SORM
State Office of Risk Management

CUSTOMER SERVICE REPORT
FY16 – FY17

May 8, 2018

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REPORT ON CUSTOMER SERVICE

Statutory Objectives

The State Office of Risk Management (Office) is charged by law to administer the enterprise risk management program, insurance program, self-insured workers' compensation program, and continuity of government operations planning program for the State of Texas. All four core missions enable State of Texas agencies and institutions of higher education to protect their employees, the general public, and the State's physical and financial assets.

Philosophy

The State Office of Risk Management will act in accordance with the highest standards of ethics, fairness, accountability and humanity for both our customers and our employees. Customer service is a cornerstone of our mission.

Inventory of External Customers

The Office has several categories of customers within each strategic objective:

Goal & Strategy	Statutory Program	Customer Category

Manage Risk and Administer Claims
 	
A.1.1 Risk Management Program
	Risk Management Program	• 130 state entities as defined in Labor Code §412.001, which includes:
		  • Board
		  • Commission
		  • Department
		  • Office
		• Risk manager(s) for state entities
		• State employee health and safety trainees

Manage Risk and Administer Claims **A.1.1 Risk Management Program**	Risk Transfer through Insurance Purchasing Program	• 130 state entities as defined in Labor Code §412.001 • Insurance purchasing personnel for state entities

Manage Risk and Administer Claims
 	
A.1.1 Risk Management Program
	Continuity of Operations Planning Program	• 143 state entities defined in Labor Code §501.001 plus:
		  • Emergency Management Council member
		  • State Data Center Services participant
		• Continuity of Operations Coordinator(s) for state entities

Goal & Strategy	Statutory Program	Customer Category
Manage Risk and Administer Claims **A.2.1 Pay Workers' Compensation** **B.1.1 Workers' Compensation Payments**	Risk Retention through Workers' Compensation Claims Administration Program	· 143 state entities as defined in Labor Code §501.001 and §412.001, which includes: · Board · Commission · Department · Office · Institution · Texas Tech University System · Texas State University System · Employee Retirement System · Teacher's Retirement System · Windham School District · Injured employees of state entities defined in Labor Code §501.001 and §412.001 plus: · 122 Community Supervision and Corrections Departments · Peace officer employed by political subdivision · Texas Military Department member · Texas Task Force One member · Intrastate fire mutual aid system team member · Regional incident management team member · Claims coordinator(s) for state entities · Healthcare providers

*Some state entities are specifically excluded from the Office's services

Information Gathering Methods

Risk Management Specialists emailed questionnaires to state entities following each risk management program review and on-site consultation.

Health and safety training attendees had to complete an electronic, post-class course evaluation before receiving a certification of course completion.

Claims coordinator trainees were asked to complete a course evaluation after the training was concluded.

The Insurance Services Program solicited customer input from state entities before the renewal of the statewide property insurance policy and automobile liability insurance policy.

Surveys were sent to the people who attended SORM-sponsored insurance symposiums.

The Office's toll-free telephone line provided an opportunity for customer feedback.

Customer inquiries and comments regarding the Office's services could be submitted through a Compliment/Complaint Form on the Office's website.

Summary of Customer-Determined Service Quality

Risk Management Program
Each year, the Risk Management Department is required to perform 29 state agency risk management program reviews (RMPR) and conduct 229 on-site consultations (OSC) with state agencies. After each visit, the Office asks the client entity to respond to the questions in Exhibit A.

The results for FY 2016 and FY 2017 are shown below:

RMPR and OSC Services				
FY	# Sent	# Responses	# Expressing Overall Satisfaction	# Identifying Ways to Improve Service
2016	234	52	52	0
2017	224	62	62	0

Health and Safety Training and Claims Coordinator Training
The Office conducts training sessions that address issues related to property, liability, or workers' compensation exposures or losses. The Office also conducts Claims Coordinator training twice a year to ensure state agency claims coordinators understand the employer's obligations in a workers' compensation claim. Training participants are asked to provide customer feedback by responding to the questions in Exhibit B. The survey results for FY 2016 and FY 2017 are shown below:

Training				
FY	# Sent	# Responses	# Expressing Overall Satisfaction	# Participants Identifying Ways to Improve Service
2016	3557	1430	1,394	374
2017	4123	1309	1,273	412

Insurance Services Program

The Office's insurance program provides insurance expertise to ensure state entities do not purchase unnecessary or questionable coverage. The Office also assists state entities with determining the appropriate type and level of insurance coverage, ensures the terms and conditions of the insurance policy provide adequate coverage, explains coverage exclusions, and participates in the claim process when a loss occurs.

In FY 2016, customer input was obtained before the renewal of the statewide property insurance policy and automobile liability insurance policy through the questions in Exhibit C and Exhibit D. The results are shown below:

Insurance Product	# Sent	# Responses	# Expressing Overall Satisfaction	# Participants Identifying Ways to Improve Service
Property	71	16	16	12
Automobile	43	12	12	8

The Office held property insurance symposiums in FY 2016 and FY 2017. Attendees were asked to provide feedback through the questions in Exhibit E and Exhibit F. The results are shown below:

Property Insurance Symposium				
FY	# Sent	# Responses	# Expressing Overall Satisfaction	# Participants Identifying Ways to Improve Service
2016	33	20	20	14
2017	54	23	23	0

The Office held automobile insurance symposiums in FY 2016 and FY 2017. Attendees were asked to provide feedback through the questions in Exhibit G and Exhibit H. The results are shown below:

Automobile Insurance Symposium				
FY	# Sent	# Responses	# Expressing Overall Satisfaction	# Participants Identifying Ways to Improve Service
2016	30	18	18	6
2017	48	14	14	2

Identification of Changes to Improve Survey Process

Focusing on the results of surveys conducted, executive management has approved a Customer Service Tracking Initiative to identify and implement potential changes for additional efficacy and efficiency in survey processes:

- Standardized questions that capture the customer service elements set forth in Government Code Chapter 2114.
- Use of consistent response formats for all surveys and questionnaires.
- Improve the delivery method for surveys and questionnaires.
- Capture customer demographics.
- Centralized tracking of all customer feedback and customer complaints.

Strategies for Improvement

Strategies for improving customer service operations could include:

- Expand the use of customer advisory groups to all statutory programs operated by the Office.
- Employ additional online survey tools to elicit customer feedback on Continuity of Operations Planning and workers' compensation claims administration.
- Explore implementation of a customer service portal with skip logic to create a custom path through a customer service survey based on how the respondent answers the current question.
- Implement and expand a robust risk management learning management system that encourages participant input.
- Study utilizing Voice Over Internet Protocol (VOIP) to conduct real time surveys.
- Expand the expertise of all staff assigned to assist state entities and improve staff members' knowledge of the risk and loss information for each specific entity.

Performance Measures

Standard Customer Service Performance Measures		Estimated FY 2016 Performance	Estimated FY 2017 Performance
Outcome	Percentage of Surveyed Customers Expressing Overall Satisfaction with Services Received	97.67	97.44
	Percentage of Surveyed Customers Identifying Ways to Improve Service Delivery	26.74	29.40
Output	Number of Customers Surveyed	3,968	4,449
	Number of Customers Served	Pages 3 - 4	Pages 3 - 4
Efficiency	Cost Per Customer Surveyed	Not Tracked	Not Tracked
Explanatory	Number Customer Groups Identified	8	8
	Number Customer Groups Inventoried	4	4

Agency Specific Performance Measures		FY 2016 Performance	FY 2017 Performance
Outcome	Incident Rate of Injuries & Illnesses Per 100 Covered Full-Time Employees	3.38%	3.39%
	Cost of Workers' Compensation Per Covered State Employee	236.61	239.29
	Cost of Workers' Compensation Per $100 State Payroll	0.55	0.55
Output	Number Written Risk Management Program Reviews Conducted	29	29
	Number of On-Site Consultations Conducted	277	269
	Number of Risk Management Training Sessions Conducted	259	181
	Number of Initial Eligibility Determinations Made	7,499	7,656
	Number of Medical Bills Processed	86,441	87,578
	Number of Indemnity Payments	27,582	27,165
Efficiency	Average Cost to Administer Claim	583.66	593.82
	Cost Per Hour of Direct Risk Management Service Provided	99.63	111.95
Explanatory	Percentage of Total Assessments Collected Used for Claims Payments	98.45%	94.79%

Exhibit A

Question	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The visit was constructive and beneficial.					
Recommendations generated are helpful for your agency in identifying risk exposures and controlling losses.					
What risk management and/or insurance services would meet the needs of your agency?					
What type of training services would your agency find beneficial?					

Exhibit B

Question	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Applicable	Average
I am satisfied with the overall length of the class.						
I am satisfied with the scope of the information.						
The information provided will be useful.						
I am satisfied with the quality of the presentation						
The training provided met my expectations.						
I had the opportunity to ask questions or discuss issues.						
Would you attend future SORM training classes in your region?						
Would you recommend attending future SORM training to your agency management and co-workers?						
Did the instructor clearly convey the information in an easy-to-understand manner?						
Have you attended any SORM training class prior to this event?						

Exhibit C

Property Insurance Survey

The State Office of Risk Management wants to know what you think. This survey seeks your direct feedback on the State's current property program, to gain an overall understanding of how the program is meeting the current needs of its participants, and how it can be improved. Your input is crucial, and will help to ensure a responsive program with optimal terms and conditions for the State. At the end of this questionnaire, we also ask if your entity would be interested in serving on a standing advisory group to provide continuous feedback and involvement in program development. If you are interested in participating, please be sure to complete this question. All responses are due on or before Wednesday, December 7, 2016.

1. Which State of Texas agency or institution of higher education do you represent?

2. What does your agency like <u>best</u> about the current property program?
   a. Limits of insurance
   b. Current deductible
   c. Structure of program
   d. Claims handling
   e. Customer service
   f. Current broker (Arthur J. Gallagher)
   g. Onsite visits from insurance team
   h. Other: <Text Box>

3. What does your agency like <u>least</u> about the current property program?
   a. Limits of insurance
   b. Current deductible
   c. Structure of program
   d. Claims handling
   e. Customer service
   f. Current broker (Arthur J. Gallagher)
   g. Onsite visits from insurance team
   h. Other: <Text Box>

4. What <u>value</u>-added services has your agency utilized?
   a. Infrared services (IR)
   b. Transformer oil testing (TOGA)
   c. Loss control surveys
   d. Boiler inspections
   e. Appraisals
   f. Plan reviews (sprinkler, fire alarm systems, and roofing projects)
   g. Other: <Text Box>

5. What service would your agency like to see added or improved?

6. How satisfied is your agency with the level of service received from SORM's insurance staff as it relates to their awareness and understanding of your entity's exposures, concerns, and needs?
   a. Completely satisfied
   b. Satisfied

c.	Somewhat satisfied
d.	Not satisfied
e.	Other: <Text Box>

7. The SORM insurance team can assist your agency further by doing the following:
   a. Providing more information on different insurance lines
   b. Meeting with the risk manager more often
   c. Meeting with the insurance manager more often
   d. Providing additional courses on safety and/or risk management
   e. Providing additional handouts about insurance
   f. Other: <Text Box>

8. Has your entity identified an interest in or need for purchasing terrorism coverage, either for risk management or continuity purposes?
   a. Yes
   b. No
   c. Other <Text Box>

9. How satisfied is your agency with the claims handling process?
   a. Completely satisfied
   b. Satisfied
   c. Somewhat satisfied
   d. Not satisfied
   e. Does not apply (never had a claim)
   f. Other <Text Box>

10. Optional: Do you have any additional feedback to share on your experience with the claims handling process?

11. How satisfied is your agency with the timeliness of boiler inspections and receipt of the invoice?
    a. Completely satisfied
    b. Satisfied
    c. Somewhat satisfied
    d. Not satisfied

12. Optional: Do you have any additional feedback to share on your experience with boiler inspections and invoicing?

13. How satisfied is your agency with the structure of the current property program?
    a. Completely satisfied
    b. Satisfied
    c. Somewhat satisfied
    d. Not satisfied
    e. Other <Text Box>

14. SORM is interested in participant feedback to assist us in further developing the property program. Would you be interested in participating in a standing advisory group?
    a. Yes
    b. No

Exhibit D

Automobile Insurance Survey

The State Office of Risk Management wants your feedback. This survey seeks your direct feedback on the State Sponsored Automobile Insurance Program to gain an overall understanding of how the program is meeting the current needs of its participants, and how it can be improved. Your input is crucial, and will help to ensure a responsive program with optimal terms and conditions for the State. All responses are due on or before [date].

1. Which State of Texas agency or institution of higher education do you represent?

2. What does your entity like <u>best</u> about the current automobile program?
   c. Coverage options
   d. Claims handling
   e. Customer service
   f. Current broker (Alliant Insurance Services)
   g. On-site visits from insurance team
   h. Other: <Text Box>

3. What does your entity like <u>least</u> about the current automobile program?
   a. Coverage options
   b. Claims handling
   c. Customer service
   d. Current broker (Alliant Insurance Services)
   e. On-site visits from insurance team
   f. Other: <Text Box>

4. How satisfied is your entity with the level of service received from SORM's insurance staff as it relates to their awareness and understanding of your entity's exposures, concerns, and needs?
   a. Completely satisfied
   b. Satisfied
   c. Somewhat satisfied
   d. Not satisfied
   e. Other: <Text Box>

5. How satisfied is your entity with the claims handling process?
   a. Completely satisfied
   b. Satisfied
   c. Somewhat satisfied
   d. Not satisfied
   e. Not applicable (never had a claim)

6. Optional: Do you have any additional feedback to share on your experience with the claims handling process?

7. How satisfied is your entity with the structure of the current automobile program?
   a. Completely satisfied
   b. Satisfied
   c. Somewhat satisfied
   d. Not satisfied
   e. Other <Text Box>

8. Is your entity interested in information on the following topics?
   a. Rental vehicles
   b. Weather Related Exposures
   c. Distracted Driving
   d. Self-driving vehicles
   e. The hiring process/Motor Vehicle Records (MVRs)
   f. Post-accident investigations
   g. Other: <Text Box>

9. How interested is your agency in presenting a topic in a future automobile symposium?
   a. Very interested
   b. Interested
   c. Not interested

10. Do you have any additional feedback on the Automobile program that is not addressed in this survey?

Exhibit E

2016 Property Risk Management & Insurance Symposium on Emerging Topics

The 2016 SORM Property Risk Management & Insurance Symposium on Emerging Topics met my expectations:
  a. Strongly Agree
  b. Agree
  c. Disagree
  d. Not Applicable

The information provided in the Symposium will be useful to me in my job:
  a. Strongly Agree
  b. Agree
  c. Disagree
  d. Not Applicable

The information provided met my expectations:
  a. Strongly Agree
  b. Agree
  c. Disagree
  d. Not Applicable

I would recommend attending future Symposiums to my organization's leadership and my colleagues:
  a. Strongly Agree
  b. Agree
  c. Disagree
  d. Not Applicable

I had the opportunity to ask questions or discuss issues:
  a. Strongly Agree
  b. Agree
  c. Disagree
  d. Not Applicable

What type of agency are you employed by?
  Higher Education
  Public Entity

Was this an appropriate time of year for the symposium?
  Yes
  No

If no, when would the symposium work best for your agency?
What did you like most about the program?
Do you have any suggestions on how to improve the Symposium?
Any further comments about the Symposium or the presenters?

Exhibit F

2017 Directors' and Officers' and Property Symposium Questionnaire

During the symposium, the SORM staff was courteous and provided helpful information.
    a.   Strongly Agree
    b.   Agree
    c.   Disagree
    d.   Strongly Disagree
    e.   Not Applicable

The speakers' presentations were accurate, understandable, useful, and well-designed.
    a.   Strongly Agree
    b.   Agree
    c.   Disagree
    d.   Strongly Disagree
    e.   Not Applicable

I am satisfied with the level of knowledge that I received from SORM.
    a.   Strongly Agree
    b.   Agree
    c.   Disagree
    d.   Strongly Disagree
    e.   Not Applicable

The instructors provided an opportunity to ask questions or discuss issues.
    a.   Strongly Agree
    b.   Agree
    c.   Disagree
    d.   Strongly Disagree
    e.   Not Applicable

The training provided useful information that pertains to my job.
    a.   Strongly Agree
    b.   Agree
    c.   Disagree
    d.   Strongly Disagree
    e.   Not Applicable

Please provide any suggestions for improvement:

Exhibit G

2016 Automobile Symposium Survey

The 2016 Auto Symposium met my expectations.
     a.   Strongly Agree
     b.   Agree
     c.   Disagree
     d.   Strongly Disagree
     e.   Not Applicable

I am satisfied with the scope of information provided.
     a.   Strongly Agree
     b.   Agree
     c.   Disagree
     d.   Strongly Disagree
     e.   Not Applicable

The information from the Symposium will be useful to me in my job.
     a.   Strongly Agree
     b.   Agree
     c.   Disagree
     d.   Strongly Disagree
     e.   Not Applicable

The information provided met my expectations.
     a.   Strongly Agree
     b.   Agree
     c.   Disagree
     d.   Strongly Disagree
     e.   Not Applicable

I would recommend attending future Symposiums to my agency management and coworkers.
     a.   Strongly Agree
     b.   Agree
     c.   Disagree
     d.   Strongly Disagree
     e.   Not Applicable

The instructors provided an opportunity to ask questions or discuss issues.
     a.   Strongly Agree
     b.   Agree
     c.   Disagree
     d.   Strongly Disagree
     e.   Not Applicable

I had an opportunity to ask questions or discuss issues.
     a.   Strongly Agree
     b.   Agree
     c.   Disagree
     d.   Strongly Disagree
     e.   Not Applicable

What did you like most about the program?
Do you have any suggestions on how to improve the Symposium?
Any further comments about the Symposium or the presenters?

Please rate the quality of the topics discussed and their presenters.
     Overview of the Program
     Risk Control

Roundtable Discussion	
Overview of Claims Reporting	
Overview of Texas Tort Claims Act	
Case Study – Claims Buses/Public Transit	
Overview of Hired/Non-Owned Automobile	
Overview of Telematics	
2016 Auto Symposium Overall	

Exhibit H

2017 Automobile Symposium Survey

Question	Strongly Agree	Agree	Disagree	Strongly Disagree	Not Applicable	Average
I am satisfied with the overall length of the class.						
I am satisfied with the scope of the information.						
The information provided will be useful.						
I am satisfied with the quality of the presentation						
The training provided met my expectations.						
I had the opportunity to ask questions or discuss issues.						
Would you attend future SORM training classes in your region?						
Would you recommend attending future SORM training to your agency management and co-workers?						
Did the instructor clearly convey the information in an easy-to-understand manner?						
Have you attended any SORM training class prior to this event?						