



EUCI Presents the 2nd Annual Conference on: **CREDIT AND COLLECTIONS FOR UTILITIES: CANADA**

March 23 – 24, 2010 • The Sutton Place • Toronto, ON Canada

Post-Conference Workshop

Managing Inactive Utility Accounts & Programs—Strategies for Improving Collection & Recovery Performance

Wednesday, March 24, 2010

(See page 6 for details.)

TESTIMONIALS FROM PAST ATTENDEES

"A super charged two-day program that combines learning and sharing of communities of practice that you can take back and use/share with your organization."

Director, RCO & Billing Operations, ENMAX

"This conference was not only information, but a great opportunity to share experiences and exchange ideas with other utilities."

Supervisor, Credit and Collections, FortisBC

"The attendees were experts in their field and sharing the experience was invaluable."

Manager, Metering Services, EnWin Utilities

"This conference was very interesting and well run. Very organized. It was nice to be at a Canadian collections course that is for utilities. It is nice to hear what others in the province are doing...and in the country."

Collections & Retailer Management Supervisor, Hydro One Brampton

Exhibitor

NEPTUNE

INNOVATIONS



EUCI is authorized by IACET to offer 1.0 CEUs for the conference and 0.3 CEUs for the workshop.

OVERVIEW

The current economic situation is putting increasing financial pressure on utilities. Rising delinquencies and charge offs are occurring across the country. As more customers struggle to pay their bills, utilities must discover new methods and practices to maintain payments, stem delinquencies and assist customers – many of whom have never been delinquent before. In this conference, hear new strategies from utilities in multiple regions of the country. The focus of the program is to highlight how utilities must compete with other creditors for a share of the consumers' shrinking wallet, while creating a new balance between customer service, customer satisfaction and consistent recoveries.

TRAINING OUTCOMES

- Analyze key economic indicators for utility credit and collections performance
- Discuss economic impacts to utility delinquency and write-offs and their influencing factors
- Discuss 2010 *and beyond* write-off and delinquency forecasts
- Evaluate barriers to using credit cards
- Identify the costs of credit card fees: Convenience fees vs. absorbing the fees
- Demonstrate how the web account automation can reduce the call centre costs
- Identify ways to tie together the development of your multi-channel strategy and customer experience strategy with common goals and metrics to measure results
- Explain how the move to improved automation translates to better collections
- Demonstrate ways to improve performance in credit, collections, bad-debt recovery and delinquent account management
- Evaluate the elements for a successful collection agency relationship and learn how to leverage 1st party opportunities and achieve 3rd party optimization
- Discuss what your customers expect to find on your IVR
- Apply "back to basics" processes to lower write-offs

WHO SHOULD ATTEND

Credit and collections directors, managers, supervisors, and team leaders should attend our 2nd Annual Credit and Collections for Utilities: Canada. This event will also assist professionals within the customer service arm of your organization to include call centre and customer service directors, billing professionals, and analysts.

IACET



EUCI has been approved as an

Authorized Provider by the International Association for Continuing Education and Training (IACET), 1760 Old meadow Road, Suite 500, McLean, VA 22102. In obtaining this approval, EUCI has demonstrated that it complies with the ANSI/IACET Standards which are widely recognized as standards of good practice internationally.

As a result of their Authorized Provider membership status, EUCI is authorized to offer IACET CEUs for its programs that qualify under the ANSI/IACET Standards.

EUCI is authorized by IACET to offer 1.0 CEUs for the conference and 1.3 CEUs for the workshop.

Instructional Methods

Instructional methods for this conference include case studies, PowerPoint presentations, and networking discussions.

Requirements for Successful Completion

Participants must sign in/ out each day and be in attendance for the entire program to be eligible for continuing education credit.

PROGRAM AGENDA

TUESDAY, MARCH 23, 2010

8:00 – 8:30 a.m. **Registration and Continental Breakfast**

8:30 – 8:40 a.m. **Opening Remarks by the Chair**

– *Bob Cooke, Director, Customer Operations, Bass and Company*

8:40 – 9:10 a.m. **Introducing Your Utility and Your Challenges**

Let's get talking! This opening session is designed to introduce yourself, your utility, and the issues most pressing to your collection initiatives. This session is intended to spark conversation and highlight issues to be addressed throughout the conference and help you better network with your peers.

9:10 – 10:00 a.m. **The Economy**

The economy has been like a roller coaster at a theme park ... full of twists and turns and going downhill *really* fast. We're all white knuckled and looking eagerly for the end of the ride while trying to keep from hurling our lunch! In this session, we will examine the economic components that are affecting our customer's ability to pay. Items for review include:

- Past, present, and future economic trends
- Key economic indicators for utility credit and collections performance
- Economic impacts to utility delinquency and write-offs and their influencing factors
- 2010 and beyond write-off and delinquency forecasts

– *Bob Cooke, Director, Customer Operations, Bass and Company*

10:00 – 10:50 a.m. **Back to Basics for Success in Collections**

In 2007 and 2008 Newfoundland Power Inc. had net write-offs, as a percentage of Revenue (excluding exports), at .19%. In spite of the recession in 2009 they are tracking even lower at .17%. In this session, Newfoundland Power will provide an in-depth look at the "back to basics" processes their employees use to achieve these results while staying within their departmental budget.

– *Mel Osmond, Director, Credit and Collections, Newfoundland Power Inc.*

10:50 – 11:10 a.m. **Networking Break**

11:10 a.m. – 12:00 p.m. **Nova Scotia Power's Credit & Collections Enhancement Project**

Nova Scotia Power recently initiated a comprehensive project to improve its performance in credit, collections, bad-debt recovery and delinquent account management. This session will examine why Nova Scotia Power initiated the project, the steps taken and the results that have been achieved. Discussion will include review and assessment of operational processes, policies, procedures, and account workflows across the entire customer life-cycle. In addition, the presenters will discuss how collection treatment strategies were re-designed and deployed to reduce future delinquency and charge-offs.

– *Stephen Pothier, Director Revenue Operations, Nova Scotia Power*

– *Bruce A. Gay, President, Monticello Consulting Group*

12:00 – 1:15 p.m. **Group Luncheon**

PROGRAM AGENDA

TUESDAY, MARCH 23, 2010 (CONTINUED)

1:15 – 2:15 p.m.

Changing Landscape of Payments in Canada

With the advent of new alternative payment methods such as credit cards, debit, Visa/Mastercard debit, the landscape of payments is changing from a traditional payments model to a customer-centric model. Customers are now looking for more choice and convenient ways to pay. Utilities need payments faster and real-time information about when a customer makes a payment. Traditionally, payment options in Canada have been reliant on the infrastructure and processes established by the third parties, which is not equipped to support real-time payment information and flexibly support new alternative payments. Alternative payment methods such as credit cards, debit cards, 24x7 real-time e-payments, are the fastest growing method for paying bills. With more customers wanting the convenience of a credit card payment option, here is a look at how Utilities can save money, receive payments faster and improve customer service by implementing credit card payment options.

- Barriers to using credit cards
- Managing the costs of credit card fees: Convenience fees vs. absorbing the fees
- Benefits and business impacts
- Case studies

– *Albert Yi, Director Account Management, Paymentus Corporation*

2:15 – 3:15 p.m.

Getting the Best Bang for Your Website Bucks

Moving to automated account systems is a challenge facing several utilities in the web 2.0 age. Automation and customer self-service is not an easy sell, but ENMAX managed to develop a business case to effectively demonstrate how the web account automation can reduce the call centre costs dramatically. Here you will learn how ENMAX is creating an entirely new online experience that will enable 100% customer self-service, click-to-chat functionality and mobile applications. Find out how ENMAX Web Services was able to get this multi-million dollar project off the ground, and how they built a case for cost-avoidance and cost-recovery.

– *Shelley Barter, Team Lead, Web Services, ENMAX*

3:15 – 3:45 p.m.

Afternoon Break

3:45 – 5:00 p.m.

Ideas and Opportunities Roundtable Discussion

In this round table discussion, you will have the opportunity to identify collection initiatives you've tried and talk with your peers about successes and "opportunities". This session also gives you the opportunity to brainstorm new ideas that might work to develop new customer initiatives at your utility.

5:00 p.m.

Day One Wrap Up

5:00 – 6:00 p.m.

Networking Reception

PROGRAM AGENDA

WEDNESDAY, MARCH 24, 2010

8:00 – 8:30 a.m. Continental Breakfast

8:30 – 9:15 a.m. Interactive Voice Response (IVR) – An Important Piece of Your Collection Strategies

Find out what your customers expect to find on your IVR. The features customers want include several that involve credit and collection activities. Your customers want to self serve, but overall find the experience through the IVR frustrating. Improving that experience will increase the completed self serve transactions, decrease CSR assisted calls, and improve cash flow. ESource has the research to show you what customers want and how to improve your IVR.

– *Richard Goodwin, Manager, Utility Customer Care Service, E Source*

9:15 – 10:00 a.m. Using Automated Services to Improve Collections

FortisBC continues to pursue automated Credit and Collections strategies. Moving forward from the days of manual calls and letters, today's Interactive Voice Response (IVR) systems, improved customer information systems and AMI applications allow for automated calling features, greater billing accuracy and speedier servicing all the way to pre-payment options with in-home displays. Enhancing customer service while improving the rate of return on collections is the focus for this session - hear how FortisBC is charging ahead with innovative approaches to historic dilemmas.

– *Christine Monteith, Supervisor, Credit & Collections, FortisBC*

10:00 – 10:20 a.m. Morning Break

10:20 – 11:05 a.m. Coordinating Your Communication Channels for Better Collections

As an industry, utilities need to spend more time thinking about how to use creativity, innovation and continuous improvement to better serve all of our customers, including those customers that may be struggling financially.

Ensuring that you provide good experiences to your credit and collections customers should be considered an investment in your overall customer experience and as a down payment on your brand and your customer loyalty.

Ensuring you have a consistent and coordinated multi-channel strategy in place will ensure that you are delivering an optimal customer experience to all customers across all communication channels. By tying together the development of your multi-channel strategy and customer experience strategy with common goals and metrics to measure results, utilities can develop programs and services that not only meet the needs of all of customer segments, but also drive high performance for the company.

– *Maureen Russolo, Manager, Customer Experience, Union Gas Limited*

11:05 – 11:50 a.m. Your Collection Agencies Can Be Your Best Friends

How can you leverage mutual competencies and capabilities between your utility and your agencies? Explore the elements for a successful relationship and learn how to leverage 1st party opportunities and achieve 3rd party optimization. Items to review include:

- Choosing the agency right for your utility
- Defining the partnership, terms, and conditions
- Assigning work and applying resources
- Managing the relationship
- Optimizing performance and enhancing the liquidation process

– *Bob Cooke, Director, Customer Operations, Bass and Company*

11:50 a.m. – 12:00 p.m. Closing Remarks and Conference Adjourns

Post-Conference Workshop

Managing Inactive Utility Accounts & Programs—Strategies for Improving Collection & Recovery Performance

Wednesday, March 24, 2010

Registration: 12:30 – 1:00 p.m.

Workshop Timing: 1:00 – 4:30 p.m.

PROGRAM OUTLINE

Learn, in an interactive workshop, how to better manage inactive (closed) accounts and collection programs. This workshop will provide utility industry professionals a thorough review of the best strategies in closed account collection and management. The workshop leader will discuss strategies and techniques for optimal results, including:

Overview of Industry Practices, Trends & Performance:

- Gain insights on industry trends and strategies
- Learn about new technologies and solution providers
- Compare in-house programs vs. and third-party agencies
- Review & discuss outsourcing collection activities offshore

Scoring, Segmentation & Prioritization of Treatment Strategies:

- Review the latest in predictive analytics and scoring solutions
- Examine how scoring can increase collection and recovery performance
- Explore how to segment accounts based on likelihood of desired outcome
- Review new technologies that clearly show the costs and benefits of actions taken

Agency Management

- Evaluate the effectiveness of early-out, primary, secondary and tertiary programs
- Learn how to evaluate the effectiveness of your third-party collection program
- Learn why most utilities keep accounts with agencies too long
- Compare your collection performance to industry averages

Debt Sales

- Learn the benefits of selling debt
- Become familiar with the basic steps of selling debt
- Review the recent pricing and trend in the debt sale market
- Learn how to build a business case for selling debt

INSTRUCTOR

Bruce A. Gay, President, Monticello Consulting Group

Bruce Gay is President of Monticello Consulting Group. Bruce founded Monticello Consulting in 2002 after working with PECO Energy in Philadelphia. He specializes in providing consulting and advisory services, including credit and collection assessments, agency management, predictive analytic and scoring solutions and debt sales. He is a frequent speaker at collection industry conferences and workshops on credit, collection and debt recovery topics, analytics and technology solutions.

Bruce has a BBA in Economics from The Wharton School, University of Pennsylvania and an MBA in Finance from Rensselaer Polytechnic Institute.

PROCEEDINGS

A copy of the conference proceedings will be distributed to attendees at the event. If you are unable to attend or would like to purchase additional copies, flash drives are available 2 weeks after the conference is complete. The cost per Flash Drive is US\$395 [add US\$50 for international shipments]. Flash Drives include visual presentations only. Upon receipt of order and payment the Flash Drive will be shipped to you.

NOTE : All presentation flash drive sales are final and are non-refundable.

CONFERENCE LOCATION

A room block has been reserved at the The Sutton Place, 955 Bay Street, Toronto, ON 416-924-9221, for the nights of March 21-24, 2010. Room rates are \$165 CAD single/double guest rooms. Call 416-324-5621 for reservations and mention the EUCI conference to get the group rate. Make your reservations prior to February 22, 2010. There are a limited number of rooms available at the conference rate. Please make your reservations early.

REGISTRATION INFORMATION

REMEMBER, EVERY 4TH REGISTRANT IS FREE

For instant registration, call (303) 770.8800 or fax the Registration Form to (303) 741.0849.

Register 3, Send 4th Free!!

Any organization wishing to send multiple attendees to this conference may send 1 FREE for every 3 delegates registered. Please note that all registrations must be made at the same time to qualify.

All cancellations received on or before February 19, 2010 will be subject to a US\$195 processing fee. Written cancellations received after this date will create a credit of the tuition (less processing fee) good toward any other EUCI conference or publication. This credit will be good for six months. In case of conference cancellation, Electric Utility Consultants' liability is limited to refund of the conference registration fee only. For more information regarding administrative policies such as complaint and refunds, please contact our offices at (303) 770.8800.

EUCI reserves the right to alter this program without prior notice.

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PLEASE REGISTER THE FOLLOWING

- Both 2nd Annual Credit and Collections for Utilities: Canada Conference and Workshop, March 23 – 24, 2010, US\$1795 plus GST (US\$1884.75)
Early Bird on or Before March 12, 2010, US\$1595 plus GST (US\$1674.75)
- 2nd Annual Credit and Collections for Utilities: Canada Conference Only, March 23 – 24, 2010, US\$1395 plus GST (US\$1464.75)
Early Bird on or Before March 12, 2010, US\$1195 plus GST (US\$1254.75)
- I'm sorry I cannot attend, but please send me the conference proceedings at \$395. (Please add \$50 for international shipping)

ENERGIZE WEEKLY

When you sign up for "Energize Weekly" you will receive a new conference presentation each week via email on a relevant industry topic. The presentations are selected from a massive library of over 1000 current presentations that EUCI has gathered during its 22 years organizing conferences.

Sign me up for "Energize Weekly"

How did you hear about this event?
(Direct email, Colleague, Speaker(s), etc.)

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