



2021 Consumer Satisfaction Memorandum

Report to the Legislature
Pursuant to MN § 45.022

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

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 includes 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 2021, the Department **received over 130,000 telephone calls from the public and from the industries we regulate**. This represents a 75% increase in phone calls year over year compared with 2020. While calls received were handled by staff across the agency, two teams handle most customer inquiries: The Consumer Services Center (CSC), which handles general questions, works on 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 CSC, which has seven staff, and the Consumer Support Team, which has three staff, are open 8:00 AM to 4:30 PM Monday through Friday. While some CSC staff members returned to work in the Commerce offices in 2021, most staff continued to work remotely. While there were brief disruptions in March 2020 when staff transitioned to working remotely, Commerce has experienced no degradation of service and response times in 2021 compared to pre-pandemic levels. In fact, as measured by the average number of times a call “rolled over” from one staff member to another (a measure of the first staff member being unavailable), the CSC’s late 2021 numbers are *better* than they were pre-pandemic. Specifically, in January, February and March 2020, rollovers on the team averaged 17 calls per month, whereas in October, November and December 2021, rollovers averaged 11 calls per month.

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.

The Department’s Consumer Services Center (CSC)

Commerce’s CSC functions as the Department’s “front door” – answering consumer inquiries and complaints relating to insurance, protecting consumer rights when laws have been violated and providing emergency assistance during natural disasters. The CSC and the Enforcement Division took more calls than any other of Commerce’s business units in 2021, a total of **41,245** calls from Minnesota consumers.



Members of the Consumer Services Center.

In 2021, the CSC opened a total of 2,123 investigations and 451 inquiries. These investigations resulted in a total of \$3,391,168.99 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.

2021 Department Call Data

The Department of Commerce received a total of 130,280 incoming calls in 2021. As noted above, 41,245 of those callers chose the option in the Department’s phone tree for the CSC and Enforcement Division. The second most caller selected the Department’s Licensing business unit, which was chosen by callers 32,958 times. The third most callers chose the Energy Division, which option was selected by callers 28,371 times. The Unclaimed Property business unit was selected by callers a total of 20,347 times.

An additional 7,359 calls came into the Department through methods other than the main call tree. As a result, while the exact destination of those calls is not trackable through the call tree system, these calls were received by Commerce staff and counted as part of the total number of calls received.

Commerce’s phone system does not track how long it takes a caller to navigate the Department’s phone tree but can track how long a caller is on hold once they have reached the desired division. For the CSC, 4% of 2021 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 three minutes. In 2022, Commerce is exploring options to make the phone tree more accessible including language translation services.

In 2021, the average total call length for calls handled by the Consumer Support Team was five minutes. 27% of calls handled were placed on hold; of those, the average hold time was approximately two 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. The 2021 time reflects improvement from 2020 when the average hold time was approximately two

minutes and fifteen seconds. 1.3 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.”