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## 2024 Consumer Satisfaction Memorandum

Minnesota Statutes, section 45.022

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## REPORT PREPARED BY

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

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## Overview

The Minnesota Department of Commerce (Commerce) licenses and regulates more than 40 industries in Minnesota, including energy, real estate, insurance, state-chartered banks and credit unions, securities, franchises, debt collectors, and money transmitters. This report, as required by Minnesota Statutes § 45.022, summarizes certain data regarding the number of calls taken by the Department and related information.

In 2024, the Department received over 131,787 incoming telephone calls from the public and the industries we regulate. While these incoming calls were handled by staff across the agency, this report focuses on those handled primarily by two teams: (1) the Consumer Services Center (CSC), which handles questions about insurance, investigates complaints, provides emergency response assistance following natural disasters, and, at times, serves as the “operator” for the Department, and (2) the Consumer Support Team, which receives questions related to licenses issued by the Department and unclaimed property matters.

The Consumer Services Center and the Consumer Support Team 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.

## 2024 Department Call Data

The Department’s Consumer Services Center (CSC) took a total of 13,294 calls from Minnesota consumers in calendar year 2024. 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 insurance-related issues. When appropriate, these callers were given instructions on how to file a formal complaint with the Department.

The Consumer Support Team received 27,631 calls relating to the licenses administered by the Department in 2024. The Consumer Support Team also received 18,997 calls relating to unclaimed property in 2024. The Energy Division received 17,929 calls from the public and industry in 2024.

An additional 27,636 calls were received by the Department through 651-539-1500, which is an additional line operated by the Department and includes the phone trees for the Licensing, Energy, Financial Institutions, Petrofund, Banking and Finance, Weights and Measures, and Securities Divisions.

The remaining 26,300 calls had been routed through another portion of the agency, such as a caller who started from the Commerce Department front desk, or called after hours, during a holiday, or on a

weekend. For the CSC, only 2% of 2024 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 2025, Commerce is exploring options to make the phone tree more accessible including language translation services.

In 2024, the average total call length for calls handled by the Consumer Services Center was 6.5 minutes, and for the Consumer Support Team 5.5 minutes. Less than 1% of all calls received by these teams 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 addresses callers concerns or directs them on how to file a complaint so therefore it 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 from 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, significant staff time and telephone calls are dedicated to administering the numerous licensing regimes enforced by the Department. While this high volume of telephone calls made for busy days for some Department staff, the Department’s plan for 2025 is to continue to make the Department more visible and accessible for Minnesotans and the industries the Department regulates.