

Office of Public Insurance Counsel

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Summary

The Office of Public Insurance Counsel (OPIC) represents the interests of consumers as a class in insurance matters. The Legislature created OPIC in 1991 as an independent agency to advocate for consumers in rate, form, and rule proceedings primarily at the Texas Department of Insurance (TDI). To accomplish its mission, OPIC reviews rate and policy form filings, and works with TDI and insurance companies to negotiate changes advantageous to consumers; participates in contested rate cases and industry-wide rate hearings; advocates on behalf of consumers in rulemaking procedures at TDI; and provides information to consumers regarding insurance coverage and markets.

The Legislature adopted all of the Sunset Commission's recommendations, and Senate Bill 647 continues the Office for 12 years. A discussion of the bill's provisions follows.

Sunset Provision

1. Continue the Office of Public Insurance Counsel for 12 years.

Senate Bill 647 continues OPIC as an independent agency for 12 years. In addition, the bill applies the standard Sunset across-the-board requirement for the Office to develop a policy regarding alternative dispute resolution.

Fiscal Implication Summary

Senate Bill 647 will not have a fiscal impact to the State.

