



Office of Consumer Credit Commissioner



Customer Service Survey 2014

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Customer Service Survey Information

The Office of Consumer Credit Commissioner (OCCC) developed an online Customer Engagement Survey designed to gather pertinent and meaningful data related to its customers' level of satisfaction with the agency's regulatory, consumer assistance, and financial literacy programs. The survey allowed customers to provide feedback and rate the performance of individual departments or work sections with which they had direct contact and of the agency as a whole.

To gain the most valuable feedback, the agency identified those customers who had had contact with the OCCC during the previous 60 – 90 days; customer contacts were identified through database reporting used to track such contacts and reports generated. The OCCC selected the population of each survey group and issued 762 invitations to participate in the agency's online surveys. Data collection occurred over a five-week period; the survey was accessible via a hyperlink posted on the agency's website. The agency e-mailed reminder notices halfway through the data collection period asking recipients to participate if they had not already done so. The agency chose to provide an online survey instrument to conserve funds and employ cost controls. The agency was mindful of the fact that some invited participants did not wish to or were unable to provide feedback online and was prepared to provide paper-based survey instruments upon request to those individuals. Unlike previous survey periods, the agency did not receive any requests for paper-based survey instruments.

	2014 Customer	Engagement Surveys	
	Consumer Assistance Survey	Customer Engagement Survey	Licensee Engagement Survey
Invited Participants	Consumers and individuals who contacted the Consumer Assistance Department, either by telephone or through written correspondence. Businesses and organizations who responded to a request for information issued by the Consumer Assistance Department.	Businesses and individuals who submitted new applications or registrations to the Licensing Department, either through written correspondence or use of ALECS. Existing licensees and registrants who made changes to existing licenses and registrations with the Licensing Department, either through written correspondence or use of ALECS.	Licensees who were examined by the Consumer Protection Department, either through an onsite examination performed by a field examiner or through a desk audit performed by Austin-based examiners.
Survey Dates	1/21/2014 – 2/16/2014	1/21/2014 – 2/16/2014	2/20/2014 – 3/7/2014
Selection Criteria	Those who contacted the Consumer Assistance Department or who responded to a request within the previous 60 days.	Those who submitted new license or registration applications or who conducted self-service transactions and amendments within the previous 60 days.	Those licensees who were examined within the previous 90 days.
Number of Invitations	109	370	283
Number of Responses	11	17	23
Percentage of Respondents	10.09%	4.59%	8.13%

Customers were invited to participate in one of three individual surveys:

Table 1: Overview of Survey Constructs and Response Rates.

Of the 762 customers invited to participate, 6.7% provided feedback. The response level is 1.2 percentage points higher than that of the agency's 2012 survey and as experienced with the previous survey, it does not provide enough data from which to draw meaningful statistical conclusions for agency or individual functional sections.

Of the responses received for the Consumer Assistance survey, respondents indicated that their primary reason for contacting Consumer Assistance staff was to either file a claim regarding a consumer credit transaction or to respond to a request for information that was issued by the OCCC and related to a consumer complaint or concern.

Of the responses received for the Licensee Engagement Survey and the Customer Engagement Survey, respondents indicated they visited the website primarily to obtain licensing and registration forms and to review or access information regarding applicable statutes and administrative rules associated with various financial service products and activities.

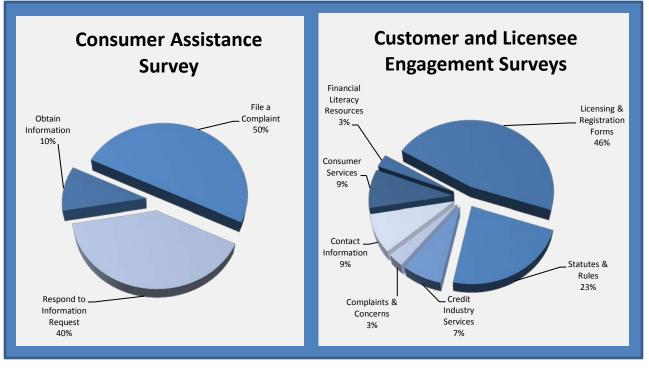
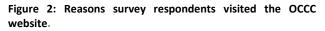


Figure 1: Reasons survey respondents contacted the Consumer Assistance Department.



Analysis of Findings

It is important to know that when reviewing the following data, low response rates may generally yield results that reflect the feelings of those with the most positive or negative impressions of, or experiences with, the agency and as a consequence may skew the analysis of the findings.

The results show a general satisfaction with the agency's services as a whole across all three surveys. More than 86% of all respondents expressed satisfaction with the agency's timeliness, accessibility, professionalism, and level of knowledge retained within the agency.

Customers expressed general satisfaction with the agency's examination and enforcement section and 82.3% of respondents agreed that examiner requests for information prior to or during an examination are timely and reasonable. Examiners are generally considered to be professional, knowledgeable about industry issues, and adequately trained to address examination matters. Additionally, respondents indicated examiners generally

answered questions thoroughly and are qualified to examine licensees. Eighty-two percent of the respondents agreed that exams are conducted without placing an undue burden on their company. Respondents rated their overall experience of the examination section to be 82.3% satisfaction.

Respondents conveyed an increased level of general satisfaction to neutral feelings regarding interactions and communications with the agency's licensing and registration department: 74% of respondents believe the licensing staff provides timely and appropriate communication while 81.4% believe the staff is generally accessible. Ninety-two percent of respondents believe the licensing staff conducts themselves in a professional manner, clearly communicates requests for additional information, and is professional and courteous. Eighty-eight percent of respondents consider the licensing and registration processes to be easily understood, which represents an increase of 19 percentage points from the 2012 survey. Respondents rated their overall experience of the licensing and registration.

The Consumer Assistance department provides services and responds to more than 3,000 callers per month. Of the 109 consumers and businesses invited to participate, 12 provided feedback. The data provided was not sufficient to determine satisfaction or dissatisfaction with the services provided or processes employed by this department; however, 83.3% of respondents believed the consumer assistance staff to be generally accessible, professional and courteous, and provides timely responses. Respondents rated their overall experience to be 83.3% satisfactory or neutral.

The information received regarding the interactions with the Legal Department and Financial Literacy staff was not sufficient to be able to determine satisfaction or dissatisfaction with the process.

The data from the survey reveals that a majority of customers are satisfied with the services the OCCC provides, however, areas of opportunity have been identified for future services or enhancement of existing services as it relates to accessibility within functional departments, effective and informative communication with external customers, and strengthening knowledge bases throughout the agency staff.

Outcome Measures	FY 2014
Percent of surveyed customer respondents expressing overall satisfaction with services received	81%
Percent of written complaints resolved in 90 calendar days	95%*
Average processing time (days) for license applications	60*
Average processing time (days) for pawnshop employee applications	45*
Output Measures	
Number of customers surveyed	762
Number of responses received	51
Number of customers served (population of Texas)	26.4 million ¹
Explanatory Measures	
Number of businesses/consumers in targeted survey population	762
Number of groups targeted for survey	3

* Agency Targeted Goals

¹ <u>http://quickfacts.census.gov/gfd/state/48000.html</u>

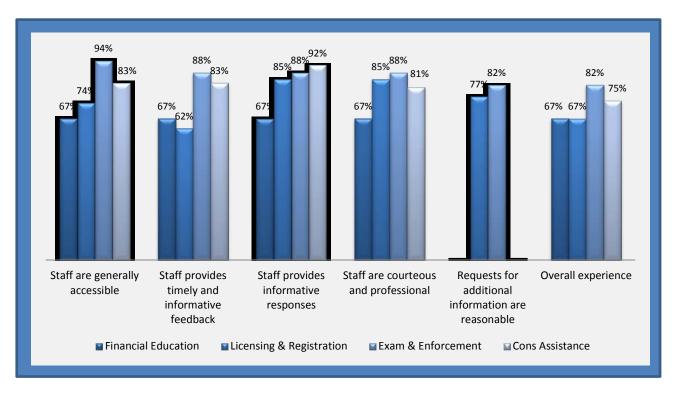


Figure 3: Excerpts of Satisfactory Ratings (Strongly Agree or Agree) by Functional Department.

Response to Results

Members of the steering committee and management team discussed the results and identified areas of opportunity for improvement or enhancement across all functional divisions of the agency. An agency-wide emphasis will be placed on responding to external customers in a timely manner and being more accessible to consumers upon initial contact with the agency. The OCCC has implemented several initiatives during the previous two years that provide web and cloud-based resources to better serve its customers: implementation of an automated cloud-based licensing and registration system, development and publication of PDF-fillable forms, development and publication of a frequently asked questions (FAQ) resource page, and consolidation of diverse publications and resources into industry-specific web pages.

Action plans will be further developed or enhanced to ensure customers continue to receive meaningful and timely information crossing all functions of the agency. These action plans will continue to emphasize communicating with the customer in the best possible manner for that customer (e.g. FAQ sites and interactive or web-based administrative processes).

The agency is committed to further integrating technology into its various services and programs and seeks to create efficient as well as effective regulatory processes. This emphasis on technology enhancements is expected to improve response time, administrative processes, and both external and internal reporting requirements.

To the degree that some industry members believe examination reports to be unfair or unjustified, and to the extent that some consumers believe complaint resolutions to be unfair or wrong, the agency has taken initial steps towards providing both industry and consumer education opportunities. The agency continues to publish advisory bulletins and consumer financial literacy materials to its public website. Additionally, the agency has hosted or participated in several webinars focused on providing compliance information to industry members and has

developed new self-paced learning modules for motor vehicles sales finance industry members. The agency has continued its partnerships with state agencies in providing industry education workshops in both the motor vehicle and manufactured housing industries, and will continue to identify further partnering opportunities to ensure compliance through education as well as through formal examination.

The OCCC has provided an online financial literacy resource guide to consumers; this guide identifies various resources and financial literacy education opportunities available to Texans. The agency also makes the information available to the Health and Human Services Commission for distribution through web-based or print-based outlets. The OCCC collects an annual assessment from all CAB licensees for the Texas Financial Education Endowment (TFEE); the agency administers the endowment on behalf of the Finance Commission and works with commission members and interested stakeholders to identify and define programs, resources, or opportunities for this endowment fund. In January 2013, the Finance Commission awarded \$250,000 in funds to eight organizations.

Information Gathering Methods, Results and Analysis

The Agency assesses its customer service through communication with its constituents. During the strategic planning process, the Agency surveyed entities, individuals, and persons filing complaints against regulated entities. The Agency utilized an electronic survey. All responses were submitted anonymously. The data from the surveys reveals that a majority of customers are satisfied with the services it provides. The Agency is proud of its reputation as a provider of quality regulation and service to the State of Texas.

2014 CUSTOMER ASSISTANCE SURVEY

(THOSE WHO HAVE CONTACTED CONSUMER ASSISTANCE DEPARTMENT WITHIN THE PREVIOUS 60 DAYS.)

1. What was the purpose of your call to the Consumer Assistance Department or Consumer Assistance Helpline?

Answer Choices	Responses
To obtain information (make an inquiry) regarding consumer credit transactions.	10%
To file a complaint regarding a consumer credit transaction.	50%
To respond to a request, issued by the Consumer Assistance department, for information related to a consumer complaint or concern.	40%
To inquire about a consumer credit report or credit repair.	0%
I wished to contact a business and was provided or located the Consumer Assistance Helpline contact information.	0%
I wished to speak with another department within the Office of Consumer Credit Commissioner and utilized the Consumer Assistance Helpline.	0%
Total Respondents:	10

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The Consumer Assistance staff is generally accessible.	0%	41.67%	41.67%	0%	8.33%	8.33%
The Consumer Assistance staff is professional and courteous.	0%	58.33%	25%	0%	8.33%	0%
The Consumer Assistance staff provides timely responses to my inquiries or requests.	0%	50%	33.33%	0%	8.33%	8.33%
The Consumer Assistance staff provides informative responses and is knowledgeable about the circumstances related to a complaint or concern.	0%	50%	41.67%	0%	0%	8.33%
The Consumer Assistance staff clearly communicates findings, outcomes, and resolutions.	0%	58.33%	16.67%	8.33%	8.33%	8.33%

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The Consumer Assistance staff provides appropriate referrals to state or federal agencies to assist in the resolution of my complaint or concern.	33.33%	16.67%	16.67%	16.67%	16.67%	0%
The Consumer Assistance staff provides accurate contact information associated with referrals.	25%	25%	16.67%	33.33%	0%	0%
The complaint resolution process is efficient, fair, and reasonable.	8.33%	50%	16.67%	8.33%	8.33%	8.33%
My complaint or concern was resolved in a reasonable amount of time.	0%	50%	33.33%	0%	8.33%	8.33%
I am generally satisfied with my overall experience with the Consumer Assistance department.	0%	50%	25%	8.33%	8.33%	8.33%
Total Respondents: 12						

3. Please use the box below to provide any additional comments, suggestions, or recommendations you may have for our agency.

Total Respondents: 3

1.	Indicate your level of agreement with the following statements.
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	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Agency staff is generally accessible.	4.55%	18.18%	50%	9.09%	4.55%	13.64%
Agency staff identifies themselves and are courteous and friendly.	0%	36.36%	36.36%	18.18%	9.09%	0%
Agency staff is knowledgeable and able to address my concerns/inquiries.	0%	31.82%	40.91%	18.18%	9.09%	0%
Agency staff provides timely, accurate feedback and answers.	0%	19.05%	38.10%	19.05%	9.52%	14.29%
Communication with agency staff is helpful and informative.	0%	27.27%	36.36%	18.18%	13.64%	4.55%
Agency staff process requests in an efficient manner.	0%	13.64%	36.36%	18.18%	18.18%	13.64%
Total Respondents: 22						

2. Indicate how many times you have visited the agency website during the last six months.

Answer Choices	Responses
0 – 2 times	34.78%
3 – 5 times	34.78%
6 – 10 times	21.74%
10 or more times	8.70%
Total Respondents:	23

3. When visiting the agency website, indicate what information or services you used. (Select all that apply).

Answer Choices	Responses
Consumer Services	21.74%
Financial Literacy Resources	8.70%
Licensing and Registration Forms	91.30%
Statutes and Rules	47.83%
Credit Industry Services	4.35%
Public Information Requests	0%
Complaints or Concerns	4.35%
Contact Information	17.39%
Total Respondents: 23	

4. Agency Website and Publications.

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The agency's website is visually appealing.	0%	17.39%	52.17%	21.74%	8.70%	0%
The agency's website is easily accessible and user-friendly.	0%	21.74%	47.83%	21.74%	8.70%	0%
The agency's website provides appropriate contact information, forms, and information.	0%	22.73%	50%	13.64%	4.55%	9.09%
The agency's website provides informative information regarding statutes and regulations (rules) pertaining to regulated industries.	0%	30.43%	43.48%	21.74%	4.35%	0%
Information regarding changes to the agency's rules, policies, or procedures is posted to the website in a timely manner.	4.35%	21.74%	52.17%	21.74%	0%	0%

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Agency publications are informative and useful.	0%	26.09%	56.52%	17.39%	0%	0%
The agency's website provides clear instructions on how to complete and submit licensing and registration applications.	0%	14.29%	47.62%	23.81%	9.52%	4.76%
Total Respondents: 23						

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Austin-based examination staff is generally accessible and able to answer questions.	0%	50%	33.33%	16.67%	0%	0%
Examiners are professional and courteous when conducting examinations and communicating with licensees.	0%	83.33%	0%	16.67%	0%	0%
Examiners are knowledgeable of current industry issues.	0%	50%	16.67%	16.67%	16.67%	0%
Examiners are qualified to examine licensed activities. The scope and goals of exams are clearly communicated to management before an examination is conducted.	0%	33.33%	16.67%	50%	0%	0%
Examiner requests for new or additional information – before and during actual exams – are timely, clearly communicated, and reasonable.	0%	50%	16.67%	33.33%	0%	0%
Examinations are conducted without placing undue burden on the company.	0%	33.33%	33.33%	16.67%	0%	16.67%

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Examinations are completed within a reasonable amount of time.	0%	33.33%	33.33%	16.67%	0%	16.67%
Examination reports and exit briefings address exam issues thoroughly and clearly.	0%	33.33%	0%	50%	0%	16.67%
Examination results and required corrective actions are effectively and clearly communicated.	0%	33.33%	33.33%	33.33%	0%	0%
Required corrective actions are considered reasonable to effect compliance.	0%	33.33%	33.33%	33.33%	0%	0%
Examination results are provided to the licensee in a timely manner.	0%	33.33%	33.33%	16.67%	0%	16.67%
Overall, I am satisfied with my experience with the Examination staff.	0%	33.33%	33.33%	16.67%	0%	16.67%
Total Respondents: 6						

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The Licensing staff is generally accessible.	0%	20%	50%	10%	5%	15%
The Licensing staff provides timely responses to inquiries and requests.	0%	20%	45%	15%	10%	10%
The Licensing staff provides informative responses to inquiries and requests.	0%	25%	55%	10%	10%	0%
The Licensing staff is professional and courteous.	5%	35%	45%	10%	0%	5%

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The Licensing staff clearly communicates any requests for additional documentation or information.	5%	25%	50%	15%	0%	5%
Instructions included with licensing and registration forms are easily understood.	0%	15%	55%	15%	10%	5%
I am satisfied with my overall experience with the licensing section.	5.26%	21.05%	42.11%	10.53%	5.26%	15.79%
Total Respondents: 20						

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The Legal staff is generally accessible.	0%	66.67%	0%	33.33%	0%	0%
The Legal staff provides timely and informative communication.	0%	33.33%	33.33%	33.33%	0%	0%
The legal staff is professional.	0%	66.67%	0%	33.33%	0%	0%
The Legal staff clearly communicates the reasons and rationale regarding decisions, actions, or positions taken by the Legal department.	0%	33.33%	0%	66.67%	0%	0%
Decisions, actions, or positions taken by the Legal staff are reasonable and fair.	0%	0%	66.67%	33.33%	0%	0%
I am satisfied with my overall experience with the Legal department.	0%	33.33%	33.33%	33.33%	0%	0%
Total Respondents: 3						

8. Tell us why you contacted the Financial Education Department.

Answer Choices	Responses
Group or community presentation.	33.33%
Individual assistance related to financial skills-building.	33.33%
Individual assistance related to credit repair/credit building.	33.33%
Contact information or referral for third-party assistance/organization.	33.33%
Total Respondents: 1	

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The Financial Education staff is generally accessible.	0%	33.33%	33.33%	33.33%	0%	0%
The Financial Education staff provides timely and appropriate information to inquiries and requests.	0%	33.33%	33.33%	33.33%	0%	0%
The Financial Education staff is professional and courteous.	0%	33.33%	33.33%	33.33%	0%	0%
The Financial Education staff is able to support requests for presentations with requested.	0%	33.33%	33.33%	33.33%	0%	0%
The Financial Education staff is able to support requests for presentations throughout the state.	0%	33.33%	33.33%	33.33%	0%	0%
The Financial Education staff provides financial literacy skills- building resources to workshop or seminar attendees.	0%	33.33%	33.33%	33.33%	0%	0%
The Financial Education staff is able and willing to customize presentations to meet specific needs of attendees.	0%	0%	33.33%	66.67%	0%	0%

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I am satisfied with my overall experience with the Financial Education section.	0%	33.33%	33.33%	33.33%	0%	0%
Total Respondents: 3						

10. Please use the box below to provide any additional comments, suggestions, or recommendations you may have for our agency.

Total Respondents: 5

2014 LICENSEE ENGAGEMENT SURVEY

(THOSE WHO HAVE BEEN EXAMINED WITHIN THE PREVIOUS 90 DAYS.)

1. Indicate your level of agreement with the following statements.

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Agency staff is generally accessible.	0%	41.18%	52.94%	0%	0%	5.88%
Agency staff identifies themselves and are courteous and friendly.	0%	62.50%	31.25%	6.25%	0%	0%
Agency staff is knowledgeable and able to address my concerns/inquiries.	0%	58.82%	35.29%	5.88%	0%	0%
Agency staff provides timely, accurate feedback and answers.	0%	52.94%	35.29%	0%	5.88%	5.88%
Communication with agency staff is helpful and informative.	0%	56.25%	37.50%	0%	6.25%	0%
Agency staff process requests in an efficient manner.	0%	52.94%	29.41%	11.76%	5.88%	0%
Total Respondents: 17						

2. Indicate how many times you have visited the agency website during the last six months.

Answer Choices	Responses
0 – 2 times	64.71%
3 – 5 times	17.65%
6 – 10 times	11.75%
10 or more times	5.88%
Total Respondents: 17	

3. When visiting the agency website, indicate what information or services you used. (Select all that apply).

Answer Choices	Responses
Consumer Services	6.25%
Financial Literacy Resources	0%
Licensing and Registration Forms	68.75%
Statutes and Rules	31.25%
Credit Industry Services	25%
Public Information Requests	0%
Complaints or Concerns	6.25%
Contact Information	12.50%
Total Respondents: 16	

4. Agency Website and Publications.

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The agency's website is visually appealing.	5.88%	29.41%	47.06%	17.65%	0%	0%
The agency's website is easily accessible and user-friendly.	5.88%	35.29%	47.06%	11.76%	0%	0%
The agency's website provides appropriate contact information, forms, and information.	5.88%	47.06%	35.29%	11.76%	0%	0%
The agency's website provides informative information regarding statutes and regulations (rules) pertaining to regulated industries.	5.88%	47.06%	29.41%	17.65%	0%	0%
Information regarding changes to the agency's rules, policies, or procedures is posted to the website in a timely manner.	5.88%	29.41%	47.06%	11.76%	5.88%	0%

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Agency publications are informative and useful.	5.88%	41.18%	35.29%	17.65%	0%	0%
The agency's website provides clear instructions on how to complete and submit licensing and registration applications.	5.88%	41.18%	41.18%	11.76%	0%	0%
Total Respondents: 17						

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Austin-based examination staff is generally accessible and able to answer questions.	0%	36.36%	63.64%	0%	0%	0%
Examiners are professional and courteous when conducting examinations and communicating with licensees.	0%	63.64%	27.27%	0%	9.09%	0%
Examiners are knowledgeable of current industry issues.	0%	63.64%	27.27%	0%	9.09%	0%
Examiners are qualified to examine licensed activities. The scope and goals of exams are clearly communicated to management before an examination is conducted.	0%	63.64%	27.27%	0%	9.09%	0%
Examiner requests for new or additional information – before and during actual exams – are timely, clearly communicated, and reasonable.	0%	63.64%	27.27%	0%	0%	9.09%
Examinations are conducted without placing undue burden on the company.	0%	63.64%	27.27%	0%	9.09%	0%
Examinations are completed within a reasonable amount of time.	0%	63.64%	36.36%	0%	0%	0%

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Examination reports and exit briefings address exam issues thoroughly and clearly.	0%	63.64%	27.27%	9.09%	0%	0%
Examination results and required corrective actions are effectively and clearly communicated.	0%	63.64%	27.27%	0%	0%	9.09%
Required corrective actions are considered reasonable to effect compliance.	9.09%	63.64%	18.18%	0%	0%	9.09%
Examination results are provided to the licensee in a timely manner.	0%	63.64%	27.27%	9.09%	0%	0%
Overall, I am satisfied with my experience with the Examination staff.	0%	63.64%	27.27%	0%	0%	9.09%
Total Respondents: 11						

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The Licensing staff is generally accessible.	0%	42.86%	42.86%	0%	0%	14.29%
The Licensing staff provides timely responses to inquiries and requests.	0%	42.86%	14.29%	0%	28.57%	14.29%
The Licensing staff provides informative responses to inquiries and requests.	0%	42.86%	57.14%	0%	0%	0%
The Licensing staff is professional and courteous.	0%	57.14%	42.86%	0%	0%	0%
The Licensing staff clearly communicates any requests for additional documentation or information.	0%	57.14%	28.57%	14.29%	0%	0%

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Instructions included with licensing and registration forms are easily understood.	0%	57.14%	58.57%	14.29%	0%	0%
I am satisfied with my overall experience with the licensing section.	0%	66.67%	33.33%	0%	0%	0%
Total Respondents: 7						

	Not Applicable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The Legal staff is generally accessible.	42.86%	14.29%	21.43%	21.43%	0%	0%
The Legal staff provides timely and informative communication.	42.86%	14.29%	21.43%	21.43%	0%	0%
The legal staff is professional.	42.86%	14.29%	28.57%	14.29%	0%	0%
The Legal staff clearly communicates the reasons and rationale regarding decisions, actions, or positions taken by the Legal department.	42.86%	14.29%	14.29%	28.57%	0%	0%
Decisions, actions, or positions taken by the Legal staff are reasonable and fair.	42.86%	14.29%	21.43%	21.43%	0%	0%
I am satisfied with my overall experience with the Legal department.	42.86%	14.29%	28.57%	14.29%	0%	0%
Total Respondents: 14	·					

8. Please use the box below to provide any additional comments, suggestions, or recommendations you may have for our agency.

Total Respondents: 2