



2022 Consumer Satisfaction Memorandum

**Report to the Legislature
Pursuant to MN § 45.022**

Minnesota Department of Commerce

Mission

For more than 150 years, the Minnesota Department of Commerce and its predecessor agencies have served Minnesotans. Our mission is to protect and assist consumers, to ensure a strong, competitive and fair marketplace, and to engage people and communities across the state.

Our Strategic Priorities

- Protect the public interest through consumer protection, consumer education, assistance to consumers, safety, health and financial security, and lowering inequities.
- Serve as a trusted public resource for consumers and businesses by listening and learning from the Minnesotans Commerce services, being effective stewards of public resources, advocating for Minnesota consumers and develop a policy, programmatic, and regulatory environment that meets their needs.
- Reduce economic barriers within Commerce regulatory oversee and reduce disparities within those of all races, ethnicities, religions, economic statuses, gender identities, sexual orientations, (dis)abilities, and zip codes.
- Ensure all, especially historically disadvantaged Minnesotans, are resilient to Minnesota's climate and engaged in advancing efforts to mitigate climate change.
- Ensure a strong, competitive, and fair marketplace for Minnesotans.

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Pursuant to Minnesota Statutes § 3.197: This report cost approximately \$1,125.00 to prepare, including staff time.

Overview

The Minnesota Department of Commerce (Commerce) is an executive branch state agency that licenses and regulates over 20 industries in Minnesota. Some of the biggest economic sectors regulated by Commerce include energy, real estate, insurance, state-chartered banks and credit unions, securities, franchises, debt collectors and money transmitters. This report, as required by Minn. Stat. § 45.022, summarizes certain data regarding the number of calls taken by the Department and related information.

In 2022, the Department received over 148,926 telephone calls from the public and from the industries we regulate. This represents a 14% increase in phone calls compared with 2021. While these incoming calls were handled by staff across the agency, two teams handle most consumer inquiries: the Consumer Services Center (CSC), which handles general questions about insurance, investigates complaints, and provides emergency response assistance following natural disasters, and the Consumer Support Team, which receives questions related to licensing and unclaimed property matters.

The Consumer Services Center and the Consumer Support Teams are open Monday through Friday from 8:00 AM to 4:30 PM and can be reached by calling (651) 539-1600 or (800) 657-3602. Minnesotans access these teams (and other Commerce staff) through a phone tree system. Callers navigate a series of prompts to reach their desired destination. Data referenced in this report is pulled from that phone system unless otherwise noted.

Consumer Services Center

The Department's Consumer Services Center (CSC) and the Enforcement Division took a total of **44,862** calls from Minnesota consumers. By far, the most common topic of the calls was insurance. As the Department regulates most lines of insurance – from homeowner's insurance, renter's insurance, automobile insurance to health insurance, life insurance, disability, or long-term care insurance – these calls covered a wide range of topics and insurance-related issues.

In 2022, the CSC opened a total of 3,188 investigations and 471 inquiries. This was a significant increase in the number of files opened in the CSC over previous years. Many of these complaints related to homeowner's insurance, and the widespread hail and other damaging storms that ravaged Minnesota in the spring of 2022. These investigations resulted in a total of \$5,350,755 in recoveries to Minnesotans, primarily resulting from insurance claims that were unpaid when the CSC opened its investigation and were then paid by the insurer.

2022 Department Call Data

The Consumer Support Team took 29,184 calls relating to the licenses administered by the Department, and 19,071 calls relating to the Department's unclaimed property program. The Energy Division received 30,944 calls from the public and industry.

An additional 24,865 calls were received by the Department through 651-539-1500, which is an additional line operated by the Department and which includes the phone trees for the Banking and Finance, Weights and Measures, and Securities divisions.

For the CSC, 2% of 2022 callers were placed on hold; all other calls were immediately answered by a live subject matter expert. For those callers who did have to hold before reaching a live staff person, the average hold time was approximately one minute. In 2022, Commerce is exploring options to make the phone tree more accessible including language translation services.

In 2022, the average total call length for calls handled by the Consumer Support Team was eight minutes. Commerce staff are trained to place calls on hold in situations when they are communicating with other colleagues or researching questions. Being placed on hold is a feature of how staff accurately respond to inquiries. Less than 1 percent of total calls received by this team were abandoned. In addition to the above information, Minn. Stat. § 45.022 requires the Department to provide any data it has relating to the number of calls referred to county agencies or elsewhere for resolution, the number of calls that remain "open" and the number of calls that were determined to be "without merit." Commerce does not have data on the number of calls referred to county agencies or elsewhere for resolution. The Department also does not have calls that remain "open" or which are determined to be "without merit."

Conclusion

The Department's contacts with Minnesotans and the industries it regulates were up significantly in 2022. This increase was driven in part by more Minnesotans contacting the Department with insurance-related complaints and inquiries. In addition, the Department received almost 30,000 telephone calls from individuals and entities who are licensed by the Department. While this increase made for busy days for some Department staff, the Department's plan for 2023 is to continue to make the Department more visible and accessible for Minnesotans and the industries the Department regulates.