



2018 Consumer Satisfaction Memorandum

Report to the Legislature
Pursuant to MN § 45.022

Pursuant to MN § 45.022, below is the 2018 Consumer Satisfaction Report from the Minnesota Department of Commerce. Passed in 2010, the law requires the Minnesota Department of Commerce to report on a number of items related to the Department’s contacts with the public.

Background

Consumer Services Center (CSC)

- The Department of Commerce Consumer Services Center (CSC) functions as the Department’s “front door” – answering consumer inquiries, responding to complaints, protecting consumer rights when laws have been violated and providing emergency assistance during natural disasters.
- Help is only a phone call away for consumers with questions about an industry or profession under the Department’s jurisdiction. The CSC provides direct assistance to Minnesotans on questions and problems related to a wide range of businesses and professions – whether it is a dispute with an insurance company, a complaint against a debt collector or a report of a possible scam.
- In the aftermath of natural disasters, the CSC provides direct assistance with the insurance needs of Minnesotans when they are at their most vulnerable. The CSC is available to help consumers with questions, concerns or complaints following a damaging natural disaster like a storm, flood or tornado. The CSC can help consumers understand their rights, work with their insurer to settle a claim and make informed insurance decisions after a flood or storm damages their home, auto or property.



Consumer Services Center Investigator Bubba Aguirre in the field after the 2011 Minneapolis tornado.

2018 Consumer Services Center (CSC) Call Data

Consumer Satisfaction Report

The Department of Commerce received 57,518 calls in 2018. There were 13,021 total calls to the Enforcement Division, of which 10,350 went to the Consumer Services Center. The remaining 2,671 Enforcement calls went to other teams in the Enforcement Division. The Unclaimed Property line received 16,994 calls and the Licensing lines received 27,503.

Collectively, the Consumer Services Center and the other Enforcement teams opened 5,278 files and closed 5,046. Of those files, Market Conduct opened 13 and closed 21. These files resulted in \$5.1 million in recoveries to Minnesota consumers and \$3 million in fines in CY 2018.

Details

Files opened by Team and File Type – CY 2018

Team Name	File Type	Totals
Consumer Services Center	Inquiry	269
	Investigation	1,914
Insurance Enforcement	Inquiry	4
	Investigation	1,064
Market Conduct	Investigation	13
Multi Industry	Inquiry	35
	Investigation	587
Real Estate / Mortgage	Inquiry	10
	Investigation	609
Securities Investigations / Exams	Inquiry	0
	Investigation	773
Grand Total		5,278

Files closed by Team and File Type – CY 2018

Team Name	File Type	Totals
Consumer Services Center	Inquiry	260
	Investigation	1,833
Insurance Enforcement	Inquiry	3
	Investigation	838
Market Conduct	Investigation	21
Multi Industry	Inquiry	39
	Investigation	648
Real Estate / Mortgage	Inquiry	5
	Investigation	661
Securities Investigations / Exams	Inquiry	1
	Investigation	737
Grand Total		5,046

Recoveries for Minnesota Consumers – CY 2018

Team Name	Totals
Consumer Services Center	\$2,433,962
Insurance Enforcement	\$2,267,089
Multi Industry	\$144,688
Real Estate/ Mortgage	\$134,961
Securities Investigations/ Exams	\$123,750
Grand Total	\$5,104,450

Fines Assessed for Violations – CY 2018

Team Name	Totals
Insurance Enforcement	\$354,000
Market Conduct	\$1,001,304
Multi Industry	\$780,000
Real Estate/ Mortgage	\$276,250
Securities Investigations/ Exams	\$661,500
Grand Total	\$3,073,054