

**Office of Public Insurance Counsel**  
**Quarterly Report – July 2012**

**Public Outreach**

OPIC has worked to increase public awareness of the agency's revised website and policy comparison tool by attending conferences and conventions, and publicizing the website through various outlets. OPIC staff gave a presentation at the Coastal Windstorm Insurance Coalition Conference in Galveston. The presentation highlighted the agency's role and provided examples of the services available to Texas consumers. OPIC staff also attended the Independent Insurance Agents of Texas Annual 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.

OPIC's policy comparison tool was highlighted as Texas.gov's Government Spotlight for the month of May. The agency was also featured in two recent editions of Money Magazine. The first article, "Save Big on Homeowners Insurance" was published in May. The second article, "Rebuild Your Insurance Net" was published in June and was also featured in This Old House Magazine.

**Consumer Advocacy**

This quarter OPIC worked closely with TDI on a number of issues including policy form review, the TDI Complaint Stakeholders Group, and proposed revisions to three Consumer Bills of Rights.

OPIC staff reviewed 150 recently filed insurance policy forms and endorsements this quarter. OPIC also participated in the TDI Complaint Stakeholders Group. The TDI Complaint Stakeholders Group included representatives from insurance companies, insurance agents, consumer advocacy groups, TDI, and OPIC. The group provided feedback to TDI regarding a new rule dealing with complaints the TDI receives from the public. The proposed rule was published in the Texas Register for consideration and adoption.

OPIC's proposed revisions to three Consumers Bills of Rights were published for consideration, comment, and adoption. Proposed revisions to the Consumer Bill of Rights for Homeowners, Dwelling, and Renters, as well as the Consumer Bill of Rights for Personal Automobile Insurance were published on May 4, 2012. The Commissioner of Insurance held a public hearing on these proposals on June 26, 2012. TDI posted OPIC's proposed revisions to the Consumer Bill of Rights for Credit Life, Credit Disability, and Credit Involuntary Unemployment Insurance on June 25, 2012. The proposal will appear in the July 6, 2012 edition of the Texas Register. OPIC proposed revisions to the Bills of Rights to reflect statutory changes, update contact information for both TDI and OPIC, and make the documents easier to read.