



2017 Consumer Satisfaction Memorandum

Report to the Legislature
February 1, 2018
Pursuant to MN § 45.022

Pursuant to MN § 45.022, below is the 2017 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)

- 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.
- Help is only a phone call away for consumers with questions about an industry or profession under the Commerce Department’s jurisdiction. The CSC provides direct assistance to Minnesotans on questions and problems related to a wide range of businesses and professions – whether it’s a dispute with an insurance company, a complaint against a debt collector or a report of a possible scam.
- In the aftermath of natural disasters, the CSC provides direct assistance with the insurance needs of Minnesotans when they are at their most vulnerable. The CSC is available to help consumers with questions, concerns, or complaints following a damaging storm, flood, or tornado. The CSC can help consumers understand their rights, work with their insurer to settle a claim, and help Minnesotans make informed insurance decisions after a flood or storm damages their home, auto, or property.



(Above) Consumer Services Center Investigator Bubba Aguirre in the field after the 2011 Minneapolis tornado.

2017 Consumer Services Center (CSC) Call Data

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Consumer Satisfaction Report

The Department of Commerce received 58,797 calls in 2017. The calls were received on separate lines: 13,220 calls to the Consumer Services Center; 1,562 calls to Enforcement; 15,083 calls to Unclaimed Property; and 28,932 calls to Licensing.

Collectively, the Consumer Services Center and Enforcement opened 4,919 files and closed 4,808. These files resulted in \$4.4 million in recoveries and \$8.3 million in fines on behalf of Minnesota consumers during 2017.

Details

Files opened by Team and File Type – CY 2017

Team Name	Filetype	Totals
Consumer Services Center	Inquiry	135
	Investigation	1,798
Insurance Enforcement	Inquiry	2
	Investigation	1,070
Market Conduct	Investigation	16
Multi Industry	Inquiry	35
	Investigation	581
Real Estate/ Mortgage	Inquiry	1
	Investigation	671
Securities Investigations/ Exams	Inquiry	3
	Investigation	607
Grand Total		4,919

Files closed by Team and File Type – CY 2017

Team Name	Filetype	Totals
Consumer Services Center	Inquiry	208
	Investigation	1,681
Insurance Enforcement	Inquiry	10
	Investigation	877
Market Conduct	Investigation	9
Multi Industry	Inquiry	34
	Investigation	643
Real Estate/ Mortgage	Inquiry	2
	Investigation	665
Securities Investigations/ Exams	Inquiry	2
	Investigation	677
Grand Total		4,808

Recoveries for Minnesota Consumers – CY 2017

Team Name	Totals
Consumer Services Center	\$1,538,553
Insurance Enforcement	\$1,651,232
Multi Industry	\$795,153
Real Estate/ Mortgage	\$69,204
Securities Investigations/ Exams	\$353,455
Grand Total	\$4,407,597

Fines Assessed for Violations – CY 2017

Team Name	Totals
Insurance Enforcement	\$785,550
Market Conduct	\$4,986,435
Multi Industry	\$1,154,550
Real Estate/ Mortgage	\$592,967
Securities Investigations/ Exams	\$797,000
Grand Total	\$8,316,502