

TEXAS DEPARTMENT OF INSURANCE

REPORT ON CUSTOMER SERVICE *FISCAL YEAR 2012*



Submitted to
Legislative Budget Board and Governor's Office of Budget, Planning and Policy
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Under Section 2056.002, Texas Government Code, each executive agency in the State of Texas is required to submit a strategic plan that outlines specific and detailed elements for its operations. The instructions for preparing the strategic plan outlined by the Governor's Office of Budget, Planning and Policy (GOBPP) and the Legislative Budget Board (LBB) require all agencies to assess and report on the quality of their customer service. Section 2114.002(b), Texas Government Code, instructs agencies to evaluate at least seven areas of customer service including staff, complaint handling process, communications, Internet site, timeliness of service, facilities, and brochures or printed information.

The Texas Department of Insurance's (TDI), *Fiscal Year 2012 (FY12) Report on Customer Service*, provides assessment of customer satisfaction, including identification of customers, survey results, and descriptions of assessment methods. The report also includes values for customer service performance measures. The Texas Department of Insurance's customer service standards are outlined in the *Compact with Texans*, available on the agency's website, www.tdi.texas.gov.

TDI contracted with the Texas Legislative Council (TLC) to evaluate the agency's customer service and produce a report. Section I provides the TLC comprehensive survey detailed results from diverse customer populations. TLC surveyed 5,703 customers with a response rate of 42 percent. The overall level of satisfaction with TDI services was 69 percent with approximately seven out of ten customers reporting that they were satisfied with the agency overall. Considering all responses, two of the lowest ratings were related to effectively handling complaints about regulated entities. In addition, customers recommended improvements to the agency website.

Section II provides mandated requirements not addressed in the TLC report, including performance measure data, inventory of customers by strategy, description of services, and initiatives for continued improvement.

TDI is committed to continuously improve both its operations and customers' satisfaction with agency services. The agency will focus performance improvements on areas where customers' ratings were the lowest. Through legislative implementation, business planning, strategic planning, and customer service processes, TDI will continue to identify improvement initiatives and measure its progress.

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Introduction

Under Section 2056.002, Texas Government Code, each executive agency in the State of Texas is required to submit a strategic plan that outlines specific and detailed elements for its operations. The instructions for preparing the strategic plan outlined by the Governor's Office of Budget, Planning and Policy and the Legislative Budget Board require all agencies to assess and report on the quality of their customer service. Section 2114.002(b), Texas Government Code, instructs agencies to evaluate at least seven areas of customer service, including staff, complaint handling process, communications, Internet site, timeliness of service, facilities, and brochures or printed information.

In August 2011, the Texas Department of Insurance (TDI) requested the research division of the Texas Legislative Council (TLC) to evaluate the agency's customer service and to produce a report to satisfy the requirements of its strategic plan. In response to this request, TLC statistical research staff designed and conducted a scientific survey of entities and individuals who were identified by TDI as customers of at least one of the agency's 12 programs in the six-month period from February 1, 2011, through July 31, 2011. The 12 agency programs included Agent's Licensing (AL); Consumer Protection (CP); Division of Workers' Compensation (DWC)-Carriers; DWC-Employers; DWC-Health Care Providers; DWC-Injured Employees; Enforcement; Financial; Fraud; Life and Health (L&H); Property and Casualty (P&C); and the State Fire Marshal's Office (SFMO).

This report summarizes the results of the customer satisfaction surveys that were received between September 2011 and February 2012 (hereinafter referred to as the "2011 survey"). TLC conducted an identical survey for TDI in 2009, and some similarities and differences between the results of the 2009 survey and the 2011 survey are highlighted in this report.* However, this report does not include an exhaustive comparison of the results of the two surveys.

TLC surveyed customers from each of TDI's 12 programs. Based on commonly accepted survey standards, the survey response rates achieved in this study are sufficient to provide statistically valid results.¹ The combined response rate for all programs for the survey was 42 percent. Response rates for programs ranged from 31 percent (AL) to 70 percent (L&H). The percent of respondents who refused to participate in the survey ranged from 1 percent (SFMO) to 23 percent (DWC-Employers). The overall refusal rate for the survey was 8 percent. (For additional detail regarding methodology and response rates, see Appendix A and Table A-1.)

In this report, the summary of findings presents an overview of results and a discussion of general patterns that are evident across all seven required measures of customer satisfaction. The discussion of survey results presents detailed results concerning overall satisfaction with TDI and in each of the seven measures of service, and it concludes with an analysis of respondents' written comments. Survey methodology is described in Appendix A. Appendix B presents tabulated responses to each survey question. Appendix C presents a graphical summary of survey results by program. Each graph depicts customers' satisfaction by service area arranged in descending order of satisfaction. The survey instrument, originally in booklet form, is reproduced in Appendix D.

* *Although the survey questions were identical in 2009 and 2011, TDI restructured certain programs between those years, so comparisons across years could not be made for all programs. Specifically, programs in the 2011 report that do not appear in 2009 include Agent's Licensing and Life and Health, and programs in the 2009 report that do not appear in 2011 include Legal and Regulatory Affairs and Life, Health, and Licensing.*

Summary of Findings

Customers were asked to rate their level of satisfaction with service provided by TDI in the seven areas outlined in Section 2114.002(b), Texas Government Code. These areas include staff services, communication services, Internet sites, brochures or printed information, timeliness of service, satisfaction with the agency's offices, and whether there is an effective process for lodging a complaint in the event there is a problem with customer service. Customers were also asked to rate their level of satisfaction with TDI's service regarding complaints filed about entities that were regulated by the agency. In addition, each customer was asked to select a description that best applied to his or her role as a TDI customer (e.g., "agent/adjuster," "injured employee"), state the primary reason for contacting TDI, rate the level of satisfaction with TDI regarding that issue, and suggest how TDI could improve its service.

Table 1 summarizes customers' satisfaction by program for each of these service areas. The "All Programs Combined" responses that are reported in this and subsequent tables are weighted estimates that compensate for the unequal sampling proportions of different customer groups. (See Appendix A for a more detailed discussion of sampling.)

Table 1. Percent of Customers Satisfied with TDI's Service

Program	Overall Satisfaction	Staff	Complaints about TDI's Services	Complaints about Regulated Entities	Telephone	Internet	Timeliness	Offices	Publications
All Programs Combined*	69	79	67	66	71	65	69	68	72
Agent's Licensing	82	87	79	81	77	76	81	77	84
Consumer Protection	59	68	57	49	65	57	60	52	65
Division of Workers' Compensation (DWC)*	61	73	61	59	66	59	62	64	65
DWC - Carriers	57	72	40	64	64	60	55	78	64
DWC - Employers	74	84	72	73	76	74	74	69	74
DWC - Health Care Providers	54	68	48	44	59	54	57	66	65
DWC - Injured Employees	54	67	55	51	60	51	55	61	61
Enforcement	60	86	69	50	74	68	65	53	69
Financial	89	92	69	72	82	69	83	67	76
Fraud	84	92	77	72	82	76	83	67	83
Life and Health	83	92	83	76	85	72	82	73	81
Property and Casualty	76	90	69	69	83	68	77	70	70
State Fire Marshal's Office	89	93	73	71	86	81	87	63	82

**Weighted estimate*

Each dimension of customer service is discussed in detail in the body of this report, but some of the notable findings are summarized below:

- ***Approximately 7 out of 10 customers reported that they were satisfied with the agency overall.***

The overall level of satisfaction with TDI was 69 percent, while 18 percent of customers were neutral in their overall assessment of the agency and 13 percent were dissatisfied. Corresponding figures from the survey conducted in 2009 were 64 percent satisfied, 18 percent neutral, and 18 percent dissatisfied.

- ***In every service area, customer satisfaction was greater in 2011 than in 2009.***

The largest increase in the level of satisfaction with TDI's service occurred in its handling of complaints about regulated entities (66 percent in 2011 versus 56 percent in 2009). The smallest increase occurred in the level of satisfaction with TDI's Internet sites (65 percent in 2011 versus 63 percent in 2009).

- ***Across service areas, customers expressed the most satisfaction with the service they received from TDI's staff (79 percent) and the least satisfaction with TDI's Internet sites (65 percent) and TDI's handling of complaints about regulated entities (66 percent).***

Similarly, in 2009, customers were most satisfied with the service they received from TDI's staff (72 percent) and least satisfied with TDI's handling of complaints about regulated entities (56 percent).

- ***SFMO customers and customers of the Financial program indicated the highest overall levels of satisfaction with TDI's service (89 percent for both groups).***
- ***The three programs with the lowest overall levels of satisfaction were in the Division of Workers' Compensation.***

Overall levels of satisfaction for DWC-Health Care Providers, DWC-Injured Employees, and DWC-Carriers were 54 percent, 54 percent, and 57 percent, respectively.

- ***In every service area, the percent of Fraud program customers who were satisfied more than doubled in 2011 from 2009 (overall satisfaction increased to 84 percent from 36 percent).***
- ***In every service area, the percent of P&C, Financial, and SFMO customers who were satisfied increased by 10 percent or more in 2011 from 2009, with the exception of an increase of 6 percentage points for Financial customers' satisfaction with TDI's handling of complaints about its services and an increase of 2 percentage points for SFMO customers' satisfaction with TDI's offices.***
- ***DWC-Carriers was the only program that experienced a significant decrease in the overall level of satisfaction (57 percent in 2011 versus 63 percent in 2009).***
- ***Enforcement program customers did not change their overall level of satisfaction with TDI services in 2011 from 2009 (60 percent in both years).***

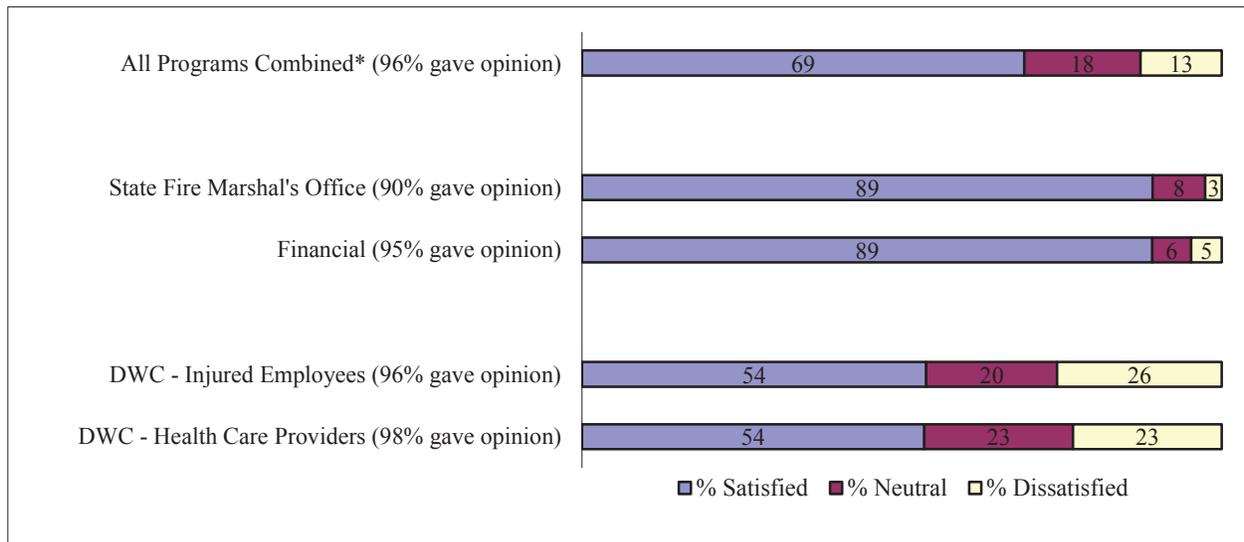
Discussion of Survey Results

The discussion of survey results begins with an analysis of the overall level of satisfaction with TDI, followed by discussion of the seven areas of customer service mandated in Section 2114.002(b), Texas Government Code. In each area, we explain how the questions that appeared in the TDI Customer Satisfaction Survey are related to the sample questions recommended by the Governor’s Office of Budget, Planning and Policy and the Legislative Budget Board² or suggested in the statute. Specific responses were combined to derive a composite level of satisfaction within a service area by customer group, and the composite level is reported first. Additional items of interest that illuminate or qualify the composite results are subsequently discussed. Finally, free response comments are summarized, and the limitations of the study are discussed.

[Q10]. Overall satisfaction with the agency

As shown in Figure 1 below, 69 percent of customers who responded were satisfied with the service they received from TDI. SFMO and Financial program customers expressed the highest levels of satisfaction with TDI. Fraud customers were the third most satisfied group, as opposed to being the least satisfied customers in 2009. In 2011, DWC-Health Care Providers, DWC-Injured Employees, and DWC-Carriers were the least satisfied customers.

Figure 1. Overall Satisfaction with the Agency



**Weighted estimate*

For each of the 12 programs, at least 90 percent of customers who responded gave an opinion reflecting their overall level of satisfaction with TDI’s service.

In Figure 1 and in the figures that follow, the percent of customers who gave an opinion on a topic is shown in parentheses next to the label for the respondent group, and the bars in the figures exclude respondents who did not give an opinion. In addition to the combined responses, the charts indicate the range of satisfaction with the 12 agency programs by showing the two most satisfied and the two least satisfied customer groups. (See Appendix B, Table B-10, for

detailed data related to customers' overall satisfaction with TDI for all programs. Note that the appendix tables are numbered to correspond to the questions on the survey instrument.)

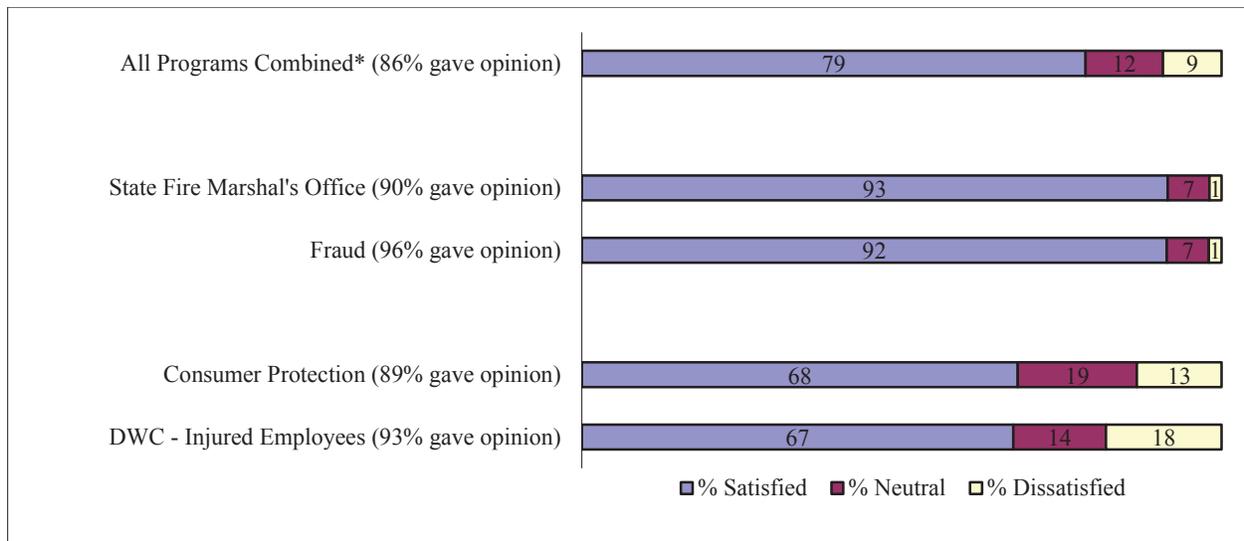
[Q1]. Satisfaction with the agency's staff

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Year 2011-2015*³ recommends that agencies use questions regarding the following measures to gauge customer satisfaction with agency staff:

- The staff members were able to answer customer questions.
- The staff members were courteous.
- The staff members were knowledgeable and helpful.
- Staff members were knowledgeable and demonstrated a willingness to assist.
- Staff members identified themselves or wore a name tag.

These suggestions formed the basis for a set of four survey questions that asked TDI customers whether agency staff were courteous, friendly, and knowledgeable and whether staff identified themselves. As shown in Figure 2, 79 percent of customers were satisfied with the service they received from agency staff on these four measures. (See Appendix B, Tables B-1 and B-1a through B-1d, for detailed data related to this section.)

Figure 2. Customer Satisfaction with Agency Staff



**Weighted estimate*

At least two-thirds of customers in every program were satisfied with the service they received from TDI's staff. Comparing results from 2011 to results from 2009, the data show that:

- Fraud customers were the second most satisfied with the staff in 2011 (92 percent), but the least satisfied in 2009 (40 percent).

- Four other programs had increases in the level of satisfaction with TDI’s staff of more than 21 percentage points (Enforcement, Financial, P&C, and SFMO).

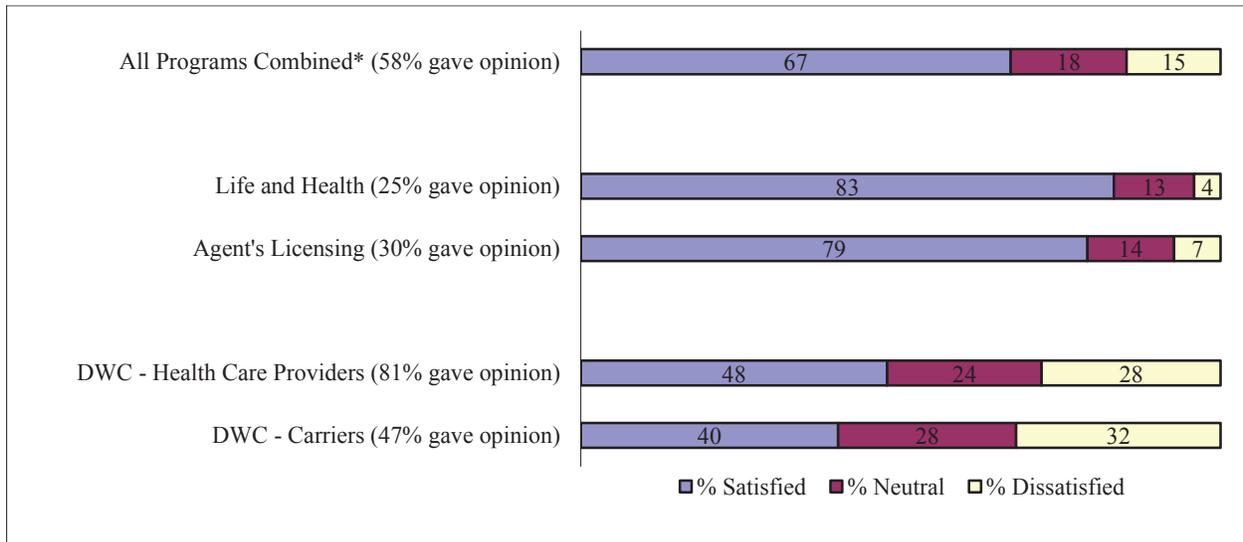
[Q2.1]. Satisfaction with the agency’s process for handling complaints about TDI

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Year 2011-2015*⁴ recommends that agencies use questions regarding the following measures to gauge customer satisfaction with the agency’s process for handling complaints about the agency:

- Customers know how to make a complaint regarding services at this agency.
- If a customer complained, the customer believes the complaint would be addressed in a reasonable manner.

These suggestions formed the basis for two survey questions that asked TDI customers whether complaints about TDI were easy to file and whether the agency’s responses to complaints were timely. As shown in Figure 3 below, more than two-thirds of customers were satisfied with the agency’s complaint-handling process. However, fewer than one-half of customers of the DWC-Carriers and DWC-Health Care Providers programs were satisfied. (See Appendix B, Tables B-2.1, B-2a, and B-2b, for detailed data related to this section.)

Figure 3. Customer Satisfaction with the Agency’s Process for Handling Complaints about TDI



**Weighted estimate*

The data regarding the agency’s handling of complaints about TDI reveal that:

- The customers who were most satisfied with complaint handling (L&H) were the least likely to give an opinion (25 percent). Direct generalization of these results should be made with caution, however, because of the low percent who gave an opinion.

- On the other hand, the two programs with the highest percent of customers who gave an opinion, DWC-Injured Employees (84 percent) and DWC-Health Care Providers (81 percent), had the third and second lowest levels of satisfaction, respectively.

Comparing results from 2011 to results from 2009, the data show that:

- The satisfaction of Fraud customers more than doubled (77 percent in 2011 versus 34 percent in 2009). For four other programs (DWC-Employers, Enforcement, P&C, and SFMO), the satisfaction increased by more than 10 percentage points.
- The satisfaction of Enforcement customers regarding the ease of filing complaints about TDI's service increased to 81 percent in 2011 from 59 percent in 2009. However, satisfaction with the timeliness of TDI's response to complaints was almost unchanged (57 percent in 2011 versus 56 percent in 2009).
- The satisfaction of DWC-Carriers decreased substantially to 40 percent in 2011 from 70 percent in 2009, and the satisfaction of DWC-Health Care Providers fell to 48 percent from 51 percent.

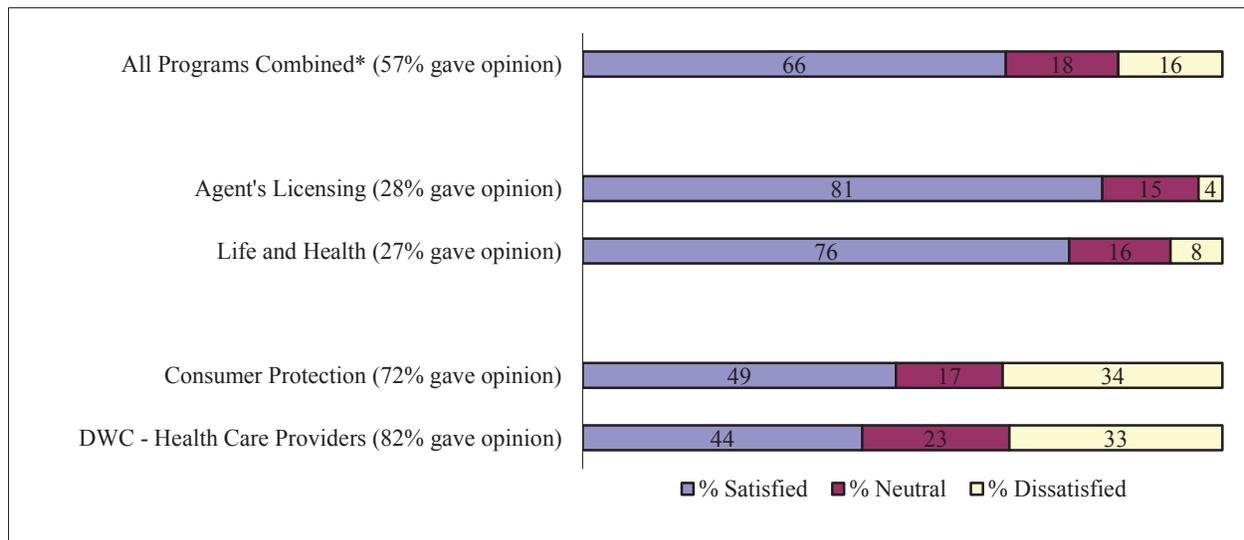
[Q2.2]. Satisfaction with the agency's process for handling complaints about regulated entities

TDI designed three questions that gauge customer satisfaction with the agency's process for handling complaints about entities that it regulates. The survey asked customers to rate their level of agreement with the following statements:

- TDI handles complaints against insurers or regulated entities effectively.
- TDI provides updates on the progress of insurance-related complaints.
- TDI provides notification of the outcome of insurance-related complaints.

As shown in Figure 4, approximately two-thirds of customers who responded to these questions were satisfied with the agency's process for handling complaints about entities it regulates. In two programs (CP and DWC-Health Care Providers), fewer than half of the surveyed customers who responded were satisfied, and in two other programs (DWC-Injured Employees and Enforcement), approximately half of customers were satisfied. (See Appendix B, Tables B-2.2 and B-2c through B-2e, for detailed data related to this section.)

Figure 4. Customer Satisfaction with the Agency’s Process for Handling Complaints about Regulated Entities



**Weighted estimate*

Other patterns that were evident in the data regarding the agency’s handling of complaints about regulated entities include:

- Within each program, there was very little variation in levels of agreement across the three questions regarding the agency’s handling of complaints about regulated entities. In only one instance was there a difference of more than 10 percentage points among the responses: 75 percent of DWC-Carriers agreed that TDI provides notification of the outcome of insurance-related complaints, but only 57 percent agreed that TDI provides updates on the progress of complaints.
- In four programs (AL, Financial, L&H, and P&C) fewer than 40 percent of customers gave an opinion, and direct generalization of the results for these programs should be made with caution.

Comparing results from 2011 to results from 2009, the data show that:

- The satisfaction of Fraud customers more than doubled (72 percent in 2011 versus 31 percent in 2009). Four other programs experienced increases in satisfaction of at least 11 percentage points (DWC-Employers, Financial, P&C, and SFMO).
- The satisfaction of DWC-Health Care Providers decreased to 44 percent in 2011 from 55 percent in 2009.

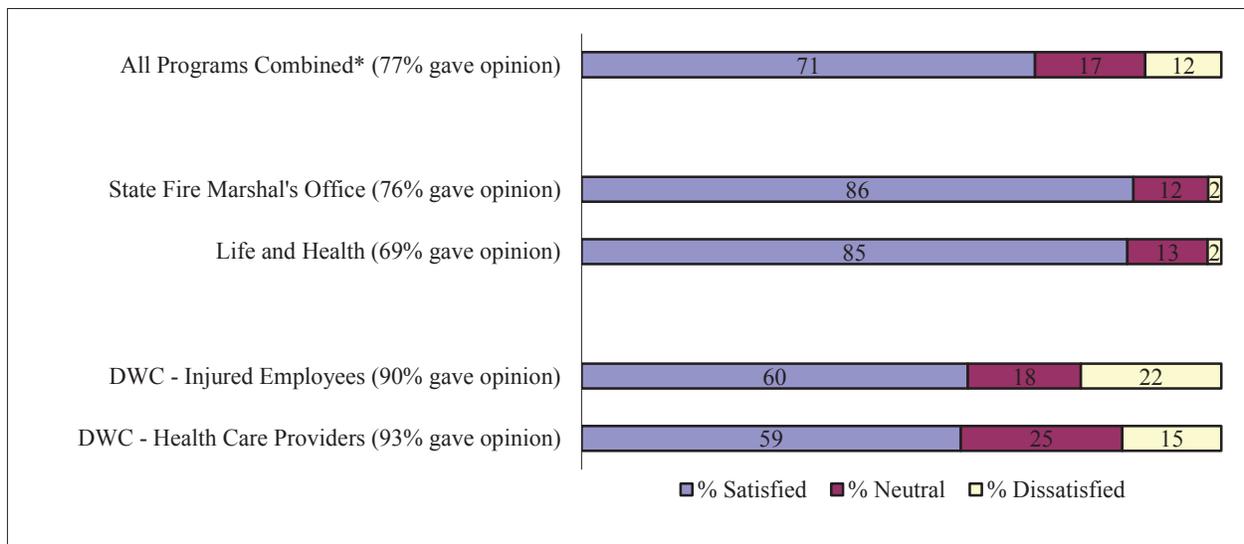
[Q3, Q4]. Satisfaction with agency telephone communications

Customers were asked five questions regarding gaining access to TDI staff by telephone. Section 2114.002(b), Texas Government Code, states, “Each agency shall gather information from customers . . . [that] may include evaluations of an agency’s . . . communications, including toll-free telephone access, the average time a customer spends on hold, call transfers, [and]

access to a live person” The TDI survey included questions that addressed each of these points. Customers were also asked about their satisfaction with the timeliness of TDI when agency staff returned their calls.

Four additional questions requested that customers evaluate the services provided by the agency’s staff during telephone conversations. TDI customers were asked whether the information they received from staff was accurate, understandable, and helpful and whether the staff were friendly and helpful. As shown in Figure 5 below, about 7 in 10 TDI customers were satisfied with the service they received when calling the agency. (See Appendix B, Tables B-3 and 4, Tables B-3a through B-3e, and Tables B-4a through B-4d, for detailed data related to this section.)

Figure 5. Customer Satisfaction with Agency Telephone Communications



**Weighted estimate*

Regarding gaining access to TDI staff by telephone, customers in 11 of the 12 programs were the most satisfied with toll-free access to the agency and were consistently satisfied with their ability to access a customer service representative. Customers who reached an agency representative, however, were less satisfied with hold time, telephone transfers, and returned calls.

Regarding the information provided by TDI staff during calls and their friendliness and helpfulness, SFMO customers were the most satisfied for every question. The three customer groups that were least satisfied for every question were DWC-Carriers, DWC-Health Care Providers, and DWC-Injured Employees.

Comparing results from 2011 to results from 2009, the data show that:

- The satisfaction of Fraud customers more than doubled (82 percent in 2011 versus 36 percent in 2009). Four other programs experienced increases in satisfaction of at least 14 percentage points (Enforcement, Financial, P&C, and SFMO).

- Satisfaction decreased only for DWC-Health Care Providers, and the decrease was modest (59 percent in 2011 versus 62 percent in 2009).

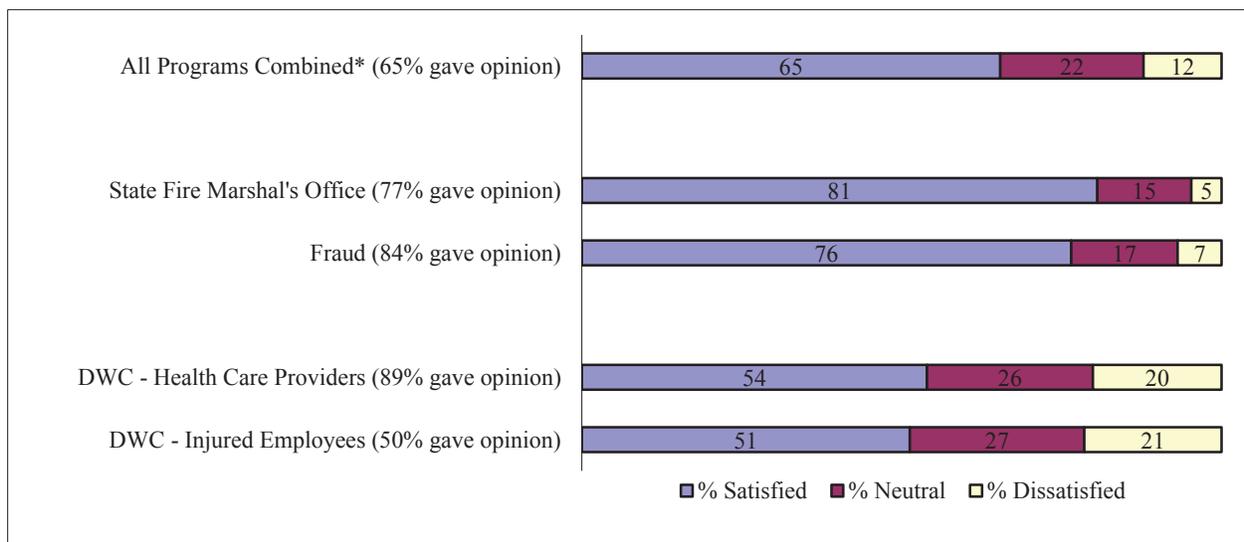
[Q5, Q6]. Satisfaction with the agency’s Internet sites

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Year 2011-2015*⁵ recommends that agencies use questions regarding the following measures to gauge customer satisfaction with the agency’s Internet sites:

- A customer is able to access information about services needed using the Internet.
- The website is easy to use and well organized.
- The website contains clear and accurate information on events, services, and contact information.

These suggestions formed the basis for six survey questions that asked TDI customers whether the agency’s Internet sites were easy to use, clearly explained services, listed its office locations, gave contact persons, and had accurate and useful information. Additionally, TDI customers were asked whether the search feature was easy to use and helpful. As shown in Figure 6 below, approximately two-thirds of customers were satisfied with the agency’s Internet sites. (See Appendix B, Tables B-5 and 6, Tables B-5a through B-5f, and Tables B-6a through B-6b, for detailed data related to this section.)

Figure 6. Customer Satisfaction with the Agency’s Internet Sites



**Weighted estimate*

The data also reveal that:

- Fewer than half of the customers of DWC-Carriers, DWC-Health Care Providers, and DWC-Injured Employees agreed that the Internet search features were easy to use and helpful.

Comparing results from 2011 to results from 2009, the data show that:

- The satisfaction of Fraud customers more than doubled (76 percent in 2011 versus 32 percent in 2009). Four other programs experienced increases in satisfaction of at least 12 percentage points (Enforcement, Financial, P&C, and SFMO).
- Satisfaction decreased for DWC-Injured Employees (51 percent in 2011 versus 58 percent in 2009). Two other programs also showed a slight decrease in satisfaction with the TDI Internet site between 2009 and 2011 (DWC-Health Care Providers—two percentage points, and CP—one percentage point).

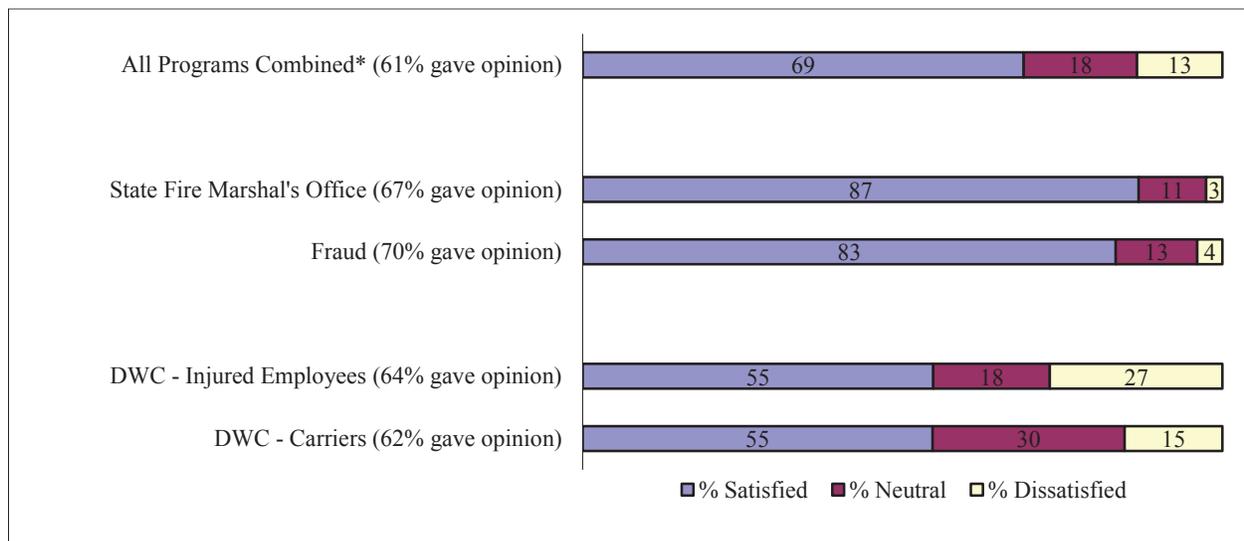
[Q7]. Satisfaction with timeliness of the agency's service

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Year 2011-2015*⁶ recommends that agencies use questions regarding the following measures to gauge customer satisfaction with the timeliness of an agency's service:

- The customer's telephone, letter, or e-mail inquiry was answered in a reasonable amount of time.
- The time a customer waited to receive services was reasonable.
- The time a customer had to wait for a concern or question to be addressed, whether by phone, in person, or by letter, was reasonable.

These concerns were addressed in the survey through questions that asked TDI customers whether they received timely service from the agency when making contact in person, by telephone, by mail, by e-mail, or through TDI's Internet sites. As shown in Figure 7, nearly 7 in 10 customers were satisfied with the timeliness of the agency's service. (See Appendix B, Tables B-7 and B-7a through B-7e, for detailed data related to this section.)

Figure 7. Customer Satisfaction with the Agency’s Timeliness of Service



**Weighted estimate*

The data relating to the agency’s timeliness of service also suggest that:

- DWC-Carrier customers showed the most variation in their satisfaction with the timeliness of service received from TDI. Eighty percent of customers from this group were satisfied when contacting TDI in person, but only 47 percent were satisfied when contacting the agency by mail.
- Customers of the DWC-Injured Employees division do not appear to be satisfied with the timeliness of service, showing less than 60 percent satisfaction in all five media of communication and showing only 44 percent satisfaction with the timeliness of using e-mail.
- Across the 12 programs, there is considerable difference in the level of satisfaction with the timeliness of service received by e-mail. DWC-Injured Employees customers were only 44 percent satisfied, while SFMO customers were almost 90 percent satisfied.

The data from 2011 and 2009 also show some notable differences:

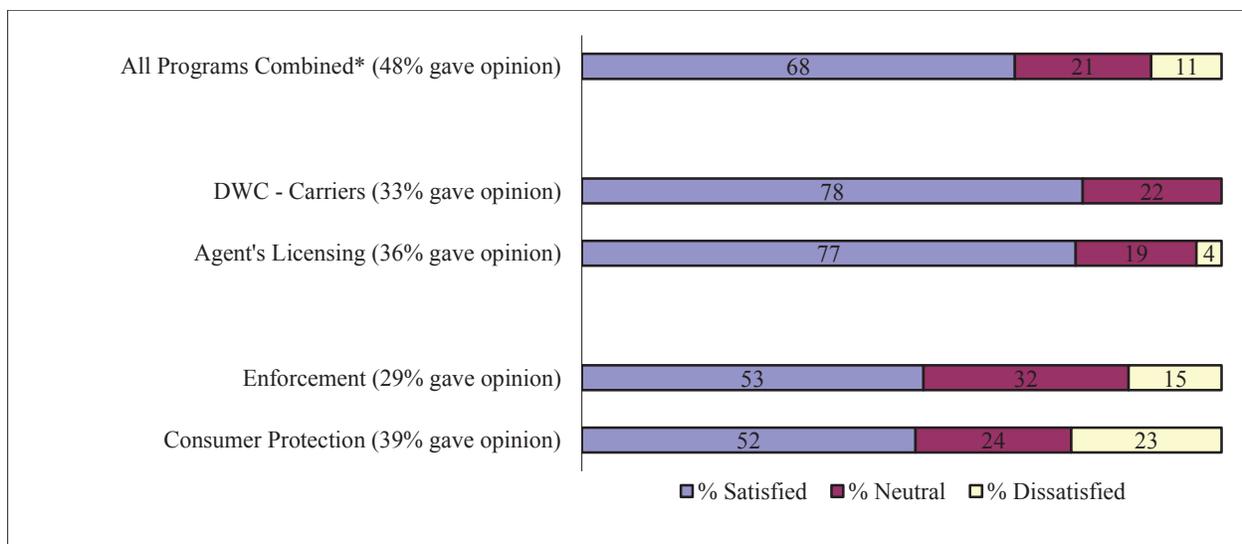
- Fraud customers were the second most satisfied with the timeliness of service received from TDI in 2011 (83 percent), but the least satisfied in 2009 (34 percent).
- Three other programs showed increases of at least 21 percentage points in the level of satisfaction with the timeliness of service (Financial, P&C, and SFMO).

- Satisfaction with timeliness of service received reported by customers of DWC-Carriers decreased substantially to 55 percent in 2011 from 78 percent in 2009.

[Q8]. Satisfaction with the agency’s offices

Section 2114.002(b)(1), Texas Government Code, provides that the evaluation of an agency’s facilities may include an assessment of the customer’s ability to access that agency and an assessment of the office location, signs, and cleanliness. These recommendations were implemented on the survey by asking TDI customers whether the agency’s offices are accessible, conveniently located, clearly identified with signs, and clean. As shown in Figure 8 below, 68 percent of customers were satisfied with the agency’s offices. (See Appendix B, Tables B-8 and B-8a through B-8d, for detailed data related to this section.)

Figure 8. Customer Satisfaction with the Agency’s Offices



**Weighted estimate*

DWC-Health Care Providers, DWC-Injured Employees, and Fraud customers were the only groups for which more than one-half of the respondents gave an opinion regarding the agency’s offices. Consequently, generalizations of the results in this section for all other customer groups should be made with caution.

As in 2009, the data in 2011 show that for all customer groups there were higher levels of agreement that the agency’s offices are accessible and clean than that the offices are conveniently located and clearly identified with signs. Additionally, comparison of the 2011 data and 2009 data show that:

- The satisfaction of Fraud customers with TDI offices more than doubled (67 percent in 2011 versus 28 percent in 2009). In addition, two other programs experienced increases in satisfaction of at least 13 percentage points (Financial and P&C).

- Satisfaction with TDI offices decreased substantially for customers of Enforcement (53 percent in 2011 versus 73 percent in 2009) and DWC-Carriers (78 percent in 2011 versus 90 percent in 2009).

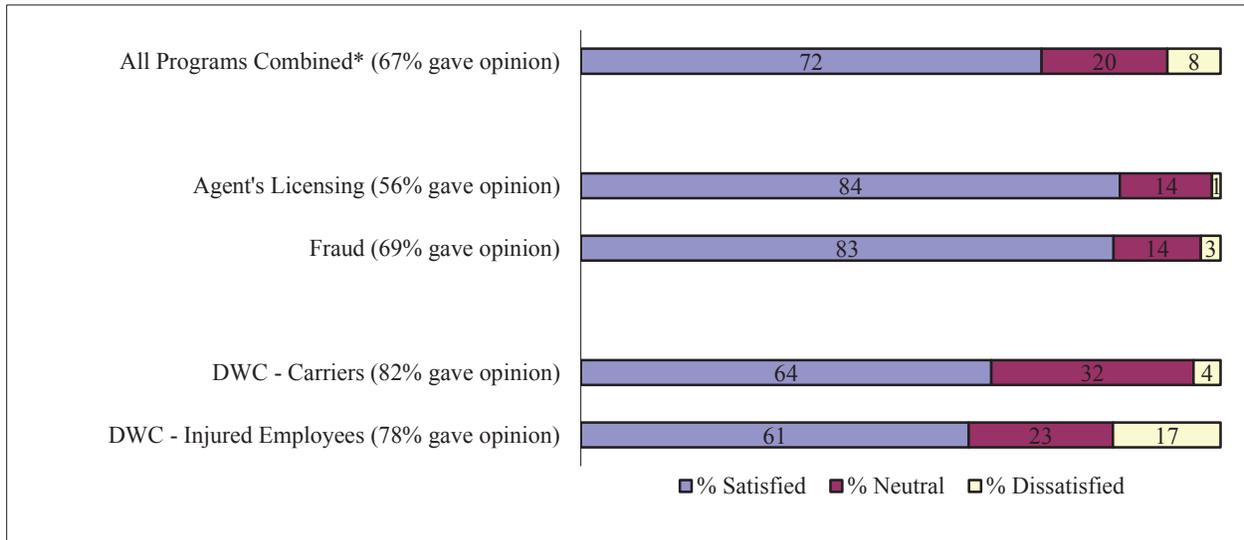
[Q9]. Satisfaction with the agency’s printed information

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Year 2011-2015*⁷ recommends that agencies use questions regarding the following measures to gauge customer satisfaction with the agency’s printed information:

- The customer has received printed information (such as brochures, handouts, books, etc.) explaining the services available.
- The printed information was clear and understandable.
- Printed brochures or written material provided thorough and accurate information.

These suggestions formed the basis for five survey questions that asked TDI customers whether the agency’s printed information is accurate, understandable, useful, well designed, and interesting, given the topic. As shown in Figure 9 below, 72 percent of customers were satisfied with the agency’s printed information. (See Appendix B, Tables B-9 and B-9a through B-9e, for detailed data related to this section.)

Figure 9. Customer Satisfaction with the Agency’s Printed Information



**Weighted estimate*

The data relating to the agency’s printed information also reveal that:

- The three programs with customers who were least satisfied with printed information were in the Division of Workers’ Compensation (Carriers, Health Care Providers, and Injured Employees).

- Of those who responded, over 75 percent of customers from four programs (AL, Fraud, L&H, and SFMO) agreed that printed information is accurate, understandable, useful, well designed, and interesting.
- Fewer than half of the customers of DWC-Carriers who gave an opinion agreed that the agency's printed information is interesting, given the topic.

Comparing results from 2011 to results from 2009, the data show that:

- The satisfaction of Fraud customers with printed information from TDI more than doubled (83 percent in 2011 versus 34 percent in 2009). Three other programs experienced increases in satisfaction of at least 13 percentage points (Financial, P&C, and SFMO).
- Satisfaction with printed information decreased substantially for customers of DWC-Carriers over the two-year period (64 percent in 2011 versus 77 percent in 2009).

[Q11]. Customers' self-reported descriptions

The survey presented each respondent with a list of customer descriptions and asked the respondent to select the description that best applied to his or her role as a customer of TDI. Respondents also could supply "Other" descriptions. Some customers selected multiple descriptions, and some customers did not answer the question. TLC staff analyzed the "Other" descriptions and generated additional categories as needed. Table 2 summarizes customers' self-reported and "Other" descriptions.

Table 2. Customers' Self-Reported Descriptions

Originally Listed Description	Count	“Other” Descriptions	Count
Insurance Industry Representative	606	Supplied other job title / description	42
State Fire Marshal's Office Customer	373	Investigator	36
Agent / Adjuster	283	Title Company / Agent / Escrow officer	32
Consumer	239	Public Employee / Official	23
Employer	216	Attorney / Legal Assistant / Paralegal	23
Health Care Provider	206	Supplied company or business description	10
Injured Employee	182	Infrequent or miscellaneous response	8
Workers' Compensation Carrier	111		
Law Enforcement Entity	81		
Open Records Requestor	14		
Workers' Compensation Health Care Network	14		

Customers who are directly employed in the insurance industry (insurance industry representatives and agents/adjusters) accounted for 36 percent of the self-reported descriptions. Although self-reported descriptions do not necessarily correspond to TDI's programs, it is plausible to assume that self-reported employers, injured employees, health care providers, workers' compensation carriers, and workers' compensation health care network respondents were customers of a program within the Division of Workers' Compensation, and this subset accounted for 29 percent of the self-reported descriptions.

[Q12, Q13]. Primary reason customers contacted the agency

The agency asked customers to state the primary reason they contacted TDI and to rate their level of satisfaction with the service received from TDI regarding that issue. As Table 3 shows, the primary reason that a customer contacted TDI was closely related to the function of the TDI program division that was contacted. For example, respondents identified as having contacted DWC-Employers, DWC-Health Care Providers, and DWC-Injured Employees (programs 4, 5, and 6) were most likely to contact the agency because of issues relating to workers' compensation. Similar results are evident for the other program divisions. (See Appendix B, Table B-13, for detailed data related to this section.)

Table 3. Most Frequent Reasons for Contacting the Agency

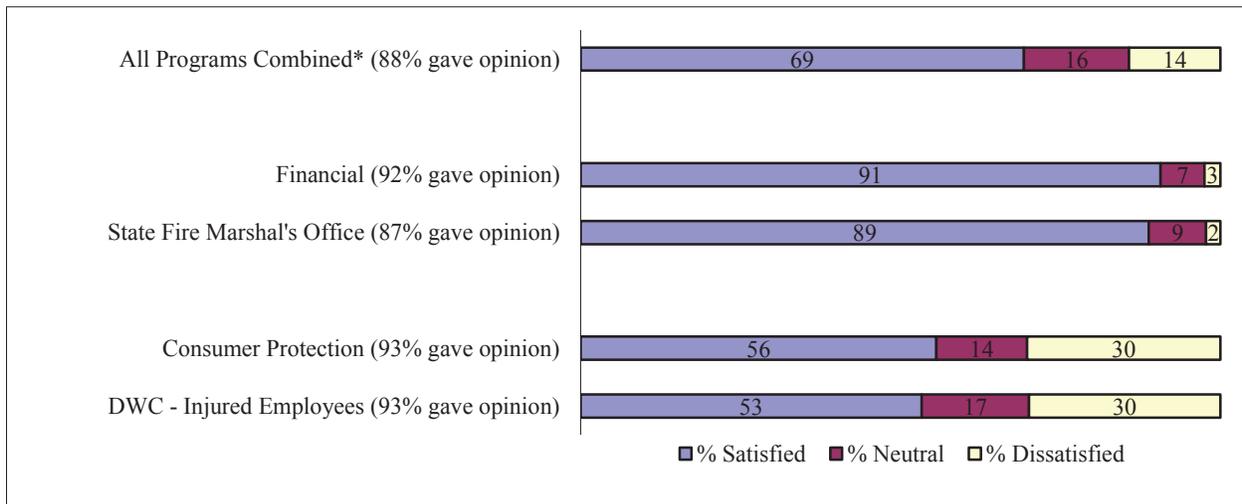
Texas Department of Insurance Programs*													
Comment Theme	1	2	3	4	5	6	7	8	9	10	11	12	Total
Issue relating to filing rates, forms, regulations, reports			15	5	1		2	35		176	60	69	363
Issue relating to workers' compensation	1	11	11	45	46	137	4	2	1	4	5	56	323
Issue relating to licensing or certification	111	1		5			3	32	5	19	25	70	271
Issue relating to a regulated entity	3	1	14	3	2		11	47	5	27	38	7	158
Issue relating to premium, coverage, or settling a claim	3	69	8	9	10	4	8		1	5	2	10	129
Did not contact TDI, or don't recall	4	6	8	12	6	4		5	5	2	13	40	105
Issue relating to a complaint against a company or agent		39		3	8		26	4	8	3	5	3	99
Issue relating to State Fire Marshal's Office				1			2		2			86	91
Issue relating to insurance fraud				1			17		67		1	3	89
Information request	2	16	3	6	6	1	2	3	3	5	10	26	83
Total	124	143	59	90	79	146	75	128	97	241	159	370	1711

*Key to TDI program divisions:

1. Agent's Licensing	5. DWC-Health Care Providers	9. Fraud
2. Consumer Protection	6. DWC-Injured Employees	10. Life & Health
3. DWC-Carriers	7. Enforcement	11. Property & Casualty
4. DWC-Employers	8. Financial	12. SFMO

As shown in Figure 10 below, nearly 7 in 10 customers were satisfied with the agency’s service regarding their primary reason for contacting TDI. However, 30 percent of the customers of CP and DWC-Injured Employees who gave an opinion were very dissatisfied with the agency’s service regarding their primary reason for contacting TDI.

Figure 10. Customer Satisfaction with the Agency’s Service Regarding the Primary Reason for Contacting TDI



**Weighted estimate*

[Q14]. Customers’ comments regarding how TDI can improve its service

The final question of the survey asked TDI customers to suggest ways that the agency can improve its service. As shown in Table 4, a large proportion of those who answered the question thought that no improvement was necessary or could think of no way that service could be improved. In addition, many customers expressed unsolicited praise for the agency or agency staff. Some customers suggested that the agency website should be improved, and injured employees most often suggested that the workers’ compensation system should be improved in various ways. Customers of DWC-Injured Workers and the Consumer Protection divisions were most likely to say that customer service should be improved. A substantial number of responses did not express a common theme and were categorized as miscellaneous or infrequent.

Table 4. Most Frequent Suggestions for Improving Agency Services

Texas Department of Insurance Programs*													
Comment Theme	1	2	3	4	5	6	7	8	9	10	11	12	Total
No improvement necessary; no suggestions	22	26	8	13	6	18	8	10	17	17	11	73	229
Miscellaneous or infrequent response	17	34	6	6	13	12	8	9	12	31	21	43	212
Expressed praise for TDI or agency staff	16	19	5	12	6	14	5	15	16	22	17	42	189
Website needs to be improved	3		6	4	5		2	15	5	19	15	10	84
Improve WC system or treatment of injured workers		8	2	1	25	37		1	1	2		8	85
Improve staff training: courtesy, customer service	4	20		3	5	22	3	2	3	4	3	6	75
Needs more enforcement authority or more aggressive enforcement		26		1	5	8	14		6	1	3	3	67
Provide more frequent updates or better information	3	9	2	2	5	4	8	4	7	1	4	9	58
Improve staff training: needs more substantive knowledge	1	9	4	3	5	3		6	1	11	2	6	51
Respond in a more timely manner	6	2	2	2	2	5	5	6	3	8	5	1	47
Total	72	153	35	47	77	123	53	68	71	116	81	201	1097

*Key to TDI program divisions:

1. Agent's Licensing	5. DWC-Health Care Providers	9. Fraud
2. Consumer Protection	6. DWC-Injured Employees	10. Life & Health
3. DWC-Carriers	7. Enforcement	11. Property & Casualty
4. DWC-Employers	8. Financial	12. SFMO

Limitations of the study

It should be kept in mind that although the number of returned surveys is sufficient to provide statistically valid results, on several measures, including respondent comments and suggestions for improvement, the number of respondents who gave an opinion was sufficiently small that direct generalization of the findings to the overall population should be made with caution.

Appendix A. Methodology

The TDI Customer Satisfaction Survey was prepared by TLC statistical research staff according to established guidelines for scientific surveys.^{8,9} To ensure content accuracy, thoroughness, and readability of the survey documents, the staff obtained comments and suggestions from representatives of TDI.

The surveys were fielded in three phases between September 2011 and February 2012. For all programs except the State Fire Marshal's Office, an online survey was conducted during the months of September and October 2011 that was directed to survey recipients who included an e-mail address in the information they filed with TDI. A subsequent paper survey was directed to recipients who did not report an e-mail address to TDI and to recipients who did not respond to the online survey. An online survey and paper survey were conducted for SFMO survey recipients during January and February 2012. In accordance with commonly accepted standards, survey recipients were contacted with up to five separate mailings in different formats to obtain the highest possible response rates and ensure that the findings could be generalized.^{10,11}

From the complete listing of all customers who contacted TDI between February 1, 2011, and July 31, 2011, TLC selected 6,080 TDI customers to participate in the survey.* TDI is organized into 12 program areas, and each area supplied data for the project. Three customer groups (DWC-Carriers, Enforcement, and Fraud) had populations small enough to warrant surveying the entire population. Relatively few of these customers had used these programs in the six months before the survey, so excluding even a few of these individuals could have had a significant effect on the findings. For the other nine groups, the population of customers was large. To minimize cost, TLC staff selected a sample of customers from each of these groups to participate in the survey. These samples were drawn using probability-based random sampling, a standard technique that ensures impartiality and precise estimates.

The overall response rate was 42 percent. The response rates for DWC-Carriers, Enforcement, and Fraud were 37 percent, 64 percent, and 60 percent, respectively. Of the nine programs that were randomly sampled, survey response rates were greater than 50 percent for Financial and L&H and ranged from 31 percent to 48 percent for the other seven programs.

The final survey response rates were sufficiently large to produce statistically valid results^{12,13} for each of the 12 program areas with 90 percent confidence and an overall margin of error of 6.1 percent. (See Table A-1 for a summary of survey responses, and see Appendix D for a copy of the survey instrument.)

* *The initial mailing included four individuals who are employees of TDI and who should have been excluded from the sample. We counted these individuals as "undeliverable" in Table A-1 below, and the effect on our analysis of the survey results is negligible.*

Table A-1. Summary of Survey Responses

Program	Number of Initial Mailing	Number Undeliverable	Number of Surveys Delivered	Number Responding	Response Rate	Number Refusing to Participate	Refusal Rate	Margin of Error
All Programs Combined	6,080	377	5,703	2,418	42.4%*	474	8.3%*	6.1%*
Agent’s Licensing	536	30	506	159	31.4%	51	10.1%	6.5%
Consumer Protection	506	27	479	221	46.1%	42	8.8%	5.4%
Division of Workers’ Compensation (DWC)	1,673	89	1,584	582	36.7%*	202	12.8%*	6.3%*
DWC-Carriers	282	0	282	103	36.5%	60	21.3%	6.5%
DWC-Employers	534	51	483	155	32.1%	112	23.2%	6.6%
DWC-Health Care Providers	319	2	317	145	45.7%	17	5.4%	5.4%
DWC-Injured Employees	538	36	502	179	35.7%	13	2.6%	6.1%
Enforcement	145	7	138	88	63.8%	5	3.6%	5.5%
Financial	340	18	322	174	54.0%	26	8.1%	4.9%
Fraud	288	21	267	159	59.6%	27	10.1%	4.4%
Life and Health	428	21	407	285	70.0%	32	7.9%	4.1%
Property and Casualty	510	16	494	237	48.0%	73	14.8%	5.2%
State Fire Marshal’s Office	1,654	148	1,506	513	34.1%	16	1.1%	3.5%

**Weighted estimate*

Appendix B. Tabular Summary of Survey Data by Question

Table B-1. TDI Staff - Composite Results

Responses

Program	Gave Opinion Percent	Strongly Agree Percent	Agree Percent	Neutral Percent	Disagree Percent	Strongly Disagree Percent	Total Percent
All Programs Combined* (n = 2,418)	86.2	47.3	31.4	12.1	3.4	5.7	100.0
Agent's Licensing (n = 159)	75.2	53.3	33.5	9.0	2.5	1.7	100.0
Consumer Protection (n = 221)	88.8	46.8	21.4	18.6	6.1	7.1	100.0
Division of Workers' Compensation (DWC)* (n = 582)	91.6	43.7	29.4	14.1	4.2	8.6	100.0
DWC - Carriers (n = 103)	90.8	30.2	42.0	20.3	7.2	0.3	100.0
DWC - Employers (n = 155)	88.2	45.9	38.0	12.8	2.4	0.9	100.0
DWC - Health Care Providers (n = 145)	94.8	40.0	28.2	21.5	7.6	2.7	100.0
DWC - Injured Employees (n = 179)	93.4	42.8	24.7	14.5	5.1	13.0	100.0
Enforcement (n = 88)	86.9	58.5	27.8	7.5	2.6	3.6	100.0
Financial (n = 174)	93.4	51.5	40.3	7.1	0.5	0.6	100.0
Fraud (n = 159)	96.4	52.2	39.8	6.5	1.0	0.5	100.0
Life and Health (n = 285)	88.9	52.0	40.0	7.2	0.7	0.1	100.0
Property and Casualty (n = 237)	83.1	46.2	43.4	8.6	0.9	0.9	100.0
State Fire Marshal's Office (n = 513)	90.2	52.5	40.1	6.8	0.5	0.2	100.0

**Weighted estimate*

Table B-1a. The Staff Are Courteous

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	88.9 (NA)	47.0 (NA)	31.7 (NA)	12.6 (NA)	3.5 (NA)	5.2 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	79.2 (126)	54.0 (68)	31.7 (40)	10.3 (13)	2.4 (3)	1.6 (2)	100.0 (126)
Consumer Protection (n = 221)	92.3 (204)	47.5 (97)	21.1 (43)	19.1 (39)	5.9 (12)	6.4 (13)	100.0 (204)
Division of Workers' Compensation (DWC)* (n = 582)	93.6 (NA)	42.7 (NA)	30.7 (NA)	14.5 (NA)	4.4 (NA)	7.8 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	92.2 (95)	26.3 (25)	42.1 (40)	26.3 (25)	5.3 (5)	0.0 (0)	100.0 (95)
DWC - Employers (n = 155)	91.0 (141)	44.0 (62)	40.4 (57)	12.1 (17)	2.8 (4)	0.7 (1)	100.0 (141)
DWC - Health Care Providers (n = 145)	96.6 (140)	39.3 (55)	28.6 (40)	28.6 (40)	1.4 (2)	2.1 (3)	100.0 (140)
DWC - Injured Employees (n = 179)	95.0 (170)	42.4 (72)	25.3 (43)	15.3 (26)	5.3 (9)	11.8 (20)	100.0 (170)
Enforcement (n = 88)	88.6 (78)	60.3 (47)	25.6 (20)	7.7 (6)	2.6 (2)	3.8 (3)	100.0 (78)
Financial (n = 174)	96.6 (168)	53.6 (90)	40.5 (68)	5.4 (9)	0.0 (0)	0.6 (1)	100.0 (168)
Fraud (n = 159)	98.1 (156)	51.9 (81)	39.1 (61)	7.7 (12)	0.6 (1)	0.6 (1)	100.0 (156)
Life and Health (n = 285)	94.0 (268)	54.9 (147)	39.6 (106)	4.9 (13)	0.7 (2)	0.0 (0)	100.0 (268)
Property and Casualty (n = 237)	85.7 (203)	46.3 (94)	45.3 (92)	6.9 (14)	0.5 (1)	1.0 (2)	100.0 (203)
State Fire Marshal's Office (n = 513)	92.2 (473)	52.0 (246)	41.6 (197)	5.5 (26)	0.6 (3)	0.2 (1)	100.0 (473)

**Weighted estimate*

Table B-1b. The Staff Are Friendly

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	88.6 (NA)	46.3 (NA)	31.1 (NA)	13.3 (NA)	3.9 (NA)	5.4 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	78.6 (125)	55.2 (69)	31.2 (39)	9.6 (12)	2.4 (3)	1.6 (2)	100.0 (125)
Consumer Protection (n = 221)	91.4 (202)	46.0 (93)	21.8 (44)	19.3 (39)	6.9 (14)	5.9 (12)	100.0 (202)
Division of Workers' Compensation (DWC)* (n = 582)	93.5 (NA)	41.2 (NA)	29.9 (NA)	15.7 (NA)	5.1 (NA)	8.1 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	92.2 (95)	24.2 (23)	40.0 (38)	21.1 (20)	14.7 (14)	0.0 (0)	100.0 (95)
DWC - Employers (n = 155)	89.7 (139)	42.4 (59)	39.6 (55)	13.7 (19)	3.6 (5)	0.7 (1)	100.0 (139)
DWC - Health Care Providers (n = 145)	96.6 (140)	36.4 (51)	29.3 (41)	30.0 (42)	2.1 (3)	2.1 (3)	100.0 (140)
DWC - Injured Employees (n = 179)	95.5 (171)	40.9 (70)	24.6 (42)	16.4 (28)	5.8 (10)	12.3 (21)	100.0 (171)
Enforcement (n = 88)	88.6 (78)	57.7 (45)	28.2 (22)	7.7 (6)	2.6 (2)	3.8 (3)	100.0 (78)
Financial (n = 174)	96.6 (168)	51.8 (87)	39.3 (66)	7.7 (13)	0.6 (1)	0.6 (1)	100.0 (168)
Fraud (n = 159)	98.1 (156)	50.6 (79)	39.7 (62)	7.1 (11)	1.9 (3)	0.6 (1)	100.0 (156)
Life and Health (n = 285)	94.0 (268)	50.7 (136)	41.0 (110)	7.5 (20)	0.7 (2)	0.0 (0)	100.0 (268)
Property and Casualty (n = 237)	85.7 (203)	43.3 (88)	44.8 (91)	10.3 (21)	0.5 (1)	1.0 (2)	100.0 (203)
State Fire Marshal's Office (n = 513)	91.2 (468)	52.8 (247)	40.6 (190)	6.0 (28)	0.2 (1)	0.4 (2)	100.0 (468)

**Weighted estimate*

Table B-1c. The Staff Are Knowledgeable about Services Offered by TDI

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	86.2 (NA)	44.7 (NA)	31.8 (NA)	13.0 (NA)	4.3 (NA)	6.2 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	74.8 (119)	51.3 (61)	37.0 (44)	7.6 (9)	3.4 (4)	0.8 (1)	100.0 (119)
Consumer Protection (n = 221)	87.8 (194)	40.7 (79)	21.6 (42)	20.6 (40)	6.7 (13)	10.3 (20)	100.0 (194)
Division of Workers' Compensation (DWC)* (n = 582)	92.0 (NA)	41.1 (NA)	28.3 (NA)	15.9 (NA)	5.2 (NA)	9.7 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	92.2 (95)	26.3 (25)	44.2 (42)	23.2 (22)	5.3 (5)	1.1 (1)	100.0 (95)
DWC - Employers (n = 155)	88.4 (137)	43.8 (60)	37.2 (51)	15.3 (21)	2.2 (3)	1.5 (2)	100.0 (137)
DWC - Health Care Providers (n = 145)	96.6 (140)	37.9 (53)	26.4 (37)	15.7 (22)	15.7 (22)	4.3 (6)	100.0 (140)
DWC - Injured Employees (n = 179)	93.9 (168)	39.9 (67)	23.2 (39)	16.1 (27)	6.5 (11)	14.3 (24)	100.0 (168)
Enforcement (n = 88)	86.4 (76)	51.3 (39)	28.9 (22)	13.2 (10)	3.9 (3)	2.6 (2)	100.0 (76)
Financial (n = 174)	94.8 (165)	47.3 (78)	43.6 (72)	8.5 (14)	0.0 (0)	0.6 (1)	100.0 (165)
Fraud (n = 159)	95.0 (151)	51.7 (78)	41.1 (62)	6.0 (9)	0.7 (1)	0.7 (1)	100.0 (151)
Life and Health (n = 285)	86.0 (245)	44.5 (109)	44.5 (109)	9.4 (23)	1.2 (3)	0.4 (1)	100.0 (245)
Property and Casualty (n = 237)	83.5 (198)	46.5 (92)	40.9 (81)	10.1 (20)	1.5 (3)	1.0 (2)	100.0 (198)
State Fire Marshal's Office (n = 513)	90.1 (462)	51.3 (237)	40.9 (189)	7.1 (33)	0.4 (2)	0.2 (1)	100.0 (462)

*Weighted estimate

Table B-1d. The Staff Identify Themselves

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	81.0 (NA)	51.3 (NA)	31.1 (NA)	9.4 (NA)	2.0 (NA)	6.2 (NA)	100.0 (NA)
Agent’s Licensing (n = 159)	67.9 (108)	52.8 (57)	34.3 (37)	8.3 (9)	1.9 (2)	2.8 (3)	100.0 (108)
Consumer Protection (n = 221)	83.7 (185)	53.0 (98)	21.1 (39)	15.1 (28)	4.9 (9)	5.9 (11)	100.0 (185)
Division of Workers’ Compensation (DWC)* (n = 582)	87.5 (NA)	50.0 (NA)	28.9 (NA)	10.0 (NA)	2.0 (NA)	9.0 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	86.4 (89)	44.9 (40)	41.6 (37)	10.1 (9)	3.4 (3)	0.0 (0)	100.0 (89)
DWC - Employers (n = 155)	83.9 (130)	53.8 (70)	34.6 (45)	10.0 (13)	0.8 (1)	0.8 (1)	100.0 (130)
DWC - Health Care Providers (n = 145)	89.7 (130)	46.9 (61)	28.5 (37)	10.8 (14)	11.5 (15)	2.3 (3)	100.0 (130)
DWC - Injured Employees (n = 179)	89.4 (160)	48.1 (77)	25.6 (41)	10.0 (16)	2.5 (4)	13.8 (22)	100.0 (160)
Enforcement (n = 88)	84.1 (74)	64.9 (48)	28.4 (21)	1.4 (1)	1.4 (1)	4.1 (3)	100.0 (74)
Financial (n = 174)	85.6 (149)	53.7 (80)	37.6 (56)	6.7 (10)	1.3 (2)	0.7 (1)	100.0 (149)
Fraud (n = 159)	94.3 (150)	54.7 (82)	39.3 (59)	5.3 (8)	0.7 (1)	0.0 (0)	100.0 (150)
Life and Health (n = 285)	81.4 (232)	58.2 (135)	34.5 (80)	7.3 (17)	0.0 (0)	0.0 (0)	100.0 (232)
Property and Casualty (n = 237)	77.6 (184)	48.9 (90)	42.4 (78)	7.1 (13)	1.1 (2)	0.5 (1)	100.0 (184)
State Fire Marshal’s Office (n = 513)	87.3 (448)	53.8 (241)	37.1 (166)	8.5 (38)	0.7 (3)	0.0 (0)	100.0 (448)

*Weighted estimate

Table B-2.1. The Agency’s Handling of Complaints about TDI - Composite

Responses

Program	Gave Opinion Percent	Strongly Agree Percent	Agree Percent	Neutral Percent	Disagree Percent	Strongly Disagree Percent	Total Percent
All Programs Combined* (n = 2,418)	57.9	38.6	28.6	18.2	5.3	9.4	100.0
Agent’s Licensing (n = 159)	30.2	45.8	33.3	13.5	3.1	4.2	100.0
Consumer Protection (n = 221)	73.8	35.9	20.9	19.6	7.7	16.0	100.0
Division of Workers’ Compensation (DWC)* (n = 582)	74.7	35.7	25.0	19.8	6.6	12.8	100.0
DWC - Carriers (n = 103)	47.1	19.6	20.6	27.8	13.4	18.6	100.0
DWC - Employers (n = 155)	58.4	39.2	32.6	21.0	5.0	2.2	100.0
DWC - Health Care Providers (n = 145)	81.4	20.3	27.5	24.2	9.7	18.2	100.0
DWC - Injured Employees (n = 179)	83.8	34.3	21.0	19.0	7.3	18.3	100.0
Enforcement (n = 88)	75.0	41.7	27.3	12.1	7.6	11.4	100.0
Financial (n = 174)	35.6	36.3	33.1	27.4	1.6	1.6	100.0
Fraud (n = 159)	59.4	38.1	38.6	17.5	4.2	1.6	100.0
Life and Health (n = 285)	25.3	43.8	39.6	12.5	4.2	0.0	100.0
Property and Casualty (n = 237)	32.5	30.5	38.3	24.7	3.2	3.2	100.0
State Fire Marshal’s Office (n = 513)	47.9	34.0	39.1	23.0	3.3	0.6	100.0

**Weighted estimate*

Table B-2a. Complaints about TDI Are Easy to File

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	58.8 (NA)	39.7 (NA)	29.4 (NA)	17.3 (NA)	4.9 (NA)	8.8 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	30.8 (49)	46.9 (23)	34.7 (17)	12.2 (6)	2.0 (1)	4.1 (2)	100.0 (49)
Consumer Protection (n = 221)	76.0 (168)	36.9 (62)	21.4 (36)	20.8 (35)	6.0 (10)	14.9 (25)	100.0 (168)
Division of Workers' Compensation (DWC)* (n = 582)	75.6 (NA)	36.6 (NA)	25.7 (NA)	19.1 (NA)	6.8 (NA)	11.8 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	47.6 (49)	18.4 (9)	24.5 (12)	30.6 (15)	8.2 (4)	18.4 (9)	100.0 (49)
DWC - Employers (n = 155)	61.9 (96)	39.6 (38)	32.3 (31)	22.9 (22)	4.2 (4)	1.0 (1)	100.0 (96)
DWC - Health Care Providers (n = 145)	82.8 (120)	20.8 (25)	30.0 (36)	21.7 (26)	11.7 (14)	15.8 (19)	100.0 (120)
DWC - Injured Employees (n = 179)	83.2 (149)	35.6 (53)	22.1 (33)	16.8 (25)	8.1 (12)	17.4 (26)	100.0 (149)
Enforcement (n = 88)	76.1 (67)	44.8 (30)	35.8 (24)	6.0 (4)	3.0 (2)	10.4 (7)	100.0 (67)
Financial (n = 174)	36.2 (63)	36.5 (23)	36.5 (23)	23.8 (15)	1.6 (1)	1.6 (1)	100.0 (63)
Fraud (n = 159)	62.3 (99)	41.4 (41)	37.4 (37)	17.2 (17)	2.0 (2)	2.0 (2)	100.0 (99)
Life and Health (n = 285)	26.0 (74)	47.3 (35)	37.8 (28)	12.2 (9)	2.7 (2)	0.0 (0)	100.0 (74)
Property and Casualty (n = 237)	32.9 (78)	33.3 (26)	37.2 (29)	23.1 (18)	2.6 (2)	3.8 (3)	100.0 (78)
State Fire Marshal's Office (n = 513)	48.3 (248)	33.1 (82)	39.1 (97)	24.2 (60)	2.8 (7)	0.8 (2)	100.0 (248)

*Weighted estimate

Table B-2b. The Agency’s Responses to Complaints about TDI Are Timely

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	57.1 (NA)	37.5 (NA)	27.8 (NA)	19.0 (NA)	5.8 (NA)	10.0 (NA)	100.0 (NA)
Agent’s Licensing (n = 159)	29.6 (47)	44.7 (21)	31.9 (15)	14.9 (7)	4.3 (2)	4.3 (2)	100.0 (47)
Consumer Protection (n = 221)	71.5 (158)	34.8 (55)	20.3 (32)	18.4 (29)	9.5 (15)	17.1 (27)	100.0 (158)
Division of Workers’ Compensation (DWC)* (n = 582)	73.8 (NA)	34.8 (NA)	24.4 (NA)	20.5 (NA)	6.5 (NA)	13.9 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	46.6 (48)	20.8 (10)	16.7 (8)	25.0 (12)	18.8 (9)	18.8 (9)	100.0 (48)
DWC - Employers (n = 155)	54.8 (85)	38.8 (33)	32.9 (28)	18.8 (16)	5.9 (5)	3.5 (3)	100.0 (85)
DWC - Health Care Providers (n = 145)	80.0 (116)	19.8 (23)	25.0 (29)	26.7 (31)	7.8 (9)	20.7 (24)	100.0 (116)
DWC - Injured Employees (n = 179)	84.4 (151)	33.1 (50)	19.9 (30)	21.2 (32)	6.6 (10)	19.2 (29)	100.0 (151)
Enforcement (n = 88)	73.9 (65)	38.5 (25)	18.5 (12)	18.5 (12)	12.3 (8)	12.3 (8)	100.0 (65)
Financial (n = 174)	35.1 (61)	36.1 (22)	29.5 (18)	31.1 (19)	1.6 (1)	1.6 (1)	100.0 (61)
Fraud (n = 159)	56.6 (90)	34.4 (31)	40.0 (36)	17.8 (16)	6.7 (6)	1.1 (1)	100.0 (90)
Life and Health (n = 285)	24.6 (70)	40.0 (28)	41.4 (29)	12.9 (9)	5.7 (4)	0.0 (0)	100.0 (70)
Property and Casualty (n = 237)	32.1 (76)	27.6 (21)	39.5 (30)	26.3 (20)	3.9 (3)	2.6 (2)	100.0 (76)
State Fire Marshal’s Office (n = 513)	47.4 (243)	35.0 (85)	39.1 (95)	21.8 (53)	3.7 (9)	0.4 (1)	100.0 (243)

*Weighted estimate

Table B-2.2. TDI’s Handling of Complaints about Regulated Entities - Composite

Responses

Program	Gave Opinion Percent	Strongly Agree Percent	Agree Percent	Neutral Percent	Disagree Percent	Strongly Disagree Percent	Total Percent
All Programs Combined* (n = 2,418)	56.5	36.5	29.7	17.6	6.6	9.7	100.0
Agent’s Licensing (n = 159)	27.9	48.1	33.1	15.0	0.8	3.0	100.0
Consumer Protection (n = 221)	72.4	30.6	18.3	16.7	11.7	22.7	100.0
Division of Workers’ Compensation (DWC)* (n = 582)	73.3	31.7	27.1	18.3	9.6	13.3	100.0
DWC - Carriers (n = 103)	55.0	35.9	28.2	26.5	8.2	1.2	100.0
DWC - Employers (n = 155)	57.2	35.3	37.6	17.7	5.6	3.8	100.0
DWC - Health Care Providers (n = 145)	82.1	19.0	24.6	23.0	16.5	16.8	100.0
DWC - Injured Employees (n = 179)	82.1	29.9	21.5	18.4	11.6	18.6	100.0
Enforcement (n = 88)	77.3	31.4	18.6	16.2	16.7	17.2	100.0
Financial (n = 174)	39.3	34.6	37.1	25.9	1.5	1.0	100.0
Fraud (n = 159)	64.4	27.7	44.3	17.3	7.2	3.6	100.0
Life and Health (n = 285)	27.4	38.0	38.0	15.8	5.1	3.0	100.0
Property and Casualty (n = 237)	33.6	28.9	40.6	21.8	4.6	4.2	100.0
State Fire Marshal’s Office (n = 513)	44.4	31.9	38.7	25.0	2.3	2.0	100.0

**Weighted estimate*

Table B-2c. TDI Handles Complaints about Regulated Entities Effectively

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	56.1 (NA)	38.1 (NA)	30.4 (NA)	17.1 (NA)	5.5 (NA)	8.9 (NA)	100.0 (NA)
Agent’s Licensing (n = 159)	27.0 (43)	51.2 (22)	34.9 (15)	14.0 (6)	0.0 (0)	0.0 (0)	100.0 (43)
Consumer Protection (n = 221)	74.2 (164)	28.7 (47)	20.1 (33)	14.6 (24)	11.6 (19)	25.0 (41)	100.0 (164)
Division of Workers’ Compensation (DWC)* (n = 582)	73.1 (NA)	33.1 (NA)	27.4 (NA)	18.5 (NA)	7.9 (NA)	13.0 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	54.4 (56)	33.9 (19)	25.0 (14)	32.1 (18)	8.9 (5)	0.0 (0)	100.0 (56)
DWC - Employers (n = 155)	55.5 (86)	37.2 (32)	37.2 (32)	18.6 (16)	2.3 (2)	4.7 (4)	100.0 (86)
DWC - Health Care Providers (n = 145)	80.7 (117)	19.7 (23)	23.1 (27)	21.4 (25)	14.5 (17)	21.4 (25)	100.0 (117)
DWC - Injured Employees (n = 179)	82.7 (148)	31.1 (46)	22.3 (33)	18.2 (27)	10.8 (16)	17.6 (26)	100.0 (148)
Enforcement (n = 88)	75.0 (66)	33.3 (22)	18.2 (12)	15.2 (10)	13.6 (9)	19.7 (13)	100.0 (66)
Financial (n = 174)	40.2 (70)	37.1 (26)	35.7 (25)	24.3 (17)	0.0 (0)	2.9 (2)	100.0 (70)
Fraud (n = 159)	61.6 (98)	28.6 (28)	43.9 (43)	22.4 (22)	3.1 (3)	2.0 (2)	100.0 (98)
Life and Health (n = 285)	28.1 (80)	40.0 (32)	40.0 (32)	13.8 (11)	5.0 (4)	1.3 (1)	100.0 (80)
Property and Casualty (n = 237)	32.5 (77)	27.3 (21)	40.3 (31)	19.5 (15)	6.5 (5)	6.5 (5)	100.0 (77)
State Fire Marshal’s Office (n = 513)	44.4 (228)	34.2 (78)	38.6 (88)	23.2 (53)	1.8 (4)	2.2 (5)	100.0 (228)

*Weighted estimate

Table B-2d. TDI Provides Updates on the Progress of Insurance-Related Complaints

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	57.0 (NA)	34.5 (NA)	30.5 (NA)	17.6 (NA)	7.1 (NA)	10.3 (NA)	100.0 (NA)
Agent’s Licensing (n = 159)	28.3 (45)	46.7 (21)	33.3 (15)	15.6 (7)	0.0 (0)	4.4 (2)	100.0 (45)
Consumer Protection (n = 221)	71.5 (158)	30.4 (48)	20.3 (32)	15.2 (24)	12.0 (19)	22.2 (35)	100.0 (158)
Division of Workers’ Compensation (DWC)* (n = 582)	74.0 (NA)	29.2 (NA)	28.4 (NA)	17.9 (NA)	10.9 (NA)	13.7 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	51.5 (53)	35.8 (19)	20.8 (11)	30.2 (16)	11.3 (6)	1.9 (1)	100.0 (53)
DWC - Employers (n = 155)	58.1 (90)	32.2 (29)	40.0 (36)	16.7 (15)	6.7 (6)	4.4 (4)	100.0 (90)
DWC - Health Care Providers (n = 145)	82.8 (120)	18.3 (22)	24.2 (29)	22.5 (27)	25.0 (30)	10.0 (12)	100.0 (120)
DWC - Injured Employees (n = 179)	82.7 (148)	27.7 (41)	22.3 (33)	18.2 (27)	12.8 (19)	18.9 (28)	100.0 (148)
Enforcement (n = 88)	78.4 (69)	26.1 (18)	18.8 (13)	21.7 (15)	18.8 (13)	14.5 (10)	100.0 (69)
Financial (n = 174)	37.9 (66)	30.3 (20)	40.9 (27)	25.8 (17)	3.0 (2)	0.0 (0)	100.0 (66)
Fraud (n = 159)	65.4 (104)	27.9 (29)	43.3 (45)	14.4 (15)	10.6 (11)	3.8 (4)	100.0 (104)
Life and Health (n = 285)	26.3 (75)	34.7 (26)	37.3 (28)	18.7 (14)	5.3 (4)	4.0 (3)	100.0 (75)
Property and Casualty (n = 237)	34.2 (81)	28.4 (23)	40.7 (33)	24.7 (20)	3.7 (3)	2.5 (2)	100.0 (81)
State Fire Marshal’s Office (n = 513)	44.6 (229)	30.6 (70)	39.3 (90)	25.3 (58)	3.1 (7)	1.7 (4)	100.0 (229)

*Weighted estimate

Table B-2e. TDI Provides Notification of the Outcome of Insurance-Related Complaints

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	56.4 (NA)	36.9 (NA)	28.0 (NA)	17.9 (NA)	7.1 (NA)	10.1 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	28.3 (45)	46.7 (21)	31.1 (14)	15.6 (7)	2.2 (1)	4.4 (2)	100.0 (45)
Consumer Protection (n = 221)	71.5 (158)	32.9 (52)	14.6 (23)	20.3 (32)	11.4 (18)	20.9 (33)	100.0 (158)
Division of Workers' Compensation (DWC)* (n = 582)	73.0 (NA)	32.9 (NA)	25.6 (NA)	18.4 (NA)	9.8 (NA)	13.3 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	59.2 (61)	37.7 (23)	37.7 (23)	18.0 (11)	4.9 (3)	1.6 (1)	100.0 (61)
DWC - Employers (n = 155)	58.1 (90)	36.7 (33)	35.6 (32)	17.8 (16)	7.8 (7)	2.2 (2)	100.0 (90)
DWC - Health Care Providers (n = 145)	82.8 (120)	19.2 (23)	26.7 (32)	25.0 (30)	10.0 (12)	19.2 (23)	100.0 (120)
DWC - Injured Employees (n = 179)	81.0 (145)	31.0 (45)	20.0 (29)	18.6 (27)	11.0 (16)	19.3 (28)	100.0 (145)
Enforcement (n = 88)	78.4 (69)	34.8 (24)	18.8 (13)	11.6 (8)	17.4 (12)	17.4 (12)	100.0 (69)
Financial (n = 174)	39.7 (69)	36.2 (25)	34.8 (24)	27.5 (19)	1.4 (1)	0.0 (0)	100.0 (69)
Fraud (n = 159)	66.0 (105)	26.7 (28)	45.7 (48)	15.2 (16)	7.6 (8)	4.8 (5)	100.0 (105)
Life and Health (n = 285)	27.7 (79)	39.2 (31)	36.7 (29)	15.2 (12)	5.1 (4)	3.8 (3)	100.0 (79)
Property and Casualty (n = 237)	34.2 (81)	30.9 (25)	40.7 (33)	21.0 (17)	3.7 (3)	3.7 (3)	100.0 (81)
State Fire Marshal's Office (n = 513)	44.1 (226)	31.0 (70)	38.1 (86)	26.5 (60)	2.2 (5)	2.2 (5)	100.0 (226)

*Weighted estimate

Table B-3 and 4. Telephone Communication - Composite

Responses

Program	Gave Opinion Percent	Very Satisfied Percent	Satisfied Percent	Neutral Percent	Dissatisfied Percent	Very Dissatisfied Percent	Total Percent
All Programs Combined* (n = 2,418)	76.9	41.6	29.3	17.2	4.3	7.6	100.0
Agent's Licensing (n = 159)	61.6	47.7	29.7	16.8	2.3	3.5	100.0
Consumer Protection (n = 221)	79.3	38.9	25.7	17.8	6.6	11.1	100.0
Division of Workers' Compensation (DWC)* (n = 582)	86.1	38.1	27.6	18.1	5.6	10.6	100.0
DWC - Carriers (n = 103)	80.7	28.5	35.3	20.5	13.6	2.1	100.0
DWC - Employers (n = 155)	78.5	41.8	34.1	18.6	3.9	1.6	100.0
DWC - Health Care Providers (n = 145)	93.1	30.7	28.6	25.3	9.1	6.3	100.0
DWC - Injured Employees (n = 179)	90.1	36.5	23.9	17.6	6.3	15.7	100.0
Enforcement (n = 88)	74.9	46.2	28.2	15.3	4.9	5.4	100.0
Financial (n = 174)	73.0	45.3	37.1	12.9	3.6	1.1	100.0
Fraud (n = 159)	72.3	42.0	39.8	14.4	2.2	1.5	100.0
Life and Health (n = 285)	68.9	47.8	37.5	12.6	1.8	0.3	100.0
Property and Casualty (n = 237)	66.3	41.7	41.0	13.3	2.0	2.0	100.0
State Fire Marshal's Office (n = 513)	76.0	45.5	40.8	11.7	1.9	0.2	100.0

**Weighted estimate*

Table B-3a. Toll-Free Telephone Access

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	74.5 (NA)	47.8 (NA)	30.2 (NA)	14.0 (NA)	0.9 (NA)	7.1 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	61.0 (97)	46.4 (45)	36.1 (35)	11.3 (11)	0.0 (0)	6.2 (6)	100.0 (97)
Consumer Protection (n = 221)	81.9 (181)	51.4 (93)	23.8 (43)	13.8 (25)	2.2 (4)	8.8 (16)	100.0 (181)
Division of Workers' Compensation (DWC)* (n = 582)	82.8 (NA)	48.3 (NA)	26.3 (NA)	15.9 (NA)	1.1 (NA)	8.4 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	72.8 (75)	52.0 (39)	32.0 (24)	10.7 (8)	1.3 (1)	4.0 (3)	100.0 (75)
DWC - Employers (n = 155)	76.8 (119)	51.3 (61)	30.3 (36)	14.3 (17)	1.7 (2)	2.5 (3)	100.0 (119)
DWC - Health Care Providers (n = 145)	93.1 (135)	40.0 (54)	32.6 (44)	12.6 (17)	11.1 (15)	3.7 (5)	100.0 (135)
DWC - Injured Employees (n = 179)	86.0 (154)	46.8 (72)	24.0 (37)	16.9 (26)	0.6 (1)	11.7 (18)	100.0 (154)
Enforcement (n = 88)	70.5 (62)	50.0 (31)	32.3 (20)	9.7 (6)	4.8 (3)	3.2 (2)	100.0 (62)
Financial (n = 174)	55.2 (96)	45.8 (44)	32.3 (31)	17.7 (17)	1.0 (1)	3.1 (3)	100.0 (96)
Fraud (n = 159)	67.3 (107)	41.1 (44)	41.1 (44)	15.0 (16)	1.9 (2)	0.9 (1)	100.0 (107)
Life and Health (n = 285)	57.2 (163)	50.3 (82)	36.2 (59)	13.5 (22)	0.0 (0)	0.0 (0)	100.0 (163)
Property and Casualty (n = 237)	61.6 (146)	47.3 (69)	37.7 (55)	10.3 (15)	2.7 (4)	2.1 (3)	100.0 (146)
State Fire Marshal's Office (n = 513)	74.5 (382)	48.2 (184)	39.8 (152)	9.7 (37)	2.1 (8)	0.3 (1)	100.0 (382)

*Weighted estimate

Table B-3b. Access to a Representative When Calling the Agency

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	74.5 (NA)	41.6 (NA)	30.1 (NA)	16.0 (NA)	4.4 (NA)	7.8 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	60.4 (96)	43.8 (42)	32.3 (31)	15.6 (15)	3.1 (3)	5.2 (5)	100.0 (96)
Consumer Protection (n = 221)	79.6 (176)	35.8 (63)	32.4 (57)	15.3 (27)	5.7 (10)	10.8 (19)	100.0 (176)
Division of Workers' Compensation (DWC)* (n = 582)	84.0 (NA)	41.0 (NA)	27.2 (NA)	16.4 (NA)	5.4 (NA)	10.0 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	74.8 (77)	37.7 (29)	36.4 (28)	11.7 (9)	9.1 (7)	5.2 (4)	100.0 (77)
DWC - Employers (n = 155)	78.1 (121)	43.8 (53)	32.2 (39)	18.2 (22)	3.3 (4)	2.5 (3)	100.0 (121)
DWC - Health Care Providers (n = 145)	91.7 (133)	30.1 (40)	30.8 (41)	21.8 (29)	6.0 (8)	11.3 (15)	100.0 (133)
DWC - Injured Employees (n = 179)	87.2 (156)	39.7 (62)	24.4 (38)	15.4 (24)	6.4 (10)	14.1 (22)	100.0 (156)
Enforcement (n = 88)	65.9 (58)	46.6 (27)	25.9 (15)	19.0 (11)	5.2 (3)	3.4 (2)	100.0 (58)
Financial (n = 174)	51.7 (90)	34.4 (31)	37.8 (34)	22.2 (20)	3.3 (3)	2.2 (2)	100.0 (90)
Fraud (n = 159)	62.3 (99)	37.4 (37)	39.4 (39)	19.2 (19)	3.0 (3)	1.0 (1)	100.0 (99)
Life and Health (n = 285)	48.8 (139)	38.8 (54)	41.0 (57)	18.0 (25)	1.4 (2)	0.7 (1)	100.0 (139)
Property and Casualty (n = 237)	59.1 (140)	42.1 (59)	39.3 (55)	13.6 (19)	2.1 (3)	2.9 (4)	100.0 (140)
State Fire Marshal's Office (n = 513)	74.3 (381)	42.3 (161)	41.2 (157)	14.2 (54)	2.1 (8)	0.3 (1)	100.0 (381)

*Weighted estimate

Table B-3c. Time Placed on Hold When Calling the Agency

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	75.2 (NA)	31.0 (NA)	32.1 (NA)	23.0 (NA)	5.0 (NA)	8.9 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	61.6 (98)	35.7 (35)	34.7 (34)	23.5 (23)	1.0 (1)	5.1 (5)	100.0 (98)
Consumer Protection (n = 221)	78.3 (173)	31.2 (54)	27.2 (47)	24.3 (42)	5.8 (10)	11.6 (20)	100.0 (173)
Division of Workers' Compensation (DWC)* (n = 582)	84.2 (NA)	28.1 (NA)	29.2 (NA)	23.4 (NA)	7.5 (NA)	11.9 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	77.7 (80)	21.3 (17)	38.8 (31)	27.5 (22)	7.5 (6)	5.0 (4)	100.0 (80)
DWC - Employers (n = 155)	75.5 (117)	31.6 (37)	31.6 (37)	26.5 (31)	8.5 (10)	1.7 (2)	100.0 (117)
DWC - Health Care Providers (n = 145)	93.1 (135)	22.2 (30)	29.6 (40)	38.5 (52)	6.7 (9)	3.0 (4)	100.0 (135)
DWC - Injured Employees (n = 179)	88.8 (159)	26.4 (42)	27.7 (44)	21.4 (34)	6.9 (11)	17.6 (28)	100.0 (159)
Enforcement (n = 88)	65.9 (58)	37.9 (22)	29.3 (17)	25.9 (15)	1.7 (1)	5.2 (3)	100.0 (58)
Financial (n = 174)	63.2 (110)	32.7 (36)	40.9 (45)	16.4 (18)	8.2 (9)	1.8 (2)	100.0 (110)
Fraud (n = 159)	62.9 (100)	30.0 (30)	36.0 (36)	28.0 (28)	3.0 (3)	3.0 (3)	100.0 (100)
Life and Health (n = 285)	56.5 (161)	36.6 (59)	44.7 (72)	16.8 (27)	1.2 (2)	0.6 (1)	100.0 (161)
Property and Casualty (n = 237)	60.3 (143)	31.5 (45)	44.1 (63)	18.9 (27)	2.1 (3)	3.5 (5)	100.0 (143)
State Fire Marshal's Office (n = 513)	73.9 (379)	34.3 (130)	44.6 (169)	18.2 (69)	2.6 (10)	0.3 (1)	100.0 (379)

*Weighted estimate

Table B-3d. Number of Call Transfers When Calling the Agency

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	73.1 (NA)	32.6 (NA)	32.3 (NA)	22.0 (NA)	5.8 (NA)	7.3 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	57.9 (92)	35.9 (33)	35.9 (33)	23.9 (22)	1.1 (1)	3.3 (3)	100.0 (92)
Consumer Protection (n = 221)	72.9 (161)	29.8 (48)	28.0 (45)	21.1 (34)	9.9 (16)	11.2 (18)	100.0 (161)
Division of Workers' Compensation (DWC)* (n = 582)	83.2 (NA)	30.9 (NA)	29.0 (NA)	21.7 (NA)	8.2 (NA)	10.2 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	71.8 (74)	21.6 (16)	35.1 (26)	23.0 (17)	16.2 (12)	4.1 (3)	100.0 (74)
DWC - Employers (n = 155)	71.6 (111)	34.2 (38)	35.1 (39)	24.3 (27)	4.5 (5)	1.8 (2)	100.0 (111)
DWC - Health Care Providers (n = 145)	91.7 (133)	20.3 (27)	28.6 (38)	39.1 (52)	9.8 (13)	2.3 (3)	100.0 (133)
DWC - Injured Employees (n = 179)	89.4 (160)	29.4 (47)	25.6 (41)	20.0 (32)	10.0 (16)	15.0 (24)	100.0 (160)
Enforcement (n = 88)	62.5 (55)	36.4 (20)	30.9 (17)	23.6 (13)	5.5 (3)	3.6 (2)	100.0 (55)
Financial (n = 174)	62.6 (109)	32.1 (35)	43.1 (47)	17.4 (19)	5.5 (6)	1.8 (2)	100.0 (109)
Fraud (n = 159)	62.9 (100)	30.0 (30)	41.0 (41)	21.0 (21)	6.0 (6)	2.0 (2)	100.0 (100)
Life and Health (n = 285)	55.8 (159)	40.3 (64)	37.1 (59)	19.5 (31)	3.1 (5)	0.0 (0)	100.0 (159)
Property and Casualty (n = 237)	58.6 (139)	31.7 (44)	43.9 (61)	18.0 (25)	4.3 (6)	2.2 (3)	100.0 (139)
State Fire Marshal's Office (n = 513)	71.5 (367)	33.8 (124)	44.7 (164)	18.3 (67)	3.3 (12)	0.0 (0)	100.0 (367)

*Weighted estimate

Table B-3e. Timeliness of the Agency Returning Calls

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	69.7 (NA)	36.3 (NA)	26.1 (NA)	20.3 (NA)	6.8 (NA)	10.5 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	49.1 (78)	43.6 (34)	29.5 (23)	15.4 (12)	5.1 (4)	6.4 (5)	100.0 (78)
Consumer Protection (n = 221)	67.0 (148)	33.1 (49)	22.3 (33)	22.3 (33)	7.4 (11)	14.9 (22)	100.0 (148)
Division of Workers' Compensation (DWC)* (n = 582)	81.5 (NA)	32.6 (NA)	22.4 (NA)	23.0 (NA)	8.2 (NA)	13.8 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	75.7 (78)	19.2 (15)	33.3 (26)	28.2 (22)	16.7 (13)	2.6 (2)	100.0 (78)
DWC - Employers (n = 155)	69.7 (108)	37.0 (40)	30.6 (33)	24.1 (26)	7.4 (8)	0.9 (1)	100.0 (108)
DWC - Health Care Providers (n = 145)	91.0 (132)	22.0 (29)	22.7 (30)	29.5 (39)	21.2 (28)	4.5 (6)	100.0 (132)
DWC - Injured Employees (n = 179)	87.7 (157)	30.6 (48)	17.8 (28)	22.3 (35)	8.3 (13)	21.0 (33)	100.0 (157)
Enforcement (n = 88)	71.6 (63)	44.4 (28)	20.6 (13)	20.6 (13)	7.9 (5)	6.3 (4)	100.0 (63)
Financial (n = 174)	73.6 (128)	42.2 (54)	36.7 (47)	14.8 (19)	4.7 (6)	1.6 (2)	100.0 (128)
Fraud (n = 159)	67.9 (108)	39.8 (43)	37.0 (40)	17.6 (19)	3.7 (4)	1.9 (2)	100.0 (108)
Life and Health (n = 285)	64.6 (184)	42.9 (79)	39.1 (72)	14.1 (26)	2.7 (5)	1.1 (2)	100.0 (184)
Property and Casualty (n = 237)	60.8 (144)	32.6 (47)	40.3 (58)	22.2 (32)	2.8 (4)	2.1 (3)	100.0 (144)
State Fire Marshal's Office (n = 513)	70.6 (362)	40.6 (147)	42.0 (152)	14.1 (51)	2.2 (8)	1.1 (4)	100.0 (362)

**Weighted estimate*

Table B-4a. Information Received from the Telephone Helpline Staff Is Accurate

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	81.2 (NA)	45.0 (NA)	31.2 (NA)	14.1 (NA)	3.5 (NA)	6.3 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	66.0 (105)	54.3 (57)	28.6 (30)	13.3 (14)	1.9 (2)	1.9 (2)	100.0 (105)
Consumer Protection (n = 221)	82.8 (183)	41.0 (75)	26.8 (49)	13.7 (25)	8.2 (15)	10.4 (19)	100.0 (183)
Division of Workers' Compensation (DWC)* (n = 582)	89.5 (NA)	39.8 (NA)	31.4 (NA)	15.4 (NA)	4.3 (NA)	9.2 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	88.3 (91)	24.2 (22)	38.5 (35)	22.0 (20)	15.4 (14)	0.0 (0)	100.0 (91)
DWC - Employers (n = 155)	83.2 (129)	45.0 (58)	38.0 (49)	14.7 (19)	1.6 (2)	0.8 (1)	100.0 (129)
DWC - Health Care Providers (n = 145)	94.5 (137)	33.6 (46)	31.4 (43)	14.6 (20)	13.9 (19)	6.6 (9)	100.0 (137)
DWC - Injured Employees (n = 179)	92.7 (166)	37.3 (62)	27.7 (46)	15.7 (26)	5.4 (9)	13.9 (23)	100.0 (166)
Enforcement (n = 88)	84.1 (74)	47.3 (35)	29.7 (22)	13.5 (10)	2.7 (2)	6.8 (5)	100.0 (74)
Financial (n = 174)	87.4 (152)	50.0 (76)	38.2 (58)	8.6 (13)	3.3 (5)	0.0 (0)	100.0 (152)
Fraud (n = 159)	82.4 (131)	46.6 (61)	42.7 (56)	9.2 (12)	0.8 (1)	0.8 (1)	100.0 (131)
Life and Health (n = 285)	83.5 (238)	51.3 (122)	37.0 (88)	8.0 (19)	2.9 (7)	0.8 (2)	100.0 (238)
Property and Casualty (n = 237)	74.3 (176)	47.2 (83)	40.9 (72)	9.7 (17)	1.1 (2)	1.1 (2)	100.0 (176)
State Fire Marshal's Office (n = 513)	80.1 (411)	51.3 (211)	39.4 (162)	8.5 (35)	0.7 (3)	0.0 (0)	100.0 (411)

*Weighted estimate

Table B-4b. Information Received from the Telephone Helpline Staff Is Understandable

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	81.3 (NA)	43.8 (NA)	29.4 (NA)	14.6 (NA)	5.5 (NA)	6.7 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	66.0 (105)	54.3 (57)	26.7 (28)	14.3 (15)	3.8 (4)	1.0 (1)	100.0 (105)
Consumer Protection (n = 221)	83.3 (184)	39.7 (73)	23.9 (44)	16.8 (31)	7.6 (14)	12.0 (22)	100.0 (184)
Division of Workers' Compensation (DWC)* (n = 582)	89.7 (NA)	38.0 (NA)	29.3 (NA)	15.6 (NA)	6.9 (NA)	10.3 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	88.3 (91)	25.3 (23)	36.3 (33)	23.1 (21)	15.4 (14)	0.0 (0)	100.0 (91)
DWC - Employers (n = 155)	83.9 (130)	40.8 (53)	37.7 (49)	16.9 (22)	3.8 (5)	0.8 (1)	100.0 (130)
DWC - Health Care Providers (n = 145)	93.8 (136)	35.3 (48)	26.5 (36)	28.7 (39)	2.9 (4)	6.6 (9)	100.0 (136)
DWC - Injured Employees (n = 179)	92.7 (166)	36.7 (61)	24.7 (41)	14.5 (24)	8.4 (14)	15.7 (26)	100.0 (166)
Enforcement (n = 88)	84.1 (74)	45.9 (34)	28.4 (21)	13.5 (10)	5.4 (4)	6.8 (5)	100.0 (74)
Financial (n = 174)	87.9 (153)	51.0 (78)	34.6 (53)	9.8 (15)	4.6 (7)	0.0 (0)	100.0 (153)
Fraud (n = 159)	82.4 (131)	47.3 (62)	42.0 (55)	8.4 (11)	0.8 (1)	1.5 (2)	100.0 (131)
Life and Health (n = 285)	84.2 (240)	50.4 (121)	37.9 (91)	9.6 (23)	2.1 (5)	0.0 (0)	100.0 (240)
Property and Casualty (n = 237)	73.8 (175)	43.4 (76)	43.4 (76)	9.7 (17)	1.7 (3)	1.7 (3)	100.0 (175)
State Fire Marshal's Office (n = 513)	79.7 (409)	49.9 (204)	40.8 (167)	7.8 (32)	1.5 (6)	0.0 (0)	100.0 (409)

**Weighted estimate*

Table B-4c. Information Received from the Telephone Helpline Staff Is Helpful

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	81.4 (NA)	45.6 (NA)	26.3 (NA)	16.3 (NA)	3.8 (NA)	8.0 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	66.0 (105)	56.2 (59)	21.9 (23)	17.1 (18)	3.8 (4)	1.0 (1)	100.0 (105)
Consumer Protection (n = 221)	83.7 (185)	41.1 (76)	21.6 (40)	18.4 (34)	5.4 (10)	13.5 (25)	100.0 (185)
Division of Workers' Compensation (DWC)* (n = 582)	89.7 (NA)	39.9 (NA)	26.9 (NA)	16.6 (NA)	4.1 (NA)	12.5 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	88.3 (91)	26.4 (24)	33.0 (30)	22.0 (20)	18.7 (17)	0.0 (0)	100.0 (91)
DWC - Employers (n = 155)	83.9 (130)	43.1 (56)	37.7 (49)	14.6 (19)	2.3 (3)	2.3 (3)	100.0 (130)
DWC - Health Care Providers (n = 145)	94.5 (137)	35.0 (48)	24.1 (33)	20.4 (28)	5.8 (8)	14.6 (20)	100.0 (137)
DWC - Injured Employees (n = 179)	92.7 (166)	38.6 (64)	21.1 (35)	17.5 (29)	4.8 (8)	18.1 (30)	100.0 (166)
Enforcement (n = 88)	85.2 (75)	48.0 (36)	26.7 (20)	12.0 (9)	6.7 (5)	6.7 (5)	100.0 (75)
Financial (n = 174)	87.9 (153)	50.3 (77)	37.3 (57)	9.8 (15)	2.0 (3)	0.7 (1)	100.0 (153)
Fraud (n = 159)	81.8 (130)	47.7 (62)	39.2 (51)	10.8 (14)	0.8 (1)	1.5 (2)	100.0 (130)
Life and Health (n = 285)	84.2 (240)	50.8 (122)	35.4 (85)	12.1 (29)	1.7 (4)	0.0 (0)	100.0 (240)
Property and Casualty (n = 237)	73.8 (175)	46.3 (81)	39.4 (69)	12.0 (21)	0.6 (1)	1.7 (3)	100.0 (175)
State Fire Marshal's Office (n = 513)	80.5 (413)	51.1 (211)	38.3 (158)	9.0 (37)	1.7 (7)	0.0 (0)	100.0 (413)

*Weighted estimate

Table B-4d. Telephone Helpline Staff Are Friendly and Helpful

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	81.6 (NA)	48.3 (NA)	26.4 (NA)	15.4 (NA)	3.4 (NA)	6.6 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	66.0 (105)	55.2 (58)	23.8 (25)	17.1 (18)	1.0 (1)	2.9 (3)	100.0 (105)
Consumer Protection (n = 221)	84.2 (186)	44.1 (82)	25.3 (47)	15.6 (29)	7.5 (14)	7.5 (14)	100.0 (186)
Division of Workers' Compensation (DWC)* (n = 582)	90.0 (NA)	44.1 (NA)	25.8 (NA)	15.9 (NA)	4.7 (NA)	9.5 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	88.3 (91)	30.8 (28)	34.1 (31)	15.4 (14)	19.8 (18)	0.0 (0)	100.0 (91)
DWC - Employers (n = 155)	83.9 (130)	47.7 (62)	32.3 (42)	16.2 (21)	3.1 (4)	0.8 (1)	100.0 (130)
DWC - Health Care Providers (n = 145)	94.5 (137)	37.2 (51)	30.7 (42)	22.6 (31)	5.1 (7)	4.4 (6)	100.0 (137)
DWC - Injured Employees (n = 179)	93.3 (167)	42.5 (71)	22.2 (37)	15.6 (26)	5.4 (9)	14.4 (24)	100.0 (167)
Enforcement (n = 88)	84.1 (74)	55.4 (41)	29.7 (22)	5.4 (4)	4.1 (3)	5.4 (4)	100.0 (74)
Financial (n = 174)	87.4 (152)	57.2 (87)	34.2 (52)	7.2 (11)	0.7 (1)	0.7 (1)	100.0 (152)
Fraud (n = 159)	81.1 (129)	51.2 (66)	38.8 (50)	7.0 (9)	1.6 (2)	1.6 (2)	100.0 (129)
Life and Health (n = 285)	85.3 (243)	58.4 (142)	32.5 (79)	8.2 (20)	0.8 (2)	0.0 (0)	100.0 (243)
Property and Casualty (n = 237)	74.3 (176)	48.9 (86)	40.3 (71)	8.5 (15)	1.1 (2)	1.1 (2)	100.0 (176)
State Fire Marshal's Office (n = 513)	78.6 (403)	55.1 (222)	37.0 (149)	6.9 (28)	0.7 (3)	0.2 (1)	100.0 (403)

*Weighted estimate

Table B-5 and 6. The Agency's Internet Sites - Composite

Responses

Program	Gave Opinion Percent	Strongly Agree Percent	Agree Percent	Neutral Percent	Disagree Percent	Strongly Disagree Percent	Total Percent
All Programs Combined* (n = 2,418)	64.6	35.3	30.1	22.4	5.4	6.8	100.0
Agent's Licensing (n = 159)	74.1	43.5	32.9	17.6	3.5	2.4	100.0
Consumer Protection (n = 221)	49.2	35.5	21.8	23.4	9.5	9.7	100.0
Division of Workers' Compensation (DWC)* (n = 582)	58.4	31.5	27.6	25.2	6.0	9.7	100.0
DWC - Carriers (n = 103)	87.5	22.2	38.3	30.5	7.1	1.9	100.0
DWC - Employers (n = 155)	72.6	36.6	37.1	21.2	4.9	0.2	100.0
DWC - Health Care Providers (n = 145)	89.5	27.2	26.8	25.9	8.4	11.8	100.0
DWC - Injured Employees (n = 179)	49.7	28.9	22.3	27.2	6.6	14.9	100.0
Enforcement (n = 88)	79.3	39.6	28.7	18.6	7.0	6.1	100.0
Financial (n = 174)	83.9	26.3	42.3	21.9	7.8	1.7	100.0
Fraud (n = 159)	83.6	32.5	44.0	16.7	4.7	2.2	100.0
Life and Health (n = 285)	78.8	28.9	43.4	20.5	5.4	1.8	100.0
Property and Casualty (n = 237)	76.1	32.5	35.6	23.1	6.5	2.3	100.0
State Fire Marshal's Office (n = 513)	77.2	34.0	46.6	14.7	4.2	0.6	100.0

**Weighted estimate*

Table B-5a. The Internet Sites Are Easy to Use

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	66.2 (NA)	33.6 (NA)	31.1 (NA)	22.8 (NA)	5.3 (NA)	7.2 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	76.7 (122)	43.4 (53)	34.4 (42)	15.6 (19)	4.1 (5)	2.5 (3)	100.0 (122)
Consumer Protection (n = 221)	48.9 (108)	38.9 (42)	23.1 (25)	22.2 (24)	8.3 (9)	7.4 (8)	100.0 (108)
Division of Workers' Compensation (DWC)* (n = 582)	59.0 (NA)	28.8 (NA)	28.5 (NA)	26.8 (NA)	5.4 (NA)	10.5 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	89.3 (92)	12.0 (11)	42.4 (39)	34.8 (32)	9.8 (9)	1.1 (1)	100.0 (92)
DWC - Employers (n = 155)	74.2 (115)	33.0 (38)	39.1 (45)	24.3 (28)	2.6 (3)	0.9 (1)	100.0 (115)
DWC - Health Care Providers (n = 145)	92.4 (134)	20.1 (27)	32.1 (43)	21.6 (29)	11.2 (15)	14.9 (20)	100.0 (134)
DWC - Injured Employees (n = 179)	49.7 (89)	27.0 (24)	22.5 (20)	28.1 (25)	6.7 (6)	15.7 (14)	100.0 (89)
Enforcement (n = 88)	83.0 (73)	37.0 (27)	34.2 (25)	13.7 (10)	8.2 (6)	6.8 (5)	100.0 (73)
Financial (n = 174)	89.1 (155)	23.2 (36)	45.2 (70)	20.0 (31)	10.3 (16)	1.3 (2)	100.0 (155)
Fraud (n = 159)	87.4 (139)	28.8 (40)	48.2 (67)	16.5 (23)	4.3 (6)	2.2 (3)	100.0 (139)
Life and Health (n = 285)	84.2 (240)	26.3 (63)	40.0 (96)	25.8 (62)	6.7 (16)	1.3 (3)	100.0 (240)
Property and Casualty (n = 237)	81.9 (194)	28.4 (55)	34.5 (67)	25.3 (49)	8.2 (16)	3.6 (7)	100.0 (194)
State Fire Marshal's Office (n = 513)	78.9 (405)	32.3 (131)	47.4 (192)	15.1 (61)	5.2 (21)	0.0 (0)	100.0 (405)

*Weighted estimate

Table B-5b. The Internet Sites Clearly Explain Services Offered by the Agency

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	65.0 (NA)	34.5 (NA)	30.2 (NA)	24.1 (NA)	5.5 (NA)	5.8 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	74.2 (118)	43.2 (51)	34.7 (41)	16.9 (20)	2.5 (3)	2.5 (3)	100.0 (118)
Consumer Protection (n = 221)	51.6 (114)	36.8 (42)	21.1 (24)	22.8 (26)	9.6 (11)	9.6 (11)	100.0 (114)
Division of Workers' Compensation (DWC)* (n = 582)	58.5 (NA)	30.6 (NA)	26.6 (NA)	28.0 (NA)	6.7 (NA)	8.0 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	87.4 (90)	17.8 (16)	41.1 (37)	36.7 (33)	4.4 (4)	0.0 (0)	100.0 (90)
DWC - Employers (n = 155)	72.9 (113)	33.6 (38)	38.1 (43)	25.7 (29)	2.7 (3)	0.0 (0)	100.0 (113)
DWC - Health Care Providers (n = 145)	91.0 (132)	25.8 (34)	27.3 (36)	26.5 (35)	6.1 (8)	14.4 (19)	100.0 (132)
DWC - Injured Employees (n = 179)	49.7 (89)	29.2 (26)	20.2 (18)	29.2 (26)	9.0 (8)	12.4 (11)	100.0 (89)
Enforcement (n = 88)	83.0 (73)	35.6 (26)	32.9 (24)	20.5 (15)	5.5 (4)	5.5 (4)	100.0 (73)
Financial (n = 174)	87.4 (152)	23.0 (35)	44.7 (68)	21.7 (33)	9.9 (15)	0.7 (1)	100.0 (152)
Fraud (n = 159)	86.2 (137)	31.4 (43)	48.2 (66)	15.3 (21)	2.9 (4)	2.2 (3)	100.0 (137)
Life and Health (n = 285)	80.7 (230)	26.1 (60)	43.5 (100)	25.2 (58)	4.3 (10)	0.9 (2)	100.0 (230)
Property and Casualty (n = 237)	77.2 (183)	29.5 (54)	35.5 (65)	28.4 (52)	4.9 (9)	1.6 (3)	100.0 (183)
State Fire Marshal's Office (n = 513)	78.6 (403)	34.0 (137)	46.9 (189)	14.4 (58)	4.5 (18)	0.2 (1)	100.0 (403)

*Weighted estimate

Table B-5c. The Internet Sites Provide Accurate Information

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	65.8 (NA)	36.2 (NA)	32.8 (NA)	20.9 (NA)	4.8 (NA)	5.3 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	76.1 (121)	46.3 (56)	33.9 (41)	16.5 (20)	1.7 (2)	1.7 (2)	100.0 (121)
Consumer Protection (n = 221)	50.2 (111)	35.1 (39)	23.4 (26)	23.4 (26)	10.8 (12)	7.2 (8)	100.0 (111)
Division of Workers' Compensation (DWC)* (n = 582)	58.7 (NA)	30.8 (NA)	30.6 (NA)	24.0 (NA)	6.7 (NA)	7.9 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	88.3 (91)	23.1 (21)	56.0 (51)	19.8 (18)	0.0 (0)	1.1 (1)	100.0 (91)
DWC - Employers (n = 155)	73.5 (114)	40.4 (46)	36.8 (42)	20.2 (23)	2.6 (3)	0.0 (0)	100.0 (114)
DWC - Health Care Providers (n = 145)	91.0 (132)	31.1 (41)	28.8 (38)	35.6 (47)	3.8 (5)	0.8 (1)	100.0 (132)
DWC - Injured Employees (n = 179)	49.7 (89)	25.8 (23)	27.0 (24)	25.8 (23)	9.0 (8)	12.4 (11)	100.0 (89)
Enforcement (n = 88)	80.7 (71)	43.7 (31)	33.8 (24)	19.7 (14)	0.0 (0)	2.8 (2)	100.0 (71)
Financial (n = 174)	87.9 (153)	32.7 (50)	47.7 (73)	17.6 (27)	1.3 (2)	0.7 (1)	100.0 (153)
Fraud (n = 159)	86.2 (137)	34.3 (47)	46.7 (64)	15.3 (21)	2.2 (3)	1.5 (2)	100.0 (137)
Life and Health (n = 285)	82.5 (235)	34.5 (81)	48.5 (114)	15.3 (36)	1.3 (3)	0.4 (1)	100.0 (235)
Property and Casualty (n = 237)	80.2 (190)	37.4 (71)	43.2 (82)	16.8 (32)	1.6 (3)	1.1 (2)	100.0 (190)
State Fire Marshal's Office (n = 513)	78.4 (402)	36.1 (145)	50.2 (202)	12.2 (49)	1.5 (6)	0.0 (0)	100.0 (402)

*Weighted estimate

Table B-5d. The Internet Sites Provide Useful Information

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	65.4 (NA)	36.6 (NA)	32.0 (NA)	20.8 (NA)	4.3 (NA)	6.3 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	76.1 (121)	46.3 (56)	33.1 (40)	15.7 (19)	2.5 (3)	2.5 (3)	100.0 (121)
Consumer Protection (n = 221)	52.0 (115)	37.4 (43)	24.3 (28)	20.9 (24)	7.8 (9)	9.6 (11)	100.0 (115)
Division of Workers' Compensation (DWC)* (n = 582)	57.9 (NA)	31.4 (NA)	29.8 (NA)	24.4 (NA)	5.3 (NA)	9.0 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	88.3 (91)	27.5 (25)	50.5 (46)	20.9 (19)	1.1 (1)	0.0 (0)	100.0 (91)
DWC - Employers (n = 155)	72.3 (112)	39.3 (44)	38.4 (43)	17.0 (19)	4.5 (5)	0.9 (1)	100.0 (112)
DWC - Health Care Providers (n = 145)	91.7 (133)	30.1 (40)	26.3 (35)	27.1 (36)	14.3 (19)	2.3 (3)	100.0 (133)
DWC - Injured Employees (n = 179)	49.2 (88)	27.3 (24)	25.0 (22)	28.4 (25)	5.7 (5)	13.6 (12)	100.0 (88)
Enforcement (n = 88)	81.8 (72)	45.8 (33)	31.9 (23)	13.9 (10)	5.6 (4)	2.8 (2)	100.0 (72)
Financial (n = 174)	88.5 (154)	30.5 (47)	50.0 (77)	16.2 (25)	2.6 (4)	0.6 (1)	100.0 (154)
Fraud (n = 159)	86.8 (138)	33.3 (46)	48.6 (67)	14.5 (20)	2.2 (3)	1.4 (2)	100.0 (138)
Life and Health (n = 285)	83.5 (238)	30.7 (73)	50.0 (119)	16.8 (40)	2.1 (5)	0.4 (1)	100.0 (238)
Property and Casualty (n = 237)	80.6 (191)	37.7 (72)	41.4 (79)	16.8 (32)	3.1 (6)	1.0 (2)	100.0 (191)
State Fire Marshal's Office (n = 513)	78.0 (400)	38.5 (154)	46.5 (186)	13.0 (52)	2.0 (8)	0.0 (0)	100.0 (400)

*Weighted estimate

Table B-5e. The Internet Sites Have Easy-to-Use Search Features

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	65.3 (NA)	32.8 (NA)	28.4 (NA)	23.7 (NA)	7.4 (NA)	7.7 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	76.1 (121)	42.1 (51)	32.2 (39)	20.7 (25)	4.1 (5)	0.8 (1)	100.0 (121)
Consumer Protection (n = 221)	49.3 (109)	35.8 (39)	18.3 (20)	25.7 (28)	9.2 (10)	11.0 (12)	100.0 (109)
Division of Workers' Compensation (DWC)* (n = 582)	58.2 (NA)	28.5 (NA)	25.9 (NA)	25.3 (NA)	8.5 (NA)	11.8 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	90.3 (93)	15.1 (14)	30.1 (28)	36.6 (34)	15.1 (14)	3.2 (3)	100.0 (93)
DWC - Employers (n = 155)	72.9 (113)	33.6 (38)	38.1 (43)	21.2 (24)	7.1 (8)	0.0 (0)	100.0 (113)
DWC - Health Care Providers (n = 145)	90.3 (131)	22.1 (29)	22.1 (29)	26.7 (35)	11.5 (15)	17.6 (23)	100.0 (131)
DWC - Injured Employees (n = 179)	49.2 (88)	26.1 (23)	19.3 (17)	27.3 (24)	9.1 (8)	18.2 (16)	100.0 (88)
Enforcement (n = 88)	83.0 (73)	35.6 (26)	30.1 (22)	13.7 (10)	12.3 (9)	8.2 (6)	100.0 (73)
Financial (n = 174)	87.9 (153)	22.9 (35)	34.0 (52)	25.5 (39)	13.7 (21)	3.9 (6)	100.0 (153)
Fraud (n = 159)	83.6 (133)	29.3 (39)	41.4 (55)	18.8 (25)	7.5 (10)	3.0 (4)	100.0 (133)
Life and Health (n = 285)	82.1 (234)	24.8 (58)	38.9 (91)	22.2 (52)	11.1 (26)	3.0 (7)	100.0 (234)
Property and Casualty (n = 237)	78.1 (185)	26.5 (49)	31.4 (58)	26.5 (49)	11.4 (21)	4.3 (8)	100.0 (185)
State Fire Marshal's Office (n = 513)	77.0 (395)	32.7 (129)	43.8 (173)	17.2 (68)	4.8 (19)	1.5 (6)	100.0 (395)

*Weighted estimate

Table B-5f. The Internet Sites Have Helpful Search Features

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	64.7 (NA)	34.1 (NA)	28.2 (NA)	23.5 (NA)	7.4 (NA)	6.8 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	74.8 (119)	42.0 (50)	34.5 (41)	18.5 (22)	3.4 (4)	1.7 (2)	100.0 (119)
Consumer Protection (n = 221)	48.9 (108)	35.2 (38)	18.5 (20)	24.1 (26)	11.1 (12)	11.1 (12)	100.0 (108)
Division of Workers' Compensation (DWC)* (n = 582)	57.8 (NA)	31.0 (NA)	24.0 (NA)	26.4 (NA)	8.9 (NA)	9.7 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	89.3 (92)	16.3 (15)	26.1 (24)	38.0 (35)	15.2 (14)	4.3 (4)	100.0 (92)
DWC - Employers (n = 155)	72.9 (113)	33.6 (38)	34.5 (39)	23.9 (27)	8.0 (9)	0.0 (0)	100.0 (113)
DWC - Health Care Providers (n = 145)	90.3 (131)	23.7 (31)	23.7 (31)	25.2 (33)	10.7 (14)	16.8 (22)	100.0 (131)
DWC - Injured Employees (n = 179)	48.6 (87)	29.9 (26)	18.4 (16)	27.6 (24)	9.2 (8)	14.9 (13)	100.0 (87)
Enforcement (n = 88)	81.8 (72)	36.1 (26)	27.8 (20)	15.3 (11)	13.9 (10)	6.9 (5)	100.0 (72)
Financial (n = 174)	87.4 (152)	23.0 (35)	35.5 (54)	27.6 (42)	11.8 (18)	2.0 (3)	100.0 (152)
Fraud (n = 159)	83.0 (132)	30.3 (40)	40.2 (53)	18.9 (25)	6.1 (8)	4.5 (6)	100.0 (132)
Life and Health (n = 285)	81.4 (232)	24.1 (56)	39.2 (91)	23.3 (54)	9.9 (23)	3.4 (8)	100.0 (232)
Property and Casualty (n = 237)	78.9 (187)	27.8 (52)	32.6 (61)	24.6 (46)	10.2 (19)	4.8 (9)	100.0 (187)
State Fire Marshal's Office (n = 513)	77.6 (398)	31.7 (126)	46.2 (184)	15.8 (63)	5.0 (20)	1.3 (5)	100.0 (398)

*Weighted estimate

Table B-6a. It Is Easy to Find the Agency’s Office Locations on TDI’s Internet Sites

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	62.4 (NA)	39.0 (NA)	29.9 (NA)	21.0 (NA)	3.1 (NA)	7.0 (NA)	100.0 (NA)
Agent’s Licensing (n = 159)	69.2 (110)	45.5 (50)	30.0 (33)	16.4 (18)	3.6 (4)	4.5 (5)	100.0 (110)
Consumer Protection (n = 221)	47.1 (104)	31.7 (33)	25.0 (26)	24.0 (25)	8.7 (9)	10.6 (11)	100.0 (104)
Division of Workers’ Compensation (DWC)* (n = 582)	59.0 (NA)	36.4 (NA)	28.8 (NA)	23.3 (NA)	2.3 (NA)	9.1 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	84.5 (87)	33.3 (29)	37.9 (33)	25.3 (22)	2.3 (2)	1.1 (1)	100.0 (87)
DWC - Employers (n = 155)	71.6 (111)	39.6 (44)	39.6 (44)	16.2 (18)	4.5 (5)	0.0 (0)	100.0 (111)
DWC - Health Care Providers (n = 145)	84.1 (122)	34.4 (42)	28.7 (35)	21.3 (26)	4.1 (5)	11.5 (14)	100.0 (122)
DWC - Injured Employees (n = 179)	51.4 (92)	34.8 (32)	22.8 (21)	27.2 (25)	1.1 (1)	14.1 (13)	100.0 (92)
Enforcement (n = 88)	68.2 (60)	45.0 (27)	16.7 (10)	26.7 (16)	5.0 (3)	6.7 (4)	100.0 (60)
Financial (n = 174)	67.2 (117)	31.6 (37)	42.7 (50)	21.4 (25)	3.4 (4)	0.9 (1)	100.0 (117)
Fraud (n = 159)	75.5 (120)	40.0 (48)	38.3 (46)	17.5 (21)	3.3 (4)	0.8 (1)	100.0 (120)
Life and Health (n = 285)	64.9 (185)	36.2 (67)	44.3 (82)	15.7 (29)	2.2 (4)	1.6 (3)	100.0 (185)
Property and Casualty (n = 237)	64.1 (152)	38.8 (59)	32.9 (50)	23.0 (35)	4.6 (7)	0.7 (1)	100.0 (152)
State Fire Marshal’s Office (n = 513)	74.3 (381)	33.6 (128)	46.7 (178)	15.0 (57)	3.7 (14)	1.0 (4)	100.0 (381)

**Weighted estimate*

Table B-6b. It Is Easy to Find the Contact Persons on TDI’s Internet Sites

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	62.0 (NA)	35.4 (NA)	28.2 (NA)	22.5 (NA)	5.8 (NA)	8.2 (NA)	100.0 (NA)
Agent’s Licensing (n = 159)	69.2 (110)	39.1 (43)	30.0 (33)	20.9 (23)	6.4 (7)	3.6 (4)	100.0 (110)
Consumer Protection (n = 221)	45.7 (101)	32.7 (33)	20.8 (21)	24.8 (25)	10.9 (11)	10.9 (11)	100.0 (101)
Division of Workers’ Compensation (DWC)* (n = 582)	57.9 (NA)	34.0 (NA)	26.3 (NA)	23.4 (NA)	4.8 (NA)	11.6 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	82.5 (85)	34.1 (29)	21.2 (18)	31.8 (27)	8.2 (7)	4.7 (4)	100.0 (85)
DWC - Employers (n = 155)	70.3 (109)	39.4 (43)	32.1 (35)	21.1 (23)	7.3 (8)	0.0 (0)	100.0 (109)
DWC - Health Care Providers (n = 145)	84.8 (123)	30.9 (38)	25.2 (31)	22.8 (28)	4.9 (6)	16.3 (20)	100.0 (123)
DWC - Injured Employees (n = 179)	50.3 (90)	31.1 (28)	23.3 (21)	24.4 (22)	3.3 (3)	17.8 (16)	100.0 (90)
Enforcement (n = 88)	72.7 (64)	39.1 (25)	18.8 (12)	28.1 (18)	4.7 (3)	9.4 (6)	100.0 (64)
Financial (n = 174)	75.9 (132)	24.2 (32)	37.9 (50)	25.8 (34)	8.3 (11)	3.8 (5)	100.0 (132)
Fraud (n = 159)	79.9 (127)	33.1 (42)	39.4 (50)	16.5 (21)	9.4 (12)	1.6 (2)	100.0 (127)
Life and Health (n = 285)	71.2 (203)	30.0 (61)	42.4 (86)	18.7 (38)	4.9 (10)	3.9 (8)	100.0 (203)
Property and Casualty (n = 237)	67.5 (160)	35.0 (56)	32.5 (52)	23.8 (38)	8.1 (13)	0.6 (1)	100.0 (160)
State Fire Marshal’s Office (n = 513)	74.9 (384)	32.8 (126)	44.8 (172)	14.8 (57)	6.8 (26)	0.8 (3)	100.0 (384)

*Weighted estimate

Table B-7. Timeliness of Service - Composite

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	61.4	39.8	29.2	17.7	4.7	8.7	100.0
Agent's Licensing (n = 159)	57.5	48.6	31.9	15.5	2.0	2.0	100.0
Consumer Protection (n = 221)	54.5	39.0	20.6	17.1	6.8	16.4	100.0
Division of Workers' Compensation (DWC)* (n = 582)	63.5	35.0	26.5	19.3	6.3	12.9	100.0
DWC - Carriers (n = 103)	62.1	17.2	37.5	30.0	15.3	0.0	100.0
DWC - Employers (n = 155)	62.6	39.0	35.5	20.8	3.9	0.8	100.0
DWC - Health Care Providers (n = 145)	73.9	28.5	28.0	21.6	8.0	13.8	100.0
DWC - Injured Employees (n = 179)	63.8	33.3	21.5	18.2	7.4	19.6	100.0
Enforcement (n = 88)	65.7	41.2	23.9	22.1	6.9	5.9	100.0
Financial (n = 174)	74.8	44.1	39.2	11.7	3.2	1.8	100.0
Fraud (n = 159)	70.2	42.7	40.7	12.7	2.7	1.3	100.0
Life and Health (n = 285)	62.0	41.6	40.4	13.9	3.4	0.7	100.0
Property and Casualty (n = 237)	60.1	39.0	38.1	19.0	2.4	1.5	100.0
State Fire Marshal's Office (n = 513)	67.2	41.4	45.4	10.6	2.1	0.5	100.0

**Weighted estimate*

Table B-7a. Timeliness of Service in Person

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	48.5 (NA)	43.4 (NA)	28.1 (NA)	15.7 (NA)	3.8 (NA)	9.0 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	35.8 (57)	54.4 (31)	29.8 (17)	12.3 (7)	1.8 (1)	1.8 (1)	100.0 (57)
Consumer Protection (n = 221)	42.1 (93)	35.5 (33)	20.4 (19)	16.1 (15)	8.6 (8)	19.4 (18)	100.0 (93)
Division of Workers' Compensation (DWC)* (n = 582)	57.5 (NA)	38.3 (NA)	25.8 (NA)	17.5 (NA)	4.9 (NA)	13.5 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	19.4 (20)	40.0 (8)	40.0 (8)	20.0 (4)	0.0 (0)	0.0 (0)	100.0 (20)
DWC - Employers (n = 155)	47.1 (73)	41.1 (30)	34.2 (25)	20.5 (15)	2.7 (2)	1.4 (1)	100.0 (73)
DWC - Health Care Providers (n = 145)	55.2 (80)	37.5 (30)	22.5 (18)	18.8 (15)	2.5 (2)	18.8 (15)	100.0 (80)
DWC - Injured Employees (n = 179)	63.7 (114)	36.8 (42)	21.1 (24)	15.8 (18)	6.1 (7)	20.2 (23)	100.0 (114)
Enforcement (n = 88)	33.0 (29)	44.8 (13)	20.7 (6)	20.7 (6)	10.3 (3)	3.4 (1)	100.0 (29)
Financial (n = 174)	42.5 (74)	54.1 (40)	32.4 (24)	9.5 (7)	2.7 (2)	1.4 (1)	100.0 (74)
Fraud (n = 159)	59.7 (95)	45.3 (43)	37.9 (36)	14.7 (14)	1.1 (1)	1.1 (1)	100.0 (95)
Life and Health (n = 285)	21.8 (62)	48.4 (30)	40.3 (25)	9.7 (6)	1.6 (1)	0.0 (0)	100.0 (62)
Property and Casualty (n = 237)	34.6 (82)	37.8 (31)	41.5 (34)	18.3 (15)	1.2 (1)	1.2 (1)	100.0 (82)
State Fire Marshal's Office (n = 513)	51.3 (263)	43.7 (115)	39.9 (105)	14.8 (39)	1.5 (4)	0.0 (0)	100.0 (263)

*Weighted estimate

Table B-7b. Timeliness of Service by Telephone

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	80.4 (NA)	39.9 (NA)	31.4 (NA)	15.7 (NA)	4.7 (NA)	8.4 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	65.4 (104)	46.2 (48)	33.7 (35)	16.3 (17)	2.9 (3)	1.0 (1)	100.0 (104)
Consumer Protection (n = 221)	81.9 (181)	42.0 (76)	23.2 (42)	14.9 (27)	3.9 (7)	16.0 (29)	100.0 (181)
Division of Workers' Compensation (DWC)* (n = 582)	88.6 (NA)	35.6 (NA)	29.2 (NA)	16.0 (NA)	6.1 (NA)	13.1 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	90.3 (93)	17.2 (16)	36.6 (34)	31.2 (29)	15.1 (14)	0.0 (0)	100.0 (93)
DWC - Employers (n = 155)	80.6 (125)	40.0 (50)	38.4 (48)	16.0 (20)	4.8 (6)	0.8 (1)	100.0 (125)
DWC - Health Care Providers (n = 145)	94.5 (137)	27.7 (38)	30.7 (42)	21.2 (29)	7.3 (10)	13.1 (18)	100.0 (137)
DWC - Injured Employees (n = 179)	92.7 (166)	33.7 (56)	24.1 (40)	15.7 (26)	6.6 (11)	19.9 (33)	100.0 (166)
Enforcement (n = 88)	78.4 (69)	46.4 (32)	21.7 (15)	20.3 (14)	5.8 (4)	5.8 (4)	100.0 (69)
Financial (n = 174)	91.4 (159)	48.4 (77)	37.7 (60)	10.1 (16)	1.9 (3)	1.9 (3)	100.0 (159)
Fraud (n = 159)	81.8 (130)	43.1 (56)	43.1 (56)	9.2 (12)	3.8 (5)	0.8 (1)	100.0 (130)
Life and Health (n = 285)	85.3 (243)	44.0 (107)	41.2 (100)	11.9 (29)	2.9 (7)	0.0 (0)	100.0 (243)
Property and Casualty (n = 237)	73.8 (175)	42.9 (75)	40.6 (71)	14.3 (25)	1.1 (2)	1.1 (2)	100.0 (175)
State Fire Marshal's Office (n = 513)	78.4 (402)	44.3 (178)	44.8 (180)	8.0 (32)	3.0 (12)	0.0 (0)	100.0 (402)

*Weighted estimate

Table B-7c. Timeliness of Service by Mail

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	71.3 (NA)	38.8 (NA)	30.4 (NA)	19.7 (NA)	4.0 (NA)	7.2 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	67.3 (107)	43.9 (47)	34.6 (37)	15.9 (17)	1.9 (2)	3.7 (4)	100.0 (107)
Consumer Protection (n = 221)	71.5 (158)	40.5 (64)	19.6 (31)	18.4 (29)	7.6 (12)	13.9 (22)	100.0 (158)
Division of Workers' Compensation (DWC)* (n = 582)	74.6 (NA)	36.3 (NA)	27.1 (NA)	22.2 (NA)	4.9 (NA)	9.4 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	74.8 (77)	9.1 (7)	37.7 (29)	35.1 (27)	18.2 (14)	0.0 (0)	100.0 (77)
DWC - Employers (n = 155)	69.0 (107)	35.5 (38)	35.5 (38)	24.3 (26)	2.8 (3)	1.9 (2)	100.0 (107)
DWC - Health Care Providers (n = 145)	75.2 (109)	24.8 (27)	35.8 (39)	22.0 (24)	11.9 (13)	5.5 (6)	100.0 (109)
DWC - Injured Employees (n = 179)	77.7 (139)	37.4 (52)	22.3 (31)	20.9 (29)	5.8 (8)	13.7 (19)	100.0 (139)
Enforcement (n = 88)	79.5 (70)	34.3 (24)	27.1 (19)	22.9 (16)	7.1 (5)	8.6 (6)	100.0 (70)
Financial (n = 174)	84.5 (147)	38.1 (56)	44.2 (65)	13.6 (20)	2.0 (3)	2.0 (3)	100.0 (147)
Fraud (n = 159)	69.2 (110)	39.1 (43)	43.6 (48)	12.7 (14)	3.6 (4)	0.9 (1)	100.0 (110)
Life and Health (n = 285)	67.0 (191)	36.6 (70)	41.9 (80)	16.8 (32)	3.7 (7)	1.0 (2)	100.0 (191)
Property and Casualty (n = 237)	58.6 (139)	37.4 (52)	36.7 (51)	20.1 (28)	3.6 (5)	2.2 (3)	100.0 (139)
State Fire Marshal's Office (n = 513)	63.2 (324)	35.2 (114)	49.4 (160)	13.6 (44)	1.2 (4)	0.6 (2)	100.0 (324)

*Weighted estimate

Table B-7d. Timeliness of Service by E-mail

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	53.3 (NA)	38.8 (NA)	26.0 (NA)	18.3 (NA)	7.7 (NA)	9.2 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	55.3 (88)	53.4 (47)	27.3 (24)	15.9 (14)	2.3 (2)	1.1 (1)	100.0 (88)
Consumer Protection (n = 221)	38.9 (86)	38.4 (33)	20.9 (18)	15.1 (13)	7.0 (6)	18.6 (16)	100.0 (86)
Division of Workers' Compensation (DWC)* (n = 582)	49.2 (NA)	30.1 (NA)	23.5 (NA)	20.8 (NA)	11.6 (NA)	14.1 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	73.8 (76)	15.8 (12)	35.5 (27)	32.9 (25)	15.8 (12)	0.0 (0)	100.0 (76)
DWC - Employers (n = 155)	58.1 (90)	38.9 (35)	33.3 (30)	23.3 (21)	4.4 (4)	0.0 (0)	100.0 (90)
DWC - Health Care Providers (n = 145)	71.7 (104)	27.9 (29)	26.0 (27)	21.2 (22)	7.7 (8)	17.3 (18)	100.0 (104)
DWC - Injured Employees (n = 179)	43.6 (78)	25.6 (20)	17.9 (14)	19.2 (15)	15.4 (12)	21.8 (17)	100.0 (78)
Enforcement (n = 88)	75.0 (66)	39.4 (26)	22.7 (15)	25.8 (17)	7.6 (5)	4.5 (3)	100.0 (66)
Financial (n = 174)	93.7 (163)	49.7 (81)	38.7 (63)	7.4 (12)	3.1 (5)	1.2 (2)	100.0 (163)
Fraud (n = 159)	76.1 (121)	47.9 (58)	38.8 (47)	9.9 (12)	2.5 (3)	0.8 (1)	100.0 (121)
Life and Health (n = 285)	82.8 (236)	46.2 (109)	39.8 (94)	10.6 (25)	2.5 (6)	0.8 (2)	100.0 (236)
Property and Casualty (n = 237)	72.2 (171)	42.1 (72)	38.0 (65)	15.8 (27)	2.3 (4)	1.8 (3)	100.0 (171)
State Fire Marshal's Office (n = 513)	75.4 (387)	46.0 (178)	43.7 (169)	8.5 (33)	1.0 (4)	0.8 (3)	100.0 (387)

*Weighted estimate

Table B-7e. Timeliness of Service Through TDI's Internet Sites

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	53.3 (NA)	36.9 (NA)	28.0 (NA)	19.8 (NA)	4.1 (NA)	11.2 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	63.5 (101)	48.5 (49)	32.7 (33)	15.8 (16)	1.0 (1)	2.0 (2)	100.0 (101)
Consumer Protection (n = 221)	38.0 (84)	34.5 (29)	16.7 (14)	22.6 (19)	9.5 (8)	16.7 (14)	100.0 (84)
Division of Workers' Compensation (DWC)* (n = 582)	47.5 (NA)	31.4 (NA)	24.5 (NA)	21.5 (NA)	5.2 (NA)	17.4 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	52.4 (54)	22.2 (12)	40.7 (22)	20.4 (11)	16.7 (9)	0.0 (0)	100.0 (54)
DWC - Employers (n = 155)	58.1 (90)	40.0 (36)	34.4 (31)	21.1 (19)	4.4 (4)	0.0 (0)	100.0 (90)
DWC - Health Care Providers (n = 145)	73.1 (106)	27.4 (29)	22.6 (24)	24.5 (26)	9.4 (10)	16.0 (17)	100.0 (106)
DWC - Injured Employees (n = 179)	41.3 (74)	27.0 (20)	18.9 (14)	21.6 (16)	5.4 (4)	27.0 (20)	100.0 (74)
Enforcement (n = 88)	62.5 (55)	43.6 (24)	25.5 (14)	20.0 (11)	5.5 (3)	5.5 (3)	100.0 (55)
Financial (n = 174)	62.1 (108)	30.6 (33)	39.8 (43)	19.4 (21)	7.4 (8)	2.8 (3)	100.0 (108)
Fraud (n = 159)	64.2 (102)	37.3 (38)	39.2 (40)	18.6 (19)	2.0 (2)	2.9 (3)	100.0 (102)
Life and Health (n = 285)	53.0 (151)	33.8 (51)	38.4 (58)	20.5 (31)	6.0 (9)	1.3 (2)	100.0 (151)
Property and Casualty (n = 237)	61.2 (145)	33.1 (48)	34.5 (50)	27.6 (40)	3.4 (5)	1.4 (2)	100.0 (145)
State Fire Marshal's Office (n = 513)	67.6 (347)	37.2 (129)	48.7 (169)	9.8 (34)	3.5 (12)	0.9 (3)	100.0 (347)

*Weighted estimate

Table B-8. The Agency's Offices - Composite

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	48.3	38.1	29.6	21.3	5.2	5.8	100.0
Agent's Licensing (n = 159)	35.8	43.9	33.3	18.9	1.8	2.2	100.0
Consumer Protection (n = 221)	39.5	35.8	16.3	24.4	8.0	15.5	100.0
Division of Workers' Compensation (DWC)* (n = 582)	59.1	36.2	27.7	21.3	7.1	7.7	100.0
DWC - Carriers (n = 103)	33.5	41.3	37.0	21.7	0.0	0.0	100.0
DWC - Employers (n = 155)	47.4	34.0	34.7	21.8	7.5	2.0	100.0
DWC - Health Care Providers (n = 145)	59.0	33.6	32.2	23.1	4.7	6.4	100.0
DWC - Injured Employees (n = 179)	65.8	37.4	23.8	21.0	7.0	10.8	100.0
Enforcement (n = 88)	29.3	41.7	11.7	32.0	8.7	5.8	100.0
Financial (n = 174)	34.6	24.9	41.9	27.0	5.8	0.4	100.0
Fraud (n = 159)	51.1	30.8	36.0	26.2	6.5	0.6	100.0
Life and Health (n = 285)	15.0	35.1	38.0	21.6	4.7	0.6	100.0
Property and Casualty (n = 237)	21.6	34.1	35.6	25.4	2.9	2.0	100.0
State Fire Marshal's Office (n = 513)	43.8	27.8	35.0	33.1	3.3	0.7	100.0

**Weighted estimate*

Table B-8a. The Agency's Offices Are Accessible

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	53.5 (NA)	39.6 (NA)	32.6 (NA)	18.0 (NA)	4.1 (NA)	5.7 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	41.5 (66)	45.5 (30)	36.4 (24)	15.2 (10)	1.5 (1)	1.5 (1)	100.0 (66)
Consumer Protection (n = 221)	51.1 (113)	38.1 (43)	15.9 (18)	23.0 (26)	6.2 (7)	16.8 (19)	100.0 (113)
Division of Workers' Compensation (DWC)* (n = 582)	63.8 (NA)	37.5 (NA)	30.8 (NA)	18.4 (NA)	5.5 (NA)	7.9 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	39.8 (41)	41.5 (17)	39.0 (16)	19.5 (8)	0.0 (0)	0.0 (0)	100.0 (41)
DWC - Employers (n = 155)	54.2 (84)	32.1 (27)	42.9 (36)	16.7 (14)	8.3 (7)	0.0 (0)	100.0 (84)
DWC - Health Care Providers (n = 145)	66.2 (96)	36.5 (35)	27.1 (26)	18.8 (18)	3.1 (3)	14.6 (14)	100.0 (96)
DWC - Injured Employees (n = 179)	69.3 (124)	40.3 (50)	24.2 (30)	19.4 (24)	4.0 (5)	12.1 (15)	100.0 (124)
Enforcement (n = 88)	33.0 (29)	44.8 (13)	13.8 (4)	27.6 (8)	6.9 (2)	6.9 (2)	100.0 (29)
Financial (n = 174)	37.9 (66)	30.3 (20)	40.9 (27)	21.2 (14)	7.6 (5)	0.0 (0)	100.0 (66)
Fraud (n = 159)	56.0 (89)	36.0 (32)	37.1 (33)	20.2 (18)	6.7 (6)	0.0 (0)	100.0 (89)
Life and Health (n = 285)	20.0 (57)	38.6 (22)	40.4 (23)	19.3 (11)	1.8 (1)	0.0 (0)	100.0 (57)
Property and Casualty (n = 237)	24.9 (59)	33.9 (20)	42.4 (25)	20.3 (12)	1.7 (1)	1.7 (1)	100.0 (59)
State Fire Marshal's Office (n = 513)	47.4 (243)	33.3 (81)	37.9 (92)	25.9 (63)	2.9 (7)	0.0 (0)	100.0 (243)

*Weighted estimate

Table B-8b. The Agency's Offices Are Conveniently Located

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	49.6 (NA)	36.2 (NA)	28.1 (NA)	23.5 (NA)	5.5 (NA)	6.7 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	35.8 (57)	42.1 (24)	33.3 (19)	21.1 (12)	1.8 (1)	1.8 (1)	100.0 (57)
Consumer Protection (n = 221)	41.6 (92)	33.7 (31)	15.2 (14)	28.3 (26)	4.3 (4)	18.5 (17)	100.0 (92)
Division of Workers' Compensation (DWC)* (n = 582)	61.1 (NA)	34.2 (NA)	25.6 (NA)	23.4 (NA)	7.5 (NA)	9.2 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	34.0 (35)	37.1 (13)	42.9 (15)	20.0 (7)	0.0 (0)	0.0 (0)	100.0 (35)
DWC - Employers (n = 155)	46.5 (72)	31.9 (23)	31.9 (23)	25.0 (18)	8.3 (6)	2.8 (2)	100.0 (72)
DWC - Health Care Providers (n = 145)	64.8 (94)	27.7 (26)	37.2 (35)	27.7 (26)	6.4 (6)	1.1 (1)	100.0 (94)
DWC - Injured Employees (n = 179)	69.3 (124)	35.5 (44)	21.8 (27)	22.6 (28)	7.3 (9)	12.9 (16)	100.0 (124)
Enforcement (n = 88)	31.8 (28)	32.1 (9)	14.3 (4)	32.1 (9)	14.3 (4)	7.1 (2)	100.0 (28)
Financial (n = 174)	33.9 (59)	28.8 (17)	37.3 (22)	27.1 (16)	6.8 (4)	0.0 (0)	100.0 (59)
Fraud (n = 159)	52.8 (84)	27.4 (23)	32.1 (27)	26.2 (22)	11.9 (10)	2.4 (2)	100.0 (84)
Life and Health (n = 285)	14.4 (41)	29.3 (12)	39.0 (16)	22.0 (9)	7.3 (3)	2.4 (1)	100.0 (41)
Property and Casualty (n = 237)	23.2 (55)	34.5 (19)	32.7 (18)	27.3 (15)	3.6 (2)	1.8 (1)	100.0 (55)
State Fire Marshal's Office (n = 513)	44.4 (228)	25.4 (58)	29.8 (68)	37.3 (85)	6.1 (14)	1.3 (3)	100.0 (228)

*Weighted estimate

Table B-8c. The Agency's Offices Are Clearly Identified with Signs

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	45.4 (NA)	32.9 (NA)	28.3 (NA)	24.8 (NA)	6.2 (NA)	7.8 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	32.7 (52)	38.5 (20)	30.8 (16)	23.1 (12)	1.9 (1)	5.8 (3)	100.0 (52)
Consumer Protection (n = 221)	34.4 (76)	34.2 (26)	14.5 (11)	22.4 (17)	13.2 (10)	15.8 (12)	100.0 (76)
Division of Workers' Compensation (DWC)* (n = 582)	56.3 (NA)	30.3 (NA)	27.3 (NA)	24.8 (NA)	8.3 (NA)	9.4 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	30.1 (31)	41.9 (13)	29.0 (9)	29.0 (9)	0.0 (0)	0.0 (0)	100.0 (31)
DWC - Employers (n = 155)	44.5 (69)	31.9 (22)	31.9 (22)	24.6 (17)	5.8 (4)	5.8 (4)	100.0 (69)
DWC - Health Care Providers (n = 145)	54.5 (79)	30.4 (24)	32.9 (26)	24.1 (19)	6.3 (5)	6.3 (5)	100.0 (79)
DWC - Injured Employees (n = 179)	63.1 (113)	29.2 (33)	24.8 (28)	24.8 (28)	9.7 (11)	11.5 (13)	100.0 (113)
Enforcement (n = 88)	26.1 (23)	43.5 (10)	8.7 (2)	30.4 (7)	13.0 (3)	4.3 (1)	100.0 (23)
Financial (n = 174)	33.9 (59)	18.6 (11)	40.7 (24)	32.2 (19)	6.8 (4)	1.7 (1)	100.0 (59)
Fraud (n = 159)	48.4 (77)	31.2 (24)	32.5 (25)	31.2 (24)	5.2 (4)	0.0 (0)	100.0 (77)
Life and Health (n = 285)	13.0 (37)	35.1 (13)	35.1 (13)	27.0 (10)	2.7 (1)	0.0 (0)	100.0 (37)
Property and Casualty (n = 237)	19.4 (46)	32.6 (15)	32.6 (15)	28.3 (13)	4.3 (2)	2.2 (1)	100.0 (46)
State Fire Marshal's Office (n = 513)	41.9 (215)	25.1 (54)	34.0 (73)	37.2 (80)	2.3 (5)	1.4 (3)	100.0 (215)

*Weighted estimate

Table B-8d. The Agency's Offices Are Clean

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	44.8 (NA)	43.6 (NA)	28.9 (NA)	19.4 (NA)	5.3 (NA)	2.8 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	33.3 (53)	49.1 (26)	32.1 (17)	17.0 (9)	1.9 (1)	0.0 (0)	100.0 (53)
Consumer Protection (n = 221)	30.8 (68)	36.8 (25)	20.6 (14)	23.5 (16)	10.3 (7)	8.8 (6)	100.0 (68)
Division of Workers' Compensation (DWC)* (n = 582)	55.2 (NA)	43.2 (NA)	26.7 (NA)	18.9 (NA)	7.1 (NA)	4.1 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	30.1 (31)	45.2 (14)	35.5 (11)	19.4 (6)	0.0 (0)	0.0 (0)	100.0 (31)
DWC - Employers (n = 155)	44.5 (69)	40.6 (28)	30.4 (21)	21.7 (15)	7.2 (5)	0.0 (0)	100.0 (69)
DWC - Health Care Providers (n = 145)	50.3 (73)	41.1 (30)	31.5 (23)	21.9 (16)	2.7 (2)	2.7 (2)	100.0 (73)
DWC - Injured Employees (n = 179)	61.5 (110)	44.5 (49)	24.5 (27)	17.3 (19)	7.3 (8)	6.4 (7)	100.0 (110)
Enforcement (n = 88)	26.1 (23)	47.8 (11)	8.7 (2)	39.1 (9)	0.0 (0)	4.3 (1)	100.0 (23)
Financial (n = 174)	32.8 (57)	21.1 (12)	49.1 (28)	28.1 (16)	1.8 (1)	0.0 (0)	100.0 (57)
Fraud (n = 159)	47.2 (75)	28.0 (21)	42.7 (32)	28.0 (21)	1.3 (1)	0.0 (0)	100.0 (75)
Life and Health (n = 285)	12.6 (36)	36.1 (13)	36.1 (13)	19.4 (7)	8.3 (3)	0.0 (0)	100.0 (36)
Property and Casualty (n = 237)	19.0 (45)	35.6 (16)	33.3 (15)	26.7 (12)	2.2 (1)	2.2 (1)	100.0 (45)
State Fire Marshal's Office (n = 513)	41.5 (213)	26.8 (57)	38.5 (82)	32.9 (70)	1.9 (4)	0.0 (0)	100.0 (213)

*Weighted estimate

Table B-9. Publications and Printed Information - Composite

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	67.4	38.6	33.4	19.7	4.3	4.1	100.0
Agent's Licensing (n = 159)	56.0	48.5	35.7	14.4	0.9	0.4	100.0
Consumer Protection (n = 221)	57.8	43.2	21.9	20.5	6.4	8.0	100.0
Division of Workers' Compensation (DWC)* (n = 582)	75.3	34.3	31.1	22.0	6.3	6.3	100.0
DWC - Carriers (n = 103)	82.3	20.8	43.4	31.6	3.1	1.2	100.0
DWC - Employers (n = 155)	69.2	41.4	33.0	20.7	4.5	0.4	100.0
DWC - Health Care Providers (n = 145)	80.8	30.9	33.8	25.8	6.8	2.7	100.0
DWC - Injured Employees (n = 179)	78.3	30.8	29.8	22.5	7.3	9.6	100.0
Enforcement (n = 88)	49.3	36.9	32.3	23.0	3.2	4.6	100.0
Financial (n = 174)	58.2	26.1	50.0	21.5	2.0	0.4	100.0
Fraud (n = 159)	69.2	34.7	48.5	13.6	2.5	0.5	100.0
Life and Health (n = 285)	48.9	35.0	46.5	16.4	2.2	0.0	100.0
Property and Casualty (n = 237)	61.7	29.0	41.5	26.1	1.9	1.5	100.0
State Fire Marshal's Office (n = 513)	67.5	35.4	46.6	16.9	1.2	0.0	100.0

**Weighted estimate*

Table B-9a. The Agency's Printed Information Is Accurate

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	67.3 (NA)	41.1 (NA)	34.2 (NA)	17.7 (NA)	3.0 (NA)	4.0 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	56.0 (89)	51.7 (46)	37.1 (33)	10.1 (9)	1.1 (1)	0.0 (0)	100.0 (89)
Consumer Protection (n = 221)	57.0 (126)	46.8 (59)	20.6 (26)	19.0 (24)	5.6 (7)	7.9 (10)	100.0 (126)
Division of Workers' Compensation (DWC)* (n = 582)	75.4 (NA)	36.5 (NA)	31.4 (NA)	21.5 (NA)	4.2 (NA)	6.4 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	82.5 (85)	28.2 (24)	47.1 (40)	21.2 (18)	2.4 (2)	1.2 (1)	100.0 (85)
DWC - Employers (n = 155)	69.7 (108)	43.5 (47)	33.3 (36)	20.4 (22)	2.8 (3)	0.0 (0)	100.0 (108)
DWC - Health Care Providers (n = 145)	82.1 (119)	34.5 (41)	40.3 (48)	21.8 (26)	1.7 (2)	1.7 (2)	100.0 (119)
DWC - Injured Employees (n = 179)	78.2 (140)	32.9 (46)	30.0 (42)	22.1 (31)	5.0 (7)	10.0 (14)	100.0 (140)
Enforcement (n = 88)	48.9 (43)	37.2 (16)	37.2 (16)	18.6 (8)	0.0 (0)	7.0 (3)	100.0 (43)
Financial (n = 174)	58.0 (101)	29.7 (30)	52.5 (53)	14.9 (15)	3.0 (3)	0.0 (0)	100.0 (101)
Fraud (n = 159)	69.8 (111)	33.3 (37)	52.3 (58)	11.7 (13)	2.7 (3)	0.0 (0)	100.0 (111)
Life and Health (n = 285)	48.4 (138)	37.7 (52)	47.8 (66)	12.3 (17)	2.2 (3)	0.0 (0)	100.0 (138)
Property and Casualty (n = 237)	60.3 (143)	30.1 (43)	46.9 (67)	21.7 (31)	0.0 (0)	1.4 (2)	100.0 (143)
State Fire Marshal's Office (n = 513)	68.0 (349)	37.2 (130)	46.4 (162)	15.5 (54)	0.9 (3)	0.0 (0)	100.0 (349)

*Weighted estimate

Table B-9b. The Agency's Printed Information Is Understandable

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	68.7 (NA)	39.2 (NA)	33.5 (NA)	19.2 (NA)	4.0 (NA)	4.1 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	56.6 (90)	50.0 (45)	34.4 (31)	15.6 (14)	0.0 (0)	0.0 (0)	100.0 (90)
Consumer Protection (n = 221)	60.2 (133)	42.9 (57)	22.6 (30)	18.8 (25)	7.5 (10)	8.3 (11)	100.0 (133)
Division of Workers' Compensation (DWC)* (n = 582)	77.0 (NA)	34.5 (NA)	32.1 (NA)	20.7 (NA)	6.2 (NA)	6.6 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	82.5 (85)	25.9 (22)	40.0 (34)	29.4 (25)	3.5 (3)	1.2 (1)	100.0 (85)
DWC - Employers (n = 155)	70.3 (109)	42.2 (46)	33.0 (36)	20.2 (22)	3.7 (4)	0.9 (1)	100.0 (109)
DWC - Health Care Providers (n = 145)	82.8 (120)	30.0 (36)	40.8 (49)	24.2 (29)	1.7 (2)	3.3 (4)	100.0 (120)
DWC - Injured Employees (n = 179)	80.4 (144)	30.6 (44)	31.3 (45)	20.8 (30)	7.6 (11)	9.7 (14)	100.0 (144)
Enforcement (n = 88)	50.0 (44)	34.1 (15)	34.1 (15)	25.0 (11)	4.5 (2)	2.3 (1)	100.0 (44)
Financial (n = 174)	59.2 (103)	26.2 (27)	53.4 (55)	17.5 (18)	1.9 (2)	1.0 (1)	100.0 (103)
Fraud (n = 159)	69.2 (110)	35.5 (39)	50.0 (55)	12.7 (14)	1.8 (2)	0.0 (0)	100.0 (110)
Life and Health (n = 285)	50.5 (144)	36.8 (53)	45.1 (65)	16.0 (23)	2.1 (3)	0.0 (0)	100.0 (144)
Property and Casualty (n = 237)	62.9 (149)	29.5 (44)	38.9 (58)	28.2 (42)	1.3 (2)	2.0 (3)	100.0 (149)
State Fire Marshal's Office (n = 513)	68.0 (349)	35.8 (125)	48.7 (170)	14.3 (50)	1.1 (4)	0.0 (0)	100.0 (349)

*Weighted estimate

Table B-9c. The Agency's Printed Information Is Useful

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	68.4 (NA)	39.4 (NA)	32.7 (NA)	19.5 (NA)	4.8 (NA)	3.6 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	57.2 (91)	50.5 (46)	33.0 (30)	14.3 (13)	1.1 (1)	1.1 (1)	100.0 (91)
Consumer Protection (n = 221)	61.1 (135)	43.0 (58)	22.2 (30)	19.3 (26)	5.9 (8)	9.6 (13)	100.0 (135)
Division of Workers' Compensation (DWC)* (n = 582)	76.1 (NA)	34.4 (NA)	31.4 (NA)	22.0 (NA)	7.3 (NA)	5.0 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	82.5 (85)	17.6 (15)	55.3 (47)	24.7 (21)	1.2 (1)	1.2 (1)	100.0 (85)
DWC - Employers (n = 155)	69.7 (108)	42.6 (46)	31.5 (34)	22.2 (24)	3.7 (4)	0.0 (0)	100.0 (108)
DWC - Health Care Providers (n = 145)	83.4 (121)	30.6 (37)	28.1 (34)	25.6 (31)	12.4 (15)	3.3 (4)	100.0 (121)
DWC - Injured Employees (n = 179)	79.3 (142)	30.3 (43)	31.0 (44)	21.8 (31)	9.2 (13)	7.7 (11)	100.0 (142)
Enforcement (n = 88)	50.0 (44)	38.6 (17)	31.8 (14)	25.0 (11)	0.0 (0)	4.5 (2)	100.0 (44)
Financial (n = 174)	59.8 (104)	26.9 (28)	55.8 (58)	14.4 (15)	2.9 (3)	0.0 (0)	100.0 (104)
Fraud (n = 159)	69.8 (111)	35.1 (39)	46.8 (52)	13.5 (15)	3.6 (4)	0.9 (1)	100.0 (111)
Life and Health (n = 285)	50.5 (144)	37.5 (54)	44.4 (64)	16.0 (23)	2.1 (3)	0.0 (0)	100.0 (144)
Property and Casualty (n = 237)	62.4 (148)	29.7 (44)	41.2 (61)	25.7 (38)	2.0 (3)	1.4 (2)	100.0 (148)
State Fire Marshal's Office (n = 513)	67.6 (347)	36.9 (128)	47.0 (163)	15.3 (53)	0.9 (3)	0.0 (0)	100.0 (347)

*Weighted estimate

Table B-9d. The Agency's Printed Information Is Well-Designed

Responses

Program	Gave Opinion Percent (Count)	Strongly Agree Percent (Count)	Agree Percent (Count)	Neutral Percent (Count)	Disagree Percent (Count)	Strongly Disagree Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	67.0 (NA)	37.2 (NA)	32.5 (NA)	21.7 (NA)	4.7 (NA)	3.9 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	55.3 (88)	45.5 (40)	37.5 (33)	15.9 (14)	1.1 (1)	0.0 (0)	100.0 (88)
Consumer Protection (n = 221)	55.7 (123)	43.1 (53)	20.3 (25)	22.8 (28)	8.1 (10)	5.7 (7)	100.0 (123)
Division of Workers' Compensation (DWC)* (n = 582)	75.2 (NA)	33.6 (NA)	29.1 (NA)	24.4 (NA)	6.5 (NA)	6.4 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	82.5 (85)	16.5 (14)	42.4 (36)	35.3 (30)	4.7 (4)	1.2 (1)	100.0 (85)
DWC - Employers (n = 155)	69.0 (107)	38.3 (41)	33.6 (36)	21.5 (23)	6.5 (7)	0.0 (0)	100.0 (107)
DWC - Health Care Providers (n = 145)	82.8 (120)	27.5 (33)	30.0 (36)	25.8 (31)	14.2 (17)	2.5 (3)	100.0 (120)
DWC - Injured Employees (n = 179)	78.2 (140)	31.4 (44)	26.4 (37)	25.7 (36)	6.4 (9)	10.0 (14)	100.0 (140)
Enforcement (n = 88)	48.9 (43)	37.2 (16)	27.9 (12)	25.6 (11)	4.7 (2)	4.7 (2)	100.0 (43)
Financial (n = 174)	57.5 (100)	25.0 (25)	41.0 (41)	31.0 (31)	2.0 (2)	1.0 (1)	100.0 (100)
Fraud (n = 159)	67.9 (108)	36.1 (39)	46.3 (50)	15.7 (17)	0.9 (1)	0.9 (1)	100.0 (108)
Life and Health (n = 285)	49.1 (140)	32.9 (46)	47.1 (66)	17.9 (25)	2.1 (3)	0.0 (0)	100.0 (140)
Property and Casualty (n = 237)	62.0 (147)	28.6 (42)	40.1 (59)	25.9 (38)	4.8 (7)	0.7 (1)	100.0 (147)
State Fire Marshal's Office (n = 513)	67.4 (346)	34.7 (120)	44.2 (153)	19.1 (66)	2.0 (7)	0.0 (0)	100.0 (346)

**Weighted estimate*

Table B-9e. The Agency’s Printed Information Is Interesting Given the Topic

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	65.3 (NA)	36.3 (NA)	33.9 (NA)	20.3 (NA)	4.8 (NA)	4.7 (NA)	100.0 (NA)
Agent’s Licensing (n = 159)	54.7 (87)	44.8 (39)	36.8 (32)	16.1 (14)	1.1 (1)	1.1 (1)	100.0 (87)
Consumer Protection (n = 221)	55.2 (122)	40.2 (49)	23.8 (29)	23.0 (28)	4.9 (6)	8.2 (10)	100.0 (122)
Division of Workers’ Compensation (DWC)* (n = 582)	72.6 (NA)	32.7 (NA)	31.5 (NA)	21.6 (NA)	7.2 (NA)	7.0 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	81.6 (84)	15.5 (13)	32.1 (27)	47.6 (40)	3.6 (3)	1.2 (1)	100.0 (84)
DWC - Employers (n = 155)	67.1 (104)	40.4 (42)	33.7 (35)	19.2 (20)	5.8 (6)	1.0 (1)	100.0 (104)
DWC - Health Care Providers (n = 145)	73.1 (106)	32.1 (34)	29.2 (31)	32.1 (34)	3.8 (4)	2.8 (3)	100.0 (106)
DWC - Injured Employees (n = 179)	75.4 (135)	28.9 (39)	30.4 (41)	22.2 (30)	8.1 (11)	10.4 (14)	100.0 (135)
Enforcement (n = 88)	48.9 (43)	37.2 (16)	30.2 (13)	20.9 (9)	7.0 (3)	4.7 (2)	100.0 (43)
Financial (n = 174)	56.3 (98)	22.4 (22)	46.9 (46)	30.6 (30)	0.0 (0)	0.0 (0)	100.0 (98)
Fraud (n = 159)	69.2 (110)	33.6 (37)	47.3 (52)	14.5 (16)	3.6 (4)	0.9 (1)	100.0 (110)
Life and Health (n = 285)	46.0 (131)	29.8 (39)	48.1 (63)	19.8 (26)	2.3 (3)	0.0 (0)	100.0 (131)
Property and Casualty (n = 237)	60.8 (144)	27.1 (39)	40.3 (58)	29.2 (42)	1.4 (2)	2.1 (3)	100.0 (144)
State Fire Marshal’s Office (n = 513)	66.3 (340)	32.1 (109)	46.8 (159)	20.3 (69)	0.9 (3)	0.0 (0)	100.0 (340)

*Weighted estimate

Table B-10. Overall Satisfaction with the Agency

Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	95.6 (NA)	34.9 (NA)	34.2 (NA)	18.2 (NA)	4.0 (NA)	8.7 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	96.2 (153)	43.8 (67)	38.6 (59)	14.4 (22)	1.3 (2)	2.0 (3)	100.0 (153)
Consumer Protection (n = 221)	95.0 (210)	36.2 (76)	22.9 (48)	14.8 (31)	7.6 (16)	18.6 (39)	100.0 (210)
Division of Workers' Compensation (DWC)* (n = 582)	95.7 (NA)	29.7 (NA)	31.2 (NA)	21.0 (NA)	5.3 (NA)	12.8 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	93.2 (96)	18.8 (18)	38.5 (37)	36.5 (35)	6.3 (6)	0.0 (0)	100.0 (96)
DWC - Employers (n = 155)	96.1 (149)	34.2 (51)	40.3 (60)	21.5 (32)	4.0 (6)	0.0 (0)	100.0 (149)
DWC - Health Care Providers (n = 145)	97.9 (142)	24.6 (35)	28.9 (41)	23.2 (33)	11.3 (16)	12.0 (17)	100.0 (142)
DWC - Injured Employees (n = 179)	95.5 (171)	27.5 (47)	26.3 (45)	20.5 (35)	5.8 (10)	19.9 (34)	100.0 (171)
Enforcement (n = 88)	95.5 (84)	33.3 (28)	26.2 (22)	20.2 (17)	10.7 (9)	9.5 (8)	100.0 (84)
Financial (n = 174)	95.4 (166)	42.2 (70)	47.0 (78)	6.0 (10)	4.2 (7)	0.6 (1)	100.0 (166)
Fraud (n = 159)	93.1 (148)	39.9 (59)	43.9 (65)	13.5 (20)	1.4 (2)	1.4 (2)	100.0 (148)
Life and Health (n = 285)	98.6 (281)	34.9 (98)	48.4 (136)	13.9 (39)	2.8 (8)	0.0 (0)	100.0 (281)
Property and Casualty (n = 237)	91.6 (217)	35.0 (76)	41.0 (89)	19.8 (43)	2.3 (5)	1.8 (4)	100.0 (217)
State Fire Marshal's Office (n = 513)	90.3 (463)	42.1 (195)	47.1 (218)	8.2 (38)	2.2 (10)	0.4 (2)	100.0 (463)

*Weighted estimate

Table B-13. Satisfaction with Regard to Primary Reason for Contacting the Agency

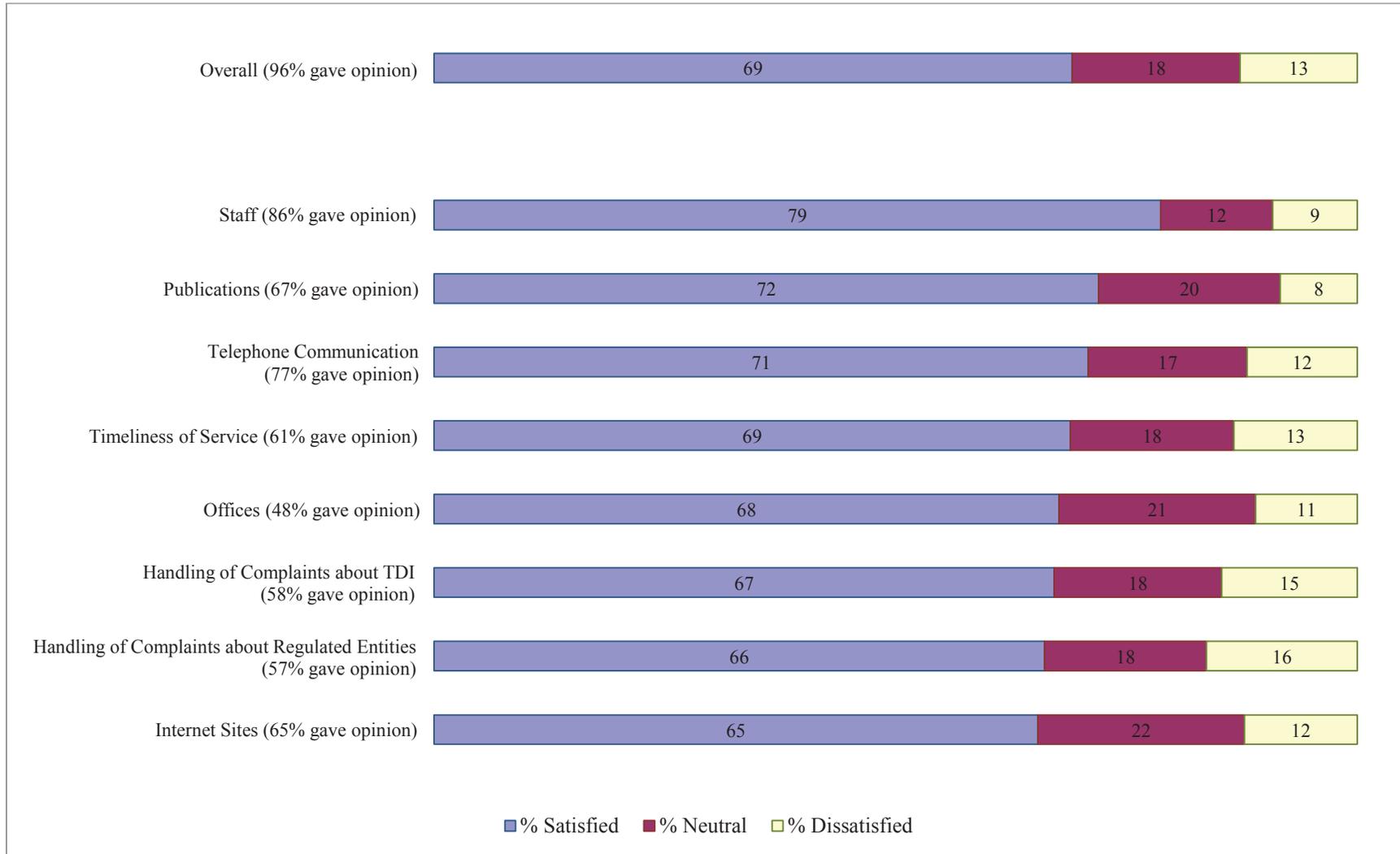
Responses

Program	Gave Opinion Percent (Count)	Very Satisfied Percent (Count)	Satisfied Percent (Count)	Neutral Percent (Count)	Dissatisfied Percent (Count)	Very Dissatisfied Percent (Count)	Total Percent (Count)
All Programs Combined* (n = 2,418)	88.1 (NA)	39.4 (NA)	29.9 (NA)	16.4 (NA)	5.3 (NA)	9.0 (NA)	100.0 (NA)
Agent's Licensing (n = 159)	88.1 (140)	48.6 (68)	33.6 (47)	15.0 (21)	0.7 (1)	2.1 (3)	100.0 (140)
Consumer Protection (n = 221)	92.8 (205)	35.6 (73)	20.0 (41)	14.1 (29)	6.8 (14)	23.4 (48)	100.0 (205)
Division of Workers' Compensation (DWC)* (n = 582)	88.0 (NA)	33.7 (NA)	27.5 (NA)	18.0 (NA)	8.0 (NA)	12.8 (NA)	100.0 (NA)
DWC - Carriers (n = 103)	69.9 (72)	22.2 (16)	37.5 (27)	38.9 (28)	1.4 (1)	0.0 (0)	100.0 (72)
DWC - Employers (n = 155)	78.7 (122)	40.2 (49)	36.1 (44)	19.7 (24)	4.1 (5)	0.0 (0)	100.0 (122)
DWC - Health Care Providers (n = 145)	83.4 (121)	28.9 (35)	29.8 (36)	18.2 (22)	6.6 (8)	16.5 (20)	100.0 (121)
DWC - Injured Employees (n = 179)	93.3 (167)	30.5 (51)	22.8 (38)	16.8 (28)	10.2 (17)	19.8 (33)	100.0 (167)
Enforcement (n = 88)	93.2 (82)	36.6 (30)	25.6 (21)	15.9 (13)	8.5 (7)	13.4 (11)	100.0 (82)
Financial (n = 174)	92.0 (160)	52.5 (84)	38.1 (61)	6.9 (11)	2.5 (4)	0.0 (0)	100.0 (160)
Fraud (n = 159)	88.7 (141)	40.4 (57)	39.0 (55)	15.6 (22)	2.1 (3)	2.8 (4)	100.0 (141)
Life and Health (n = 285)	94.0 (268)	43.7 (117)	39.9 (107)	13.1 (35)	2.6 (7)	0.7 (2)	100.0 (268)
Property and Casualty (n = 237)	82.7 (196)	45.4 (89)	34.2 (67)	15.3 (30)	3.6 (7)	1.5 (3)	100.0 (196)
State Fire Marshal's Office (n = 513)	86.9 (446)	48.7 (217)	40.1 (179)	9.0 (40)	1.3 (6)	0.9 (4)	100.0 (446)

**Weighted estimate*

Appendix C. Graphical Summary of Survey Results by Program

Figure C-1. Customers' Satisfaction: All Programs Combined*



*Weighted estimates

Figure C-2. Customers' Satisfaction: Agent's Licensing

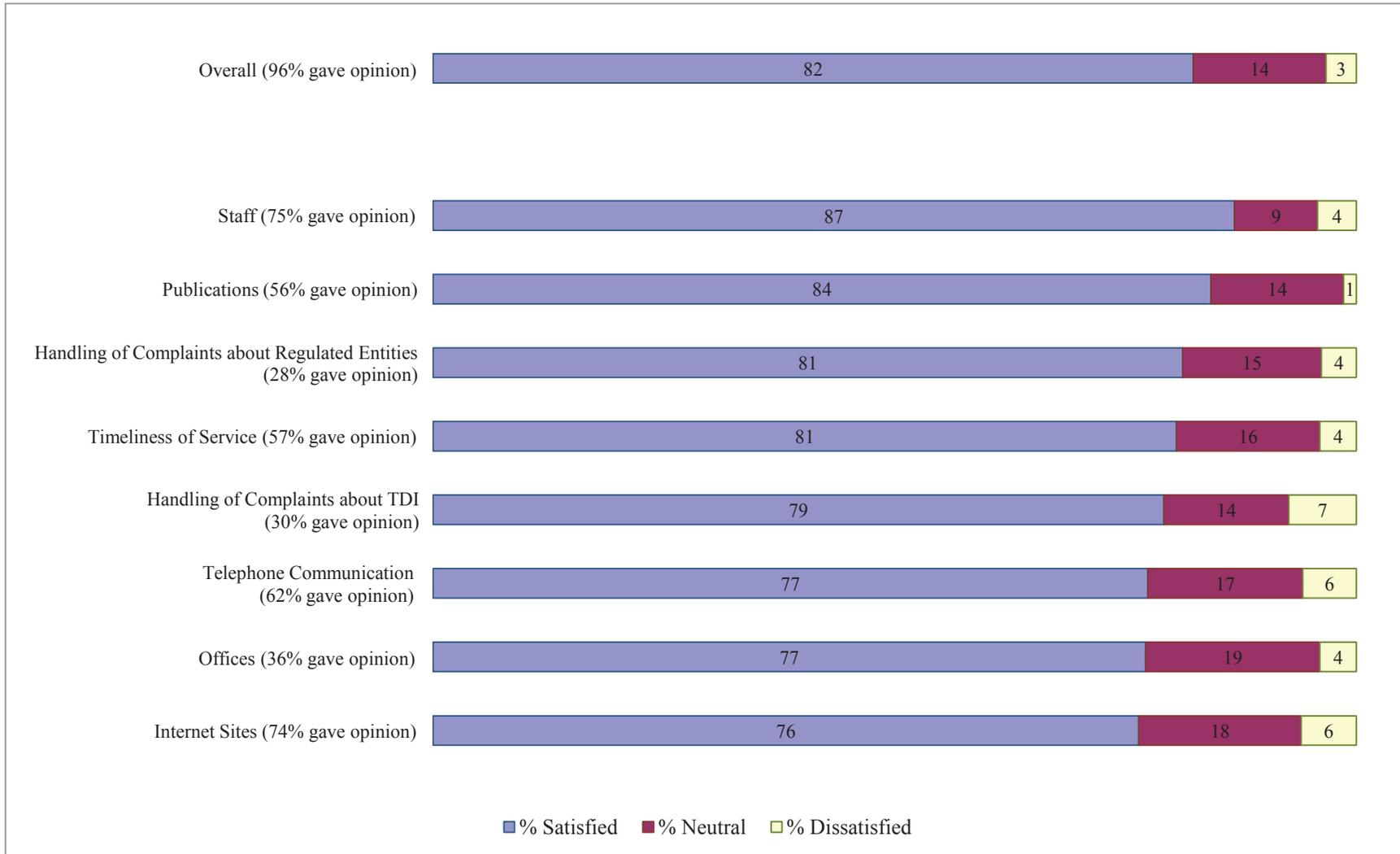


Figure C-3. Customers' Satisfaction: Consumer Protection

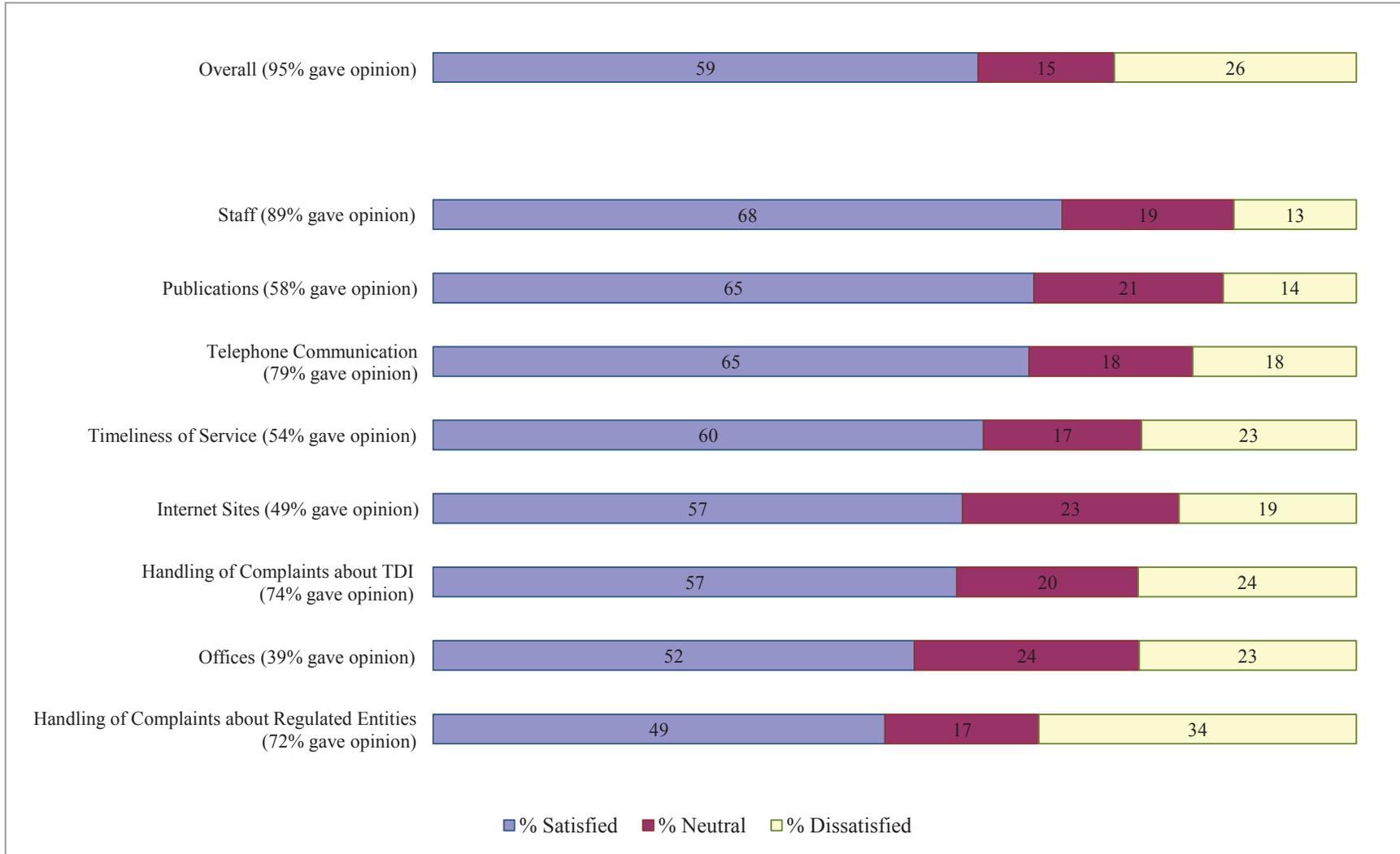
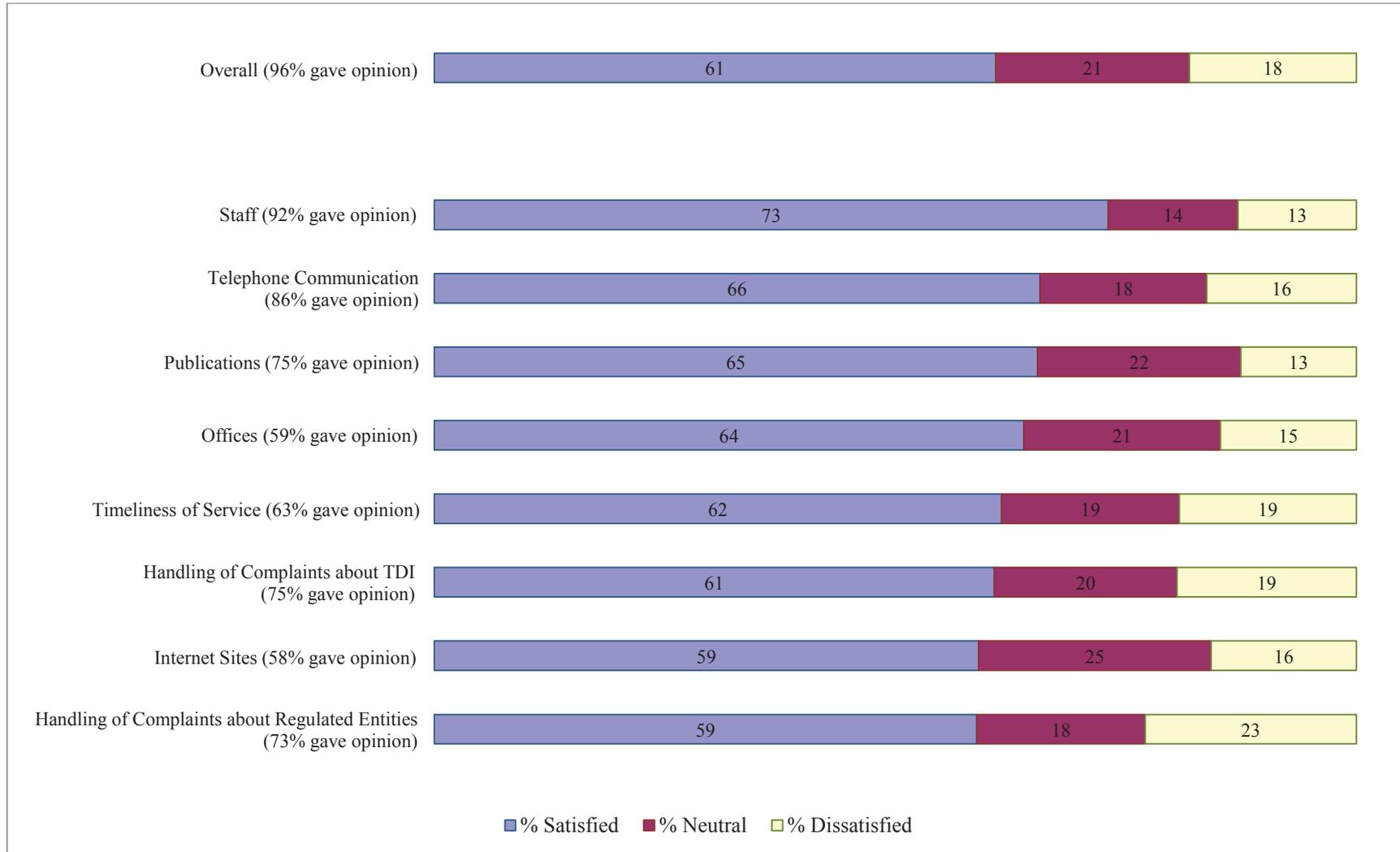


Figure C-4. Customers' Satisfaction: Division of Workers' Compensation (DWC)*



**Weighted estimates*

Figure C-5. Customers' Satisfaction: DWC - Carriers

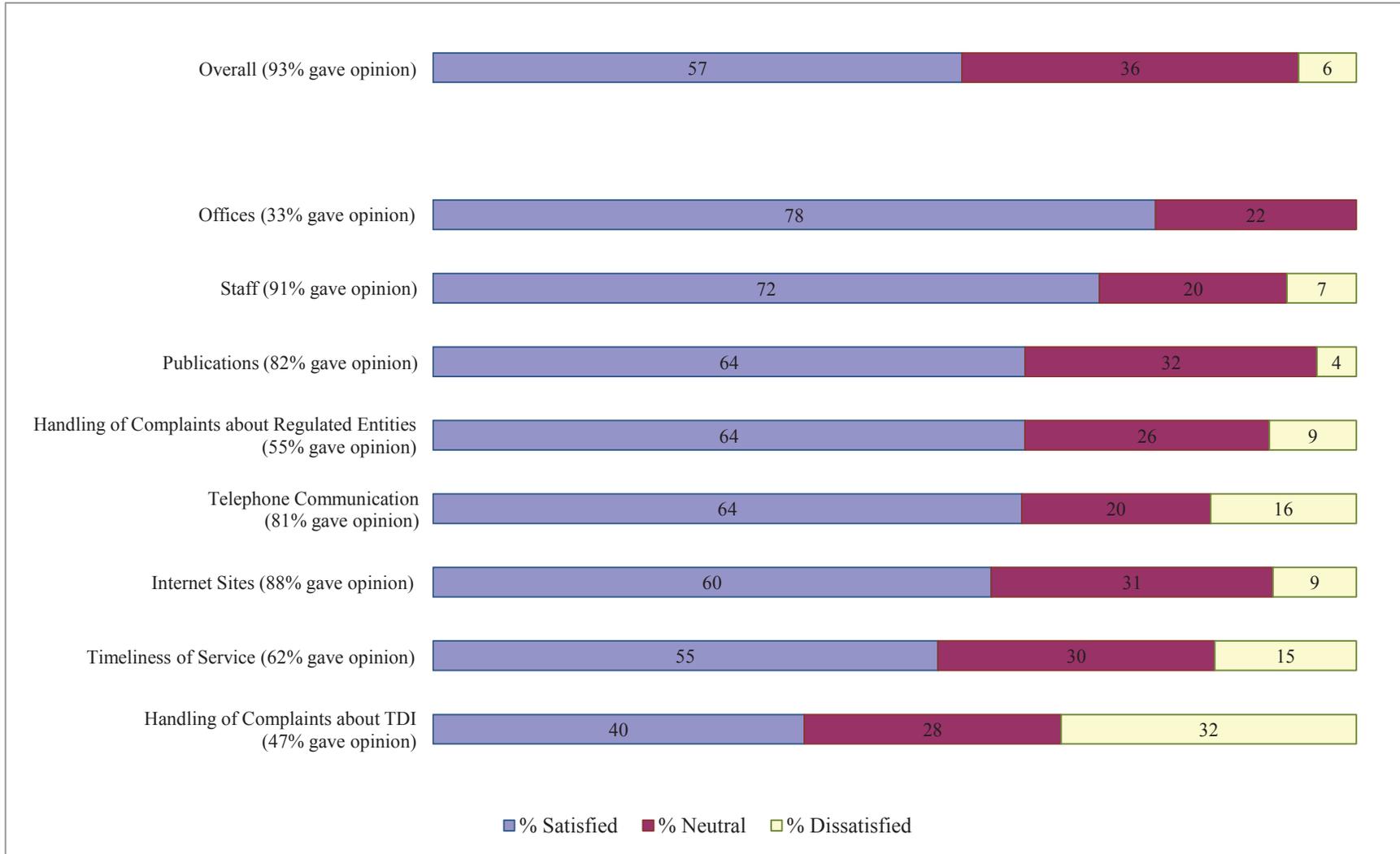


Figure C-6. Customers' Satisfaction: DWC - Employers

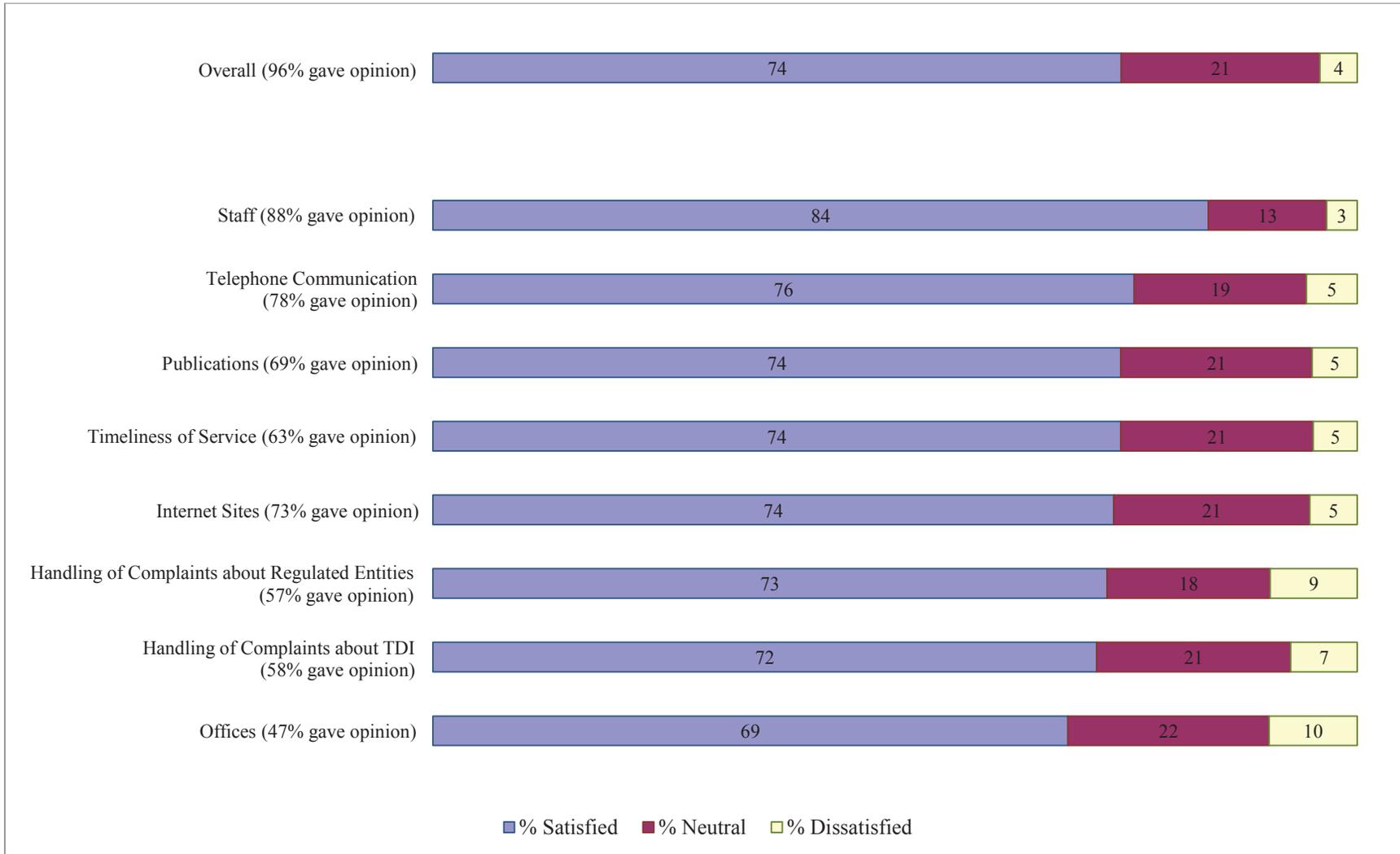


Figure C-7. Customers' Satisfaction: DWC - Health Care Providers

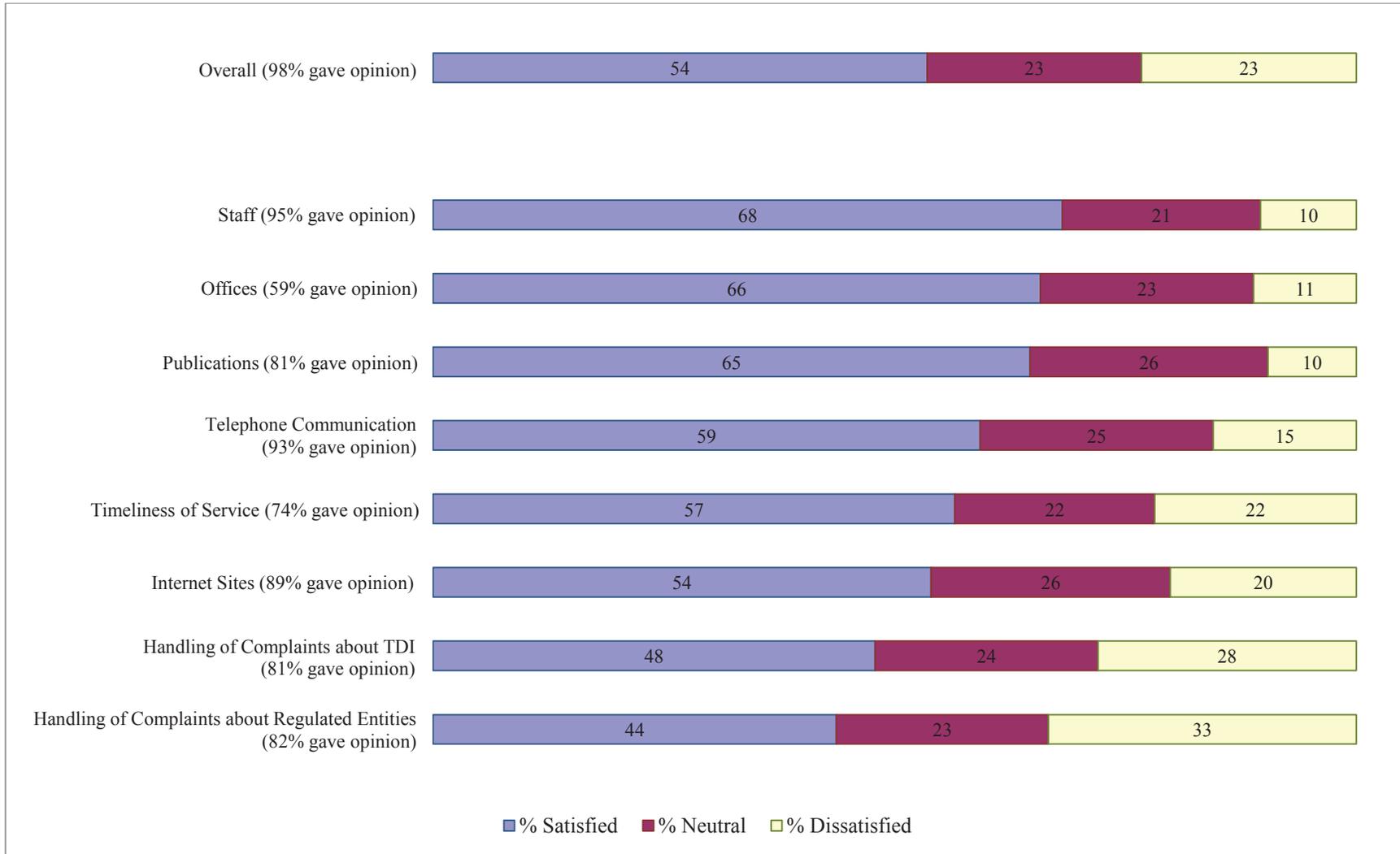


Figure C-8. Customers' Satisfaction: DWC - Injured Employees

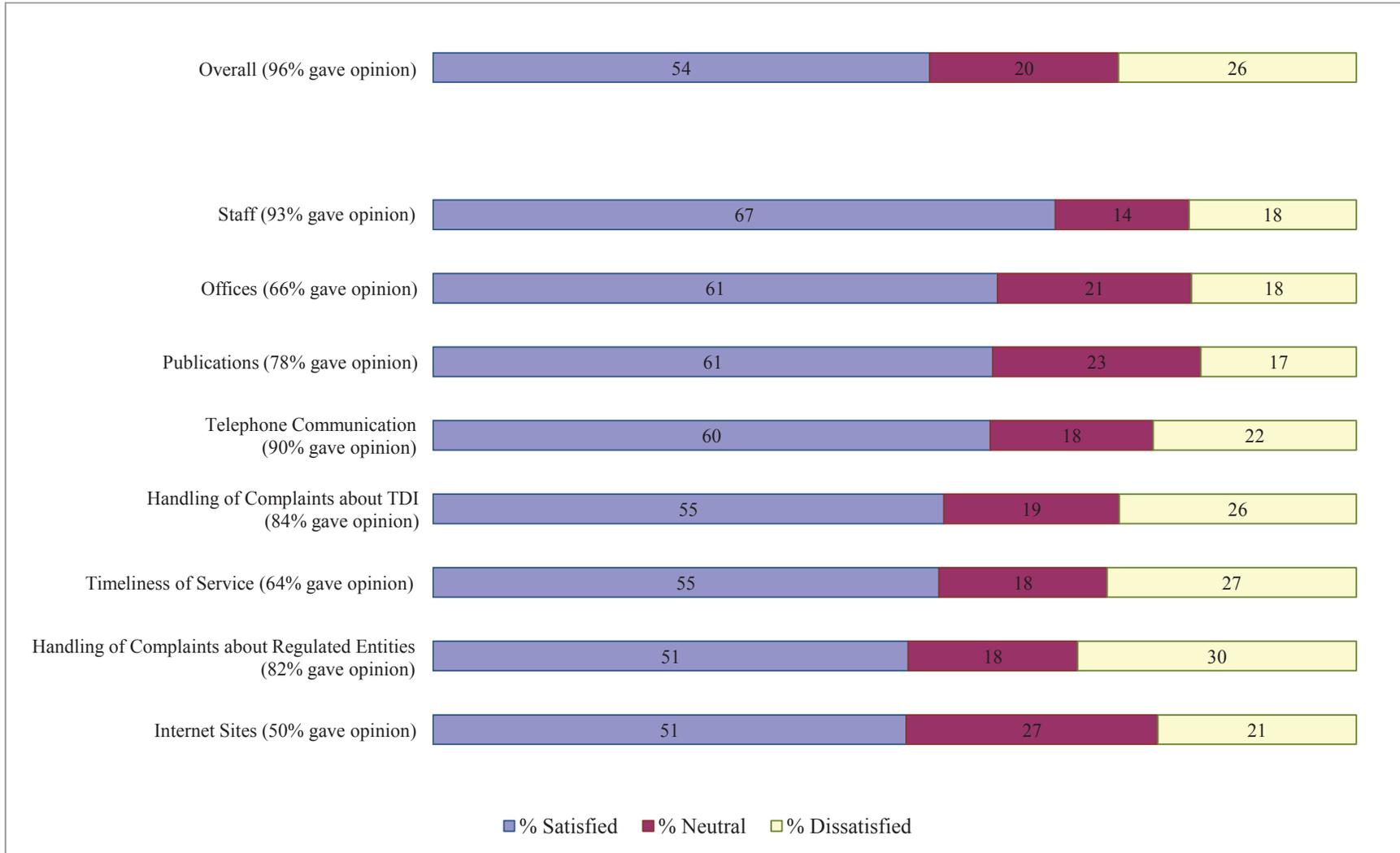


Figure C-9. Customers' Satisfaction: Enforcement

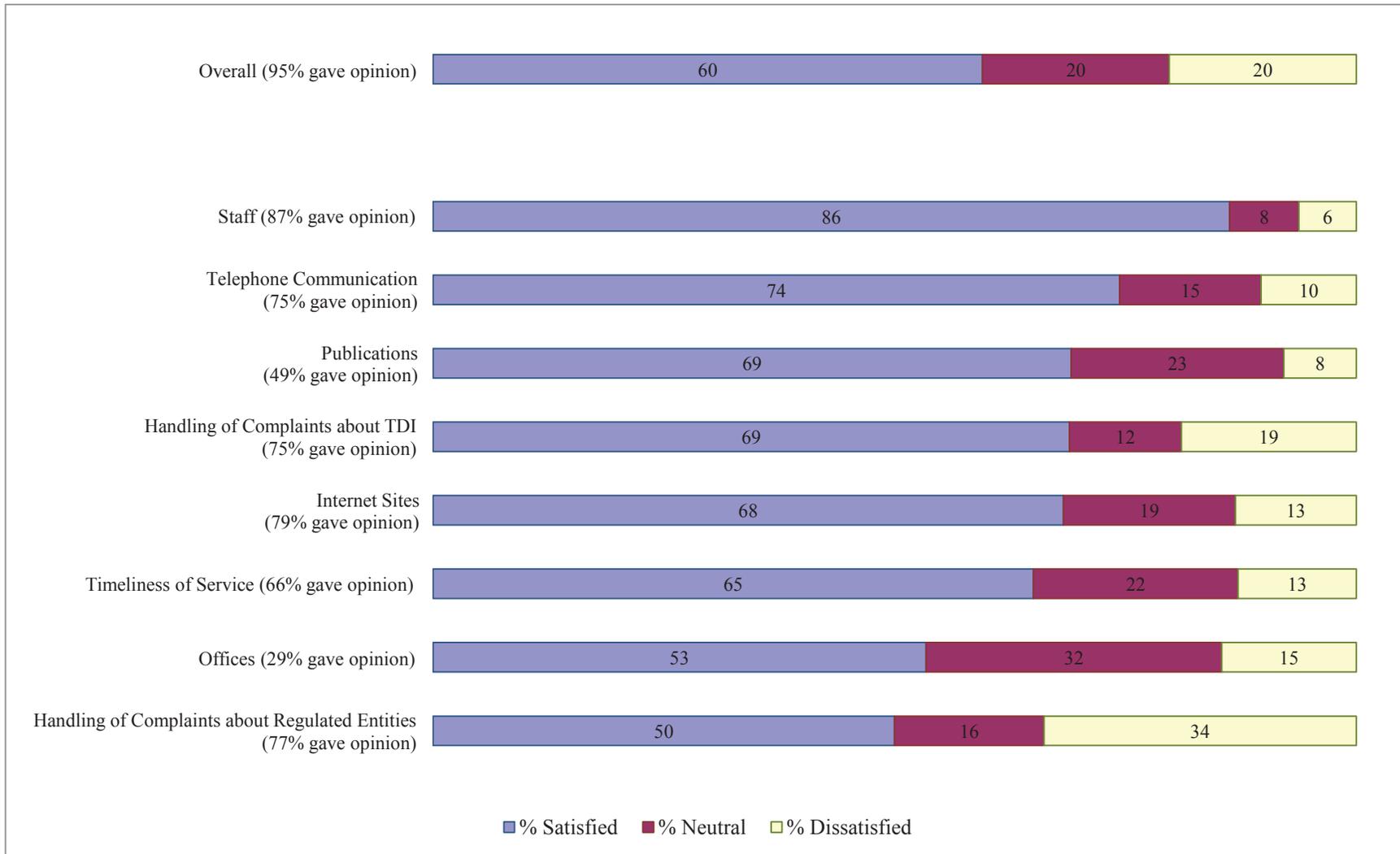


Figure C-10. Customers' Satisfaction: Financial

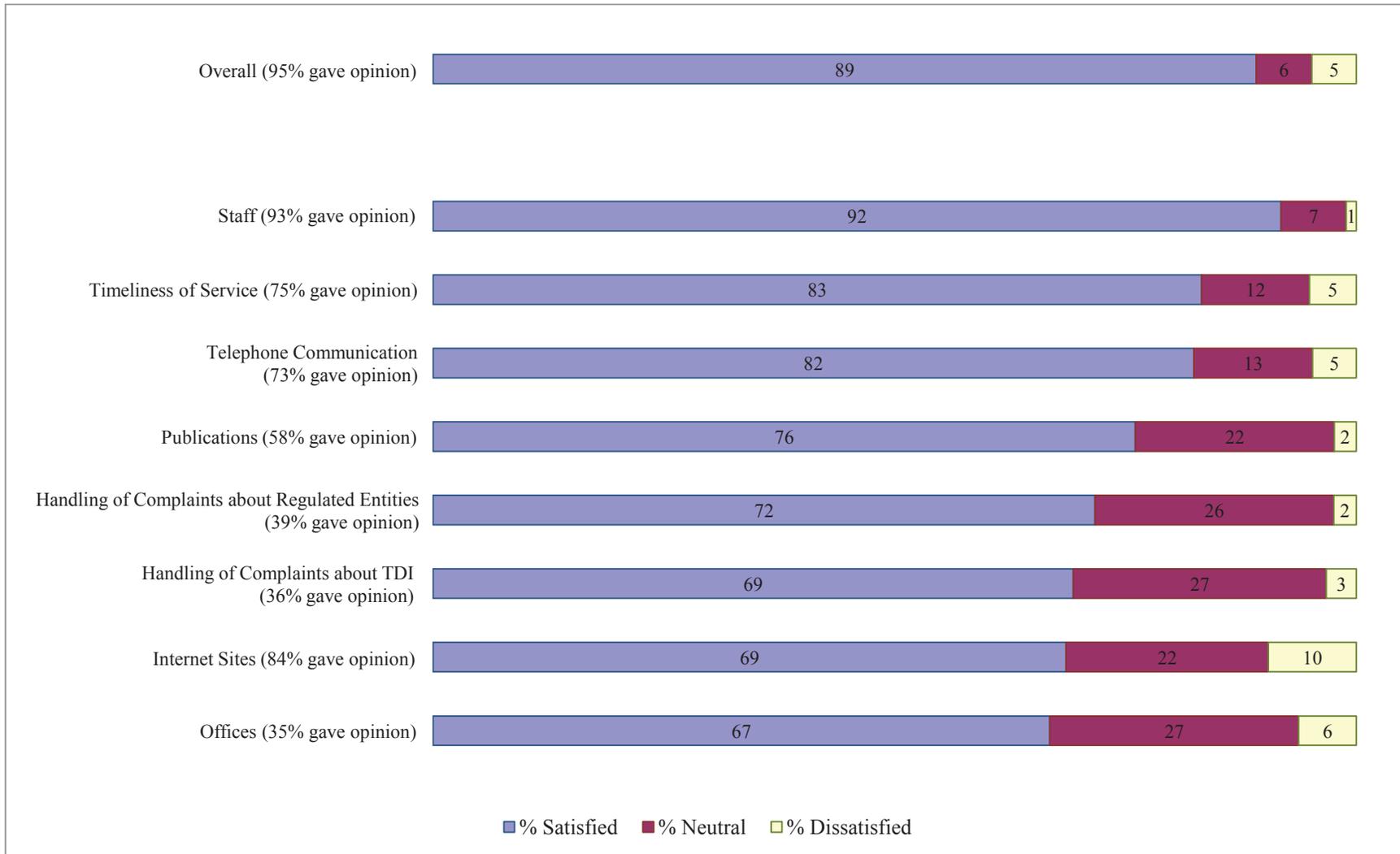


Figure C-11. Customers' Satisfaction: Fraud

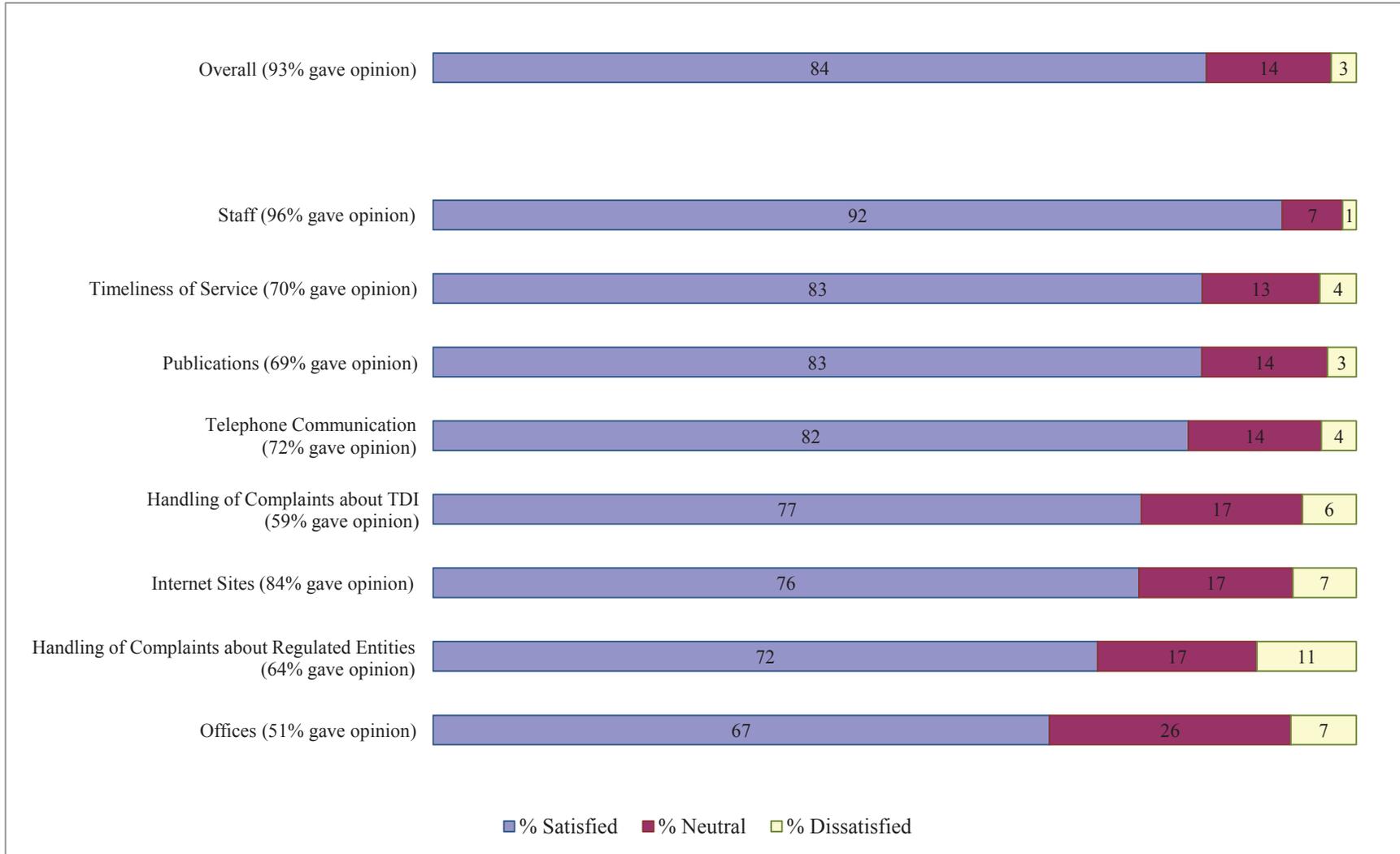


Figure C-12. Customers' Satisfaction: Life and Health

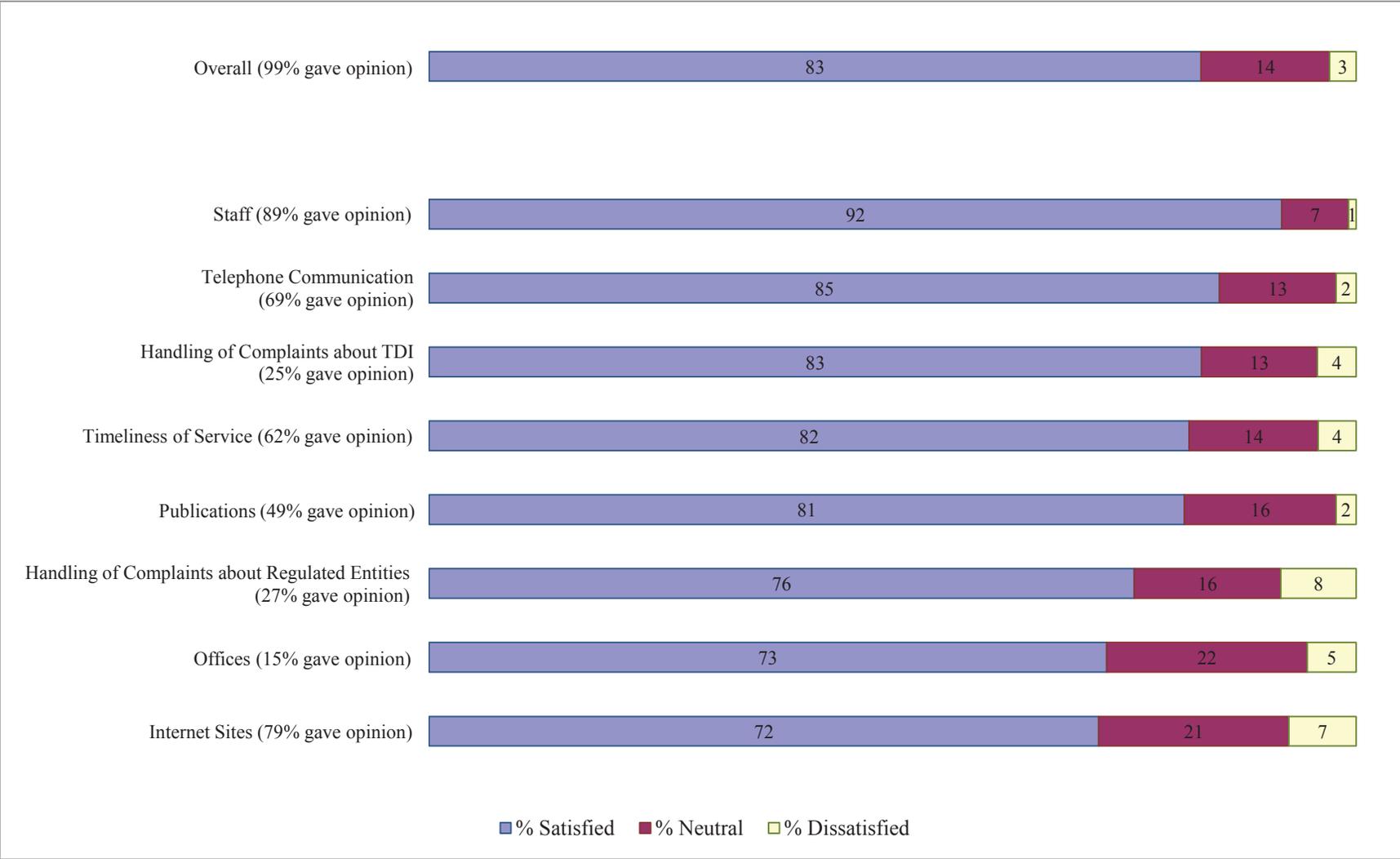


Figure C-13. Customers' Satisfaction: Property and Casualty

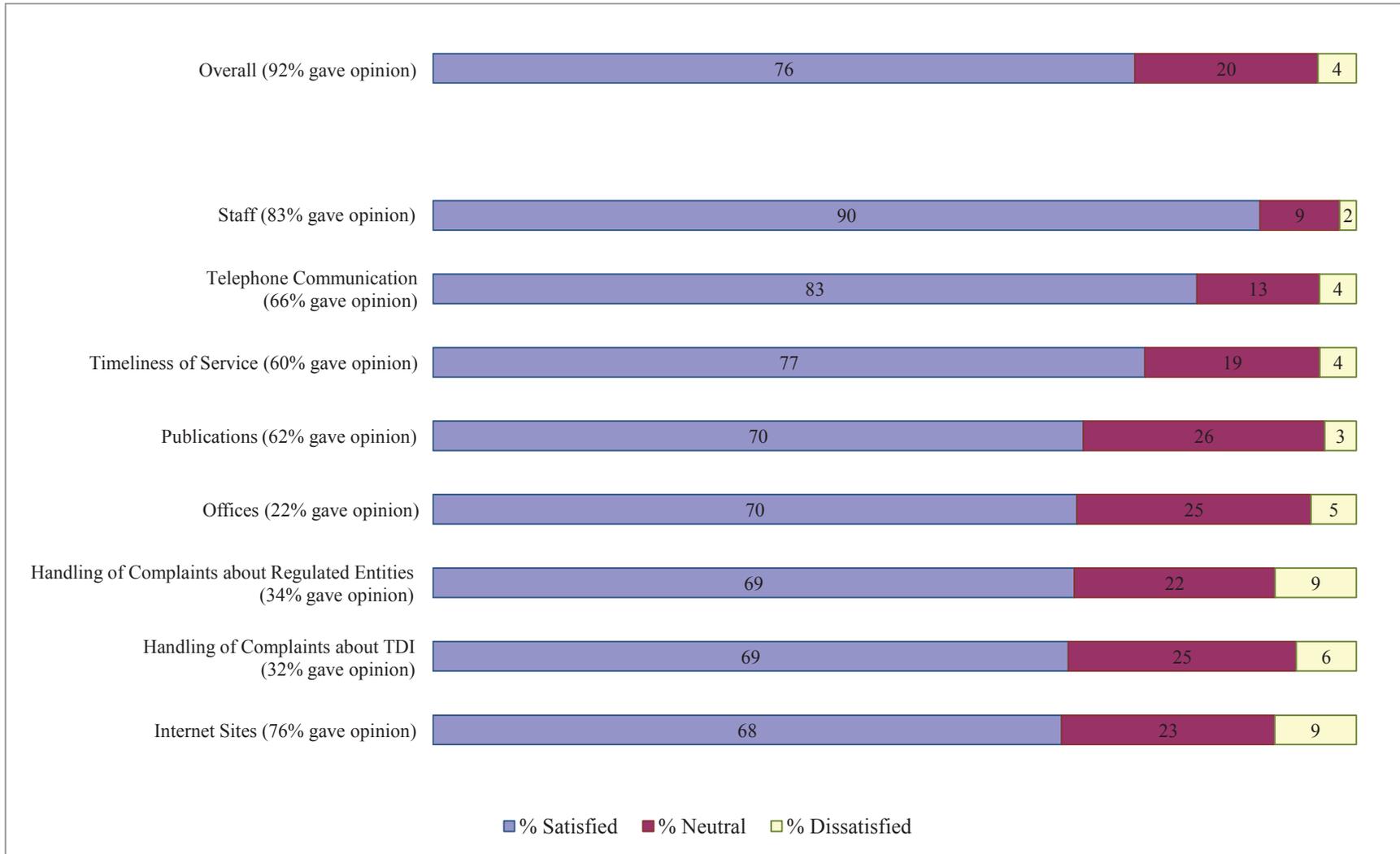
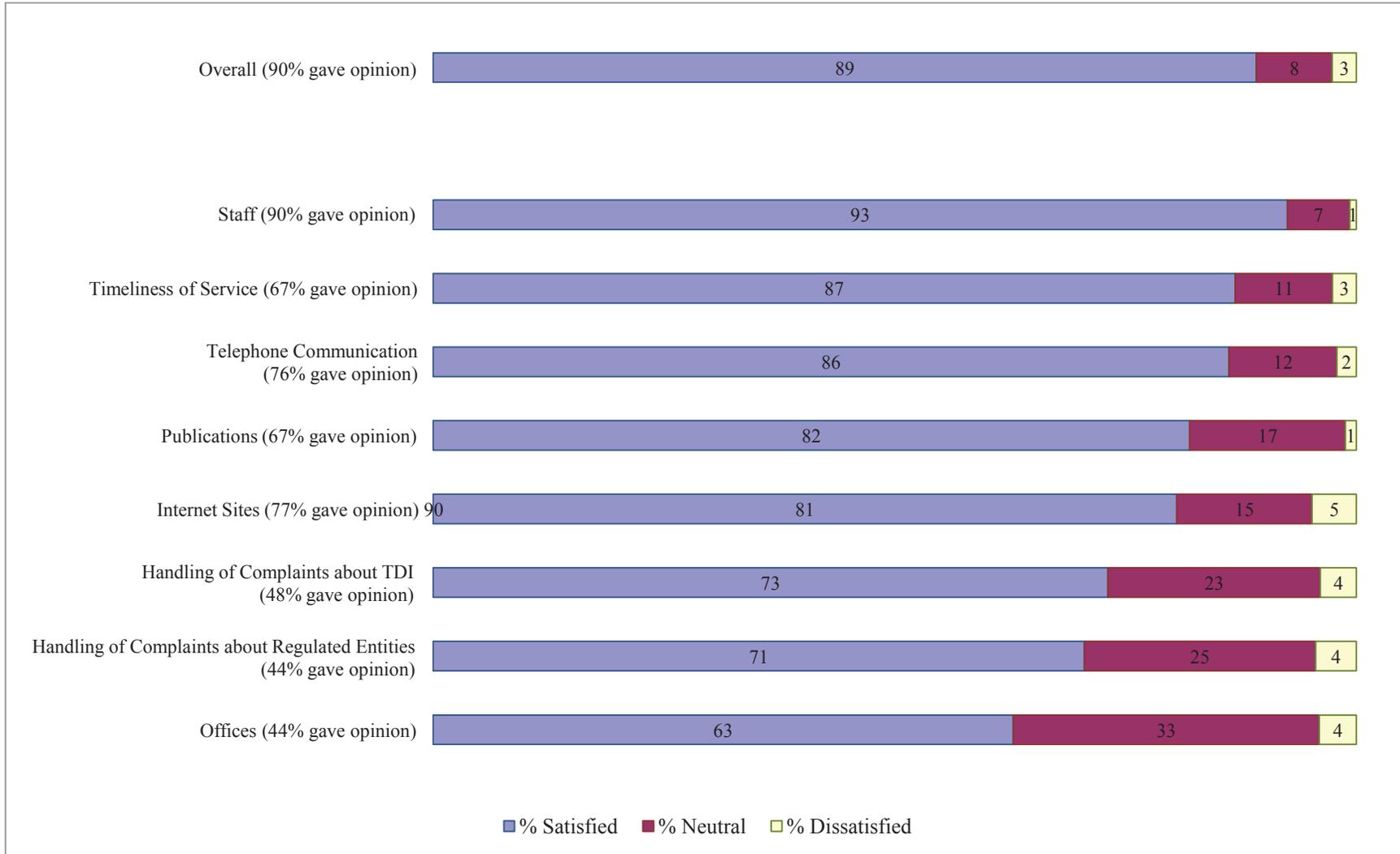
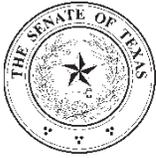


Figure C-14. Customers' Satisfaction: State Fire Marshal's Office



Appendix D. Survey Instrument



Texas Department of Insurance

Customer Satisfaction Survey



A Project of the Texas Legislative Council

The State of Texas expects its agencies and their employees to provide customers with quality services. Each state agency is required to assess its customers' satisfaction with the agency's staff, complaint handling process, telephone communication, Internet sites, timeliness of service, facilities, and printed information. Please complete this survey with regard to your experience with the Texas Department of Insurance (TDI) or its Division of Workers' Compensation or its State Fire Marshal's Office, and return it in the enclosed envelope.

Circle one number in each row. If you never had contact with the Texas Department of Insurance in the manner described or if you do not have an opinion, circle "9".

1. The Texas Department of Insurance's staff . . .

	Strongly Agree			Strongly Disagree			NA
are courteous.....	5	4	3	2	1	9	
are friendly.....	5	4	3	2	1	9	
are knowledgeable about services offered by TDI.....	5	4	3	2	1	9	
identify themselves by stating their names or using name tags or plates.....	5	4	3	2	1	9	

2. When handling complaints, the Texas Department of Insurance . . .

	Strongly Agree			Strongly Disagree			NA
provides an easy method for customers to file the complaints about TDI's service.....	5	4	3	2	1		9
responds to complaints about TDI's service in a timely manner.	5	4	3	2	1		9
handles complaints against insurers or regulated entities effectively.....	5	4	3	2	1		9
provides updates on the progress of insurance-related complaints.....	5	4	3	2	1		9
provides notification of the outcome of insurance-related complaints.....	5	4	3	2	1		9

3. For telephone communications, rate your level of satisfaction with . . .

	Very Satisfied			Very Dissatisfied			NA
toll-free telephone access to TDI.....	5	4	3	2	1		9
your ability to access a customer service representative when calling TDI's toll-free line.....	5	4	3	2	1		9
the amount of time you are placed on hold.....	5	4	3	2	1		9
the number of call transfers you experience.	5	4	3	2	1		9
the timeliness of TDI returning your calls.	5	4	3	2	1		9

4. During telephone conversations, the Texas Department of Insurance's staff . . .

	Strongly Agree			Strongly Disagree			NA
provide accurate information.	5	4	3	2	1	9	
provide understandable information.	5	4	3	2	1	9	
provide helpful information.	5	4	3	2	1	9	
are friendly and helpful.	5	4	3	2	1	9	

The Texas Department of Insurance maintains the following Internet sites: *www.tdi.state.tx.us*,
www.helpinsure.com, *www.texashealthoptions.com*, *www.texassure.com*, and *www.haveanexitstrategy.com*.

5. TDI's Internet sites . . .

	Strongly Agree			Strongly Disagree			NA
are easy to use.	5	4	3	2	1	9	
clearly explain services offered by TDI.	5	4	3	2	1	9	
provide accurate information.	5	4	3	2	1	9	
provide useful information.	5	4	3	2	1	9	
have easy-to-use search features.	5	4	3	2	1	9	
have helpful search features.	5	4	3	2	1	9	

6. It is easy to find a list of . . .

	Strongly Agree			Strongly Disagree			NA
office locations on TDI's Internet sites.....	5	4	3	2	1	9	
contact persons on TDI's Internet sites.....	5	4	3	2	1	9	

7. Rate your level of satisfaction with the timeliness of service you receive from the Texas Department of Insurance . . .

	Very Satisfied			Very Dissatisfied			NA
in person.	5	4	3	2	1	9	
by telephone.....	5	4	3	2	1	9	
by mail.....	5	4	3	2	1	9	
by e-mail.....	5	4	3	2	1	9	
through TDI's Internet sites.	5	4	3	2	1	9	

8. The Texas Department of Insurance's offices are . . .

	Strongly Agree			Strongly Disagree			NA
accessible.....	5	4	3	2	1	9	
conveniently located.....	5	4	3	2	1	9	
clearly identified with signs.....	5	4	3	2	1	9	
clean.....	5	4	3	2	1	9	

9. The Texas Department of Insurance's brochures, publications, and other printed information are . . .

	Strongly Agree			Strongly Disagree			NA
	5	4	3	2	1		
accurate.....	5	4	3	2	1		9
understandable.....	5	4	3	2	1		9
useful.....	5	4	3	2	1		9
well-designed.....	5	4	3	2	1		9
interesting given the topic.....	5	4	3	2	1		9

10. Rate your overall level of satisfaction with the Texas Department of Insurance.

	Very Satisfied			Very Dissatisfied			NA
	5	4	3	2	1		
	5	4	3	2	1		9

11. Check the box that best describes you.

- | | |
|------------------------------------------------------------|--------------------------------------------------------------------|
| <input type="checkbox"/> Agent / Adjuster | <input type="checkbox"/> Law Enforcement Entity |
| <input type="checkbox"/> Consumer | <input type="checkbox"/> Open Records Requestor |
| <input type="checkbox"/> Employer | <input type="checkbox"/> State Fire Marshal's Office Customer |
| <input type="checkbox"/> Health Care Provider | <input type="checkbox"/> Workers' Compensation Carrier |
| <input type="checkbox"/> Injured Employee | <input type="checkbox"/> Workers' Compensation Health Care Network |
| <input type="checkbox"/> Insurance Industry Representative | <input type="checkbox"/> Other; describe: _____ |

12. Indicate the primary reason you contacted the Texas Department of Insurance.

13. With regard to your primary reason for contacting the Texas Department of Insurance, rate your level of satisfaction with the service you received from TDI.

	Very				Very	
	Satisfied				Dissatisfied	NA
	5	4	3	2	1	9

14. How can the Texas Department of Insurance improve its services?

Thank you. Please return your completed survey in the envelope provided to:

Research Division, Texas Legislative Council

P.O. Box 12128, Capitol Station

Austin, TX 78711-2128

For assistance, please contact us at 1-888-286-0648 or tlcsurvey@tlc.state.tx.us.

Notes

1. Don A. Dillman, *Mail and Telephone Surveys: The Total Design Method* (New York: John Wiley and Sons, Inc., 1978).
2. Governor's Office of Budget, Planning and Policy and Legislative Budget Board, *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Year 2011-2015*, March 2010, p. 57.
3. Ibid.
4. Ibid.
5. Ibid.
6. Ibid.
7. Ibid.
8. Dillman, *Mail and Telephone Surveys*.
9. Don A. Dillman, *Mail and Internet Surveys: The Tailored Design Method, Second Edition* (New York: John Wiley and Sons, Inc., 2007).
10. Dillman, *Mail and Telephone Surveys*.
11. Dillman, *Mail and Internet Surveys*.
12. Dillman, *Mail and Telephone Surveys*.
13. Dillman, *Mail and Internet Surveys*.

SECTION II

Introduction

This section includes Chapter 2114 of the Government Code mandated requirements not addressed in the TLC report. The following narrative and related tables provide details for performance measures, customers served by strategy, description of services, and customer initiatives for continuous improvement efforts.

Performance Measures

The performance measure data exhibited in Table 1 provides information related to customer service standards and customer satisfaction. The numbers reflect TDI's estimated performance for FY12 for the standard customer service measures, as specified in the GOBPP and LBB *Agency Strategic Plan Instructions*, as well as targeted FY12 performance for agency-specific measures.

Customers Served by Strategy

Table 2 presents the external TDI customer populations by strategy. The agency defines "customer" as someone who directly receives a product or service of value. TDI serves a large number of customers representing diverse populations and provides a wide array of services.

TDI's FY 2012-2013 strategies include:

- 1.1.1 Consumer education and outreach
- 1.2.1 Resolve complaints
- 1.2.2 Investigation and enforcement
- 1.2.3 Insurer fraud
- 1.3.1 Process rates, forms and licenses
- 1.3.2 Promote underserved coverage
- 1.3.3 Texas Online
- 1.3.4 Certify self-insurance
- 1.4.1 Long-term care
- 1.4.2 Three-share programs
- 1.4.3 Healthy Texas
- 2.1.1 Insurers financial condition
- 2.2.1 Loss control programs
- 2.2.2 Provider and consumer fraud
- 2.2.3 Workers' compensation fraud
- 3.1.1 Fire protection
- 4.1.1 Oversight and enforcement
- 4.1.2 Dispute resolution
- 4.1.3 Subsequent injury fund administration
- 4.2.1 Health and safety services
- 4.2.2 Customer service and records

Description of Services

TDI provides a wide array of services to a broad range of customers. The most commonly provided types of services are listed in Table 3.

Customer Initiatives

TDI continually strives to meet the needs of the agency's customers by developing specific customer initiatives within each program. Many initiatives are ongoing and provide services such as revising publication materials for consumers and providers, conferences, and training. Other initiatives, such as the Division of Workers' Compensation's Claims Electronic Data Exchange, are designed, developed, and implemented as a permanent service to better enable TDI to serve its customers. Table 4 lists each TDI initiative by program, purpose and status.

Customer Service Survey and Process Improvements

TDI will analyze the survey results and open-ended comments to identify areas for improvement. Agency programs will develop initiatives for the next biennium to address the identified areas. If any service areas can be improved with statutory changes, TDI will provide information to the Texas Legislature.

Survey target populations should have a comprehensive biennial span. TDI will consider conducting multiple comprehensive surveys within the biennium or using point-of-service surveys.

The agency will continue to review program mailing lists and databases for revisions and updates. TDI will also review program business processes to ensure that TDI staff are entering codes and fields necessary to properly categorize customers. Finally, TDI will consider methods for surveying customers who are not documented by agency databases, such as customers with verbal requests for information.

As indicated above, TDI will consider alternate approaches to allow continuous data collection rather than cyclical. The agency will continue using information-gathering methods, such as telephone surveys, focus groups, and online surveys. Programs have already begun using these survey methods to gather more information about specific customers groups or services.

Table 1a. Performance Measure Information

Standard Customer Service Performance Measures		Estimated FY 2012 Performance
Outcome	Percentage of Surveyed Customer Respondents Expressing Overall Satisfaction with Services Received	69.1%
	Percentage of Surveyed Customer Respondents Identifying Ways to Improve Service Delivery.	45.37%
Output	Number of Customers Surveyed	7,938
	Number of Customers Served	159,067,191
Efficiency	Cost Per Customers Surveyed	\$2.25
Explanatory	Number of Customer Groups Inventoried	21
	Number of Customers Identified	175,001,434

Table 1b. Performance Measure Information

Agency Specific Performance Measures	FY 2012 Target
Number of inquiries answered	650,000
Number of consumer information presentations made	650
Dollar amount returned to consumers through complaint resolution	\$30,000,000
Average response time (in days) to complaints	29
Average time (in days) for HMO complaint resolution	10
Percent of enforcement cases concluded within 365 days	46%
Dollar amount of restitution assessed for violations of insurance and insurance-related statutes and rules	\$20,500,000
Dollar amount of court ordered restitution for insurer fraud cases referred	\$2,000,000
Average number of days per insurer fraud enforcement case referred	300
Percent of company, third party administrator, and premium finance licenses completed within 60 days	98%
Percent of agent license filings completed within 15 days	96%
Percent of statutory rate and form filings completed within 90 days	87%
Percent of personal auto and residential property form filings completed in 60 days	95%
Average number of days from company “at risk” identification to the date of solvency-related regulatory action	21
Number of windstorm inspections competed	11,500

Table 1b. Performance Measure Information (continued)

Dollar amount of court ordered restitution for consumer and provider fraud cases referred	\$1,000,000
Average number of days per consumer or provider fraud case referred	265
Dollar amount of court ordered restitution for workers' compensation fraud cases referred	\$200,000
Average number of days per workers' compensation insurance fraud case referred	200
Percent of registrations, licenses, and permits issued, after receipt of a completed application, within 20 days to fire alarm, fire extinguisher, fire sprinkler, and fireworks firms, individuals and other	99%
Percent of workers' compensation enforcement cases concluded within 365 days	55%
Dollar amount returned to workers' compensation system participants through complaint resolution	\$1,100,000
Average number of days to close a complaint involving workers' compensation system participants	132
Average number of days to resolve a medical fee dispute	300
Average number of days to resolve indemnity disputes through dispute resolution proceedings	85
Number of workplace safety consultations and inspections provided to employers	3,000
Number of return-to-work, health care provider, and workplace safety educational products and services provided to system participants	3,500,000
Number of Division of Workers' Compensation presentations made	250

Table 2. External Customers Served by Strategy

Strategy		Customers Inventoried by Strategy									
Code	Description	Advisory organizations	Advocacy organizations	Agents	Companies, WC carriers & networks, WC Adjusters, insurers, HMOs, insurers of last resort, residual markets, guaranty associations, quasi insurance entities	Consumers, employees, injured employees	Contractors and SDRs	Employers, WC employers	Federal, International, and other states' regulatory agencies	Financial institutions	Health care providers
1.1.1	Consumer education & outreach	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
1.2.1	Resolve complaints	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
1.2.2	Investigation & enforcement	YES	YES	YES	YES	YES	NO	YES	YES	YES	YES
1.2.3	Insurer fraud	NO	NO	YES	YES	YES	NO	YES	YES	YES	YES
1.3.1	Process rates, forms & licenses	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
1.3.2	Promote underserved coverage	YES	YES	YES	YES	YES	NO	YES	NO	YES	NO
1.3.3	Texas online	NO	NO	YES	NO	NO	NO	NO	YES	NO	NO
1.3.4	Certified self-insurance	NO	YES	NO	NO	YES	NO	YES	YES	YES	NO
1.4.1	Long-term care	NO	NO	YES	NO	NO	NO	NO	YES	NO	NO
1.4.2	Three-share programs	NO	NO	NO	YES	YES	NO	YES	NO	NO	YES
1.4.3	Healthy Texas	YES	YES	YES	YES	YES	NO	YES	YES	YES	YES
2.1.1	Insurers financial condition	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
2.2.1	Loss control programs	YES	YES	YES	YES	YES	NO	YES	YES	YES	NO
2.2.2	Provider & consumer fraud	YES	NO	YES	YES	YES	NO	YES	YES	YES	YES
2.2.3	Workers' compensation fraud	NO	NO	YES	YES	YES	NO	YES	YES	YES	YES
3.1.1	Fire protection	YES	YES	YES	YES	YES	NO	YES	YES	NO	NO
4.1.1	Oversight & enforcement	YES	YES	YES	YES	YES	NO	YES	YES	NO	YES
4.1.2	Dispute resolution	NO	YES	NO	YES	YES	YES	YES	YES	NO	YES
4.1.3	Subsequent injury fund admin	NO	NO	NO	YES	YES	YES	YES	YES	NO	NO
4.2.1	Health & safety services	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
4.2.2	Customer service & records admin	NO	YES	NO	YES	YES	NO	YES	YES	NO	YES

Table 2. External Customers Served by Strategy (continued)

Strategy		Customers Inventoried by Strategy										
Code	Description	Inspectors & Engineers	Law enforcement agencies	Law firms & attorneys	Legislature	NAIC and NASFM (National associations for regulators)	News media	SFMO customers	Special Master courts & SOAH	Texas agencies, quasi-governmental organizations	Trade organizations & Lobbyists	Universities, research facilities
1.1.1	Consumer education & outreach	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
1.2.1	Resolve complaints	YES	YES	YES	YES	YES	YES	NO	YES	YES	YES	YES
1.2.2	Investigation & enforcement	NO	YES	YES	YES	YES	YES	NO	NO	YES	YES	YES
1.2.3	Insurer fraud	NO	YES	YES	YES	YES	NO	NO	YES	YES	NO	NO
1.3.1	Process rates, forms & licenses	YES	NO	YES	YES	YES	YES	NO	YES	YES	YES	YES
1.3.2	Promote underserved coverage	NO	YES	YES	YES	YES	YES	NO	NO	YES	YES	YES
1.3.3	Texas online	NO	NO	NO	YES	YES	NO	NO	NO	NO	YES	NO
1.3.4	Certified self-insurance	NO	NO	YES	YES	YES	NO	NO	NO	NO	YES	NO
1.4.1	Long-term care	NO	NO	NO	YES	YES	NO	NO	NO	YES	YES	NO
1.4.2	Three-share programs	NO	NO	NO	YES	NO	NO	NO	NO	YES	NO	NO
1.4.3	Healthy Texas	NO	NO	YES	YES	NO	YES	YES	NO	NO	YES	YES
2.1.1	Insurers financial condition	NO	YES	YES	YES	YES	YES	NO	YES	YES	YES	YES
2.2.1	Loss control programs	YES	YES	YES	YES	NO	YES	NO	NO	YES	YES	NO
2.2.2	Provider & consumer fraud	NO	YES	YES	YES	YES	NO	YES	YES	YES	NO	NO
2.2.3	Workers' compensation fraud	NO	YES	NO	YES	YES	NO	NO	NO	YES	NO	NO
3.1.1	Fire protection	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
4.1.1	Oversight & enforcement	NO	YES	YES	YES	YES	YES	NO	YES	YES	YES	NO
4.1.2	Dispute resolution	NO	YES	YES	YES	NO	YES	YES	YES	YES	YES	YES
4.1.3	Subsequent injury fund admin	NO	NO	YES	YES	NO	NO	YES	NO	YES	YES	NO
4.2.1	Health & safety services	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
4.2.2	Customer service & records admin	NO	YES	YES	YES	YES	YES	YES	NO	YES	YES	YES

Table 3. Description of Customer Services

Customer Group	Service Descriptions
Advisory Organizations	Reports Proposed rules General information
Advocacy Organizations	Publications Requests Statistical data
Agents	Certification & Certificates Audits Interpretation of laws
Companies; Workers' Compensation Carriers (WC) and networks; WC adjusters, insurers; Health Maintenance Organizations (HMOs); Insurers of Last Resort; Residual Markets; Guaranty Associations; Quasi-Insurance Entities	Complaints Disciplinary actions: fines Regulatory actions
Consumers; Employees; Injured Employees	Complaint & dispute resolution Publications Presentations
Contractors; Special Deputy Receivers (SDRs)	Oversight Fees Audits
Employers; WC Employers	Data collection & analysis Training Health & safety inspections
Federal; International; Other States' Regulatory Agencies	Seminars Federal grant administration for health and safety programs Analysis of similarities in laws
Financial Institutions	Studies Fees Investigations; general information
Health Care Providers	Complaint & medical dispute resolution Rights/responsibilities Training

Table 3. Description of Customer Services (continued)

Customer Group	Service Descriptions
Inspectors; Engineers	Qualifying criteria Disciplinary action General information
Law Enforcement Agencies	Data about individuals, agents, companies, evidence, witnesses Referrals for enforcement Referrals for criminal prosecutions
Law Firms; Attorneys	Proposed rules Questions Documents
Legislature	Technical resources Reports Data analysis
National Association of Insurance Commissioners (NAIC); National Association of State Fire Marshals (NASFM)	Information on companies, complaints, regulatory actions, suspected fraud Database Membership
News Media	Press releases Live interviews News conferences
State Fire Marshal's Office's (SFMO) Customers	Licenses Inspections Investigations/evidence
Special Master Courts; State Office of Administrative Hearings (SOAH)	Cases Fees General information
Texas Agencies; Quasi-Governmental Organizations	Taxable entities information Licensed agents Premium data
Trade Organizations; Lobbyists	Publications Data analysis Interpretations of code
Universities; Research Facilities	Help with research Contracts Internships

Table 4: Customer Service Initiatives

Division / Section	Title	Purpose	Status
Compliance (CMP)- Consumer Protection (CP)	Customer Satisfaction Survey	Consumer Protection (CP) implemented a customer service web-based survey in 2004 to monitor customer satisfaction on an ongoing basis.	Ongoing. CP managers continue to review weekly survey reports and complete follow-up actions.
CMP-CP	Catastrophe Disaster Outreach Response	TDI is a member of the Texas Emergency Management Council and is tasked with assisting Texas policyholders affected by disasters. CP will continue to coordinate TDI disaster response efforts, including deploying staff to assist consumers in the field, ordering and maintain equipment and supplies, and training staff. In addition, CP hosts quarterly Texas State Disaster Coalition conference calls with representatives from the top Texas carriers, state and federal agencies, and disaster volunteer organizations to ensure communication and coordination during a disaster response.	TDI hosts quarterly Texas State Disaster Coalition meetings; the next meetings are set for July 19 and October 18, 2012.
CMP-CP	Consumer Outreach	CP targets publications and outreach efforts to seniors and Medicare beneficiaries, Texans in the military, Texans affected by disasters, the uninsured and underinsured, and students.	Publication revisions are ongoing. TDI received a \$2.8 million federal grant for the Consumer Health Assistance Program (October 2010 – April 2012) to help Texans understand their rights under federal health care reform and state law, enroll in a health plan, appeal a health plan’s denial of a treatment or service, resolve a complaint, and obtain the health care premium tax credit. With the end of the grant, CP staff will continue to assist consumers with health insurance questions and complaints.
CMP-CP	Customer Service	Provide excellent service and information via the Consumer Help Line, outreach events, website and print publications, and advertising review and complaints resolution processes	CP customer service improvement efforts are ongoing including: <ul style="list-style-type: none"> - Monthly staff meeting exercises - Staff retreats - Reviewing evaluations from outreach events - TDI Phone Transfer Policy Team
CMP-CP	Complaints Reviews	The CP Complaints Resolution Director meets with insurance company representatives to review the complaints TDI has received about the company. The Director may invite a company in for a complaints review or a company may request the meeting.	In FY 2012, the companies with the highest complaint indicators have been invited in for a complaints review. As of April 2012, six complaints reviews have been completed and four more are scheduled.
CMP-CP	Stakeholders Meetings	CP hosts stakeholders meetings to get feedback on new processes or changes that will affect consumers and insurers. The meetings may include representatives from consumer groups, insurance companies, trade organizations, and state and federal agencies.	In FY 2010-12, CP hosted monthly meetings of the Texas Consumer Health Assistance Program Focus Group. Representatives from health insurance companies, consumer advocacy groups, medical and hospital associations, and state agencies offered suggestions for activities and reviewed monthly program reports for the consumer assistance program, Texas CHAP, funded by a federal grant (October 2010 – April 2012). In FY 2012, CP is hosting stakeholder meetings to get

Table 4: Customer Service Initiatives (continued)

Division / Section	Title	Purpose	Status
			input on complaint data displayed on the TDI website, the definition of a “justified” complaint, auto and homeowner policy coverage comparisons and how to connect coverage to price, and a proposed new life policy locator service.
CMP-Fraud		Each year the Fraud Unit sponsors an annual fraud conference for law enforcement, industry, and others to aid in insurance fraud investigations.	Held 2012 conference in February. Planning 2013 conference for January.
Division of Workers’ Compensation (DWC) All	Resource accessibility Improvements	To incorporate accessibility requirements into its current business processes.	Ongoing
DWC-All	DWC Customer Satisfaction	Customer feedback mechanism for employees who communicate regularly with customers via email to provide them an opportunity to inform management of their satisfaction with the assistance that was provided to them. Employees include a message at the end of all correspondence reiterating the importance of customer service and instructions on how to contact a supervisor to provide feedback.	Ongoing
DWC-Outreach and Workplace Safety	Medical Outreach Initiative	This initiative centers on education, assistance, recruitment and retention of healthcare providers in the workers’ compensation system, as issues affecting health care providers may impact the delivery of medical benefits to injured employees. Efforts are made to identify and contact health care providers who do not treat injured employees. DWC educates these health care providers about the system and encourages participation.	Ongoing. DWC uses many different outlets to assist health care providers and their staff with understanding how the workers’ compensation system works. This biennium, DWC has conducted “brown bag” meetings, seminars, web meetings, and training sessions. In addition, DWC answers inquiries on a telephone help line and through consultations.
DWC-Operations Support-Communications	Redesign of DWC homepage of the TDI internet website	To make the website easier to navigate for workers' compensation system participants.	Ongoing. Working with DWC program areas to improve web content as it is developed or revised.
DWC-Return to Work and Special Initiatives Group	RTW Outreach for Treating Doctors	To educate treating doctors in the workers' compensation system of the benefits and procedures regarding return to work.	Ongoing
DWC-FO Field Operations (FO)	Annual Virtual Call Center Agent Training Seminars	To assure consistency and meet expectations for customer service in this new environment where agents may answer customers questions from anywhere in the state (as opposed to the local field office only).	Ongoing
DWC-FO	Call Monitoring	To assure quality monitoring and identify areas for improvement and training by creating a monthly report on telephone traffic in field offices and through the Virtual Call Center.	Telephone data system accommodates feedback and reporting for agent performance.
DWC-FO	Staff Training on	To more effectively monitor the system and capture pertinent	Ongoing

Table 4: Customer Service Initiatives (continued)

Division / Section	Title	Purpose	Status
	Complaints	data while simultaneously providing enhanced customer assistance. The training focuses on how staff may assist individuals who want to file complaints.	
DWC-FO	Quarterly Field Office Stakeholder Seminars	To improve compliance by increasing understanding among stakeholders and to facilitate two-way communication between system participants and DWC.	Ongoing
DWC-FO	Mental Health First Aid Training for Field Office Staff	Staff received training to recognize and assist customers in stressful situations.	Completed for current staff and ongoing for new hires.
DWC-FO	Updated Single Point of Contact (SPOC) procedure	Expanded procedure to include OMA and SMO complaint processes and activities.	Ongoing
DWC-FO	DWC and OIEC Customer Service Referral Procedures	Improved customer services referral processes between DWC and Office of the Injured Employee Counsel (OIEC).	Ongoing
DWC-Hearings	Annual Hearings Staff Training	To provide Benefit Review Officer and Hearing Officers with training and guidance concerning rule changes, significant case decisions, conducting mediation and Contested Case Hearings.	Ongoing
DWC-Hearings	Educational Conference Hearing Presentation	Hearings Managers conduct training regarding dispute resolution procedures for external customers in the workers' comp field as a part of the Workers' Compensation Educational Conference.	Ongoing
DWC-Hearings	Publish web resources for disputing parties	To provide web-based information and resources related to participation in the Benefit Review Conferences, Contested Case Hearings and Requests for Review by the Appeals Panel. This includes publications of Appeals Panel decisions and Medical Contested Case Hearing decisions.	Ongoing
DWC-Medical Fee Dispute Resolution (MFDR)	Health Care Provider Inquiry Line	To accept referrals from "CompConnection" operators for the purpose of helping to resolve complicated inquiries from health care providers.	Ongoing
DWC-MFDR	E-mail Address for MFDR Created	To establish and promote the use of an e-mail address for inquiries related to fee disputes.	Completed
DWC-MFDR	Voice response message for MFDR's main number was updated	To give the callers the option to e-mail, fax or talk to a live operator.	Completed
DWC-MFDR	Created FaxCom line for Incoming Faxes	To provide a secure, dependable means for MFDR to receive general faxes	Completed

Table 4: Customer Service Initiatives (continued)

Division / Section	Title	Purpose	Status
DWC-MFDR	Incomplete Disputes Educational Calls	To provide one-on-one education to provider who file incomplete disputes	Ongoing
DWC-MFDR	MFDR/HWCN Cooperation	To exchange knowledge and information, provide joint educational sessions to system participants, and coordinate and conduct reviews of Networks	Ongoing
DWC-MFDR	Providing Education to MFDR Staff / Open to Other Program Areas	Provide formal intensive training courses in a group setting to increase knowledge of various Medicare payment policies. Helps staff to better explain policies to system participants and decreases errors on decisions.	Ongoing
DWC-Office of the Medical Advisor (OMA)	Tracking of Complaints through the Complaints Information System (CIS)	Track the status of each complaint mirroring the System Monitoring and Oversight (SMO) process in order to be consistent with other program areas. The CIS process allows us to utilize available reports for tracking complaints. This process was implemented to streamline work flow and effectively process all complaints.	Ongoing
DWC-OMA	Fax Com line for Incoming Faxes	To provide better document control for OMA and improve customer response time.	Ongoing
DCW-Designated Doctor Outreach & Oversight (DDO&O)	Designated Doctor (DD) Tool Box	Created DD Tool Box (CD) for distribution at DD training programs. Tool Box contains information helpful to experienced and new designated doctors.	Ongoing
DWC-DDO&O	Post DD Exam Injured Employee Survey Program	To learn what concerns injured employees may have regarding their DD exam.	Ongoing
DWC-DDO&O	DD Newsletter	To give Designated Doctors improved access to information and resources related to policies, procedures and training.	Ongoing
DWC-DDO&O	Designated Doctor Exam Site Visit	To learn what types of facilities are used for designated doctor exams. DWC contacts doctors to discuss identified issues.	Ongoing
DWC-Provider Support	CompConnection Customer Follow Up	To obtain feedback from a sample of customers who called CompConnection for Health Care Providers to determine satisfaction levels and employee performance.	Ongoing
DWC-Provider Support	Customer Service Training	Provided training to all CompConnection agents on dealing with difficult customers and basic customer service principles to enhance skills of staff. Also participated in National Customer Service Week in October to recognize staff for exceptional customer service and encourage continuous awareness.	Completed
DWC-Healthcare Policy & Implementation	Serve as subject matter experts for the Health Care	To accept referrals from CompConnection operators for the purpose of helping resolving complicated inquiries.	Ongoing

Table 4: Customer Service Initiatives (continued)

Division / Section	Title	Purpose	Status
	Provider Inquiry Line called CompConnection for Health Care Providers		
DWC-Subsequent Injury Fund (SIF)	Customer Payment Direct Deposit	Implement direct deposit procedures to improve customer payments and documentation.	Completed
DWC-SIF	Customer Reimbursement Process Change	To provide faster review with a more timely response to insurance carriers that have requested reimbursement.	Completed
DWC-Self Insurance Regulation (SIR)	Revised Renewal Application	To provide annual date changes for certified self-insurers to add prior year data.	Ongoing
DWC-SIR	Simplify security deposit calculation	To provide a security deposit calculation that would be more transparent and more easily understood by all clients.	Completed
DWC-SIR	Revised homepage	To provide ready access to program information.	Ongoing
DWC-Workplace Safety	Safety and Health Update Email Newsletter	Monthly email newsletter highlighting upcoming training opportunities, safety tips, safety observations, OSHA updates, employer recognition, return-to-work programs, and other relevant information.	Ongoing
DWC-Workplace Safety	OSHCON Customer Follow Up	To obtain feedback from a sample of employers who have received OSHCON services to determine satisfaction levels and employee performance.	Ongoing
DWC-Workplace Safety	Safety Training Evaluations	Evaluations post-seminar, conference and onsite company training to obtain feedback about quality and effectiveness of safety training provided to the public.	Ongoing
DWC-Workplace Safety	Accident Prevention Services Stakeholder Meetings	To facilitate dialogue between workers' compensation insurance carriers and DWC about the requirements, processes and procedures related to accident prevention services inspections. Stakeholders provided prospective and input on improving effectiveness and efficiencies of DWC's regulatory duties.	9/9/2010, 12/08/2010, 12/14/2011
DWC-Workplace Safety	Quarterly Quality Assurance Meetings	To evaluate management's quality assurance reviews to address programmatic and subsequent customer service issues as they occur.	Ongoing
DWC-Records Management and Support (RMS)	RMS Web Information Updates	Review and update RMS information listed on the TDI website.	Ongoing
DWC-RMS	Field Operations Network Scanning	To allow field offices to scan claim documents directly into the network using the Xerox multi-function devices.	Ongoing
DWC-RMS	Web Based Coverage Verification	Maintain/update employer coverage information online to ensure current information is accessible to internal/external customers.	Ongoing

Table 4: Customer Service Initiatives (continued)

Division / Section	Title	Purpose	Status
DWC-RMS	Hard Copy Claim Files, Old Law and GF Requests Scanning	To digitize all hard copy claim files and reduce needed storage space to improve accessibility for all staff. Scan GF Files upon receiving a request for the file to expedite accessibility and minimize the transfer of hard copy files.	Ongoing
DWC-RMS	Network Scanning	To provide a central, electronic location for document access and processing by scanning hard copy documents and storing information on the network for RMS, OMA, Medical Fee Dispute and Enforcement.	Ongoing. Currently developing process flows for other program areas
DWC-RMS	Contact for Proof of Coverage	Provide centralized contact resource for customers to obtain proof of coverage information.	Ongoing
DWC-RMS	CSI Information Accessible to Public	Enter CSI information into the NCCI system to ensure accessibility to customers.	Ongoing
DWC-RMS	FAXCOM PLNs, DWC Form-007, DWC Form-020 and DWC Form-20SI	Provide resource to allow submission through FAXCOM of PLN 1 and 11, DWC Form-007, DWC Form-020 and DWC-Form-20SI to a centralized location.	PLNs currently being piloted; All others currently in development
DWC-RMS	Electronic Document Receipt & Processing	Provide resource to allow all incoming faxes to be received, processed and maintained electronically using existing software and network foldering.	Most fax lines have been converted to Network faxes with the exception of two which are currently in development. Foldering has been established on the Network for electronic processing and storage.
DWC-RMS	Online Submission of DWC Form-005	Enhance the DWC Form-005 to allow online submission and reduce the submission of hard copy forms.	Ongoing
DWC-RMS	Scanning Services for Legal Documents in TXCOMP claim files	Developed unique numbering system to improve scanning and retrieval of legal documents in the DWC's TXComp claim file.	Ongoing
DWC-RMS	Pharmacy Informal/Voluntary Network Reporting	Developed and implement a web-based application to enable the reporting of Informal/Voluntary Network contact information and insurance carrier relationships (paperless reporting/cost reduction).	Completed
DWC-Information Management Service (IMS)	Claims Electronic Data Interchange (EDI) Connectivity	Develop and implement a mechanism to allow insurance carrier trading partners to connect directly with the agency to submit Claims EDI (cost reduction).	Completed
DWC-IMS	Designated Doctor Query Tool	To develop and implement a web-based tool to allow the public to review designated doctor appointment data, such as the number of appointments based on location (information access).	Completed
DWC-IMS	Public Access to Claims	Develop and implement a web-based dynamic query tool to allow the public to view non-confidential claims data based on	Completed

Table 4: Customer Service Initiatives (continued)

Division / Section	Title	Purpose	Status
	Demographic Information and Medical Billing/Payment Data	various attributes, such as employer location, employer type, nature of injury, and cost. Develop and make a data set available related to non-confidential medical bill and payment information containing various data elements, such as services billed, amount charged, and amount paid.	
DWC-IMS	Public Access to the Workers' Compensation System Data Reports	Develop and implement a web-based report to allow the public to view non-confidential claims data, dispute data, income and death benefit data, medical billing data based on various demographic attributes.	Completed
Financial Division, Company Licensing and Registration	Company Licensing Survey	Since 1995, the Financial Division has administered a survey to companies applying for a new license or amending an existing one. The survey is mailed to companies with the official letter notifying the company of the final application status. Financial continues to administer this survey and collect feedback on the company licensing process.	The 2010-11 Survey is complete. The Financial division will no longer administer this survey as of 2012.
Internal Audit (IA)	SAIAF Peer Review	Assist in performing SAIAF peer reviews of other internal audit shops. Gather knowledge about other IA shops; bring back best practice ideas; earn points to be eligible to have a SAIAF peer review performed on TDI's IA dept.	IA had a SAIAF peer review in March 2012; staff has performed peer reviews at Higher Education Coordinating Board in 2012, scheduled to assist with SAIAF peer reviews at the Comptroller's Office and the Dept of Family and Protective Services.
IA	Customer Satisfaction Surveys	IA Director distributes customer satisfaction surveys upon the conclusion of IA audit projects to gather feedback from areas audited to use in staff development and procedural changes.	Ongoing
IA	Stay active within the Internal Auditing Community	Networking opportunities; free CPE; first to know about changes to the internal audit profession.	IA Director is current vice-chair of SAIAF and will be SAIAF chair in 9/10 through 8/12; staff member is current president of local IIA chapter; staff member past VP for continuing education and upcoming president-elect for local IIA Chapter.
Regulatory Policy (REG) Property & Casualty (PC)	Actuarial Corner – Website	To assist property and casualty insurers with the making and filing of rates; and consolidated current actuarial information on this page to assist insurance company actuarial staff.	The Actuarial Corner went live in May 2010. Staff continues to monitor and update this area as needed. The most current update to the site was May 2012 when staff put rate filing templates for personal auto on the website. Staff will continue to monitor and update as appropriate.
REG-PC	Review of website pages	Ensure P&C information is accurate and provides easy to read information for customers.	Web pages need to be updated to reflect changes as a result of the functional review. Engineering Services performed an informal survey of appointed engineers to solicit suggestions for improvement to the windstorm and engineering web pages. Engineer Services

Table 4: Customer Service Initiatives (continued)

Division / Section	Title	Purpose	Status
			also met with the TDI web design team to discuss proposed changes, and staff is in the process of developing a revised and improved web design to help the public.
REG-PC	P&C Compliance Conference	To provide a face to face forum where the industry can attend P&C subject based sessions. The industry will obtain information regarding compliance and will have the ability to ask questions.	Conference held as planned.
REG-Life, Accident, and Health (LAH)	Revising TDI forms to a “Web-enterable and savable” format	Improve communication	RFR Office is currently testing and evaluating a web-enterable format designed to streamline the LTC reporting, using web collection tools with the understanding all PDF forms are printable or save-able. MCQA Office has reformatted all HMO and WC Network checklists to make them web enterable and accessibility compliant.
REG-LAH	Use plain language in forms, checklists, rules, and Web pages	Improve communication and regulatory compliance	LAH staff constantly works on rules, forms and checklists to provide the public with information needed to comply with various statutory and regulatory requirements.
REG-LAH	Improving coordination of outreach efforts to leverage resources and optimize partnerships, both internally and externally	Improve communication	LAH hosted stakeholder meetings for every proposed rule drafted. LAH participates in the Texas Bleeding Disorder Advisory Council- quarterly meetings. LAH participates in the Texas Health Insurance Pool Board meetings. LAH hosted a Life Settlement rule stakeholder meeting May 11, 2012 LHL staff hosted multiple stakeholder meetings for the URA Advisory Committee and rule revision team. The last stakeholder meeting was held April 30, 2012. LAH hosted a Technical Advisory Committee meeting April 13, 2012 to discuss, and get input on the SB1731 Claim Reimbursement Consumer information Application
REG-LAH	Healthy Texas outreach and communications	Raise awareness of Healthy Texas	2011 Healthy Texas conducted research through online surveys, phone interviews, and focus groups to gain consumer feedback

Table 4: Customer Service Initiatives (continued)

Division / Section	Title	Purpose	Status
			<p>from agents, insurance carriers, industry stakeholders, small business owners and employees.</p> <p>Healthy Texas implemented a statewide marketing campaign with interactive, outdoor, radio, and television ads. The campaign resulted in 375,810,085 gross media impressions (the combined number of times the message was seen over the course of the campaign).</p> <p>Healthy Texas deployed a redesigned website that included extensive consumer-focused information for employers, employees, and agents.</p> <p>Healthy Texas conducted significant statewide outreach. From January 2011 to May 2012, staff completed 29 outreach events targeting agents, business community stakeholders, employers, employees, nonprofit organizations, and government agencies.</p> <p>2012 Healthy Texas is in the process of completing an online survey targeting enrolled small business owners and employees to measure customer satisfaction with Healthy Texas.</p> <p>Healthy Texas is in the process of distributing small employer toolkits to chambers of commerce, small business advocacy groups, and other stakeholders throughout the state.</p>
REG-LAH	Ensuring program Web pages are current and provide useful information	Improve communication	MCQA Office staff have reviewed all web pages pointing back to MCQA (HWCN) and made necessary corrections, re-directed links as needed and removed out-dated materials.
REG-LAH	Creating tools to improve the consistency of reviews and responses to inquiries	Improve communication	RFR Office training material is saved in the Division training folder for access to Division staff, checklist which are the basis for reviews are maintained current; weekly staff meeting offers the opportunity to raise issues which require clarification or direction. RFR Office will be evaluating a training software product "Lectora X" to determine if and how it can add efficiencies and support additional consistency In the form review process.
State Fire Marshal's Office (SFMO)	"Have an EXIT Strategy" Campaign	This ongoing initiative educates Texans and Texas businesses of simple fire safety rules and aims to ensure that all properties have clearly marked and accessible exits. The SFMO emphasizes the importance of always identifying at least two	In FY 11, the SFMO applied for and was awarded a FEMA Assistance to Firefighters – Fire Prevention and Safety Grant in the amount of \$285,048. This grant will incorporate the Have an Exit Strategy program on all private university and

Table 4: Customer Service Initiatives (continued)

Division / Section	Title	Purpose	Status
		ways out of any location.	community/junior college campuses in Texas. The HAES program will also help universities meet the requirements of Texas Senate Bill 1138, relating to risk management programs for members and advisors of student organizations at public and private postsecondary educational institutions to provide at least one risk management program per academic year, and U.S. House Bill 4137, Higher Education Campus Fire Safety Standards and Measures.
SFMO	Annual Texas Fire Marshals' Conference	The SFMO hosts an annual Fire Marshal's Conference in Austin for state, county, and municipal fire marshals and firefighters. The conference provides continuing education topics for attendees, including common enforcement issues, code interpretations, emerging fire prevention models, and liability and funding issues. The conference increases cooperation and coordination among fire marshals statewide.	Ongoing. The Annual Fire Marshals' conference had an attendance of over 250 fire marshals and firefighters in October 2011. In October 2012, the SFMO will host the 14 th Annual conference and expects attendance to meet or exceed that of 2011.
SFMO	Informational Emails	The SFMO provides information to fire marshals and fire departments about upcoming training, fire prevention materials and other information. SFMO also provides important information to the fireworks, fire extinguisher, and fire sprinkler industries via an email marking system.	Ongoing. The SFMO sends emails when important information is available, and provides that information in a timely manner.