



Presents a Conference on:



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# 6th Annual Credit and Collections for Utilities

June 3 – 4, 2008

Hyatt Regency Denver Tech Center  
Denver, CO



Exhibitor

**TeleVox**<sup>®</sup>

Pre-Conference Workshop  
Tuesday, June 3, 2008

**New Technology-Based Collection  
Solutions & Collection Tools**

# 6th Annual Credit and Collections for Utilities

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## OVERVIEW

Economic downturn, increasing bad debt, and changing customer payment behavior are just a few issues keeping utility credit and collection professionals on their toes. But even as the economy and customers change, utilities can still guide their performance and advance their bottom line through credit risk reduction and improved collection strategies.

At EUCI's 6th Annual Credit and Collections for Utilities conference, hear how utilities from across the country are finding new ways to reduce delinquency, prioritize resources, and lower operating costs.

Featuring utility case studies from:

- Xcel Energy
- Wisconsin Public Service
- We Energies
- Washington Gas Light Company
- Stream Energy
- Sacramento Municipal Utility District
- Las Vegas Valley Water District
- Dominion Power

## WHO SHOULD ATTEND

Credit and collections directors, managers, supervisors, and team leaders should attend our 6th Annual Credit and Collections for Utilities conference. This event will also assist professionals within the customer service arm of your organization to include call center and customer service directors, billing professionals, and analysts.

## Program Agenda

### Day1 Tuesday, June 3, 2008

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**12:30 – 1:00 p.m. Registration**

**1:00 – 1:10 p.m. Greeting and Opening Remarks**

**Conference Chair:** *Bruce A. Gay, President, Monticello Consulting Group*

**1:10 – 2:10 p.m.**

**The Economy: Where We Are, Economic Trends, and the Forecast for Utilities**

*Bob Cooke, Director, Customer Operations, Bass & Company Management Consultants*

Bankruptcies have increased 30% from a year ago, fuel costs are continuing to climb, foreclosures are at an all time high, and lending institutions are struggling for survival. What is going on out there?

Out of the plethora of information bombarding and alarming us on a daily basis, find out which pieces of data are critical to examine and how to use them to forecast your delinquency and predict your customers' ability to pay. Get a preview of what's in store over the next few years and learn some prudent steps you can take to offset the impacts to your collections and write-offs. The economy may seem out of control, but you can still guide your performance.

# 6th Annual Credit and Collections for Utilities

June 3 – 4, 2008

## Program Agenda

### Day 1 Tuesday, June 3, 2008 (Continued)

#### 2:10 – 3:00 p.m. Xcel Energy's Credit Transformation – "Drastic Times Require Extraordinary Actions"

Michael Gersack, Managing Director, Revenue Cycle, Xcel Energy



Faced with rising delinquencies, increasing write-offs, and limited resources in a hostile economic environment, Xcel embarked on a journey to revolutionize their approach to credit and collections. "Business as usual" was no longer acceptable.

In this session, hear strategies and actions that changed the tide:

- How Xcel reversed the write-off trend
- Transformation tactics to reduce active delinquency
- The process to metamorphosize final billed collections
- How the change was tamed and the momentum maintained

#### 3:00 – 3:30 p.m. Networking Break

#### 3:30 – 4:30 p.m. Improving Collections Returns in Difficult Financial Times

Dennis Huston, Supervising Customer Representative, Customer Operations  
Sacramento Municipal Utility District



The Sacramento Municipal Utility District (SMUD), the sixth largest municipal utility in the US, has tackled increasing net write-offs with a collaborative effort from their credit, contact center, and field forces in implementing an impressive number of credit & collections process improvements over the last 18 months. In this session, SMUD will share its journey of increased field collection efforts, changes in deposit and installment policies, implementation of early-outs, automation of their final bill process, and use of outbound dialing in their ongoing efforts to educate and partner with their customers to change payment behaviors.

#### 4:30 – 5:15 p.m. Want Less Bad Debt? Reach Deeper into Your Customer Data

Christopher Crabtree, Director of Financial Risk, Stream Energy



In 2007, Stream Energy began a new program to lower its bad debt expense and speed up its final bills collections. Hear how the Texas utility:

- Incorporated balance transfer technology that identified \$1,242,113 in inactive debt that was transferred to active collections in 2007
- Worked with utility-specific debt rules, regulations, and philosophies
- Automated its account balance transfers
- Reduced overall fraud through better customer identification

#### 5:15 – 6:15 p.m. Networking Reception

### Testimonials

"Excellent networking opportunity."  
J.F., Operations Manager, Credit and Collections, We Energies

"This conference was a great introduction of the world of credit and collections."  
M.L., Supervisor, Credit and Collections, Portland General Electric

Agenda Continued on Next Page

# 6th Annual Credit and Collections for Utilities

June 3 – 4, 2008

## Program Agenda

### Day2 Wednesday, June 4, 2008

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

**8:35 – 9:35 a.m. Change Collections as the Completion of the Sale**

*Abe WalkingBear Sanchez, Principal, International Profit Circle and Developer of Profit System of Credit and A/R Management*

Past dues aren't just accounts, they are people. And marketing is an important aspect of completing the collections process. This lively, informative hour may just change the way you look at your job and your customer.

Explore:

- Change in collections over the last 40 years
- Why customers don't pay – completing the sale
- The four step sales approach to past due A/R management (not collections)
- Feeding forward from the back of the parade
- Passion – sing every song like it's your last

**9:35 – 10:30 a.m. Implementing IVR into Your Collections Initiatives**

*Jean Frelka, Operations Manager, Credit and Collections, We Energies*



We Energies recently took a bold step to implement an IVR into its collections initiatives. By coordinating collections activities with the call center, We Energies has reduced the number of inbound calls to call center agents by 34% and improved its collection timeline and customer satisfaction in the process. Hear how the utility managed the IVR launch and improved its customer communications.

**10:30 – 11:00 a.m. Networking Break**

**11:00 a.m. – 12:30 p.m. Segmenting Your Customer Base for Improved Collections**

**Moderator:** *Bob Cooke, Director, Customer Operations  
Bass & Company Management Consultants*

**Panelists:** *Chuck Bedall, Technical Consultant/Six Sigma Master Black Belt, Dominion  
Alisa Mann, Customer Service Director, Las Vegas Valley Water District  
Pam Brooks, Credit and Collections Supervisor, Las Vegas Valley Water District  
Michael Gersack, Managing Director, Revenue Cycle, Xcel Energy*

One size does not fit all! Recognizing customer behavior and knowing the best response pays huge dividends through improved collections and enhanced operations. But which traits are most important to monitor, how should customers be categorized, and what are the most effective treatments?

In this facilitated panel, hear from three utilities that have found success in reducing delinquency, prioritizing resources, and lowering operating costs through tailored segmentation strategies. Right size your collections through segmentation!

**12:30 – 1:30 p.m. Group Luncheon**

### About EUCI

EUCI is a leading provider of conferences, seminars, workshops and courses designed exclusively for the energy industry. We seek to create a forum for professional communication and exchange knowledge and ideas among energy industry professionals and others interested in the industry.

Join the thousands of others who have attended our events since 1987 and see why they keep coming back.

# 6th Annual Credit and Collections for Utilities

June 3 – 4, 2008

## Program Agenda

### Day2 Wednesday, June 4, 2008 (Continued)

#### 1:30 – 2:15 p.m. Bad Debt Balance Transfers – A Fresh Look at Long-Term Performance

Bruce A. Gay, President, Monticello Consulting Group



Many utilities transfer previously charged off account balances to active accounts when former customers re-apply for new service or when account matches are found in the active customer database. Wisconsin Public Service recently reviewed its balance transfer process and discovered some interesting results. This session will examine the long-term performance of WPS's balance transfer process and detail what really happens to accounts, past due balances, charge offs, and the financial impacts.

#### 2:15 – 3:00 p.m. Outsourcing Your Credit and Collections Department – The Costs versus Benefits

Nasser Akari, Director, Credit and Collections, Washington Gas Light Company



Now more than ever, utilities are focused on reducing cost and improving performance. In an effort to continuously increase efficiency, Washington Gas Light Company outsourced its credit and collections department in 2007. Hear how the utility weighed the pros and cons to reach its decision to outsource, what its results have been to date, and how it achieved effective service level agreements to help manage credit risk within an outsourced environment.

#### 3:00 – 3:30 p.m. Networking Break

#### 3:30 – 4:50 p.m. Open Forum Discussion – What are Other Utilities Doing to Improve Their Credit and Collections? Ask them!

This facilitated discussion offers an excellent format to visit with other companies to gain best practices in minimizing risk and maximizing collections.

Topics in this discussion include:

- Reducing customer fraud
- Minimizing risk with security deposits
- Increasing collection agency performance
- Best practices in managing bankrupt accounts

#### 4:50 p.m. Closing Remarks and Conference Adjourns

### Sponsorship Opportunities

Do you want to meet this powerful audience to drive new business?

For sponsors and exhibitors, this means an unparalleled opportunity to raise your profile before a manageable group of executives who make the key purchasing decisions for their businesses.

There are a wide range of sponsorship packages available which can be customized to fit your budget and marketing objectives, including:

- Cocktail Reception Host
- Lanyard Sponsor
- Networking Break Host
- Luncheon Host
- Table Top Exhibits
- Breakfast Host

Please contact Denise Ice, 303-770-8800x300 or [dice@euci.com](mailto:dice@euci.com) for more information.

Agenda Continued on Next Page

# Pre Conference Workshop

## New Technology-Based Collection Solutions & Collection Tools

June 3, 2008

### Program Agenda

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

**Workshop Timing: 8:30 a.m. – 12:00 p.m.**

This workshop will examine the latest technology-based collection solutions and collection tools for utility companies to be more effective and efficient in today's difficult collection environment. In this workshop, you will learn about the latest advances in technology, analytic tools, and vendor solutions hitting the market.

- Web-based collections:
  - Learn how web-based collection technologies are changing the nature of collections
  - Review how other industries are integrating web, email, and text messaging to increase collections
  - Examine how to leverage the internet to lower the cost of collections
  - Learn how companies provide online access to account information and offer multiple online payment options
  - Evaluate the latest in skip tracing data
- New vendor solutions:
  - Learn about new solution providers offering third-party administration and management of collection agency performance and productivity
  - Explore how third-party solutions can eliminate internal IT involvement and costs associated with final bill collection and debt recovery programs
  - Examine the use of automated voice messaging for debt recovery
  - Become familiar with the latest in predictive analytics and scoring solutions
  - Review the increasing trend to outsource collection activities offshore
  - Learn how companies are outsourcing their bankruptcy administration functions to third-party solution providers
  - Investigate how to sell Chapter 7 & Chapter 13 bankruptcy accounts
  - Explore the process in which some debt buyers now offer to purchase accounts and then transfer debtor balances into credit card accounts

### ABOUT THE 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. Extra copies of the proceedings will be available for \$395.00 for both events.

## CONFERENCE LOCATION

A room block has been reserved at the Hyatt Regency Denver Tech Center, 7800 East Tufts Avenue, Denver, CO 80237, for the nights of June 1-3, 2008. Room rates are \$189 single/double for guest rooms. Call 303-779-1234 for reservations and mention the EUCl conference to get the group rate. Make your reservations prior to May 19, 2008. There are a limited number of rooms available at the conference rate. Please make your reservations early.

Hyatt Regency Tech Center in Denver offers majestic views of the Rocky Mountains while still being located in the magnificent setting of the prestigious Denver Technological Center. Located just 10 miles from downtown Denver, Hyatt Regency Tech Center's timeless design utilizes a striking twelve story, glass-enclosed atrium design... a perfect upscale ambiance for a business meeting, conference, or simply an elegant leisure experience. Hyatt Regency Tech Center in Denver is the choice DTC hotel for the business and leisure traveler alike.

## REMEMBER, EVERY 4TH REGISTRANT IS FREE!

### REGISTRATION INFORMATION

For instant registration call (201) 871-0474 or Fax Registration Form to (201) 767-1928

#### Register 3, Send 4th Free!!

Any organization wishing to send multiple attendees to these conferences 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 May 2, 2008 will be subject to a \$195 processing fee. Written cancellations received after this date will create a credit of the tuition (less processing fee) good toward any other EUCl 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 (201) 871-0474

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

#### MAIL DIRECTLY TO:

The Power Marketing Association (PMA)  
P.O. Box 2303  
Falls Church, VA 22042

#### FAX TO:

(201) 767-1928

#### PHONE:

(201) 871-0474

#### REGISTRATION CODE:

**YOUR REGISTRATION CODE IS W396**

**PLEASE USE THIS WHEN REGISTERING FOR THE CONFERENCE**

## PLEASE REGISTER THE FOLLOWING

- 6th Annual Credit and Collections for Utilities Conference & Pre-conference Workshop, June 3-4, 2008: **\$1595**, After May 23, 2008: \$1795
- 6th Annual Credit and Collections for Utilities Conference Only: **\$1195**, After May 23, 2008: \$1395
- Extra copies of the proceedings may be purchased for \$395 (add \$50 for international shipping)

How did you hear about this event? (Direct email, Colleague, Media (please specify), etc.)

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#### ENERGIZE WEEKLY

When you sign up to "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 EUCl has gathered during its 20 years organizing conferences.

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Check here if you have any dietary or accessibility needs. We will contact you for more details.

W396

7