2014 Annual Utility Credit & Collections Symposium

Monday, March 3 - Wednesday, March 5, 2014
Tampa Marriott Waterside Hotel & Marina, Tampa, Florida

SYMPOSIUM GUIDE

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Agenda: Monday, March 3, 2014

2:00 – 6:00 Registration for Pre-Symposium Workshop and Symposium — 3rd Floor Conference Foyer Area

3:00 – 6:00 Pre-Symposium Workshop — 3rd Floor, Meeting Room 5

Best Practices in Strategic Business Partner (Supplier) Evaluation & Management

In this interactive workshop, attendees will learn the best practices companies are using to design, measure and manage outsourced credit and collections processes and partners. The Workshop content will highlight essential concepts, including best practices, tools, technologies and human resources used to improve performance.

The workshop instructors will discuss the business case for business partner selection, evaluation and management, including the following:

- Where to start and what credit and collections activities to outsource
- Assessing cost, benefit and risk of outsourcing work activities
- Outsourcing Options
- How to develop a comprehensive evaluation program
- How to improve performance measure results

Each Workshop instructor offers experience and knowledge of the industry and outsourcing activities, including a unique perspective of the functional business manager, strategic sourcing manager, as well as the business partner. As a result, attendees will be afforded the opportunity to review and interactively discuss specific topics of interest, including:

- Strategies to achieve reduced costs, increased flexibility, and responsiveness to end-customers
- Design, negotiation and management of partner contracts
- Return on investment concepts
- Performance scorecards
- Executive sponsorship and requirements
- Partner relationships and development

Workshop Instructors:

Shane McDonald, Sr. Manager Credit Strategy & Partner Management, TXU Energy
Scott Weeth, VP of Account Management and Business Solutions, Transactel
Jay Metcalf, Sr. Manager, Partner Relationship, Business Outsourcing, TXU Energy

4:15 – 4:45 Afternoon Refreshment & Networking Break

6:00 – 7:00 Welcome Cocktail & Networking Reception — Il Terrazzo, 1st Floor

Hosted By: IC System
Agenda: Tuesday, March 4, 2014

7:15 – 8:15  Registration & Full Breakfast Buffet — Florida Salon I,II & III, 2nd Floor

8:15 – 8:30  Welcoming Remarks & Symposium Kick-Off — Florida Salon IV, 2nd Floor

8:30 – 9:15  Case-Study: Planning, implementing & managing for success

8:30 – 9:15  TXU Energy’s Strategic Business Partner (Supplier) Evaluation & Management Program
TXU Energy has developed a Strategic Business Partner Evaluation & Management Program designed to improve financial and operational performance. Shane McDonald will present the business case for business partner selection, evaluation and management. Discussion topics will include:
- Strategies to achieve reduced costs, increased flexibility, and responsiveness to end-customers
- Performance scorecards
- Executive sponsorship and requirements
- Partner relationships and development

Shane McDonald, Sr. Manager Credit Strategy & Partner Management, TXU Energy

9:15 – 10:00  NiSource Achieves Control over Collection & Recovery Performance with the Deployment of a Collection Agency Middleware Solution
Learn how NiSource deployed a Collection Agency Middleware Solution that provides total control and insight into its collection agency programs, including Early-Out, Primary, Secondary and Warehousing programs. Topic areas covered:
- Learn how NiSource used its middleware insights to design and implement new agency programs
- Discover how to easily manage account placement volume and make market share decisions
- Understand the importance of monitoring compliance at the account level
- Explore strategies for an effective agency champion-challenger program
- Examine account segmentation strategies based on risk
- Review industry best practices in agency management and performance metrics

Colleen Schenz, Revenue Recovery Manager, NiSource Energy Group
Sherry Leastman, Manager, Revenue Recovery, Billing Exceptions & Central Cash, Columbia Gas of Massachusetts/NiSource Energy Group
Rob Belt, Manager of Client Services, NeuAnalytics

10:00 – 10:30  Morning Refreshment & Networking Break — Florida Foyer, 2nd Floor

Hosted By: Pitney Bowes Software
10:30 – 11:15  
**Case-Study:** Improving collections performance with a third-party solution

**Comprehensive Credit Strategies and Practices at PSNC Energy (SCANA Corporation)**

PSNC Energy utilizes a comprehensive credit strategy for its residential and commercial customer base. Buddy Flake will present an overview of how the Company utilizes tools, technologies, work processes and third-party solutions to reduce risk and improve financial performance. Discussion will include strategies currently in development.

- Review new applicant ID Authentication, risk assessment and deposit decisions
- Learn about third-party tools and technology for residential and non-residential accounts
- Examine how the Company utilizes the National Consumer Telecom & Utilities Exchange (NCTUE) database
- Explore fraud detection and mitigation strategies
- Collections and skip tracing

*Buddy Flake*, Credit Manager, PSNC Energy

11:15 – 12:00  
**Case-Study:** New service application technology & work process

**New and Improved Tools and Technologies Used for Validation of New Service Applicants at Black Hills Energy**

Black Hills Energy recently deployed new technologies and work procedures to improve its effectiveness in handling new applicants whom are difficult to identify. Patrick Pella will discuss how the Company selected the new technologies and developed work processes to improve efficiency and reduce costly interdepartmental hand-offs of tasks. Discussion will include:

- How to improve the success rate on positively identifying new applicants
- Technology utilized and the third-party solution partner
- Examine how to improve percentage of first-call resolutions
- Training program for Call Center Representatives

*Patrick Pella*, Supervisor-Collections, Black Hills Corporation

12:00 – 1:00  
**Group Luncheon — Il Terrazzo, 1st Floor**

Hosted By: LexisNexis®
1:15 – 2:00

**Case-Study:**
*Improving performance through process improvement & change management*

**Game-Changing Tools, Technologies and Strategies for Improving Accounts Receivable Performance and Improving Financial Performance**

Learn how Northeast Utilities (and now NSTAR) implemented numerous tools, technologies and strategies which improved collections, bad debt and customer account management. Sharon Eberman will discuss these recent game-changing deployments including:

- Low-cost customer contact messaging with IVR and payment integration
- Low-income customer programs and strategies
- Legal collection strategies for high-arrearage accounts
- Collection agency management
- Outsourcing NU inbound credit calls

*Sharon Eberman*, Director of Credit & Collections Operations for Northeast Utilities

2:00 – 2:45

**Case-Study:**
*Improving performance through process improvement & change management*

**Great Lakes Energy’s Solution to a Controversial Legislative Action Affecting Disconnections for Non-Payment**

Learn how Great Lakes Energy developed and used drastic process changes on an accelerated basis in order to minimize bad debt losses from a state-mandated shutoff moratorium. Faced with a monthly customer charge to fund Low-income heating assistance programs, this utility opted-out of the program and became subject to a heating season shut-off moratorium spanning more than five months. Learn why the decision to opt-out was made and how the customer-owned utility adapted before, during and after the moratorium period. Presentation includes utility actions impacting:

- Processes for deployment of RD Meters and account scoring
- Monitoring/comparing of overdue balances
- Approach to proactively communicate low-income assistance options
- Communications with at-risk customer and payment options
- Development, promotion and push to prepaid metering program
- Use of remote disconnect - the last resort

*Bill Scott*, Chief Financial Officer/Chief Operating Officer, Great Lakes Energy

2:45 – 3:15

**Afternoon Refreshment & Networking Break — Florida Foyer, 2nd Floor**

Hosted By: Pitney Bowes Software
3:15 – 5:00 Utilities Only Session:

Open Discussion on Credit, Collections, Third-Party Solutions and Agency Management

Discussion will include best practices and solutions for achieving process and performance improvement. Utilities will have an opportunity to submit questions and topics for open discussion. This utility-only session will include a panel discussion on collection agency management. Topics to include agency selection, performance, compliance, auditing, middleware software solutions and best practices.

Moderators:

Jerry Sullivan, Vice President & Chief Information Officer, Orlando Utilities Commission

Sharon Eberman, Director of Credit & Collections Operations for Northeast Utilities

Collection Agency Management Panelists:

Patrick Pella, Supervisor-Collections, Black Hills Corporation

Maria Conway, Senior Business Analyst, PECO Energy

5:15 – 6:45 Cocktail & Networking Reception — Il Terrazzo, 1st Floor

Hosted By:

fcs First Collection Services

Agenda: Wednesday, March 5, 2014

7:30 – 8:30 Breakfast Buffet — Florida Foyer, 2nd Floor

8:30 – 9:15 A Blueprint for Successful Credit and Collections Performance: Planning, Implementing and Managing Technology, People, Strategies, and Business Partners

Florida Salon IV, 2nd Floor

Case-Study: Planning, implementing & managing for success

As a result of a series of recent initiatives, including meter data management, a new fully integrated web and IVR, automated reconnect and disconnect, 400 real time payment centers, and other technological solutions, Orlando Utilities Commission is transforming its business operations. Jerry Sullivan will discuss the Company’s blueprint for success and offer common sense approaches for improving credit and collections performance utilizing technology, people, strategies, as well as third-party solutions.

• Learn how to develop a realistic plan
• Examine the importance of getting support from senior level executives
• Review leading edge technologies and solutions
• Understand the importance of building solid relationships with business partners

Jerry Sullivan, Vice President & Chief Information Officer, Orlando Utilities Commission
**Agenda**

9:15 – 10:00  
**Case-Study: Improving Performance By Reducing Fraud & Scams**

**TXU Energy’s Successful Approach to Reducing Residential Fraud and Scams**

New technologies and tools, such as Positive Identification programs and processes, deployed over the last decade have helped reduce fraud for many utilities, but scammers continue to be clever and determined. TXU Energy has a dedicated team to help reduce the company’s exposure to fraud. Tim Hartley will present the Company’s fraud detection, prevention and collection strategies in competitive electric markets.

- Learn how to detect potential fraud at enrollment (account initiation)
- Review how to detect fraudulent activity using internal company data
- Discover how to detect and deter fraudulent enrollments
- Review the financial benefit of a dedicated fraud and enrollment exceptions team
- Examine the steps necessary after fraud is detected

*Tim Hartley, Manager Collections Management, TXU Energy*

10:00 – 10:30  
**Morning Refreshment & Networking Break**

10:30 – 11:15  
**Mini Workshop: Improving collection and recovery performance**

**A Mini Interactive Workshop on Collection Agency Management**

Over the last several years, utility companies have increasingly focused on improving the collections and recovery performance of their closed accounts. As a result of the advancement and proliferation of middleware software solutions and best practices in agency management, many utilities have dramatically improved financial performance. This mini workshop will review industry trends, technologies, strategies and techniques for optimizing performance.

Interactive discussion will include:

- Account placement timing strategies, including early-out, primary, secondary and other later stage programs
- A review of the most essential reports and metrics
- Best practices in agency champion-challenger management
- The basics of an effective RFP (“Request For Proposal”) for collection agencies

*Bruce A. Gay, President, Monticello Consulting Group*
Ask the Expert—Legal, Regulatory, and Collections Compliance Update

An update on the latest legal, regulatory and compliance issues affecting the utility industry and credit and collection managers, including The Bureau of Consumer Financial Protection (“CFPB”) and The Telephone Consumer Protection Act of 1991 (“TCPA”). Attendees will have the opportunity to ask questions and discuss any topic, including:

- Collection call compliance
- Up-to-date advice on CFPB, FDCPA and the TCPA
- The laws on auto-dialing and contacting customers on their cell phones

Sara Donnersbach, Partner, Weltman, Weinberg & Reis Co., L.P.A.

Mark Neeb, President/CEO, the Affiliated Group

12:00 Symposium Concludes
Speaker Biographies

Rob Belt  
Manager of Client Services  
NeuAnalytics  

At NeuAnalytics, Rob oversees the A-Team in managing implementations and ongoing support of clients and collection vendors. He works directly with each new vendor and client by administrating on-site training of NeuAnalytics software solutions. Rob also directs the A-Team’s daily support efforts, guaranteeing all integrated solutions are working at the highest possible level for both clients and vendors. In addition, he regularly provides in-depth business analysis and collection strategy consulting for clients on an as-needed basis.

Rob’s areas of expertise in managing vendors began at Zurich Insurance where he implemented a revolutionary electronic reporting and invoicing system. Rob developed, from the ground up, a new delivery of legal auditing, transactional processing, and payment services. Integral parts included project management, workflow management, vendor selection, performance metrics, and hiring practices. Rob has over 20 years’ experience in vendor management.

Maria Conway  
Senior Business Analyst  
PECO Energy Company  

Maria joined PECO Energy, an electric and gas utility in Philadelphia, in 1995 after several years in the banking industry. She has held a variety of positions with the company in Cash Management, Billing and Payment Strategies, and Project and Vendor Management. She currently works in Revenue Management. Her responsibilities are primarily collection agency management, including setting agency strategy, and she manages the department’s reporting to the Pennsylvania Public Utilities Commission. She has a B.S. in Accounting from Villanova University and an MBA from Rosemont College.

Sara Donnersbach  
Partner  
Weltman, Weinberg & Reis Co., LPA  

Sara Donnersbach is a Partner in the Cleveland office of Weltman, Weinberg & Reis Co., LPA where she manages the Utility Service, Government, Healthcare, Private School and Landlord/Tenant Collection groups and also handles complex commercial collection matters, forbearance agreements and loan work-outs. Sara earned her Bachelor of Science in both Business Administration and Public Relations from Heidelberg College in 1994 and her a Juris Doctor from Cleveland-Marshall College of Law in 1998, as well as a Master of Business Administration from Cleveland State University. A member of the Ohio State and Cleveland Metropolitan Bar Associations, she is licensed in Ohio and is admitted to practice before the U.S. District Court (Northern District of Ohio). Sara is a member of and serves on the Board of Directors for the Northern Ohio Credit Association, and is a member and past president of the Board of Directors of the Northeast Ohio Division of the March of Dimes. In 2006, she was recognized by Crain’s Cleveland Business as a Top 40 Under 40, and selected multiple years for inclusion in the Ohio Rising Stars list.

Sharon A. Eberman  
Director of Credit & Collections Operations  
Northeast Utilities  

Sharon A. Eberman is the Director of Credit & Collections Operations for Northeast Utilities (NU). Sharon joined Northeast Utilities in 2008. While at NU Sharon has had responsibility for call center,
customer billing, bill production and remittance processing operations. Prior to joining NU Sharon was employed by the Baltimore Gas & Electric Company (BGE). Sharon worked at BGE for 23 years where she held a series of positions with increasing levels of responsibility in the nuclear, electric distribution, business planning, business performance improvement and customer service areas of the business. Her last position with BGE was as the Director of Accounts Receivable Management. Sharon has extensive knowledge of and experience in all aspects of customer service operations. Sharon holds a Bachelors of Science degree in Journalism from the University of Maryland and a Master’s degree in Administrative Science from Johns Hopkins University. Sharon is also a certified Six Sigma Green Belt. Sharon serves on the AGA – EEI Customer Service Committee.

Buddy Flake, CPA, CIA
Credit Manager
PSNC Energy a SCANA Company
Buddy is responsible for the Credit & Collections process for PSNC, ServiceCare, and SCE&G Sales and Marketing. His career includes 26 years with PSNC, the last 21 years having served in this capacity in Credit & Collections. He additionally serves as the President of the NCTUE Board of Trustees, having served on the Board since 2005. At SCANA, his primary focus has been on process improvements to help reduce financial risks to the Company as well as improve in the collections process for bad debts.

Tim Hartley
Manager, Credit and Collections
TXU Energy
Tim Hartley is Manager of Credit Services for TXU Energy. Tim’s core responsibilities include fraud prevention, customer care for credit/collections issues, credit bureau reporting and debt recovery. He started with TU Electric (TXU Energy) in 1989 in the customer contact center and has held many positions within TXU Energy and its affiliates during his approximately 25 years of service.

Tim has spent 15 years in the collections space working to develop & improve processes and build strong teams with focus on bad debt management and customer support. Currently he leads teams in Dallas, Texas and Guatemala City. In his spare time Tim is an avid golfer and enjoys time with his family.

Sherry Leastman
Manager of Revenue Recovery, Billing and Cash Exceptions
Columbia Gas of Massachusetts
Sherry has been with NiSource for six years and is currently Manager of Revenue Recovery, Billing and Cash Exceptions for Columbia Gas of Massachusetts. Sherry oversees the management of LiHeap funds, protected customers and customers with financial hardships. She has an extensive background in customer service, as well as credit and collections. Prior to NiSource Sherry worked in the banking industry for over 25 years. She resides in Massachusetts with her family.

Shane McDonald
Sr. Manager Credit Strategy & Partner Management
TXU Energy
Shane has been with TXU Energy for 4 years and is a Sr. manager in the area of Credit Strategy. Shane’s core responsibilities in this group include designing and implementing credit and collections infrastructure and processes to maximize recovery while providing transparency and flexibility.

Prior to joining TXU Energy, Shane served as a consultant for KPMG’s revenue to cash discipline.
This position was comprised of projects focusing on strategies to free up working capital through the use of effective credit & collections strategies within the utility and telecommunications industries. Earlier in his career, Shane held a myriad of credit and collections leadership roles within the utilities and telecommunication industries including positions in both Texas and Toronto, Canada.

Jay Metcalf  
Sr. Manager, Contract Management, Planning, Reporting and Analytics  
TXU Energy

Jay leads the Planning, Budgeting, Reporting and Analytics team for TXU Energy’s Contact Center Operations. The team is responsible for providing long-range strategic and daily resource planning, business intelligence and decision support framework for Call Channel and Support execution teams to drive incremental improvements in the business. Jay has additional oversight for contract management, compliance and vendor payment administration. Jay joined TXU Energy in 2009, supporting Partner Management and our vendor partners in the implementation of operational strategy, contract management, compliance, and reporting.

Mark Neeb  
President/CEO  
The Affiliated Group

Mark Neeb has been the majority owner of The Affiliated Group since 1996. Mark is a past president of ACA International and was recently awarded the James K. Erickson award for continuous service to ACA. He currently serves on national regulatory committees that deal with issues relevant to the Telephone Consumer Protection Act (TCPA) and the Consumer Financial Protection Bureau (CFPB). He is also a member of the Committee of 100, an ACA think tank of agency owners that develops strategic guidance for ACA and its members. Mark has been asked to speak on numerous topics relevant to the credit and collections industry at organizational events and conferences, including:

- Minnesota Medical Group Management Association
- Conferences by Monticello
- AGA/EEI Conference
- International Association of Commercial Collectors (IACC)
- ACA International
- Columbia Ultimate Users Group

The topics of these presentations include driving organizational goals, CFPB, TCPA and Benchmarking. Prior to his ownership of TAG, Mark served as chief financial officer for JC Christensen & Associates from 1990 to 1992, and previously worked as an audit manager for LarsonAllen from 1981 to 1990.

Patrick Pella  
Supervisor – Collections  
Black Hills Corporation

Patrick has been with Black Hills for 17 years, and has held several roles within Customer Service and Field Resource Planning. He has been in his current role for 2 ½ years, overseeing the day to day collection activities within the BHC operating entities. Patrick has worked on several successful projects over the last few years to include: State specialization within BHC Contact Centers, Payment Assistance team program within BHC Colorado Electric territories; and most recently the implementation of the Secondary placement agency. Patrick graduated from the University of Nebraska-Lincoln, with a Bachelor’s Degree in Liberal Arts (English major, History minor)
Colleen Schenz  
Revenue Recovery Manager  
NiSource Energy Group  
In her current position, Ms. Schenz’s primary responsibility is to lead the development and implementation of Revenue Recovery, for the five Nisource Gas Distribution areas of Maryland, Pennsylvania, Ohio, Kentucky, and Virginia. She has 26 years of experience with NiSource-Columbia Gas including several positions within the operations business unit. Prior to her current role, she served as Team Leader for Revenue Recovery, Specialist for Revenue Recovery, Team Leader of the Customer Contact Center, Training Instructor for Training and Development, and Customer Service Representative.

Bill M Scott  
Vice President - Chief Financial Officer & Chief Operations Officer  
Great Lakes Energy Cooperative, Inc.  
In this position, Bill is responsible for financial reporting, financing, accounting and credit and collections as well as overseeing the entire Engineering and Line Operations departments at GLE. Bill has 28 years in the industry with two large electric cooperatives and one municipal utility. In his current position he has revamped processes within the credit and collections department, stabilizing collection agency relationships as well as incorporating smart meter capabilities into delinquency processes. His responsibilities include supervision over both office and field personnel in the area of collections and delinquency processing. Mr. Scott earned his B.S. in Business from Eastern Illinois University and a Masters in Accounting from Nova Southeastern University in Fort Lauderdale.

Jerry Sullivan  
Vice President, and Chief Information Officer  
Orlando Utilities Commission  
Jerry Sullivan is Vice President, and Chief Information Officer at Orlando Utilities Commission, also known as OUC. He led 10 major IT projects, most all related to customer billing and credit & collections in 2012 and 2013. OUC is an electric and water utility serving parts of Orange and Osceola (pronounced Oss See O La) counties in and around Orlando, Florida. OUC is the most reliable utility in Florida and is one of the most reliable electric utilities in the country. OUC embarked upon a major effort to lower costs, improve customer experience, and become one of the Greenest Utilities in the country. In the last year, the company received the Solar Electric Power Association (SEPA) last year, implemented smart grid metering systems, fully deployed electric AMI, is ahead of schedule on water AMI, and put in full service IVR and Web technologies. He spent nearly 15 years at PA Consulting focusing in on Credit and Collections and major IT projects enabling improved customer service. Jerry is a graduate of West Point, holds an MBA in Finance from New York University, and is a graduate of the Army’s Command & General Staff College.

Scott Weeth,  
VP of Account Management and Business Solutions  
Transactel  
For over 25 years, Scott has been providing contact center support to various clients in the Utilities, Financial Services, Retail, Insurance, Gaming, and Telecommunications industries with services focused on inbound and outbound voice support, sales, chat, email, social media and back office. He has 20 years of direct Operations experience and has led training to management personnel, Quality Assurance, Workforce Management, and Program Implementation. Currently driving customer and employees first initiatives, that will increase retention and overall customer experience.
**Hotel Information**

**Tampa Marriott Waterside Hotel & Marina**  
700 South Florida Avenue,  
Tampa, Florida 33602

Phone: 813-221-4900  
Fax: 813-204-6342  
Toll-free: 888-268-1616

**Check-in and Check-out**  
- Check-in: 4:00 PM  
- Check-out: 12:00 PM  
- Express Check-In and Express Checkout  
- Video Review Billing, Video Checkout

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- Public Areas: Wireless  
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- Meeting Rooms: Wireless

**Parking**  
- Valet parking, fee: $24.00 daily  
- Short Term Valet - Day Time Only - $13.00.  
  Please contact the hotel for self-parking options.

**Smoke-free Policy**  
- This hotel has a smoke-free policy

**Pet Policy**  
- Pets not allowed

**Business Center**  
The UPS Store--second floor  
Print and Business Center  
813.204.6372 Tel  
813.204.6373 Fax  
Store6093@theupsstore.com  
Monday-Friday 7:00 am – 6:00 pm  
Saturday 9:00 am – 3:00 pm
Hotel Floor Plan
SAVE THE DATE!

2014 AGA Uncollectibles Workshop

September 10 - 11, 2014
Omni William Penn Hotel
Pittsburgh, Pennsylvania

Conferences By Monticello will collaborate with the American Gas Association to produce the 2014 AGA Uncollectibles Workshop in Pittsburgh, Pennsylvania.

We invite all utility companies and industry solution providers to participate in this event. Please contact us for more information and speaking or sponsorship opportunities.
Monticello Consulting
Utility industry consulting since 2002

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