

OPIC PUBLICATIONS

Listed below are some of our tools to help you shop for insurance coverage and make informed decisions about your insurance needs. All of these items are available on the OPIC website: www.opic.state.tx.us.

- **Coverage comparisons.** We have developed policy coverage comparisons for homeowners, condo, renters and auto policies offered in Texas. These can be accessed on our website or www.helpinsure.com.
- **Consumer Bills of Rights.** We publish bills of rights for personal automobile, residential property, and credit life & health insurance. These documents provide you with a summary of your rights under Texas law.
- **HMO Report Cards.** The HMO report card reviews each health maintenance organization (HMO) operating in Texas and ranks them by region based on quality of care information.
- **Coastal Insurance Brochures.** We publish several brochures to help consumers navigate the confusing waters of residential property coverage along the Texas coast.
- **Wildfire Brochure.** This publication provides insurance-related preparedness tips and information to help consumers after wildfire damages their home.

OUR HISTORY

The Texas Legislature created the Office of Public Insurance Counsel as an independent state agency in 1992. The office is an advocate for insurance consumers as a class in regulatory matters. The office is also tasked with raising awareness of insurance issues affecting consumers across the state. OPIC is funded through a 5.7 cent assessment on property and casualty, title, life, and health insurance policies.

The Public Counsel is appointed by the Governor to serve a two year term and acts as the executive director of the agency. Governor Rick Perry reappointed the current Public Counsel, Deeia Beck, in 2011.

OPIC is located in Austin, Texas and has no regional offices. OPIC does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or the provision of services.

OPIC's statutory authority is found in Chapter 501 of the Texas Insurance Code.

VISIT US AT WWW.OPIC.STATE.TX.US



Visitors to our site can find information about different types of insurance, compare insurance carriers and the coverages they offer, and download reports and publications produced by the office. You can also submit inquiries to the office via the website.

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ADVOCATING FOR YOU!

OUR MISSION

The Office of Public Insurance Counsel (OPIC) represents the interests of Texas consumers in insurance matters. We work to ensure that the Texas insurance market meets the needs of consumers by providing fairly-priced coverage that protects the property, health and lives of Texas policyholders.

We advocate for insurance consumers as a class. To do this, we advance positions that are beneficial to a substantial number of insurance consumers. We represent consumers' interests at rule hearings, legislative hearings, and court proceedings. We also promote policyholder interests and rights in matters concerning insurance rates and coverage.

Our mission also includes educating consumers about insurance. We provide tools to help you understand insurance products so that you can make informed purchasing decisions.

Our office is dedicated to serving the insurance consumers of Texas in an efficient, effective, and fair manner. Please contact us if we can serve you.

WE FULFILL OUR MISSION BY:

- **PROMOTING** public understanding and increasing consumer awareness of insurance matters through our publications and website.
- **ADVOCATING** for fairness and stability in insurance rates and coverage.
- **REVIEWING** rate and form filings to make sure any changes are justified and that policies clearly and accurately reflect the coverage provided.
- **INITIATING** rule-making proceedings on issues that are in the best interest of insurance consumers, and recommending specific actions in regulatory matters under consideration at the Texas Department of Insurance (TDI).
- **PARTICIPATING** in proceedings before TDI, the State Office of Administrative Hearings (SOAH), and the courts.
- **REPRESENTING** consumers as a class on a number of statutory boards, committees, and other entities governing various aspects of the insurance industry.

Q I'm shopping for insurance, can OPIC help?

A YES! Our website has several tools that can help you decide which coverage is right for you; including interactive policy comparisons, summaries of available coverage options, and various OPIC publications.

Q Is OPIC part of the Texas Department of Insurance (TDI)?

A NO. We are an independent state agency. Our agency does not regulate the insurance industry. Rather, we represent the consumer point of view in matters before TDI, the legislature and other regulatory or enforcement entities with jurisdiction over the Texas insurance market.

Q May I contact OPIC with any complaints or other issues I have with my company?

A YES! While our statutory authority does not allow us to represent individual consumers or individual consumer complaints, it is still important that we hear from you so that we can better understand any issues or problems with your insurance company. Individual consumer complaints often point to larger issues within the statewide insurance market that warrant our involvement.

Q I have a question about my insurance policy. Can OPIC help me?

A ABSOLUTELY! OPIC has dedicated professionals on staff to answer questions about your auto, residential property, health, life, disability and other insurance policies. Give us a call or send us an email.

Q Can OPIC represent me in legal action I take against my company?

A NO. We are allowed to only represent consumers as a class. Our office does not give legal advice, nor can we provide legal representation to individual consumers.