

DELINQUENT POLICY AND PRACTICE COMPARISON

RUC ITEM # 070744

JANUARY 30, 2008

<u>ACTION</u>	<u>CURRENT POLICY / PRACTICE</u>	<u>PRIOR POLICY / PRACTICE</u>
1a. Due date	No change in due date	Utility bills are due and payable upon rendering
1b. Late Fee message on utility bill	<i>"Please pay by 7 pm on mm/dd/yyyy to avoid late fee"</i>	<i>"Please pay by mm/dd/yyyy to avoid late fee"</i>
2a. Late Fee payment deadline	<ul style="list-style-type: none"> ▪ 21 days following billing ▪ No later than 7 pm Sunday through Thursday 	<ul style="list-style-type: none"> ▪ 20 days following billing ▪ Anytime before nightly processing begins Monday through Friday
2b. Late Fee assessment	<ul style="list-style-type: none"> ▪ No change in late fee ▪ Assess after 7pm on 21st day following billing 	<ul style="list-style-type: none"> ▪ 2% of unpaid balance or \$1, whichever is greater, since Oct 1993 ▪ POLICY: Assess on 20th day following billing PRACTICE: Assess at 2nd month's billing – 28 to 34 days
2c. Late Fee letter	<ul style="list-style-type: none"> ▪ Generated after 7 pm on payment deadline ▪ Mailed the next workday ▪ 3 different letters based on 12-month creditworthiness score – <i>"If not paid in full by 7 pm on mm/dd/yyyy {7 more calendar days}:</i> Forgiveness – <ul style="list-style-type: none"> ○ Reminder letter (0 – 29 pts): <i>"...to maintain good payment history"</i> ○ 2nd missed delinquent deadline in 12 months – ○ Delinquent Notice letter (30 – 89 pts): <i>"...account will become eligible for service disconnect the following workday"</i> ○ 3+ missed delinquent deadlines in 12 months – ○ No Reconnect Notice (90 pts +): <i>"...account will become eligible for service disconnect the following workday... service will not be scheduled for reconnection until you have made payment in full and contacted Customer Service..."</i> 	None
3. Customer options during 7-day notice period	<ul style="list-style-type: none"> ▪ One-week payment extension ▪ Extend-A-Hand Installments ▪ Family Hardship extension ▪ Project SHARE assistance ▪ Social Service Agencies assistance 	<ul style="list-style-type: none"> ▪ None ▪ Implemented in 2003 ▪ None ▪ Implemented in 1986

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4a. Delinquent payment deadline	<ul style="list-style-type: none"> ▪ 28 days following current month's billing ▪ No later than 7 pm Sunday through Thursday ▪ 30 creditworthiness points assessed 	<ul style="list-style-type: none"> ▪ 7 days following rendering of 2nd month's bill – 35 to 41 days ▪ Anytime before nightly processing begins Monday through Friday ▪ Delinquent message on 2nd month's bill – <i>"Pay by mm/dd/yyyy to avoid disconnection"</i>
4b. Delinquent Disconnect Order	<ul style="list-style-type: none"> ▪ Created the evening of delinquent payment deadline – 28 days from current month's billing ▪ No change in delinquent fee since Oct 1995 ▪ Scheduled for next workday and placed in electronic queue ▪ Electronically issued ▪ Worked the next workday ▪ Cannot be created another workday – once created, must work or cancel 	<ul style="list-style-type: none"> ▪ Created the evening of delinquent payment deadline – 35 to 41 days from original billing the previous month ▪ \$20 service fee ▪ Printed by manual request ▪ Manually issued ▪ Worked as resources allow ▪ Can be created any workday – typically 1-2 weeks after deadline
4c. Delinquent processing suspension	<ul style="list-style-type: none"> ▪ Temperature (32°) / Heat index (105°) ▪ MEES (hold 1 workday) ▪ Technician judgment (hold 1 workday) ▪ Workday immediately preceding City holiday ▪ Anytime sufficient resources not available 	<ul style="list-style-type: none"> ▪ Temperature (32°) / Heat index (105°) ▪ MEES (hold 1 workday) ▪ Technician judgment (hold 1 workday) ▪ Workday immediately preceding weekend or City holiday
5a. Additional Deposit	<ul style="list-style-type: none"> ▪ POLICY: No change in unsatisfactory payment history language ▪ PRACTICE: forgives first missed delinquent payment deadline ▪ Identified by creditworthiness score ▪ Two times service based deposit amount – typically less than 2x average bill 	<ul style="list-style-type: none"> ▪ Unsatisfactory payment history – no more than 1 delinquent cut for nonpayment or 2 returned payments in preceding 12 months ▪ Identified by manual report ▪ Two times average monthly bill
5b. Social Security Number verification [\$2 per POS ID check]	<p>Only performed on customers with unsatisfactory payment history</p>	<p>Performed at service signup to avoid initial deposit</p>

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ACTION

CURRENT POLICY / PRACTICE

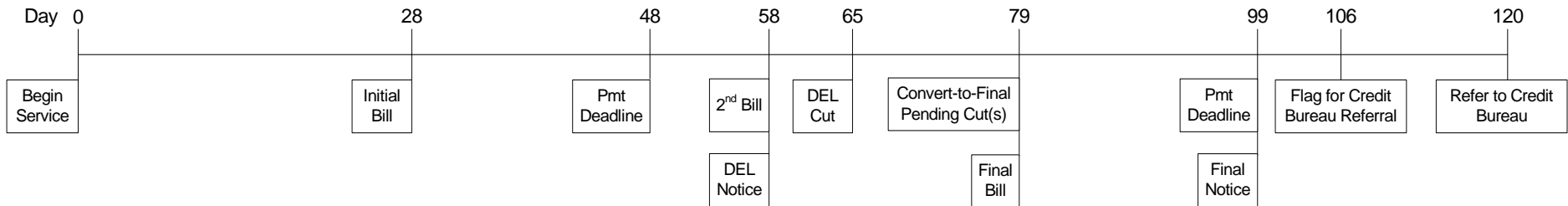
PRIOR POLICY / PRACTICE

6. Service Reconnection Order

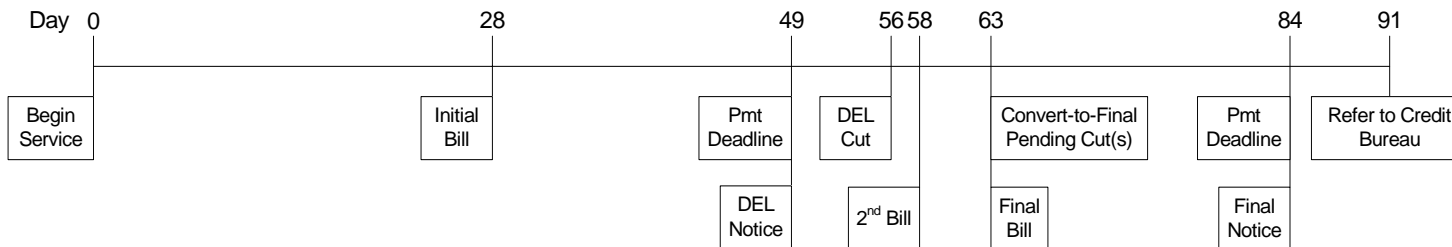
- Created upon payment of past due amount from current month unless customer has an unsatisfactory payment history
- Same day reconnection: \$40 service fee
- Holiday/weekend: No change in service fee
- Scheduled for next workday and placed in electronic queue
- Electronically issued
- Worked the next workday unless same day service fee is accepted

- Created upon payment of past due amount from previous month – at least 2 months in arrears owed
- \$20 service fee since Oct 2003
- \$50 service fee since Mar 1998
- Printed immediately
- Manually issued
- Worked the next workday unless...
 - Payment is made in full before 3 pm
 - Same day service fee accepted after 3 pm

Prior Timeline



Current Timeline



COMPARISON WITH OTHER UTILITIES

<u>Utility</u>	<u>Late Fee</u>	<u>Disconnect date</u>	<u>DEL fee</u>	<u>SDES</u>	<u>Weekend</u>
GRU	21 days 2.0%	28 days	\$20.00	\$40.00	\$50.00
City of Tallahassee	20 days 2.0%	27 days	\$28.50	\$30.00	\$30.00
Jacksonville	22 days 1.5%	27 days	\$39.00	\$25.00	\$25.00
Clay Electric	24 days 1.5%	24 days	\$45.00 reconnect*		\$75.00
Tampa Electric	20 days 1.5%	25 days	\$35.00 reconnect		unknown
Progress Energy	20 days 1.5%	20 days	\$40.00 reconnect*		\$50.00
FP&L	20 days 1.5%	27 days	\$17.66 reconnect		unknown

* scheduled with routine field work when crew is in area