

Office of Public Insurance Counsel
Quarterly Report – October 2012

Public Outreach

OPIC published a study this quarter looking at the impact that regularly shopping for insurance has on the amount a policy holder pays for insurance. Titled *Not Shopping for Insurance Can Lead to Overcharges*, the study is available on the agency's website and was featured in the Wall Street Journal's article *Trading in Your Auto Insurer*.

OPIC has continued to increase public awareness of the agency's revised website and policy comparison tool by publicizing the website through various outlets and attending conferences and conventions. In addition to promoting the policy comparison tool on the Texas Tribune website, OPIC placed ads in the Abilene Reporter-News, the Corpus Christi Caller Times, the Lubbock Avalanche-Journal, the McAllen Monitor, and the Victoria Advocate. OPIC staff also attended the Independent Insurance Agents of Texas Small Agents Conference and Trade Show. At this event, agency staff demonstrated the features and benefits of the revised OPIC website and policy comparison tool in an effort to increase the public's use of these resources. These efforts resulted in driving more traffic (over 389,000 page views) to the OPIC website than in any previous quarter.

Consumer Advocacy

OPIC staff reviewed 257 insurance rules, policy forms, endorsements, and rate filings filed with the Department of Insurance this quarter. OPIC staff also appeared at rule hearings before the Department of Insurance concerning the Consumer's Bill of Rights for Homeowners Insurance and the Texas Windstorm Insurance Association, as well as the Seacoast Territory Insurance Joint Legislative Committee Hearing on September 12, 2012.