

INSTITUTE for ORGANIZATIONAL EXCELLENCE  
The University of Texas at Austin

# Texas Department of Insurance Customer Satisfaction Report

**Spring 2016**

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## Introduction

In February of 2016, the Texas Department of Insurance (TDI) requested that the Institute for Organizational Excellence (IOE) evaluate the agency's customer service and produce a report to satisfy the requirements of TDI's strategic plan as defined under [Section 2056.002 of the Texas Government Code](#). In response to this request and given the available timeframe, the IOE staff took the customer service survey used in prior years and conducted a similar scientific survey of the entities and individuals who were identified by TDI as customers. These customers were from at least one of the agency's 11 program areas. The survey assessment took place from March to May 2016. The 11 agency program areas that were assessed are as follows:

- Agent's Licensing (AL)
- Consumer Protection (CP)
- Division of Workers' Compensation (DWC) Carriers
- DWC Employers
- DWC Health Care Providers
- DWC Injured Employees
- Financial
- Fraud
- Life and Health (L&H)
- Property and Casualty (P&C)
- State Fire Marshal's Office (SFMO)

As a reference, under [Section 2056.002 of the 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 Division of Budget and Policy and the Legislative Budget Board require all agencies to assess and report on the quality of their customer service. [Section 2114.002\(b\) of the Texas Government Code](#), instructs agencies to evaluate at least seven areas of customer

service including the agency's staff, complaint handling process, communications, Internet site, timeliness of service, facilities, and brochures or printed information.

This report summarizes the results of the customer satisfaction surveys that the IOE received between March and May 2016 (hereafter referred to as the "2016 survey"). Based on commonly accepted survey standards, the survey response rates achieved in this study were sufficient to provide statistically valid results. The combined response rate for all programs for the survey was 31.1 percent. This rate of response was lower than the prior iteration in 2013, which was 40.0 percent. Response rates for programs ranged from a low of 4.2 percent for DWC Injured Employees to a high rate of 63.5 percent for Consumer Protection.

Unlike the prior survey conducted for TDI, customers were asked on each of the various areas of customer service (staff, timeliness, communications, etc.) whether or not they had interacted with that particular service area which was being evaluated. For example, a customer would be asked, "Have you interacted with TDI staff?" If the answer was "No," the related items were not presented to the customer when taking the online version of the survey. This approach was designed and used for a two-fold purpose. First, skipping items shortened the time required to take the survey for respondents. Second, this approach avoided participants answering questions for areas for which they did not have any direct knowledge. It is important to note in reviewing the report that respondents by item may vary considerably given this strategy of only presenting relevant sections to the participants to respond, it is important to note that the sum of respondents by item may vary considerably in number. Additional details regarding methodology are found in Appendix A, and the survey instrument in Appendix B.

The structure of this report is divided into various sections. In the next section, 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 areas. Each of the seven service areas (agency's staff, complaint handling process, communications, Internet site, timeliness of service, facilities, and brochures or printed information) contain composite scores. Composite scores are calculated by taking into account all the items that comprise that service area. For example, if four items make up the service area of staff, those four items are combined to create the composite score for staff. For consistency with the prior customer

service survey, percentages of customers expressing satisfaction with service, a neutral feeling, or a sense of dissatisfaction were provided on all composite and survey items.

For each item, the analysis is presented in two different formats. The first format (similar to composite scoring) provides the percentage of customers' satisfaction, neutral response, or dissatisfaction with a particular service by item along with the number of individuals indicating each response. The second format is an additional element added to this report from prior reports. For this format, an average score – on a 5 point scale, 1 being very dissatisfied and a 5 being highly satisfied – for each item is presented. Individuals could also leave items unmarked or could mark "N/A." The use of average scores is a type of analysis that provides readily comparable and overall mean scores between service areas. Finally, a discussion of survey results presents detailed findings concerning overall satisfaction with TDI and in each of the seven measures of service, and it concludes with an analysis of respondents' written comments.

This report was produced by Institute for Organizational Excellence (IOE) at the University of Texas at Austin. The IOE has over 30 years of experience in providing survey research services to over a hundred state and local government agencies, institutions of higher education, and private and nonprofit organizations. The overlying goal of the IOE is to promote excellence within organizations by encouraging research and continuing education. This report was produced by Noel Landuyt, Ph.D, Graduate Research Assistant Taj Sheikh, and additional preparation support from Graduate Research Assistants Josh Cuddy, Maya Williams, and Undergraduate Assistant Breonna Copeland. The IOE can be reached at [orgexcel@utexas.edu](mailto:orgexcel@utexas.edu) or Institute for Organizational Excellence, The University of Texas at Austin, 1925 San Jacinto Blvd, D3500, Austin, TX 78712.

## Summary of Findings

The IOE asked the customers of TDI to rate their level of satisfaction with services provided in the seven areas that are outlined in Section 2114.002(b) of the 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 efficacy for lodging a complaint. Customers also rated their level of satisfaction with TDI service regarding complaints filed about entities that were regulated by the agency. Additionally, each customer selected a description (e.g., “state fire marshal” or “agent/adjuster”) that best applied to his or her role as a TDI customer, stated the primary reason for contacting TDI, rated the level of satisfaction with TDI in regard to that issue, and suggested how TDI could improve its services.

The table below summarizes customers’ satisfaction by program for each of these service areas. The first data column title Primary Reason Satisfaction is derived from the item, “With regards to your primary reason for contacting the Texas Department of Insurance, rate your level of satisfaction with the service you received from TDI.”

**Table A: Percentage of Customers Satisfied With TDI Areas**

Program	Primary Reason Satisfaction	Staff	Complaints about TDI Service	Telephone	Internet	Timeliness	Offices	Publications
<b>All Programs Combined</b>	74	86	64	69	69	71	69	69
Agent’s Licensing	82	86	80	74	71	61	75	75
Consumer Protection	39	62	45	55	48	39	60	60
DWC Carriers	71	81	87	76	81	71	89	89
DWC Employers	90	93	54	89	80	85	77	77
DWC Health Care Providers	72	84	48	65	62	63	43	43
DWC Injured Employees	54	87	54	78	61	67	44	44
Financial	92	96	54	85	77	85	77	77
Fraud	79	86	55	85	82	77	73	73
Life and Health	82	93	50	91	70	80	84	84
Property and Casualty	73	85	50	79	63	74	66	66
State Fire Marshal’s Office	87	94	77	88	77	81	74	74

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

- Expression of the level of overall satisfaction increased when asked to rate satisfaction on primary service received. Approximately 7.5 out of 10 customers reported (within the margin of error) positive satisfaction when asked to “Rate your overall level of satisfaction with TDI.” The corresponding item conducted in 2013 resulted in 7.1 out of 10 customers expressing a positive level of satisfaction.
- Agent’s Licensing, Financial, DWC Employers, Life and Health, and State Fire Marshal’s Office scored 80 percent or higher in overall satisfaction.
- The largest increase in the level of satisfaction in a service area was found with the area of TDI’s staff. Percentage of satisfaction with staff rose 6 percentage points from 80 percent in 2013 to 86 percent in 2016.
- Across service areas, customers expressed the most satisfaction with the service they received from TDI staff of 86 percent, and the least level of satisfaction with TDI’s handling of complaints at 64 percent satisfaction.
- On average, telephone, Internet, office, timeliness and publications scored the same. However when reviewing individual programs, the scores show program and area variation.
- Overall satisfaction with the Consumer Protection program decreased from 58 percent to 56 percent, and it continues to be one of the lower scoring program areas. When customers are asked to assess service on primary reason, satisfaction drops to 39 percent.

## Discussion of Survey Results

We begin the discussion of survey results with Table B: Summary of Rates of Response. In order to achieve an adequate number of respondents, a combination of hardcopy surveys sent via mail, email invitations, and telephone calls were made to achieve adequate rates of response in the limited timeframe available for analysis. The overall response rate was 31.1 percent, which still provided reasonable numbers of respondents but a lower level of response than the 40 percent response obtained in the prior iteration. The average margin of error is below 9.4 percent.

When possible, an attempt to reach respondents was made by all three methods (mail, email, and telephone). It is important to note that for many customer groupings, only a physical business mailing address or business phone number was available with no distinct individual listed. This resulted in many contacts being unusable for this assessment. However, the strategy used to obtain survey responses resulted in acceptable numbers of responses, but with an average margin of error of 9.4 percent.

**Table B: Summary of Rates of Response**

Program	Number of Initial Mailing	Number Undeliverable	Number of Surveys Delivered	Number Responding	Response Rate (%)	Margin of Error
<b>All Programs Combined</b>	4905	107	4799	1491	31.1	9.4
Agent's Licensing	525	7	518	186	35.9	7.2
Consumer Protection	525	4	521	331	63.5	5.4
DWC Carriers	299	0	299	23	7.7	8.3
DWC Employers	525	15	510	84	16.5	10.7
DWC Health Care Providers	310	0	310	49	15.8	12.8
DWC Injured Employees	525	3	523	22	4.2	20.9
Financial	525	8	517	129	25.0	8.1
Fraud	280	11	269	90	33.5	8.4
Life and Health	399	5	394	147	37.3	7.6
Property and Casualty	467	35	432	143	33.1	8.1
State Fire Marshal's Office	525	19	506	287	56.7	5.6

For more specific details, each of the seven areas of customer services are analyzed and discussed. Moreover, each section explains how the questions that appeared in the TDI Customer Satisfaction Survey are related to the sample questions recommended by the Governor's Division of Budget and Planning and the Legislative Budget Board. To derive a composite level of satisfaction within a service area, specific responses were combined by customer group as described in both the introduction and methodology sections of this report.

In addition to the analysis of the current data, we discuss overall satisfaction with TDI for each of the seven service areas and how the programs may have changed in satisfaction between the 2013 survey and the 2016 survey. Each service area has a composite description and individual item description for each of TDI's 11 program areas. For each item in each of the 11 program areas, average scores are calculated. A five point scale from very dissatisfied (1) to very satisfied (5) was used. Higher scores represent higher levels of expressed satisfaction. Scores below 3.0 indicate general areas of dissatisfaction and concern. We discuss the overall satisfaction rate for TDI and the relationship with each of the program areas. We end this section with a summary of free response comments where an attempt is made to quantify those comments into topical areas. Finally, any data limitations of the study are provided.

## **Staff**

### **Satisfaction with Agency Staff**

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2017-2021* recommends that agencies use questions regarding the following measures to gauge customer satisfaction with agency staff:

- Staff members were able to answer customer questions.
- Staff members were courteous.
- 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 about TDI services, and whether staff identified themselves. As shown in Figure 1, 86 percent of customers were satisfied with the service they received from agency staff. In 10 of the 11 programs surveyed, satisfaction with staff exceeded 80 percent. Only Consumer Protection had a lower satisfaction rate at 62 percent.

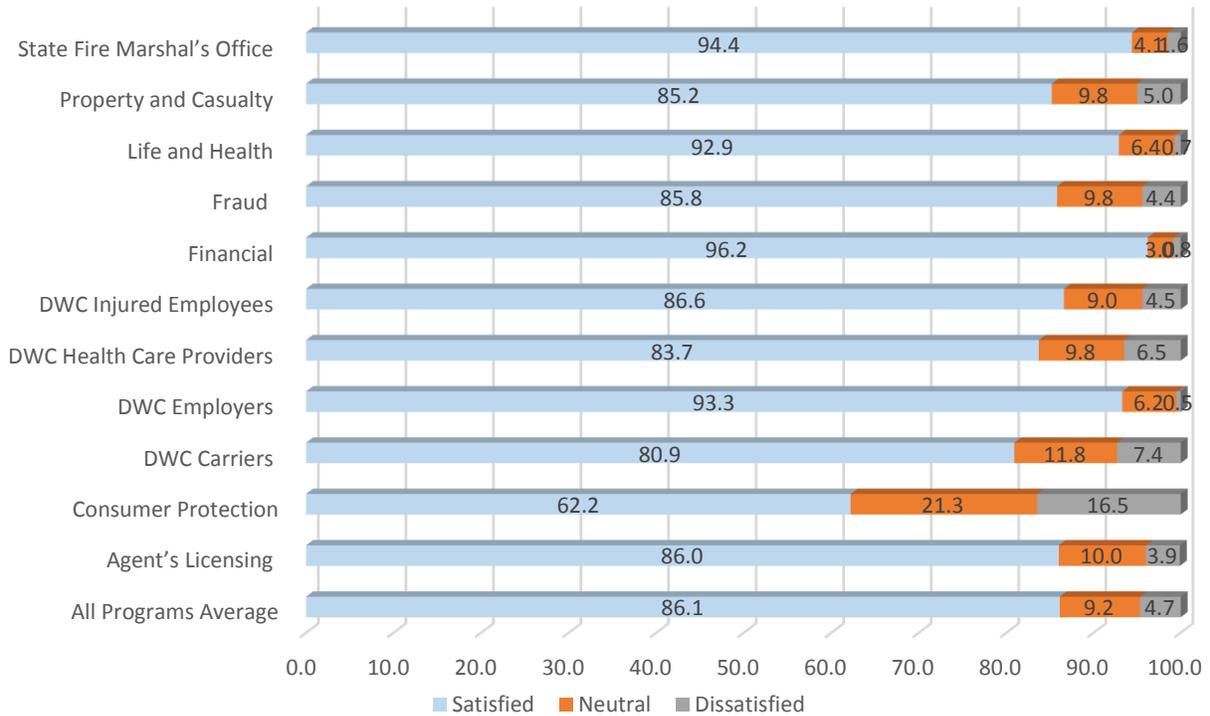
Comparing results from 2016 to results from 2013, the data show that:

- Satisfaction with TDI staff remained the same at approximately 86 percent.
- Satisfaction with TDI staff for the State Fire Marshal's Office increased from 89 percent to 94 percent.
- The two highest scoring groups were State Fire Marshal's Office and Financial, at 94 percent and 96 percent, respectively.
- The two lowest scoring groups were Consumer Protection and DWC Carriers, at 62 percent and 81 percent, respectively.

**Table 1: Staff Composite  
Percent Satisfaction by Response**

Program	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<b>All Programs Averaged</b>	<b>48.5</b>	<b>37.6</b>	<b>9.2</b>	<b>3.0</b>	<b>1.7</b>
Agent's Licensing	53.7	32.3	10.0	2.2	1.7
Consumer Protection	27.5	34.7	21.3	10.1	6.4
DWC Carriers	47.1	33.8	11.8	7.4	0.0
DWC Employers	61.1	32.2	6.2	0.5	0.0
DWC Health Care Providers	36.6	47.1	9.8	3.9	2.6
DWC Injured Employees	38.8	47.8	9.0	1.5	3.0
Financial	58.8	37.4	3.0	0.8	0.0
Fraud	54.1	31.7	9.8	2.4	2.0
Life and Health	51.7	41.2	6.4	0.7	0.0
Property and Casualty	40.3	44.9	9.8	2.7	2.3
State Fire Marshal's Office	63.9	30.5	4.1	1.0	0.6

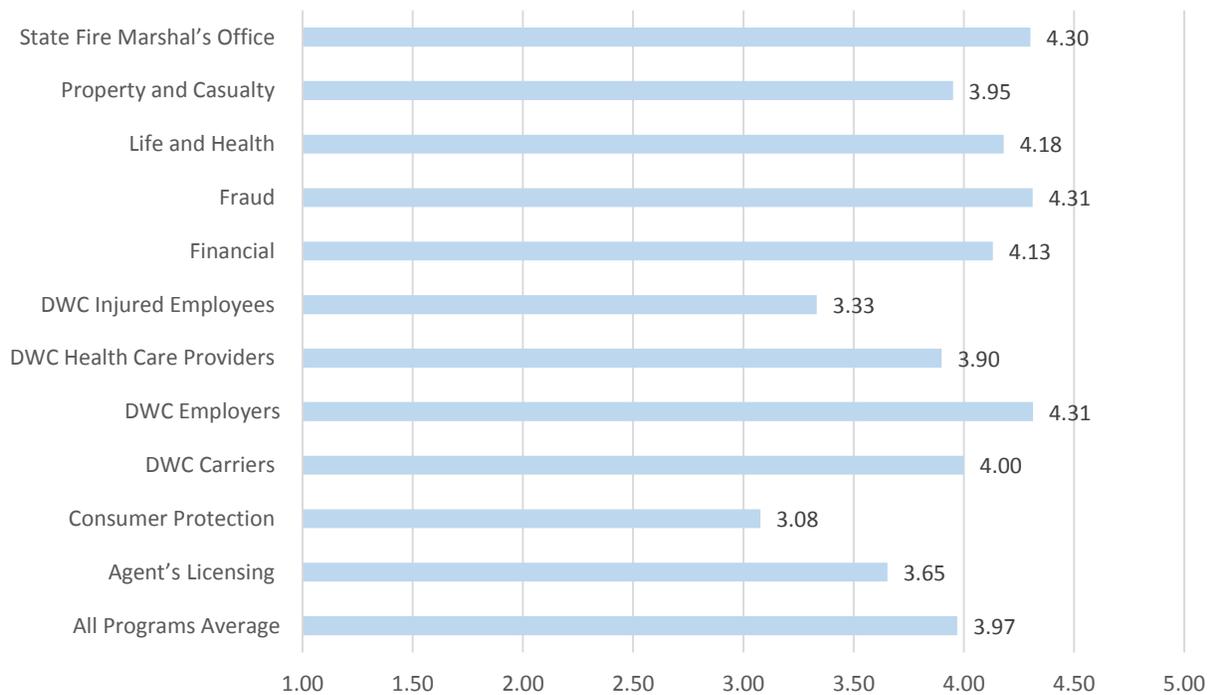
**Figure 1: Staff Composite  
Percent Satisfaction, Neutral, and Dissatisfied**



**Table 1.1: The staff are courteous.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>51.2</b>	<b>491</b>	<b>35.8</b>	<b>340</b>	<b>8.7</b>	<b>84</b>	<b>2.6</b>	<b>29</b>	<b>1.8</b>	<b>18</b>
Agent’s Licensing	53.4	31	31.0	18	12.1	7	3.4	2	0	0
Consumer Protection	27.1	46	37.1	63	18.8	32	10.6	18	6.5	11
DWC Carriers	55.6	10	33.3	6	5.6	1	5.6	1	0.0	0
DWC Employers	64.8	35	27.8	15	7.5	4	0.0	0	0.0	0
DWC Health Care Providers	41.0	16	43.6	17	10.3	4	2.6	1	2.6	1
DWC Injured Employees	41.2	7	41.2	7	11.8	2	0.0	0	5.9	1
Financial	63.4	64	33.7	34	2.0	2	1.0	1	0.0	0
Fraud	56.5	35	32.3	20	8.1	5	1.6	1	1.6	1
Life and Health	53.6	60	38.4	43	8.0	9	0.0	0	0.0	0
Property and Casualty	42.1	51	47.1	57	5.8	7	2.5	3	2.5	3
State Fire Marshal’s Office	64.8	136	28.6	60	5.2	11	1.0	2	.5	1

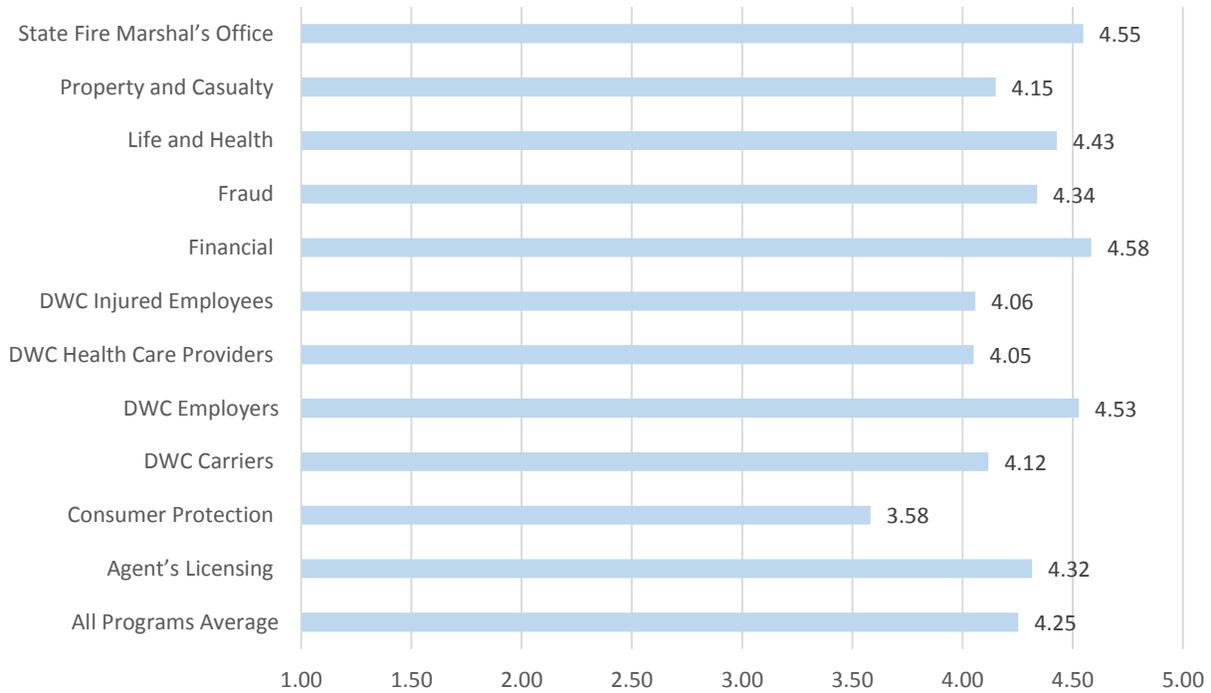
**Figure 1.1: The staff are courteous.  
Average Score by Program**



**Table 1.2: The staff are friendly.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>47.6</b>	<b>467</b>	<b>36.4</b>	<b>335</b>	<b>11.0</b>	<b>102</b>	<b>3.2</b>	<b>33</b>	<b>2.1</b>	<b>19</b>
Agent’s Licensing	54.4	31	28.1	16	14.0	8	1.8	1	1.8	1
Consumer Protection	26.2	44	30.4	51	25.6	43	11.3	19	6.5	11
DWC Carriers	47.1	8	23.5	4	23.5	4	5.9	1	0.0	0
DWC Employers	64.2	34	26.4	14	7.5	4	1.9	1	0.0	0
DWC Health Care Providers	33.3	13	48.7	19	10.3	4	5.1	2	2.6	1
DWC Injured Employees	29.4	5	58.8	10	5.9	1	0.0	0	5.9	1
Financial	63.4	64	32.7	33	3.0	3	1.0	1	0.0	0
Fraud	54.8	34	30.6	19	9.7	6	3.2	2	1.6	1
Life and Health	50.0	56	42.9	48	7.1	8	0.0	0	0.0	0
Property and Casualty	36.7	44	48.3	58	10.8	13	1.7	2	2.5	3
State Fire Marshal’s Office	63.8	134	30.0	63	3.8	8	3.8	4	1.9	1

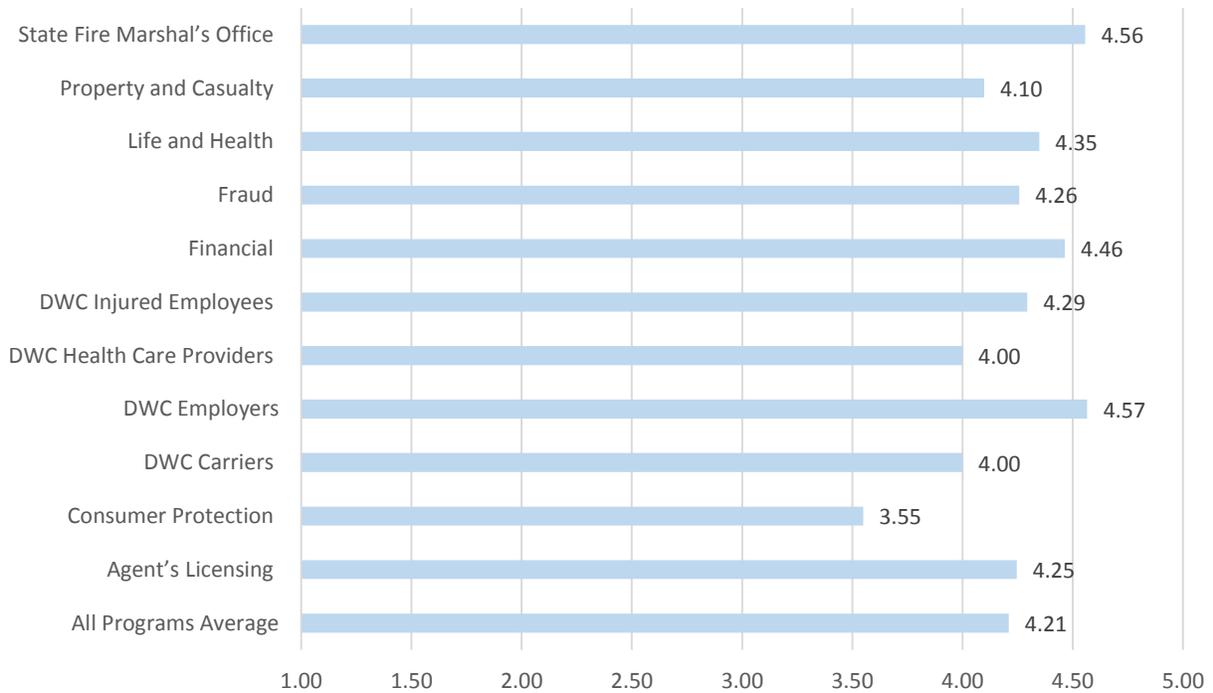
**Figure 1.2: The staff are friendly.  
Average Score by Program**



**Table 1.3: The Staff Are Knowledgeable About Services Offered by TDI  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>45.8</b>	<b>446</b>	<b>38.6</b>	<b>352</b>	<b>9.1</b>	<b>93</b>	<b>4.4</b>	<b>40</b>	<b>2.1</b>	<b>24</b>
Agent’s Licensing	49.1	28	35.1	20	10.5	6	1.8	1	3.5	2
Consumer Protection	26.9	46	28.7	49	24.6	42	12.3	21	7.6	13
DWC Carriers	41.2	7	35.3	6	5.9	1	17.6	3	0	0
DWC Employers	58.5	31	39.6	21	1.9	1	0	0	0	0
DWC Health Care Providers	36.8	14	42.1	16	10.5	4	5.3	2	5.3	2
DWC Injured Employees	41.2	7	47.1	8	11.8	2	0	0	0	0
Financial	51.5	51	44.4	44	3	3	1	1	0	0
Fraud	50	31	33.9	21	11.3	7	1.6	1	3.2	2
Life and Health	46.8	51	44	48	6.4	7	2.8	3	0	0
Property and Casualty	39.3	48	41.8	51	10.7	13	5.7	7	2.5	3
State Fire Marshal’s Office	62.9	132	32.4	68	3.3	7	0.5	1	1	2

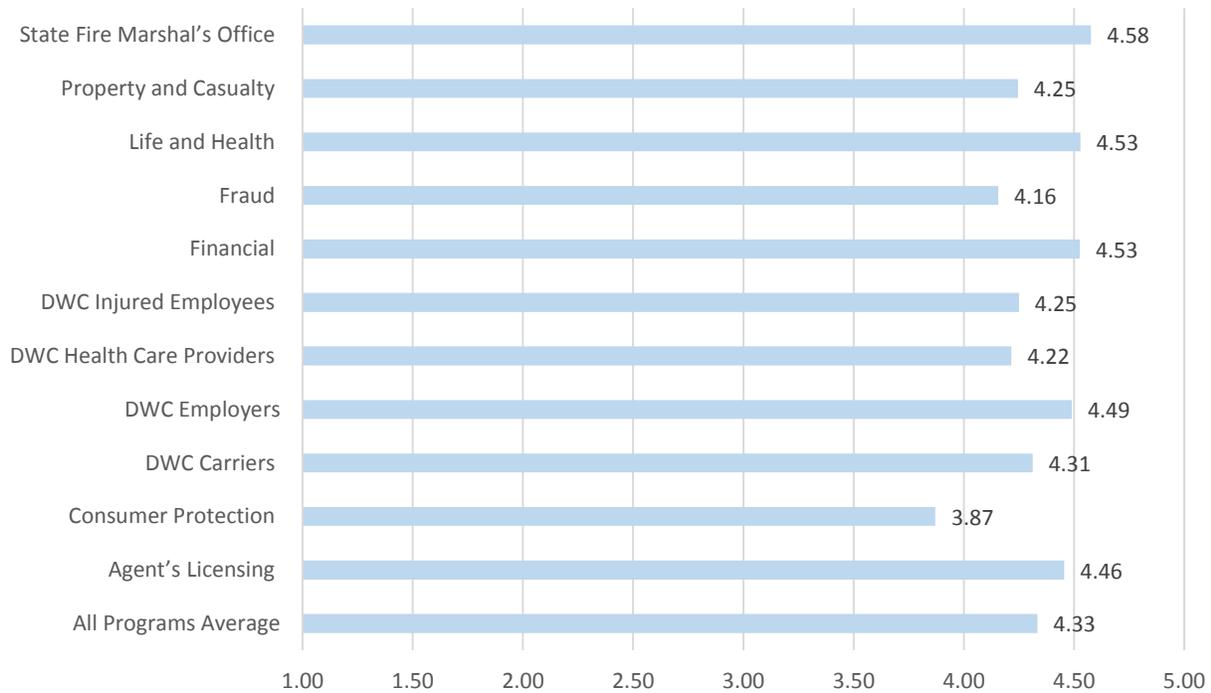
**Figure 1.3: The Staff Knowledgeable About Services Offered by TDI  
Average Score by Program**



**Table 1.4: The staff identify themselves.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>48.5</b>	<b>463</b>	<b>40.2</b>	<b>357</b>	<b>7.9</b>	<b>74</b>	<b>2.4</b>	<b>20</b>	<b>1.0</b>	<b>13</b>
Agent's Licensing	57.9	33	35.1	20	3.5	2	1.8	1	1.8	1
Consumer Protection	30.1	49	42.9	70	16.0	26	6.1	10	4.9	8
DWC Carriers	43.8	7	43.8	7	12.5	2	0.0	0	0.0	0
DWC Employers	56.9	29	35.3	18	7.8	4	0.0	0	0.0	0
DWC Health Care Providers	35.1	13	54.1	20	8.1	3	2.7	1	0.0	0
DWC Injured Employees	43.8	7	43.8	7	6.3	1	6.3	1	0.0	0
Financial	56.8	54	38.9	37	4.2	4	0.0	0	0.0	0
Fraud	55.0	33	30.0	18	10.0	6	3.3	2	1.7	1
Life and Health	56.7	59	39.4	41	3.8	4	0.0	0	0.0	0
Property and Casualty	43.2	51	42.4	50	11.9	14	0.8	1	1.7	2
State Fire Marshal's Office	64.1	132	31.1	64	3.9	8	0.5	1	0.5	1

**Figure 1.4: The staff identify themselves.  
Average Score by Program**



## ***Complaints***

### ***Satisfaction with the Agency's Process for Handling Complaints about TDI***

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2017-2021* 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 knew how to make a complaint regarding services at this agency.
- If a customer complained, the customer believed the complaint would be addressed in a reasonable manner.

These suggestions formed the basis for five 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 2, 4 of 11 customer groups were over 75 percent satisfied with the process for handling complaints.

From 2013 to 2016, satisfaction with TDI's handling of complaints about its service decreased by 5 percentage points for all programs combined. Additional examination of the data shows that compared to average satisfaction with each program, for individual questions:

- The two highest scoring groups were DWC Employers and Agent's Licensing at 100 percent and 80 percent, respectively.
- The two lowest scoring groups were Consumer Protection at 45 percent and Property and Casualty at 50 percent.

### ***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 handled complaints against insurers or regulated entities effectively.
- TDI provided updates on the progress of insurance-related complaints.

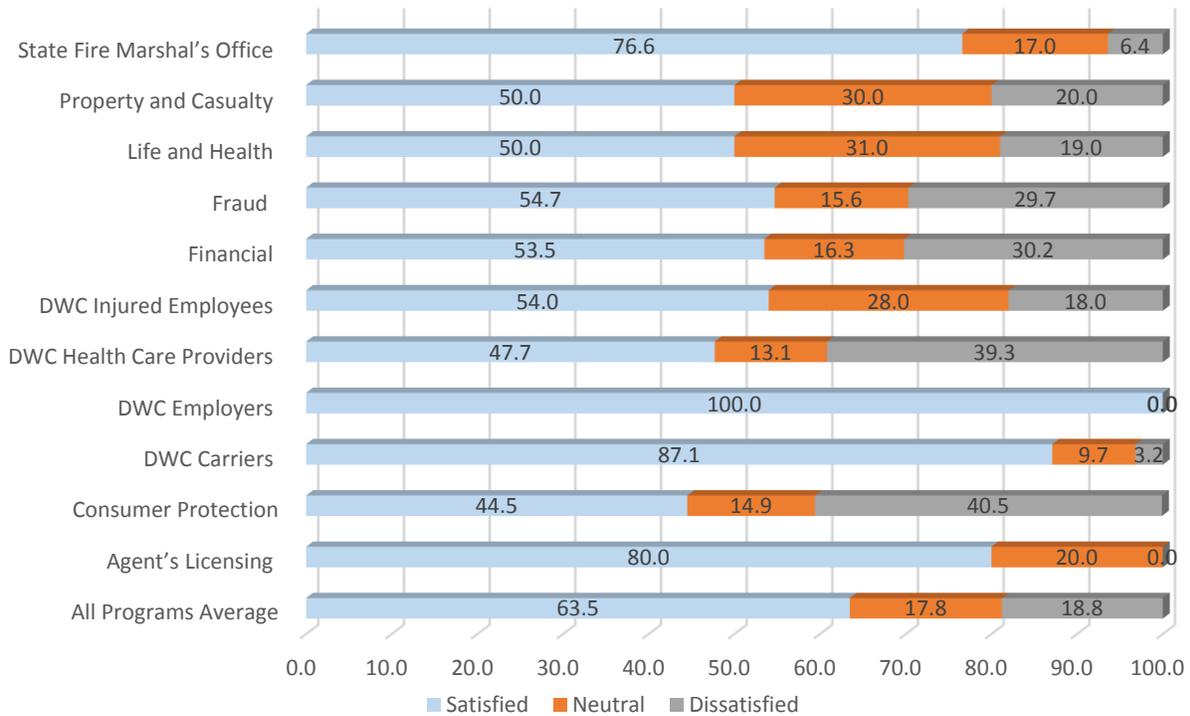
- TDI provided notification of the outcome of insurance-related complaints.

As shown in Figure 2.4: “TDI provides updates on insurance-related complaints.” there were 5 of 11 customer groups that felt satisfied with TDI’s provision of notifications of outcomes of complaints and scored at or above 4.0. These groups include State Fire Marshal’s Office, Property and Casualty, DWC Employers, DWC Carriers, and Agent’s Licensing. Agent’s Licensing scored highest at 4.5 satisfaction.

**Table 2: The Agency’s Handling of Complaints Composite  
Percent Satisfaction by Response**

Program	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
<b>All Programs Combined</b>	<b>34.7</b>	<b>28.8</b>	<b>17.8</b>	<b>10.7</b>	<b>8.0</b>
Agent’s Licensing	50	30	20	0	0
Consumer Protection	20	24.5	14.9	15.5	25
DWC Carriers	41.9	45.2	9.7	3.2	0
DWC Employers	24.2	75.8	0	0	0
DWC Health Care Providers	17.8	29.9	13.1	18.7	20.6
DWC Injured Employees	16	38	28	8	10
Financial	18.6	34.9	16.3	30.2	0
Fraud	35.9	18.8	15.6	14.1	15.6
Life and Health	45.2	4.8	31	11.9	7.1
Property and Casualty	50	0	30	10	10
State Fire Marshal’s Office	61.7	14.9	17	6.4	0

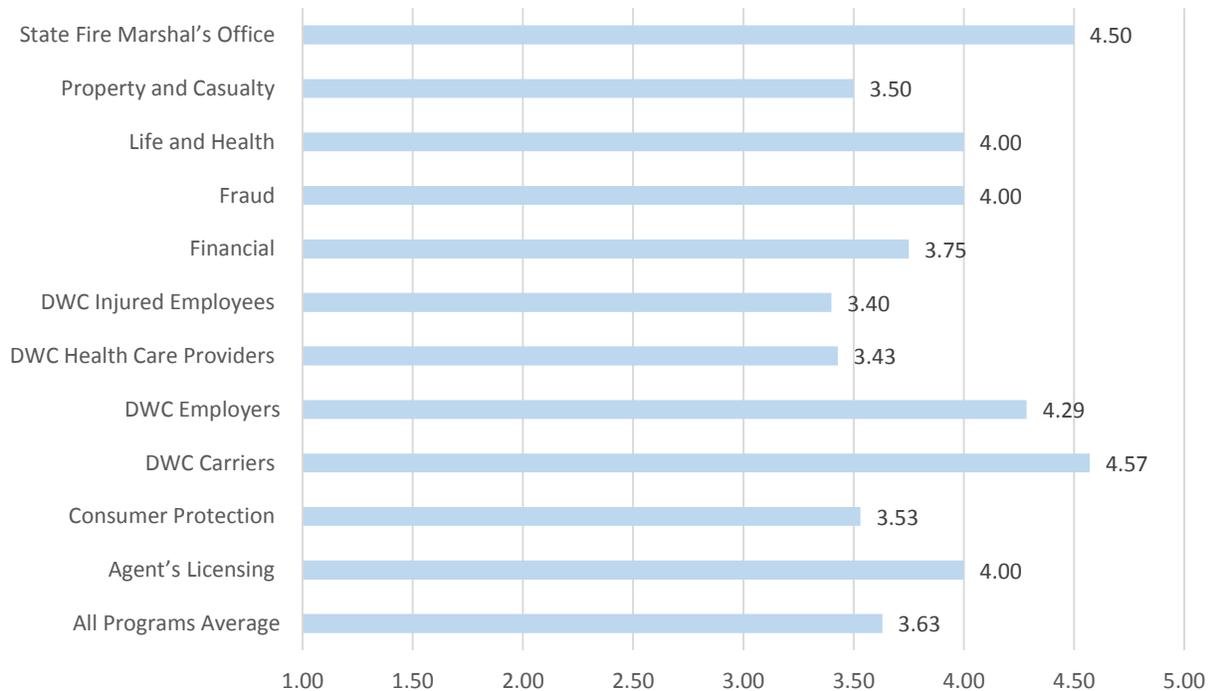
**Figure 2: The Agency’s Handling of Complaints Composite  
Percent Satisfaction, Neutral, and Dissatisfied**



**Table 2.1: TDI provides an easy method for filing complaints.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>36.9</b>	<b>86</b>	<b>34.9</b>	<b>121</b>	<b>13.9</b>	<b>42</b>	<b>10.7</b>	<b>27</b>	<b>3.6</b>	<b>35</b>
Agent's Licensing	50.0	1	0.0	0	50.0	1	0.0	0	0.0	0
Consumer Protection	25.0	56	38.4	86	14.7	33	8.5	19	13.4	30
DWC Carriers	57.1	4	42.9	3	0.0	0	0.0	0	0.0	0
DWC Employers	28.6	2	71.4	5	0.0	0	0.0	0	0.0	0
DWC Health Care	28.6	6	38.1	8	0.0	0	14.3	3	19.0	4
DWC Injured Employees	10.0	1	40.0	4	30.0	3	20.0	2	0.0	0
Financial	25.0	2	50.0	4	0.0	0	25.0	2	0.0	0
Fraud	38.5	5	38.5	5	15.4	2	0.0	0	7.7	1
Life and Health	42.9	3	14.3	1	42.9	3	0.0	0	0.0	0
Property and Casualty	50.0	1	0.0	0	0.0	0	50.0	1	0.0	0
State Fire Marshal's Office	50.0	5	50.0	5	0.0	0	0.0	0	0.0	0

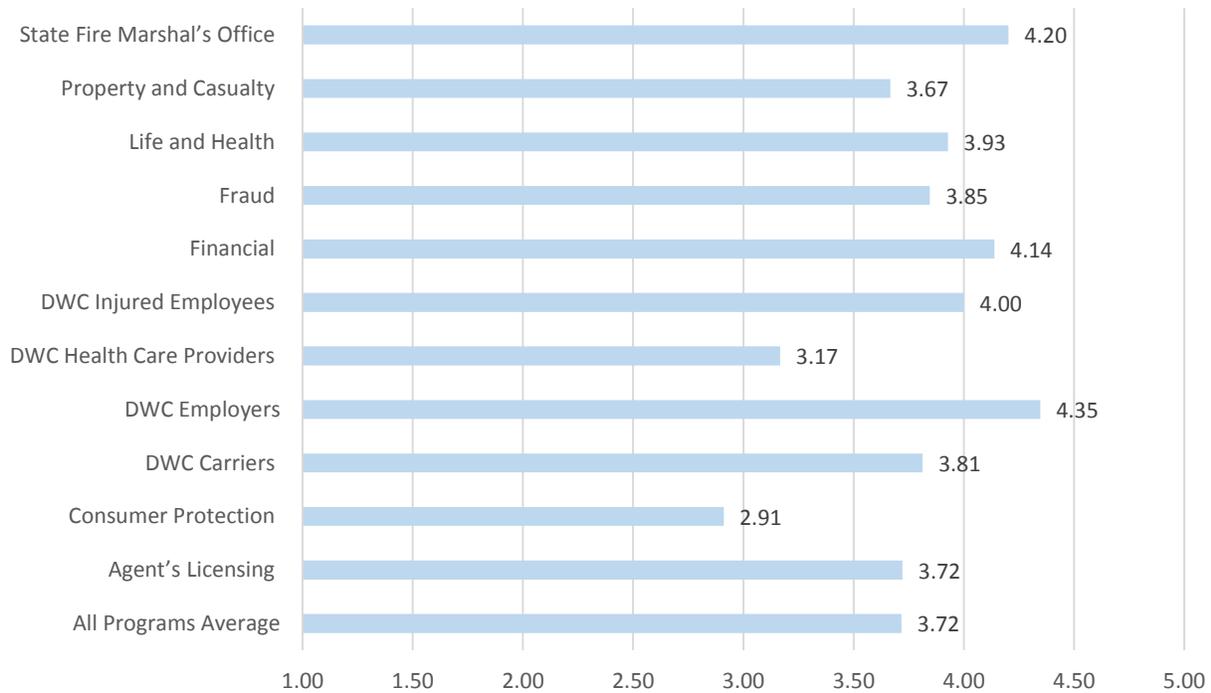
**Figure 2.1: TDI provides an easy method for filing complaints.  
Average Score by Program**



**Table 2.2: TDI responds to complaints in a timely manner.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>23.8</b>	<b>72</b>	<b>22.4</b>	<b>68</b>	<b>15.2</b>	<b>46</b>	<b>17.5</b>	<b>53</b>	<b>21.1</b>	<b>64</b>
Agent's Licensing	50.0	1	0.0	0	50.0	1	0.0	0	0.0	0
Consumer Protection	18.3	40	21.6	47	15.6	34	19.7	43	24.8	54
DWC Carriers	50.0	3	16.7	1	16.7	1	16.7	1	0.0	0
DWC Employers	14.3	1	85.7	6	0.0	0	0.0	0	0.0	0
DWC Health Care Providers	20.0	4	30.0	6	10.0	2	15.0	3	25.0	5
DWC Injured Employees	20.0	2	40.0	4	20.0	2	10.0	1	10.0	1
Financial	25.0	2	37.5	3	12.5	1	25.0	2	0.0	0
Fraud	41.7	5	8.3	1	16.7	2	16.7	2	16.7	2
Life and Health	50.0	4	0.0	0	25.0	2	12.5	1	12.5	1
Property and Casualty	50.0	1	0.0	0	0.0	0	50.0	1	0.0	0
State Fire Marshal's Office	90.0	9	10.0	1	0.0	0	0.0	0	0.0	0

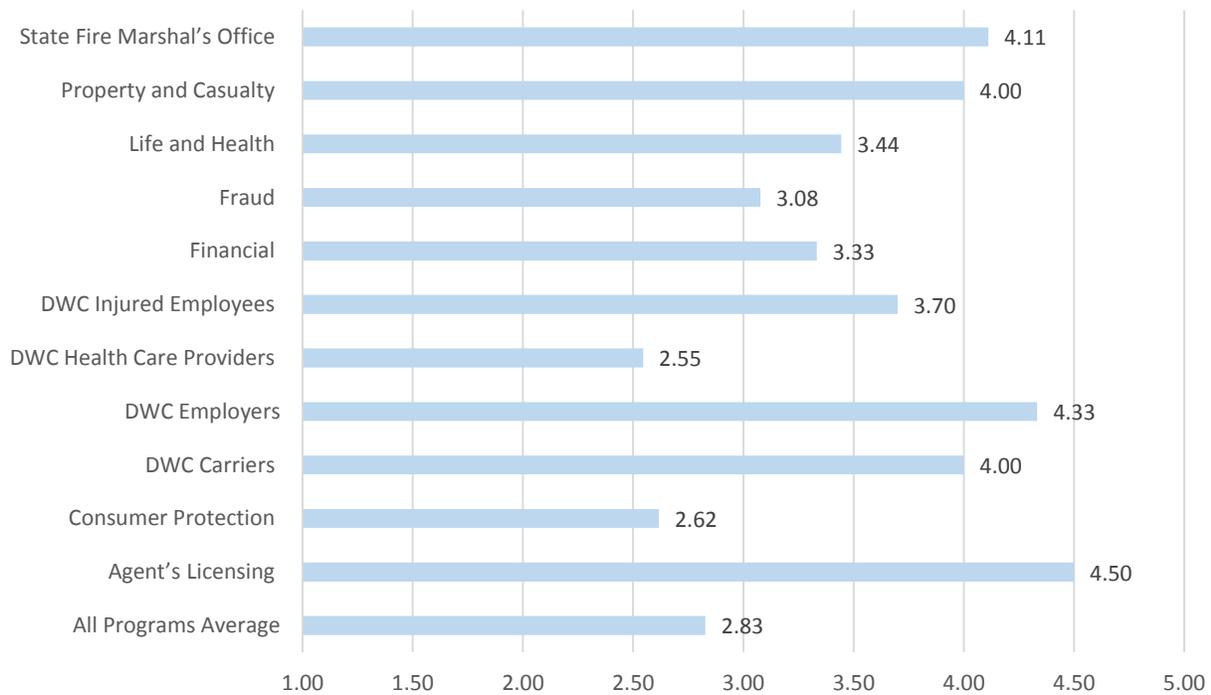
**Figure 2.2: TDI responds to complaints in a timely manner.  
Average Score by Program**



**Table 2.3: TDI handles complaints effectively.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>33.0</b>	<b>69</b>	<b>24.9</b>	<b>51</b>	<b>21.4</b>	<b>47</b>	<b>10.7</b>	<b>51</b>	<b>10.0</b>	<b>96</b>
Agent's Licensing	50	1	50	1	0	0	0	0	0	0
Consumer Protection	19.8	45	13.2	30	13.2	30	16.3	37	37.4	85
DWC Carriers	40	2	20	1	40	2	0	0	0	0
DWC Employers	28.6	2	71.4	4	0	0	0	0	0	0
DWC Health Care Providers	9.1	2	22.7	5	9.1	2	31.8	7	27.3	6
DWC Injured Employees	20	2	40	4	30	3	10	1	0	0
Financial	22.2	2	22.2	2	22.2	2	33.3	3	0	0
Fraud	23.1	3	23.1	3	15.4	2	15.4	2	23.1	3
Life and Health	44.4	4	0	0	33.3	3	0	0	22.2	2
Property and Casualty	50	1	0	0	50	1	0	0	0	0
State Fire Marshal's Office	55.6	5	11.1	1	22.2	2	11.1	1	0	0

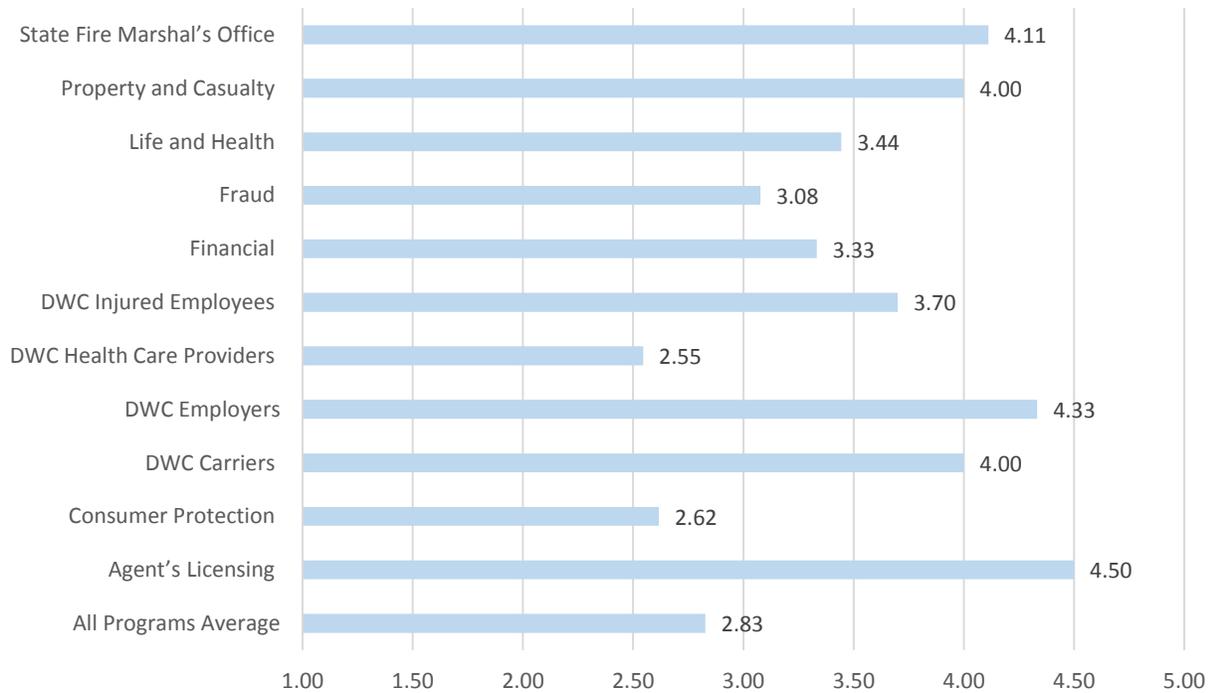
**Figure 2.3: TDI handles complaints effectively.  
Average Score by Program**



**Table 2.4: TDI provides updates on insurance-related complaints.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>30.3</b>	<b>62</b>	<b>32.2</b>	<b>63</b>	<b>18.0</b>	<b>50</b>	<b>10.9</b>	<b>57</b>	<b>8.5</b>	<b>80</b>
Agent's Licensing	50	1	50	1	0	0	0	0	0	0
Consumer Protection	17.5	39	16.1	36	14.3	32	20.2	45	31.8	71
DWC Carriers	33.3	2	66.7	4	0	0	0	0	0	0
DWC Employers	14.3	1	85.7	6	0	0	0	0	0	0
DWC Health Care Providers	9.1	2	22.7	5	31.8	7	18.2	4	18.2	4
DWC Injured Employees	10	1	50	5	20	2	0	0	20	2
Financial	11.1	1	33.3	3	22.2	2	33.3	3	0	0
Fraud	38.5	5	7.7	1	15.4	2	15.4	2	23.1	3
Life and Health	44.4	4	11.1	1	22.2	2	22.2	2	0	0
Property and Casualty	50	1	0	0	50	1	0	0	0	0
State Fire Marshal's Office	55.6	5	11.1	1	22.2	2	11.1	1	0	0

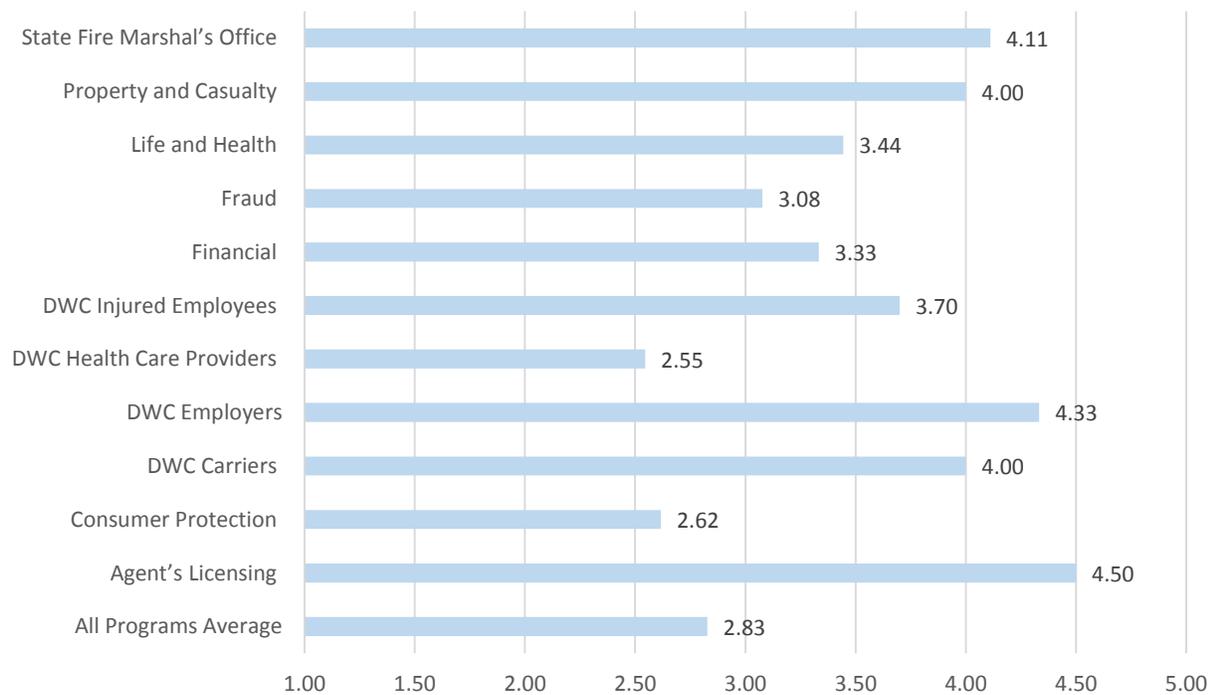
**Figure 2.4: TDI provides updates on insurance-related complaints.  
Average Score by Program**



**Table 2.5: TDI provides notification of outcomes of complaints.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>34.0</b>	<b>72</b>	<b>29.7</b>	<b>100</b>	<b>20.4</b>	<b>56</b>	<b>10.6</b>	<b>41</b>	<b>5.4</b>	<b>46</b>
Agent's Licensing	50	1	50	1	0	0	0	0	0	0
Consumer Protection	19.5	44	33.2	75	16.8	38	12.8	29	17.7	40
DWC Carriers	28.6	2	71.4	5	0	0	0	0	0	0
DWC Employers	33.3	2	66.7	4	0	0	0	0	0	0
DWC Health Care Providers	22.7	5	36.4	8	13.6	3	13.6	3	13.6	3
DWC Injured Employees	20	2	20	2	40	4	0	0	20	2
Financial	11.1	1	33.3	3	22.2	2	33.3	3	0	0
Fraud	38.5	5	15.4	2	15.4	2	23.1	3	7.7	1
Life and Health	44.4	4	0	0	33.3	3	22.2	2	0	0
Property and Casualty	50	1	0	0	50	1	0	0	0	0
State Fire Marshal's Office	55.6	5	0	0	33.3	3	11.1	1	0	0

**Figure 2.5: TDI provides notification of outcomes of complaints.  
Average Score by Program**



## ***Telephone Communications***

### ***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 agency staff during telephone conversations. TDI customers were asked whether the information they received from staff was accurate, understandable, and helpful, and whether the staff themselves were friendly and helpful. As shown in Figure 3, about 7 in 10 TDI customers were satisfied with the service they received when calling the agency. Customer satisfaction on the telephone composite score had a slight decrease from 72 percent in 2013 to 69 percent in 2016.

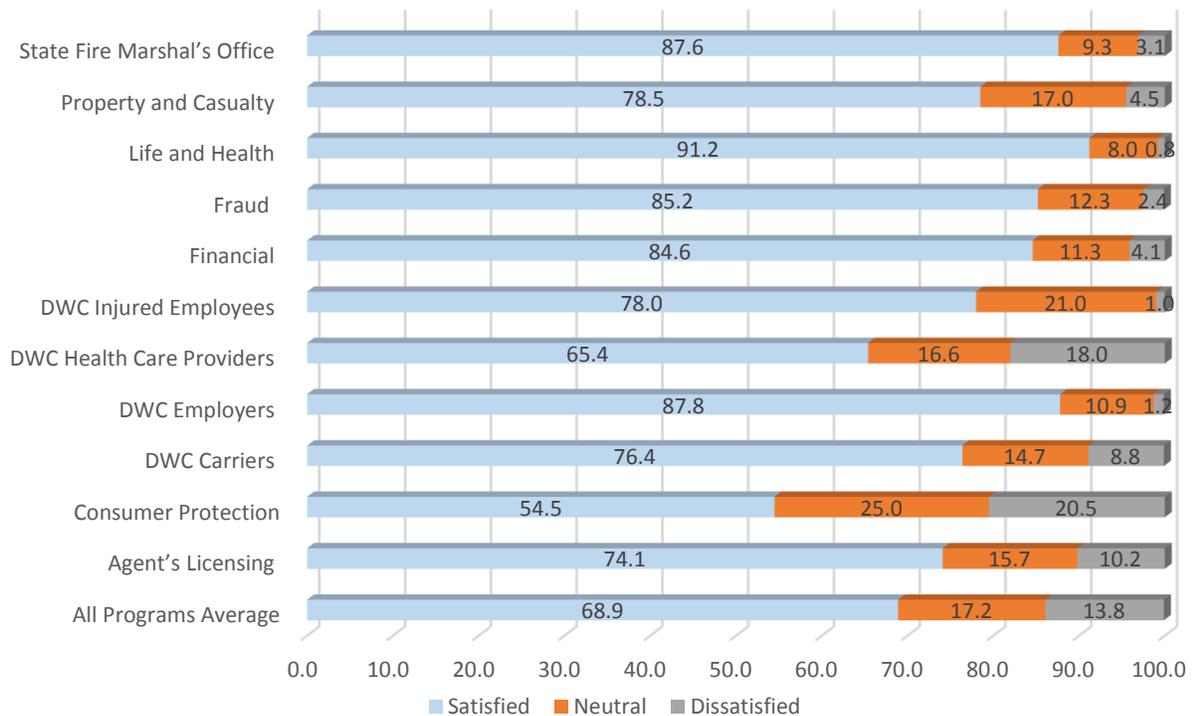
Additional data show:

- DWC Injured Employees increased to 78 percent from 58 percent in the prior iteration.
- Life and Health increased marginally over time from 89 percent to 91 percent, and was one of the highest ranking customer groups along with DWC Employers.
- Consumer Protection and Health Care Providers scored the lowest, at 55 percent and 65 percent, respectively.

**Table 3: Telephone Services Composite  
Percent Satisfaction by Response**

Program	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
<b>All Programs Combined</b>	<b>37.7</b>	<b>31.2</b>	<b>17.2</b>	<b>5.4</b>	<b>8.4</b>
Agent’s Licensing	46.6	27.5	15.7	5.3	4.9
Consumer Protection	26	28.5	25	11.1	9.4
DWC Carriers	40.4	36	14.7	6.6	2.2
DWC Employers	48.4	39.4	10.9	1	0.2
DWC Health Care Providers	25.1	40.3	16.6	9.5	8.5
DWC Injured Employees	28	50	21	1	0
Financial	47.7	36.9	11.3	3.0	1.1
Fraud	50.7	34.5	12.3	2.2	0.2
Life and Health	58.4	32.8	8.0	0.8	0.0
Property and Casualty	34.6	43.9	17	3.8	0.7
State Fire Marshal’s Office	53.6	34	9.3	2.1	1

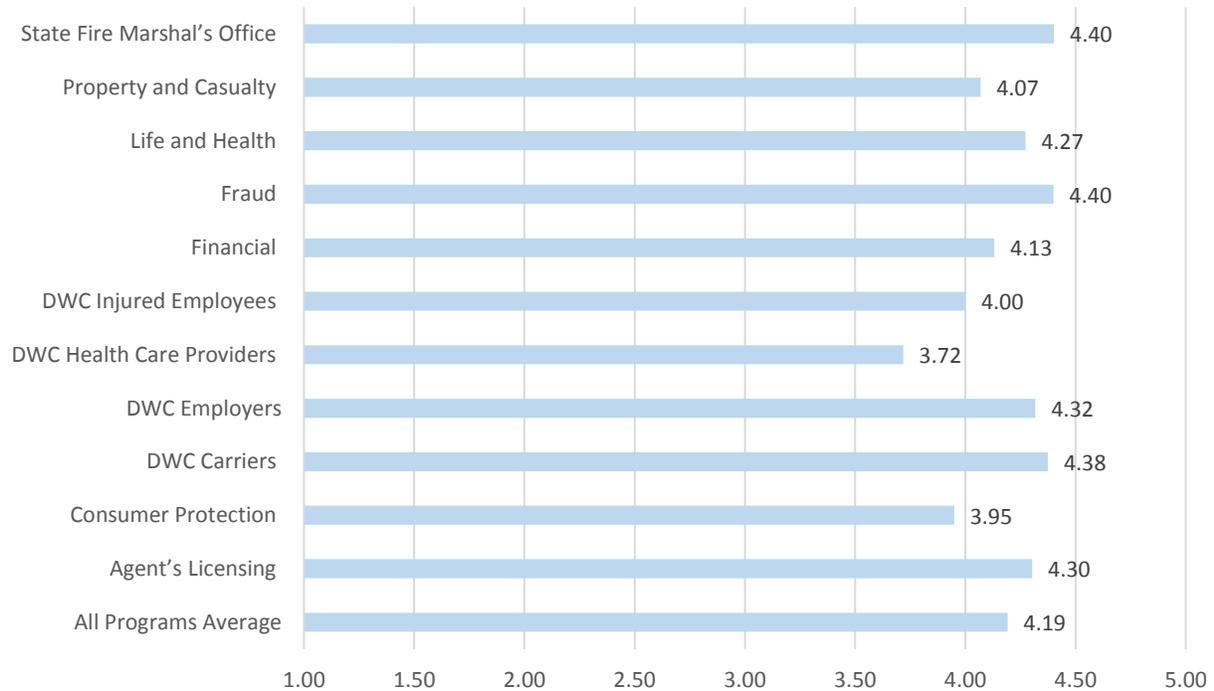
**Figure 3: Telephone Services Composite  
Percent Satisfaction, Neutral, and Dissatisfied**



**Table 3.1: Toll Free Telephone Access  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>39.7</b>	<b>301</b>	<b>43.5</b>	<b>280</b>	<b>13.2</b>	<b>100</b>	<b>2.2</b>	<b>16</b>	<b>1.5</b>	<b>11</b>
Agent's Licensing	50	28	33.9	19	12.5	7	3.6	2	0	0
Consumer Protection	32.2	38	43.2	51	16.1	19	4.2	5	4.2	5
DWC Carriers	50	8	37.5	6	12.5	2	0	0	0	0
DWC Employers	43.2	19	45.5	20	11.4	5	0	0	0	0
DWC Health Care Providers	28.1	9	43.8	14	9.4	3	9.4	3	9.4	3
DWC Injured Employees	11.1	1	77.8	7	11.1	1	0	0	0	0
Financial	37.7	23	39.3	24	21.3	13	1.6	1	0	0
Fraud	50	20	40	16	10	4	0	0	0	0
Life and Health	42.9	33	45.9	35	9.1	7	1.3	1	1.3	1
Property and Casualty	34.7	35	42.6	43	18.8	19	3	3	1	1
State Fire Marshal's Office	56.5	87	29.2	45	13	20	0.6	1	0.6	1

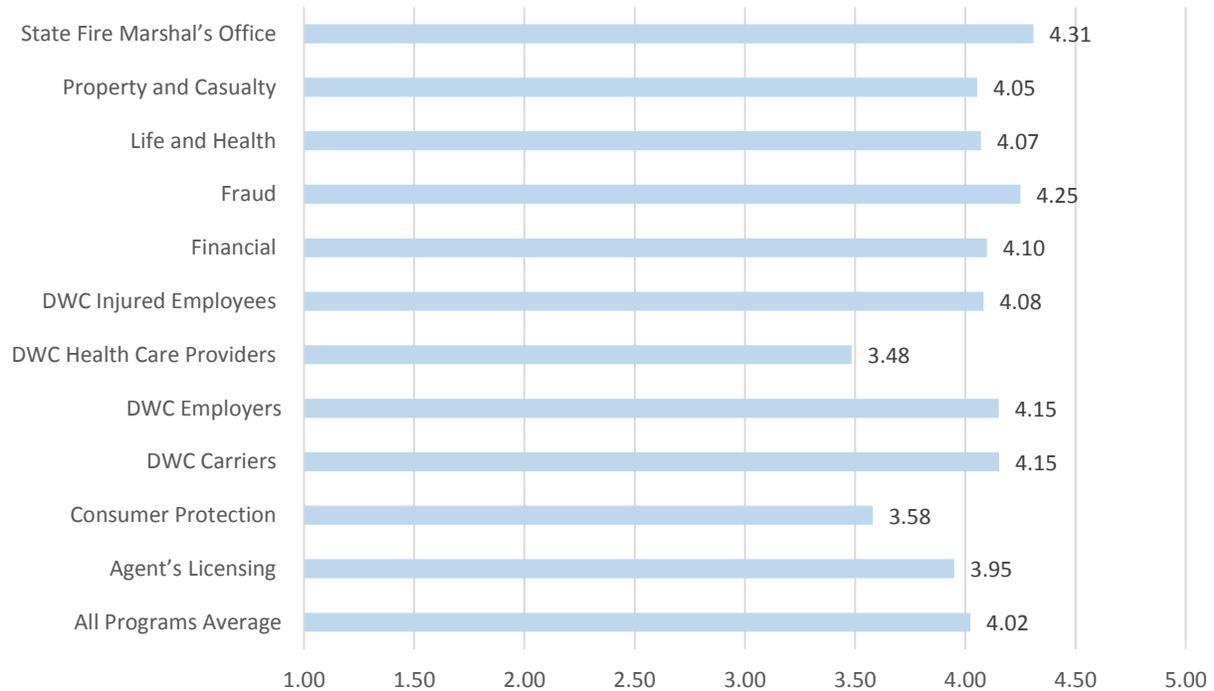
**Figure 3.1: Toll Free Telephone Access  
Average Score by Program**



**Table 3.2: Access to a Representative When Calling the Agency  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>34.3</b>	<b>270</b>	<b>42.4</b>	<b>305</b>	<b>16.1</b>	<b>117</b>	<b>4.8</b>	<b>42</b>	<b>2.3</b>	<b>17</b>
Agent’s Licensing	43.3	26	26.7	16	15	9	11.7	7	3.3	2
Consumer Protection	23.4	29	37.1	46	20.2	25	12.9	16	6.5	8
DWC Carriers	30.8	4	53.8	7	15.4	2	0	0	0	0
DWC Employers	34.8	16	50	23	10.9	5	4.3	2	0	0
DWC Health Care Providers	24.2	8	33.3	11	21.2	7	9.1	3	12.1	4
DWC Injured Employees	25	3	58.3	7	16.7	2	0	0	0	0
Financial	39.3	24	37.7	23	18	11	3.3	2	1.6	1
Fraud	45	18	35	14	20	8	0	0	0	0
Life and Health	35.7	30	45.2	38	10.7	9	7.1	6	1.2	1
Property and Casualty	27.3	30	52.7	58	18.2	20	1.8	2	0	0
State Fire Marshal’s Office	48.8	82	36.9	62	11.3	19	2.4	4	0.6	1

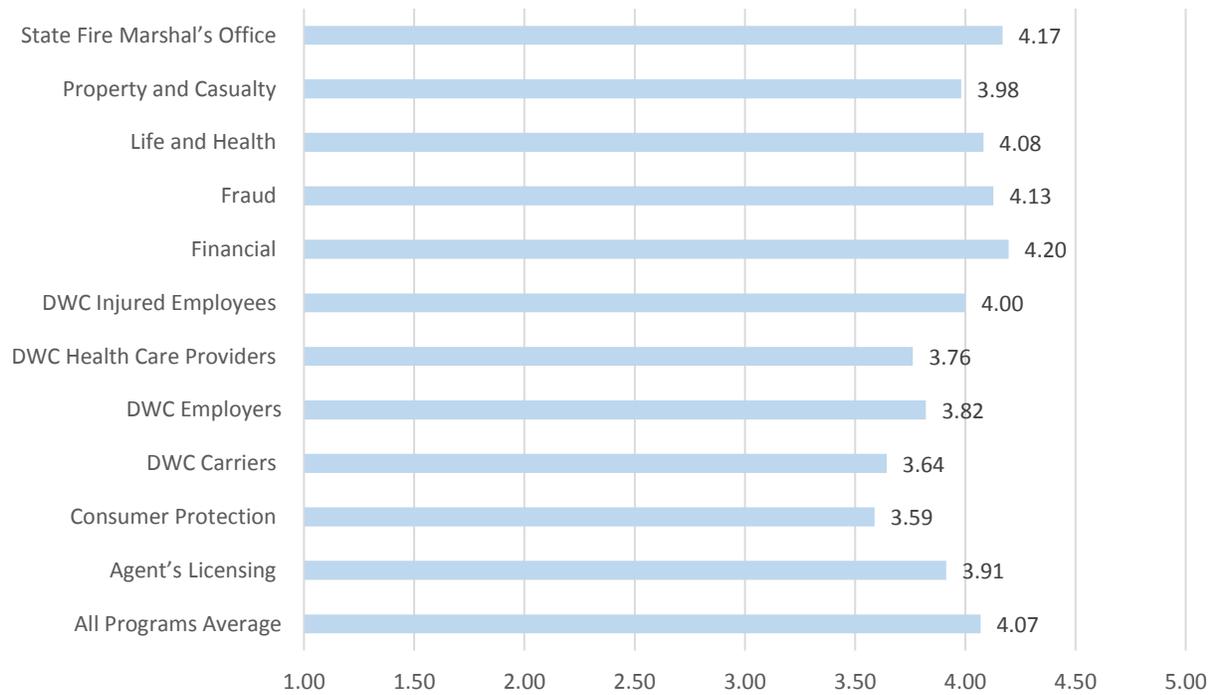
**Figure 3.2: Access to a Representative When Calling the Agency  
Average Score by Program**



**Table 3.3: Time Placed on Hold When Calling the Agency  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>32.0</b>	<b>248</b>	<b>33.4</b>	<b>264</b>	<b>23.8</b>	<b>162</b>	<b>6.5</b>	<b>48</b>	<b>4.3</b>	<b>27</b>
Agent’s Licensing	33.3	20	18.3	11	21.7	13	13.3	8	13.3	8
Consumer Protection	20.7	25	30.6	37	25.6	31	15.7	19	7.4	9
DWC Carriers	30.8	4	30.8	4	15.4	2	15.4	2	7.7	1
DWC Employers	31.1	14	42.2	19	24.4	11	0	0	2.2	1
DWC Health Care Providers	18.8	6	31.3	10	28.1	9	9.4	3	12.5	4
DWC Injured Employees	30	3	30	3	40	4	0	0	0	0
Financial	41.9	26	32.3	20	21	13	3.2	2	1.6	1
Fraud	40.5	17	26.2	11	28.6	12	4.8	2	0	0
Life and Health	33.3	29	40.2	35	19.5	17	5.7	5	1.1	1
Property and Casualty	26.4	29	49.1	54	23.6	26	0.9	1	0	0
State Fire Marshal’s Office	44.9	75	35.9	60	14.4	24	3.6	6	1.2	2

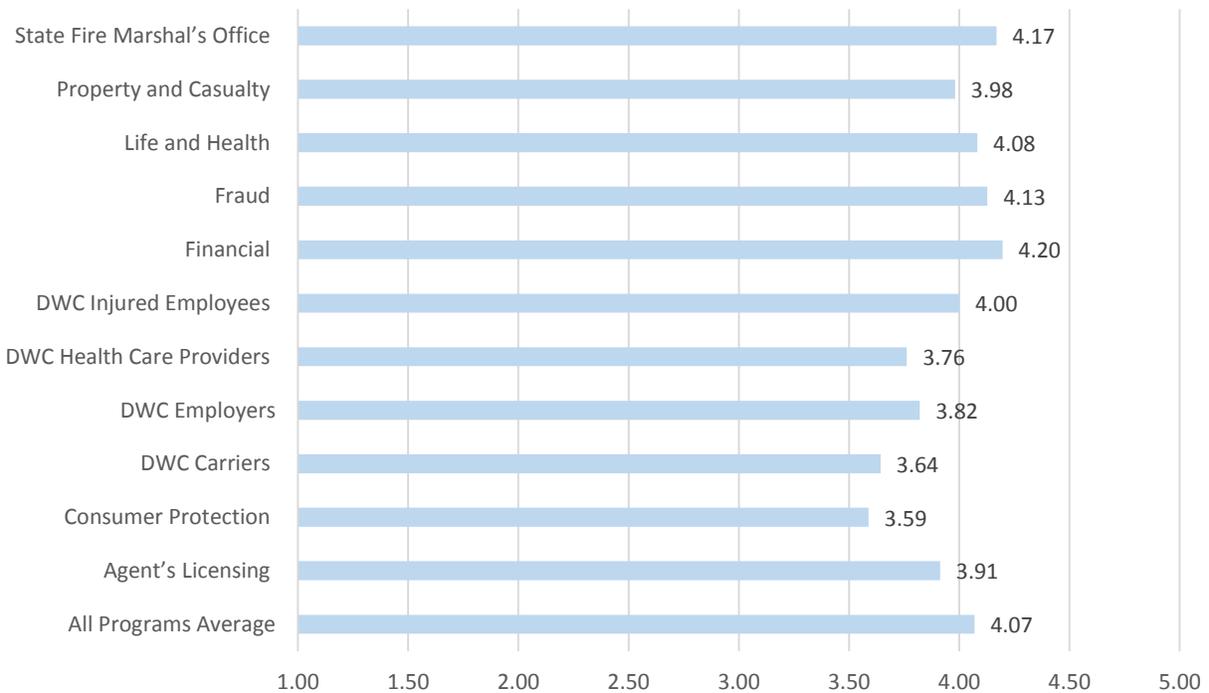
**Figure 3.3: Time Placed on Hold When Calling the Agency  
Average Score by Program**



**Table 3.4: Number of Call Transfers When Calling the Agency  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>32.5</b>	<b>182</b>	<b>34.8</b>	<b>164</b>	<b>23.2</b>	<b>81</b>	<b>4.8</b>	<b>27</b>	<b>2.0</b>	<b>5</b>
Agent's Licensing	37.9	22	29.3	17	22.4	13	6.9	4	3.4	2
Consumer Protection	23.2	26	28.6	32	34.8	39	10.7	12	2.7	3
DWC Carriers	35.7	5	21.4	3	21.4	3	14.3	2	7.1	1
DWC Employers	22.6	19	44.0	37	28.6	24	2.4	2	2.4	2
DWC Health Care Providers	24.8	25	35.6	36	33.7	34	3.0	3	3.0	3
DWC Injured Employees	20	2	60	6	20	2	0	0	0	0
Financial	42.6	26	39.9	24	14.8	9	1.6	1	1.6	1
Fraud	43.6	17	30.8	12	20.5	8	5.1	2	0	0
Life and Health	35.3	30	10	34	22.4	19	2.4	2	0	0
Property and Casualty	29.2	31	43.4	46	23.6	25	3.8	4	0	0
State Fire Marshal's Office	42.1	67	39.6	63	13.2	21	3.1	5	1.9	3

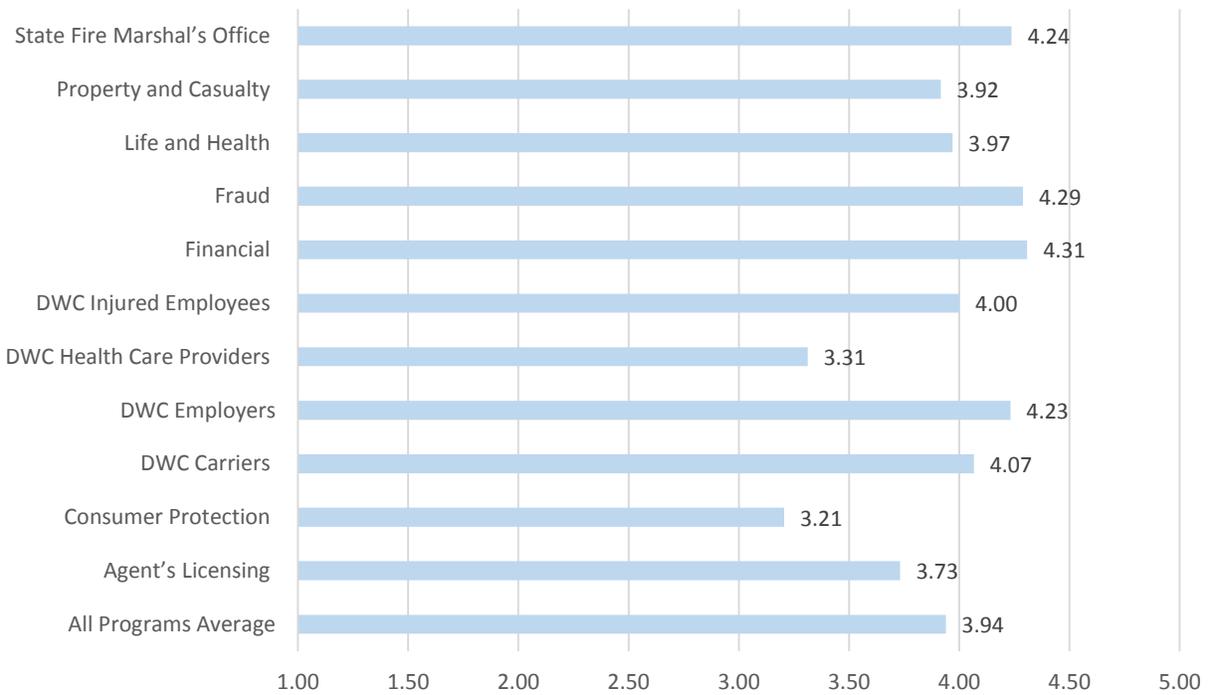
**Figure 3.4: Number of Call Transfers When Calling the Agency  
Average Score by Program**



**Table 3.5: Timeliness of Agency Returning Calls  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>36.3</b>	<b>286</b>	<b>36.9</b>	<b>261</b>	<b>17.0</b>	<b>133</b>	<b>4.3</b>	<b>41</b>	<b>5.5</b>	<b>39</b>
Agent’s Licensing	41.1	23	16.1	9	28.6	16	3.6	2	10.7	6
Consumer Protection	24.3	26	20.6	22	25.2	27	11.2	12	18.7	20
DWC Carriers	40	6	40	6	13.3	2	0	0	6.7	1
DWC Employers	46.5	20	32.6	14	18.6	8	2.3	1	0	0
DWC Health Care Providers	18.8	6	37.5	12	18.8	6	6.3	2	18.8	6
DWC Injured Employees	18.2	2	63.6	7	18.2	2	0	0	0	0
Financial	44.4	36	45.7	37	7.4	6	1.2	1	1.2	1
Fraud	51.1	23	31.1	14	13.3	6	4.4	2	0	0
Life and Health	38.9	35	40	36	12.2	19	5.6	5	3.3	3
Property and Casualty	27.8	30	44.4	48	19.4	21	8.3	9	0	0
State Fire Marshal’s Office	48.2	79	34.1	56	12.2	20	4.3	7	1.2	2

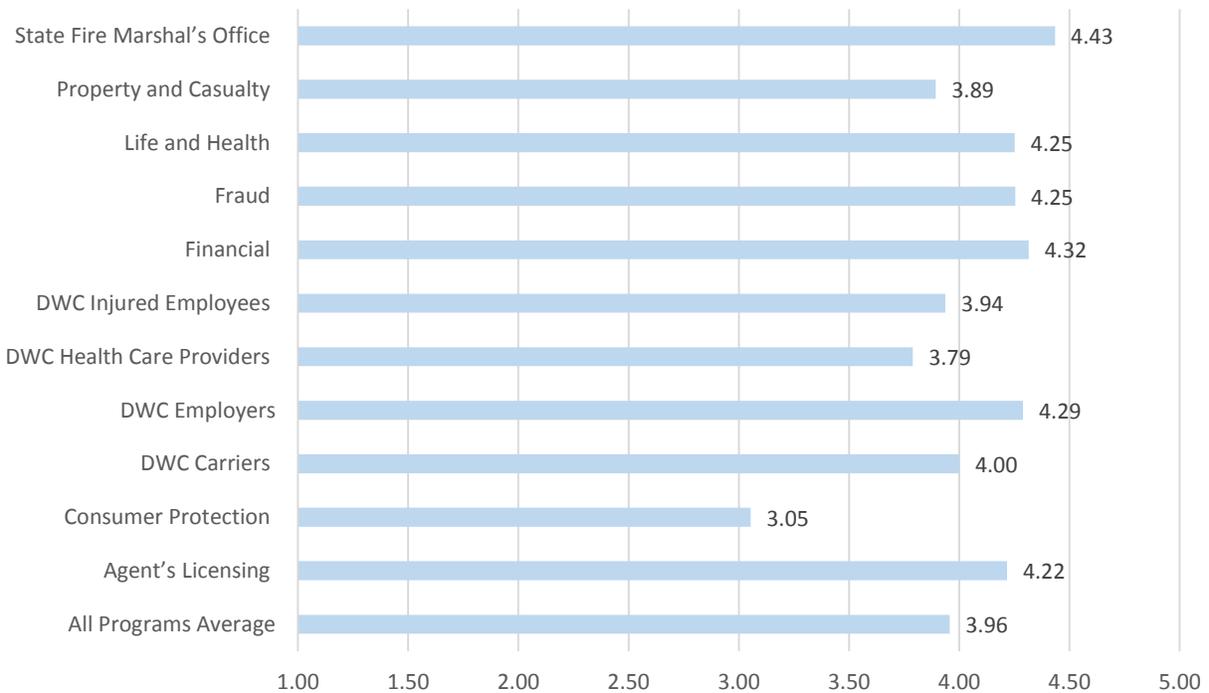
**Figure 3.5: Timeliness of Agency Returning Calls  
Average Score by Program**



**Table 3.6: Information received from the telephone helpline staff is accurate.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>44.4</b>	<b>381</b>	<b>38.8</b>	<b>306</b>	<b>9.2</b>	<b>87</b>	<b>5.6</b>	<b>33</b>	<b>2.0</b>	<b>22</b>
Agent's Licensing	53.3	32	30.0	18	10.0	6	3.3	2	3.3	2
Consumer Protection	25.8	32	22.6	28	29.8	37	9.7	12	12.1	15
DWC Carriers	43.8	7	37.5	6	0.0	0	18.8	3	0.0	0
DWC Employers	57.1	28	36.7	18	6.1	3	0.0	0	0	0
DWC Health Care Providers	26.5	9	55.9	19	2.9	1	11.8	4	2.9	1
DWC Injured Employees	33.3	4	41.7	5	16.7	2	8.3	1	0	0
Financial	50.6	44	40.2	35	5.7	5	2.3	2	1.1	1
Fraud	54.0	27	42.0	21	4.0	2	0.0	0	0	0
Life and Health	44.7	46	41.7	43	12.6	13	0.0	0	1.0	1
Property and Casualty	40.4	46	43.9	50	8.8	10	6.1	7	0.9	1
State Fire Marshal's Office	58.9	106	35.0	63	4.4	8	1.1	2	0.6	1

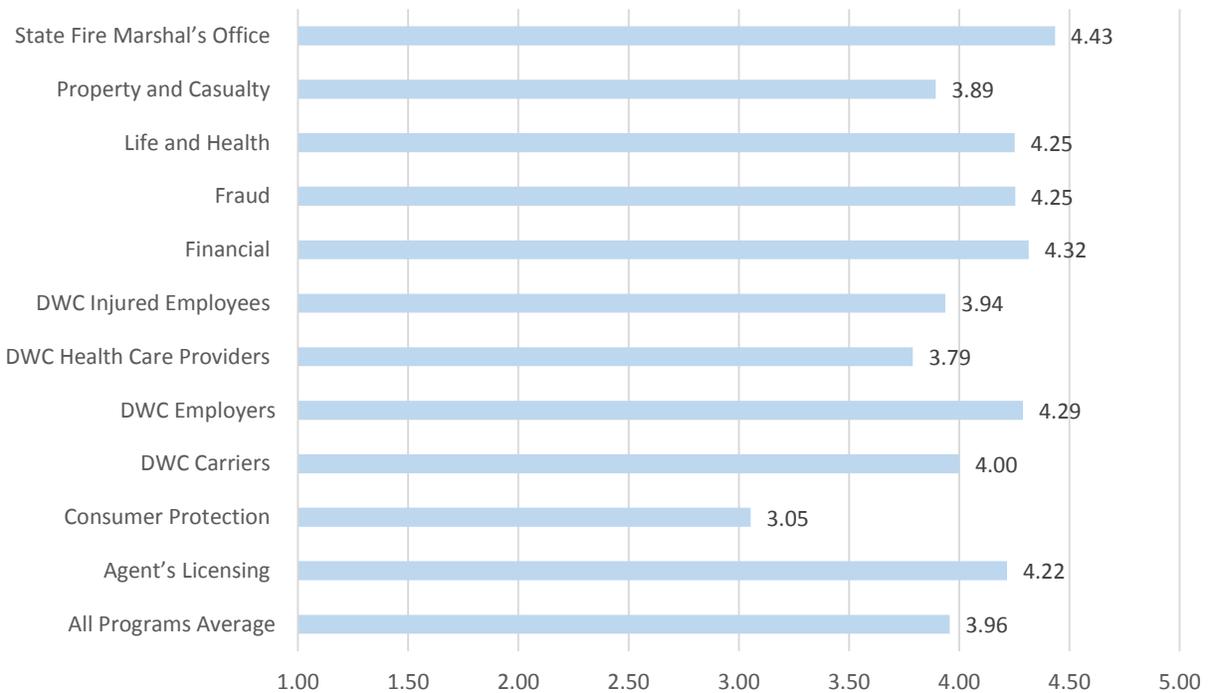
**Figure 3.6: Information received from the telephone helpline staff is accurate.  
Average Score by Program**



**Table 3.7: Information received from the telephone helpline staff is understandable.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>43.5</b>	<b>373</b>	<b>40.4</b>	<b>320</b>	<b>12.5</b>	<b>96</b>	<b>2.5</b>	<b>24</b>	<b>1.3</b>	<b>17</b>
Agent’s Licensing	53.3	32	35.0	21	8.3	5	1.7	1	1.7	1
Consumer Protection	26.4	33	28.8	36	26.4	33	11.2	14	7.2	9
DWC Carriers	41.2	7	41.2	7	17.6	3	0.0	0	0.0	0
DWC Employers	54.2	26	39.6	19	6.3	3	0.0	0	0	0
DWC Health Care Providers	26.5	9	55.9	19	8.8	3	8.8	3	0.0	0
DWC Injured Employees	33.3	4	41.7	5	25.0	3	0	0	0	0
Financial	49.4	43	42.5	37	7.4	5	1.2	1	1.2	1
Fraud	54.0	27	40.0	20	6.0	3	0.0	0	0	0
Life and Health	43.3	45	43.3	45	12.5	13	0.0	0	1.0	1
Property and Casualty	39.5	45	39.5	45	14.9	17	3.5	4	2.6	3
State Fire Marshal’s Office	57.0	102	36.9	66	4.5	8	0.6	1	1.1	2

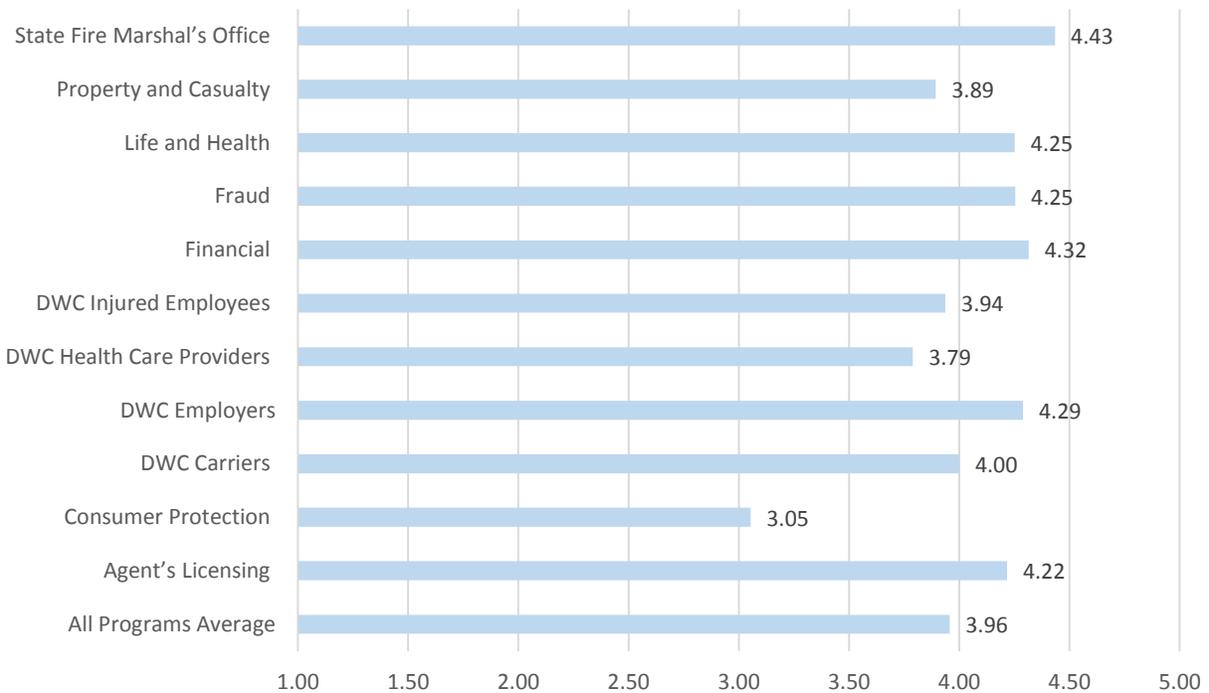
**Figure 3.7: Information received from the telephone helpline staff is understandable.  
Average Score by Program**



**Table 3.8: Information received from the telephone helpline staff is helpful.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>44.4</b>	<b>380</b>	<b>36.4</b>	<b>292</b>	<b>11.6</b>	<b>86</b>	<b>4.6</b>	<b>40</b>	<b>2.9</b>	<b>31</b>
Agent’s Licensing	51.7	31	33.3	20	6.7	4	3.3	2	5.0	3
Consumer Protection	25.6	32	22.4	28	21.6	27	15.2	19	15.2	19
DWC Carriers	43.8	7	31.3	5	18.8	3	6.3	1	0.0	0
DWC Employers	52.1	25	41.7	20	6.3	3	0.0	0	0	0
DWC Health Care Providers	33.3	11	39.4	13	9.1	3	12.1	4	6.1	2
DWC Injured Employees	33.3	4	41.7	5	25.0	3	0.0	0	0	0
Financial	48.3	42	44.8	39	4.6	4	0.0	0	2.3	2
Fraud	54.0	27	36.0	18	6.0	3	4.0	2	0	0
Life and Health	46.6	48	36.9	38	13.6	14	1.9	2	1.0	1
Property and Casualty	40.9	47	40.0	46	11.3	13	6.1	7	1.7	2
State Fire Marshal’s Office	58.9	106	33.3	60	5.0	9	1.7	3	1.1	2

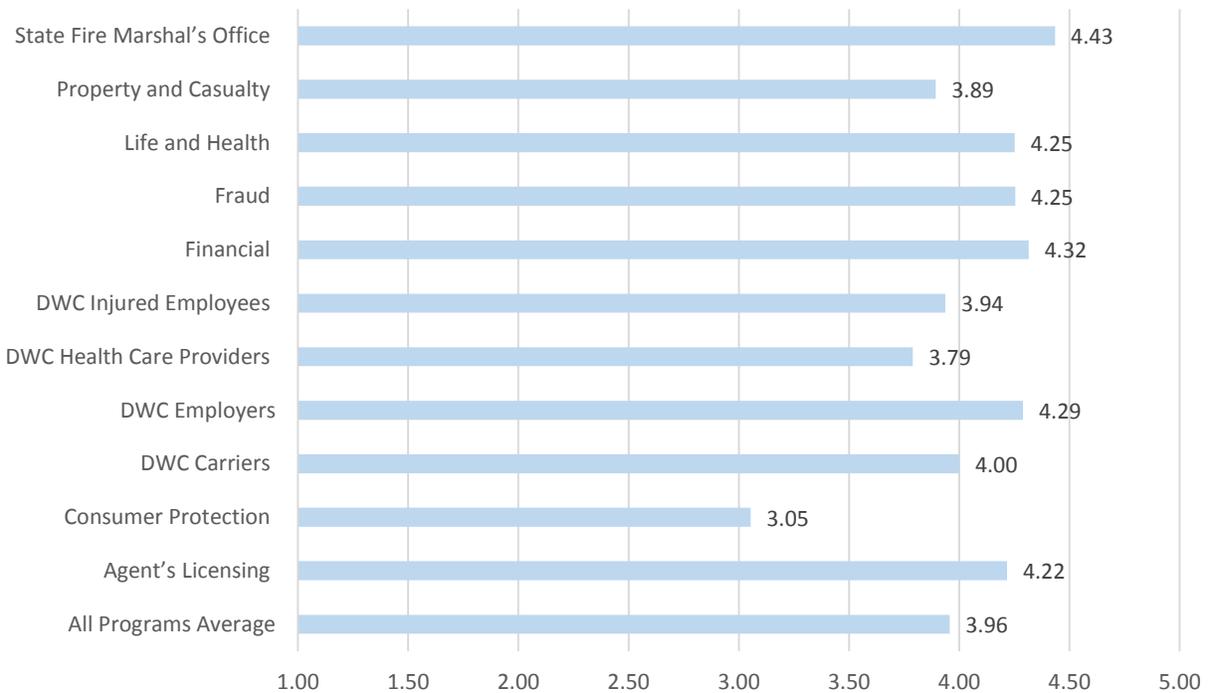
**Figure 3.8: Information received from the telephone helpline staff is helpful.  
Average Score by Program**



**Table 3.9: Telephone helpline staff are friendly and helpful.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>50.6</b>	<b>426</b>	<b>32.3</b>	<b>255</b>	<b>13.7</b>	<b>108</b>	<b>2.2</b>	<b>19</b>	<b>2.1</b>	<b>20</b>
Agent’s Licensing	55.0	33	25.0	15	16.7	10	0.0	0	3.3	2
Consumer Protection	32.3	40	22.6	28	25.8	32	8.9	11	10.5	13
DWC Carriers	43.8	7	31.3	5	18.8	3	6.3	1	0.0	0
DWC Employers	64.6	31	31.3	15	4.2	2	0.0	0	0	0
DWC Health Care Providers	32.4	11	38.2	13	20.6	7	2.9	1	5.9	2
DWC Injured Employees	41.7	5	41.7	5	16.7	2	0.0	0	0	0
Financial	58.6	51	34.5	30	5.7	5	1.1	1	0.0	0
Fraud	60.0	30	28.0	14	8.0	4	2.0	1	2.0	1
Life and Health	59.0	52	38.5	40	11.5	12	0.0	0	0.0	0
Property and Casualty	43.9	50	39.5	45	15.8	18	0.9	1	0.0	0
State Fire Marshal’s Office	64.8	116	25.1	45	7.3	13	1.7	3	1.1	2

**Figure 3.9: Telephone helpline staff are friendly and helpful.  
Average Score by Program**



## ***Internet Sites***

### ***Satisfaction with the Agency's Internet Sites***

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2017-2021* recommends that agencies use questions regarding the following measures to gauge customer satisfaction with the agency's Internet sites:

- Customers were able to access information about services needed using the Internet.
- The website was easy to use and well organized.
- The website contained 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 and gave contact persons, and had accurate and useful information. Additionally, TDI customers were asked whether the search feature was easy to use and helpful.

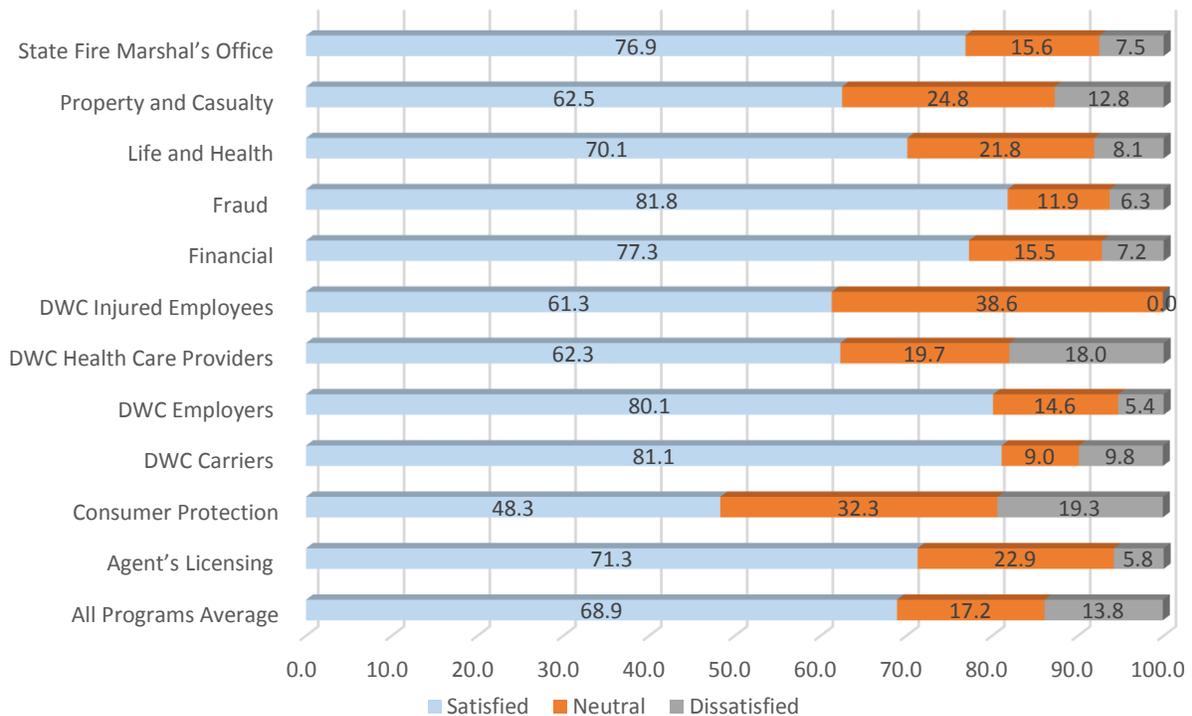
From 2013 to 2016, overall Internet sites satisfaction marginally decreased from 70 percent to 69 percent. Satisfaction with the Healthcare Provider program increased 5 percentage points between 2013 at 57 percent and 2016 at 62 percent. The data also show that:

- Agent's Licensing decreased by 9 percent from 80 percent in 2013 to 71 percent in 2016.
- The two highest scoring groups were Fraud (82 percent) and DWC Carriers (81 percent).
- Consumer Protection and DWC Injured Employees scored the lowest at 48 percent and 61 percent, respectively.
- In regard to the accuracy of information provided by Internet sites (Figure 4.3), Fraud reported the highest satisfaction rate at 92 percent.

**Table 4: TDI Internet Sites Composite  
Percent Satisfaction by Response**

Program	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
<b>All Programs Combined</b>	<b>37.7</b>	<b>31.2</b>	<b>17.2</b>	<b>5.4</b>	<b>8.4</b>
Agent’s Licensing	30.1	41.2	22.9	5	0.8
Consumer Protection	17.5	30.8	32.3	13.2	6.1
DWC Carriers	35.2	45.9	9	8.2	1.6
DWC Employers	40.2	39.9	14.6	5.4	0
DWC Health Care Providers	21.3	41	19.7	13	5
DWC Injured Employees	19.3	42	38.6	0	0
Financial	28.5	48.8	15.5	6.4	0.8
Fraud	37.6	44.2	11.9	5.3	1
Life and Health	24.6	45.5	21.8	6.5	1.6
Property and Casualty	17.9	44.6	24.8	10.3	2.5
State Fire Marshal’s Office	38	38.9	15.6	6.1	1.4

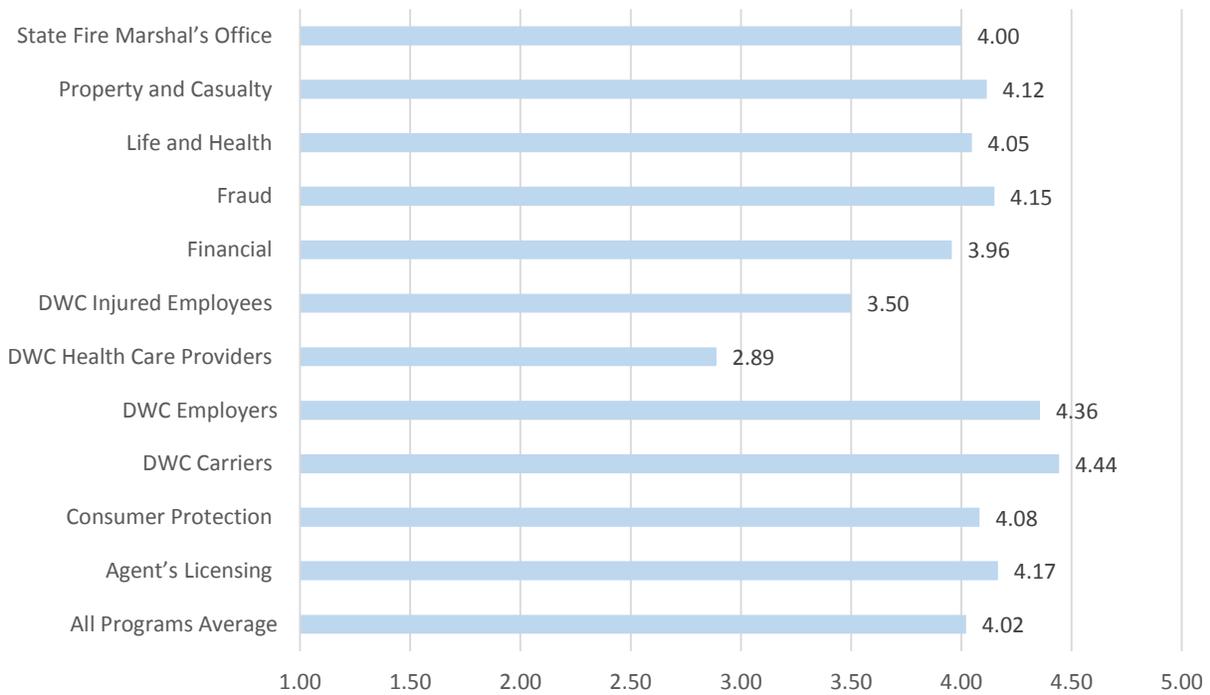
**Figure 4: TDI Internet Sites  
Percent Satisfaction, Neutral, and Dissatisfied**



**Table 4.1: TDI's Internet sites are easy to use.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>26.9</b>	<b>221</b>	<b>41.0</b>	<b>366</b>	<b>18.9</b>	<b>169</b>	<b>10.2</b>	<b>89</b>	<b>0.9</b>	<b>12</b>
Agent's Licensing	29.3	22	25	33	16.7	16	5.3	4	0	0
Consumer Protection	19.9	40	37.3	75	28.4	57	10.4	21	4	8
DWC Carriers	37.5	6	50	8	0	0	12.5	2	0	0
DWC Employers	36.4	16	45.5	20	11.4	5	6.8	3	0	0
DWC Health Care Providers	21.9	7	40.6	13	9.4	3	25	8	3.1	1
DWC Injured Employees	16.7	2	25	3	58.3	7	0	0	0	0
Financial	26.3	21	51.3	41	16.3	13	6.3	5	0	0
Fraud	32.7	17	44.2	23	13.5	7	9.6	5	0	0
Life and Health	21	21	46	46	21	21	11	11	1	1
Property and Casualty	19.8	21	45.3	48	18.9	20	15.1	16	0.9	1
State Fire Marshal's Office	34.5	48	40.3	56	14.4	20	10.1	14	0.7	1

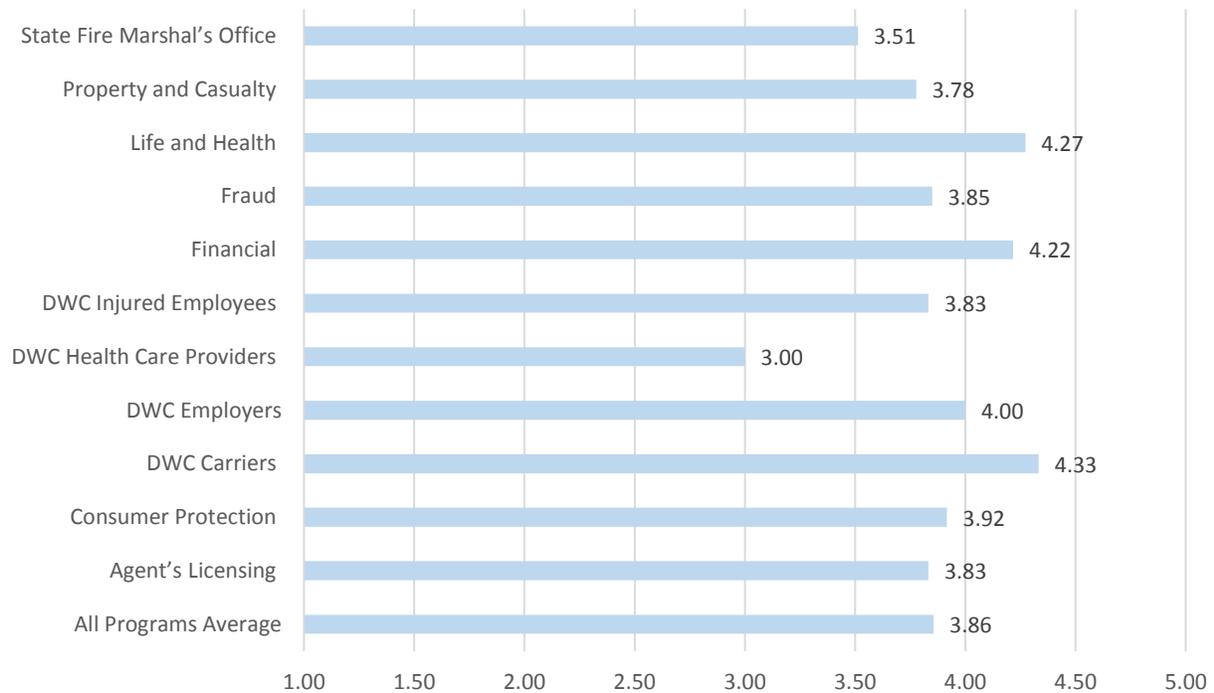
**Figure 4.1: TDI's Internet sites are easy to use.  
Average Score by Program**



**Table 4.2: TDI’s Internet sites clearly explain services offered.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>27.5</b>	<b>221</b>	<b>46.6</b>	<b>367</b>	<b>17.7</b>	<b>170</b>	<b>7.4</b>	<b>76</b>	<b>0.8</b>	<b>12</b>
Agent’s Licensing	25.3	19	48	36	21.3	16	5.3	4	0	0
Consumer Protection	18.5	37	33.3	66	29.5	59	14.5	29	4.5	9
DWC Carriers	33.3	5	53.3	8	6.7	1	6.7	1	0	0
DWC Employers	42.9	18	42.9	18	7.1	3	7.1	3	0	0
DWC Health Care Providers	19.4	6	45.2	14	16.1	5	16.1	5	3.1	1
DWC Injured Employees	18.2	2	54.5	6	27.3	3	0	0	0	0
Financial	29.1	23	46.8	37	20.3	16	3.8	3	0	0
Fraud	39.2	20	49	25	9.8	5	2	1	0	0
Life and Health	22.2	22	49.5	49	20.2	20	7.1	7	1	1
Property and Casualty	19	20	47.6	50	22.9	24	10.5	11	0	0
State Fire Marshal’s Office	35.5	49	42	58	13	18	8.7	12	0.7	1

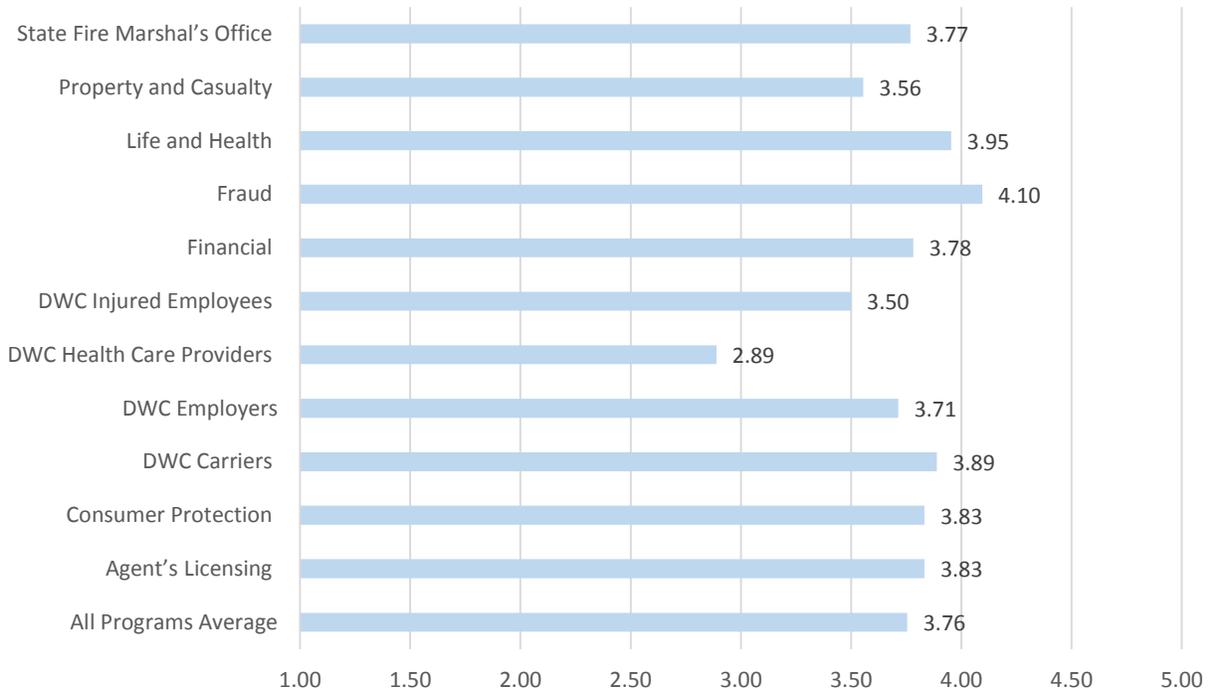
**Figure 4.2: TDI’s Internet sites clearly explain services offered.  
Average Score by Program**



**Table 4.3: TDI's Internet sites provide accurate information.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>31.9</b>	<b>263</b>	<b>46.0</b>	<b>367</b>	<b>17.2</b>	<b>159</b>	<b>3.1</b>	<b>34</b>	<b>1.1</b>	<b>18</b>
Agent's Licensing	34.7	26	46.7	35	16	12	2.7	2	0	0
Consumer Protection	19.2	37	30.1	58	34.7	67	9.8	19	6.2	12
DWC Carriers	33.3	6	53.3	8	6.7	1	0	0	0	0
DWC Employers	42.9	18	47.6	20	7.1	3	2.4	1	0	0
DWC Health Care Providers	25.8	8	35.5	11	29	9	9.7	3	0	0
DWC Injured Employees	16.7	2	50	6	33.3	4	0	0	0	0
Financial	35.4	28	54.4	43	10.1	8	0	0	0	0
Fraud	47.1	24	45.1	23	5.9	3	2	1	0	0
Life and Health	32	32	53	53	14	14	1	1	0	0
Property and Casualty	20	21	50.5	53	21	22	3.8	4	4.8	5
State Fire Marshal's Office	44.2	61	41.3	57	11.6	16	2.2	3	0.7	1

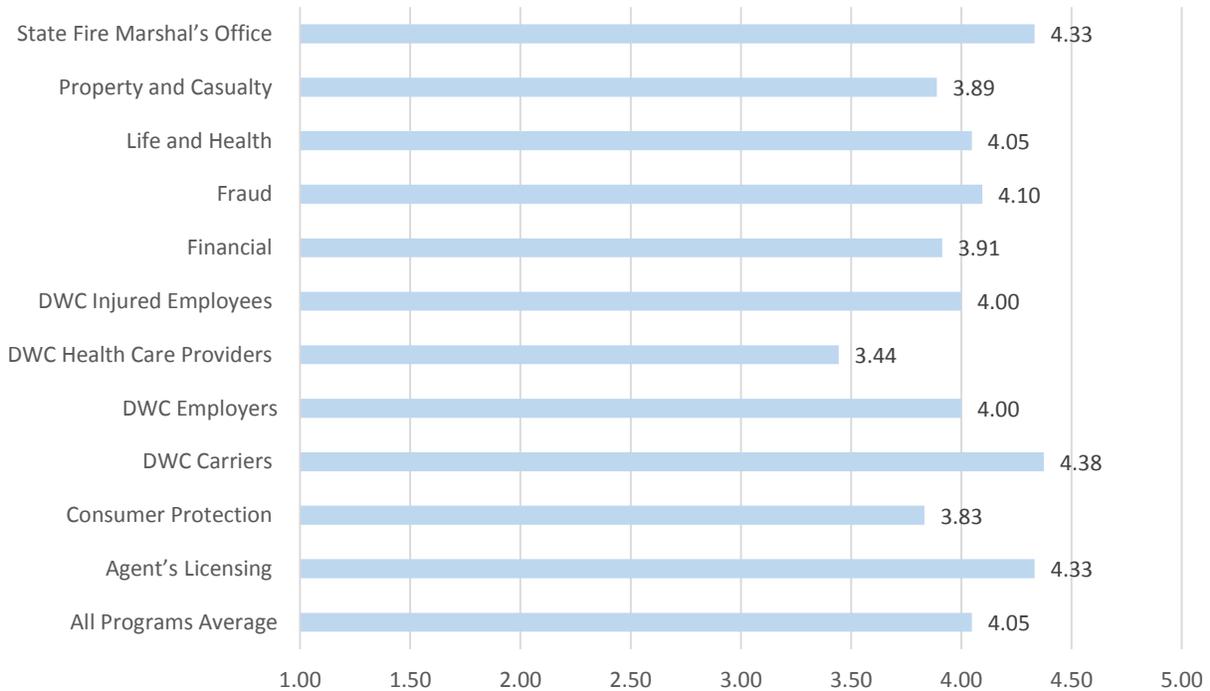
**Figure 4.3: TDI's Internet sites provide accurate information.  
Average Score by Program**



**Table 4.4: TDI’s Internet sites provide useful information.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>31.9</b>	<b>263</b>	<b>46.0</b>	<b>367</b>	<b>17.2</b>	<b>159</b>	<b>3.1</b>	<b>34</b>	<b>1.1</b>	<b>18</b>
Agent’s Licensing	34.7	26	46.7	35	16	12	2.7	2	0	0
Consumer Protection	19.2	37	30.1	58	34.7	67	9.8	19	6.2	12
DWC Carriers	33.3	6	53.3	8	6.7	1	0	0	0	0
DWC Employers	42.9	18	47.6	20	7.1	3	2.4	1	0	0
DWC Health Care Providers	25.8	8	35.5	11	29	9	9.7	3	0	0
DWC Injured Employees	16.7	2	50	6	33.3	4	0	0	0	0
Financial	35.4	28	54.4	43	10.1	8	0	0	0	0
Fraud	47.1	24	45.1	23	5.9	3	2	1	0	0
Life and Health	32	32	53	53	14	14	1	1	0	0
Property and Casualty	20	21	50.5	53	21	22	3.8	4	4.8	5
State Fire Marshal’s Office	44.2	61	41.3	57	11.6	16	2.2	3	0.7	1

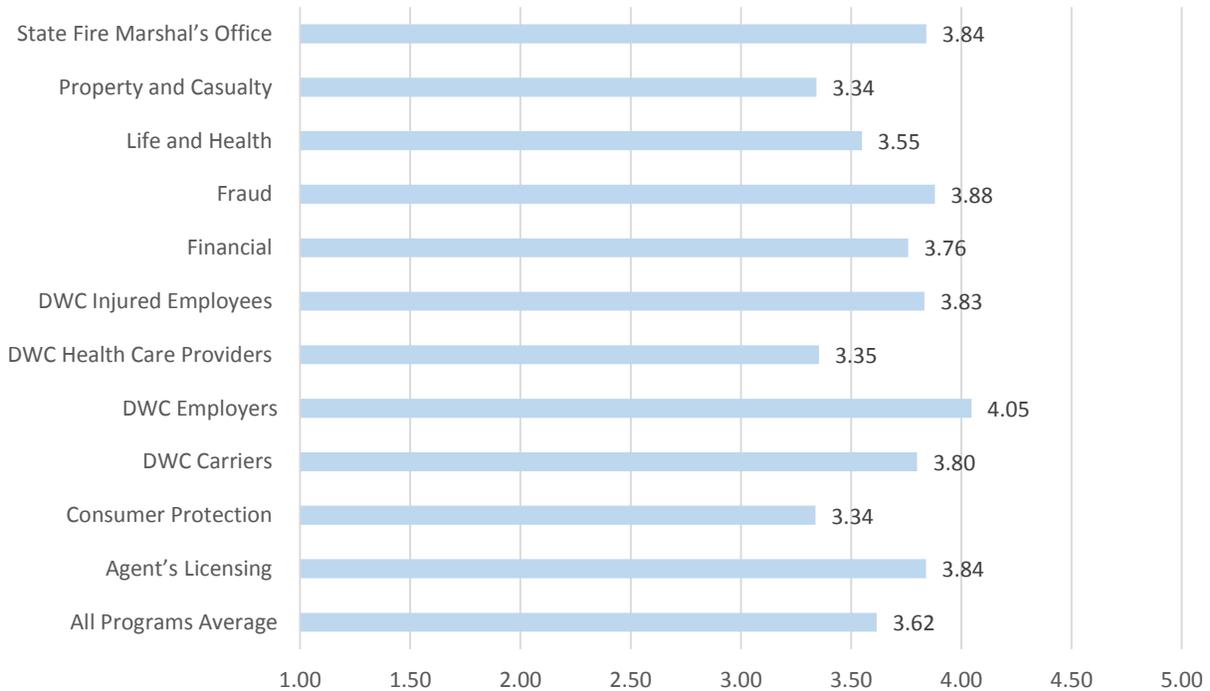
**Figure 4.4: TDI’s Internet sites provide useful information.  
Average Score by Program**



**Table 4.5: TDI’s Internet sites have easy-to-use search features.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>31.9</b>	<b>263</b>	<b>46.0</b>	<b>367</b>	<b>17.2</b>	<b>159</b>	<b>3.1</b>	<b>34</b>	<b>1.1</b>	<b>18</b>
Agent’s Licensing	34.7	26	46.7	35	16	12	2.7	2	0	0
Consumer Protection	19.2	37	30.1	58	34.7	67	9.8	19	6.2	12
DWC Carriers	33.3	6	53.3	8	6.7	1	0	0	0	0
DWC Employers	42.9	18	47.6	20	7.1	3	2.4	1	0	0
DWC Health Care Providers	25.8	8	35.5	11	29	9	9.7	3	0	0
DWC Injured Employees	16.7	2	50	6	33.3	4	0	0	0	0
Financial	35.4	28	54.4	43	10.1	8	0	0	0	0
Fraud	47.1	24	45.1	23	5.9	3	2	1	0	0
Life and Health	32	32	53	53	14	14	1	1	0	0
Property and Casualty	20	21	50.5	53	21	22	3.8	4	4.8	5
State Fire Marshal’s Office	44.2	61	41.3	57	11.6	16	2.2	3	0.7	1

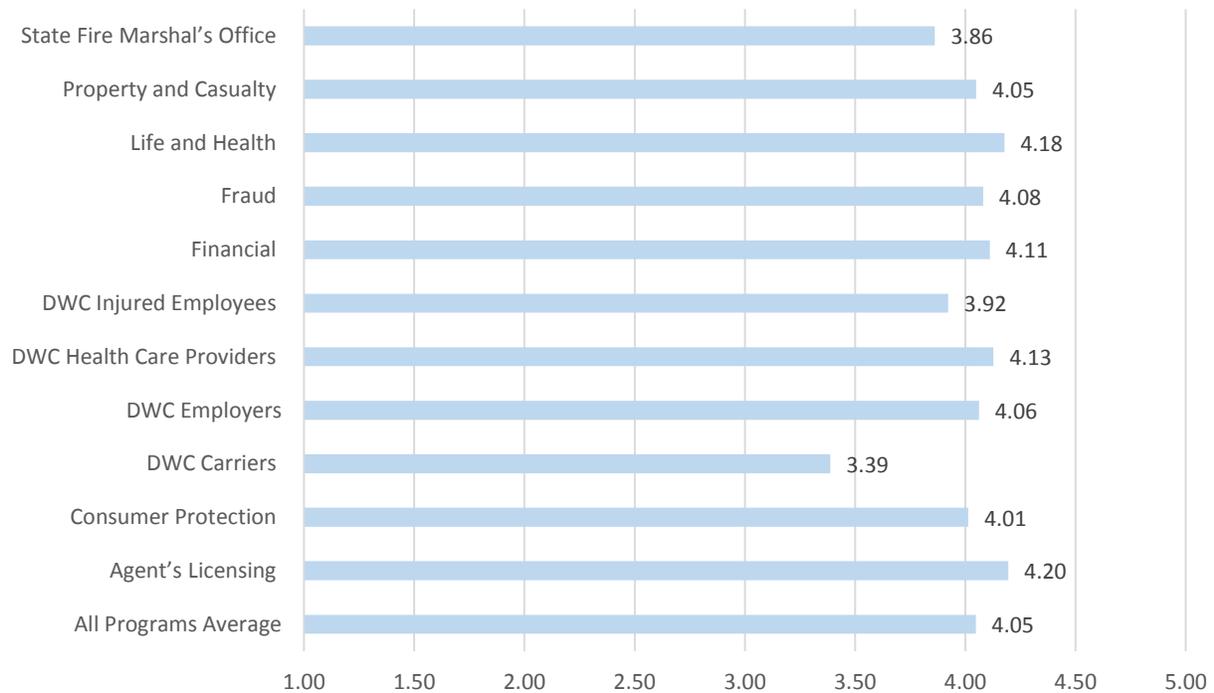
**Figure 4.5: TDI’s Internet sites have easy-to-use search features.  
Average Score by Program**



**Table 5.1: It is easy to find a list of office locations on TDI’s Internet sites.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>32.6</b>	<b>546</b>	<b>41.5</b>	<b>554</b>	<b>20.1</b>	<b>228</b>	<b>4.6</b>	<b>75</b>	<b>1.1</b>	<b>33</b>
Agent’s Licensing	46	381	36.9	306	10.5	87	4	33	2.7	22
Consumer Protection	34.2	25	35.6	26	27.4	20	2.7	2	0	0
DWC Carriers	15.3	26	34.1	58	30.6	52	14.1	24	5.9	10
DWC Employers	37.5	6	37.5	6	18.8	3	6.3	1	0	0
DWC Health Care Providers	41	16	38.5	15	12.8	5	7.7	3	0	0
DWC Injured Employees	26.9	7	46.2	12	23.1	6	0	0	3.8	1
Financial	33.3	3	44.4	4	22.2	2	0	0	0	0
Fraud	33.9	21	43.5	27	19.4	12	3.2	2	0	0
Life and Health	37.8	17	44.4	20	15.6	7	2.2	1	0	0
Property and Casualty	30	24	48.8	39	17.5	14	3.8	3	0	0
State Fire Marshal’s Office	23	20	47.1	41	23	20	6.9	6	0	0

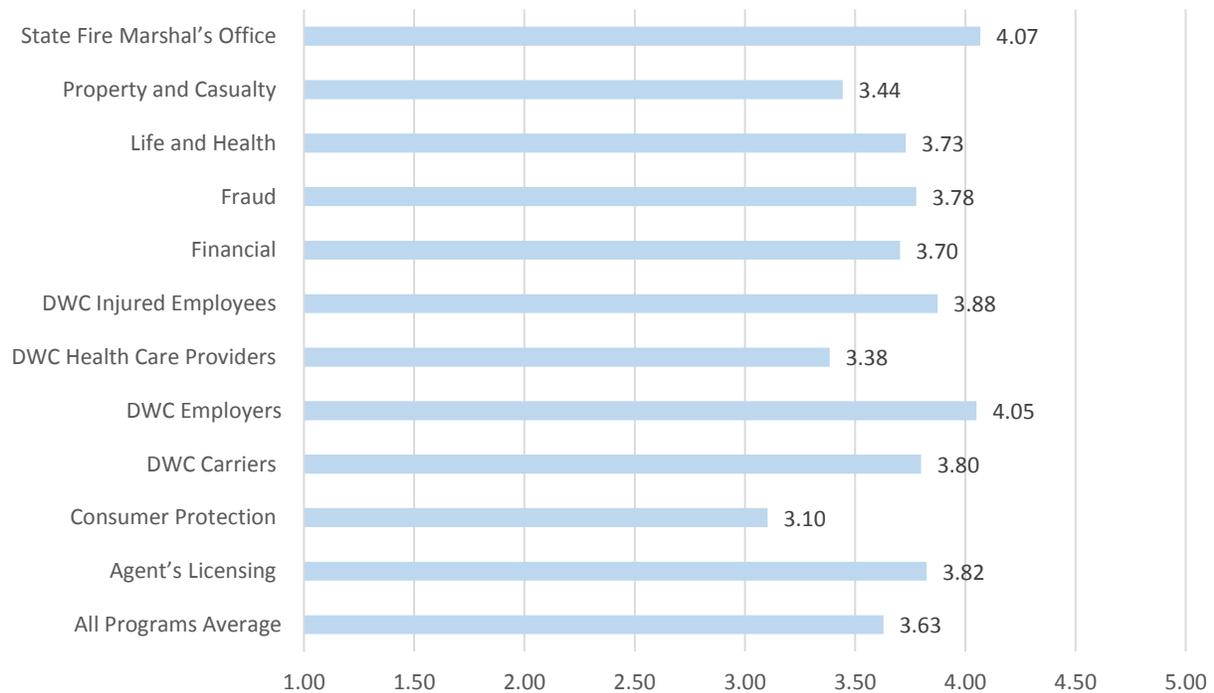
**Figure 5.1: It is easy to find a list of office locations on TDI’s Internet sites.  
Average Score by Program**



**Table 5.2: It is easy to find a list of contact persons of TDI's Internet sites.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>25.3</b>	<b>183</b>	<b>35.3</b>	<b>258</b>	<b>26.2</b>	<b>205</b>	<b>10.4</b>	<b>87</b>	<b>2.7</b>	<b>29</b>
Agent's Licensing	31.1	23	32.4	24	28.4	21	4.1	3	4.1	3
Consumer Protection	12.1	21	24.7	43	33.3	58	21.3	37	8.6	15
DWC Carriers	33.3	5	26.7	4	26.7	4	13.3	2	0	0
DWC Employers	37.5	15	35	14	17.5	7	10	3	0	0
DWC Health Care Providers	15.4	4	38.5	10	23.1	6	15.4	4	7.7	2
DWC Injured Employees	25	2	37.5	3	37.5	3	0	0	0	0
Financial	19.7	14	46.5	33	21.1	15	9.9	7	2.8	2
Fraud	24.4	11	44.4	20	15.6	7	15.6	7	0	0
Life and Health	27	24	31.5	28	31.5	28	7.9	7	2.2	2
Property and Casualty	14.4	13	34.4	31	35.6	32	12.2	11	3.3	3
State Fire Marshal's Office	38.9	51	36.6	48	18.3	24	4.6	6	1.5	2

**Figure 5.2: It is easy to find a list of contact persons of TDI's Internet sites.  
Average Score by Program**



## ***Timeliness of Agency Services***

### ***Satisfaction with Timeliness of the Agency's Service***

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2017-2021* recommends that agencies use questions regarding the following measures to gauge customer satisfaction with the timeliness of an agency's service:

- A 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 waited for a concern or question to be addressed, whether by phone, in person, or by letter was reasonable.

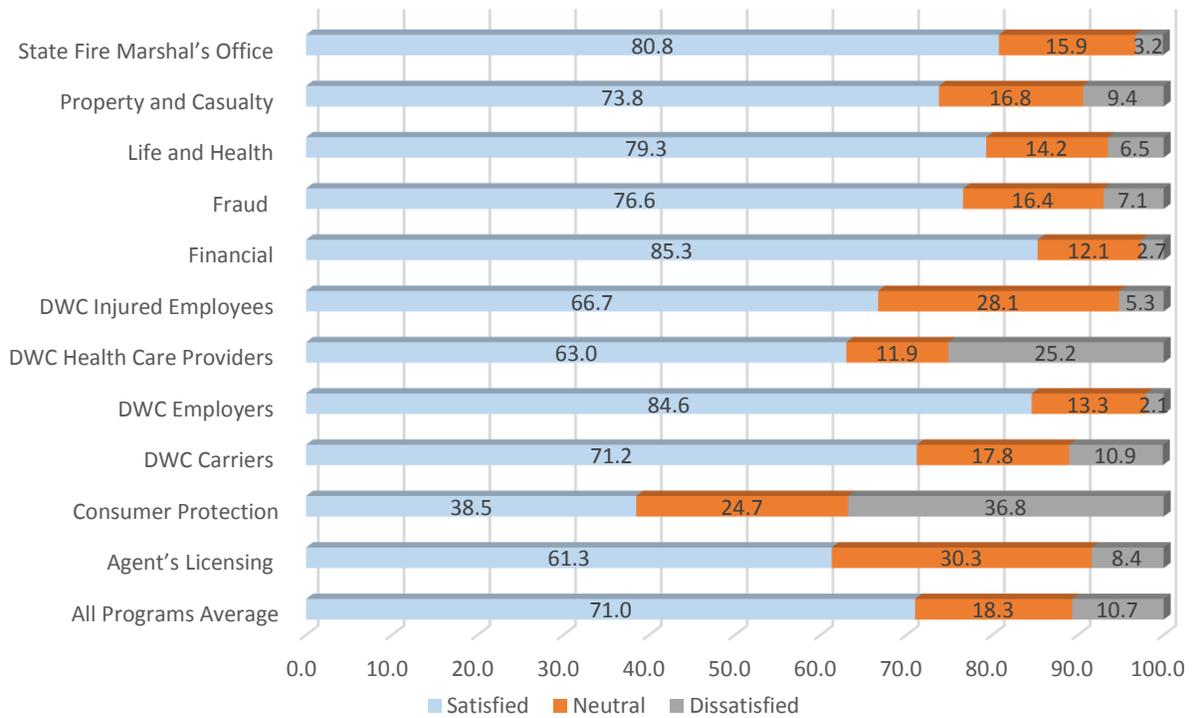
These concerns were addressed in the survey through questions that asked TDI customers whether they received timely service from the agency when making contact in person, by telephone, by mail, by e-mail, or through TDI's Internet sites. As shown in Figure 6, 8 in 11 customers were satisfied with the timeliness of the agency's service and scored higher than 75. The data also show that:

- There was a marginal increase in all programs combined for timeliness of services, increasing from 70 percent in 2013 to 71 percent in 2016.
- The customer group DWC Injured Employees increased by 10 percent, from 57 percent to 67 percent.
- The two highest scoring customer groups were Financial (85 percent) and State Fire Marshal's Office (81 percent).
- Consumer Protection and Agent's Licensing scored the lowest, at 39 percent and 61 percent respectively.
- In regard to timeliness of response by e-mail (Figure 6.4), 9 of 11 customer groups were more than 75 percent satisfied.

**Table 6: Timeliness Composite  
Percent Satisfaction by Response**

Program	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
<b>All Programs Combined</b>	<b>34.7</b>	<b>34.4</b>	<b>18.6</b>	<b>6.7</b>	<b>5.6</b>
Agent’s Licensing	31.7	29.6	30.3	2.3	6.1
Consumer Protection	17.1	21.4	24.7	19.5	17.3
DWC Carriers	31.5	39.7	17.8	6.8	4.1
DWC Employers	48.1	36.5	13.3	1.7	0.4
DWC Health Care Providers	21.9	41.1	11.9	13.9	11.3
DWC Injured Employees	31.6	35.1	28.1	1.8	3.5
Financial	42.9	42.4	12.1	1.9	0.8
Fraud	41.3	35.3	16.4	5.2	1.9
Life and Health	36.7	42.6	14.2	4.7	1.8
Property and Casualty	26.4	47.4	16.8	5.3	4.1
State Fire Marshal’s Office	49.3	31.5	15.9	1.9	1.3

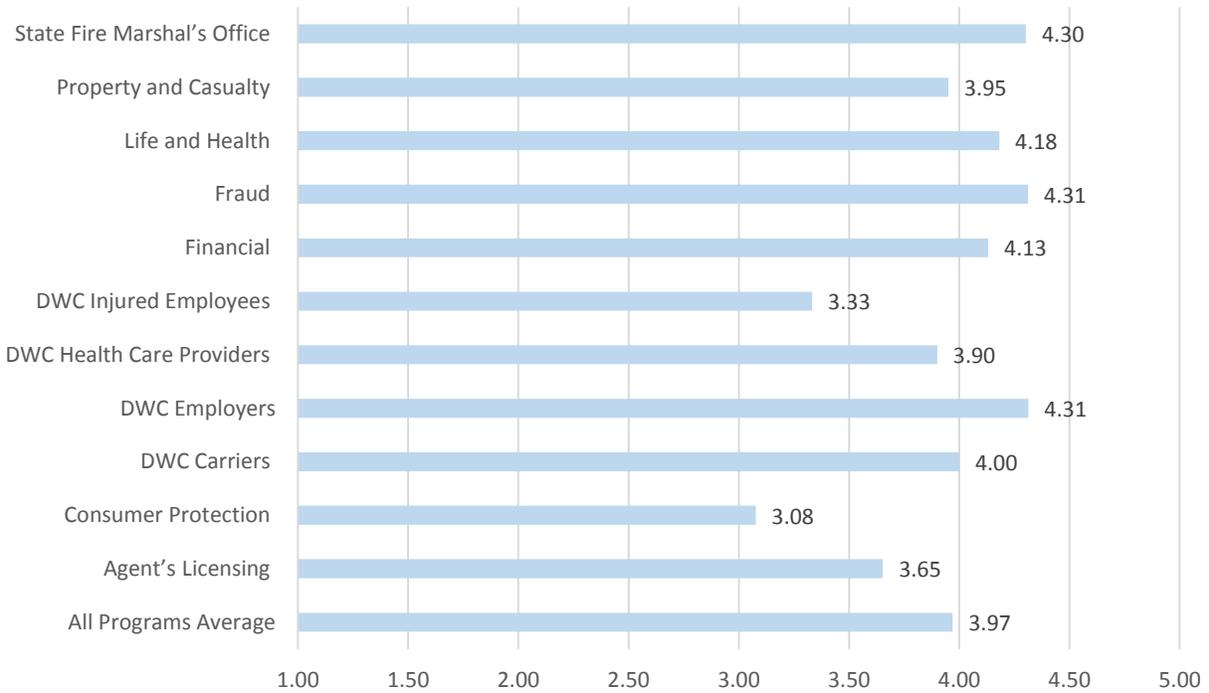
**Figure 6: Timeliness Composite  
Percent Satisfaction, Neutral, and Dissatisfied**



**Table 6.1: Timeliness of Service in Person  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>35.3</b>	<b>230</b>	<b>32.0</b>	<b>194</b>	<b>26.2</b>	<b>148</b>	<b>3.4</b>	<b>23</b>	<b>3.1</b>	<b>18</b>
Agent’s Licensing	23.1	12	23.1	12	51.9	27	0	0	1.9	1
Consumer Protection	18.7	17	12.1	11	40.7	37	15.4	14	13.2	12
DWC Carriers	22.2	2	55.6	5	22.2	2	0	0	0	0
DWC Employers	51.4	18	31.4	11	14.3	5	2.9	1	0	0
DWC Health Care Providers	40	8	30	6	15	3	10	2	5	1
DWC Injured Employees	11.1	1	33.3	3	44.4	4	0	0	11.1	1
Financial	46.5	20	30.2	38	20.9	9	2.3	1	0	0
Fraud	50	24	33.3	16	14.6	7	2.1	1	0	0
Life and Health	45.5	25	27.3	15	27.3	15	0	0	0	0
Property and Casualty	27.9	17	45.9	28	21.3	13	3.3	2	1.6	1
State Fire Marshal’s Office	52.1	86	29.7	49	15.8	26	1.2	2	1.2	2

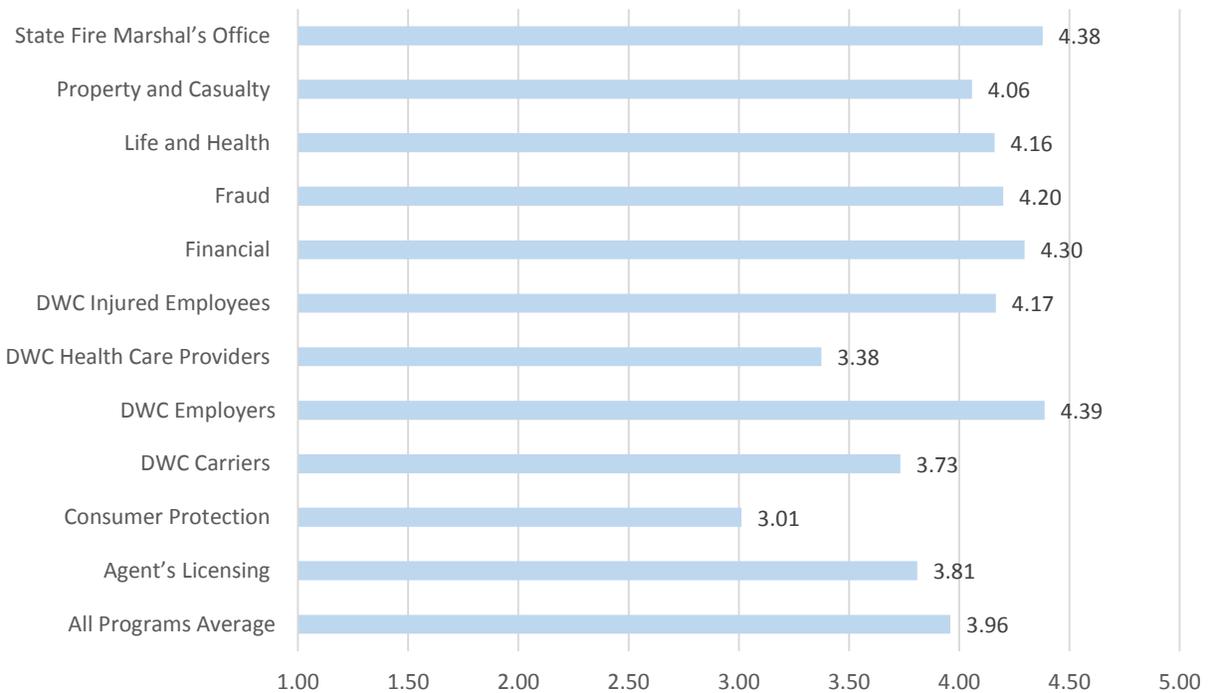
**Figure 6.1: Timeliness of Service in Person  
Average Score by Program**



**Table 6.2: Timeliness of Service by Telephone  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>36.2</b>	<b>355</b>	<b>37.7</b>	<b>333</b>	<b>16.2</b>	<b>140</b>	<b>5.7</b>	<b>54</b>	<b>4.1</b>	<b>48</b>
Agent’s Licensing	33.7	30	30.3	27	25.8	23	3.4	3	6.7	6
Consumer Protection	19.1	30	18.5	29	26.1	41	17.2	27	19.1	30
DWC Carriers	20	3	40	6	33.3	5	6.7	1	0	0
DWC Employers	51	25	36.7	18	12.2	6	0	0	0	0
DWC Health Care Providers	15.6	5	50	16	3.1	1	18.8	6	12.5	4
DWC Injured Employees	41.7	5	33.3	4	25	3	0	0	0	0
Financial	46.2	42	41.8	38	8.8	8	2.2	2	1.1	1
Fraud	45	27	36.7	22	13.3	8	3.3	2	1.7	1
Life and Health	41.5	44	41.5	44	9.4	10	6.6	7	0.9	1
Property and Casualty	29.8	36	54.5	66	9.9	12	3.3	4	2.5	3
State Fire Marshal’s Office	54.5	108	31.8	63	11.6	23	1	2	1	2

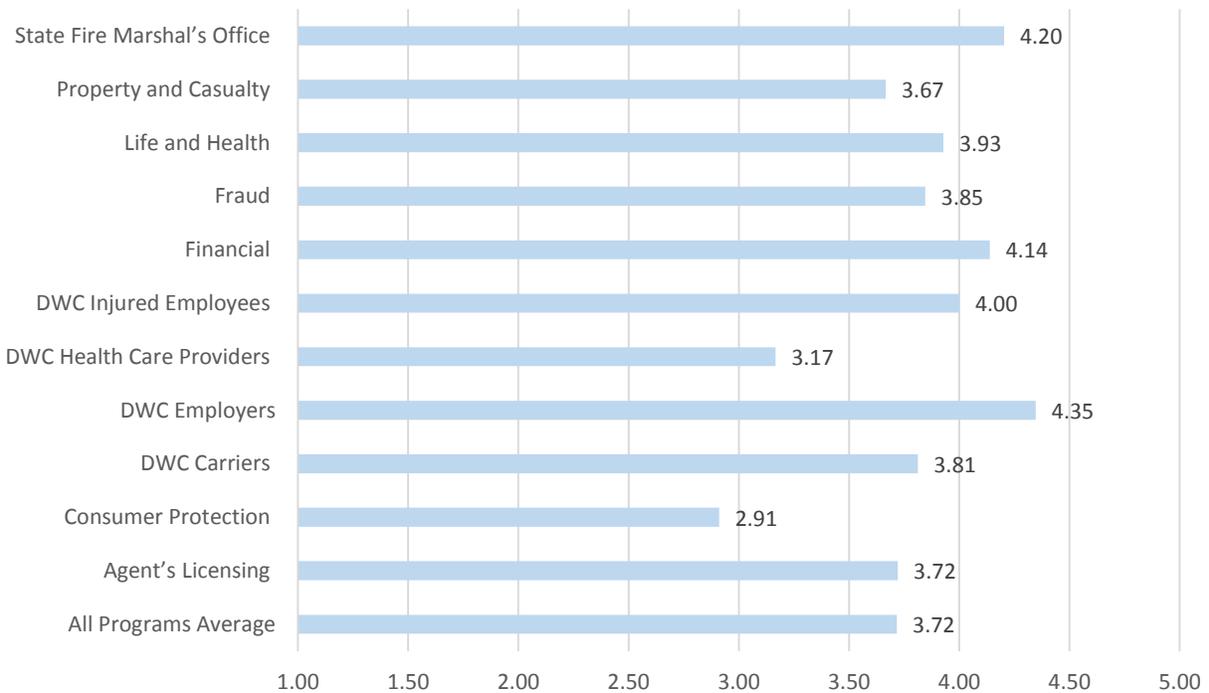
**Figure 6.2: Timeliness of Service by Telephone  
Average Score by Program**



**Table 6.3: Timeliness of Service by Mail  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>30.3</b>	<b>259</b>	<b>38.0</b>	<b>290</b>	<b>17.9</b>	<b>160</b>	<b>8.6</b>	<b>78</b>	<b>5.2</b>	<b>61</b>
Agent's Licensing	27.8	22	30.4	24	32.9	26	3.8	3	5.1	4
Consumer Protection	15.8	30	21.6	41	21.1	40	21.1	40	20.5	39
DWC Carriers	31.3	5	37.5	6	18.8	3	6.3	1	6.3	1
DWC Employers	49	24	38.8	19	10.2	5	2	1	0	0
DWC Health Care Providers	6.7	2	46.7	14	13.3	4	23.2	7	10	3
DWC Injured Employees	33.3	4	41.7	5	16.7	2	8.3	1	0	0
Financial	36.1	26	47.2	34	12.5	9	2.8	2	1.4	1
Fraud	30.8	16	36.5	19	21.2	11	9.6	5	1.9	1
Life and Health	31.3	26	44.6	37	13.3	11	7.2	6	3.6	3
Property and Casualty	22.6	21	44.1	41	18.3	17	7.5	7	7.5	7
State Fire Marshal's Office	48.3	83	29.1	50	18.6	32	2.9	5	1.2	2

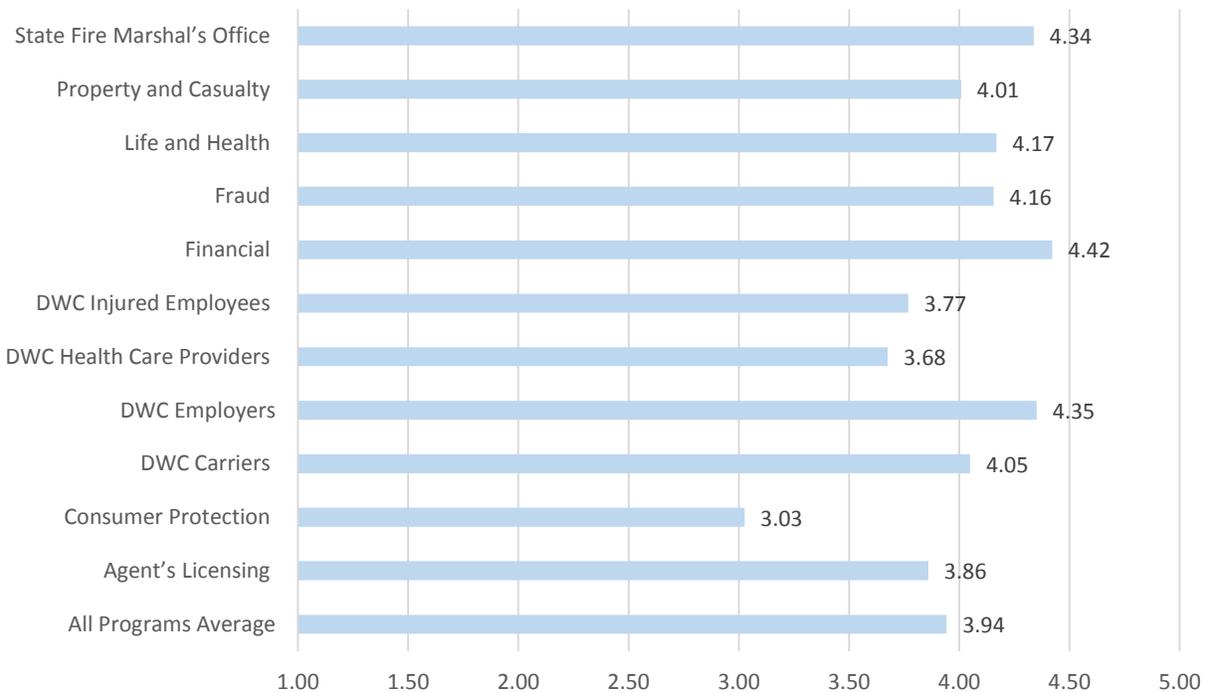
**Figure 6.3: Timeliness of Service by Mail  
Average Score by Program**



**Table 6.4: Timeliness of Service by Email  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>39.4</b>	<b>390</b>	<b>35.2</b>	<b>350</b>	<b>14.6</b>	<b>133</b>	<b>5.5</b>	<b>70</b>	<b>5.3</b>	<b>58</b>
Agent’s Licensing	37	37	29	29	25	25	1	1	8	8
Consumer Protection	19.4	37	21.5	41	19.4	37	22	42	17.8	34
DWC Carriers	45	9	30	6	15	3	5	1	5	1
DWC Employers	48.1	26	38.9	21	13	7	0	0	0	0
DWC Health Care Providers	32.4	12	35.1	13	10.8	4	10.8	4	10.8	4
DWC Injured Employees	30.8	4	30.8	4	30.8	4	0	0	7.7	1
Financial	51.5	50	40.2	39	7.2	7	1	1	0	0
Fraud	45.3	29	35.9	23	9.4	6	7.8	5	1.6	1
Life and Health	39.3	44	47.3	53	7.1	8	3.6	4	2.7	3
Property and Casualty	33.6	40	44.5	53	10.9	9	7.6	9	3.4	4
State Fire Marshal’s Office	51.5	102	34.3	68	11.6	23	1.5	3	1	2

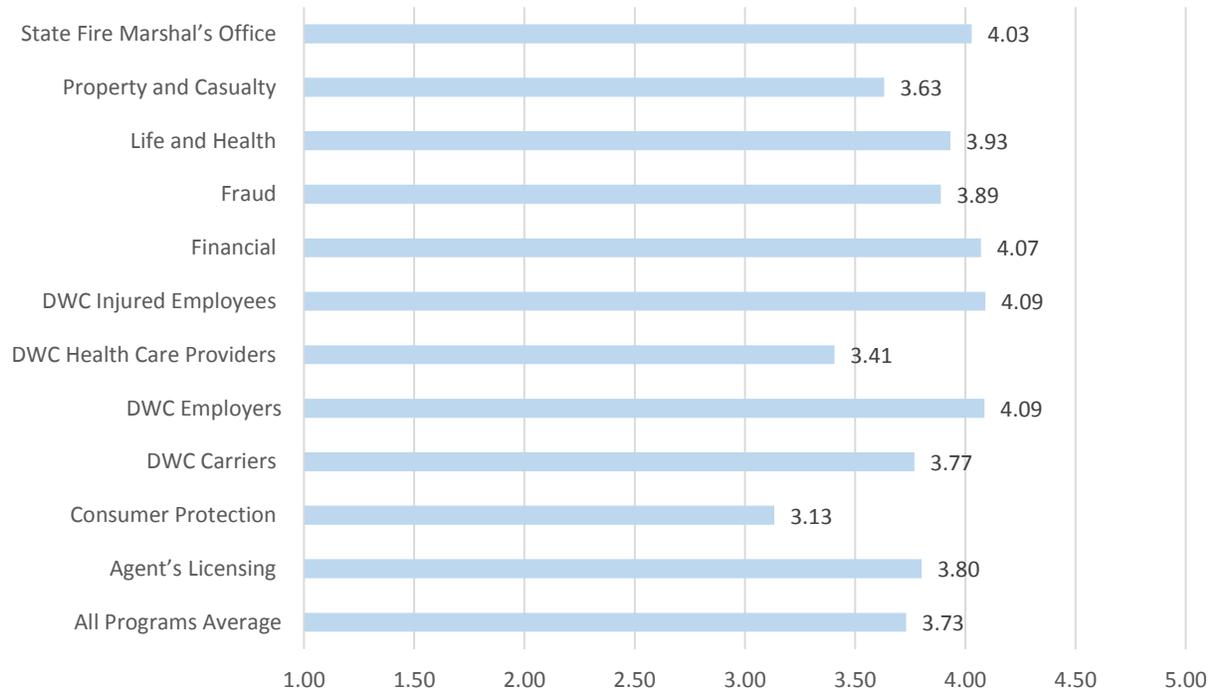
**Figure 6.4: Timeliness of Service by Email  
Average Score by Program**



**Table 6.5: Timeliness of Service Through Internet Sites  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>29.1</b>	<b>21.5</b>	<b>38.5</b>	<b>28.5</b>	<b>21.1</b>	<b>18.4</b>	<b>5.8</b>	<b>4.6</b>	<b>5.5</b>	<b>4.9</b>
Agent’s Licensing	32.1	34	32.1	34	26.4	28	2.8	3	6.6	7
Consumer Protection	13.7	26	27.9	53	24.7	47	19.5	27	14.2	27
DWC Carriers	30.8	4	46.2	6	0	0	15.4	2	7.7	1
DWC Employers	41.3	19	34.8	16	17.4	8	4.3	2	2.2	1
DWC Health Care Providers	18.8	6	40.6	13	18.8	6	6.3	2	15.6	5
DWC Injured Employees	36.4	4	36.4	4	27.3	3	0	0	0	0
Financial	31.4	22	48.6	34	17.1	12	1.4	1	1.4	1
Fraud	33.3	15	33.3	15	26.7	12	2.2	1	4.4	2
Life and Health	27.3	24	45.5	40	21.6	19	4.5	4	1.1	1
Property and Casualty	15.8	15	46.3	44	28.4	27	4.2	4	5.3	5
State Fire Marshal’s Office	39.2	67	32.2	55	23.4	40	2.9	5	2.3	4

**Figure 6.5: Timeliness of Service Through Internet Sites  
Average Score by Program**



## ***Agency Offices***

### ***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, signage, 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.

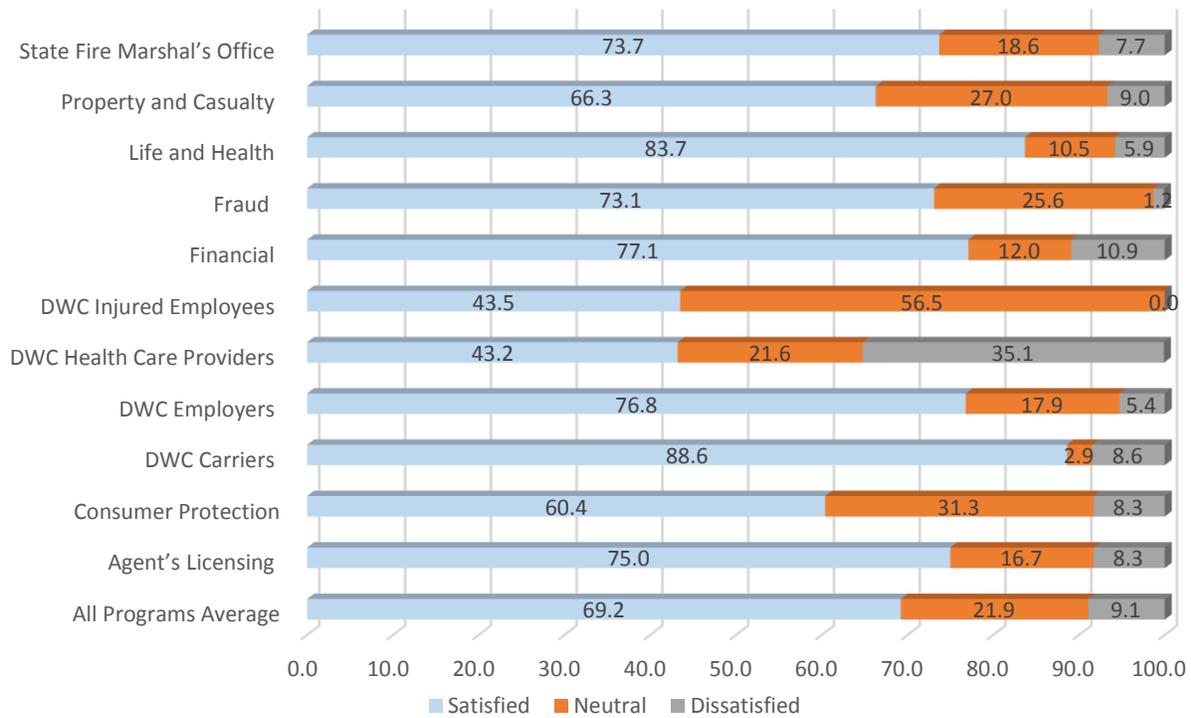
Overall, the combined program satisfaction rate remained the same from 2013 to 2016, at roughly 70 percent. None of the customer groups showed increases in satisfaction with agency offices from 2013. In addition, the data show:

- The two highest scoring customer groups were Life and Health at 84 percent and DWC Carriers at 89 percent.
- DWC Injured Employees and Healthcare Providers ranked lowest in satisfaction with agency offices at 44 percent and 43 percent, respectively.
- Life and Health showed the greatest decrease in satisfaction, from 90 percent to 84 percent from the prior iteration.
- 9 of 11 customer groups stated that offices were accessible, with satisfaction levels over 75 percent, or scored 4.0 or higher.

**Table 7: Agency Offices Composite Percent Satisfaction by Response**

Program	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
<b>All Programs Combined</b>	<b>31.0</b>	<b>38.2</b>	<b>21.9</b>	<b>6.9</b>	<b>2.2</b>
Agent’s Licensing	37.5	37.5	16.7	8.3	0
Consumer Protection	39.6	20.8	31.3	8.3	0
DWC Carriers	48.6	40	2.9	5.7	2.9
DWC Employers	30.4	46.4	17.9	5.4	0
DWC Health Care Providers	13.5	29.7	21.6	16.2	18.9
DWC Injured Employees	26.1	17.4	56.5	0	0
Financial	30.4	46.7	12	10.9	0
Fraud	32.9	40.2	25.6	1.2	0
Life and Health	31.4	52.3	10.5	4.7	1.2
Property and Casualty	25.2	41.1	27	9	0
State Fire Marshal’s Office	25.6	48.1	18.6	6.4	1.3

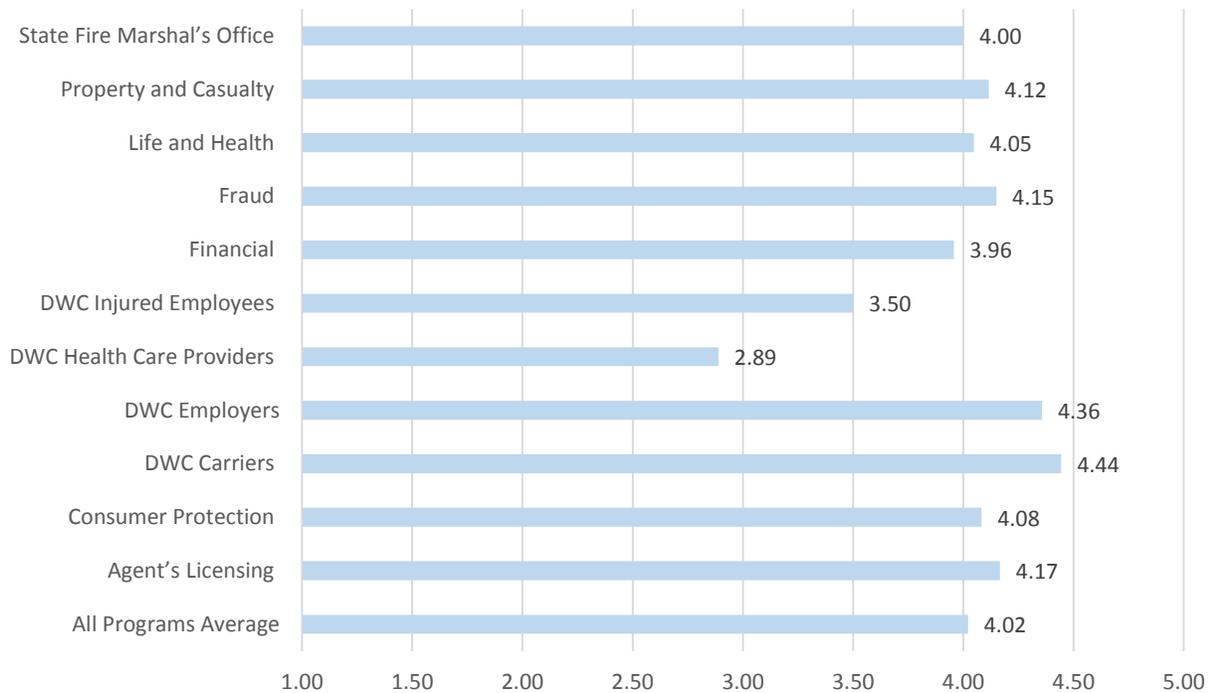
**Figure 7: Agency Offices Composite Percent Satisfaction, Neutral, and Dissatisfied**



**Table 7.1: TDI's offices are accessible.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>32.4</b>	<b>60</b>	<b>42.4</b>	<b>84</b>	<b>18.0</b>	<b>29</b>	<b>4.8</b>	<b>9</b>	<b>2.5</b>	<b>3</b>
Agent's Licensing	33.3	2	50	3	16.7	1	0	0	0	0
Consumer Protection	50	6	16.7	2	25	3	8.3	1	0	0
DWC Carriers	44.4	4	55.6	5	0	0	0	0	0	0
DWC Employers	42.9	6	50	7	7.1	1	0	0	0	0
DWC Health Care Providers	11.1	1	33.3	3	11.1	1	22.2	2	22.2	2
DWC Injured Employees	16.7	1	16.7	1	66.7	4	0	0	0	0
Financial	30.4	7	43.5	10	17.4	4	8.7	2	0	0
Fraud	30	6	55	11	15	3	0	0	0	0
Life and Health	38.1	8	42.9	9	9.5	2	4.8	1	4.8	1
Property and Casualty	30.8	8	53.8	14	11.5	3	3.8	1	0	0
State Fire Marshal's Office	28.2	11	48.7	19	17.9	7	5.1	2	0	0

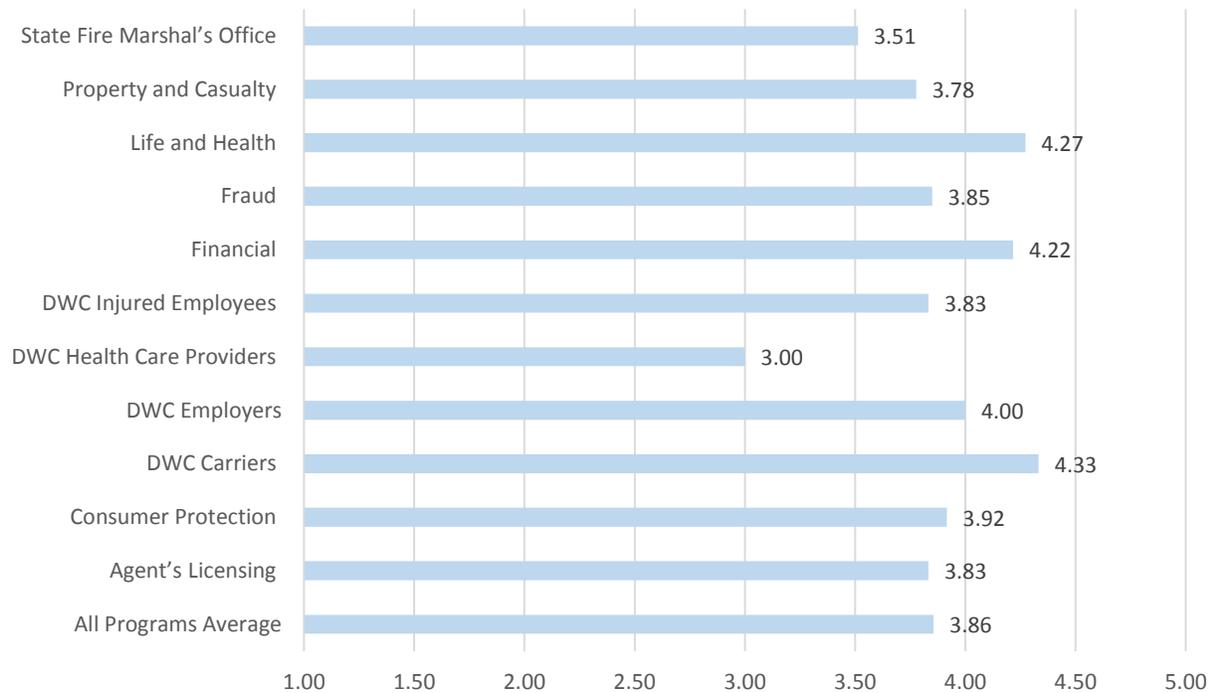
**Figure 7.1: TDI's offices are accessible.  
Average Score by Program**



**Table 7.2: The agency offices are conveniently located.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>31.2</b>	<b>55</b>	<b>35.1</b>	<b>71</b>	<b>24.8</b>	<b>44</b>	<b>7.1</b>	<b>16</b>	<b>1.8</b>	<b>2</b>
Agent's Licensing	16.7	1	50	3	33.3	2	0	0	0	0
Consumer Protection	41.7	5	16.7	2	33.3	4	8.3	1	0	0
DWC Carriers	55.6	5	33.3	3	0	0	11.1	1	0	0
DWC Employers	28.6	4	42.9	6	28.6	4	0	0	0	0
DWC Health Care Providers	20	2	20	2	20	2	20	2	20	2
DWC Injured Employees	33.3	2	16.7	1	50	3	0	0	0	0
Financial	39.1	9	47.8	11	8.7	2	4.3	1	0	0
Fraud	30	6	30	6	35	7	5	1	0	0
Life and Health	40.9	9	45.5	10	13.6	3	0	0	0	0
Property and Casualty	22.2	6	44.4	12	22.2	6	11.1	3	0	0
State Fire Marshal's Office	15.4	6	38.5	15	28.2	11	17.9	7	0	0

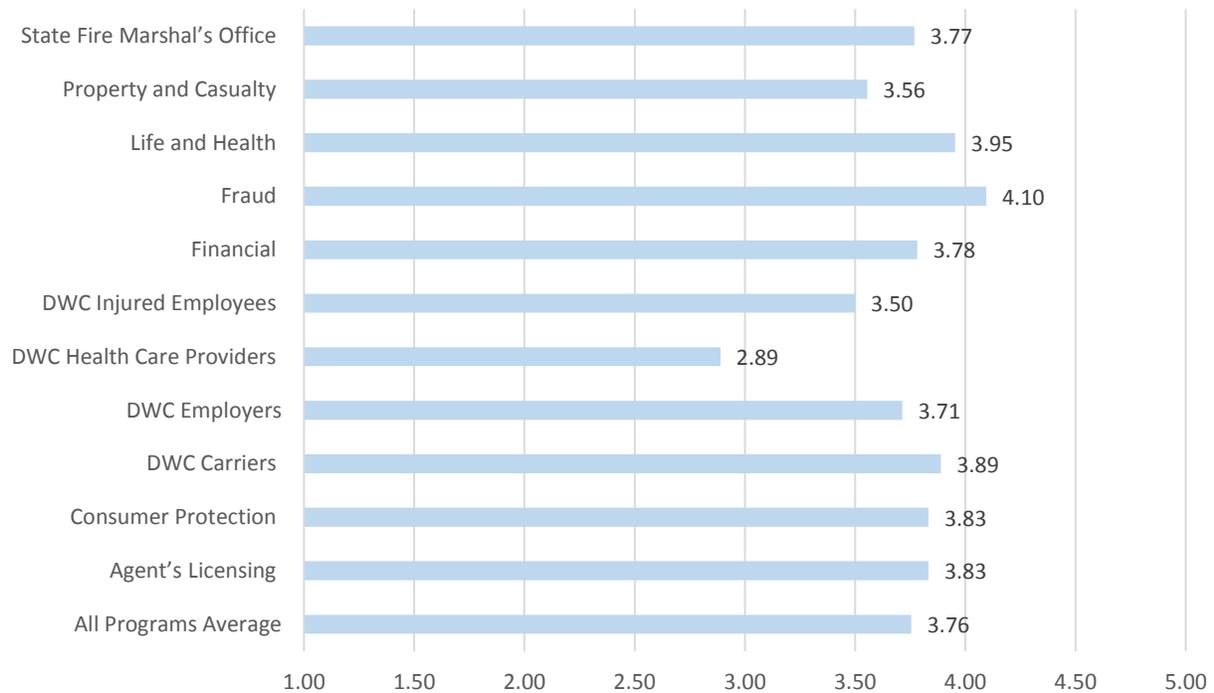
**Figure 7.2: The agency offices are conveniently located.  
Average Score by Program**



**Table 7.3: The agency offices are clearly identified with signs.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>27.7</b>	<b>51</b>	<b>33.0</b>	<b>68</b>	<b>25.6</b>	<b>46</b>	<b>10.2</b>	<b>18</b>	<b>3.5</b>	<b>5</b>
Agent's Licensing	33.3	2	33.3	2	16.7	1	16.7	1	0	0
Consumer Protection	33.3	4	16.7	2	50	6	0	0	0	0
DWC Carriers	44.4	4	33.3	3	0	0	11.1	1	11.1	1
DWC Employers	28.6	4	28.6	4	28.6	4	14.3	2	0	0
DWC Health Care Providers	11.1	1	33.3	3	11.1	1	22.2	2	22.2	2
DWC Injured Employees	16.7	1	16.7	1	66.7	4	0	0	0	0
Financial	30.4	7	39.1	9	8.7	2	21.7	5	0	0
Fraud	38.7	8	33.3	7	28.6	6	0	0	0	0
Life and Health	22.7	5	59.1	13	9.1	2	9.1	2	0	0
Property and Casualty	22.2	6	25.9	7	37	10	14.85	4	0	0
State Fire Marshal's Office	23.1	9	43.6	17	25.6	10	2.6	1	5.1	2

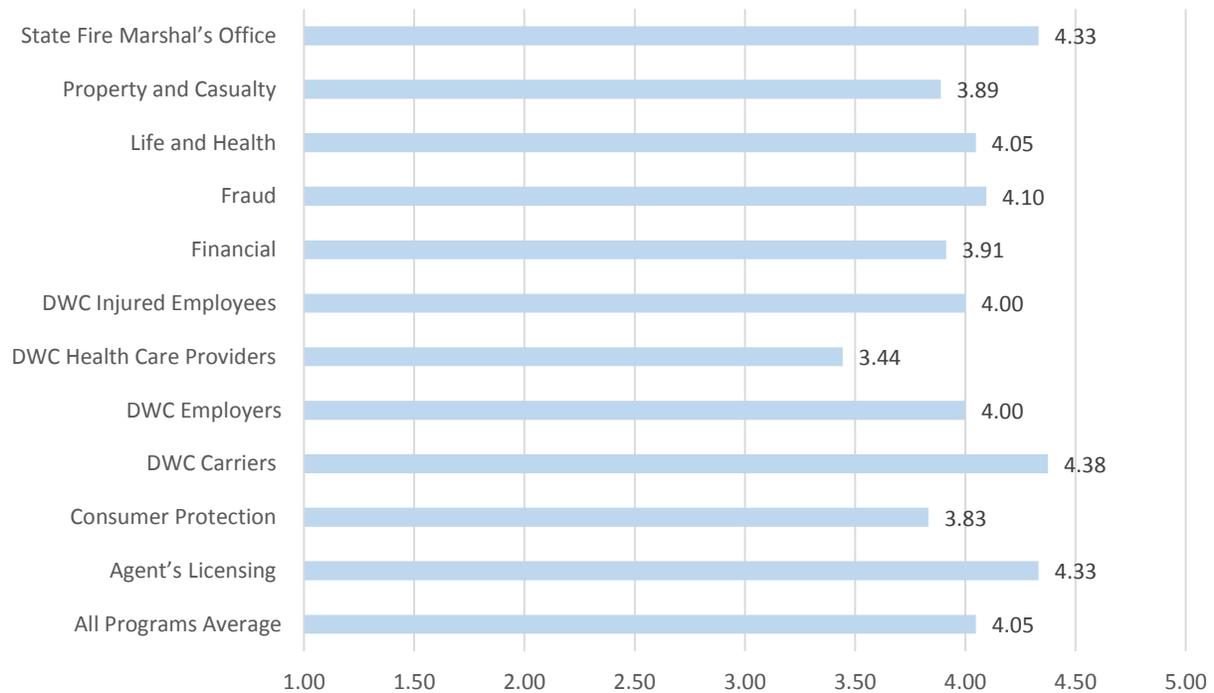
**Figure 7.3: The agency offices are clearly identified with signs.  
Average Score by Program**



**Table 7.4: The agency offices are clean.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>33.0</b>	<b>56</b>	<b>43.6</b>	<b>92</b>	<b>17.1</b>	<b>28</b>	<b>5.2</b>	<b>8</b>	<b>1.0</b>	<b>1</b>
Agent's Licensing	66.7	4	16.7	1	0	0	16.7	1	0	0
Consumer Protection	33.3	4	33.3	4	16.7	2	16.7	2	0	0
DWC Carriers	50	4	37.5	3	12.5	1	0	0	0	0
DWC Employers	21.4	3	64.3	9	7.1	1	7.1	1	0	0
DWC Health Care Providers	11.1	1	44.4	4	33.3	3	0	0	11.1	1
DWC Injured Employees	40	2	20	1	40	2	0	0	0	0
Financial	21.7	5	56.5	13	13	3	8.7	2	0	0
Fraud	33.3	7	42.9	9	23.8	5	0	0	0	0
Life and Health	23.8	5	61.9	13	9.5	2	4.8	1	0	0
Property and Casualty	25.9	7	40.7	11	29.6	8	3.7	1	0	0
State Fire Marshal's Office	35.9	14	61.5	24	2.6	1	0	0	0	0

**Figure 7.4: The agency offices are clean.  
Average Score by Program**



## ***Printed Information***

### ***Satisfaction with the agency's printed information***

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2017-2021* recommends that agencies use questions regarding the following measures to gauge customer satisfaction with the agency's printed information:

- The customer 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.

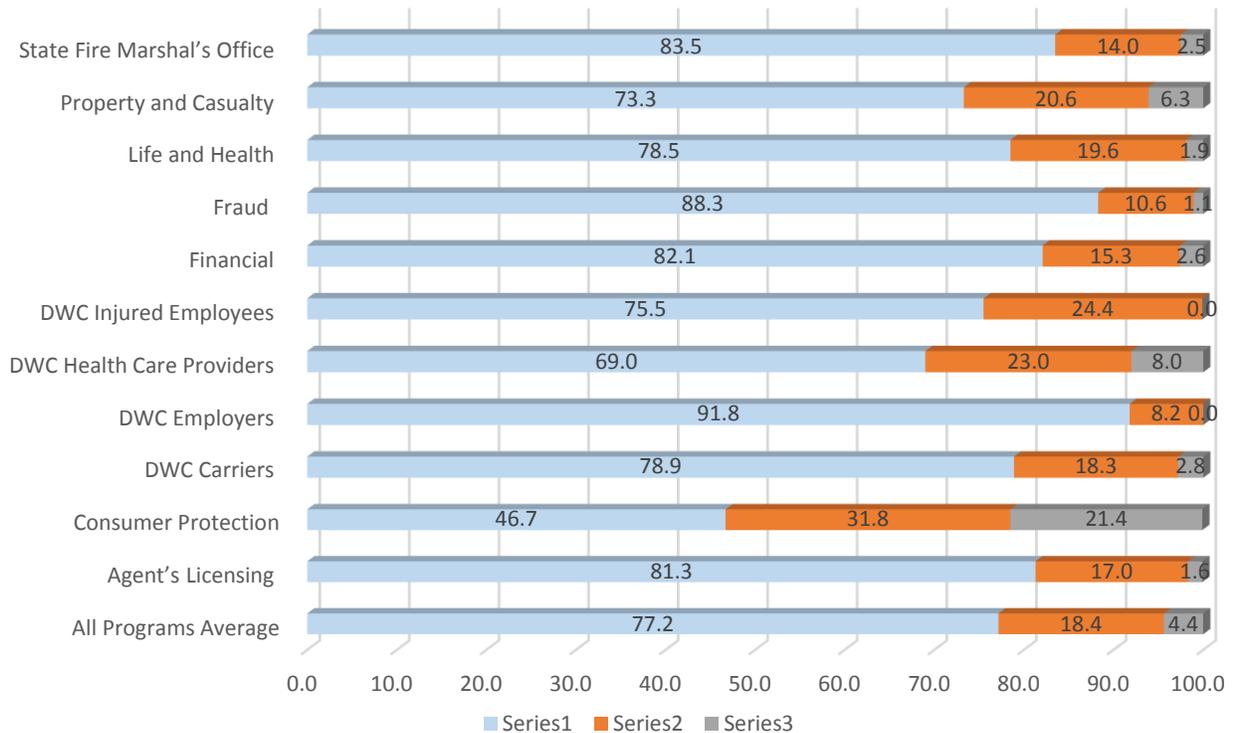
These suggestions formed the basis for five survey questions that asked TDI customers whether the agency's printed information is accurate, understandable, useful, well-designed, and interesting given the topic. As shown in Figure 8, 4 of 11 customer groups were satisfied with agency printed information at a level of about 75 percent satisfaction. In addition, the data show that:

- For all programs combined, printed information scores increased from 2013 to 2016, from 74 percent to 77 percent.
- DWC Employers reported a 92 percent satisfaction score with printed information. The second highest scoring customer group was Fraud, at 88 percent.
- Consumer Protection scored the lowest at 47 percent, followed by Healthcare Providers at 69 percent.
- Fraud showed an increase of 10 percent to 87 percent satisfied in finding printed information useful, as shown in Table 8.3.

**Table 8: Printed Information Composite  
Percent Satisfaction by Response**

Program	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
<b>All Programs Combined</b>	<b>32.6</b>	<b>44.6</b>	<b>18.4</b>	<b>2.8</b>	<b>1.6</b>
Agent's Licensing	43.1	38.2	17	1.6	0
Consumer Protection	17.1	29.6	31.8	13	8.4
DWC Carriers	43.7	35.2	18.3	2.8	0
DWC Employers	50	41.8	8.2	0	0
DWC Health Care Providers	23	46	23	1.8	6.2
DWC Injured Employees	13.3	62.2	24.4	0	0
Financial	29.5	52.6	15.3	2.6	0
Fraud	42.3	46	10.6	1.1	0
Life and Health	28.9	49.6	19.6	1.9	0
Property and Casualty	24	49.3	20.6	3.9	2.4
State Fire Marshal's Office	43.4	40.1	14	2.1	0.4

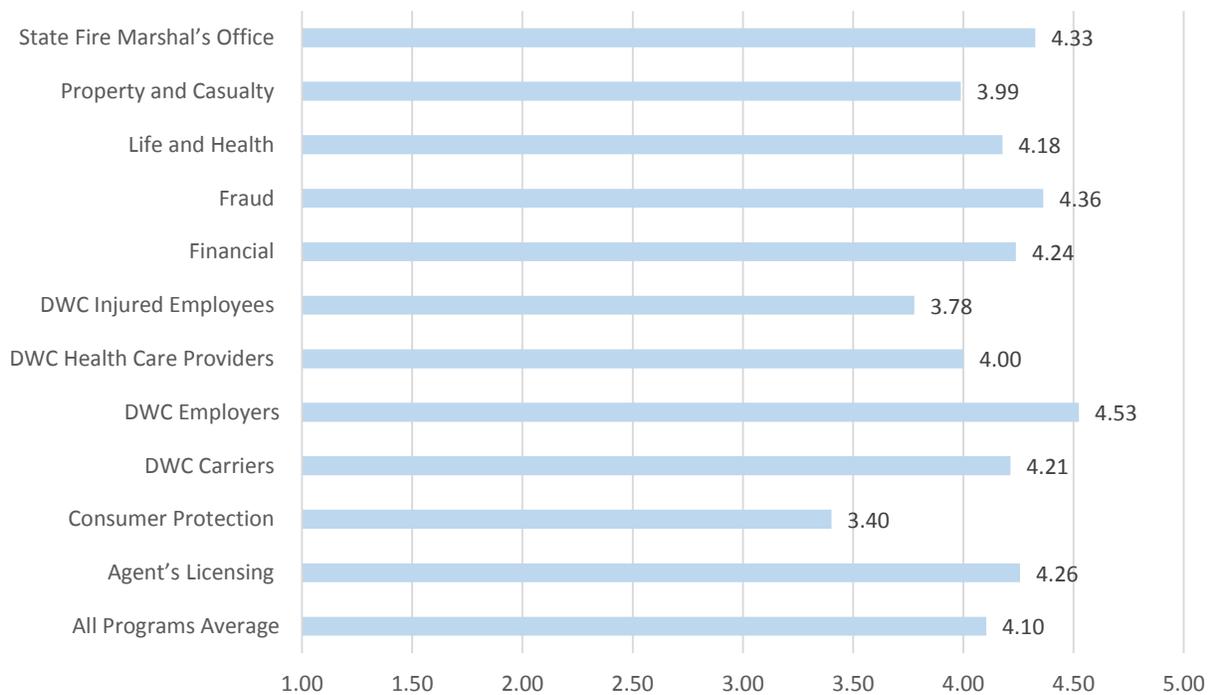
**Figure 8: Printed Information Composite  
Percent Satisfaction, Neutral, and Dissatisfied**



**Table 8.1: The agency's printed information is accurate.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>34.9</b>	<b>253</b>	<b>45.7</b>	<b>309</b>	<b>15.6</b>	<b>107</b>	<b>2.4</b>	<b>20</b>	<b>1.3</b>	<b>11</b>
Agent's Licensing	43.5	27	40.3	25	14.5	9	1.6	1	0	0
Consumer Protection	17.8	19	31.8	34	30.8	33	12.1	13	7.5	8
DWC Carriers	42.9	6	42.9	6	7.1	1	7.1	1	0	0
DWC Employers	60	24	32.5	13	7.5	3	0	0	0	0
DWC Health Care Providers	21.7	5	52.2	12	21.7	5	0	0	4.3	0
DWC Injured Employees	11.1	1	55.6	5	33.3	3	0	0	0	0
Financial	33.8	24	56.3	40	9.9	7	0	0	0	0
Fraud	45.5	25	47.3	26	5.5	3	1.8	1	0	0
Life and Health	31.5	23	54.8	40	13.7	10	0	0	0	0
Property and Casualty	28.7	27	48.9	46	17	16	3.2	3	2.1	2
State Fire Marshal's Office	47.1	72	40.5	62	11.1	17	0.7	1	0.7	1

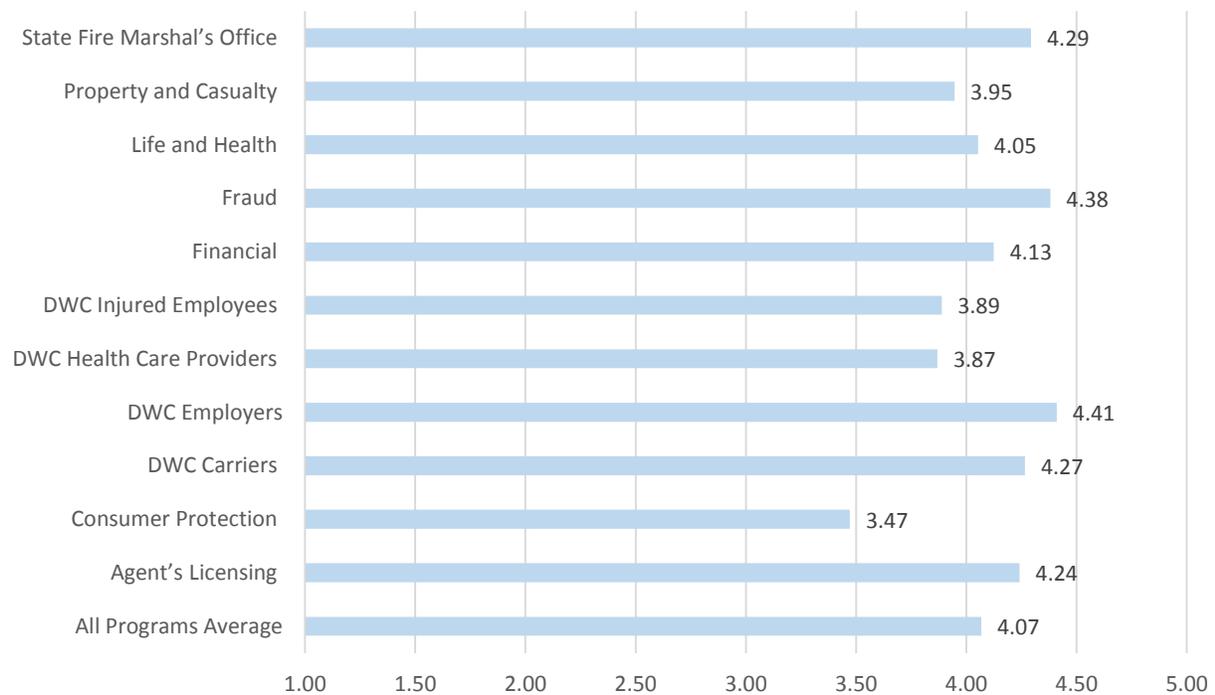
**Figure 8.1: The agency's printed information is accurate.  
Average Score by Program**



**Table 8.2: The agency's printed information is understandable.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>33.5</b>	<b>237</b>	<b>47.0</b>	<b>322</b>	<b>15.4</b>	<b>107</b>	<b>3.2</b>	<b>29</b>	<b>1.0</b>	<b>8</b>
Agent's Licensing	41.9	26	41.9	26	14.5	9	1.6	1	0	0
Consumer Protection	17.6	19	35.2	38	28.7	31	13.9	15	4.6	5
DWC Carriers	53.3	8	26.7	4	13.3	2	6.7	1	0	0
DWC Employers	48.7	19	43.6	17	7.7	3	0	0	0	0
DWC Health Care Providers	21.7	5	52.2	12	21.7	5	0	0	4.3	1
DWC Injured Employees	11.1	1	66.7	6	22.2	2	0	0	0	0
Financial	30.6	22	52.8	38	15.3	11	1.4	1	0	0
Fraud	45.5	25	47.3	26	7.3	4	0	0	0	0
Life and Health	27	20	55.4	41	13.5	10	4.1	3	0	0
Property and Casualty	26.9	25	51.6	48	12.9	12	6.5	6	2.2	2
State Fire Marshal's Office	43.8	67	43.1	66	11.8	18	1.3	2	0	0

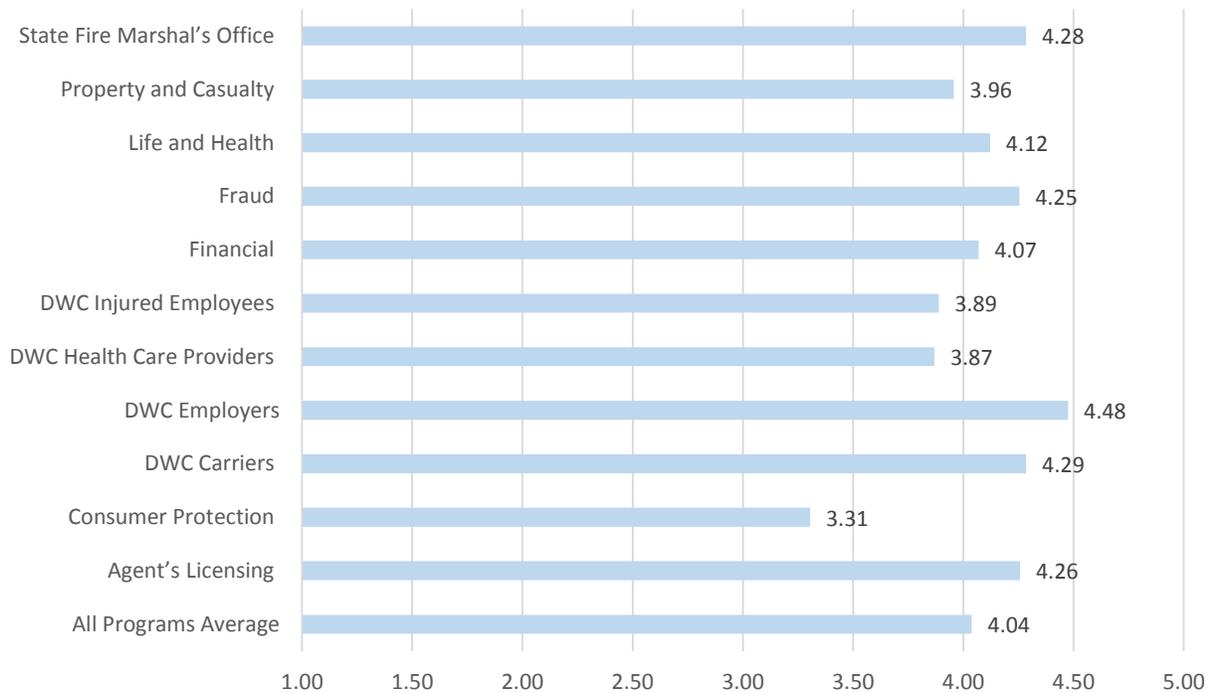
**Figure 8.2: The agency's printed information is understandable.  
Average Score by Program**



**Table 8.3: The agency's printed information is useful.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>33.6</b>	<b>239</b>	<b>46.3</b>	<b>309</b>	<b>16.0</b>	<b>115</b>	<b>1.9</b>	<b>20</b>	<b>2.2</b>	<b>19</b>
Agent's Licensing	45.2	28	37.1	23	16.1	10	1.6	1	0	0
Consumer Protection	17.6	19	31.5	34	27.8	30	10.2	11	13	14
DWC Carriers	42.9	6	42.9	6	14.3	2	0	0	0	0
DWC Employers	52.5	21	42.5	17	5	2	0	0	0	0
DWC Health Care Providers	30.4	7	43.5	10	17.4	4	0	0	8.7	2
DWC Injured Employees	11.1	1	66.7	6	22.2	2	0	0	0	0
Financial	27.8	20	55.6	40	12.5	9	4.2	3	0	0
Fraud	40	22	47.3	26	10.9	6	1.8	1	0	0
Life and Health	31.1	23	50	37	18.9	14	0	0	0	0
Property and Casualty	25.5	24	51.1	48	19.1	18	2.1	2	2.1	2
State Fire Marshal's Office	45	68	41.1	62	11.9	18	1.3	2	0.7	1

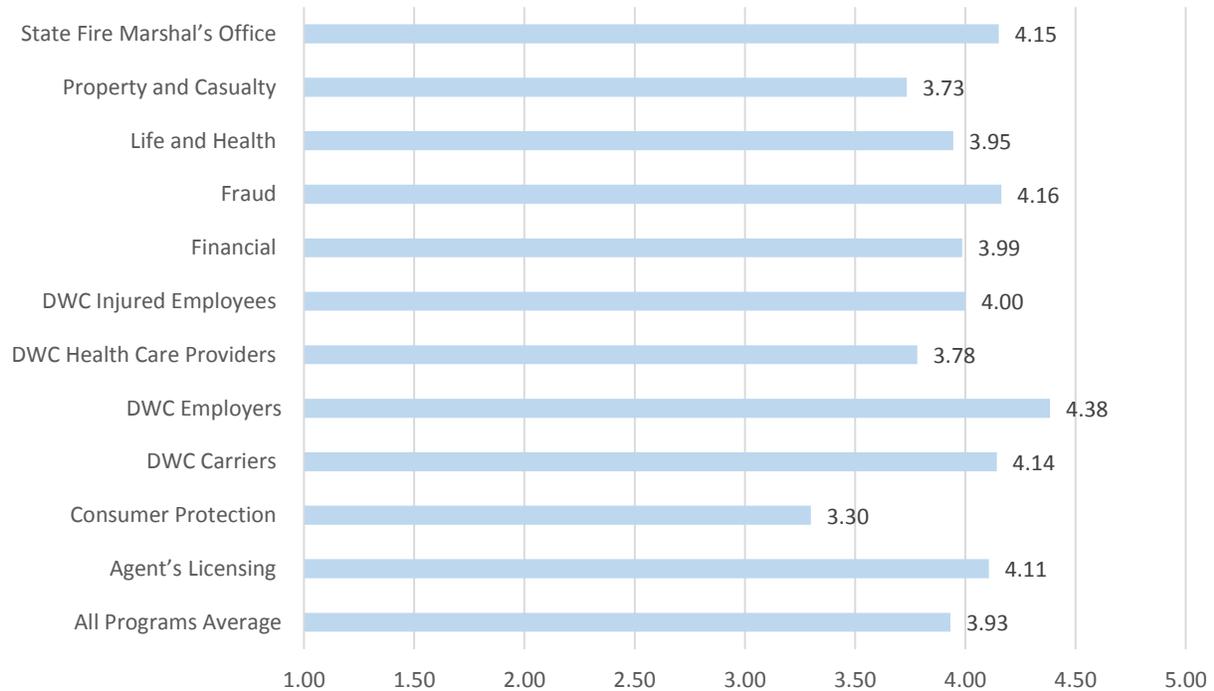
**Figure 8.3: The agency's printed information is useful.  
Average Score by Program**



**Table 8.4: The agency's printed information is well-designed.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>31.8</b>	<b>233</b>	<b>40.3</b>	<b>287</b>	<b>22.9</b>	<b>170</b>	<b>3.4</b>	<b>34</b>	<b>1.6</b>	<b>15</b>
Agent's Licensing	39.8	41	37.9	39	17.5	18	2.9	3	1.9	2
Consumer Protection	15.9	17	27.1	29	35.5	38	14	15	7.5	8
DWC Carriers	42.9	6	28.6	4	28.6	4	0	0	0	0
DWC Employers	48.7	19	41	16	10.3	4	0	0	0	0
DWC Health Care Providers	26.1	6	39.1	9	26.1	6	4.3	1	4.3	1
DWC Injured Employees	22.2	2	55.6	5	22.2	2	0	0	0	0
Financial	26.8	19	49.3	35	19.7	14	4.2	3	0	0
Fraud	38.2	21	41.8	23	18.2	10	1.8	1	0	0
Life and Health	27.4	20	42.5	31	27.4	20	2.7	2	0	0
Property and Casualty	21.3	20	42.6	40	27.7	26	5.3	5	3.2	3
State Fire Marshal's Office	40.8	62	37.6	56	18.8	28	2.7	4	0.7	1

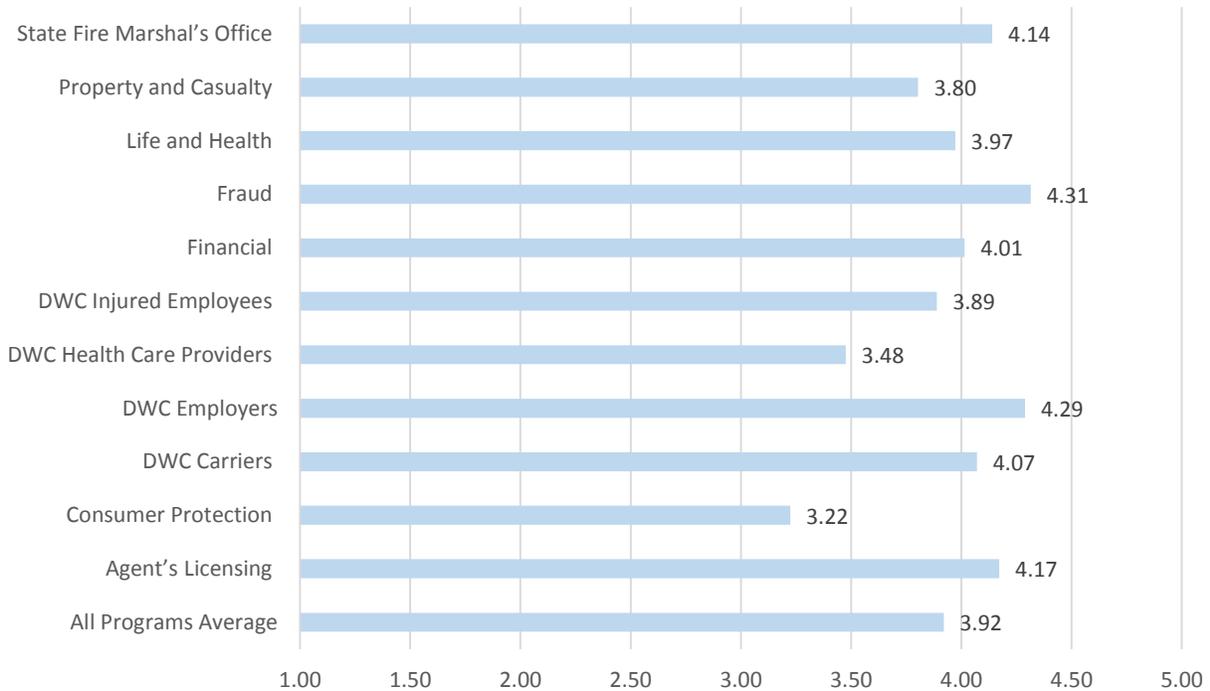
**Figure 8.4: The agency's printed information is well-designed.  
Average Score by Program**



**Table 8.5: The agency's printed information is interesting given the topic.  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>28.7</b>	<b>18.5</b>	<b>44.0</b>	<b>25.3</b>	<b>22.5</b>	<b>14.3</b>	<b>2.9</b>	<b>2.5</b>	<b>2.0</b>	<b>1.4</b>
Agent's Licensing	41.4	24	36.2	21	20.7	12	1.7	1	0	0
Consumer Protection	16.8	18	22.4	24	36.4	39	15	16	9.3	10
DWC Carriers	35.7	5	35.7	5	28.6	4	0	0	0	0
DWC Employers	39.5	15	50	19	10.5	4	0	0	0	0
DWC Health Care Providers	14.3	3	42.9	9	28.6	6	4.8	1	9.5	2
DWC Injured Employees	11.1	1	66.7	6	22.2	2	0	0	0	0
Financial	28.8	19	48.5	32	19.7	14	3	2	0	0
Fraud	42.6	23	46.3	25	11.1	6	0	0	0	0
Life and Health	27.4	20	45.2	33	24.7	18	2.7	2	0	0
Property and Casualty	17.4	16	52.2	48	26.1	24	2.2	2	2.2	2
State Fire Marshal's Office	40.3	60	37.6	56	18.8	28	2.7	4	0.7	1

**Figure 8.5: The agency's printed information is interesting given the topic.  
Average Score by Program**



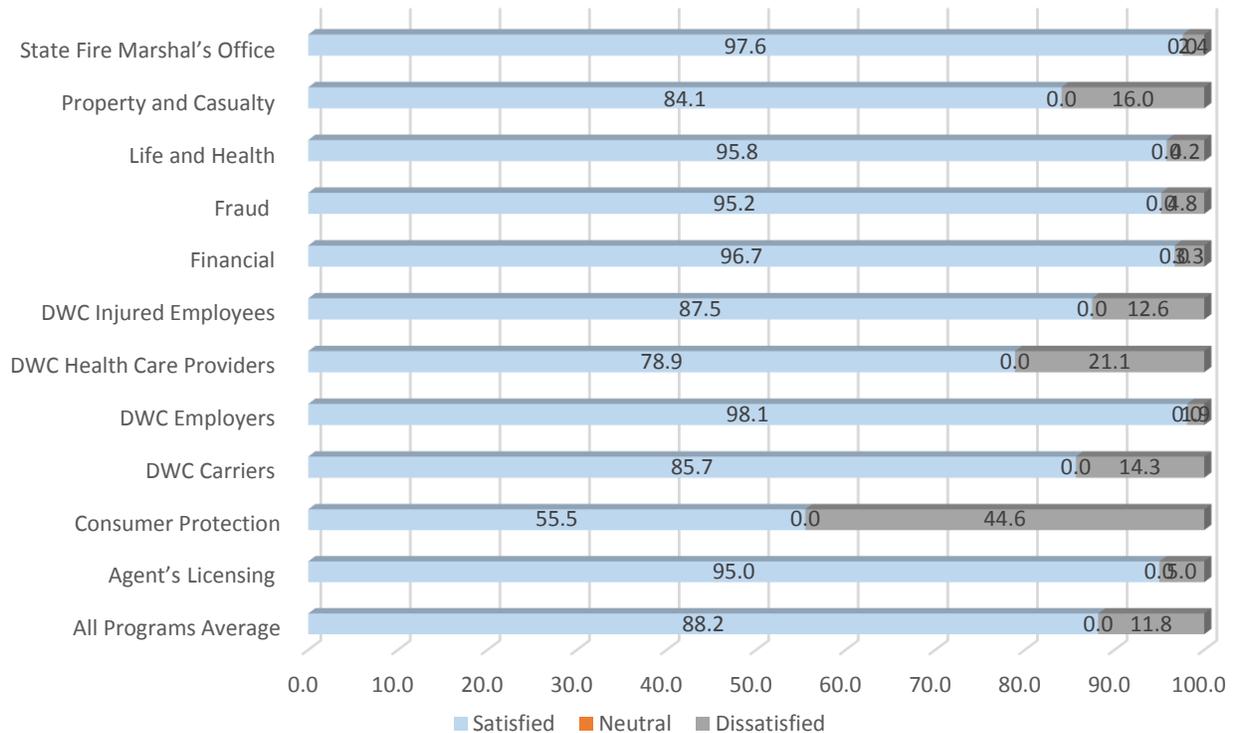
## ***Overall Satisfaction with the Agency***

As shown in Figure 9: Overall Satisfaction with the Agency, 88 percent of customers expressed that they were very satisfied or satisfied. The overall satisfaction section is obtained from a single item, “Rate your overall satisfaction with TDI.” When comparing this single item to all other service areas (staff, telephone, office, etc.), it typically scored significantly higher in comparison. While individuals may have expressed dissatisfaction regarding specific types of services they received, it appears to not be reflected in their overall perception when asked to rate overall satisfaction. Agent’s Licensing, Financial, DWC Employers, Life and Health, and State Fire Marshal’s Office scored 80 percent or higher in overall satisfaction.

**Table 9: Overall Satisfaction with the Agency Composite  
Percent Satisfaction by Response**

Program	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
<b>All Programs Combined</b>	<b>33.5</b>	<b>54.7</b>	<b>0.0</b>	<b>7.2</b>	<b>4.6</b>
Agent’s Licensing	32.5	62.5	0	4.2	0.8
Consumer Protection	21.3	34.2	0	17.9	26.7
DWC Carriers	33.3	52.4	0	9.5	4.8
DWC Employers	47.2	50.9	0	1.9	0
DWC Health Care Providers	26.3	52.6	0	15.8	5.3
DWC Injured Employees	25	62.5	0	6.3	6.3
Financial	39.1	57.6	0	2.2	1.1
Fraud	36.5	58.7	0	3.2	1.6
Life and Health	34.5	61.3	0	3.4	0.8
Property and Casualty	23.9	60.2	0	13.3	2.7
State Fire Marshal’s Office	48.8	48.8	0	1.9	0.5

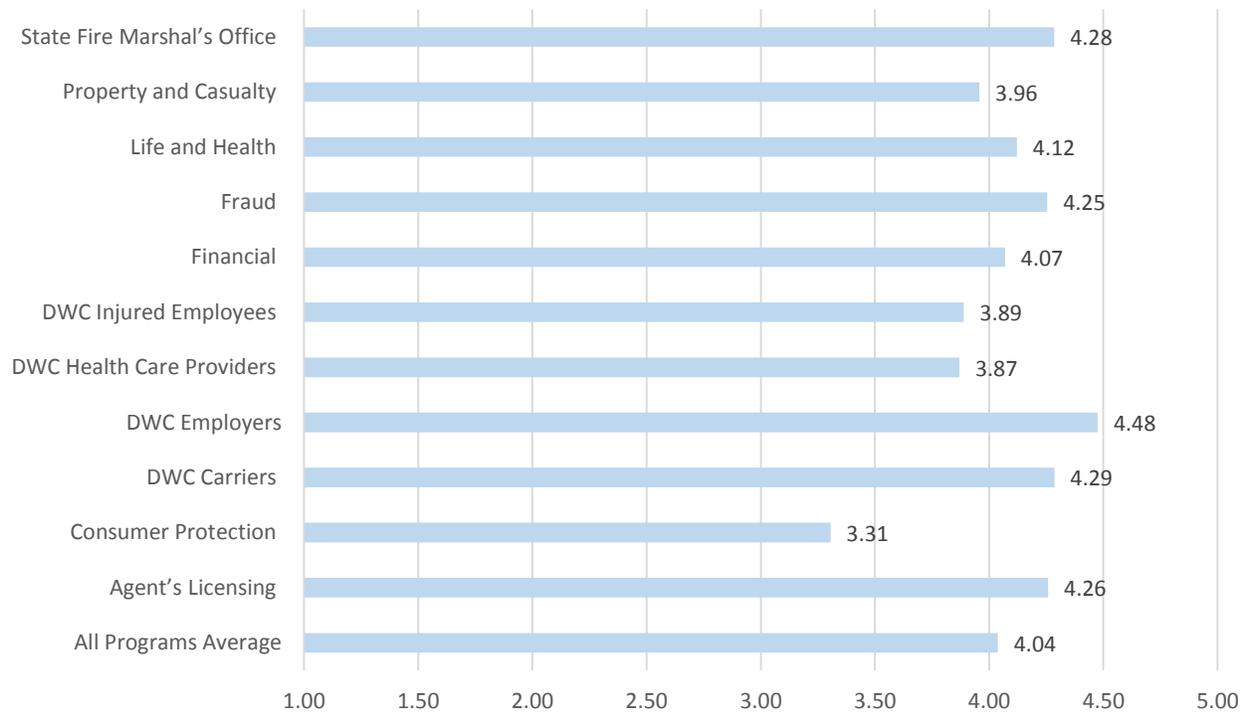
**Figure 9: Overall Satisfaction with the Agency Composite  
Percent Satisfaction, Neutral, and Dissatisfied**



**Table 9.1: Overall Satisfaction with the Agency  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>33.5</b>	<b>364</b>	<b>54.7</b>	<b>557</b>	<b>0</b>	<b>0</b>	<b>7.2</b>	<b>85</b>	<b>4.6</b>	<b>76</b>
Agent’s Licensing	32.5	39	62.5	75	0.0	0	4.2	5	0.8	1
Consumer Protection	21.3	51	34.2	82	0.0	0	17.9	43	26.7	64
DWC Carriers	33.3	7	52.4	11	0.0	0	9.5	2	4.8	1
DWC Employers	47.2	25	50.9	27	0.0	0	1.9	1	0.0	0
DWC Health Care Providers	26.3	10	52.6	20	0.0	0	15.8	6	5.3	2
DWC Injured Employees	25.0	4	62.5	10	0.0	0	6.3	1	6.3	1
Financial	39.1	36	57.6	53	0.0	0	2.2	2	1.1	1
Fraud	36.5	23	58.7	37	0.0	0	3.2	2	1.6	1
Life and Health	34.5	41	61.3	73	0.0	0	3.4	4	0.8	1
Property and Casualty	23.9	27	60.2	68	0.0	0	13.3	15	2.7	3
State Fire Marshal’s Office	48.8	101	48.8	101	0.0	0	1.9	4	0.5	1

**Figure 9.1: Overall Satisfaction with the Agency  
Average Score by Program**



## ***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. IOE staff analyzed the "Other" descriptions and generated additional categories as needed. Table 10 below summarizes customers' self-reported and "Other" descriptions.

The survey was administered in such a way that it did not rely on individuals to self-select the customer description. Each survey was collected and categorized by the customer grouping indicated by TDI.

**Table 10: Customers' Self-Reported Descriptions**

<b>Originally Listed Description</b>	<b>Count</b>	<b>"Other" Descriptions</b>	<b>Count</b>
Insurance Industry Representative	143	Supplied other job title/description	224
Consumer	331	Investigator	7
Agent/Adjuster	186	Infrequent or miscellaneous response	6
Health Care Provider	49	Attorney/Legal Assistant/Paralegal	6
Employer	84	Public Employee/Official	29
State Fire Marshal's Office Customer	287	Supplied company or business description	17
Injured Employee	22		
Workers' Compensation Carrier	23		

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 DWC.

### ***Customer Satisfaction with the Agency's Service Regarding the Primary Reason***

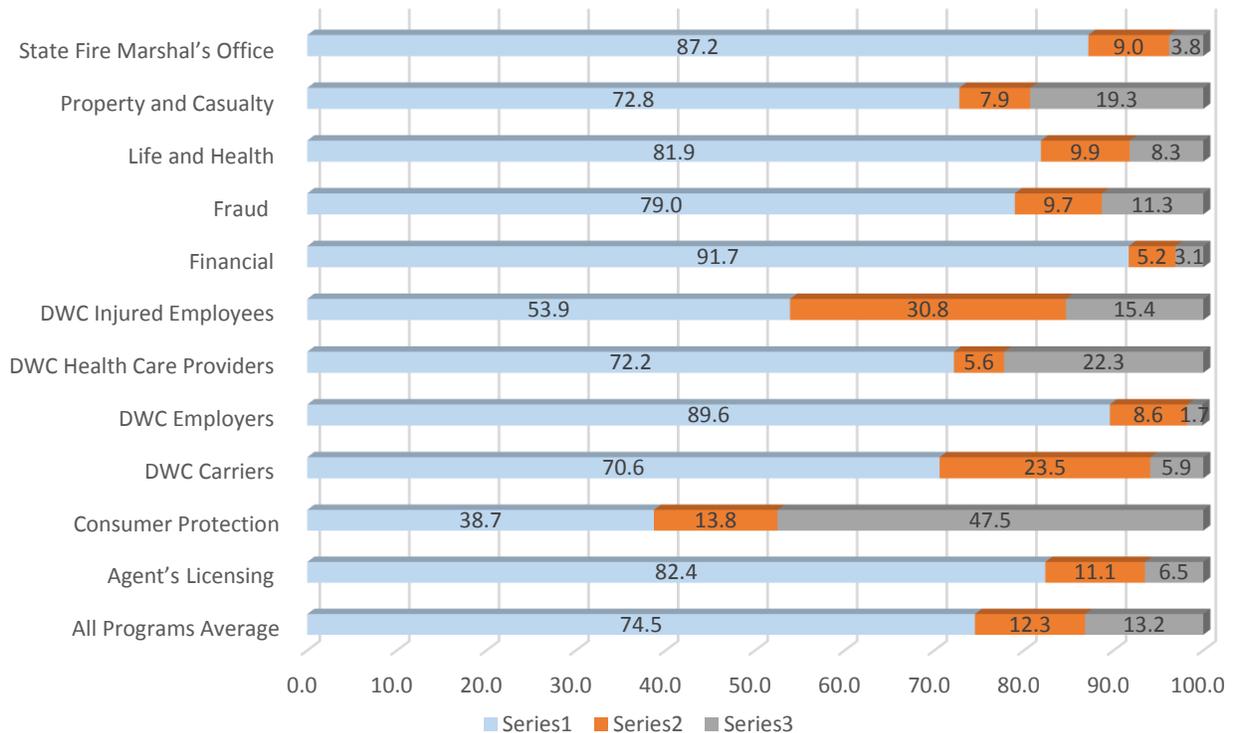
In addition to the item "Rate your overall satisfaction with TDI." the prior survey also contained an item asking for satisfaction based on the primary reason for interaction with TDI. The item text is as follows, "With regards to your primary reason for contacting the Texas Department of Insurance, rate your level of satisfaction with the service you received from TDI."

All Programs Combined were approximately 75 percent satisfied with TDI's services regarding the primary reason for contacting TDI. This score is similar to 2013 survey results of 71 percent satisfied. Financial, State Fire Marshal's Office, and DWC Employers were most satisfied, at rates above 80 percent for customer groups. The least satisfied groups were Consumer Protection and DWC Injured Employees at 39 percent and 54 percent, respectively.

**Table 11: Overall Satisfaction With Regard to Primary Reason for Contacting the Agency Composite**  
**Percent Satisfaction by Response**

Program	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied
<b>All Programs Combined</b>	<b>35.7</b>	<b>38.9</b>	<b>12.3</b>	<b>8.1</b>	<b>5.1</b>
Agent’s Licensing	36.1	46.3	11.1	2.8	3.7
Consumer Protection	21.3	34.2	0	17.9	26.7
DWC Carriers	33.3	52.4	0	9.5	4.8
DWC Employers	47.2	50.9	0	1.9	0
DWC Health Care Providers	26.3	52.6	0	15.8	5.3
DWC Injured Employees	25	62.5	0	6.3	6.3
Financial	39.1	57.6	0	2.2	1.1
Fraud	36.5	58.7	0	3.2	1.6
Life and Health	34.5	61.3	0	3.4	0.8
Property and Casualty	23.9	60.2	0	13.3	2.7
State Fire Marshal’s Office	48.8	48.8	0	1.9	0.5

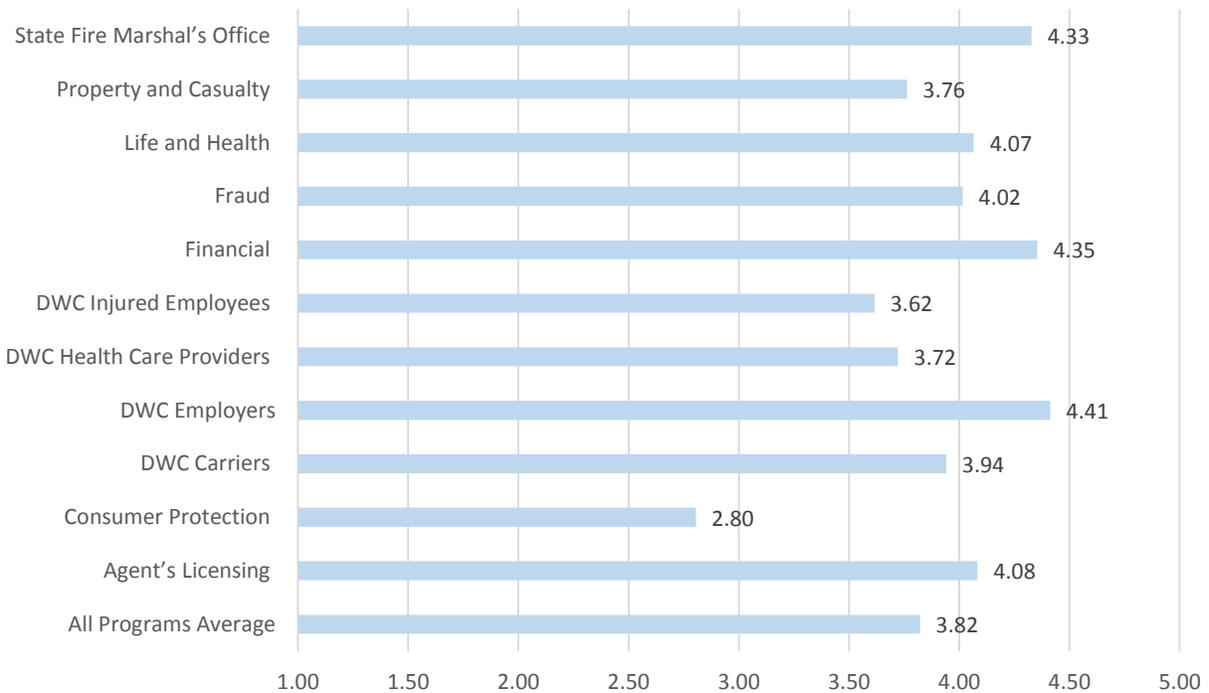
**Figure 11: Overall Satisfaction With Regard to Primary Reason for Contacting the Agency Composite**  
**Percent Satisfaction, Neutral, and Dissatisfied**



**Table 11.1: Satisfaction With Regard to Primary Reason for Contacting the Agency  
Percent Satisfaction & Count by Response**

Program	Very Satisfied		Satisfied		Neutral		Dissatisfied		Very Dissatisfied	
	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count
<b>All Programs Average</b>	<b>35.7</b>	<b>394</b>	<b>38.9</b>	<b>389</b>	<b>12.3</b>	<b>112</b>	<b>8.1</b>	<b>84</b>	<b>5.1</b>	<b>102</b>
Agent’s Licensing	36.1	39	46.3	50	11.1	12	2.8	3	3.7	4
Consumer Protection	22.4	55	16.3	40	13.8	34	14.6	36	32.9	81
DWC Carriers	29.4	5	41.2	7	23.5	4	5.9	1	0.0	0
DWC Employers	53.4	31	36.2	21	8.6	5	1.7	1	0.0	0
DWC Health Care Providers	27.8	10	44.4	16	5.6	2	16.7	6	5.6	2
DWC Injured Employees	23.1	3	30.8	4	30.8	4	15.4	2	0.0	0
Financial	46.9	45	44.8	43	5.2	5	3.1	3	0.0	0
Fraud	38.7	24	40.3	25	9.7	6	6.5	4	4.8	3
Life and Health	36.4	44	45.5	55	9.9	12	5.0	6	3.3	4
Property and Casualty	27.2	31	45.6	52	7.9	9	14.9	17	4.4	5
State Fire Marshal’s Office	51.0	107	36.2	76	9.0	19	2.4	5	1.4	3

**Figure 11.1: Satisfaction With Regard to Primary Reason for Contacting the Agency  
Average Score by Program**



## ***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 12 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.

**Table 12: Most Frequent Reasons for Contacting the Agency**

<b>Comment Theme</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>Total</b>
Issue related to licensing or certification	59	2	10	2		4	3	16		8	65	178
Issue related to filing rates, forms, or reports			8	3	3	10	5	16	1			56
Issue related to premium, coverage, or settling a claim		40				12	8		2	4		66
Issue related to workers' compensation		3		10		20			2			35
Issue related to regulated entity		1					5					16
Issue related to a complaint against a company or agent		201		4	4	8		9	2			228
Information request	1	5	13	3		4	3	15	2	4		50
Miscellaneous or infrequent response	2	5	3	3	1	3	2	3				22
Issue related to insurance fraud		10						8				34
Did not contact TDI/don't recall	2			3								5
Issue related to windstorm/TWIA										25		25
Issue related to SFMO											16	16
Issue related to training or conference	1			3		2		7				16
Issue related to health insurance or providers		6										6
Issue related to arson or fire investigation								20			21	41
<b>Total</b>	<b>65</b>	<b>273</b>	<b>34</b>	<b>31</b>	<b>8</b>	<b>63</b>	<b>26</b>	<b>94</b>	<b>9</b>	<b>41</b>	<b>102</b>	<b>794</b>

**\*Key to TDI program divisions:**

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

### ***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 13, many customers expressed unsolicited praise for the agency or agency staff. A large number of customers expressed that the website needed to be improved. In addition, 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. DWC Injured Employees program customers most often suggested that the workers' compensation system should be improved in various ways, and they also made the most suggestions to improve customer service. Customers also suggested that TDI increase the number of staff working in the agency.

**Table 13: Most Frequent Suggestions for Improving Agency Services**

Comment Theme	1	2	3	4	5	6	7	8	9	10	11	Total
Expressed Praise for TDI or Agency Staff	2	2	4	1		13		11	1		6	40
No Improvements or No Suggestions	1	2	1			4		4			5	17
Website Needs to Be Improved	8	3	3	2		11	2	9			5	44
Needs More Enforcement Authority or Aggressive Enforcement		14		3	1	3	1				2	24
Improve Staff Training: Courtesy, Customer Service		1	2			2	1	5			2	13
Miscellaneous or Infrequent Response		2		2		3		3			7	17
Respond in a More Timely Manner	4	15		2		6		3			19	50
Provide More Frequent Updates or Better Information	1	8									5	14
Improve WC System												0
Increase Number of TDI Employees			3			4		1	1		8	20
Improve Telephone Service	3	1		2		1					1	8
Improve Licensing Process	3		1			3		2	1			10
Improve Forms, Documentation, or Reports						3					3	6
Improve Filing Process	1	2	1		1	2		1			1	9
Improve Staff Training: More Substantive Knowledge		1	1					2	1		1	6
TDI Should Be More Impartial	1	12		1							1	15
Improve Complaint Process		10		1		1					1	13
Better Communication	5	9	1			5		1	1	1	7	30
Negative Assessment of Entire Agency	1	6			1							8
Reduce Costs to Customers		4	1									5

**\*Key to TDI program divisions:**

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

## ***Limitations of the Study***

The survey process did result in a sufficient number of valid responses to provide statistically reliable results. However, on several measures the number of respondents who gave an opinion was sufficiently limited in number that any direct generalization of the findings from a small population to the overall customer population of TDI should only be made understanding the limitation of the data. In other words, general trends or generalizing to the entire population maybe considered as plausible, but not fully supported by the data findings.

Customer group listings collected and provided by the agency may need additional vetting to insure accuracy and applicability. For example, not all customer groups had phone numbers, and all respondents were not individually or specifically referenced. This led to difficulty in collecting information from these groups, and proved inconsistent when contacting through phone calls.

Customers were categorized using the taxonomy provided by TDI. However, on the section where customers were allowed to indicate the customer grouping in which they self-identified, frequently they did not correspond with each other. This could be due to customers not knowing what customer category or service area with which they were identified.

## **Appendix A Methodology**

The TDI Customer Satisfaction Survey was prepared by the IOE staff according to established guidelines for scientific surveys and remained consistent in content to the prior instrument. 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 March and May 2016. An online survey was conducted during the months of March and April that was directed to survey recipients who included an e-mail address in the information they filed with TDI. A subsequent email survey was directed to recipients within a few days to increase response rate in low responding categories. Hard copy surveys were sent to categories that did not report an email address. To further enhance rates of response, the IOE made phone calls to respondents.

From the complete listing of all customers who contacted TDI between March and May 2016, the IOE asked approximately 4900 TDI customers to participate in the survey. TDI is organized into 11 program areas, and each area supplied data for the project. Two customer groups (DWC Carriers, DWC Health Care Providers) 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. IOE 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 31.1 percent. Response rates were 50 percent or greater for two programs (Consumer Protection and State Fire Marshal's Office). The final survey response rates were sufficiently large to produce statistically valid results for each of the 11 program areas.

## Appendix B Online Survey Instrument



As a customer of the Texas Department of Insurance's (TDI) [ExternalDataReference](#), TDI has asked the Institute for Organizational Excellence (IOE) at UT Austin to conduct a customer survey. 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. This survey is optional, confidential, and takes less than 5 minutes. Your thoughtfulness and honesty are critical. Please contact us at [orgexcel@utexas.edu](mailto:orgexcel@utexas.edu) for any questions or visit our website, [www.survey.utexas.edu](http://www.survey.utexas.edu). For many of the items, you will be asked for your level of agreement.

I have interacted with TDI staff?

Yes  
No

The TDI Staff...

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
are courteous.	<input type="radio"/>					
are friendly.	<input type="radio"/>					
are knowledgeable about services offered by TDI.	<input type="radio"/>					
identify themselves by stating their names or using name tags or plates.	<input type="radio"/>					

I have filed a complaint with TDI?

Yes

No

---

When handling complaints, the TDI...

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
provides an easy method for customers to file the complaints about TDI's service.	<input type="radio"/>					
responds to complaints about TDI's service in a timely manner.	<input type="radio"/>					
handles complaints against insurers or regulated entities effectively.	<input type="radio"/>					
provides updates on the progress of insurance-related complaints.	<input type="radio"/>					
provides notification of the outcome of insurance related complaints.	<input type="radio"/>					

---

I have talked on the phone with TDI?

Yes

No

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

	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	NA
toll-free telephone access to TDI.	<input type="radio"/>					
your ability to access a customer service representative.	<input type="radio"/>					
the amount of time you are placed on hold.	<input type="radio"/>					
the number of call transfers you experience.	<input type="radio"/>					
the timeliness of TDI returning your calls.	<input type="radio"/>					

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During telephone conversations, the TDI staff...

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
provide accurate information.	<input type="radio"/>					
provide understandable information.	<input type="radio"/>					
provide helpful information.	<input type="radio"/>					
are friendly and helpful.	<input type="radio"/>					

---

I have visited one or more of TDI's Internet sites (www.tdi.state.tx.us; www.helpinsure.com; www.texashealthoptions.com; ww.texassure.com; www.haveanexitstrategy.com)?

Yes  
No

TDI's Internet sites (www.tdi.state.tx.us; www.helpinsure.com; www.texashealthoptions.com; ww.texassure.com; www.haveanexitstrategy.com)...

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
are easy to use.	<input type="radio"/>					
clearly explain services offered by TDI.	<input type="radio"/>					
provide accurate information.	<input type="radio"/>					
provide useful information.	<input type="radio"/>					
have easy-to-use search features.	<input type="radio"/>					
have helpful search features.	<input type="radio"/>					

It is easy to find a list of...

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
office locations on TDI's Internet sites.	<input type="radio"/>					
contact persons on TDI's Internet sites.	<input type="radio"/>					

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

	Very Satisfied	Satisfied	Neutral	Disatisfied	Very Disatisfied	NA
in person.	<input type="radio"/>					
by telephone.	<input type="radio"/>					
by mail.	<input type="radio"/>					
by e-mail.	<input type="radio"/>					
through TDI's Internet sites.	<input type="radio"/>					

I had visited a TDI office?

Yes  
No

The TDI offices are...

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
accessible.	<input type="radio"/>					
conveniently located.	<input type="radio"/>					
clearly identified with signs.	<input type="radio"/>					
clean.	<input type="radio"/>					

I had visited a TDI office?

Yes

No

---

The TDI offices are...

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
accessible.	<input type="radio"/>					
conveniently located.	<input type="radio"/>					
clearly identified with signs.	<input type="radio"/>					
clean.	<input type="radio"/>					

---

I have seen TDI printed information?

Yes

No

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TDI brochures, publications, and other printed information are...

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
accurate.	<input type="radio"/>					
understandable.	<input type="radio"/>					
useful.	<input type="radio"/>					
well-designed.	<input type="radio"/>					
interesting, given the topic.	<input type="radio"/>					

Rate your overall level of satisfaction with the TDI.

Very Satisfied      Satisfied      Neutral      Dissatisfied      Very Dissatisfied      NA

---

Select the option that best describes you.

- Agent / Adjuster
- Consumer
- Employer
- Health Care Provider
- Injured Employee
- Insurance Industry Representative
- Law Enforcement Entity
- Open Records Requestor
- State Fire Marshal's Office Customer
- Workers' Compensation Carrier
- Workers' Compensation Health Care Network

Other

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Indicate the primary reason you contacted the TDI.

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

Very Satisfied      Satisfied      Neutral      Dissatisfied      Very Dissatisfied      NA

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How can TDI improve its services?