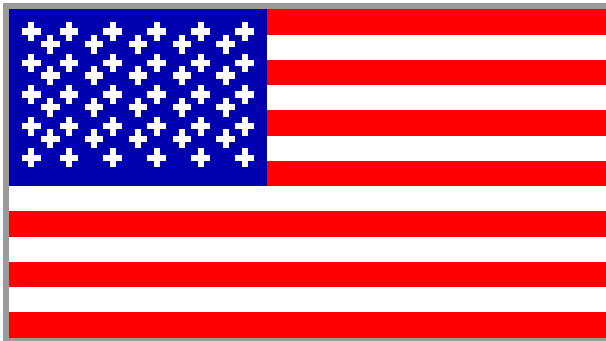
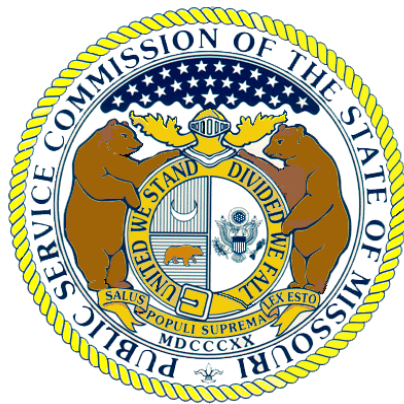


**Rwanda Utilities Regulatory Agency (RURA), National
Association of Regulatory Utility Commissions (NARUC)
and Missouri Public Service Commission (MPSC)
Regulatory Partnership Program**



Sponsored by US Agency for International Development (USAID)

Consumer Benefits

The Independent/Impartial Regulator

(consumer rights and responsibilities)

Friday, October 29, 2004
9:30 am

John Van Eschen

“Consumer Benefits – The Independent/Impartial Regulator”

- The regulator attempts to balance consumer interests with the interests of the regulated company.
 - Consumers should have clear rights and responsibilities.
 - An effort should be made to keep the consumer informed.

Consumer Rights and Responsibilities

- In Missouri, a telecommunications company is required to provide a statement which in layman's terms describes the rights and responsibilities of both the company and its customers.
- The company can either mail the statement to customers or list it in the front of the telephone directory.


Statements of Rights & Responsibilities Should Describe:

- A. Billing and customer payment procedures.
- C. Deposit and guarantee requirements.
- D. Conditions of termination/how to avoid discontinuance.
- E. Procedures for handling inquiries and filing a formal complaint.

Example of Statement of Consumer's Rights & Responsibilities

Fidelity Telephone & Fidelity Long Distance Customer Rights & Responsibilities

Customer Rights & Responsibilities



Phone Bill

Fidelity will provide the customer with a phone bill each month. Fidelity provides basic local phone service (including access to 911, where available) and certain custom calling services. Payment in full is due within 21 days of the date of the bill. If we do not receive payment within 21 days, the service is subject to disconnection. When paying by mail, the customer must be sure to allow enough time for payment to reach Fidelity by due date.

Payment Arrangements

Payment may be sent to Fidelity. Payment for service may be paid in cash at an authorized location. Customers temporarily having difficulty paying their bill can call Fidelity at **873-468-8081** to avoid having service disconnected or terminated. Under our billing procedure and subject to rules established by the Missouri Public Service Commission, we may require a deposit or a guarantee of payment.

Disconnection Or Interruption Of Telephone Service

Phone service is subject to disconnection or interruption for any of the reasons listed below. If service is disconnected, a new phone number will be assigned, and the customer will be required to pay installation charges again. If service is disconnected and reconnected within 30 days, the customer's phone number is reserved, and they will not be charged for installation again. However, they will be charged a reconnection fee.

1. Nonpayment of an undisputed delinquent charge for basic local telecommunications service. A customer's service will not be discontinued for nonpayment of a delinquent charge until Fidelity has notified the customer in writing at least 10 days in advance of the discontinuance. Additionally, Fidelity will make reasonable efforts to contact the customer by phone at least 24 hours in advance prior to disconnecting telephone service. Basic local service will not be discontinued for nonpayment of any charges other than charges for basic local service, however, the Company may place global toll blocking and eliminate any optional, non-basic calling features for nonpayment of charges for other than basic local service.
2. Unauthorized use of phone utility equipment in a manner that creates an unsafe condition or creates the possibility of damage or destruction to such equipment.
3. Refusal after reasonable notice to permit inspection, maintenance or replacement of phone utility equipment.
4. Misrepresentation of identity in obtaining phone utility service.
5. Failure to post a required deposit or guarantee.
6. Failure to comply with the terms of a settlement agreement.
7. Failure to act in accordance with any state or federal law.

Reconnection Of Service

After local phone service has been interrupted or disconnected or terminated, Fidelity will restore the customer's service when the reason for the disconnection or termination has been remedied. Before restoring the customer's service, the following will be required:

1. Reconnection charges must be paid if the service has been interrupted or disconnected
2. One month's advance payment and/or a deposit has been made.
3. Payment for all undisputed amounts must be received by Fidelity.

Procedures For Handling Inquiries And Complaints

Phone inquiries may be directed to Fidelity at **1-800-392-8070**. Written inquiries may be direct to 64 N. Clark, Sullivan, MO 63080.

Filing A Complaint With The Missouri Public Service Commission

If Fidelity cannot resolve the customer's complaint, the customer may contact the Missouri Public Service Commission at Governor Office Building, 200 Madison St., Jefferson City, MO 65101 or toll-free at **1-800-392-4211** to file an informal complaint.

If the complaint cannot be resolved informally, the customer may file a formal complaint, in writing, with the Missouri Public Service Commission at their mailing address:
P.O. Box 360, Jefferson City, MO 65102.

Also, the Missouri Office of the Public Counsel, representing the public before the Public Service Commission, has an office at Governor Office Building, 200 Madison St., Jefferson City, MO 65101. The Public Counsel's telephone number is **1-573-751-4857**.

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An effort should be made to keep the consumer informed

- Press releases.
- Information sheets, newsletters, brochures.
- Formal publications (Annual report, PSC Reports)
- Web site postings.
- State fair (brochures)
- Direct mailing (bill messages, bill inserts)

The Missouri Public Service Commission

Informed Consumers, Quality Utility Services, and a Dedicated Organization for Missourians in the 21st Century

HOW TO ESTABLISH UTILITY SERVICE

If you own or rent your residence, you will need to establish utility service in your name before moving in unless utility service is included in your rent. Most utility companies take applications by telephone and some may accept applications electronically. Others may have public business offices where you may make application in person.



WHAT INFORMATION WILL I NEED TO PROVIDE?

- ✓ Your Name and Proof of Identification (Driver's license or birth certificate).
- ✓ The address where service is to be provided. Mailing address if different from address where service is to be provided.
- ✓ Your Social Security Number.
- ✓ A telephone number where you can be reached (Sometimes a utility company will require verification of employment, so your employer's name and work phone number may be needed).

Note: Applicants for energy services (gas or electricity) should notify the utility company of the use of Life-Support equipment in the household. Residential customers applying for telephone service may qualify for reduced service connection charges and monthly rates for local telephone service under the Lifeline and Link-Up Programs, if income eligibility requirements are met.



WILL I HAVE TO PAY A DEPOSIT?

Applying for and obtaining utility service is like entering into a contract. Some of the information the utility company may ask for is the same as applying for credit. Information about your employment, record of prior utility service and income may be requested to allow the utility company to determine whether or not a security deposit will be required.

Utility providers may require a deposit to establish service if you are unable to meet certain credit standards. The amount of the security deposit varies from company to company. If you are unable to pay the full deposit, you may request to pay it in installments. In most cases, deposits are refunded once satisfactory credit has been established or if you close your account. Interest is paid on security deposits held by utility companies. Some companies accept a written guarantee of payment by an existing customer with good credit instead of a cash deposit.



PLAN AHEAD WHEN REQUESTING SERVICE

Some companies require you to request utility service at least 24 hours before you need it while others may require several days notice depending on the type of utility service. For example, applications for natural gas service should be made several days in advance to allow you and the utility company to schedule a time that you will be home as the service person must do a safety check and light the pilots on all gas appliances.

Some utility meters are located inside homes. Someone must be home to allow access to the meter so the service can be turned on. Some utility companies charge service connection fees to establish the service.



For more information

The Missouri Public Service Commission works to ensure Missouri citizens receive safe, reliable, and affordable utility service. If you have a billing question or service-related problem, call 1-800-392-4211, or visit www.psc.mo.gov

6/03

Consumer Connection



Informed Consumers, Quality Utility Services, and a Dedicated Organization for Missourians in the 21st Century
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Public Information & Education Department

Current Natural Gas Prices Could Mean Significantly Higher Gas Bills Next Winter

With natural gas prices spiking to near record levels in late February, it is anticipated that most companies under PSC jurisdiction will make filings reflecting an increase in natural gas rates.

Natural gas injections into storage this summer at prices higher than the summer of 2002 it could mean higher natural gas bills for consumers next winter.

Several factors are causing the current spike in natural gas prices:

- High crude oil prices
- A colder than normal winter
- Significantly lower storage levels
- Lower natural gas production

The PSC does not regulate wholesale supplier rates. The PSC does, however, review the purchasing practices of local natural gas companies to ensure they purchased natural gas supplies prudently and made reasonable decisions in those purchases given the facts and circumstances that existed at the time the purchases were made.

Natural gas companies under PSC jurisdiction are generally allowed to adjust rates to reflect wholesale natural gas price changes four times per year.

Ways to lower your gas bill:

- Look into energy saving tips and programs.
- Consider enrolling in an average or budget-billing plan.
- Add attic insulation if necessary.
- Place weather stripping around doors and windows.
- Change or replace furnace filters each month if needed.
- Have your chimney checked for blockage.
- Have heating system checked and tuned-up if needed.
- Close fireplace dampers when fireplace is not being used.
- Place an approved insulated cover-jacket around your hot water heater. Set water heater at 120 degrees.

What to do if you can't pay your bill:

- Contact your local utility company.
- State you are unable to pay in full.
- Apply for energy assistance at your local Division of Family Services office.
- Enter into a payment agreement with the gas company.

The **ELECTRONIC FILING AND INFORMATION SYSTEM (EFIS)** is the Missouri Public Service Commission's web-based electronic document management system. It contains public documents that can be accessed through your Internet browser.

FOR THE PUBLIC: The general public can access information found under the web heading "Resources."

In addition, the general public can submit informal complaints regarding their utility service provider(s), or make public comments on a pending issue before the Missouri Public Service Commission.

The general public has access to on-line viewing of current utility company tariffs, which list all rights and responsibilities of the consumer, as well as the utility and jurisdictional rates that pertain to utility services.

On The Web

www.psc.state.mo.us/efis.asp

Hours Of Operation

The Electronic Filing and Information System is available from 6 a.m. to 2 a.m. daily.

Toll-Free EFIS Helpdesk Line

(8 a.m. - 5 p.m.)
(866) 365-0924

After Hours

Use EFIS on-line Help functions.

Note: Commission hearings held in Room 310 of the Governor Office Building can be viewed live on the PSC Webcast www.psc.state.mo.us. You may also view a monthly hearing schedule from this area, or return to the main page and click on Hearing Schedule.



“Consumer-related Rules”

- Privacy
- “Truth-in-billing”
- Other rules

Privacy

- Identify requirements for the use and release of customer proprietary network information.
- Customer has the right to keep the company from disclosing such information.

Truth-in-Billing

- Regulator has tried to make telephone bills less confusing.
 - Clear description of services rendered & charges
 - Identify service provider including any changes
- Notify customers of rate increases.
- Offer to block calls to 900 #s, prisons, etc.

Other Consumer-related Rules

- **Caller ID Blocking rule:** Ensure police and domestic violence agencies have “per line” blocking so caller’s telephone # remains private.
- **Surcharge limitation rule:** Regulator is currently studying what should be done, if anything, about all the surcharges showing up on bills.

Questions?

