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# 2023 Consumer Satisfaction Memorandum

Minn. Stat. § 45.022

February 15, 2024

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## 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; ensure a strong, competitive, and fair marketplace; and 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 serves, being effective stewards of public resources, advocating for Minnesota consumers and developing a policy, programmatic, and regulatory environment that meets their needs.
- Reduce economic barriers within Commerce regulatory oversight 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.

## REPORT PREPARED BY

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As requested by Minnesota Statute 3.197: This report cost approximately \$1,125.00 to prepare, including staff time, printing and mailing expenses.

*Upon request, this material will be made available in an alternative format such as large print, Braille or audio recording. Printed on recycled paper.*

## Overview

The Minnesota Department of Commerce (Commerce) is an executive branch state agency that licenses and regulates more than 40 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 2023, the Department received over 126,743 telephone calls from the public and from individuals working within the industries we regulate. While these incoming calls were handled by staff across the agency, most consumer inquiries are handled by two teams- 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. In addition, incoming calls can be rolled over to other teams within Commerce if they are outside insurance.

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) took a total of 12,869 calls from Minnesota consumers in calendar year 2023. 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.

## 2023 Department Call Data

The Consumer Support Team received 23,984 calls relating to the licenses administered by the Department, and 21,337 calls relating to the Department's unclaimed property program. The Energy Division received 22,854 calls from the public and industry.

An additional 27,243 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 Licensing, Energy, Financial Institutions, Petrofund, Banking and Finance, Weights and Measures, and Securities Divisions.

For the CSC, 2% of 2023 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 2023, Commerce is exploring options to make the phone tree more accessible including language translation services.

In 2023, the average total call length for calls handled by the Consumer Support Team was five (5) 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 can be a necessary feature of how staff can accurately respond to inquiries. Less than 1% 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.”

It is also important to note that in addition to the teams highlighted above, the Department regulates numerous other industries and is a resource to both industry and consumers in those areas as well. Among those other industries are real estate, state banks and credit unions, debt collectors, securities, mortgage originators, money transmitters, franchises, minimum cigarette and gasoline prices, and appraisers. In total, there are more than 40 different industries that the Department regulates to at least some extent, and significant staff time is dedicated to advancing the Department's regulatory mandates in those industries as well.

## Conclusion

The Department continues to receive a high volume of calls and emails with Minnesotans and the industries it regulates. This trend is driven in part by more Minnesotans contacting the Department with insurance- related complaints and inquiries. In addition, the Department received almost 24,000 telephone calls from individuals and entities who are licensed by the Department. While this high volume of telephone calls made for busy days for some Department staff, the Department’s plan for 2024 is to continue to make the Department more visible and accessible for Minnesotans and the industries the Department regulates.