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# 2020 Consumer Satisfaction Memorandum

Report to the Legislature  
Pursuant to MN § 45.022

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# Minnesota Department of Commerce

## Mission

Commerce protects all Minnesotans in their everyday financial transactions by investigating and evaluating services and advocating that they be fair, accessible and affordable.

## With You Every Day

Wherever you are in Minnesota, the Department of Commerce is with you every day. Whether you're filling up on gas, purchasing a home, working to reduce energy consumption or rebuilding after a disaster—we are with you, no matter what.

The Minnesota Department of Commerce oversees more than 20 regulated industries, ensuring that Minnesota consumers are protected, and businesses are strong. Our mission is to protect the public interest, advocate for Minnesota consumers, ensure a strong, competitive and fair marketplace, strengthen the state's economic future and serve as a trusted public resource for consumers and businesses. Learn more at [mn.gov/commerce](http://mn.gov/commerce)

Pursuant to MN § 45.022, below is the 2020 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)

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- 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.
- In the aftermath of natural disasters, the CSC provides direct assistance with the insurance needs of Minnesotans when they are at their most vulnerable. In 2020, the Department engaged in numerous public outreach events for businesses that were damaged in the rioting to discuss insurance coverage issues, and to educate those communities about the Department.



*Department representatives meet with Lake Street business owners after the riots in Minneapolis.*

- As Minnesota responded to the COVID-19 pandemic, it created many questions for Minnesotans. The CSC, along with the rest of the Commerce Department, transitioned into remote work and immediately began to help people navigate the pandemic, including how to receive insurance coverage for their COVID-19 tests and other insurance issues raised by the pandemic.



*Consumer Services Center Investigator Susan McGee working from her remote office.*

# 2020 Consumer Services Center (CSC) Call Data

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## Consumer Satisfaction Report

The Department of Commerce received 74,130 calls in 2020. There were 11,398 total calls to the Enforcement Division, of which 9,157 went to the Consumer Services Center. The remaining 2,241 Enforcement calls went to other teams in the Enforcement Division. The Unclaimed Property line received 21,260 calls and the Licensing lines received 28,763. The Energy Division fielded 12,709 calls. Calls to the Energy Division related to renewable energy, conservation, energy or weatherization assistance, and energy facility planning and permitting.

Of the calls received by the Consumer Services Center, 46 of them were referred to county agencies and 825 were referred to other, non-county agencies outside of the Commerce Department.

The Consumer Services Center and Insurance Enforcement team fielded a total of 177 complaints and inquiries (including telephone calls) from Minnesotans relating to COVID-19. Of those, 79 were related to insurance coverage issues relating to COVID-19 testing and diagnosis. The other 98 related to other COVID-19 related issues, such as businesses seeking business interruption coverage due to pandemic shutdowns, insurance companies conducting inspections remotely, and insureds inquiring about auto insurance refunds due to decreased driving. The Department opened 118 investigative files based on these complaints.

The Consumer Services Center was asked to supplement the Minnesota Department of Health (MDH) call center agents during the early stages of COVID-19 testing. CSC investigators collaborated with their colleagues at the Department of Health and received basic information needed so they could effectively service Minnesotans should volume overwhelm MDH call center capability. Close collaboration with the Department of Health ensured questions were rapidly answered and Minnesotans had the information they needed related to COVID-19 testing.

Collectively, the Consumer Services Center and the other Enforcement teams opened 5,040 files and closed 5,266 in 2020. These files resulted in \$6.8 million in recoveries to Minnesota consumers and \$2.2 million in fines for violations of Minnesota law in calendar year 2020.

# Details

Files opened by Team and File Type – CY 2020

Team Name	File Type	Totals
Consumer Services Center	Inquiry	411
	Investigation	1,744
Insurance Enforcement	Inquiry	4
	Investigation	1,063
Market Conduct	Investigation	3
Multi Industry	Inquiry	115
	Investigation	732
Real Estate / Mortgage	Inquiry	3
	Investigation	524
Securities Investigations / Exams	Inquiry	7
	Investigation	434
<b>Grand Total</b>		<b>5,040</b>

**Files closed by Team and File Type – CY 2020**

<b>Team Name</b>	<b>File Type</b>	<b>Totals</b>
Consumer Services Center	Inquiry	385
	Investigation	1,800
Insurance Enforcement	Inquiry	3
	Investigation	1,201
Market Conduct	Investigation	3
Multi Industry	Inquiry	111
	Investigation	748
Real Estate / Mortgage	Inquiry	3
	Investigation	531
Securities Investigations / Exams	Inquiry	12
	Investigation	470
<b>Grand Total</b>		<b>5,266</b>

**Recoveries for Minnesota Consumers – CY 2020**

<b>Team Name</b>	<b>Totals</b>
Consumer Services Center	\$1,378,183
Insurance Enforcement	\$4,507,404
Multi Industry	\$413,877
Real Estate/ Mortgage	\$72,880
Securities Investigations/ Exams	\$387,411
<b>Grand Total</b>	<b>\$6,759,755</b>

Fines Assessed for Violations – CY 2020

Team Name	Totals
Insurance Enforcement	\$269,440
Market Conduct	\$640,147
Multi Industry	\$1,043,500
Real Estate/ Mortgage	\$134,250
Securities Investigations/ Exams	\$98,998
<b>Grand Total</b>	<b>\$2,186,335</b>