

THE HISTORY OF OPIC

In 1991, the 72nd Legislature reformed statewide insurance regulation and created the Office of Public Insurance Counsel (OPIC). OPIC's statutory authority is found in the Texas Insurance Code Chapter 501. Designed to be independent and separate from the Texas Department of Insurance, OPIC acts as an advocate for insurance consumers and provides to the Commissioner of Insurance the independent analysis necessary to make fair decisions.

OPIC has 16 full time equivalent employees, consisting of the Public Counsel, attorneys, researchers, and support staff. Appointed by the Governor and confirmed by the Senate to a two-year term, the Public Counsel is executive director of the office with authority over administrative and legal decisions, and day-to-day operations.

The current Public Counsel is Deeia Beck, appointed by Governor Perry in September 2008. The agency is located in Austin and has no regional offices. Funding for OPIC is drawn from an annual assessment of 5.7 cents per policy or certificate of coverage in certain lines of insurance.

OPIC does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or the provision of services.

OTHER HELPFUL STATE AGENCIES

Texas Department of Insurance

333 Guadalupe
P.O. Box 149104
Austin, Texas 78714-9104

Phone: (800) 252-3439
Fax: (512) 475-1771
www.tdi.state.tx.us

Office of the Attorney General

209 W. 14th Street
P.O. Box 12548
Austin, Texas 78711-2548

Phone: (800) 621-0508
Fax: (512) 463-2063
www.oag.state.tx.us



OFFICE OF PUBLIC INSURANCE COUNSEL

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WWW.OPIC.STATE.TX.US

**TDD or TT Users call 1-800-RELAYTX then ask agent
to call the number you wish to reach**

OFFICE OF PUBLIC INSURANCE COUNSEL



**INFORMATIONAL
BROCHURE**

The Office of Public Insurance Counsel (OPIC) is an independent state agency representing the interests of insurance consumers in Texas as a class on matters involving rates, rules and policy forms affecting various personal lines of insurance such as auto, homeowners, title, and credit insurance, and in rulemaking for life, accident, and health insurance.

AN ADVOCATE FOR CONSUMERS

OPIC has established itself as an effective advocate for consumers in insurance rate hearings. OPIC has appeared on behalf of Texas insurance consumers in rate hearings involving personal automobile insurance, residential property insurance, and title insurance. OPIC's efforts have resulted in millions of dollars in savings for Texans.

OPIC has successfully advocated for rules to protect consumers in various lines of insurance. These include a number of consumer disclosure and grievance procedures to protect clients in the managed care system.

In addition, OPIC reviews personal automobile and residential property policy forms for language or procedures that are adverse to the interests of Texas policyholders. As a result, OPIC has negotiated various policy form changes that benefit policyholders.

The Texas Legislature has charged OPIC with raising the public's awareness of important insurance issues. OPIC is responsible for publishing consumer bills of rights for personal auto, residential property, and credit insurance. OPIC also produces a Health Maintenance Organization (HMO) report card reviewing more than 30 Texas HMOs.

RECENT OPIC PUBLICATIONS

- Personal Automobile Consumer Bill of Rights
- Residential Property Consumer Bill of Rights
- Credit Consumer Bill of Rights
- Comparing Texas HMOs
- Guide to Texas HMO Quality: 2008
- Homeowners Insurance and the Texas Coast

The consumer bills of rights are designed to inform insurance consumers of their specific rights and responsibilities in various lines of personal insurance.

The HMO report cards review each HMO operating in Texas and provide information to help consumers choose among health care options. Consumers may request these publications at www.opic.state.tx.us.

OPIC communicates with Texas insurance consumers to gain information about insurance lines and markets throughout the state and to advise them of important issues.

A RESOURCE FOR THE PUBLIC

While OPIC does not represent individual consumers, individual complaints may point to a larger issue, suggest a pattern of insurance practices, or affect a significant number of policyholders, and therefore trigger OPIC's involvement.

Additionally, OPIC responds to requests from Legislators, the Department of Insurance, civic and consumer groups, and insurance industry groups to speak at public forums and comment on local problems. OPIC often represents the consumer viewpoint in panel discussions with regulators and insurance industry representatives.

WWW.OPIC.STATE.TX.US

OPIC's web site is loaded with information on the Texas insurance market. Visitors can learn about different types of insurance coverage, compare insurance carriers and the coverages they offer, and download reports and publications produced by OPIC. Consumers can also submit inquiries to OPIC via the website.