

Customer Satisfaction Survey Conducted for the Texas Department of Insurance



Texas Legislative Council
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Conducted for the
Texas Department of Insurance

Prepared by the
Statistical Research Section
Research Division
Texas Legislative Council

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Introduction

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

In August 2013, the Texas Department of Insurance (TDI) requested the research division of the Texas Legislative Council (TLC) to evaluate the agency's customer service and to produce a report to satisfy the requirements of its strategic plan. In response to this request, TLC statistical research staff designed and conducted a scientific survey of entities and individuals who were identified by TDI as customers of at least one of the agency's 12 programs in the six-month period from February 1, 2013, through July 31, 2013. The 12 agency programs included:

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

This report summarizes the results of the customer satisfaction surveys that TLC received between September 2013 and January 2014 (hereafter referred to as the "2013 survey"). Based on commonly accepted survey standards, the survey response rates achieved in this study were sufficient to provide statistically valid results.¹ The combined response rate for all programs for the survey was 40 percent. Response rates for programs ranged from 23 percent (DWC Employers) to 61 percent (L&H). The percentage of respondents who refused to participate in the survey ranged from zero percent (Enforcement) to 16 percent (DWC Carriers). The overall refusal rate for the survey was eight percent. (For additional detail regarding methodology and response rates, see Appendix A and Table A-1.)

In this report, the summary of findings presents an overview of results and a discussion of general patterns that are evident across all seven required measures of customer satisfaction. The discussion of survey results presents detailed results concerning overall satisfaction with TDI and in each of the seven measures of service, and it concludes with an analysis of respondents'

written comments. Survey methodology is described in Appendix A. Appendix B presents tabulated responses to each survey question (note that the appendix tables are numbered to correspond to the questions on the survey instrument). Appendix C presents a graphical summary of survey results by program. Each graph depicts customers' satisfaction by service area arranged in descending order of satisfaction. The survey instrument, originally in booklet form, is reproduced in Appendix D.

Summary of Findings

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

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

Table 1. Percentage of Customers Satisfied With TDI Service

Program	Overall Satisfaction	Staff	Complaints about TDI Service	Complaints about Regulated Entities	Telephone	Internet	Timeliness	Offices	Publications
All Programs Combined*	71	80	69	66	72	70	70	70	74
Agent's Licensing	82	84	80	79	77	80	78	77	83
Consumer Protection	58	77	72	56	68	71	62	58	63
Division of Workers' Compensation (DWC)*	64	73	60	58	63	63	63	66	69
DWC Carriers	72	81	63	65	70	65	69	76	74
DWC Employers	76	83	71	69	73	74	74	72	74
DWC Health Care Providers	63	82	58	48	69	57	63	68	72
DWC Injured Employees	56	67	54	52	58	57	57	63	66
Enforcement ²	60	63	48	39	60	54	48	42	60
Financial	82	85	68	67	80	72	81	75	77
Fraud	74	85	75	64	80	77	79	71	83
Life and Health	91	91	71	68	89	68	84	90	77
Property and Casualty	74	87	68	66	83	66	76	68	74
State Fire Marshal's Office	90	93	82	76	87	79	87	84	88

**Weighted estimates*

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

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

The overall level of satisfaction with TDI was 71 percent, while 15 percent of customers were neutral in their overall assessment of the agency and 14 percent were dissatisfied. Corresponding figures from the survey conducted in 2011 were 69 percent satisfied, 18 percent neutral, and 13 percent dissatisfied.

- ***Overall customer satisfaction was greater in 2013 than in 2011 in every service area, except handling of complaints about regulated entities (66 percent in both years).***

The largest increase in the level of satisfaction with TDI service occurred in its Internet sites (70 percent in 2013 versus 65 percent in 2011).

- ***Across service areas, customers expressed the most satisfaction with the service they received from TDI staff (80 percent) and the least satisfaction with TDI's handling of complaints about regulated entities (66 percent).***

In 2011, customers were most satisfied with the service they received from TDI's staff (79 percent) and least satisfied with TDI's Internet services (65 percent).

- ***Customers of the L&H and SFMO programs indicated the highest overall levels of satisfaction with TDI (91 and 90 percent respectively).***
- ***The program with the lowest level of customer satisfaction was DWC Injured Employees (56 percent), followed closely by the Consumer Protection (58 percent) and Enforcement² (60 percent) programs.***
- ***The largest increases in customer satisfaction from 2011 to 2013 occurred in the DWC Carriers (57 percent to 72 percent) and the DWC Health Care Providers (54 percent to 63 percent) programs.***
- ***The Financial and Fraud programs experienced the largest decreases in overall satisfaction from 2011 to 2013. Satisfaction with the Financial program decreased from 89 percent to 82 percent, and satisfaction with the Fraud program decreased from 84 percent to 74 percent.***
- ***Enforcement² program customers had the same overall level of satisfaction with TDI services in 2011 and 2013 (60 percent).***

Discussion of Survey Results

The discussion of survey results begins with an analysis of the overall level of satisfaction with TDI, followed by discussion of the seven areas of customer service mandated in [Section 2114.002\(b\), Texas Government Code](#). In each area, we explain how the questions that appeared in the TDI Customer Satisfaction Survey are related to the sample questions recommended by the Governor’s Office of Budget, Planning and Policy and the Legislative Budget Board ³ or are suggested in the statute. Specific responses were combined to derive a composite level of satisfaction within a service area by customer group. Composite satisfaction levels are shown graphically for all programs combined (APC) and for the two programs with the highest level of satisfaction and the two programs with the lowest level of satisfaction. In the figures, the percentage of customers who gave an opinion on a topic is shown in parentheses next to the label for the respondent group, and the bars in the figures exclude respondents who did not give an opinion.

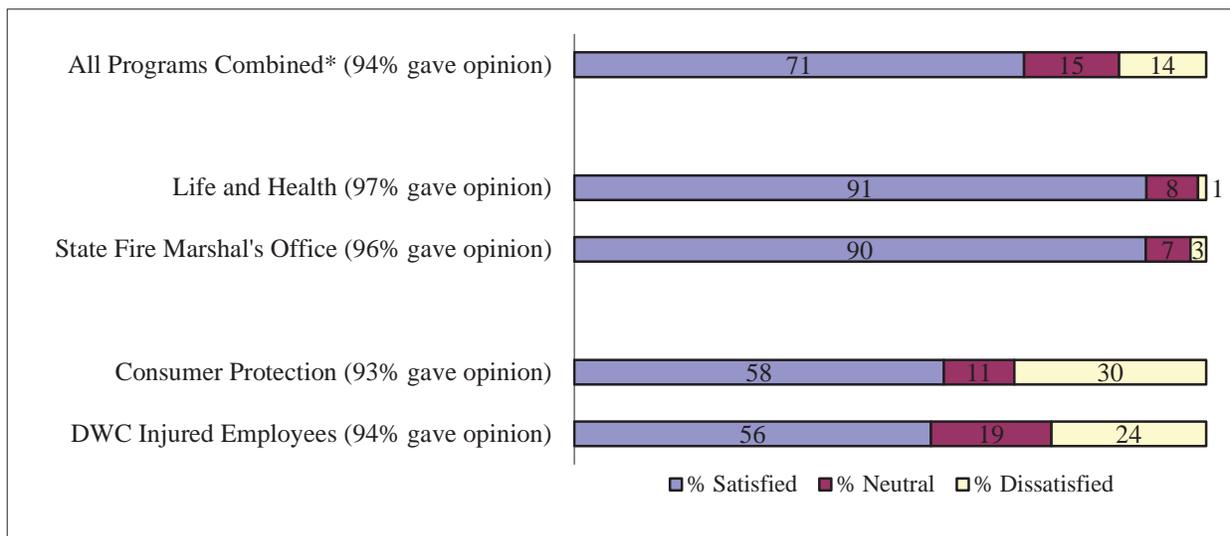
For overall satisfaction with TDI and for each of the seven service areas, programs that had a change in satisfaction of at least 10 percentage points between the 2013 survey and an identical survey TLC conducted for TDI in 2011 are identified. This is followed by discussion of programs that exhibited a difference of at least 10 percentage points between the overall satisfaction level with the program and the satisfaction level for particular questions within the service area. As the two programs that have the highest level of satisfaction and the two programs that have the lowest level of satisfaction often exhibit such differences, we restrict this discussion to programs not highlighted in the composite measure for the service area.

Finally, free response comments are summarized, and the limitations of the study are discussed.

[Q10]. Overall satisfaction with the agency

As shown in Figure 1 below, 71 percent of customers who responded were satisfied with the service they received from TDI. L&H and SFMO program customers expressed the highest levels of satisfaction with TDI. Additionally, approximately four out of five AL and Financial program customers were satisfied. CP, DWC Injured Employees, and Enforcement² program customers were the least satisfied. (See Appendix B, Table B-10, for detailed data related to customers’ overall satisfaction with TDI for all programs.)

Figure 1. Overall Satisfaction With the Agency



*Weighted estimates

In 2011, respondents from the SFMO and Financial programs were the most satisfied customers, while respondents from the DWC Injured Employees and the DWC Health Care Providers programs were the least satisfied. Overall satisfaction with the DWC Carriers program increased from 57 percent in 2011 to 72 percent in 2013.

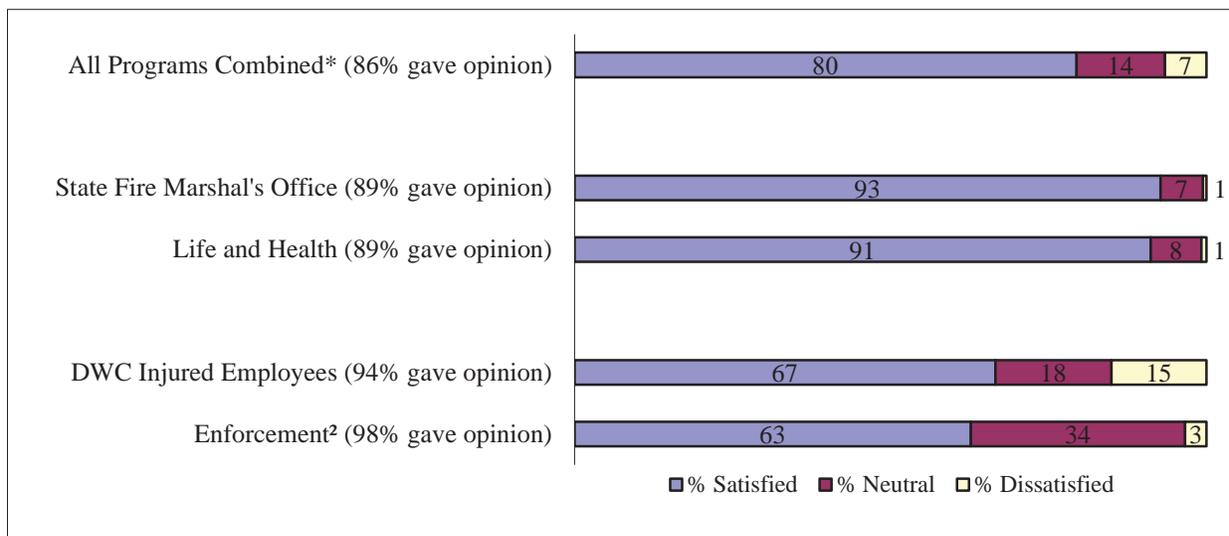
[Q1]. Satisfaction with agency staff

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2013-2017*³ 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 2, 80 percent of customers were satisfied with the service they received from agency staff. (See Appendix B, Tables B-1 and B-1a through B-1d, for detailed data related to this section.)

Figure 2. Customer Satisfaction With Agency Staff



*Weighted estimates

Comparing results from 2013 to results from 2011, the data shows that:

- Satisfaction with TDI staff increased by 14 percentage points in the DWC Health Care Providers program

- Satisfaction with TDI staff decreased by 24 percentage points in the Enforcement² program

At least three-fourths of customers in every program but Enforcement² and DWC Injured Employees were satisfied with the service they received from TDI staff. Additional examination of the data shows that 87 percent of P&C program customers were satisfied with the friendliness of TDI staff versus the APC average of 76 percent.

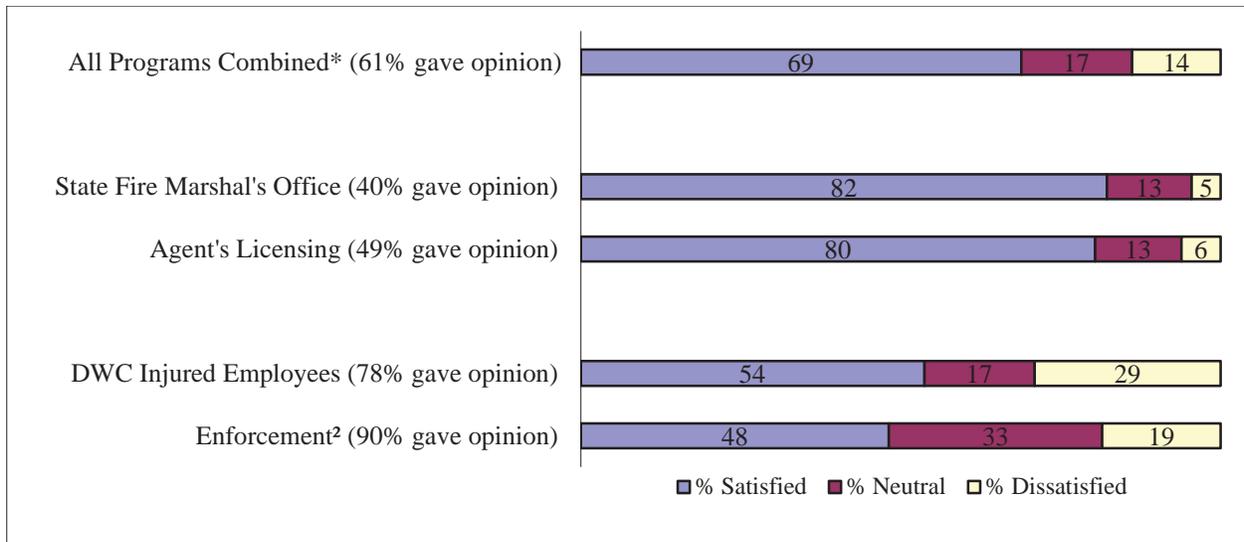
[Q2.1]. Satisfaction with the agency’s process for handling complaints about TDI

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2013-2017*³ 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 two survey questions that asked TDI customers whether complaints about TDI were easy to file and whether the agency’s responses to complaints were timely. As shown in Figure 3 below, more than two-thirds of customers were satisfied with the agency’s complaint-handling process. (See Appendix B, Tables B-2.1, B-2a, and B-2b, for detailed data related to this section.)

Figure 3. Customer Satisfaction With the Agency’s Process for Handling Complaints About TDI



*Weighted estimates

From 2011 to 2013, satisfaction with TDI’s handling of complaints about its service increased by 15 percentage points in the CP program and by 22 percentage points in the DWC Carriers program. The L&H and Enforcement² programs showed decreases in customer satisfaction levels of 13 and 21 percentage points, respectively.

Additional examination of the data shows that compared to average satisfaction with each program, for individual questions:

- Fraud program customers were more satisfied with the ease of filing complaints about TDI (80 percent versus 69 percent overall) and DWC Carriers program customers were less satisfied (58 percent)
- DWC Health Care Providers program customers were less satisfied with the timeliness of TDI’s response to complaints (54 percent versus 69 percent overall)

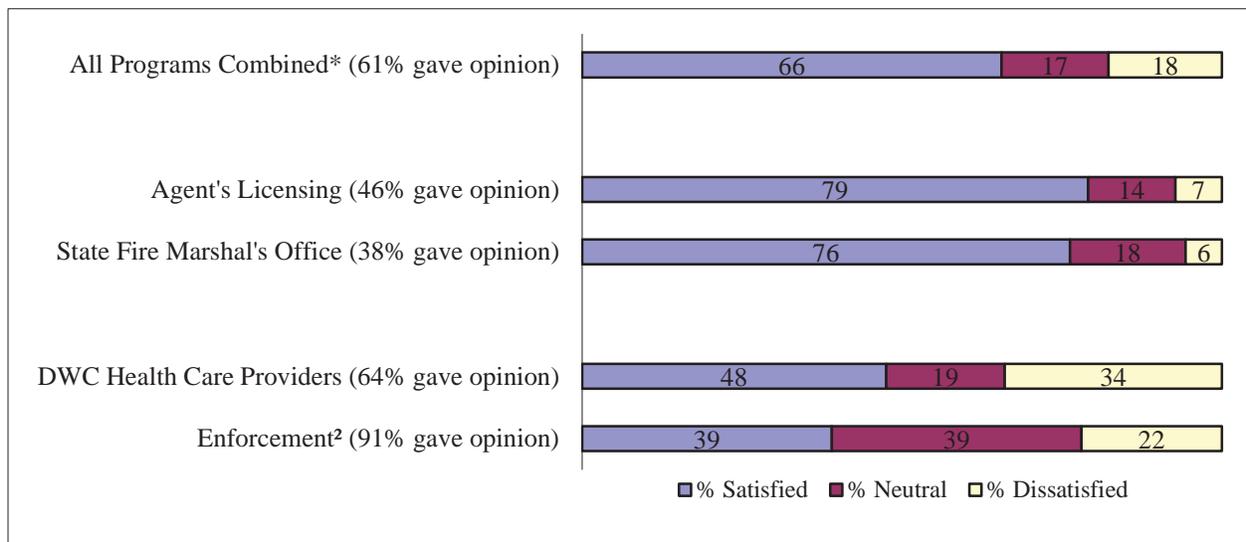
[Q2.2]. Satisfaction with the agency’s process for handling complaints about regulated entities

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

- TDI 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 4 below, approximately two-thirds of customers who responded to these questions were satisfied with the agency’s process for handling complaints about entities it regulates. In two programs (DWC Health Care Providers and Enforcement²), fewer than one-half of the surveyed customers who responded were satisfied. (See Appendix B, Tables B-2.2 and B-2c through B-2e, for detailed data related to this section.)

Figure 4. Customer Satisfaction With the Agency’s Process for Handling Complaints About Regulated Entities



*Weighted estimates

Comparing results from 2013 to results from 2011, the only program with a decrease in customer satisfaction of at least 10 percentage points was Enforcement² (50 percent in 2011 versus 39 percent in 2013). Customer satisfaction did not increase by 10 percentage points or more for any program.

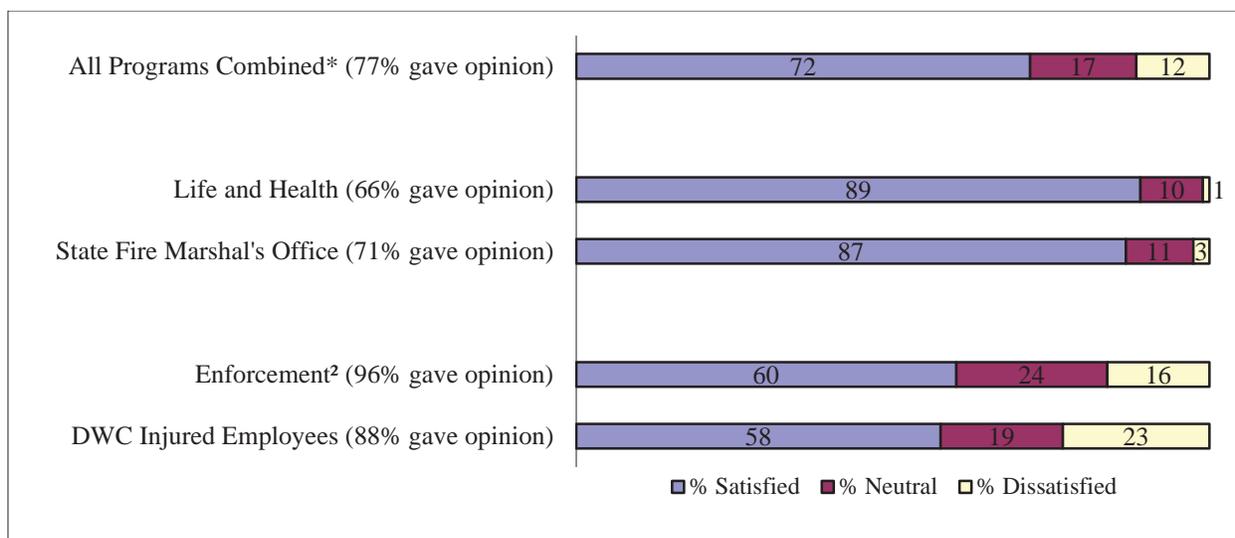
For composite satisfaction, just over one-half of DWC Injured Employees program customers were satisfied with TDI service, and their satisfaction for each of the three measures listed above was at least 10 percentage points less than the APC average level of satisfaction for the measures. CP program customers were at least 10 percentage points less satisfied than the APC average level of satisfaction with both TDI's effectiveness in handling complaints and in providing progress updates regarding complaints.

[Q3, Q4]. Satisfaction with agency telephone communications

Customers were asked five questions regarding gaining access to TDI staff by telephone. [Section 2114.002\(b\), Texas Government Code](#), states, "Each agency shall gather information from customers ... [that] may include evaluations of an agency's ... communications, including toll-free telephone access, the average time a customer spends on hold, call transfers, [and] access to a live person." The TDI survey included questions that addressed each of these points. Customers were also asked about their satisfaction with the timeliness of TDI when agency staff returned their calls.

Four additional questions requested that customers evaluate the services provided by 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 5 below, about 7 in 10 TDI customers were satisfied with the service they received when calling the agency. (See Appendix B, Tables B-3 and 4, Tables B-3a through B-3e, and Tables B-4a through B-4d, for detailed data related to this section.)

Figure 5. Customer Satisfaction With Agency Telephone Communications



*Weighted estimates

Satisfaction of DWC Health Care Providers program customers with telephone communications increased from 59 percent in 2011 to 69 percent in 2013, and satisfaction of Enforcement² program customers decreased from 74 percent to 60 percent.

The data also shows that:

- P&C program customers were at least 10 percentage points more satisfied than the APC average level of satisfaction with all five aspects of accessing TDI via telephone: toll-free access, ability to access a customer service representative, amount of time placed on hold, number of call transfers, and timeliness of returned calls; Financial program customers were likewise more satisfied on the last three aspects
- Satisfaction with TDI's timeliness of returning calls was 54 percent for DWC Health Care Providers program customers compared to the APC customer satisfaction level of 64 percent
- Compared to the APC customer satisfaction level concerning the helpfulness of information provided during telephone conversations (75 percent), AL and Fraud program customers were at least 10 percentage points more satisfied (85 percent for both), while CP program customers were at least 10 percentage points less satisfied (64 percent)
- Satisfaction with the friendliness and helpfulness of TDI staff during telephone conversations was 87 percent for Fraud program customers compared to the APC customer satisfaction level of 77 percent

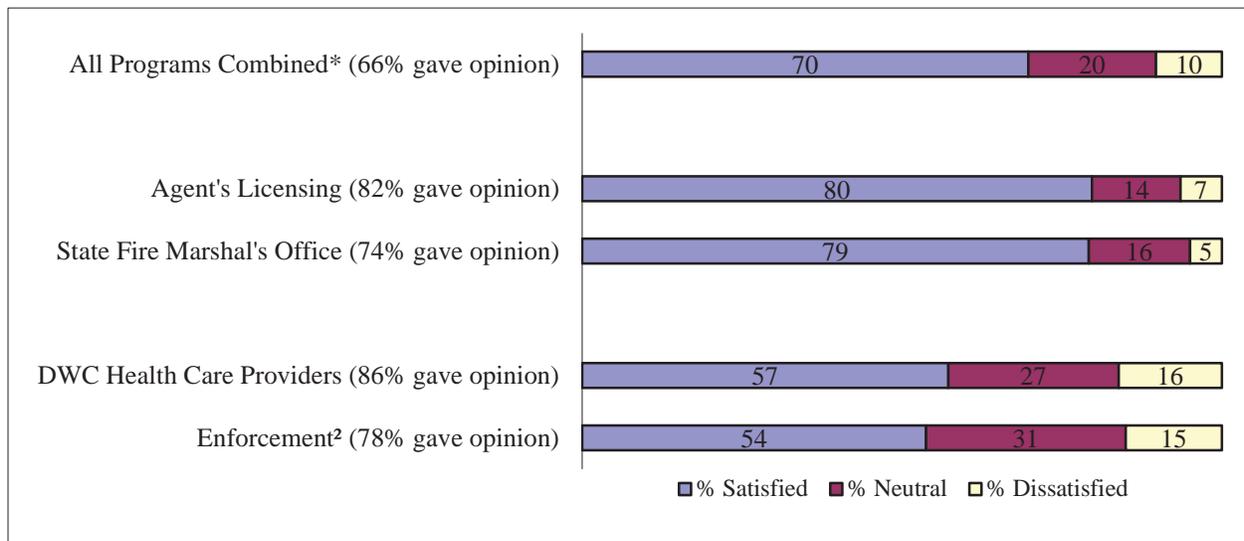
[Q5, Q6]. Satisfaction with the agency's Internet sites

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2013-2017*³ 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, gave contact persons, and had accurate and useful information. Additionally, TDI customers were asked whether the search feature was easy to use and helpful. As shown in Figure 6 below, 7 in 10 customers were satisfied with the agency’s Internet sites. (See Appendix B, Tables B-5 and 6, Tables B-5a through B-5f, and Tables B-6a through B-6b, for detailed data related to this section.)

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



**Weighted estimates*

Satisfaction with the CP program increased 14 percentage points between 2011 and 2013 (57 percent to 71 percent), and satisfaction with the Enforcement² program decreased by the same amount (68 percent to 54 percent).

The data also shows that:

- DWC Injured Employees program customers were at least 10 percentage points less satisfied than the APC average level of satisfaction with every aspect of TDI’s Internet sites except the helpfulness of the search features and the ease of finding a list of office locations
- DWC Carriers were at least 10 percentage points less satisfied than the APC average level of satisfaction with the ease of using the search features and the helpfulness of the search features
- Among Fraud program customers, satisfaction with the accuracy of information on TDI’s Internet sites was 86 percent versus 75 percent APC, and their satisfaction with the usefulness of information was 87 percent versus 72 percent APC
- Satisfaction with the ease of using TDI’s Internet sites was 78 percent for DWC Employers program customers compared to the APC customer satisfaction level of 68 percent

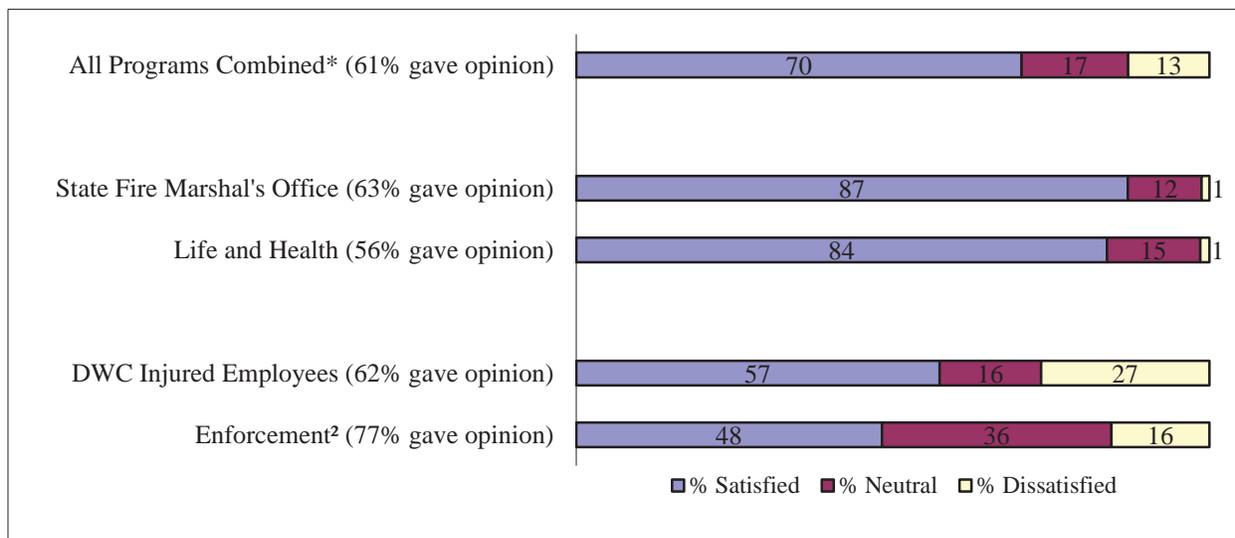
[Q7]. Satisfaction with timeliness of the agency's service

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2013-2017*³ 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 7 below, 7 in 10 customers were satisfied with the timeliness of the agency's service, while less than one-half of Enforcement² program customers were satisfied. (See Appendix B, Table B-7 and Tables B-7a through B-7e, for detailed data related to this section.)

Figure 7. Customer Satisfaction With the Agency's Timeliness of Service



*Weighted estimates

Satisfaction with timeliness of service increased from 55 percent in 2011 to 69 percent in 2013 for DWC Carriers program customers. Satisfaction decreased from 65 percent in 2011 to 48 percent in 2013 for the Enforcement² program customers.

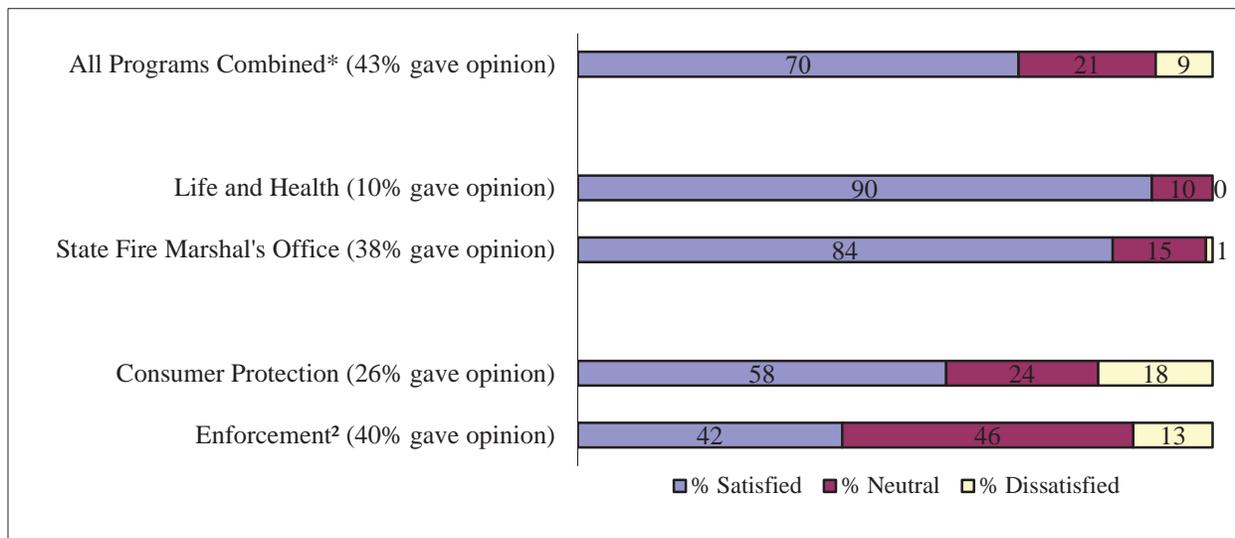
Financial program customers were the third most satisfied group (81 percent), and on three aspects, their satisfaction was at least 10 percentage points more than the APC average (timeliness of service in person, by telephone, and by e-mail). Other customer groups with satisfaction levels that were at least 10 percentage points more than the APC average regarding timeliness of service included customers of the AL (by e-mail and through TDI's Internet sites), Fraud (in person and by e-mail), and P&C (by e-mail) programs. Two programs had satisfaction

levels that were at least 10 percentage points less than the APC average for certain aspects of timeliness of service: DWC Health Care Providers (by mail and through TDI's Internet sites) and CP (in person).

[Q8]. Satisfaction with the agency's offices

[Section 2114.002\(b\)\(1\), Texas Government Code](#), provides that the evaluation of an agency's facilities may include an assessment of the customer's ability to access that agency and an assessment of the office location, 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. As shown in Figure 8 below, 70 percent of customers were satisfied with the agency's offices. (See Appendix B, Table B-8 and Tables B-8a through B-8d, for detailed data related to this section.)

Figure 8. Customer Satisfaction With the Agency's Offices



*Weighted estimates

SFMO program customer satisfaction increased from 63 percent in 2011 to 84 percent in 2013, and L&H program customer satisfaction increased from 73 percent to 90 percent.* In contrast, Enforcement² program customer satisfaction decreased from 53 percent in 2011 to 42 percent in 2013.

Financial program customer satisfaction with the accessibility of TDI offices was 84 percent compared to the APC average satisfaction level of 73 percent, and 74 percent of Financial program customers were satisfied that TDI offices were conveniently located compared to the APC average of 64 percent. The APC average satisfaction level with the cleanliness of TDI offices was 74 percent, and satisfaction among Fraud program customers was 85 percent. However, only 54 percent of DWC Health Care Providers program customers were satisfied that TDI offices were clearly identified with signs, compared to the APC average of 67 percent.

* Note that in 2013 only 10 percent of L&H program respondents provided an opinion, so these results should be generalized with caution.

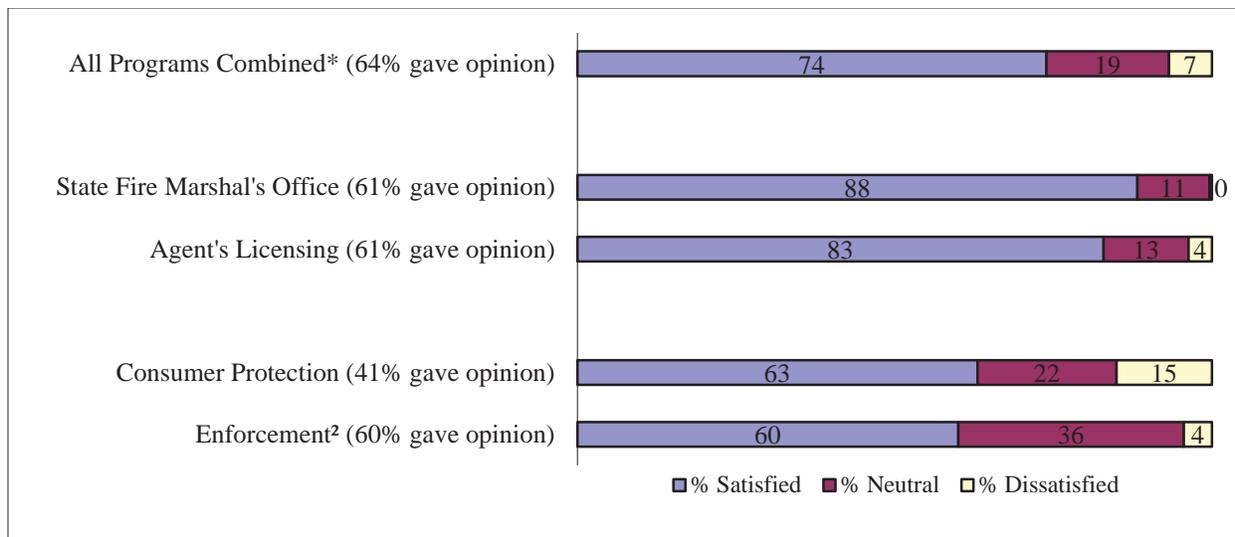
[Q9]. Satisfaction with the agency’s printed information

The *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2013-2017*³ 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 9 below, 74 percent of customers were satisfied with the agency’s printed information. (See Appendix B, Tables B-9 and B-9a through B-9e, for detailed data related to this section.)

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



**Weighted estimates*

Regarding TDI’s printed information, none of the 12 programs experienced changes in satisfaction of at least 10 percentage points from 2011 to 2013.

Regarding how interesting TDI’s printed information was, the Fraud program customer group was the only group with a satisfaction level that was at least 10 percentage points greater than the APC average (83 percent compared to the APC average of 72 percent).

[Q11]. Customers’ self-reported descriptions

The survey presented each respondent with a list of customer descriptions and asked the respondent to select the description that best applied to his or her role as a customer of TDI. Respondents also could supply “Other” descriptions. Some customers selected multiple

descriptions, and some customers did not answer the question. TLC staff analyzed the “Other” descriptions and generated additional categories as needed. Table 2 below summarizes customers’ self-reported and “Other” descriptions.

Table 2. Customers’ Self-Reported Descriptions

Originally Listed Description	Count	“Other” Descriptions	Count
Insurance Industry Representative	473	Supplied other job title/description	46
Consumer	327	Investigator	27
Agent/Adjuster	246	Infrequent or miscellaneous response	11
Health Care Provider	215	Attorney/Legal Assistant/Paralegal	11
Employer	173	Public Employee/Official	7
State Fire Marshal’s Office Customer	169	Supplied company or business description	2
Injured Employee	147		
Workers’ Compensation Carrier	84		
Law Enforcement Entity	30		
Workers’ Compensation Health Care Network	23		
Open Records Requestor	4		

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, and this subset accounted for 32 percent of the self-reported descriptions. Customers who are directly employed in the insurance industry (insurance industry representatives and agents/adjusters) accounted for 36 percent of the self-reported descriptions.

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

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

Table 3. Most Frequent Reasons for Contacting the Agency

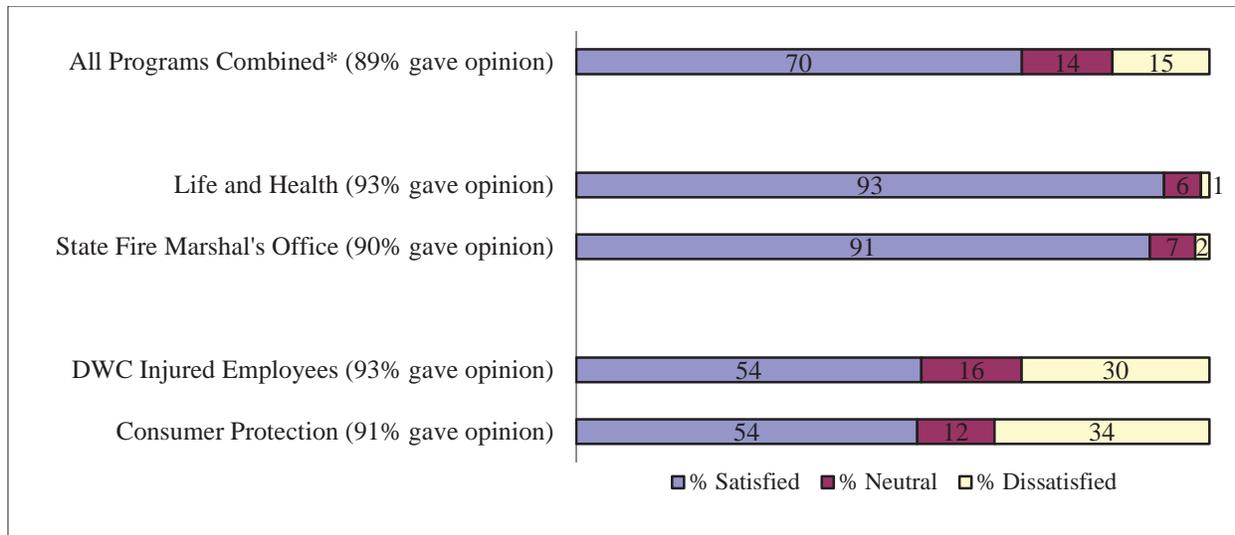
Comment Theme	Texas Department of Insurance Programs*												Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Issue related to licensing or certification	111	4	2	3	1		1	46	4	8	3	74	257
Issue related to filing rates, forms, or reports			11	1			2	42	1	174	13	12	256
Issue related to premium, coverage, or settling a claim	3	132	4	6	8	19	1	3	6	3	42	3	230
Issue related to workers' compensation	2	4	12	35	44	97		10	12		4	7	227
Issue related to regulated entity		3	13	3	1		2	36	4	13	14	13	102
Issue related to a complaint against a company or agent		50	5		6		4	8	7	7	1	1	89
Information request	1	13	10	7	10	1		10	4	7	6	9	78
Miscellaneous or infrequent response	3	10	1	4	4	8	1	10	5	5	4	10	65
Issue related to insurance fraud		2	1	2			2		48	1		1	57
Did not contact TDI/don't recall	3	2		8	5	1		3	7	4	3	4	40
Issue related to windstorm/TWIA						1		1	1		36		39
Issue related to SFMO	1											32	33
Issue related to training or conference	1	1	2	2					18	2	1	4	31
Issue related to health insurance or providers		5		1	2	1	1	6	1	2			19
Issue related to arson or fire investigation												10	10
Total	125	226	61	72	81	128	14	175	118	226	127	180	1,533

***Key to TDI program divisions:**

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

As shown in Figure 10 below, 7 in 10 customers were satisfied with the agency’s service regarding their primary reason for contacting TDI. However, 34 percent of the customers of the CP program and 30 percent of the DWC Injured Employees program who gave an opinion were very dissatisfied with the agency’s service regarding their primary reason for contacting TDI.

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



*Weighted estimates

DWC Carriers program customer satisfaction increased from 60 percent in 2011 to 76 percent in 2013.

In addition to L&H and SFMO program customers, Financial (83 percent) and AL (81 percent) program customers expressed satisfaction more than 10 percentage points above the APC average.

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

The final question of the survey asked TDI customers to suggest ways that the agency can improve its service. As shown in Table 4, many customers expressed unsolicited praise for the agency or agency staff. 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. Some customers suggested that the agency website should 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. A substantial number of customers, particularly in the CP program, suggested that TDI needs more enforcement authority and/or to be more aggressive in its enforcement.

Table 4. Most Frequent Suggestions for Improving Agency Services

Comment Theme	Texas Department of Insurance Programs*												Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Expressed praise for TDI or agency staff	16	32		5	9	19		27	12	24	22	19	185
No improvement necessary; no suggestions	17	14	4	15	11	13	2	16	11	19	16	28	166
Website needs to be improved	3	5	4	2	13		2	17	4	17	6	9	82
Needs more enforcement authority or more aggressive enforcement	1	46		1	4	6	1	3	6		6	2	76
Improve staff training: courtesy, customer service	6	21	4	4	1	22	1	6	4	1	2	2	74
Miscellaneous or infrequent response	1	14	1	4	4	4	1	8	10	2	11	3	63
Respond in a more timely manner	11	10	1	1	4	12		8	4	4	3	4	62
Provide more frequent updates or better information	4	12	4		1	5	2	7	2	6	3	3	49
Improve WC system				1	9	25		1	2		1	2	41
Increase number of TDI employees	3	3		1	1	3			17	2	2	4	36
Improve telephone service	4	4	2	2	2	9	1	2	4	1		2	33
Improve licensing process	10	1						6		1		12	30
Improve forms, documentation, or reports	2	4	4			3		4	1	5	3	2	28
Improve filing process		1					1	4		17	2	1	26
Improve staff training: more substantive knowledge	1	2		1	6	3	1	8		1	1	1	25
TDI should be more impartial		9		1	2	5		3	2		2		24
Improve complaint process		12			1	1	2	1	3	2			22
Negative assessment of entire agency	1	12				3		1	2		1		20
Reduce costs to customers	1	4		1		1					3	3	13
Total	81	206	24	39	68	134	14	122	84	102	84	97	1,055

***Key to TDI program divisions:**

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

Limitations of the Study

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

Appendix A. Methodology

The TDI Customer Satisfaction Survey was prepared by TLC statistical research staff according to established guidelines for scientific surveys.^{1,4} 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 two phases between September 2013 and February 2014. An online survey was conducted during the months of September and October 2013 that was directed to survey recipients who included an e-mail address in the information they filed with TDI. A subsequent paper survey was directed to recipients who did not report an e-mail address to TDI and to recipients who did not respond to the online survey. In accordance with commonly accepted standards, survey recipients were contacted with up to five separate mailings in different formats to obtain the highest possible response rates and to ensure that the findings could be generalized.^{1,4}

From the complete listing of all customers who contacted TDI between February 1, 2013, and July 31, 2013, TLC selected 4,975 TDI customers to participate in the survey.* TDI is organized into 12 program areas, and each area supplied data for the project. Three customer groups (DWC Carriers, DWC Health Care Providers, and Enforcement²) had populations small enough to warrant surveying the entire population. Relatively few of these customers had used these programs in the six months before the survey, so excluding even a few of these individuals could have had a significant effect on the findings. For the other nine groups, the population of customers was large. To minimize cost, TLC staff selected a sample of customers from each of these groups to participate in the survey. These samples were drawn using probability-based random sampling, a standard technique that ensures impartiality and precise estimates.

The overall response rate was 40 percent, with a refusal rate of 8 percent. For five programs, less than one-third of the customers surveyed responded (AL, DWC Carriers, DWC Employers, DWC Injured Employees, and P&C). Response rates were 50 percent or greater for three programs (Financial, L&H, and SFMO).

The final survey response rates were sufficiently large to produce statistically valid results^{1,4} for each of the 12 program areas with 90 percent confidence and an overall margin of error of 6.5 percent. (See Table A-1 for a summary of survey responses, and see Appendix D for a copy of the survey instrument.)

* *The initial mailing included one individual who is an employee of TDI, and who should have been excluded from the sample. We counted this individual as "undeliverable" in Table A-1 below, and the effect on our analysis of the survey results is negligible.*

Table A-1. Summary of Survey Responses

Program	Number of Initial Mailing	Number Undeliverable	Number of Surveys Delivered	Number Responding	Response Rate	Number Refusing to Participate	Refusal Rate	Margin of Error
All Programs Combined	4,975	236	4,739	1,912	40.3%*	383	8.1%*	6.5%*
Agent's Licensing	538	18	520	168	32.3%	50	9.6%	6.3%
Consumer Protection	528	28	500	242	48.4%	29	5.8%	5.2%
Division of Workers' Compensation (DWC)	1,665	70	1,595	482	30.2%*	135	8.5%*	6.9%*
DWC Carriers	290	1	289	96	33.2%	45	15.6%	6.9%
DWC Employers	534	41	493	115	23.3%	69	14.0%	7.6%
DWC Health Care Providers	303	0	303	115	38.0%	7	2.3%	6.1%
DWC Injured Employees	538	28	510	156	30.6%	14	2.7%	6.6%
Enforcement ²	38	1	37	15	40.5%	0	0.0%	16.7%
Financial	430	34	396	217	54.8%	39	9.8%	5.0%
Fraud	326	13	313	140	44.7%	18	5.8%	5.6%
Life and Health	408	14	394	239	60.7%	21	5.3%	4.5%
Property and Casualty	532	40	492	160	32.5%	64	13.0%	6.5%
State Fire Marshal's Office	510	18	492	249	50.6%	27	5.5%	5.1%

**Weighted estimates*

Appendix B.
Tabular Summary of Survey Data by Question

Table B-1. TDI Staff - Composite Results

Program	Responses						Total Percent
	Gave Opinion Percent	Strongly Agree Percent	Agree Percent	Neutral Percent	Disagree Percent	Strongly Disagree Percent	
All Programs Combined* (n = 1,912)	85.6	48.6	30.9	13.8	2.8	3.8	100.0
Agent's Licensing (n = 168)	77.8	52.8	31.4	12.6	1.1	2.1	100.0
Consumer Protection (n = 242)	75.9	44.1	33.2	11.8	4.2	6.7	100.0
Division of Workers' Compensation (DWC)* (n = 482)	90.7	43.4	29.3	17.2	4.2	6.0	100.0
DWC Carriers (n = 96)	90.4	40.6	40.1	17.6	1.7	0.0	100.0
DWC Employers (n = 115)	85.4	43.8	38.9	15.3	1.8	0.3	100.0
DWC Health Care Providers (n = 115)	94.3	45.2	36.9	13.1	3.7	1.2	100.0
DWC Injured Employees (n = 156)	93.6	43.2	23.5	18.3	5.7	9.4	100.0
Enforcement (n = 15) ²	98.3	35.6	27.1	33.9	3.4	0.0	100.0
Financial (n = 217)	92.7	47.7	36.9	11.3	3.0	1.1	100.0
Fraud (n = 140)	93.6	52.7	32.8	11.6	1.7	1.1	100.0
Life and Health (n = 239)	88.7	58.4	32.8	8.0	0.8	0.0	100.0
Property and Casualty (n = 160)	89.8	55.3	32.2	9.9	1.9	0.7	100.0
State Fire Marshal's Office (n = 249)	89.5	58.9	33.8	6.7	0.4	0.1	100.0

*Weighted estimates

Table B-1a. The Staff Are Courteous

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	87.8	(NA)	47.0	(NA)	32.1	(NA)	14.7	(NA)	2.2	(NA)	4.0	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	79.8	(134)	50.7	(68)	32.8	(44)	11.9	(16)	1.5	(2)	3.0	(4)	100.0	(134)
Consumer Protection (n = 242)	78.1	(189)	43.9	(83)	36.0	(68)	10.6	(20)	3.7	(7)	5.8	(11)	100.0	(189)
Division of Workers' Compensation (DWC)* (n = 482)	92.8	(NA)	40.5	(NA)	30.7	(NA)	19.6	(NA)	2.9	(NA)	6.3	(NA)	100.0	(NA)
DWC Carriers (n = 96)	92.7	(89)	44.9	(40)	38.2	(34)	15.7	(14)	1.1	(1)	0.0	(0)	100.0	(89)
DWC Employers (n = 115)	87.8	(101)	40.6	(41)	41.6	(42)	16.8	(17)	1.0	(1)	0.0	(0)	100.0	(101)
DWC Health Care Providers (n = 115)	95.7	(110)	44.5	(49)	41.8	(46)	10.0	(11)	1.8	(2)	1.8	(2)	100.0	(110)
DWC Injured Employees (n = 156)	95.5	(149)	40.3	(60)	24.2	(36)	21.5	(32)	4.0	(6)	10.1	(15)	100.0	(149)
Enforcement (n = 15) ²	100.0	(15)	40.0	(6)	20.0	(3)	40.0	(6)	0.0	(0)	0.0	(0)	100.0	(15)
Financial (n = 217)	95.9	(208)	48.6	(101)	38.0	(79)	11.1	(23)	1.4	(3)	1.0	(2)	100.0	(208)
Fraud (n = 140)	95.0	(133)	53.4	(71)	33.1	(44)	12.0	(16)	0.8	(1)	0.8	(1)	100.0	(133)
Life and Health (n = 239)	93.3	(223)	61.0	(136)	33.6	(75)	4.9	(11)	0.4	(1)	0.0	(0)	100.0	(223)
Property and Casualty (n = 160)	93.1	(149)	56.4	(84)	30.9	(46)	11.4	(17)	1.3	(2)	0.0	(0)	100.0	(149)
State Fire Marshal's Office (n = 249)	92.4	(230)	57.4	(132)	36.5	(84)	6.1	(14)	0.0	(0)	0.0	(0)	100.0	(230)

*Weighted estimates

Table B-1b. The Staff Are Friendly

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	87.5	(NA)	46.7	(NA)	29.6	(NA)	16.6	(NA)	3.4	(NA)	3.8	(NA)	100.0	(NA)
Agent’s Licensing (n = 168)	79.8	(134)	50.7	(68)	29.1	(39)	15.7	(21)	1.5	(2)	3.0	(4)	100.0	(134)
Consumer Protection (n = 242)	77.7	(188)	42.6	(80)	36.2	(68)	11.7	(22)	3.2	(6)	6.4	(12)	100.0	(188)
Division of Workers’ Compensation (DWC)* (n = 482)	92.0	(NA)	40.8	(NA)	26.8	(NA)	21.2	(NA)	5.7	(NA)	5.5	(NA)	100.0	(NA)
DWC Carriers (n = 96)	92.7	(89)	38.2	(34)	39.3	(35)	21.3	(19)	1.1	(1)	0.0	(0)	100.0	(89)
DWC Employers (n = 115)	87.0	(100)	39.0	(39)	40.0	(40)	17.0	(17)	4.0	(4)	0.0	(0)	100.0	(100)
DWC Health Care Providers (n = 115)	94.8	(109)	40.4	(44)	36.7	(40)	17.4	(19)	4.6	(5)	0.9	(1)	100.0	(109)
DWC Injured Employees (n = 156)	94.9	(148)	41.9	(62)	18.9	(28)	23.6	(35)	6.8	(10)	8.8	(13)	100.0	(148)
Enforcement (n = 15) ²	100.0	(15)	33.3	(5)	20.0	(3)	40.0	(6)	6.7	(1)	0.0	(0)	100.0	(15)
Financial (n = 217)	94.9	(206)	47.1	(97)	36.9	(76)	11.2	(23)	3.9	(8)	1.0	(2)	100.0	(206)
Fraud (n = 140)	95.0	(133)	50.4	(67)	33.8	(45)	12.8	(17)	2.3	(3)	0.8	(1)	100.0	(133)
Life and Health (n = 239)	91.6	(219)	58.4	(128)	32.9	(72)	7.8	(17)	0.9	(2)	0.0	(0)	100.0	(219)
Property and Casualty (n = 160)	93.8	(150)	54.7	(82)	32.0	(48)	11.3	(17)	1.3	(2)	0.7	(1)	100.0	(150)
State Fire Marshal’s Office (n = 249)	91.6	(228)	57.9	(132)	34.6	(79)	7.0	(16)	0.4	(1)	0.0	(0)	100.0	(228)

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	85.9	(NA)	46.5	(NA)	32.0	(NA)	14.0	(NA)	3.6	(NA)	3.9	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	78.6	(132)	52.3	(69)	34.1	(45)	12.1	(16)	0.8	(1)	0.8	(1)	100.0	(132)
Consumer Protection (n = 242)	77.7	(188)	41.5	(78)	27.7	(52)	15.4	(29)	8.0	(15)	7.4	(14)	100.0	(188)
Division of Workers' Compensation (DWC)* (n = 482)	90.9	(NA)	40.4	(NA)	30.7	(NA)	17.5	(NA)	4.7	(NA)	6.8	(NA)	100.0	(NA)
DWC Carriers (n = 96)	90.6	(87)	39.1	(34)	43.7	(38)	12.6	(11)	4.6	(4)	0.0	(0)	100.0	(87)
DWC Employers (n = 115)	86.1	(99)	40.4	(40)	39.4	(39)	17.2	(17)	2.0	(2)	1.0	(1)	100.0	(99)
DWC Health Care Providers (n = 115)	95.7	(110)	38.2	(42)	37.3	(41)	18.2	(20)	5.5	(6)	0.9	(1)	100.0	(110)
DWC Injured Employees (n = 156)	93.6	(146)	40.4	(59)	25.3	(37)	17.8	(26)	6.2	(9)	10.3	(15)	100.0	(146)
Enforcement (n = 15) ²	93.3	(14)	14.3	(2)	42.9	(6)	35.7	(5)	7.1	(1)	0.0	(0)	100.0	(14)
Financial (n = 217)	93.1	(202)	43.6	(88)	37.1	(75)	13.9	(28)	4.0	(8)	1.5	(3)	100.0	(202)
Fraud (n = 140)	93.6	(131)	51.1	(67)	29.8	(39)	14.5	(19)	2.3	(3)	2.3	(3)	100.0	(131)
Life and Health (n = 239)	85.8	(205)	52.7	(108)	35.6	(73)	10.7	(22)	1.0	(2)	0.0	(0)	100.0	(205)
Property and Casualty (n = 160)	89.4	(143)	53.1	(76)	33.6	(48)	7.7	(11)	4.2	(6)	1.4	(2)	100.0	(143)
State Fire Marshal's Office (n = 249)	89.2	(222)	59.9	(133)	32.4	(72)	6.8	(15)	0.9	(2)	0.0	(0)	100.0	(222)

*Weighted estimates

Table B-1d. The Staff Identify Themselves

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	80.9	(NA)	54.6	(NA)	30.1	(NA)	9.8	(NA)	2.0	(NA)	3.5	(NA)	100.0	(NA)
Agent’s Licensing (n = 168)	73.2	(123)	57.7	(71)	29.3	(36)	10.6	(13)	0.8	(1)	1.6	(2)	100.0	(123)
Consumer Protection (n = 242)	70.2	(170)	48.8	(83)	32.9	(56)	9.4	(16)	1.8	(3)	7.1	(12)	100.0	(170)
Division of Workers’ Compensation (DWC)* (n = 482)	87.0	(NA)	52.3	(NA)	28.9	(NA)	9.9	(NA)	3.6	(NA)	5.3	(NA)	100.0	(NA)
DWC Carriers (n = 96)	85.4	(82)	40.2	(33)	39.0	(32)	20.7	(17)	0.0	(0)	0.0	(0)	100.0	(82)
DWC Employers (n = 115)	80.9	(93)	55.9	(52)	34.4	(32)	9.7	(9)	0.0	(0)	0.0	(0)	100.0	(93)
DWC Health Care Providers (n = 115)	91.3	(105)	58.1	(61)	31.4	(33)	6.7	(7)	2.9	(3)	1.0	(1)	100.0	(105)
DWC Injured Employees (n = 156)	90.4	(141)	50.4	(71)	25.5	(36)	9.9	(14)	5.7	(8)	8.5	(12)	100.0	(141)
Enforcement (n = 15) ²	100.0	(15)	53.3	(8)	26.7	(4)	20.0	(3)	0.0	(0)	0.0	(0)	100.0	(15)
Financial (n = 217)	87.1	(189)	51.9	(98)	35.4	(67)	9.0	(17)	2.6	(5)	1.1	(2)	100.0	(189)
Fraud (n = 140)	90.7	(127)	55.9	(71)	34.6	(44)	7.1	(9)	1.6	(2)	0.8	(1)	100.0	(127)
Life and Health (n = 239)	84.1	(201)	61.2	(123)	28.9	(58)	9.0	(18)	1.0	(2)	0.0	(0)	100.0	(201)
Property and Casualty (n = 160)	83.1	(133)	57.1	(76)	32.3	(43)	9.0	(12)	0.8	(1)	0.8	(1)	100.0	(133)
State Fire Marshal’s Office (n = 249)	84.7	(211)	60.7	(128)	31.3	(66)	7.1	(15)	0.5	(1)	0.5	(1)	100.0	(211)

*Weighted estimates

Table B-2.1. The Agency's Handling of Complaints About TDI - Composite

Program	Responses						Total Percent
	Gave Opinion Percent	Strongly Agree Percent	Agree Percent	Neutral Percent	Disagree Percent	Strongly Disagree Percent	
All Programs Combined* (n = 1,912)	61.5	37.7	31.2	17.2	5.4	8.4	100.0
Agent's Licensing (n = 168)	48.5	40.5	39.9	13.5	1.2	4.9	100.0
Consumer Protection (n = 242)	86.2	39.8	31.9	12.5	5.0	10.8	100.0
Division of Workers' Compensation (DWC)* (n = 482)	70.5	35.4	24.6	19.2	8.5	12.4	100.0
DWC Carriers (n = 96)	33.3	40.6	21.9	29.7	4.7	3.1	100.0
DWC Employers (n = 115)	58.3	34.3	36.6	22.4	4.5	2.2	100.0
DWC Health Care Providers (n = 115)	64.8	24.2	33.6	22.1	16.1	4.0	100.0
DWC Injured Employees (n = 156)	78.2	36.1	17.6	17.2	10.7	18.4	100.0
Enforcement (n = 15) ²	90.0	14.8	33.3	33.3	11.1	7.4	100.0
Financial (n = 217)	41.9	26.4	41.2	23.6	6.0	2.7	100.0
Fraud (n = 140)	63.2	40.1	35.0	17.5	4.5	2.8	100.0
Life and Health (n = 239)	17.8	44.7	25.9	24.7	3.5	1.2	100.0
Property and Casualty (n = 160)	54.1	38.2	29.5	21.4	5.8	5.2	100.0
State Fire Marshal's Office (n = 249)	39.6	40.6	41.6	13.2	3.0	1.5	100.0

**Weighted estimates*

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	61.8	(NA)	38.7	(NA)	30.2	(NA)	18.1	(NA)	4.9	(NA)	8.1	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	47.6	(80)	40.0	(32)	38.8	(31)	15.0	(12)	1.3	(1)	5.0	(4)	100.0	(80)
Consumer Protection (n = 242)	87.2	(211)	43.6	(92)	31.3	(66)	12.3	(26)	5.2	(11)	7.6	(16)	100.0	(211)
Division of Workers' Compensation (DWC)* (n = 482)	70.5	(NA)	37.0	(NA)	22.9	(NA)	20.2	(NA)	7.5	(NA)	12.5	(NA)	100.0	(NA)
DWC Carriers (n = 96)	37.5	(36)	38.9	(14)	19.4	(7)	30.6	(11)	8.3	(3)	2.8	(1)	100.0	(36)
DWC Employers (n = 115)	59.1	(68)	38.2	(26)	29.4	(20)	23.5	(16)	5.9	(4)	2.9	(2)	100.0	(68)
DWC Health Care Providers (n = 115)	65.2	(75)	28.0	(21)	33.3	(25)	21.3	(16)	12.0	(9)	5.3	(4)	100.0	(75)
DWC Injured Employees (n = 156)	77.6	(121)	36.4	(44)	19.0	(23)	18.2	(22)	8.3	(10)	18.2	(22)	100.0	(121)
Enforcement (n = 15) ²	93.3	(14)	21.4	(3)	28.6	(4)	35.7	(5)	7.1	(1)	7.1	(1)	100.0	(14)
Financial (n = 217)	43.3	(94)	27.7	(26)	42.6	(40)	21.3	(20)	7.4	(7)	1.1	(1)	100.0	(94)
Fraud (n = 140)	65.7	(92)	41.3	(38)	39.1	(36)	13.0	(12)	4.3	(4)	2.2	(2)	100.0	(92)
Life and Health (n = 239)	17.6	(42)	42.9	(18)	26.2	(11)	26.2	(11)	4.8	(2)	0.0	(0)	100.0	(42)
Property and Casualty (n = 160)	56.9	(91)	38.5	(35)	29.7	(27)	22.0	(20)	4.4	(4)	5.5	(5)	100.0	(91)
State Fire Marshal's Office (n = 249)	40.6	(101)	39.6	(40)	41.6	(42)	13.9	(14)	4.0	(4)	1.0	(1)	100.0	(101)

*Weighted estimates

Table B-2b. The Agency's Responses to Complaints About TDI Are Timely

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	61.2	(NA)	36.8	(NA)	32.3	(NA)	16.3	(NA)	6.0	(NA)	8.6	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	49.4	(83)	41.0	(34)	41.0	(34)	12.0	(10)	1.2	(1)	4.8	(4)	100.0	(83)
Consumer Protection (n = 242)	85.1	(206)	35.9	(74)	32.5	(67)	12.6	(26)	4.9	(10)	14.1	(29)	100.0	(206)
Division of Workers' Compensation (DWC)* (n = 482)	70.5	(NA)	33.7	(NA)	26.3	(NA)	18.2	(NA)	9.4	(NA)	12.3	(NA)	100.0	(NA)
DWC Carriers (n = 96)	29.2	(28)	42.9	(12)	25.0	(7)	28.6	(8)	0.0	(0)	3.6	(1)	100.0	(28)
DWC Employers (n = 115)	57.4	(66)	30.3	(20)	43.9	(29)	21.2	(14)	3.0	(2)	1.5	(1)	100.0	(66)
DWC Health Care Providers (n = 115)	64.3	(74)	20.3	(15)	33.8	(25)	23.0	(17)	20.3	(15)	2.7	(2)	100.0	(74)
DWC Injured Employees (n = 156)	78.8	(123)	35.8	(44)	16.3	(20)	16.3	(20)	13.0	(16)	18.7	(23)	100.0	(123)
Enforcement (n = 15) ²	86.7	(13)	7.7	(1)	38.5	(5)	30.8	(4)	15.4	(2)	7.7	(1)	100.0	(13)
Financial (n = 217)	40.6	(88)	25.0	(22)	39.8	(35)	26.1	(23)	4.5	(4)	4.5	(4)	100.0	(88)
Fraud (n = 140)	60.7	(85)	38.8	(33)	30.6	(26)	22.4	(19)	4.7	(4)	3.5	(3)	100.0	(85)
Life and Health (n = 239)	18.0	(43)	46.5	(20)	25.6	(11)	23.3	(10)	2.3	(1)	2.3	(1)	100.0	(43)
Property and Casualty (n = 160)	51.3	(82)	37.8	(31)	29.3	(24)	20.7	(17)	7.3	(6)	4.9	(4)	100.0	(82)
State Fire Marshal's Office (n = 249)	38.6	(96)	41.7	(40)	41.7	(40)	12.5	(12)	2.1	(2)	2.1	(2)	100.0	(96)

*Weighted estimates

Table B-2.2. TDI's Handling of Complaints About Regulated Entities - Composite

Program	Gave Opinion Percent	Responses					Total Percent
		Strongly Agree Percent	Agree Percent	Neutral Percent	Disagree Percent	Strongly Disagree Percent	
All Programs Combined* (n = 1,912)	61.2	36.3	29.5	16.6	6.8	10.9	100.0
Agent's Licensing (n = 168)	46.4	42.7	36.3	13.7	1.3	6.0	100.0
Consumer Protection (n = 242)	84.0	33.1	23.3	12.8	10.2	20.7	100.0
Division of Workers' Compensation (DWC)* (n = 482)	72.6	31.7	26.2	18.5	9.1	14.6	100.0
DWC Carriers (n = 96)	39.6	25.4	39.5	26.3	5.3	3.5	100.0
DWC Employers (n = 115)	57.1	34.0	34.5	22.8	5.6	3.0	100.0
DWC Health Care Providers (n = 115)	64.1	16.7	30.8	18.6	23.5	10.4	100.0
DWC Injured Employees (n = 156)	82.1	30.7	21.1	15.9	10.9	21.4	100.0
Enforcement (n = 15) ²	91.1	19.5	19.5	39.0	9.8	12.2	100.0
Financial (n = 217)	44.7	25.4	41.9	20.6	5.8	6.2	100.0
Fraud (n = 140)	65.5	28.7	35.3	21.5	7.6	6.9	100.0
Life and Health (n = 239)	20.1	38.9	29.2	25.0	6.9	0.0	100.0
Property and Casualty (n = 160)	51.9	39.4	26.9	16.9	9.6	7.2	100.0
State Fire Marshal's Office (n = 249)	37.8	40.1	36.2	18.1	4.3	1.4	100.0

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	60.9	(NA)	35.4	(NA)	29.9	(NA)	17.6	(NA)	5.8	(NA)	11.3	(NA)	100.0	(NA)
Agent’s Licensing (n = 168)	46.4	(78)	43.6	(34)	37.2	(29)	12.8	(10)	0.0	(0)	6.4	(5)	100.0	(78)
Consumer Protection (n = 242)	84.7	(205)	30.7	(63)	21.0	(43)	11.2	(23)	11.7	(24)	25.4	(52)	100.0	(205)
Division of Workers’ Compensation (DWC)* (n = 482)	72.1	(NA)	29.9	(NA)	26.3	(NA)	21.7	(NA)	8.1	(NA)	13.9	(NA)	100.0	(NA)
DWC Carriers (n = 96)	44.8	(43)	23.3	(10)	37.2	(16)	34.9	(15)	2.3	(1)	2.3	(1)	100.0	(43)
DWC Employers (n = 115)	55.7	(64)	29.7	(19)	40.6	(26)	25.0	(16)	1.6	(1)	3.1	(2)	100.0	(64)
DWC Health Care Providers (n = 115)	67.0	(77)	15.6	(12)	31.2	(24)	20.8	(16)	22.1	(17)	10.4	(8)	100.0	(77)
DWC Injured Employees (n = 156)	82.1	(128)	30.5	(39)	18.0	(23)	19.5	(25)	11.7	(15)	20.3	(26)	100.0	(128)
Enforcement (n = 15) ²	93.3	(14)	14.3	(2)	21.4	(3)	35.7	(5)	7.1	(1)	21.4	(3)	100.0	(14)
Financial (n = 217)	44.2	(96)	24.0	(23)	43.8	(42)	20.8	(20)	6.3	(6)	5.2	(5)	100.0	(96)
Fraud (n = 140)	66.4	(93)	29.0	(27)	35.5	(33)	21.5	(20)	4.3	(4)	9.7	(9)	100.0	(93)
Life and Health (n = 239)	20.1	(48)	33.3	(16)	35.4	(17)	25.0	(12)	6.3	(3)	0.0	(0)	100.0	(48)
Property and Casualty (n = 160)	50.0	(80)	38.8	(31)	28.8	(23)	17.5	(14)	7.5	(6)	7.5	(6)	100.0	(80)
State Fire Marshal’s Office (n = 249)	37.8	(94)	40.4	(38)	34.0	(32)	20.2	(19)	3.2	(3)	2.1	(2)	100.0	(94)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	61.3	(NA)	36.1	(NA)	28.8	(NA)	16.0	(NA)	7.7	(NA)	11.4	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	45.8	(77)	42.9	(33)	35.1	(27)	14.3	(11)	2.6	(2)	5.2	(4)	100.0	(77)
Consumer Protection (n = 242)	83.5	(202)	31.7	(64)	21.8	(44)	12.9	(26)	11.9	(24)	21.8	(44)	100.0	(202)
Division of Workers' Compensation (DWC)* (n = 482)	73.0	(NA)	32.1	(NA)	25.6	(NA)	16.7	(NA)	9.9	(NA)	15.7	(NA)	100.0	(NA)
DWC Carriers (n = 96)	36.5	(35)	20.0	(7)	48.6	(17)	20.0	(7)	5.7	(2)	5.7	(2)	100.0	(35)
DWC Employers (n = 115)	57.4	(66)	36.4	(24)	30.3	(20)	22.7	(15)	7.6	(5)	3.0	(2)	100.0	(66)
DWC Health Care Providers (n = 115)	63.5	(73)	15.1	(11)	26.0	(19)	19.2	(14)	31.5	(23)	8.2	(6)	100.0	(73)
DWC Injured Employees (n = 156)	82.7	(129)	30.2	(39)	22.5	(29)	13.2	(17)	10.9	(14)	23.3	(30)	100.0	(129)
Enforcement (n = 15) ²	86.7	(13)	7.7	(1)	23.1	(3)	53.8	(7)	7.7	(1)	7.7	(1)	100.0	(13)
Financial (n = 217)	43.8	(95)	26.3	(25)	40.0	(38)	20.0	(19)	6.3	(6)	7.4	(7)	100.0	(95)
Fraud (n = 140)	65.0	(91)	29.7	(27)	34.1	(31)	23.1	(21)	7.7	(7)	5.5	(5)	100.0	(91)
Life and Health (n = 239)	20.1	(48)	39.6	(19)	25.0	(12)	29.2	(14)	6.3	(3)	0.0	(0)	100.0	(48)
Property and Casualty (n = 160)	52.5	(84)	38.1	(32)	27.4	(23)	16.7	(14)	9.5	(8)	8.3	(7)	100.0	(84)
State Fire Marshal's Office (n = 249)	37.8	(94)	40.4	(38)	36.2	(34)	17.0	(16)	5.3	(5)	1.1	(1)	100.0	(94)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	61.6	(NA)	37.2	(NA)	29.9	(NA)	16.0	(NA)	6.9	(NA)	10.0	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	47.0	(79)	41.8	(33)	36.7	(29)	13.9	(11)	1.3	(1)	6.3	(5)	100.0	(79)
Consumer Protection (n = 242)	83.9	(203)	36.9	(75)	27.1	(55)	14.3	(29)	6.9	(14)	14.8	(30)	100.0	(203)
Division of Workers' Compensation (DWC)* (n = 482)	72.5	(NA)	32.9	(NA)	26.6	(NA)	17.1	(NA)	9.3	(NA)	14.0	(NA)	100.0	(NA)
DWC Carriers (n = 96)	37.5	(36)	33.3	(12)	33.3	(12)	22.2	(8)	8.3	(3)	2.8	(1)	100.0	(36)
DWC Employers (n = 115)	58.3	(67)	35.8	(24)	32.8	(22)	20.9	(14)	7.5	(5)	3.0	(2)	100.0	(67)
DWC Health Care Providers (n = 115)	61.7	(71)	19.7	(14)	35.2	(25)	15.5	(11)	16.9	(12)	12.7	(9)	100.0	(71)
DWC Injured Employees (n = 156)	81.4	(127)	31.5	(40)	22.8	(29)	15.0	(19)	10.2	(13)	20.5	(26)	100.0	(127)
Enforcement (n = 15) ²	93.3	(14)	35.7	(5)	14.3	(2)	28.6	(4)	14.3	(2)	7.1	(1)	100.0	(14)
Financial (n = 217)	46.1	(100)	26.0	(26)	42.0	(42)	21.0	(21)	5.0	(5)	6.0	(6)	100.0	(100)
Fraud (n = 140)	65.0	(91)	27.5	(25)	36.3	(33)	19.8	(18)	11.0	(10)	5.5	(5)	100.0	(91)
Life and Health (n = 239)	20.1	(48)	43.8	(21)	27.1	(13)	20.8	(10)	8.3	(4)	0.0	(0)	100.0	(48)
Property and Casualty (n = 160)	53.1	(85)	41.2	(35)	24.7	(21)	16.5	(14)	11.8	(10)	5.9	(5)	100.0	(85)
State Fire Marshal's Office (n = 249)	37.8	(94)	39.4	(37)	38.3	(36)	17.0	(16)	4.3	(4)	1.1	(1)	100.0	(94)

*Weighted estimates

Tables B-3 and 4. Telephone Communication - Composite

Program	Gave Opinion Percent	Responses					Total Percent
		Very Satisfied Percent	Satisfied Percent	Neutral Percent	Dissatisfied Percent	Very Dissatisfied Percent	
All Programs Combined* (n = 1,912)	76.8	42.1	29.6	16.7	5.2	6.4	100.0
Agent's Licensing (n = 168)	72.1	44.3	32.8	15.0	4.3	3.6	100.0
Consumer Protection (n = 242)	60.0	38.5	29.1	15.9	6.2	10.3	100.0
Division of Workers' Compensation (DWC)* (n = 482)	84.1	36.5	26.8	20.4	6.4	9.9	100.0
DWC Carriers (n = 96)	78.7	37.2	32.5	24.9	4.7	0.7	100.0
DWC Employers (n = 115)	77.3	34.1	38.9	22.3	2.4	2.4	100.0
DWC Health Care Providers (n = 115)	89.5	32.1	37.3	23.0	4.4	3.2	100.0
DWC Injured Employees (n = 156)	87.9	37.9	19.6	19.3	8.8	14.4	100.0
Enforcement (n = 15) ²	96.3	19.2	40.8	23.8	11.5	4.6	100.0
Financial (n = 217)	77.1	42.3	37.9	14.6	3.3	1.8	100.0
Fraud (n = 140)	69.1	38.5	41.7	13.7	3.8	2.4	100.0
Life and Health (n = 239)	66.0	53.2	35.9	9.9	0.8	0.3	100.0
Property and Casualty (n = 160)	77.8	53.5	29.0	12.1	3.7	1.6	100.0
State Fire Marshal's Office (n = 249)	71.0	53.9	32.9	10.6	2.1	0.5	100.0

*Weighted estimates

Table B-3a. Toll-Free Telephone Access

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)			
All Programs Combined* (n = 1,912)	74.0	(NA)	46.7	(NA)	28.8	(NA)	17.1	(NA)	3.7	(NA)	3.7	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	72.0	(121)	40.5	(49)	33.9	(41)	19.8	(24)	4.1	(5)	1.7	(2)	100.0	(121)
Consumer Protection (n = 242)	57.4	(139)	43.9	(61)	29.5	(41)	15.8	(22)	4.3	(6)	6.5	(9)	100.0	(139)
Division of Workers' Compensation (DWC)* (n = 482)	80.2	(NA)	46.6	(NA)	24.6	(NA)	18.9	(NA)	3.7	(NA)	6.2	(NA)	100.0	(NA)
DWC Carriers (n = 96)	71.9	(69)	50.7	(35)	29.0	(20)	17.4	(12)	1.4	(1)	1.4	(1)	100.0	(69)
DWC Employers (n = 115)	74.8	(86)	41.9	(36)	33.7	(29)	19.8	(17)	2.3	(2)	2.3	(2)	100.0	(86)
DWC Health Care Providers (n = 115)	87.8	(101)	44.6	(45)	34.7	(35)	16.8	(17)	1.0	(1)	3.0	(3)	100.0	(101)
DWC Injured Employees (n = 156)	83.3	(130)	49.2	(64)	19.2	(25)	18.5	(24)	4.6	(6)	8.5	(11)	100.0	(130)
Enforcement (n = 15) ²	86.7	(13)	23.1	(3)	46.2	(6)	23.1	(3)	0.0	(0)	7.7	(1)	100.0	(13)
Financial (n = 217)	67.7	(147)	51.7	(76)	32.0	(47)	13.6	(20)	2.0	(3)	0.7	(1)	100.0	(147)
Fraud (n = 140)	63.6	(89)	43.8	(39)	40.4	(36)	12.4	(11)	1.1	(1)	2.2	(2)	100.0	(89)
Life and Health (n = 239)	51.0	(122)	58.2	(71)	30.3	(37)	11.5	(14)	0.0	(0)	0.0	(0)	100.0	(122)
Property and Casualty (n = 160)	75.0	(120)	58.3	(70)	28.3	(34)	10.0	(12)	3.3	(4)	0.0	(0)	100.0	(120)
State Fire Marshal's Office (n = 249)	67.1	(167)	57.5	(96)	31.1	(52)	9.6	(16)	1.8	(3)	0.0	(0)	100.0	(167)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	75.6	(NA)	41.6	(NA)	29.0	(NA)	18.1	(NA)	5.1	(NA)	6.1	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	72.6	(122)	41.8	(51)	32.0	(39)	16.4	(20)	5.7	(7)	4.1	(5)	100.0	(122)
Consumer Protection (n = 242)	59.9	(145)	38.6	(56)	31.7	(46)	15.2	(22)	7.6	(11)	6.9	(10)	100.0	(145)
Division of Workers' Compensation (DWC)* (n = 482)	83.0	(NA)	37.4	(NA)	25.2	(NA)	22.3	(NA)	5.0	(NA)	10.0	(NA)	100.0	(NA)
DWC Carriers (n = 96)	65.6	(63)	34.9	(22)	28.6	(18)	31.7	(20)	3.2	(2)	1.6	(1)	100.0	(63)
DWC Employers (n = 115)	74.8	(86)	30.2	(26)	38.4	(33)	26.7	(23)	2.3	(2)	2.3	(2)	100.0	(86)
DWC Health Care Providers (n = 115)	88.7	(102)	34.3	(35)	38.2	(39)	19.6	(20)	4.9	(5)	2.9	(3)	100.0	(102)
DWC Injured Employees (n = 156)	87.8	(137)	41.6	(57)	17.5	(24)	19.7	(27)	6.6	(9)	14.6	(20)	100.0	(137)
Enforcement (n = 15) ²	86.7	(13)	7.7	(1)	46.2	(6)	30.8	(4)	7.7	(1)	7.7	(1)	100.0	(13)
Financial (n = 217)	62.2	(135)	38.5	(52)	40.0	(54)	17.0	(23)	2.2	(3)	2.2	(3)	100.0	(135)
Fraud (n = 140)	60.0	(84)	34.5	(29)	44.0	(37)	13.1	(11)	7.1	(6)	1.2	(1)	100.0	(84)
Life and Health (n = 239)	44.4	(106)	54.7	(58)	31.1	(33)	14.2	(15)	0.0	(0)	0.0	(0)	100.0	(106)
Property and Casualty (n = 160)	76.3	(122)	53.3	(65)	28.7	(35)	13.9	(17)	3.3	(4)	0.8	(1)	100.0	(122)
State Fire Marshal's Office (n = 249)	67.5	(168)	53.0	(89)	33.9	(57)	9.5	(16)	2.4	(4)	1.2	(2)	100.0	(168)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	76.0	(NA)	32.4	(NA)	30.5	(NA)	21.6	(NA)	6.9	(NA)	8.6	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	74.4	(125)	34.4	(43)	31.2	(39)	19.2	(24)	9.6	(12)	5.6	(7)	100.0	(125)
Consumer Protection (n = 242)	60.3	(146)	31.5	(46)	28.8	(42)	20.5	(30)	8.9	(13)	10.3	(15)	100.0	(146)
Division of Workers' Compensation (DWC)* (n = 482)	82.9	(NA)	25.8	(NA)	29.0	(NA)	25.6	(NA)	6.0	(NA)	13.7	(NA)	100.0	(NA)
DWC Carriers (n = 96)	71.9	(69)	26.1	(18)	36.2	(25)	27.5	(19)	8.7	(6)	1.4	(1)	100.0	(69)
DWC Employers (n = 115)	76.5	(88)	21.6	(19)	43.2	(38)	28.4	(25)	2.3	(2)	4.5	(4)	100.0	(88)
DWC Health Care Providers (n = 115)	88.7	(102)	23.5	(24)	32.4	(33)	36.3	(37)	3.9	(4)	3.9	(4)	100.0	(102)
DWC Injured Employees (n = 156)	86.5	(135)	28.1	(38)	20.7	(28)	23.7	(32)	8.1	(11)	19.3	(26)	100.0	(135)
Enforcement (n = 15) ²	100.0	(15)	33.3	(5)	20.0	(3)	33.3	(5)	13.3	(2)	0.0	(0)	100.0	(15)
Financial (n = 217)	65.9	(143)	35.0	(50)	41.3	(59)	20.3	(29)	1.4	(2)	2.1	(3)	100.0	(143)
Fraud (n = 140)	61.4	(86)	31.4	(27)	38.4	(33)	20.9	(18)	7.0	(6)	2.3	(2)	100.0	(86)
Life and Health (n = 239)	49.4	(118)	43.2	(51)	34.7	(41)	22.0	(26)	0.0	(0)	0.0	(0)	100.0	(118)
Property and Casualty (n = 160)	75.0	(120)	45.8	(55)	31.7	(38)	16.7	(20)	3.3	(4)	2.5	(3)	100.0	(120)
State Fire Marshal's Office (n = 249)	66.3	(165)	39.4	(65)	37.0	(61)	15.8	(26)	7.3	(12)	0.6	(1)	100.0	(165)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	73.1	(NA)	35.5	(NA)	30.1	(NA)	21.7	(NA)	6.4	(NA)	6.3	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	72.0	(121)	40.5	(49)	31.4	(38)	20.7	(25)	5.0	(6)	2.5	(3)	100.0	(121)
Consumer Protection (n = 242)	57.4	(139)	36.7	(51)	25.9	(36)	23.7	(33)	5.8	(8)	7.9	(11)	100.0	(139)
Division of Workers' Compensation (DWC)* (n = 482)	79.6	(NA)	28.2	(NA)	27.0	(NA)	24.7	(NA)	9.1	(NA)	11.0	(NA)	100.0	(NA)
DWC Carriers (n = 96)	66.7	(64)	25.0	(16)	40.6	(26)	28.1	(18)	6.3	(4)	0.0	(0)	100.0	(64)
DWC Employers (n = 115)	73.0	(84)	22.6	(19)	44.0	(37)	28.6	(24)	2.4	(2)	2.4	(2)	100.0	(84)
DWC Health Care Providers (n = 115)	87.8	(101)	24.8	(25)	35.6	(36)	33.7	(34)	3.0	(3)	3.0	(3)	100.0	(101)
DWC Injured Employees (n = 156)	83.3	(130)	31.5	(41)	16.9	(22)	22.3	(29)	13.1	(17)	16.2	(21)	100.0	(130)
Enforcement (n = 15) ²	93.3	(14)	14.3	(2)	35.7	(5)	35.7	(5)	14.3	(2)	0.0	(0)	100.0	(14)
Financial (n = 217)	62.2	(135)	37.8	(51)	38.5	(52)	17.8	(24)	5.2	(7)	0.7	(1)	100.0	(135)
Fraud (n = 140)	62.1	(87)	29.9	(26)	42.5	(37)	20.7	(18)	4.6	(4)	2.3	(2)	100.0	(87)
Life and Health (n = 239)	48.5	(116)	49.1	(57)	31.9	(37)	17.2	(20)	1.7	(2)	0.0	(0)	100.0	(116)
Property and Casualty (n = 160)	70.6	(113)	43.4	(49)	35.4	(40)	15.9	(18)	3.5	(4)	1.8	(2)	100.0	(113)
State Fire Marshal's Office (n = 249)	67.1	(167)	43.1	(72)	40.1	(67)	14.4	(24)	1.8	(3)	0.6	(1)	100.0	(167)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	68.9	(NA)	34.2	(NA)	29.5	(NA)	21.3	(NA)	5.9	(NA)	9.1	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	60.7	(102)	38.2	(39)	31.4	(32)	22.5	(23)	3.9	(4)	3.9	(4)	100.0	(102)
Consumer Protection (n = 242)	54.1	(131)	32.8	(43)	26.7	(35)	19.1	(25)	6.9	(9)	14.5	(19)	100.0	(131)
Division of Workers' Compensation (DWC)* (n = 482)	79.7	(NA)	25.5	(NA)	28.0	(NA)	24.9	(NA)	6.8	(NA)	14.8	(NA)	100.0	(NA)
DWC Carriers (n = 96)	78.1	(75)	26.7	(20)	30.7	(23)	32.0	(24)	10.7	(8)	0.0	(0)	100.0	(75)
DWC Employers (n = 115)	73.0	(84)	20.2	(17)	39.3	(33)	34.5	(29)	2.4	(2)	3.6	(3)	100.0	(84)
DWC Health Care Providers (n = 115)	87.8	(101)	24.8	(25)	28.7	(29)	28.7	(29)	7.9	(8)	9.9	(10)	100.0	(101)
DWC Injured Employees (n = 156)	83.3	(130)	28.5	(37)	21.5	(28)	19.2	(25)	9.2	(12)	21.5	(28)	100.0	(130)
Enforcement (n = 15) ²	100.0	(15)	26.7	(4)	26.7	(4)	33.3	(5)	6.7	(1)	6.7	(1)	100.0	(15)
Financial (n = 217)	74.2	(161)	40.4	(65)	39.1	(63)	13.0	(21)	3.7	(6)	3.7	(6)	100.0	(161)
Fraud (n = 140)	67.9	(95)	35.8	(34)	35.8	(34)	17.9	(17)	5.3	(5)	5.3	(5)	100.0	(95)
Life and Health (n = 239)	61.9	(148)	47.3	(70)	38.5	(57)	14.2	(21)	0.0	(0)	0.0	(0)	100.0	(148)
Property and Casualty (n = 160)	64.4	(103)	47.6	(49)	29.1	(30)	12.6	(13)	7.8	(8)	2.9	(3)	100.0	(103)
State Fire Marshal's Office (n = 249)	63.9	(159)	46.5	(74)	34.6	(55)	13.8	(22)	3.8	(6)	1.3	(2)	100.0	(159)

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	80.6	(NA)	46.4	(NA)	31.3	(NA)	12.2	(NA)	4.7	(NA)	5.3	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	74.4	(125)	48.8	(61)	38.4	(48)	7.2	(9)	2.4	(3)	3.2	(4)	100.0	(125)
Consumer Protection (n = 242)	62.0	(150)	41.3	(62)	29.3	(44)	11.3	(17)	6.7	(10)	11.3	(17)	100.0	(150)
Division of Workers' Compensation (DWC)* (n = 482)	87.4	(NA)	41.5	(NA)	27.3	(NA)	17.2	(NA)	6.6	(NA)	7.4	(NA)	100.0	(NA)
DWC Carriers (n = 96)	88.5	(85)	42.4	(36)	29.4	(25)	23.5	(20)	3.5	(3)	1.2	(1)	100.0	(85)
DWC Employers (n = 115)	80.9	(93)	44.1	(41)	36.6	(34)	16.1	(15)	2.2	(2)	1.1	(1)	100.0	(93)
DWC Health Care Providers (n = 115)	91.3	(105)	34.3	(36)	41.0	(43)	19.0	(20)	3.8	(4)	1.9	(2)	100.0	(105)
DWC Injured Employees (n = 156)	91.0	(142)	40.1	(57)	21.8	(31)	17.6	(25)	9.2	(13)	11.3	(16)	100.0	(142)
Enforcement (n = 15) ²	100.0	(15)	20.0	(3)	46.7	(7)	6.7	(1)	13.3	(2)	13.3	(2)	100.0	(15)
Financial (n = 217)	90.8	(197)	43.1	(85)	38.6	(76)	13.7	(27)	3.0	(6)	1.5	(3)	100.0	(197)
Fraud (n = 140)	76.4	(107)	39.3	(42)	43.9	(47)	13.1	(14)	0.9	(1)	2.8	(3)	100.0	(107)
Life and Health (n = 239)	84.9	(203)	52.7	(107)	39.9	(81)	5.4	(11)	1.5	(3)	0.5	(1)	100.0	(203)
Property and Casualty (n = 160)	85.0	(136)	56.6	(77)	27.9	(38)	10.3	(14)	3.7	(5)	1.5	(2)	100.0	(136)
State Fire Marshal's Office (n = 249)	77.1	(192)	59.9	(115)	31.8	(61)	7.3	(14)	1.0	(2)	0.0	(0)	100.0	(192)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	80.6	(NA)	45.9	(NA)	30.5	(NA)	13.1	(NA)	4.3	(NA)	6.1	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	74.4	(125)	50.4	(63)	33.6	(42)	10.4	(13)	2.4	(3)	3.2	(4)	100.0	(125)
Consumer Protection (n = 242)	62.0	(150)	39.3	(59)	31.3	(47)	13.3	(20)	4.7	(7)	11.3	(17)	100.0	(150)
Division of Workers' Compensation (DWC)* (n = 482)	87.4	(NA)	40.3	(NA)	27.8	(NA)	16.7	(NA)	6.1	(NA)	9.1	(NA)	100.0	(NA)
DWC Carriers (n = 96)	88.5	(85)	38.8	(33)	36.5	(31)	20.0	(17)	3.5	(3)	1.2	(1)	100.0	(85)
DWC Employers (n = 115)	80.9	(93)	40.9	(38)	38.7	(36)	16.1	(15)	2.2	(2)	2.2	(2)	100.0	(93)
DWC Health Care Providers (n = 115)	91.3	(105)	32.4	(34)	43.8	(46)	18.1	(19)	4.8	(5)	1.0	(1)	100.0	(105)
DWC Injured Employees (n = 156)	91.0	(142)	40.1	(57)	21.1	(30)	16.9	(24)	8.5	(12)	13.4	(19)	100.0	(142)
Enforcement (n = 15) ²	100.0	(15)	13.3	(2)	60.0	(9)	6.7	(1)	20.0	(3)	0.0	(0)	100.0	(15)
Financial (n = 217)	90.8	(197)	41.6	(82)	39.1	(77)	13.7	(27)	3.6	(7)	2.0	(4)	100.0	(197)
Fraud (n = 140)	76.4	(107)	38.3	(41)	46.7	(50)	12.1	(13)	1.9	(2)	0.9	(1)	100.0	(107)
Life and Health (n = 239)	84.5	(202)	52.0	(105)	39.1	(79)	6.9	(14)	1.5	(3)	0.5	(1)	100.0	(202)
Property and Casualty (n = 160)	85.0	(136)	55.9	(76)	28.7	(39)	9.6	(13)	3.7	(5)	2.2	(3)	100.0	(136)
State Fire Marshal's Office (n = 249)	76.7	(191)	57.6	(110)	31.4	(60)	10.5	(20)	0.5	(1)	0.0	(0)	100.0	(191)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	80.8	(NA)	45.4	(NA)	29.3	(NA)	13.0	(NA)	6.1	(NA)	6.3	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	74.4	(125)	50.4	(63)	36.0	(45)	7.2	(9)	3.2	(4)	3.2	(4)	100.0	(125)
Consumer Protection (n = 242)	62.8	(152)	38.2	(58)	25.7	(39)	13.8	(21)	7.9	(12)	14.5	(22)	100.0	(152)
Division of Workers' Compensation (DWC)* (n = 482)	87.8	(NA)	38.9	(NA)	24.6	(NA)	19.2	(NA)	8.6	(NA)	8.7	(NA)	100.0	(NA)
DWC Carriers (n = 96)	88.5	(85)	42.4	(36)	32.9	(28)	21.2	(18)	3.5	(3)	0.0	(0)	100.0	(85)
DWC Employers (n = 115)	80.9	(93)	38.7	(36)	37.6	(35)	18.3	(17)	4.3	(4)	1.1	(1)	100.0	(93)
DWC Health Care Providers (n = 115)	91.3	(105)	30.5	(32)	40.0	(42)	21.0	(22)	6.7	(7)	1.9	(2)	100.0	(105)
DWC Injured Employees (n = 156)	91.7	(143)	39.2	(56)	16.8	(24)	19.6	(28)	11.2	(16)	13.3	(19)	100.0	(143)
Enforcement (n = 15) ²	100.0	(15)	6.7	(1)	53.3	(8)	13.3	(2)	20.0	(3)	6.7	(1)	100.0	(15)
Financial (n = 217)	89.9	(195)	42.1	(82)	38.5	(75)	14.4	(28)	3.1	(6)	2.1	(4)	100.0	(195)
Fraud (n = 140)	76.4	(107)	40.2	(43)	44.9	(48)	8.4	(9)	4.7	(5)	1.9	(2)	100.0	(107)
Life and Health (n = 239)	84.1	(201)	54.7	(110)	38.8	(78)	5.0	(10)	1.0	(2)	0.5	(1)	100.0	(201)
Property and Casualty (n = 160)	85.0	(136)	55.9	(76)	28.7	(39)	8.1	(11)	5.1	(7)	2.2	(3)	100.0	(136)
State Fire Marshal's Office (n = 249)	76.7	(191)	60.2	(115)	30.4	(58)	8.4	(16)	0.5	(1)	0.5	(1)	100.0	(191)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	81.0	(NA)	49.2	(NA)	27.6	(NA)	13.8	(NA)	3.5	(NA)	5.9	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	73.8	(124)	52.4	(65)	27.4	(34)	12.9	(16)	2.4	(3)	4.8	(6)	100.0	(124)
Consumer Protection (n = 242)	64.0	(155)	43.2	(67)	32.3	(50)	11.6	(18)	3.2	(5)	9.7	(15)	100.0	(155)
Division of Workers' Compensation (DWC)* (n = 482)	88.6	(NA)	42.8	(NA)	27.4	(NA)	15.7	(NA)	5.6	(NA)	8.5	(NA)	100.0	(NA)
DWC Carriers (n = 96)	88.5	(85)	43.5	(37)	29.4	(25)	24.7	(21)	2.4	(2)	0.0	(0)	100.0	(85)
DWC Employers (n = 115)	80.9	(93)	44.1	(41)	38.7	(36)	14.0	(13)	1.1	(1)	2.2	(2)	100.0	(93)
DWC Health Care Providers (n = 115)	90.4	(104)	39.4	(41)	40.4	(42)	14.4	(15)	3.8	(4)	1.9	(2)	100.0	(104)
DWC Injured Employees (n = 156)	92.9	(145)	42.1	(61)	20.7	(30)	16.6	(24)	8.3	(12)	12.4	(18)	100.0	(145)
Enforcement (n = 15) ²	100.0	(15)	26.7	(4)	33.3	(5)	33.3	(5)	6.7	(1)	0.0	(0)	100.0	(15)
Financial (n = 217)	89.9	(195)	48.2	(94)	34.9	(68)	10.8	(21)	5.1	(10)	1.0	(2)	100.0	(195)
Fraud (n = 140)	77.9	(109)	49.5	(54)	37.6	(41)	7.3	(8)	2.8	(3)	2.8	(3)	100.0	(109)
Life and Health (n = 239)	84.9	(203)	62.1	(126)	32.5	(66)	4.4	(9)	0.5	(1)	0.5	(1)	100.0	(203)
Property and Casualty (n = 160)	84.4	(135)	61.5	(83)	23.7	(32)	13.3	(18)	0.7	(1)	0.7	(1)	100.0	(135)
State Fire Marshal's Office (n = 249)	76.7	(191)	63.4	(121)	27.7	(53)	7.9	(15)	0.5	(1)	0.5	(1)	100.0	(191)

*Weighted estimates

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

Program	Responses						Total Percent
	Gave Opinion Percent	Strongly Agree Percent	Agree Percent	Neutral Percent	Disagree Percent	Strongly Disagree Percent	
All Programs Combined* (n = 1,912)	65.8	35.4	34.4	19.9	5.4	4.8	100.0
Agent's Licensing (n = 168)	82.4	40.2	39.5	13.8	4.9	1.6	100.0
Consumer Protection (n = 242)	70.8	37.3	33.6	18.3	4.6	6.1	100.0
Division of Workers' Compensation (DWC)* (n = 482)	52.2	33.1	30.1	22.6	6.0	8.1	100.0
DWC Carriers (n = 96)	87.1	27.1	37.5	27.4	7.6	0.4	100.0
DWC Employers (n = 115)	70.0	33.9	39.9	20.5	4.3	1.4	100.0
DWC Health Care Providers (n = 115)	86.2	29.8	27.5	26.6	10.5	5.7	100.0
DWC Injured Employees (n = 156)	40.9	32.9	24.5	23.7	6.8	12.1	100.0
Enforcement (n = 15) ²	77.5	17.2	36.6	31.2	7.5	7.5	100.0
Financial (n = 217)	86.1	27.1	45.1	19.1	5.4	3.2	100.0
Fraud (n = 140)	80.4	31.6	45.1	17.3	5.2	0.8	100.0
Life and Health (n = 239)	78.1	27.7	40.0	26.2	4.6	1.5	100.0
Property and Casualty (n = 160)	63.3	31.9	34.6	25.6	5.6	2.5	100.0
State Fire Marshal's Office (n = 249)	74.4	41.1	38.1	15.8	4.5	0.5	100.0

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	68.5	(NA)	33.6	(NA)	34.1	(NA)	20.2	(NA)	6.1	(NA)	5.9	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	87.5	(147)	39.5	(58)	36.7	(54)	15.0	(22)	8.2	(12)	0.7	(1)	100.0	(147)
Consumer Protection (n = 242)	75.2	(182)	39.6	(72)	37.4	(68)	13.2	(24)	4.9	(9)	4.9	(9)	100.0	(182)
Division of Workers' Compensation (DWC)* (n = 482)	52.9	(NA)	30.0	(NA)	30.5	(NA)	23.2	(NA)	4.7	(NA)	11.6	(NA)	100.0	(NA)
DWC Carriers (n = 96)	92.7	(89)	23.6	(21)	37.1	(33)	28.1	(25)	10.1	(9)	1.1	(1)	100.0	(89)
DWC Employers (n = 115)	74.8	(86)	31.4	(27)	46.5	(40)	17.4	(15)	1.2	(1)	3.5	(3)	100.0	(86)
DWC Health Care Providers (n = 115)	88.7	(102)	23.5	(24)	27.5	(28)	29.4	(30)	11.8	(12)	7.8	(8)	100.0	(102)
DWC Injured Employees (n = 156)	39.1	(61)	29.5	(18)	21.3	(13)	26.2	(16)	6.6	(4)	16.4	(10)	100.0	(61)
Enforcement (n = 15) ²	80.0	(12)	33.3	(4)	33.3	(4)	8.3	(1)	16.7	(2)	8.3	(1)	100.0	(12)
Financial (n = 217)	91.7	(199)	22.6	(45)	48.7	(97)	18.1	(36)	6.0	(12)	4.5	(9)	100.0	(199)
Fraud (n = 140)	83.6	(117)	29.9	(35)	44.4	(52)	18.8	(22)	6.8	(8)	0.0	(0)	100.0	(117)
Life and Health (n = 239)	83.3	(199)	23.1	(46)	42.7	(85)	29.6	(59)	3.5	(7)	1.0	(2)	100.0	(199)
Property and Casualty (n = 160)	65.6	(105)	29.5	(31)	33.3	(35)	27.6	(29)	6.7	(7)	2.9	(3)	100.0	(105)
State Fire Marshal's Office (n = 249)	76.7	(191)	35.6	(68)	40.3	(77)	17.3	(33)	6.3	(12)	0.5	(1)	100.0	(191)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	67.3	(NA)	34.3	(NA)	35.1	(NA)	20.3	(NA)	4.9	(NA)	5.4	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	85.1	(143)	42.0	(60)	39.2	(56)	12.6	(18)	4.2	(6)	2.1	(3)	100.0	(143)
Consumer Protection (n = 242)	75.2	(182)	36.3	(66)	37.4	(68)	15.9	(29)	5.5	(10)	4.9	(9)	100.0	(182)
Division of Workers' Compensation (DWC)* (n = 482)	52.0	(NA)	30.9	(NA)	30.5	(NA)	24.1	(NA)	4.9	(NA)	9.5	(NA)	100.0	(NA)
DWC Carriers (n = 96)	89.6	(86)	31.4	(27)	33.7	(29)	30.2	(26)	4.7	(4)	0.0	(0)	100.0	(86)
DWC Employers (n = 115)	71.3	(82)	31.7	(26)	41.5	(34)	20.7	(17)	4.9	(4)	1.2	(1)	100.0	(82)
DWC Health Care Providers (n = 115)	87.0	(100)	23.0	(23)	31.0	(31)	31.0	(31)	11.0	(11)	4.0	(4)	100.0	(100)
DWC Injured Employees (n = 156)	39.7	(62)	30.6	(19)	24.2	(15)	25.8	(16)	4.8	(3)	14.5	(9)	100.0	(62)
Enforcement (n = 15) ²	73.3	(11)	9.1	(1)	45.5	(5)	18.2	(2)	18.2	(2)	9.1	(1)	100.0	(11)
Financial (n = 217)	88.9	(193)	25.9	(50)	44.0	(85)	21.2	(41)	6.2	(12)	2.6	(5)	100.0	(193)
Fraud (n = 140)	83.6	(117)	28.2	(33)	48.7	(57)	17.9	(21)	3.4	(4)	1.7	(2)	100.0	(117)
Life and Health (n = 239)	77.8	(186)	23.7	(44)	43.5	(81)	28.5	(53)	3.2	(6)	1.1	(2)	100.0	(186)
Property and Casualty (n = 160)	65.6	(105)	29.5	(31)	35.2	(37)	27.6	(29)	5.7	(6)	1.9	(2)	100.0	(105)
State Fire Marshal's Office (n = 249)	75.5	(188)	37.2	(70)	40.4	(76)	17.6	(33)	3.7	(7)	1.1	(2)	100.0	(188)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	67.7	(NA)	38.7	(NA)	36.1	(NA)	16.9	(NA)	4.0	(NA)	4.3	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	86.3	(145)	43.4	(63)	42.1	(61)	11.0	(16)	2.1	(3)	1.4	(2)	100.0	(145)
Consumer Protection (n = 242)	74.4	(180)	38.3	(69)	35.0	(63)	18.3	(33)	3.3	(6)	5.0	(9)	100.0	(180)
Division of Workers' Compensation (DWC)* (n = 482)	51.8	(NA)	36.1	(NA)	31.0	(NA)	20.2	(NA)	5.7	(NA)	7.1	(NA)	100.0	(NA)
DWC Carriers (n = 96)	92.7	(89)	31.5	(28)	42.7	(38)	24.7	(22)	1.1	(1)	0.0	(0)	100.0	(89)
DWC Employers (n = 115)	73.0	(84)	38.1	(32)	44.0	(37)	14.3	(12)	1.2	(1)	2.4	(2)	100.0	(84)
DWC Health Care Providers (n = 115)	87.8	(101)	37.6	(38)	30.7	(31)	23.8	(24)	7.9	(8)	0.0	(0)	100.0	(101)
DWC Injured Employees (n = 156)	38.5	(60)	35.0	(21)	23.3	(14)	23.3	(14)	8.3	(5)	10.0	(6)	100.0	(60)
Enforcement (n = 15) ²	80.0	(12)	25.0	(3)	41.7	(5)	25.0	(3)	0.0	(0)	8.3	(1)	100.0	(12)
Financial (n = 217)	90.3	(196)	33.2	(65)	51.5	(101)	12.8	(25)	0.0	(0)	2.6	(5)	100.0	(196)
Fraud (n = 140)	82.9	(116)	34.5	(40)	51.7	(60)	12.9	(15)	0.9	(1)	0.0	(0)	100.0	(116)
Life and Health (n = 239)	82.4	(197)	32.5	(64)	45.7	(90)	19.8	(39)	1.5	(3)	0.5	(1)	100.0	(197)
Property and Casualty (n = 160)	66.3	(106)	36.8	(39)	36.8	(39)	18.9	(20)	4.7	(5)	2.8	(3)	100.0	(106)
State Fire Marshal's Office (n = 249)	75.1	(187)	44.9	(84)	37.4	(70)	15.5	(29)	2.1	(4)	0.0	(0)	100.0	(187)

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	68.0	(NA)	38.2	(NA)	34.2	(NA)	19.8	(NA)	4.0	(NA)	3.7	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	86.3	(145)	42.1	(61)	38.6	(56)	17.9	(26)	0.7	(1)	0.7	(1)	100.0	(145)
Consumer Protection (n = 242)	74.8	(181)	38.7	(70)	34.8	(63)	16.6	(30)	4.4	(8)	5.5	(10)	100.0	(181)
Division of Workers' Compensation (DWC)* (n = 482)	52.6	(NA)	36.4	(NA)	29.5	(NA)	21.6	(NA)	6.0	(NA)	6.5	(NA)	100.0	(NA)
DWC Carriers (n = 96)	92.7	(89)	31.5	(28)	43.8	(39)	22.5	(20)	2.2	(2)	0.0	(0)	100.0	(89)
DWC Employers (n = 115)	73.0	(84)	38.1	(32)	35.7	(30)	22.6	(19)	2.4	(2)	1.2	(1)	100.0	(84)
DWC Health Care Providers (n = 115)	87.8	(101)	37.6	(38)	27.7	(28)	27.7	(28)	5.9	(6)	1.0	(1)	100.0	(101)
DWC Injured Employees (n = 156)	39.7	(62)	35.5	(22)	25.8	(16)	21.0	(13)	8.1	(5)	9.7	(6)	100.0	(62)
Enforcement (n = 15) ²	80.0	(12)	25.0	(3)	41.7	(5)	25.0	(3)	0.0	(0)	8.3	(1)	100.0	(12)
Financial (n = 217)	90.3	(196)	30.1	(59)	52.0	(102)	13.8	(27)	2.0	(4)	2.0	(4)	100.0	(196)
Fraud (n = 140)	82.9	(116)	36.2	(42)	50.9	(59)	11.2	(13)	1.7	(2)	0.0	(0)	100.0	(116)
Life and Health (n = 239)	82.8	(198)	30.8	(61)	46.5	(92)	20.7	(41)	1.5	(3)	0.5	(1)	100.0	(198)
Property and Casualty (n = 160)	65.6	(105)	35.2	(37)	34.3	(36)	22.9	(24)	5.7	(6)	1.9	(2)	100.0	(105)
State Fire Marshal's Office (n = 249)	75.9	(189)	46.0	(87)	38.1	(72)	12.7	(24)	3.2	(6)	0.0	(0)	100.0	(189)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	67.1	(NA)	32.8	(NA)	31.6	(NA)	22.9	(NA)	7.8	(NA)	4.8	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	85.1	(143)	39.2	(56)	37.1	(53)	14.0	(20)	8.4	(12)	1.4	(2)	100.0	(143)
Consumer Protection (n = 242)	73.1	(177)	36.2	(64)	32.8	(58)	20.3	(36)	4.0	(7)	6.8	(12)	100.0	(177)
Division of Workers' Compensation (DWC)* (n = 482)	52.2	(NA)	29.6	(NA)	27.8	(NA)	26.8	(NA)	8.0	(NA)	7.7	(NA)	100.0	(NA)
DWC Carriers (n = 96)	90.6	(87)	16.1	(14)	36.8	(32)	26.4	(23)	19.5	(17)	1.1	(1)	100.0	(87)
DWC Employers (n = 115)	73.0	(84)	27.4	(23)	39.3	(33)	25.0	(21)	7.1	(6)	1.2	(1)	100.0	(84)
DWC Health Care Providers (n = 115)	88.7	(102)	27.5	(28)	21.6	(22)	28.4	(29)	10.8	(11)	11.8	(12)	100.0	(102)
DWC Injured Employees (n = 156)	39.1	(61)	31.1	(19)	21.3	(13)	27.9	(17)	8.2	(5)	11.5	(7)	100.0	(61)
Enforcement (n = 15) ²	80.0	(12)	8.3	(1)	25.0	(3)	50.0	(6)	0.0	(0)	16.7	(2)	100.0	(12)
Financial (n = 217)	90.3	(196)	22.4	(44)	39.8	(78)	24.0	(47)	10.2	(20)	3.6	(7)	100.0	(196)
Fraud (n = 140)	82.1	(115)	27.8	(32)	44.3	(51)	20.0	(23)	7.0	(8)	0.9	(1)	100.0	(115)
Life and Health (n = 239)	79.9	(191)	25.1	(48)	33.5	(64)	32.5	(62)	5.8	(11)	3.1	(6)	100.0	(191)
Property and Casualty (n = 160)	64.4	(103)	29.1	(30)	28.2	(29)	31.1	(32)	8.7	(9)	2.9	(3)	100.0	(103)
State Fire Marshal's Office (n = 249)	75.1	(187)	35.8	(67)	38.5	(72)	17.1	(32)	7.5	(14)	1.1	(2)	100.0	(187)

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	66.7	(NA)	33.1	(NA)	33.1	(NA)	22.1	(NA)	6.2	(NA)	5.5	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	85.1	(143)	37.1	(53)	40.6	(58)	14.0	(20)	7.0	(10)	1.4	(2)	100.0	(143)
Consumer Protection (n = 242)	72.3	(175)	34.9	(61)	32.0	(56)	21.7	(38)	5.7	(10)	5.7	(10)	100.0	(175)
Division of Workers' Compensation (DWC)* (n = 482)	51.6	(NA)	31.9	(NA)	27.9	(NA)	25.5	(NA)	4.9	(NA)	9.8	(NA)	100.0	(NA)
DWC Carriers (n = 96)	91.7	(88)	17.0	(15)	35.2	(31)	31.8	(28)	14.8	(13)	1.1	(1)	100.0	(88)
DWC Employers (n = 115)	71.3	(82)	28.0	(23)	36.6	(30)	26.8	(22)	7.3	(6)	1.2	(1)	100.0	(82)
DWC Health Care Providers (n = 115)	87.0	(100)	27.0	(27)	25.0	(25)	25.0	(25)	12.0	(12)	11.0	(11)	100.0	(100)
DWC Injured Employees (n = 156)	39.1	(61)	34.4	(21)	23.0	(14)	24.6	(15)	3.3	(2)	14.8	(9)	100.0	(61)
Enforcement (n = 15) ²	80.0	(12)	8.3	(1)	25.0	(3)	50.0	(6)	8.3	(1)	8.3	(1)	100.0	(12)
Financial (n = 217)	88.9	(193)	23.3	(45)	39.9	(77)	22.8	(44)	8.8	(17)	5.2	(10)	100.0	(193)
Fraud (n = 140)	82.1	(115)	29.6	(34)	40.9	(47)	20.9	(24)	7.8	(9)	0.9	(1)	100.0	(115)
Life and Health (n = 239)	79.1	(189)	25.4	(48)	32.3	(61)	31.7	(60)	7.9	(15)	2.6	(5)	100.0	(189)
Property and Casualty (n = 160)	64.4	(103)	29.1	(30)	32.0	(33)	28.2	(29)	7.8	(8)	2.9	(3)	100.0	(103)
State Fire Marshal's Office (n = 249)	74.7	(186)	36.6	(68)	37.6	(70)	17.2	(32)	8.1	(15)	0.5	(1)	100.0	(186)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	60.3	(NA)	39.1	(NA)	36.6	(NA)	16.4	(NA)	3.8	(NA)	4.2	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	71.4	(120)	40.8	(49)	41.7	(50)	11.7	(14)	3.3	(4)	2.5	(3)	100.0	(120)
Consumer Protection (n = 242)	60.3	(146)	39.0	(57)	30.1	(44)	19.9	(29)	4.1	(6)	6.8	(10)	100.0	(146)
Division of Workers' Compensation (DWC)* (n = 482)	52.7	(NA)	39.2	(NA)	33.1	(NA)	16.6	(NA)	5.1	(NA)	6.0	(NA)	100.0	(NA)
DWC Carriers (n = 96)	69.8	(67)	40.3	(27)	34.3	(23)	23.9	(16)	1.5	(1)	0.0	(0)	100.0	(67)
DWC Employers (n = 115)	61.7	(71)	40.8	(29)	40.8	(29)	14.1	(10)	4.2	(3)	0.0	(0)	100.0	(71)
DWC Health Care Providers (n = 115)	80.9	(93)	34.4	(32)	30.1	(28)	20.4	(19)	11.8	(11)	3.2	(3)	100.0	(93)
DWC Injured Employees (n = 156)	46.8	(73)	38.4	(28)	28.8	(21)	17.8	(13)	5.5	(4)	9.6	(7)	100.0	(73)
Enforcement (n = 15) ²	73.3	(11)	18.2	(2)	45.5	(5)	36.4	(4)	0.0	(0)	0.0	(0)	100.0	(11)
Financial (n = 217)	70.5	(153)	35.3	(54)	43.1	(66)	17.0	(26)	2.6	(4)	2.0	(3)	100.0	(153)
Fraud (n = 140)	70.7	(99)	36.4	(36)	40.4	(40)	17.2	(17)	6.1	(6)	0.0	(0)	100.0	(99)
Life and Health (n = 239)	64.0	(153)	34.0	(52)	43.8	(67)	19.0	(29)	3.3	(5)	0.0	(0)	100.0	(153)
Property and Casualty (n = 160)	55.6	(89)	34.8	(31)	39.3	(35)	22.5	(20)	1.1	(1)	2.2	(2)	100.0	(89)
State Fire Marshal's Office (n = 249)	71.1	(177)	45.8	(81)	37.9	(67)	14.1	(25)	2.3	(4)	0.0	(0)	100.0	(177)

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	61.0	(NA)	33.7	(NA)	34.0	(NA)	20.7	(NA)	6.3	(NA)	5.2	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	72.0	(121)	37.2	(45)	40.5	(49)	14.0	(17)	5.0	(6)	3.3	(4)	100.0	(121)
Consumer Protection (n = 242)	61.2	(148)	35.8	(53)	27.7	(41)	21.6	(32)	4.7	(7)	10.1	(15)	100.0	(148)
Division of Workers' Compensation (DWC)* (n = 482)	52.0	(NA)	31.2	(NA)	29.3	(NA)	23.6	(NA)	8.8	(NA)	7.1	(NA)	100.0	(NA)
DWC Carriers (n = 96)	77.1	(74)	28.4	(21)	35.1	(26)	31.1	(23)	5.4	(4)	0.0	(0)	100.0	(74)
DWC Employers (n = 115)	61.7	(71)	36.6	(26)	33.8	(24)	22.5	(16)	7.0	(5)	0.0	(0)	100.0	(71)
DWC Health Care Providers (n = 115)	81.7	(94)	27.7	(26)	26.6	(25)	26.6	(25)	12.8	(12)	6.4	(6)	100.0	(94)
DWC Injured Employees (n = 156)	45.5	(71)	28.2	(20)	26.8	(19)	23.9	(17)	9.9	(7)	11.3	(8)	100.0	(71)
Enforcement (n = 15) ²	73.3	(11)	9.1	(1)	36.4	(4)	36.4	(4)	18.2	(2)	0.0	(0)	100.0	(11)
Financial (n = 217)	77.4	(168)	25.6	(43)	40.5	(68)	23.8	(40)	7.1	(12)	3.0	(5)	100.0	(168)
Fraud (n = 140)	75.7	(106)	31.1	(33)	37.7	(40)	19.8	(21)	8.5	(9)	2.8	(3)	100.0	(106)
Life and Health (n = 239)	75.7	(181)	28.2	(51)	31.5	(57)	27.1	(49)	9.9	(18)	3.3	(6)	100.0	(181)
Property and Casualty (n = 160)	58.8	(94)	30.9	(29)	38.3	(36)	25.5	(24)	3.2	(3)	2.1	(2)	100.0	(94)
State Fire Marshal's Office (n = 249)	71.5	(178)	47.2	(84)	34.3	(61)	15.2	(27)	2.2	(4)	1.1	(2)	100.0	(178)

*Weighted estimates

Table B-7. Timeliness of Service - Composite

Program	Gave Opinion Percent	Responses					Total Percent
		Very Satisfied Percent	Satisfied Percent	Neutral Percent	Dissatisfied Percent	Very Dissatisfied Percent	
All Programs Combined* (n = 1,912)	61.1	39.6	30.9	16.7	5.4	7.4	100.0
Agent's Licensing (n = 168)	65.6	43.4	34.3	15.1	2.9	4.4	100.0
Consumer Protection (n = 242)	52.2	35.6	26.7	17.6	6.5	13.6	100.0
Division of Workers' Compensation (DWC)* (n = 482)	59.9	34.9	28.5	18.4	7.6	10.5	100.0
DWC Carriers (n = 96)	67.7	35.1	33.8	28.6	2.5	0.0	100.0
DWC Employers (n = 115)	56.3	37.3	36.7	22.2	0.9	2.8	100.0
DWC Health Care Providers (n = 115)	70.4	28.1	35.1	23.5	9.1	4.2	100.0
DWC Injured Employees (n = 156)	61.7	33.7	23.7	16.0	11.4	15.2	100.0
Enforcement (n = 15) ²	77.3	22.4	25.9	36.2	3.4	12.1	100.0
Financial (n = 217)	70.9	40.4	40.3	13.8	2.9	2.6	100.0
Fraud (n = 140)	70.9	35.5	43.3	11.7	5.8	3.6	100.0
Life and Health (n = 239)	56.3	44.3	39.5	14.7	1.3	0.1	100.0
Property and Casualty (n = 160)	59.3	44.5	31.6	15.6	5.3	3.0	100.0
State Fire Marshal's Office (n = 249)	62.9	55.0	32.1	11.6	0.8	0.5	100.0

*Weighted estimates

Table B-7a. Timeliness of Service in Person

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	44.8	(NA)	45.8	(NA)	27.3	(NA)	15.8	(NA)	4.1	(NA)	7.0	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	41.1	(69)	52.2	(36)	30.4	(21)	14.5	(10)	0.0	(0)	2.9	(2)	100.0	(69)
Consumer Protection (n = 242)	24.4	(59)	30.5	(18)	18.6	(11)	23.7	(14)	6.8	(4)	20.3	(12)	100.0	(59)
Division of Workers' Compensation (DWC)* (n = 482)	53.1	(NA)	44.8	(NA)	24.5	(NA)	15.3	(NA)	6.3	(NA)	9.0	(NA)	100.0	(NA)
DWC Carriers (n = 96)	26.0	(25)	48.0	(12)	28.0	(7)	24.0	(6)	0.0	(0)	0.0	(0)	100.0	(25)
DWC Employers (n = 115)	34.8	(40)	55.0	(22)	25.0	(10)	17.5	(7)	0.0	(0)	2.5	(1)	100.0	(40)
DWC Health Care Providers (n = 115)	47.0	(54)	40.7	(22)	35.2	(19)	13.0	(7)	7.4	(4)	3.7	(2)	100.0	(54)
DWC Injured Employees (n = 156)	64.1	(100)	39.0	(39)	24.0	(24)	14.0	(14)	10.0	(10)	13.0	(13)	100.0	(100)
Enforcement (n = 15) ²	46.7	(7)	14.3	(1)	14.3	(1)	57.1	(4)	0.0	(0)	14.3	(1)	100.0	(7)
Financial (n = 217)	36.9	(80)	45.0	(36)	40.0	(32)	13.8	(11)	0.0	(0)	1.3	(1)	100.0	(80)
Fraud (n = 140)	60.0	(84)	46.4	(39)	40.5	(34)	8.3	(7)	3.6	(3)	1.2	(1)	100.0	(84)
Life and Health (n = 239)	15.1	(36)	47.2	(17)	33.3	(12)	16.7	(6)	2.8	(1)	0.0	(0)	100.0	(36)
Property and Casualty (n = 160)	42.5	(68)	44.1	(30)	32.4	(22)	14.7	(10)	5.9	(4)	2.9	(2)	100.0	(68)
State Fire Marshal's Office (n = 249)	49.4	(123)	58.5	(72)	30.9	(38)	10.6	(13)	0.0	(0)	0.0	(0)	100.0	(123)

*Weighted estimates

Table B-7b. Timeliness of Service by Telephone

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	79.8	(NA)	40.5	(NA)	30.9	(NA)	15.0	(NA)	6.2	(NA)	7.3	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	76.2	(128)	42.2	(54)	32.0	(41)	17.2	(22)	3.1	(4)	5.5	(7)	100.0	(128)
Consumer Protection (n = 242)	57.9	(140)	37.9	(53)	29.3	(41)	14.3	(20)	7.1	(10)	11.4	(16)	100.0	(140)
Division of Workers' Compensation (DWC)* (n = 482)	85.7	(NA)	36.3	(NA)	28.8	(NA)	15.8	(NA)	8.5	(NA)	10.6	(NA)	100.0	(NA)
DWC Carriers (n = 96)	90.6	(87)	34.5	(30)	31.0	(27)	32.2	(28)	2.3	(2)	0.0	(0)	100.0	(87)
DWC Employers (n = 115)	78.3	(90)	37.8	(34)	40.0	(36)	17.8	(16)	2.2	(2)	2.2	(2)	100.0	(90)
DWC Health Care Providers (n = 115)	92.2	(106)	26.4	(28)	46.2	(49)	17.9	(19)	7.5	(8)	1.9	(2)	100.0	(106)
DWC Injured Employees (n = 156)	89.7	(140)	35.7	(50)	22.1	(31)	14.3	(20)	12.1	(17)	15.7	(22)	100.0	(140)
Enforcement (n = 15) ²	100.0	(15)	26.7	(4)	26.7	(4)	26.7	(4)	6.7	(1)	13.3	(2)	100.0	(15)
Financial (n = 217)	88.9	(193)	46.1	(89)	38.3	(74)	11.4	(22)	2.6	(5)	1.6	(3)	100.0	(193)
Fraud (n = 140)	77.9	(109)	33.0	(36)	45.0	(49)	11.0	(12)	6.4	(7)	4.6	(5)	100.0	(109)
Life and Health (n = 239)	84.9	(203)	50.2	(102)	38.9	(79)	10.3	(21)	0.5	(1)	0.0	(0)	100.0	(203)
Property and Casualty (n = 160)	83.8	(134)	46.3	(62)	33.6	(45)	11.2	(15)	7.5	(10)	1.5	(2)	100.0	(134)
State Fire Marshal's Office (n = 249)	76.7	(191)	56.5	(108)	33.5	(64)	8.4	(16)	1.0	(2)	0.5	(1)	100.0	(191)

*Weighted estimates

Table B-7c. Timeliness of Service by Mail

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	71.8	(NA)	37.6	(NA)	32.1	(NA)	16.8	(NA)	5.6	(NA)	7.8	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	70.2	(118)	37.3	(44)	35.6	(42)	15.3	(18)	4.2	(5)	7.6	(9)	100.0	(118)
Consumer Protection (n = 242)	68.6	(166)	35.5	(59)	28.9	(48)	15.1	(25)	6.0	(10)	14.5	(24)	100.0	(166)
Division of Workers' Compensation (DWC)* (n = 482)	74.3	(NA)	34.7	(NA)	30.4	(NA)	18.0	(NA)	8.0	(NA)	8.9	(NA)	100.0	(NA)
DWC Carriers (n = 96)	70.8	(68)	33.8	(23)	33.8	(23)	32.4	(22)	0.0	(0)	0.0	(0)	100.0	(68)
DWC Employers (n = 115)	61.7	(71)	31.0	(22)	40.8	(29)	25.4	(18)	0.0	(0)	2.8	(2)	100.0	(71)
DWC Health Care Providers (n = 115)	81.7	(94)	23.4	(22)	30.9	(29)	30.9	(29)	10.6	(10)	4.3	(4)	100.0	(94)
DWC Injured Employees (n = 156)	81.4	(127)	37.0	(47)	24.4	(31)	13.4	(17)	12.6	(16)	12.6	(16)	100.0	(127)
Enforcement (n = 15) ²	100.0	(15)	20.0	(3)	33.3	(5)	33.3	(5)	0.0	(0)	13.3	(2)	100.0	(15)
Financial (n = 217)	76.5	(166)	37.3	(62)	38.6	(64)	18.1	(30)	3.0	(5)	3.0	(5)	100.0	(166)
Fraud (n = 140)	70.7	(99)	33.3	(33)	41.4	(41)	11.1	(11)	8.1	(8)	6.1	(6)	100.0	(99)
Life and Health (n = 239)	57.7	(138)	39.9	(55)	37.0	(51)	20.3	(28)	2.9	(4)	0.0	(0)	100.0	(138)
Property and Casualty (n = 160)	70.6	(113)	44.2	(50)	31.0	(35)	18.6	(21)	2.7	(3)	3.5	(4)	100.0	(113)
State Fire Marshal's Office (n = 249)	66.7	(166)	54.8	(91)	33.1	(55)	11.4	(19)	0.6	(1)	0.0	(0)	100.0	(166)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	53.9	(NA)	39.1	(NA)	28.7	(NA)	17.6	(NA)	5.4	(NA)	9.3	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	64.9	(109)	47.7	(52)	31.2	(34)	14.7	(16)	3.7	(4)	2.8	(3)	100.0	(109)
Consumer Protection (n = 242)	55.4	(134)	35.8	(48)	25.4	(34)	15.7	(21)	7.5	(10)	15.7	(21)	100.0	(134)
Division of Workers' Compensation (DWC)* (n = 482)	43.5	(NA)	27.5	(NA)	27.7	(NA)	22.7	(NA)	6.5	(NA)	15.6	(NA)	100.0	(NA)
DWC Carriers (n = 96)	87.5	(84)	34.5	(29)	35.7	(30)	25.0	(21)	4.8	(4)	0.0	(0)	100.0	(84)
DWC Employers (n = 115)	51.3	(59)	33.9	(20)	37.3	(22)	23.7	(14)	0.0	(0)	5.1	(3)	100.0	(59)
DWC Health Care Providers (n = 115)	66.1	(76)	31.6	(24)	32.9	(25)	25.0	(19)	6.6	(5)	3.9	(3)	100.0	(76)
DWC Injured Employees (n = 156)	37.8	(59)	23.7	(14)	22.0	(13)	22.0	(13)	10.2	(6)	22.0	(13)	100.0	(59)
Enforcement (n = 15) ²	80.0	(12)	33.3	(4)	16.7	(2)	41.7	(5)	0.0	(0)	8.3	(1)	100.0	(12)
Financial (n = 217)	90.8	(197)	44.2	(87)	42.6	(84)	8.6	(17)	2.5	(5)	2.0	(4)	100.0	(197)
Fraud (n = 140)	78.6	(110)	39.1	(43)	43.6	(48)	9.1	(10)	5.5	(6)	2.7	(3)	100.0	(110)
Life and Health (n = 239)	80.8	(193)	49.2	(95)	38.9	(75)	10.4	(20)	1.0	(2)	0.5	(1)	100.0	(193)
Property and Casualty (n = 160)	52.5	(84)	51.2	(43)	27.4	(23)	11.9	(10)	6.0	(5)	3.6	(3)	100.0	(84)
State Fire Marshal's Office (n = 249)	62.2	(155)	59.4	(92)	26.5	(41)	12.3	(19)	1.3	(2)	0.6	(1)	100.0	(155)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	55.0	(NA)	33.7	(NA)	33.6	(NA)	20.9	(NA)	5.0	(NA)	6.8	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	75.6	(127)	41.7	(53)	40.2	(51)	13.4	(17)	2.4	(3)	2.4	(3)	100.0	(127)
Consumer Protection (n = 242)	55.0	(133)	35.3	(47)	26.3	(35)	23.3	(31)	5.3	(7)	9.8	(13)	100.0	(133)
Division of Workers' Compensation (DWC)* (n = 482)	43.1	(NA)	27.0	(NA)	29.9	(NA)	24.7	(NA)	7.5	(NA)	10.9	(NA)	100.0	(NA)
DWC Carriers (n = 96)	63.5	(61)	32.8	(20)	37.7	(23)	26.2	(16)	3.3	(2)	0.0	(0)	100.0	(61)
DWC Employers (n = 115)	55.7	(64)	35.9	(23)	34.4	(22)	26.6	(17)	1.6	(1)	1.6	(1)	100.0	(64)
DWC Health Care Providers (n = 115)	65.2	(75)	24.0	(18)	26.7	(20)	28.0	(21)	13.3	(10)	8.0	(6)	100.0	(75)
DWC Injured Employees (n = 156)	35.3	(55)	21.8	(12)	27.3	(15)	23.6	(13)	10.9	(6)	16.4	(9)	100.0	(55)
Enforcement (n = 15) ²	60.0	(9)	11.1	(1)	33.3	(3)	33.3	(3)	11.1	(1)	11.1	(1)	100.0	(9)
Financial (n = 217)	61.3	(133)	27.8	(37)	42.1	(56)	19.5	(26)	5.3	(7)	5.3	(7)	100.0	(133)
Fraud (n = 140)	67.1	(94)	26.6	(25)	45.7	(43)	19.1	(18)	5.3	(5)	3.2	(3)	100.0	(94)
Life and Health (n = 239)	43.1	(103)	28.2	(29)	47.6	(49)	23.3	(24)	1.0	(1)	0.0	(0)	100.0	(103)
Property and Casualty (n = 160)	46.9	(75)	34.7	(26)	33.3	(25)	24.0	(18)	4.0	(3)	4.0	(3)	100.0	(75)
State Fire Marshal's Office (n = 249)	59.4	(148)	45.9	(68)	35.8	(53)	16.2	(24)	0.7	(1)	1.4	(2)	100.0	(148)

*Weighted estimates

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

Program	Responses						Total Percent
	Gave Opinion Percent	Strongly Agree Percent	Agree Percent	Neutral Percent	Disagree Percent	Strongly Disagree Percent	
All Programs Combined* (n = 1,912)	43.3	42.1	27.5	21.4	4.0	4.9	100.0
Agent's Licensing (n = 168)	38.7	49.2	27.3	19.6	0.8	3.1	100.0
Consumer Protection (n = 242)	26.3	42.7	15.3	23.9	7.1	11.0	100.0
Division of Workers' Compensation (DWC)* (n = 482)	55.3	38.7	27.8	21.4	5.8	6.3	100.0
DWC Carriers (n = 96)	24.0	32.6	43.5	19.6	4.3	0.0	100.0
DWC Employers (n = 115)	37.6	38.2	33.5	24.9	2.9	0.6	100.0
DWC Health Care Providers (n = 115)	51.1	37.0	31.1	20.9	7.2	3.8	100.0
DWC Injured Employees (n = 156)	66.0	39.1	24.3	19.4	7.5	9.7	100.0
Enforcement (n = 15) ²	40.0	20.8	20.8	45.8	0.0	12.5	100.0
Financial (n = 217)	33.8	34.1	41.0	22.9	1.0	1.0	100.0
Fraud (n = 140)	55.5	29.3	41.8	13.8	11.6	3.5	100.0
Life and Health (n = 239)	9.8	48.9	41.5	9.6	0.0	0.0	100.0
Property and Casualty (n = 160)	32.5	38.5	29.3	25.5	4.3	2.4	100.0
State Fire Marshal's Office (n = 249)	38.3	44.4	39.9	14.7	1.0	0.0	100.0

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	47.6	(NA)	45.0	(NA)	28.3	(NA)	18.5	(NA)	3.6	(NA)	4.6	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	42.9	(72)	51.4	(37)	27.8	(20)	16.7	(12)	1.4	(1)	2.8	(2)	100.0	(72)
Consumer Protection (n = 242)	33.5	(81)	45.7	(37)	22.2	(18)	14.8	(12)	6.2	(5)	11.1	(9)	100.0	(81)
Division of Workers' Compensation (DWC)* (n = 482)	58.8	(NA)	41.0	(NA)	27.4	(NA)	20.0	(NA)	5.6	(NA)	5.9	(NA)	100.0	(NA)
DWC Carriers (n = 96)	29.2	(28)	32.1	(9)	46.4	(13)	17.9	(5)	3.6	(1)	0.0	(0)	100.0	(28)
DWC Employers (n = 115)	42.6	(49)	42.9	(21)	30.6	(15)	22.4	(11)	4.1	(2)	0.0	(0)	100.0	(49)
DWC Health Care Providers (n = 115)	55.7	(64)	40.6	(26)	29.7	(19)	18.8	(12)	6.3	(4)	4.7	(3)	100.0	(64)
DWC Injured Employees (n = 156)	68.6	(107)	40.2	(43)	25.2	(27)	18.7	(20)	6.5	(7)	9.3	(10)	100.0	(107)
Enforcement (n = 15) ²	46.7	(7)	28.6	(2)	14.3	(1)	42.9	(3)	0.0	(0)	14.3	(1)	100.0	(7)
Financial (n = 217)	36.4	(79)	38.0	(30)	45.6	(36)	15.2	(12)	0.0	(0)	1.3	(1)	100.0	(79)
Fraud (n = 140)	61.4	(86)	33.7	(29)	38.4	(33)	12.8	(11)	10.5	(9)	4.7	(4)	100.0	(86)
Life and Health (n = 239)	14.2	(34)	50.0	(17)	44.1	(15)	5.9	(2)	0.0	(0)	0.0	(0)	100.0	(34)
Property and Casualty (n = 160)	37.5	(60)	43.3	(26)	30.0	(18)	23.3	(14)	1.7	(1)	1.7	(1)	100.0	(60)
State Fire Marshal's Office (n = 249)	43.4	(108)	49.1	(53)	39.8	(43)	10.2	(11)	0.9	(1)	0.0	(0)	100.0	(108)

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	44.3	(NA)	38.8	(NA)	25.2	(NA)	24.3	(NA)	6.5	(NA)	5.3	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	39.3	(66)	47.0	(31)	25.8	(17)	22.7	(15)	1.5	(1)	3.0	(2)	100.0	(66)
Consumer Protection (n = 242)	26.4	(64)	32.8	(21)	10.9	(7)	32.8	(21)	10.9	(7)	12.5	(8)	100.0	(64)
Division of Workers' Compensation (DWC)* (n = 482)	56.9	(NA)	35.2	(NA)	25.8	(NA)	23.4	(NA)	9.1	(NA)	6.5	(NA)	100.0	(NA)
DWC Carriers (n = 96)	22.9	(22)	27.3	(6)	45.5	(10)	22.7	(5)	4.5	(1)	0.0	(0)	100.0	(22)
DWC Employers (n = 115)	37.4	(43)	34.9	(15)	32.6	(14)	30.2	(13)	2.3	(1)	0.0	(0)	100.0	(43)
DWC Health Care Providers (n = 115)	53.0	(61)	32.8	(20)	34.4	(21)	21.3	(13)	6.6	(4)	4.9	(3)	100.0	(61)
DWC Injured Employees (n = 156)	68.6	(107)	35.5	(38)	21.5	(23)	19.6	(21)	13.1	(14)	10.3	(11)	100.0	(107)
Enforcement (n = 15) ²	40.0	(6)	16.7	(1)	16.7	(1)	50.0	(3)	0.0	(0)	16.7	(1)	100.0	(6)
Financial (n = 217)	34.1	(74)	33.8	(25)	40.5	(30)	23.0	(17)	1.4	(1)	1.4	(1)	100.0	(74)
Fraud (n = 140)	56.4	(79)	25.3	(20)	36.7	(29)	16.5	(13)	16.5	(13)	5.1	(4)	100.0	(79)
Life and Health (n = 239)	8.8	(21)	47.6	(10)	42.9	(9)	9.5	(2)	0.0	(0)	0.0	(0)	100.0	(21)
Property and Casualty (n = 160)	33.8	(54)	38.9	(21)	24.1	(13)	25.9	(14)	7.4	(4)	3.7	(2)	100.0	(54)
State Fire Marshal's Office (n = 249)	39.8	(99)	36.4	(36)	42.4	(42)	19.2	(19)	2.0	(2)	0.0	(0)	100.0	(99)

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	41.4	(NA)	39.6	(NA)	27.6	(NA)	21.7	(NA)	4.9	(NA)	6.2	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	36.9	(62)	46.8	(29)	29.0	(18)	21.0	(13)	0.0	(0)	3.2	(2)	100.0	(62)
Consumer Protection (n = 242)	24.8	(60)	41.7	(25)	13.3	(8)	23.3	(14)	8.3	(5)	13.3	(8)	100.0	(60)
Division of Workers' Compensation (DWC)* (n = 482)	53.8	(NA)	37.1	(NA)	27.5	(NA)	19.2	(NA)	7.5	(NA)	8.7	(NA)	100.0	(NA)
DWC Carriers (n = 96)	21.9	(21)	28.6	(6)	42.9	(9)	23.8	(5)	4.8	(1)	0.0	(0)	100.0	(21)
DWC Employers (n = 115)	35.7	(41)	36.6	(15)	39.0	(16)	19.5	(8)	4.9	(2)	0.0	(0)	100.0	(41)
DWC Health Care Providers (n = 115)	49.6	(57)	35.1	(20)	19.3	(11)	28.1	(16)	12.3	(7)	5.3	(3)	100.0	(57)
DWC Injured Employees (n = 156)	64.7	(101)	37.6	(38)	20.8	(21)	18.8	(19)	8.9	(9)	13.9	(14)	100.0	(101)
Enforcement (n = 15) ²	40.0	(6)	16.7	(1)	16.7	(1)	50.0	(3)	0.0	(0)	16.7	(1)	100.0	(6)
Financial (n = 217)	32.3	(70)	31.4	(22)	38.6	(27)	28.6	(20)	0.0	(0)	1.4	(1)	100.0	(70)
Fraud (n = 140)	52.9	(74)	27.0	(20)	39.2	(29)	16.2	(12)	14.9	(11)	2.7	(2)	100.0	(74)
Life and Health (n = 239)	8.4	(20)	50.0	(10)	35.0	(7)	15.0	(3)	0.0	(0)	0.0	(0)	100.0	(20)
Property and Casualty (n = 160)	29.4	(47)	31.9	(15)	29.8	(14)	29.8	(14)	6.4	(3)	2.1	(1)	100.0	(47)
State Fire Marshal's Office (n = 249)	35.7	(89)	42.7	(38)	40.4	(36)	15.7	(14)	1.1	(1)	0.0	(0)	100.0	(89)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	39.8	(NA)	44.9	(NA)	29.0	(NA)	21.8	(NA)	0.9	(NA)	3.5	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	35.7	(60)	51.7	(31)	26.7	(16)	18.3	(11)	0.0	(0)	3.3	(2)	100.0	(60)
Consumer Protection (n = 242)	20.7	(50)	52.0	(26)	12.0	(6)	28.0	(14)	2.0	(1)	6.0	(3)	100.0	(50)
Division of Workers' Compensation (DWC)* (n = 482)	51.9	(NA)	41.2	(NA)	31.0	(NA)	22.9	(NA)	0.7	(NA)	4.1	(NA)	100.0	(NA)
DWC Carriers (n = 96)	21.9	(21)	42.9	(9)	38.1	(8)	14.3	(3)	4.8	(1)	0.0	(0)	100.0	(21)
DWC Employers (n = 115)	34.8	(40)	37.5	(15)	32.5	(13)	27.5	(11)	0.0	(0)	2.5	(1)	100.0	(40)
DWC Health Care Providers (n = 115)	46.1	(53)	39.6	(21)	41.5	(22)	15.1	(8)	3.8	(2)	0.0	(0)	100.0	(53)
DWC Injured Employees (n = 156)	62.2	(97)	43.3	(42)	29.9	(29)	20.6	(20)	1.0	(1)	5.2	(5)	100.0	(97)
Enforcement (n = 15) ²	33.3	(5)	20.0	(1)	40.0	(2)	40.0	(2)	0.0	(0)	0.0	(0)	100.0	(5)
Financial (n = 217)	32.3	(70)	32.9	(23)	38.6	(27)	25.7	(18)	2.9	(2)	0.0	(0)	100.0	(70)
Fraud (n = 140)	51.4	(72)	30.6	(22)	54.2	(39)	9.7	(7)	4.2	(3)	1.4	(1)	100.0	(72)
Life and Health (n = 239)	7.9	(19)	47.4	(9)	42.1	(8)	10.5	(2)	0.0	(0)	0.0	(0)	100.0	(19)
Property and Casualty (n = 160)	29.4	(47)	38.3	(18)	34.0	(16)	23.4	(11)	2.1	(1)	2.1	(1)	100.0	(47)
State Fire Marshal's Office (n = 249)	34.1	(85)	49.4	(42)	36.5	(31)	14.1	(12)	0.0	(0)	0.0	(0)	100.0	(85)

*Weighted estimates

Table B-9. Publications and Printed Information - Composite

Program	Responses						Total Percent
	Gave Opinion Percent	Strongly Agree Percent	Agree Percent	Neutral Percent	Disagree Percent	Strongly Disagree Percent	
All Programs Combined* (n = 1,912)	64.2	39.8	34.2	19.2	3.4	3.4	100.0
Agent's Licensing (n = 168)	61.3	42.5	40.4	13.4	1.9	1.7	100.0
Consumer Protection (n = 242)	41.2	39.4	23.7	21.9	5.2	9.8	100.0
Division of Workers' Compensation (DWC)* (n = 482)	75.9	38.1	30.9	23.1	4.0	3.9	100.0
DWC Carriers (n = 96)	75.4	26.5	47.5	25.7	0.3	0.0	100.0
DWC Employers (n = 115)	73.9	29.9	44.5	24.7	0.7	0.2	100.0
DWC Health Care Providers (n = 115)	70.8	35.4	36.9	21.6	4.2	2.0	100.0
DWC Injured Employees (n = 156)	77.2	43.0	22.8	22.1	6.0	6.1	100.0
Enforcement (n = 15) ²	60.0	17.8	42.2	35.6	2.2	2.2	100.0
Financial (n = 217)	59.1	28.5	48.5	18.9	2.5	1.6	100.0
Fraud (n = 140)	70.6	33.8	49.0	14.4	1.8	1.0	100.0
Life and Health (n = 239)	41.6	37.6	39.4	21.3	0.8	0.8	100.0
Property and Casualty (n = 160)	54.0	40.5	33.3	19.4	4.4	2.3	100.0
State Fire Marshal's Office (n = 249)	60.7	44.2	44.0	11.4	0.4	0.0	100.0

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	64.6	(NA)	41.9	(NA)	34.9	(NA)	17.6	(NA)	2.6	(NA)	3.0	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	62.5	(105)	43.8	(46)	41.9	(44)	10.5	(11)	2.9	(3)	1.0	(1)	100.0	(105)
Consumer Protection (n = 242)	42.1	(102)	39.2	(40)	27.5	(28)	19.6	(20)	3.9	(4)	9.8	(10)	100.0	(102)
Division of Workers' Compensation (DWC)* (n = 482)	75.8	(NA)	40.6	(NA)	30.9	(NA)	23.3	(NA)	1.6	(NA)	3.7	(NA)	100.0	(NA)
DWC Carriers (n = 96)	76.0	(73)	34.2	(25)	47.9	(35)	17.8	(13)	0.0	(0)	0.0	(0)	100.0	(73)
DWC Employers (n = 115)	73.9	(85)	32.9	(28)	43.5	(37)	23.5	(20)	0.0	(0)	0.0	(0)	100.0	(85)
DWC Health Care Providers (n = 115)	70.4	(81)	42.0	(34)	34.6	(28)	19.8	(16)	2.5	(2)	1.2	(1)	100.0	(81)
DWC Injured Employees (n = 156)	76.9	(120)	45.0	(54)	23.3	(28)	23.3	(28)	2.5	(3)	5.8	(7)	100.0	(120)
Enforcement (n = 15) ²	60.0	(9)	11.1	(1)	55.6	(5)	33.3	(3)	0.0	(0)	0.0	(0)	100.0	(9)
Financial (n = 217)	59.4	(129)	34.1	(44)	48.8	(63)	14.0	(18)	2.3	(3)	0.8	(1)	100.0	(129)
Fraud (n = 140)	70.7	(99)	34.3	(34)	48.5	(48)	14.1	(14)	2.0	(2)	1.0	(1)	100.0	(99)
Life and Health (n = 239)	41.0	(98)	40.8	(40)	39.8	(39)	17.3	(17)	1.0	(1)	1.0	(1)	100.0	(98)
Property and Casualty (n = 160)	54.4	(87)	44.8	(39)	32.2	(28)	16.1	(14)	4.6	(4)	2.3	(2)	100.0	(87)
State Fire Marshal's Office (n = 249)	61.0	(152)	44.7	(68)	45.4	(69)	9.2	(14)	0.7	(1)	0.0	(0)	100.0	(152)

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	65.5	(NA)	41.0	(NA)	34.1	(NA)	16.7	(NA)	4.4	(NA)	3.7	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	61.3	(103)	43.7	(45)	40.8	(42)	11.7	(12)	1.9	(2)	1.9	(2)	100.0	(103)
Consumer Protection (n = 242)	43.4	(105)	38.1	(40)	27.6	(29)	16.2	(17)	7.6	(8)	10.5	(11)	100.0	(105)
Division of Workers' Compensation (DWC)* (n = 482)	77.7	(NA)	39.2	(NA)	30.0	(NA)	20.9	(NA)	5.5	(NA)	4.5	(NA)	100.0	(NA)
DWC Carriers (n = 96)	78.1	(75)	28.0	(21)	46.7	(35)	25.3	(19)	0.0	(0)	0.0	(0)	100.0	(75)
DWC Employers (n = 115)	74.8	(86)	29.1	(25)	46.5	(40)	22.1	(19)	1.2	(1)	1.2	(1)	100.0	(86)
DWC Health Care Providers (n = 115)	71.3	(82)	35.4	(29)	41.5	(34)	19.5	(16)	2.4	(2)	1.2	(1)	100.0	(82)
DWC Injured Employees (n = 156)	79.5	(124)	45.2	(56)	20.2	(25)	20.2	(25)	8.1	(10)	6.5	(8)	100.0	(124)
Enforcement (n = 15) ²	60.0	(9)	22.2	(2)	44.4	(4)	22.2	(2)	11.1	(1)	0.0	(0)	100.0	(9)
Financial (n = 217)	60.4	(131)	28.2	(37)	48.1	(63)	17.6	(23)	3.8	(5)	2.3	(3)	100.0	(131)
Fraud (n = 140)	70.7	(99)	35.4	(35)	48.5	(48)	13.1	(13)	2.0	(2)	1.0	(1)	100.0	(99)
Life and Health (n = 239)	43.5	(104)	39.4	(41)	40.4	(42)	18.3	(19)	1.0	(1)	1.0	(1)	100.0	(104)
Property and Casualty (n = 160)	55.6	(89)	43.8	(39)	31.5	(28)	16.9	(15)	5.6	(5)	2.2	(2)	100.0	(89)
State Fire Marshal's Office (n = 249)	61.8	(154)	44.2	(68)	46.1	(71)	9.7	(15)	0.0	(0)	0.0	(0)	100.0	(154)

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	64.4	(NA)	40.5	(NA)	34.1	(NA)	18.3	(NA)	3.4	(NA)	3.8	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	61.3	(103)	45.6	(47)	38.8	(40)	11.7	(12)	1.9	(2)	1.9	(2)	100.0	(103)
Consumer Protection (n = 242)	41.7	(101)	40.6	(41)	22.8	(23)	22.8	(23)	4.0	(4)	9.9	(10)	100.0	(101)
Division of Workers' Compensation (DWC)* (n = 482)	75.8	(NA)	37.1	(NA)	32.3	(NA)	21.2	(NA)	4.6	(NA)	4.7	(NA)	100.0	(NA)
DWC Carriers (n = 96)	77.1	(74)	31.1	(23)	40.5	(30)	27.0	(20)	1.4	(1)	0.0	(0)	100.0	(74)
DWC Employers (n = 115)	73.9	(85)	29.4	(25)	44.7	(38)	24.7	(21)	1.2	(1)	0.0	(0)	100.0	(85)
DWC Health Care Providers (n = 115)	72.2	(83)	32.5	(27)	43.4	(36)	16.9	(14)	4.8	(4)	2.4	(2)	100.0	(83)
DWC Injured Employees (n = 156)	76.9	(120)	41.7	(50)	25.0	(30)	19.2	(23)	6.7	(8)	7.5	(9)	100.0	(120)
Enforcement (n = 15) ²	60.0	(9)	22.2	(2)	55.6	(5)	22.2	(2)	0.0	(0)	0.0	(0)	100.0	(9)
Financial (n = 217)	60.4	(131)	29.0	(38)	49.6	(65)	18.3	(24)	1.5	(2)	1.5	(2)	100.0	(131)
Fraud (n = 140)	70.7	(99)	33.3	(33)	50.5	(50)	14.1	(14)	1.0	(1)	1.0	(1)	100.0	(99)
Life and Health (n = 239)	42.3	(101)	37.6	(38)	37.6	(38)	23.8	(24)	0.0	(0)	1.0	(1)	100.0	(101)
Property and Casualty (n = 160)	55.0	(88)	40.9	(36)	31.8	(28)	21.6	(19)	3.4	(3)	2.3	(2)	100.0	(88)
State Fire Marshal's Office (n = 249)	61.0	(152)	44.7	(68)	42.8	(65)	11.8	(18)	0.7	(1)	0.0	(0)	100.0	(152)

*Weighted estimates

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

Program	Responses												Total Percent (Count)	
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)			
All Programs Combined* (n = 1,912)	63.8	(NA)	38.4	(NA)	32.7	(NA)	21.7	(NA)	3.9	(NA)	3.2	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	61.3	(103)	39.8	(41)	37.9	(39)	17.5	(18)	2.9	(3)	1.9	(2)	100.0	(103)
Consumer Protection (n = 242)	40.1	(97)	40.2	(39)	20.6	(20)	24.7	(24)	4.1	(4)	10.3	(10)	100.0	(97)
Division of Workers' Compensation (DWC)* (n = 482)	75.4	(NA)	37.7	(NA)	29.9	(NA)	24.0	(NA)	5.2	(NA)	3.2	(NA)	100.0	(NA)
DWC Carriers (n = 96)	74.0	(71)	16.9	(12)	50.7	(36)	32.4	(23)	0.0	(0)	0.0	(0)	100.0	(71)
DWC Employers (n = 115)	73.9	(85)	29.4	(25)	43.5	(37)	25.9	(22)	1.2	(1)	0.0	(0)	100.0	(85)
DWC Health Care Providers (n = 115)	70.4	(81)	33.3	(27)	30.9	(25)	27.2	(22)	7.4	(6)	1.2	(1)	100.0	(81)
DWC Injured Employees (n = 156)	76.3	(119)	42.9	(51)	21.8	(26)	22.7	(27)	7.6	(9)	5.0	(6)	100.0	(119)
Enforcement (n = 15) ²	60.0	(9)	22.2	(2)	22.2	(2)	44.4	(4)	0.0	(0)	11.1	(1)	100.0	(9)
Financial (n = 217)	58.1	(126)	26.2	(33)	46.8	(59)	22.2	(28)	2.4	(3)	2.4	(3)	100.0	(126)
Fraud (n = 140)	70.7	(99)	32.3	(32)	48.5	(48)	16.2	(16)	2.0	(2)	1.0	(1)	100.0	(99)
Life and Health (n = 239)	42.3	(101)	34.7	(35)	40.6	(41)	22.8	(23)	1.0	(1)	1.0	(1)	100.0	(101)
Property and Casualty (n = 160)	53.8	(86)	37.2	(32)	33.7	(29)	23.3	(20)	3.5	(3)	2.3	(2)	100.0	(86)
State Fire Marshal's Office (n = 249)	60.2	(150)	43.3	(65)	42.0	(63)	14.0	(21)	0.7	(1)	0.0	(0)	100.0	(150)

*Weighted estimates

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

Program	Responses													
	Gave Opinion Percent (Count)		Strongly Agree Percent (Count)		Agree Percent (Count)		Neutral Percent (Count)		Disagree Percent (Count)		Strongly Disagree Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	62.8	(NA)	37.2	(NA)	35.1	(NA)	21.8	(NA)	2.7	(NA)	3.3	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	60.1	(101)	39.6	(40)	42.6	(43)	15.8	(16)	0.0	(0)	2.0	(2)	100.0	(101)
Consumer Protection (n = 242)	38.4	(93)	38.7	(36)	19.4	(18)	26.9	(25)	6.5	(6)	8.6	(8)	100.0	(93)
Division of Workers' Compensation (DWC)* (n = 482)	75.0	(NA)	35.9	(NA)	31.2	(NA)	26.0	(NA)	3.2	(NA)	3.7	(NA)	100.0	(NA)
DWC Carriers (n = 96)	71.9	(69)	21.7	(15)	52.2	(36)	26.1	(18)	0.0	(0)	0.0	(0)	100.0	(69)
DWC Employers (n = 115)	73.0	(84)	28.6	(24)	44.0	(37)	27.4	(23)	0.0	(0)	0.0	(0)	100.0	(84)
DWC Health Care Providers (n = 115)	69.6	(80)	33.8	(27)	33.8	(27)	25.0	(20)	3.8	(3)	3.8	(3)	100.0	(80)
DWC Injured Employees (n = 156)	76.3	(119)	40.3	(48)	23.5	(28)	25.2	(30)	5.0	(6)	5.9	(7)	100.0	(119)
Enforcement (n = 15) ²	60.0	(9)	11.1	(1)	33.3	(3)	55.6	(5)	0.0	(0)	0.0	(0)	100.0	(9)
Financial (n = 217)	57.1	(124)	25.0	(31)	49.2	(61)	22.6	(28)	2.4	(3)	0.8	(1)	100.0	(124)
Fraud (n = 140)	70.0	(98)	33.7	(33)	49.0	(48)	14.3	(14)	2.0	(2)	1.0	(1)	100.0	(98)
Life and Health (n = 239)	38.9	(93)	35.5	(33)	38.7	(36)	24.7	(23)	1.1	(1)	0.0	(0)	100.0	(93)
Property and Casualty (n = 160)	51.3	(82)	35.4	(29)	37.8	(31)	19.5	(16)	4.9	(4)	2.4	(2)	100.0	(82)
State Fire Marshal's Office (n = 249)	59.4	(148)	43.9	(65)	43.9	(65)	12.2	(18)	0.0	(0)	0.0	(0)	100.0	(148)

*Weighted estimates

Table B-10. Overall Satisfaction With the Agency

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	93.9	(NA)	36.7	(NA)	34.5	(NA)	15.0	(NA)	6.2	(NA)	7.6	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	93.5	(157)	42.0	(66)	39.5	(62)	9.6	(15)	6.4	(10)	2.5	(4)	100.0	(157)
Consumer Protection (n = 242)	92.6	(224)	31.7	(71)	26.8	(60)	11.2	(25)	12.1	(27)	18.3	(41)	100.0	(224)
Division of Workers' Compensation (DWC)* (n = 482)	94.5	(NA)	33.2	(NA)	30.5	(NA)	19.6	(NA)	5.5	(NA)	11.2	(NA)	100.0	(NA)
DWC Carriers (n = 96)	97.9	(94)	24.5	(23)	47.9	(45)	25.5	(24)	2.1	(2)	0.0	(0)	100.0	(94)
DWC Employers (n = 115)	94.8	(109)	32.1	(35)	44.0	(48)	20.2	(22)	0.9	(1)	2.8	(3)	100.0	(109)
DWC Health Care Providers (n = 115)	93.9	(108)	26.9	(29)	36.1	(39)	26.9	(29)	5.6	(6)	4.6	(5)	100.0	(108)
DWC Injured Employees (n = 156)	94.2	(147)	34.0	(50)	22.4	(33)	19.0	(28)	8.2	(12)	16.3	(24)	100.0	(147)
Enforcement (n = 15) ²	100.0	(15)	20.0	(3)	40.0	(6)	20.0	(3)	6.7	(1)	13.3	(2)	100.0	(15)
Financial (n = 217)	97.7	(212)	34.0	(72)	47.6	(101)	14.2	(30)	1.4	(3)	2.8	(6)	100.0	(212)
Fraud (n = 140)	95.0	(133)	27.8	(37)	46.6	(62)	14.3	(19)	6.8	(9)	4.5	(6)	100.0	(133)
Life and Health (n = 239)	97.1	(232)	36.2	(84)	54.3	(126)	8.2	(19)	1.3	(3)	0.0	(0)	100.0	(232)
Property and Casualty (n = 160)	92.5	(148)	37.8	(56)	35.8	(53)	17.6	(26)	6.1	(9)	2.7	(4)	100.0	(148)
State Fire Marshal's Office (n = 249)	96.4	(240)	47.9	(115)	42.5	(102)	7.1	(17)	2.1	(5)	0.4	(1)	100.0	(240)

*Weighted estimates

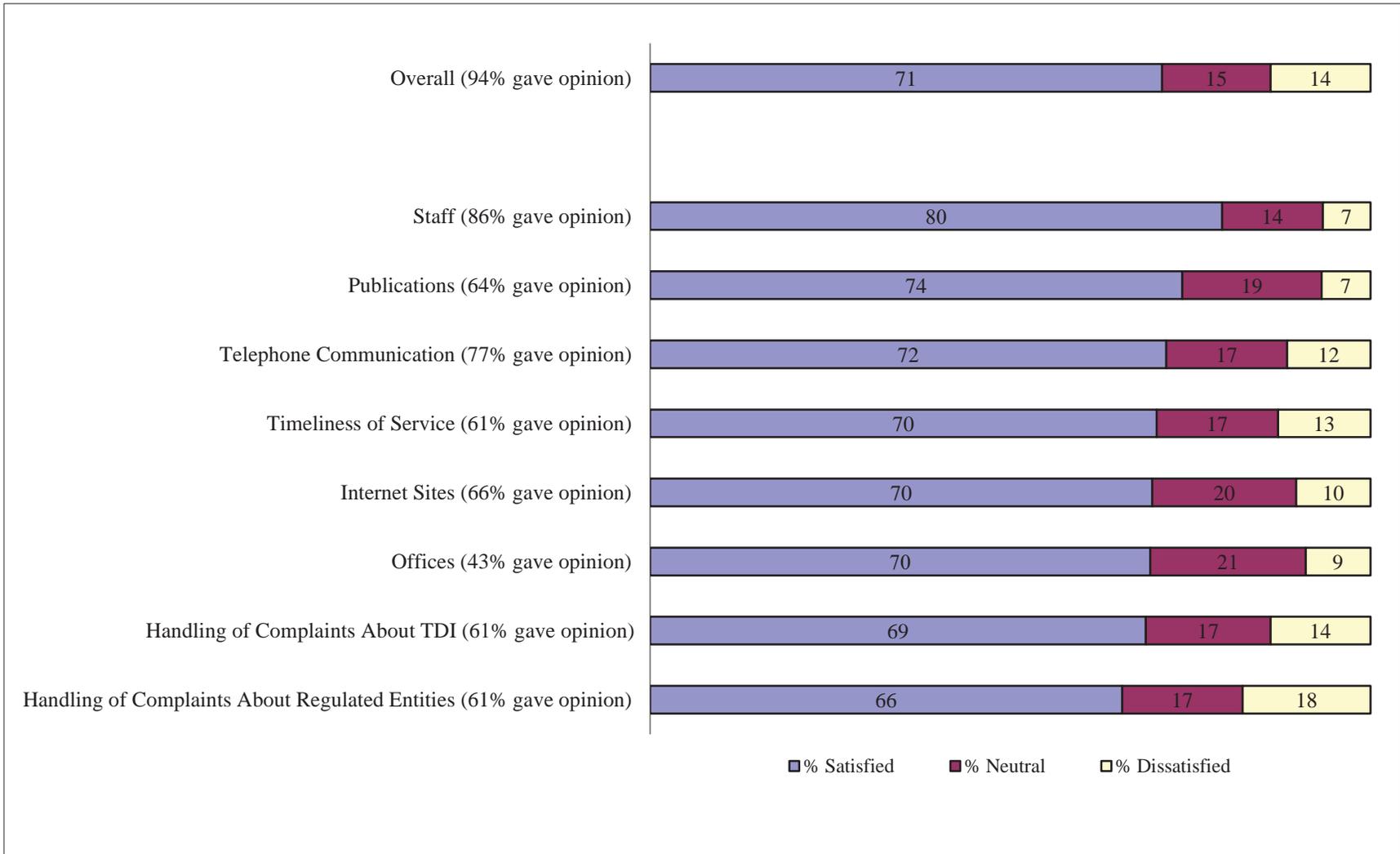
Table B-13. Satisfaction With Regard to Primary Reason for Contacting the Agency

Program	Responses													
	Gave Opinion Percent (Count)		Very Satisfied Percent (Count)		Satisfied Percent (Count)		Neutral Percent (Count)		Dissatisfied Percent (Count)		Very Dissatisfied Percent (Count)		Total Percent (Count)	
All Programs Combined* (n = 1,912)	88.8	(NA)	40.7	(NA)	29.6	(NA)	14.3	(NA)	6.0	(NA)	9.3	(NA)	100.0	(NA)
Agent's Licensing (n = 168)	89.3	(150)	47.3	(71)	34.0	(51)	11.3	(17)	3.3	(5)	4.0	(6)	100.0	(150)
Consumer Protection (n = 242)	91.3	(221)	29.9	(66)	24.0	(53)	12.2	(27)	9.0	(20)	24.9	(55)	100.0	(221)
Division of Workers' Compensation (DWC)* (n = 482)	86.8	(NA)	35.4	(NA)	25.9	(NA)	18.4	(NA)	7.8	(NA)	12.5	(NA)	100.0	(NA)
DWC Carriers (n = 96)	77.1	(74)	36.5	(27)	39.2	(29)	23.0	(17)	1.4	(1)	0.0	(0)	100.0	(74)
DWC Employers (n = 115)	76.5	(88)	40.9	(36)	31.8	(28)	22.7	(20)	1.1	(1)	3.4	(3)	100.0	(88)
DWC Health Care Providers (n = 115)	76.5	(88)	30.7	(27)	35.2	(31)	20.5	(18)	6.8	(6)	6.8	(6)	100.0	(88)
DWC Injured Employees (n = 156)	92.9	(145)	32.4	(47)	22.1	(32)	15.9	(23)	11.7	(17)	17.9	(26)	100.0	(145)
Enforcement (n = 15) ²	100.0	(15)	13.3	(2)	53.3	(8)	13.3	(2)	0.0	(0)	20.0	(3)	100.0	(15)
Financial (n = 217)	95.4	(207)	43.0	(89)	40.1	(83)	11.6	(24)	4.3	(9)	1.0	(2)	100.0	(207)
Fraud (n = 140)	92.9	(130)	33.8	(44)	37.7	(49)	14.6	(19)	9.2	(12)	4.6	(6)	100.0	(130)
Life and Health (n = 239)	93.3	(223)	46.6	(104)	46.2	(103)	5.8	(13)	1.3	(3)	0.0	(0)	100.0	(223)
Property and Casualty (n = 160)	90.6	(145)	46.2	(67)	31.7	(46)	12.4	(18)	5.5	(8)	4.1	(6)	100.0	(145)
State Fire Marshal's Office (n = 249)	89.6	(223)	57.8	(129)	32.7	(73)	7.2	(16)	1.8	(4)	0.4	(1)	100.0	(223)

*Weighted estimates

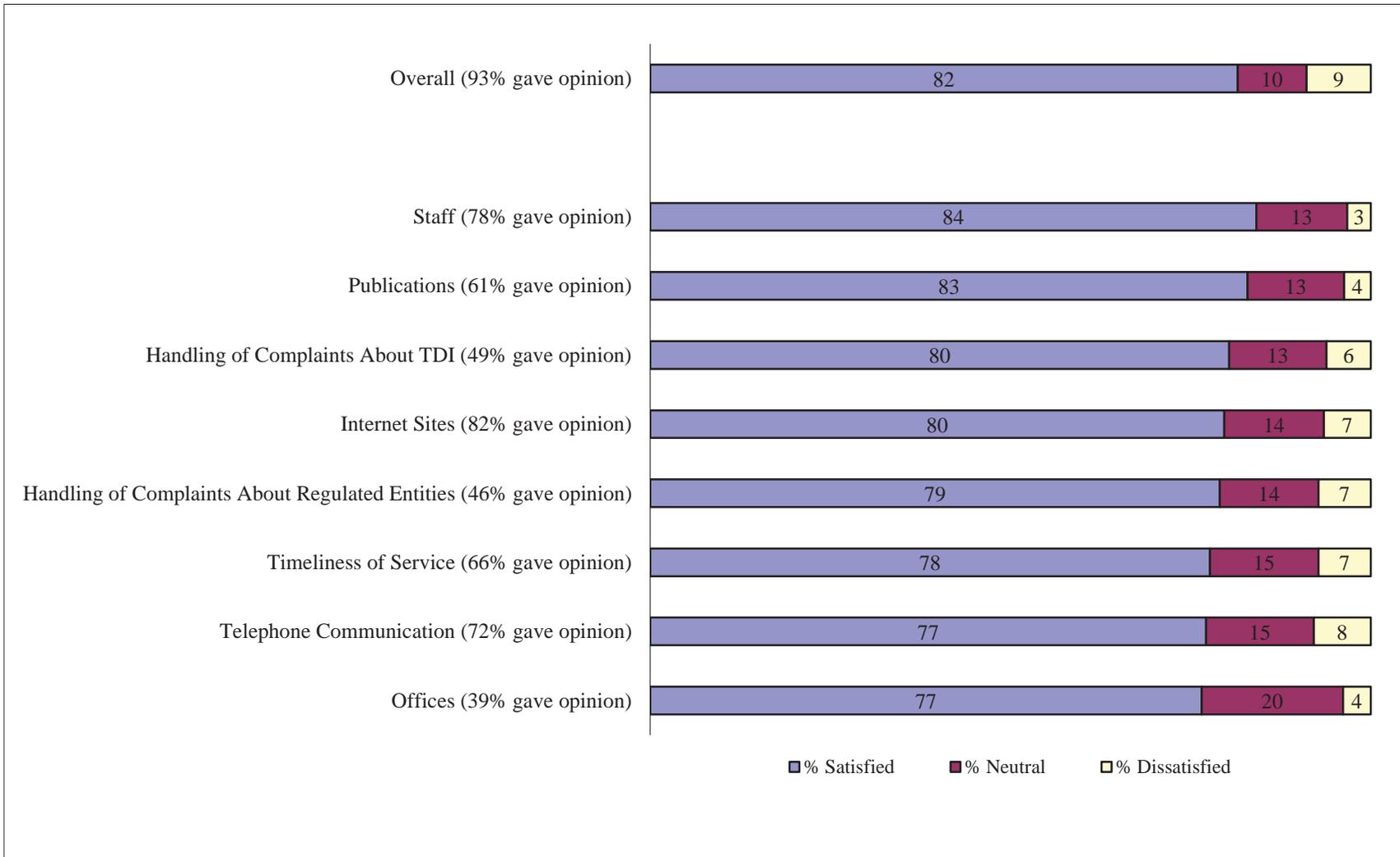
Appendix C.
Graphical Summary of Survey Results by Program

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

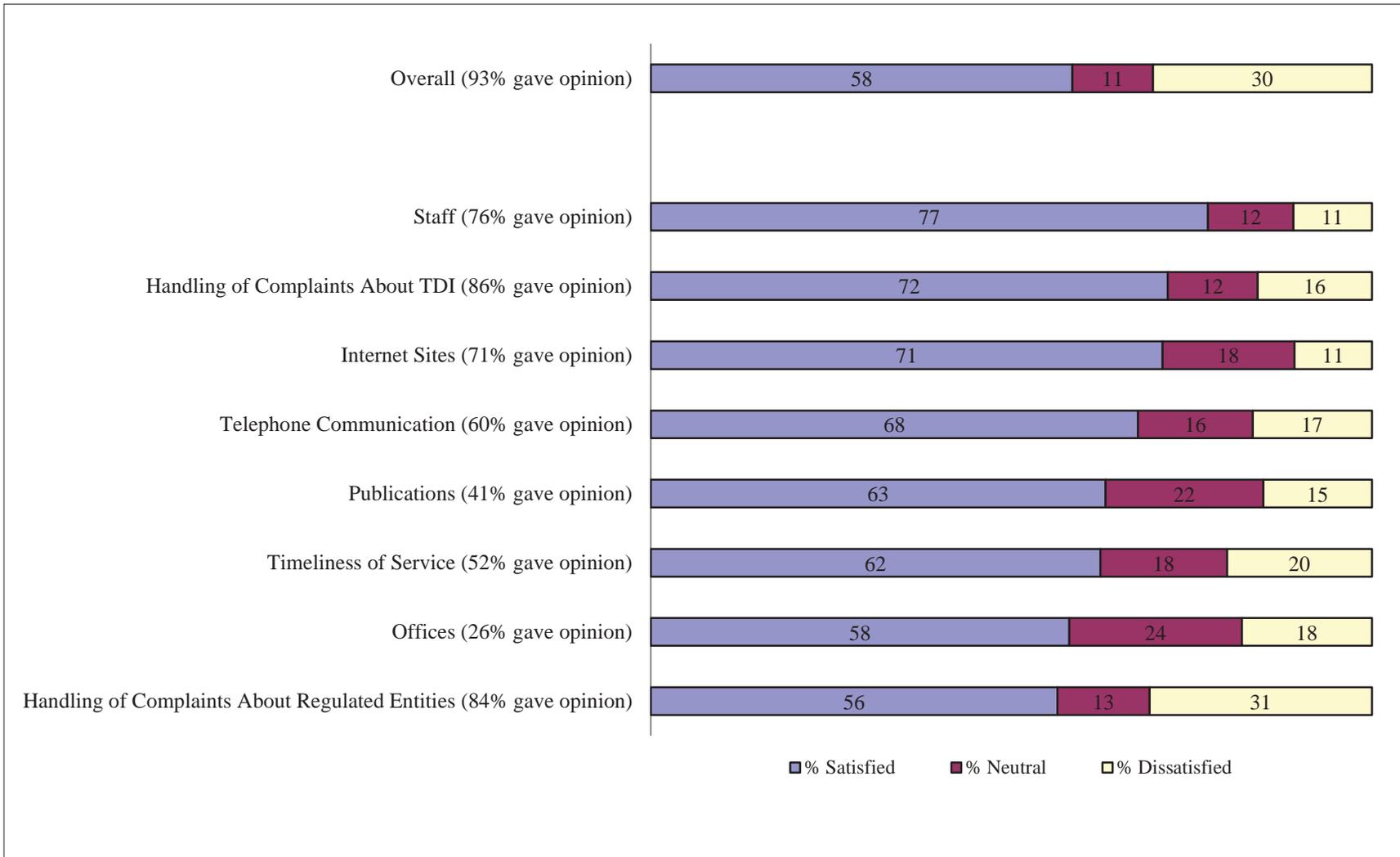


*Weighted estimates

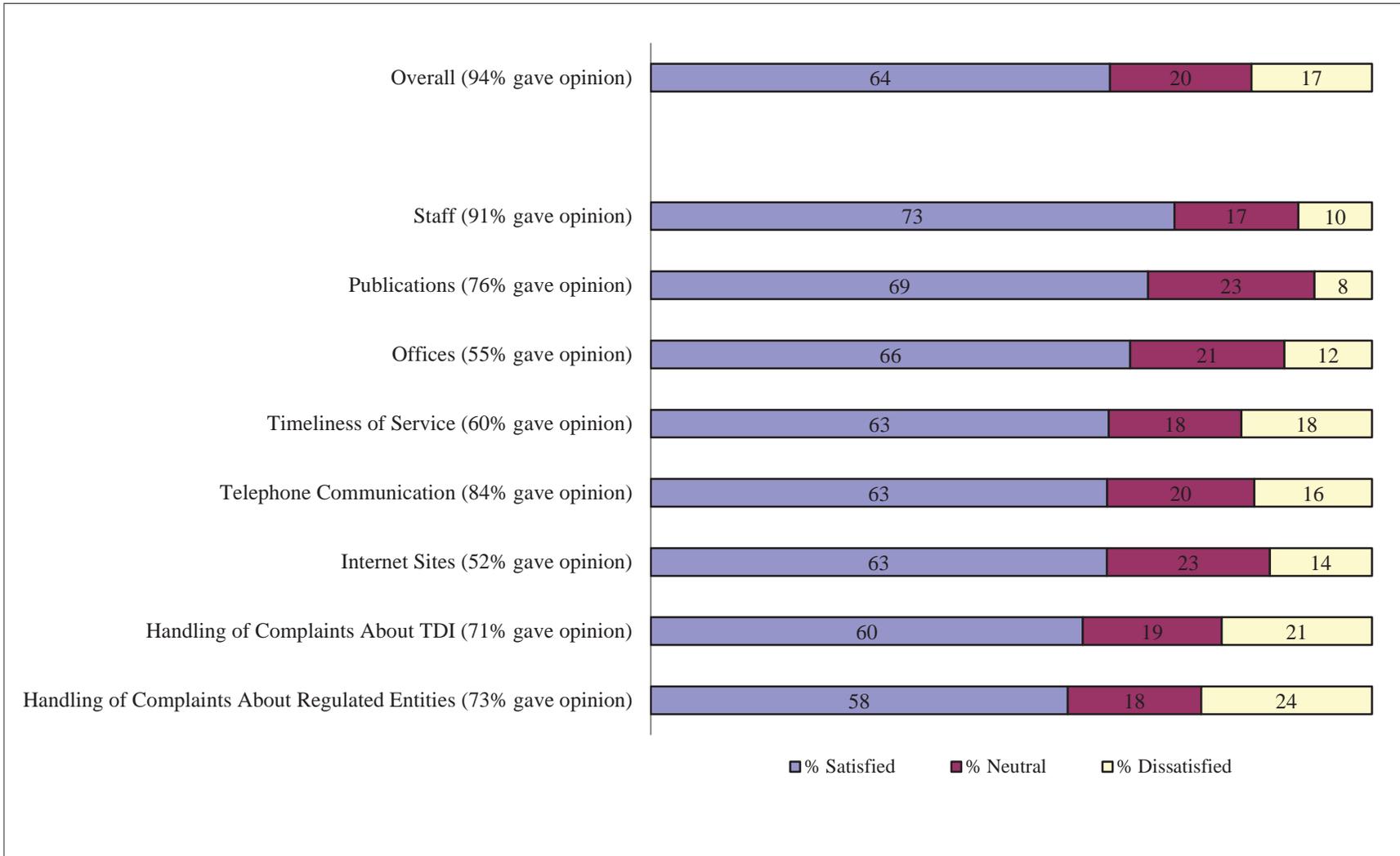
Appendix C-2. Customers' Satisfaction: Agent's Licensing



Appendix C-3. Customers' Satisfaction: Consumer Protection

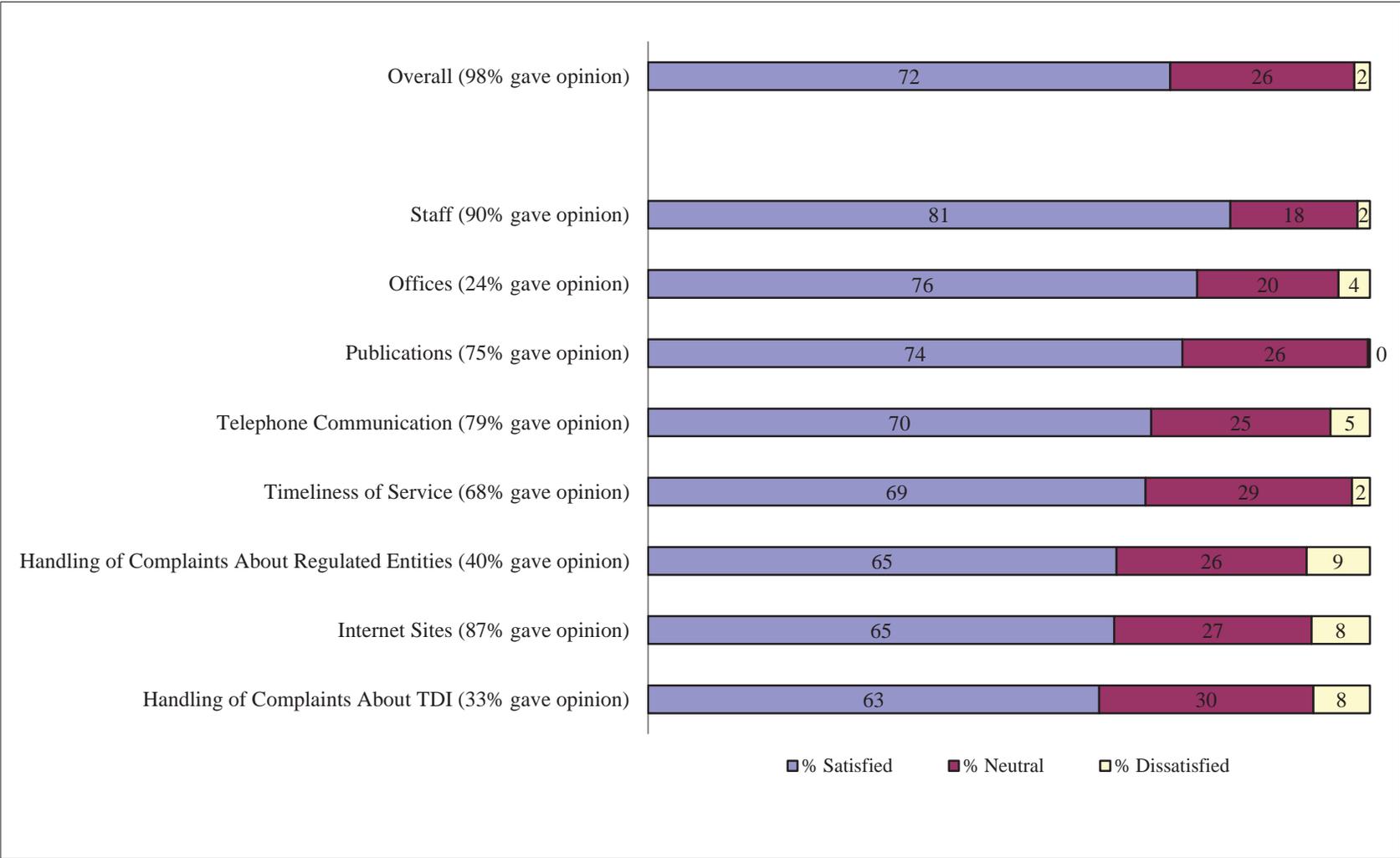


Appendix C-4. Customers' Satisfaction: Division of Workers' Compensation (DWC)*

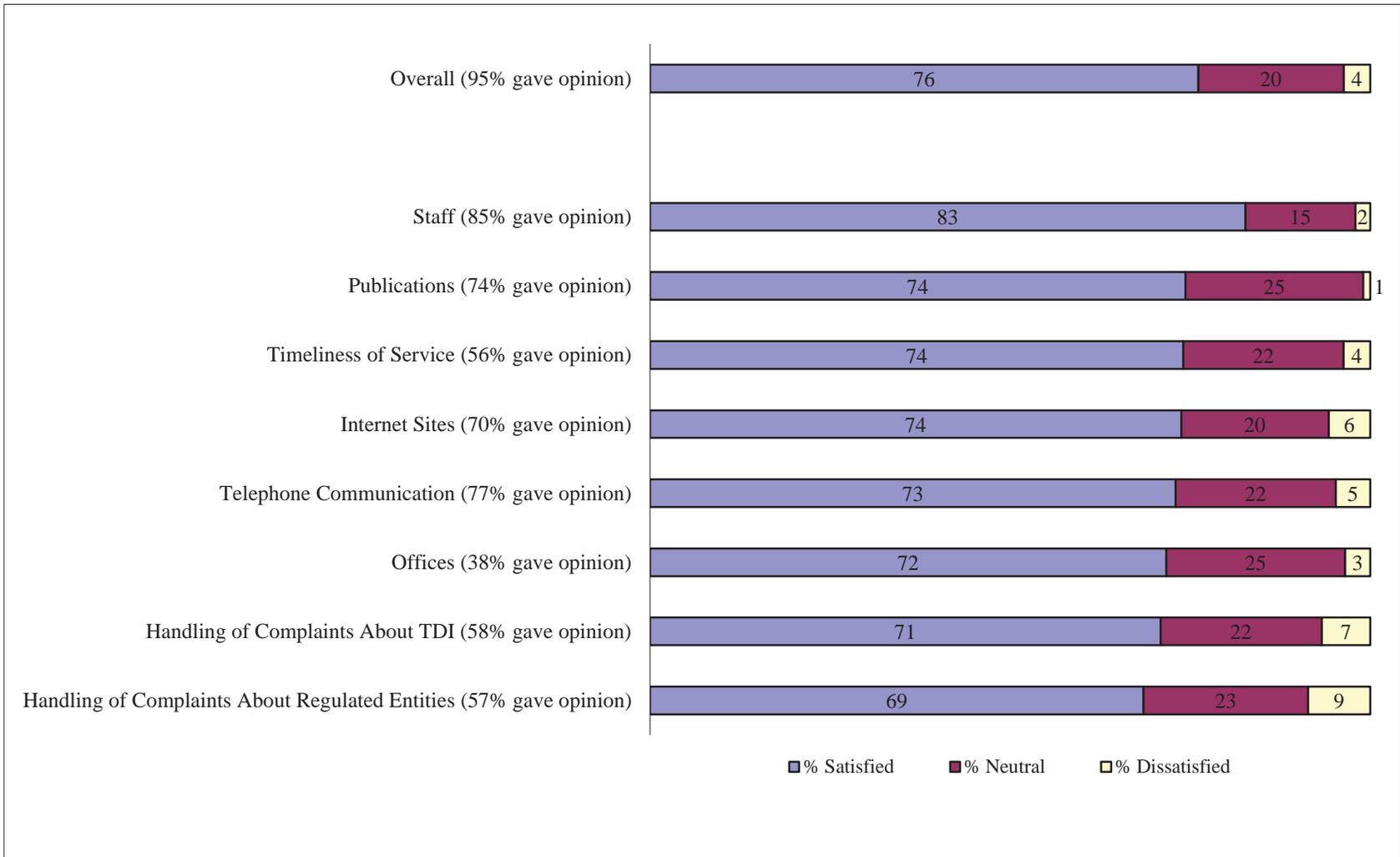


*Weighted estimates

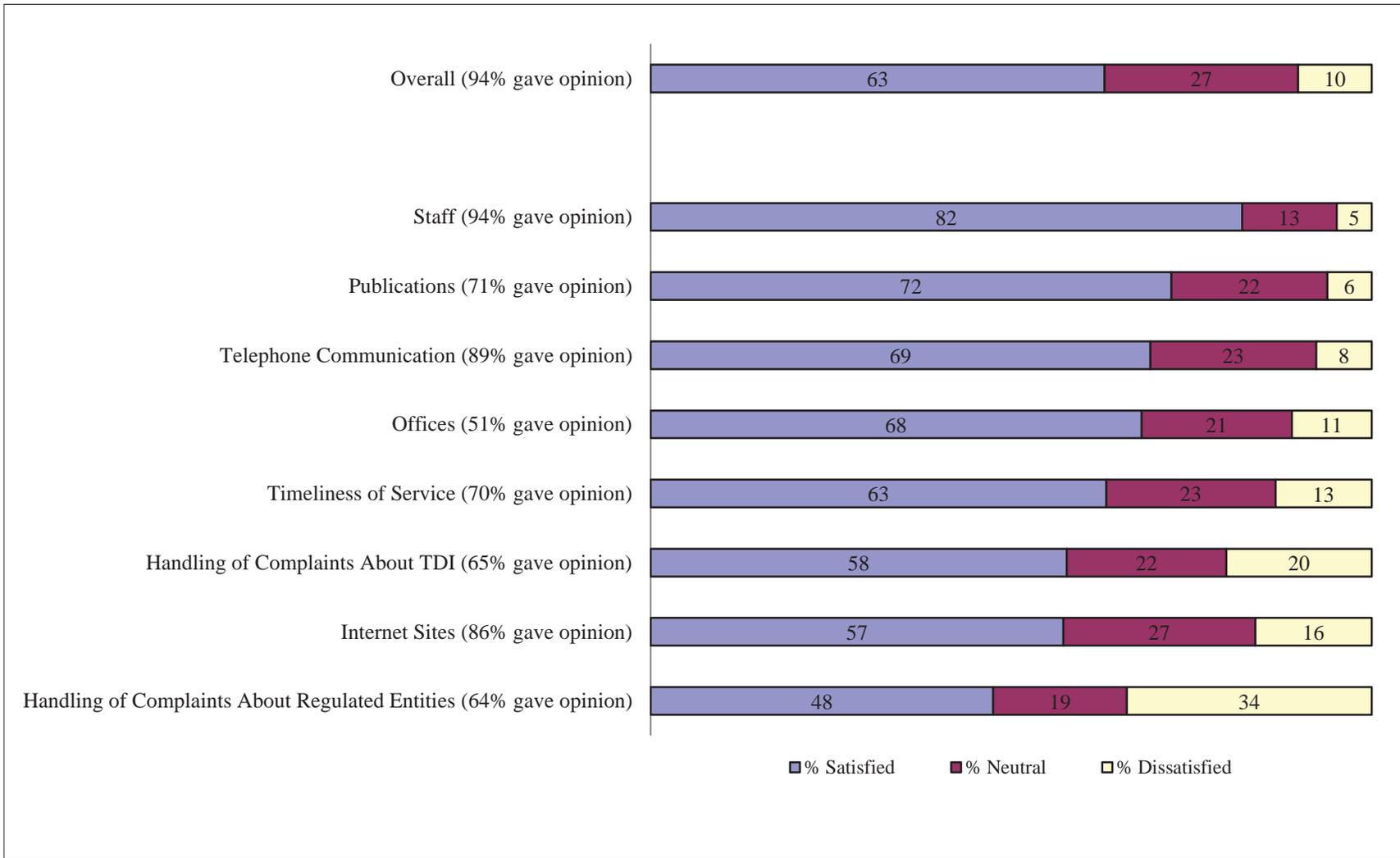
Appendix C-5. Customers' Satisfaction: DWC Carriers



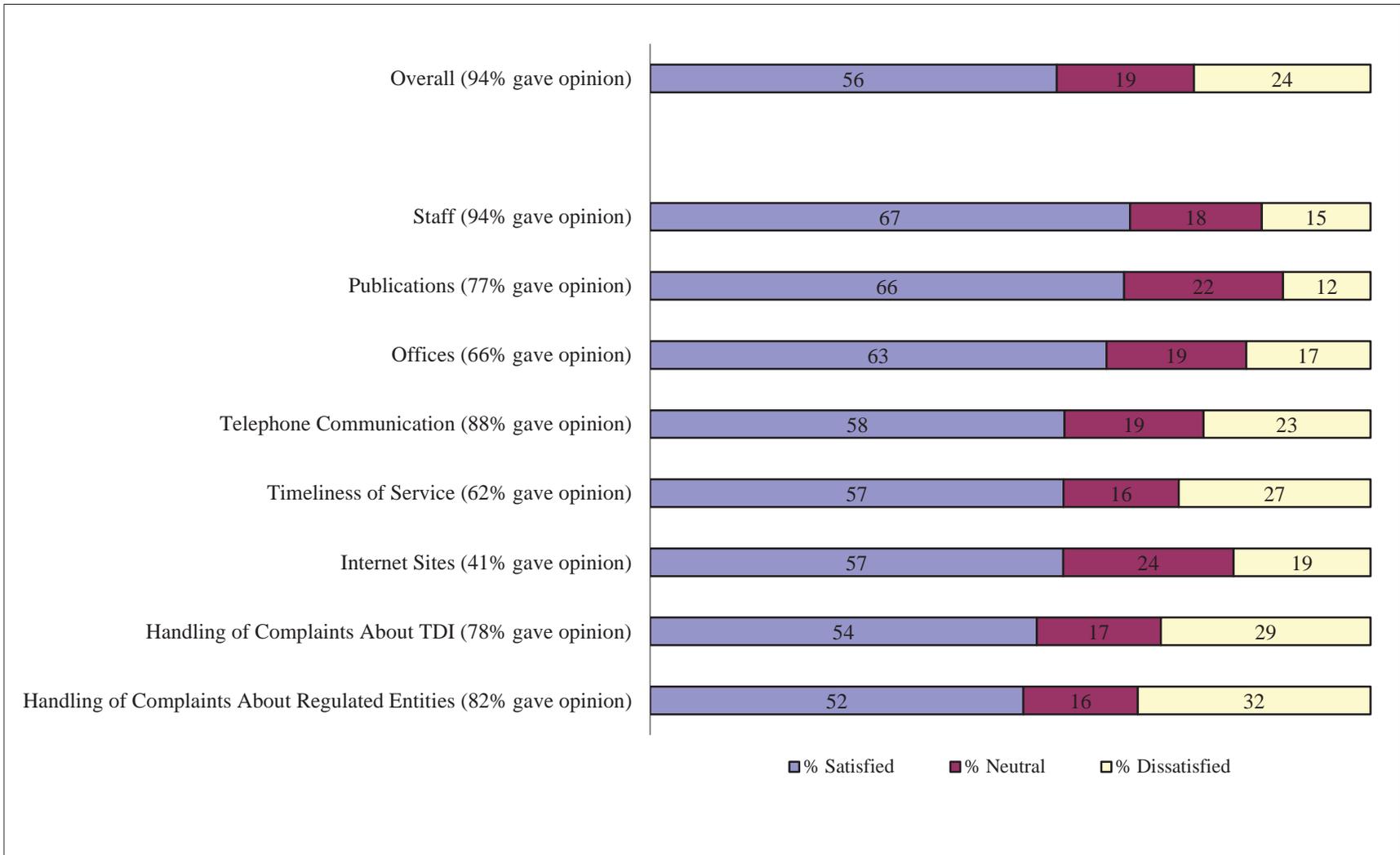
Appendix C-6. Customers' Satisfaction: DWC Employers



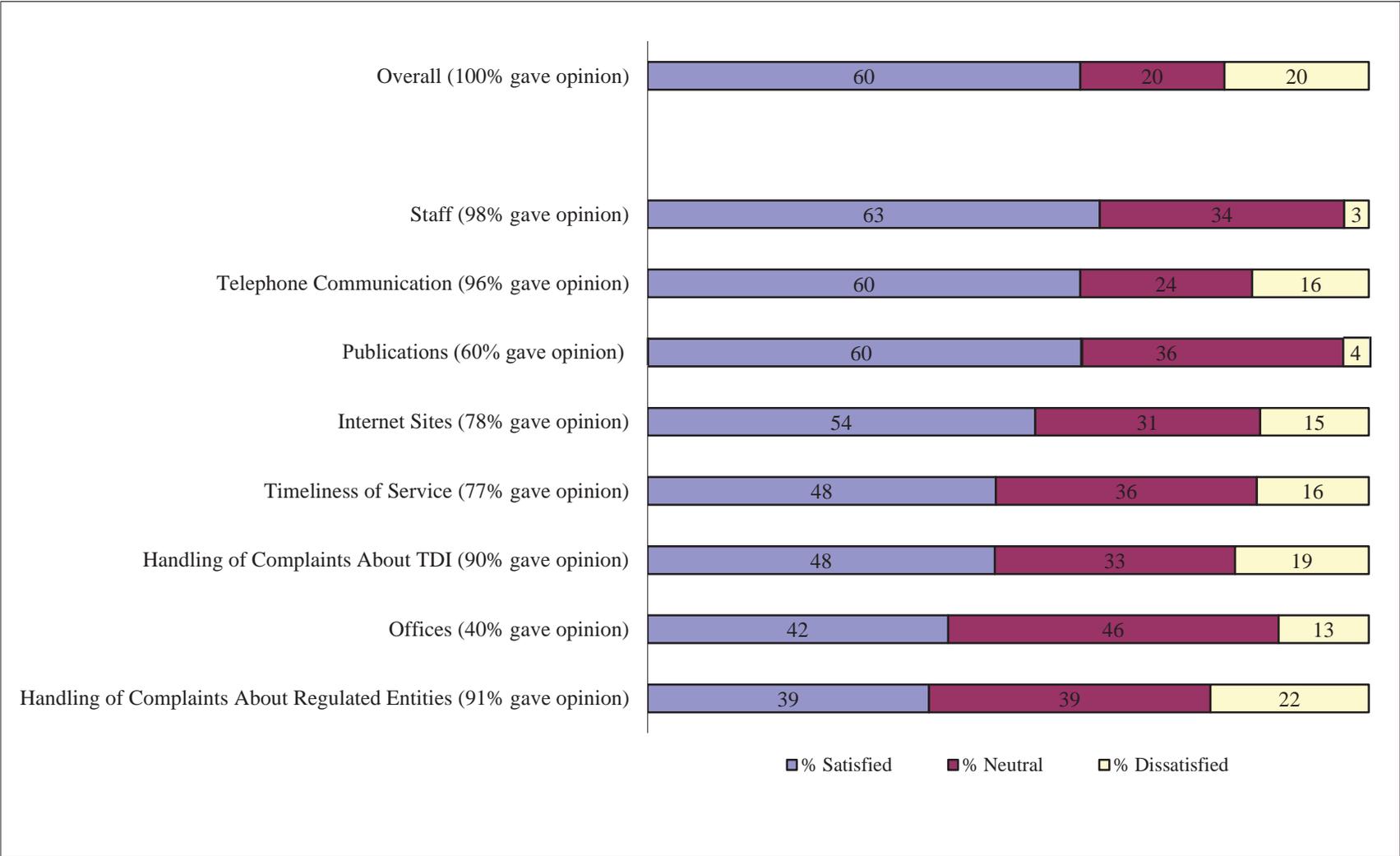
Appendix C-7. Customers' Satisfaction: DWC Health Care Providers



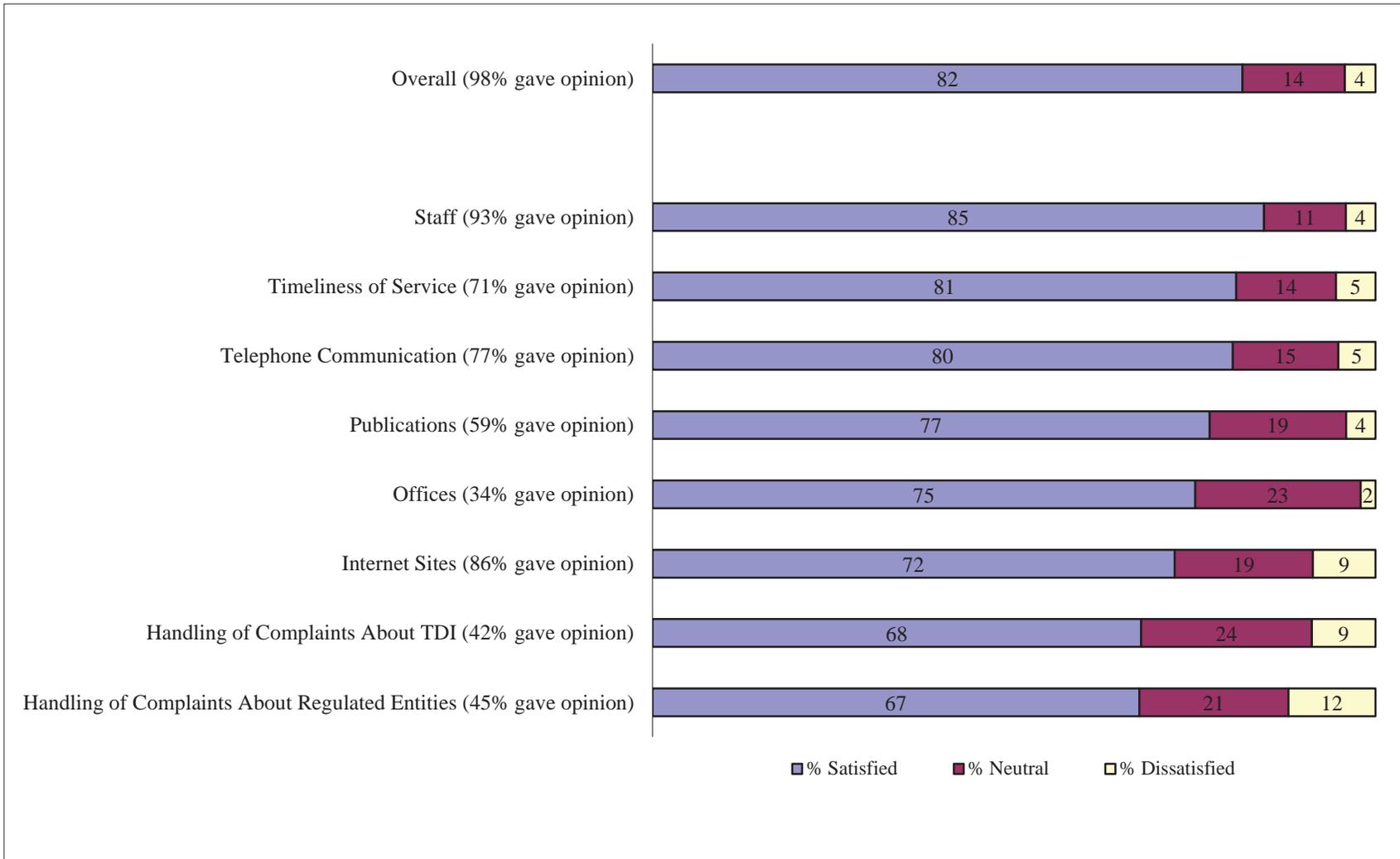
Appendix C-8. Customers' Satisfaction: DWC Injured Employees



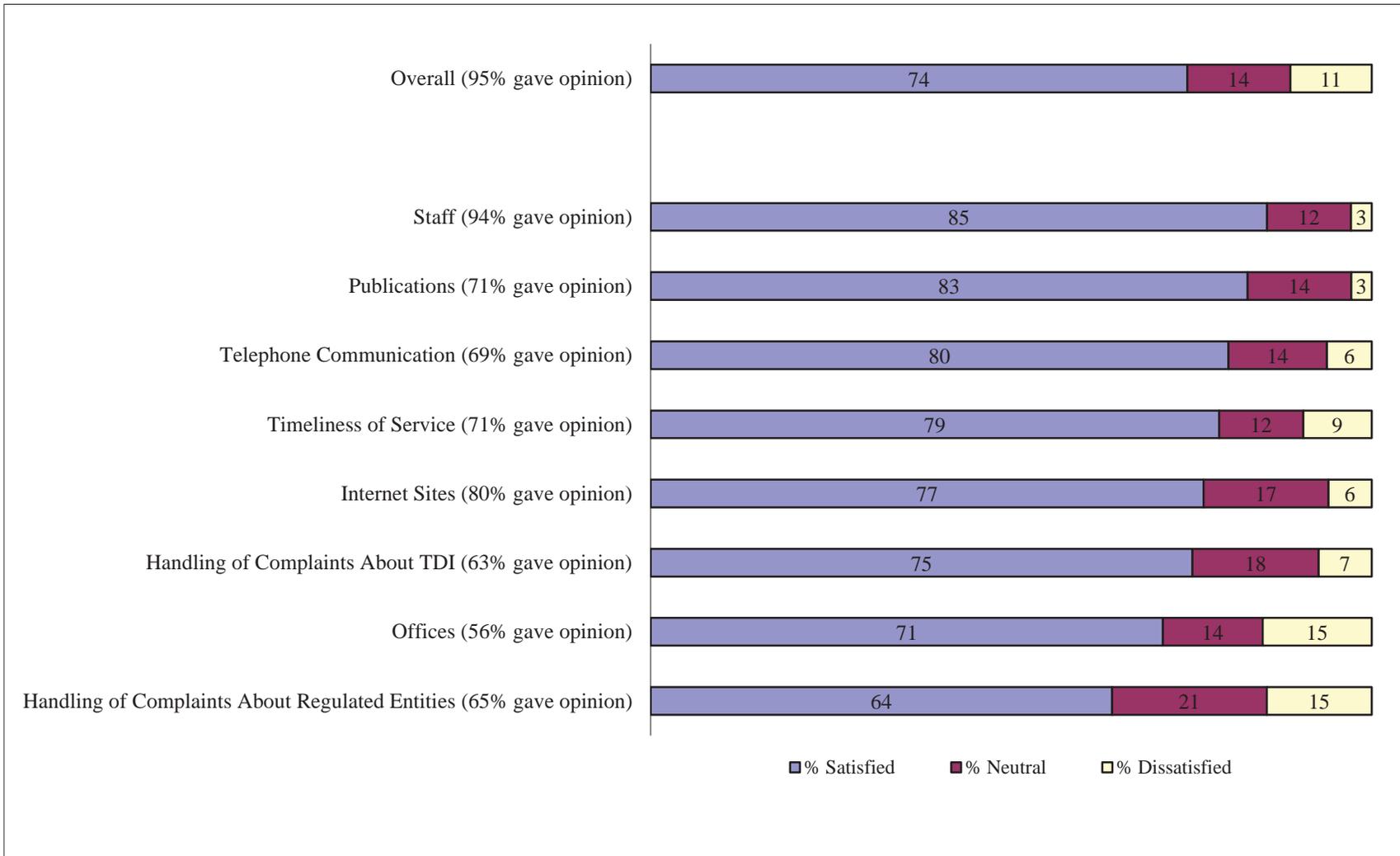
Appendix C-9. Customers' Satisfaction: Enforcement²



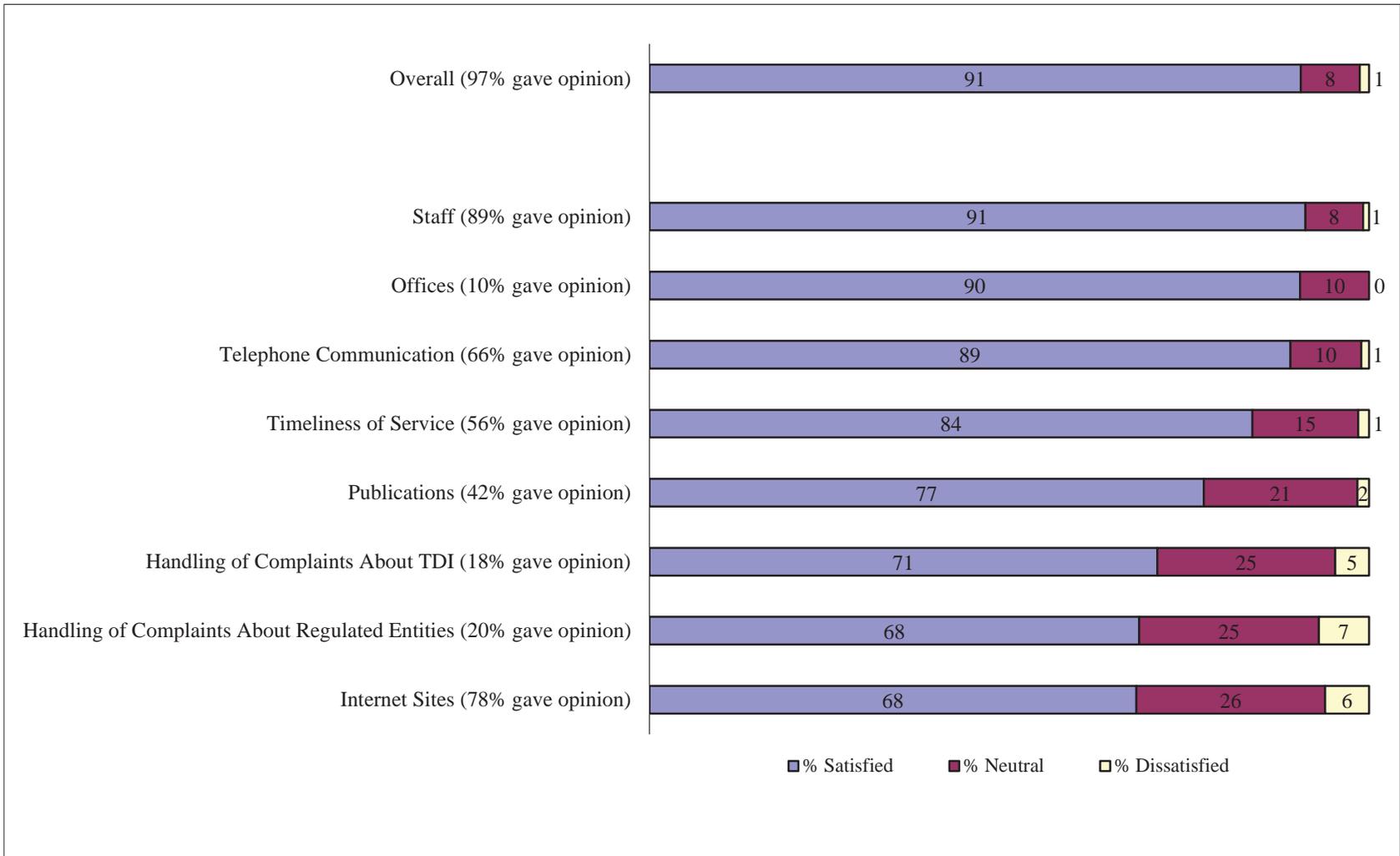
Appendix C-10. Customers' Satisfaction: Financial



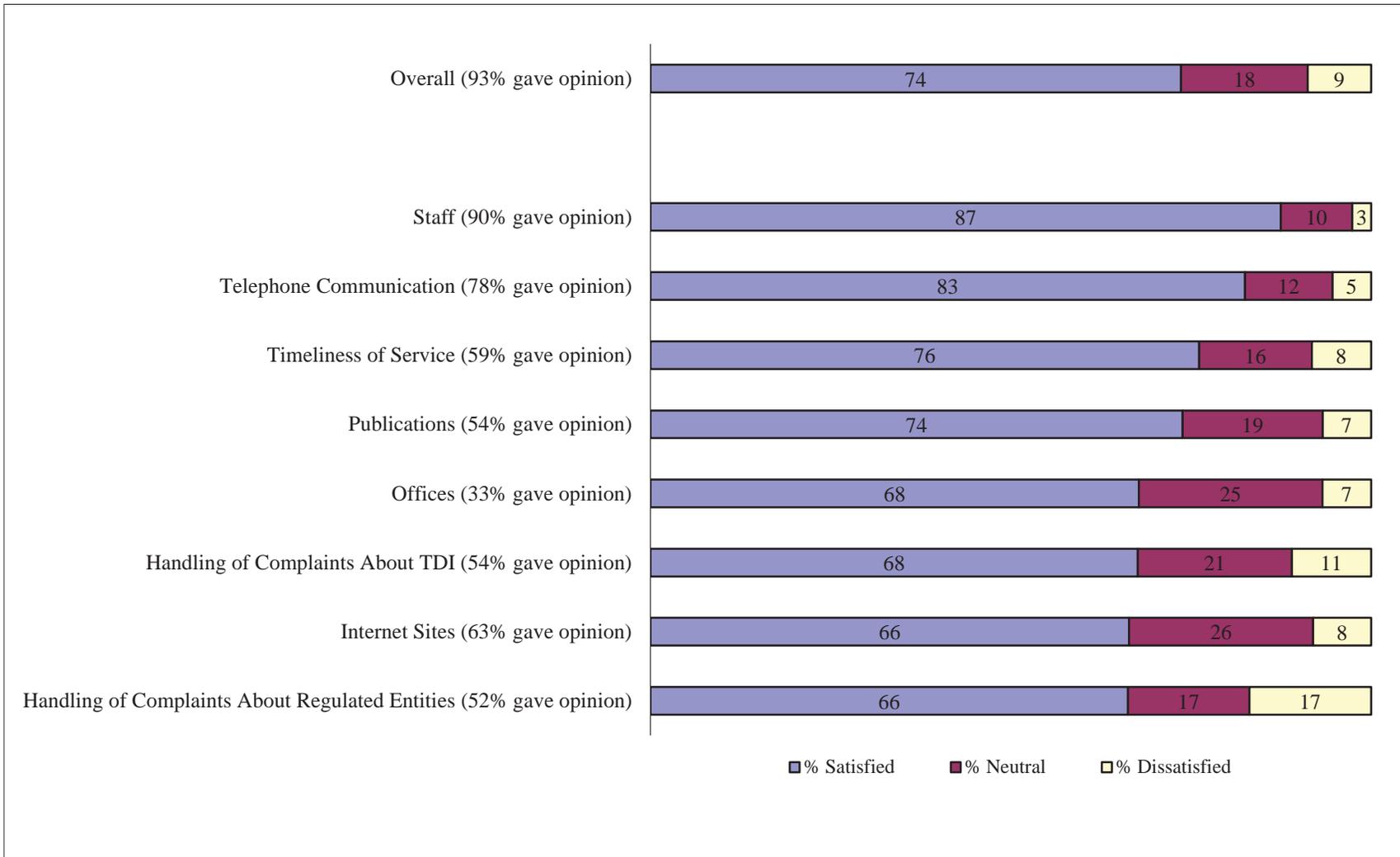
Appendix C-11. Customers' Satisfaction: Fraud



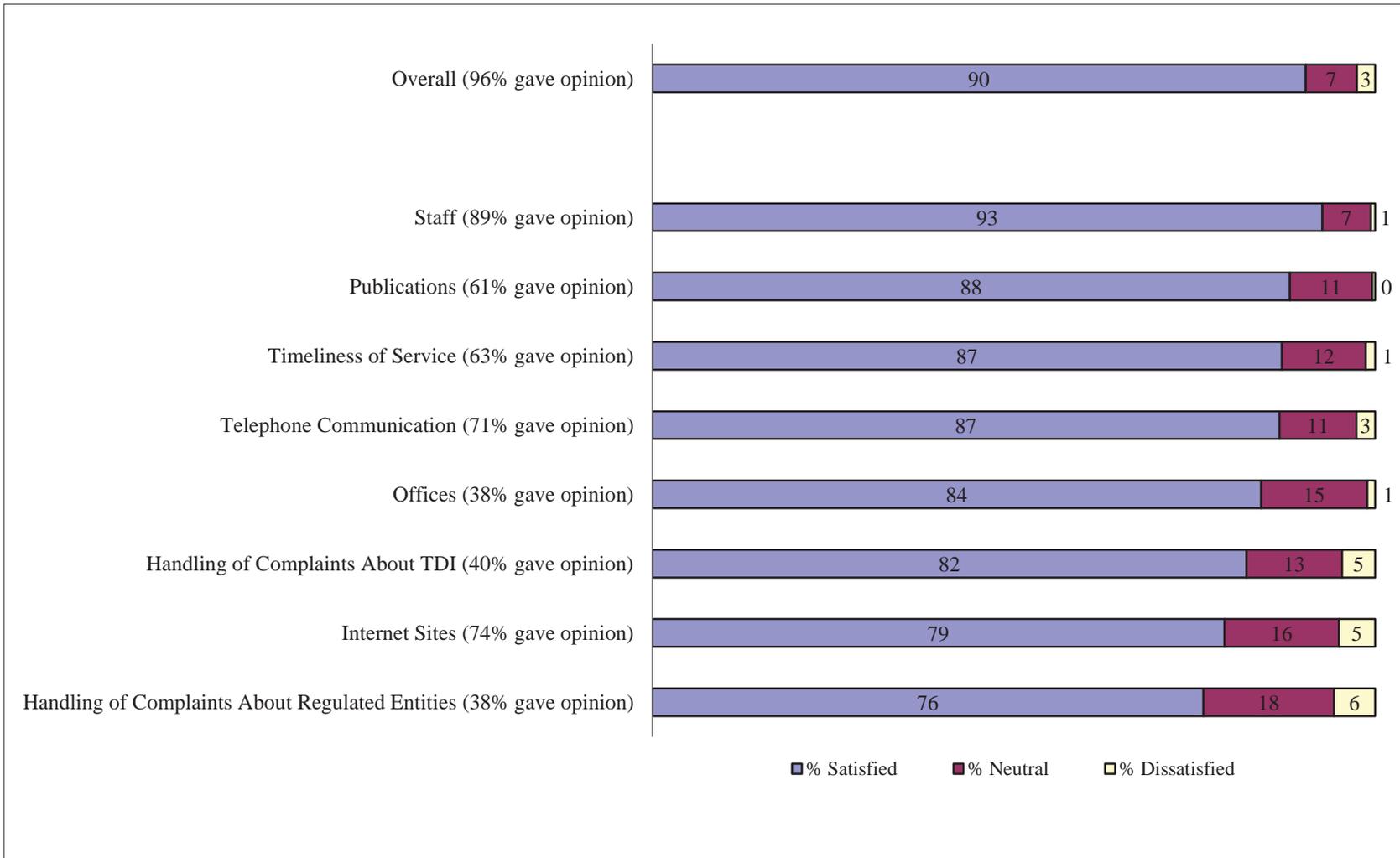
Appendix C-12. Customers' Satisfaction: Life and Health



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



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



**Appendix D.
Survey Instrument**



Texas Department of Insurance
Customer Satisfaction Survey



A Project of the Texas Legislative Council

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

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

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

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

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

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

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

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

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

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

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

5. TDI’s Internet sites ...

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

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

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

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

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

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

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

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

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

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

Very Satisfied			Very Dissatisfied			NA
5	4	3	2	1		
						9

11. Check the box that best describes you.

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

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

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

	Very				Very	
	Satisfied				Dissatisfied	NA
	5	4	3	2	1	9

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

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

Research Division, Texas Legislative Council

P.O. Box 12128, Capitol Station

Austin, TX 78711-2128

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

Notes

- ¹ Don A. Dillman, *Mail and Telephone Surveys: The Total Design Method* (New York: John Wiley and Sons, Inc., 1978).
- ² The small number of Enforcement program customers means that small differences in the number of respondents across questions will have a large impact on the results. Generalization of the results from this group should be made with caution.
- ³ Governor's Office of Budget, Planning and Policy and Legislative Budget Board, *Instructions for Preparing and Submitting Agency Strategic Plans, Fiscal Years 2013-2017*, (March 2012), 53.
- ⁴ Don A. Dillman, *Mail and Internet Surveys: The Tailored Design Method, Second Edition* (New York: John Wiley and Sons, Inc., 2007).