



Keeping Minnesota Families Warm

No family should have to choose between heating their home and paying for groceries or rent. Through its Energy Assistance Program, Commerce secures federal funding to help more than 125,000 Minnesota households each year, including seniors living on fixed incomes and young families, afford their heating bills so they can stay safe and warm all winter long.



Protecting Seniors from Scams and Exploitation

Commerce's Senior Fraud Team protects older and vulnerable Minnesotans from financial scams and exploitation. Working with financial institutions and law enforcement, the team reports suspected fraud, notifies trusted contacts, and temporarily delays suspicious transactions when exploitation is suspected. Over the last four years, the team has protected more than \$40 million. Commerce also provides education and guidance to help Minnesotans recognize scams and avoid becoming victims.



Making Clean Energy Affordable and Reliable

Commerce is leading the clean energy transition, building a more stable, reliable, and homegrown energy grid. For families buying their first home, that means protection from volatile fossil fuel prices and access to cleaner, more affordable power—while safeguarding a healthier planet for future generations. Every dollar invested in renewable energy programs returns \$4.90 in savings.



Lowering the Cost and Simplifying Health Insurance

Through Minnesota's reinsurance program, Commerce has helped lower individual health insurance premiums by nearly 50% on average by covering the most expensive medical claims and stabilizing the market. Commerce also ensures Minnesota insurers follow the law and remain financially strong so they can pay claims, while working to eliminate unnecessary fees and red tape that make coverage harder to get and keep.



Strengthening Financial Oversight and Innovation

Over the past four years, Commerce launched a comprehensive cyber/IT examination program, modernized franchise review systems, expanded public financial education, and chartered the state's first new credit union in 23 years, as well as the first Black-led credit union in Minnesota. We also became the first state in the nation to adopt and implement all three non-depository model laws from the Conference of State Bank Supervisors, reinforcing Minnesota's national leadership in financial regulation.



Investigating Complaints and Enforcing the Law

Commerce investigates complaints and resolves disputes across more than 40 regulated industries. Through oversight and enforcement – including the creation of offices for Senior Financial Protection, Mental Health Parity, and Common Interest Communities/Homeowners Associations – we hold bad actors accountable and protect Minnesotans from deceptive calls, fraudulent contractors, and financial scams. In the last four years, these actions have resulted in more than \$80 million in civil penalties and recoveries.



Expanding Solar Power on Schools and Public Buildings

Commerce’s Solar for Schools grant program helps Minnesota public schools, Tribal schools, and state colleges and universities install solar energy systems, lowering electricity costs and creating hands-on learning opportunities for students. The Solar on Public Buildings grant program provides funding to local governments and Tribal Nations to install solar energy systems on publicly owned buildings, helping reduce energy costs and increase renewable energy use. To date, Commerce has awarded 199 solar energy grants to schools and other public facilities.



Returning Millions in Unclaimed Property

Commerce safeguards lost or forgotten financial assets – such as dormant bank accounts, uncashed checks, unclaimed wages, insurance payouts, stocks or bonds, and contents of safe-deposit boxes – and works to return them to their rightful owners or heirs. This could mean recovering long-lost wages from an old job, forgotten dividends from a stock investment, or unclaimed insurance benefits. Over the past four years, Commerce has returned more than \$250 million statewide.



Empowering Consumers Through License Verification

Commerce offers a free online “Look Up a License Holder” tool that allows anyone to verify the status of a professional or business license in seconds – including insurance agents, real estate brokers, mortgage originators, debt collectors, and many other licensed industries. By confirming that a person or company is properly licensed and in good standing before hiring or investing, Minnesotans reduce the risk of fraud, unlicensed work, or financial loss.



Ensuring Fairness and Accuracy in the Marketplace

Commerce protects consumers and businesses by ensuring fuel pumps, grocery scales, and other measurement devices are accurate. Inspectors test equipment and packaged goods so customers get what they pay for and businesses compete on a level playing field. In recent years, Commerce has completed more than 70,000 inspections annually.