Appendix B:
Symposium Presentations
(109 pages)
INDIANA UTILITY REGULATORY COMMISSION
Billing Symposium

PANEL 1: CONSUMER RESEARCH

NOTE: NOT ALL PANEL PARTICIPANTS HAD POWERPOINT PRESENTATIONS
NAACP INDIANA
Environmental Climate Justice
Utility Billing Symposium report
November 2, 2015

Presented By Denise Abdul-Rahman
Respondent Outreach

- Email
- Social Media
- Focus Group
- Face to Face

Surveyed: 55 respondents
Respondent Demographics

• **Area:** The respondents live primarily in **Central 76%** and **Northern Indiana 24%**

• **Education:** 91% of the respondents have a Bachelors or higher education

• **Age:** 79% are 50 and older
Incomes at or below $29,000

28%

Incomes $30,000-$74,999

38%

Incomes $75,000 or higher

34%

Income of Respondents
RACE CLASSIFICATION

- African American/Black: 74%
- Caucasian/White: 17%
- Multiracial: 9%
Paper Billing

• Prefer paper billing irrespective of income and education status

Reasons for Paper

• Concern that an electronic bill maybe overlooked

• Security concerns expressed primarily by respondents age ranging 65 and older
Information Preferences

• Clarity on taxes, trackers and fees
• More clarity on whether meter reading is an estimate or actual usage
• Methods on how to reduce the bill
• 53% requested a more clearer due date and amount due in larger font
• Respondents favored usage and bar graphs as indicated on electric and natural gas bills specifically IPL and Citizens Gas
• High number of respondents prefer inserts
Preferences /Ease

Suggestion specifically to make bill easier read or understand bills
• Larger font

What is the one change that makes the task of paying your bills easier?
• 26% prefer due date more clear
• 26% prefer amount due in larger font
• 32% other preferences
Level 5 highest-level ranking percentage of respondent of the importance that the utility companies provide information on bill

- 73% prefer meter reading information to indicate whether it is actual or estimate
- 68% prefer separate line items noting the various trackers being charged for items, such as infrastructure improvements or environmental projects

 Level

- 63% prefer bill reduction programs for low-income consumers
- 58% prefer information on fixed costs, such as monthly services charges, which do not change as your monthly usage increases or decreases

 Rank

- 55% prefer knowing what taxes are being paid on behalf of utility services
- 50% prefer bar charts that show current and historical consumption
- 42% prefer tips to lower bills (energy efficiency, water storage etc.)

5
Recommendations

Information that is clear and understandable may help our members and communities to do better in paying high rates. However, we recommend utilities look to do more to help with the reality of high rates.
Recommendations

Information on Bill

We recommend information that provides

✓ payment methods
✓ locations where payments are accepted
✓ clear payment arrangement information
✓ implementation of no disconnects during winter months
Recommendations

Programs to Solve High Rates:

• It is true that utility rates are increasing. Our preference is the cost be incurred by the utility company.

• In lieu of, we prescribe energy efficiency programs, weatherization programs, and we are particularly interested in utilities (electric, gas and water) employing on-bill financing for urban and affected communities.
Recommendations

• We request for consideration On-bill financing that provides low interest rates and no credit check, only timely utility payments. We believe this will help the working class gain access to real energy management tools. Please see a study by The Environmental and Energy Study Institute, “Overcoming The Barriers to Energy-Related Investments With An On-Bill Financing Program: A Primer for Municipal Utilities and Electric Cooperatives, September 2015
References

NAACP Survey Monkey Findings

Value of consumer data access: market trends, challenges and opportunities, April 2015, The National Association of Regulatory Utility Commissioners,

The Environmental and Energy Study Institute, “Overcoming The Barriers to Energy-Related Investments With An On-Bill Financing Program: A Primer for Municipal Utilities and Electric Cooperatives, September 2015
Thank You

Questions or Comments

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BS, MBA, HCM, HIS
317-331-0815
inecjnaacp@att.net
Citizens Energy Group
Consumer Research

Joe Sutherland – Director Government and External Affairs
Jeff Ford – Director Billing and Customer Service
November 2, 2015
Overview

• History
• Vision
• Goals
• Objectives
Purpose

• Customer Perception
• Customer Preference
• Progress on Improvement Efforts
• Verbatim Comments
• Benchmarking
Potential Outcomes

• Services
• Business Processes
• Access to Information
• Communication
Research Partners

- Market Strategies International
- JD Power
- Walker Research
- Qualtrics
Type

• Monthly Random Survey
• Monthly Re-contact Survey
• Annual Random Survey
• Project Specific Survey
• Customer Journey Mapping
• Focus Group
Sampling Method

• Random
• Stratified
Mode

- Telephone
- Email
- Online
- In-person
Random Survey Elements

- Being Easy to Do Business With
- Having Bills that are Easy to Understand
- Being a Company You Can Trust
- Being Well Managed
- Value of Customer Service
- Being Responsive to Customer Needs
- Providing Accurate Bills
- Showing Concern and Caring
- Overall Satisfaction
- Information to Help Save Money by Using Less Energy
- Programs to Help Customers Use Energy More Efficiently
- Usefulness of Payment Options
- Usefulness of Information Provided on Bill
Re-contact Survey Elements

- Same as Random
- Being Responsive to your Needs
- Explaining Things so That You Understand
- Issue Resolved First Time Speaking With Representative
- Satisfaction With Automated Attendant

- Showing Respect
- Treating You as an Individual
- Overall Call Experience Rating
- Reasonableness of Wait to Speak With a Representative
- Being Friendly and Courteous
Demographics

- Age
- Ethnicity
- Income
- Education Attainment
- Gender
2015 Random Monthly (MSI) Participant Demographics

2015 Monthly Random: Age

2015 Monthly Random: Education

2015 Monthly Random: Ethnicity

2015 Monthly Random: Income
2015 Random Monthly (JD Power) Participant Demographics

2015 JD Power: Age

2015 JD Power: Education

2015 JD Power: Ethnicity

2015 JD Power: Income
2015 Random Re-contact (MSI) Participant Demographics

**2015 Monthly Recontact: Age**

- 18-24: MS Sample 5%, Marion County 10%
- 25-44: MS Sample 30%, Marion County 30%
- 45-64: MS Sample 35%, Marion County 35%
- 65+: MS Sample 15%, Marion County 15%
- n/a: MS Sample 5%, Marion County 5%

**2015 Monthly Recontact: Education**

- Elementary: MS Sample 5%, Marion County 5%
- Some High School: MS Sample 10%, Marion County 10%
- High School: MS Sample 30%, Marion County 30%
- Vocational School: MS Sample 25%, Marion County 25%
- Some College: MS Sample 15%, Marion County 15%
- College Graduate: MS Sample 10%, Marion County 10%
- Post Graduate Work: MS Sample 5%, Marion County 5%
- n/a: MS Sample 5%, Marion County 5%

**2015 Monthly Recontact: Ethnicity**

- Caucasian: MS Sample 50%, Marion County 50%
- African American: MS Sample 20%, Marion County 20%
- Latino: MS Sample 5%, Marion County 5%
- Native American: MS Sample 15%, Marion County 15%
- Asian: MS Sample 5%, Marion County 5%
- Two or more: MS Sample 5%, Marion County 5%
- n/a: MS Sample 5%, Marion County 5%

**2015 Monthly Recontact: Income**

- <$25k: MS Sample 30%, Marion County 30%
- <$55k: MS Sample 25%, Marion County 25%
- <$75k: MS Sample 15%, Marion County 15%
- <$100k: MS Sample 10%, Marion County 10%
- >$100k: MS Sample 5%, Marion County 5%
- n/a: MS Sample 5%, Marion County 5%
Survey Results (MSI Overview)

Benchmarking

- In Q4 FY15, Citizens Energy Group moved up at least one quartile on nine of the twelve measures in the National benchmarking database, with seven measures now in the first quartile.
- “Programs to help customers use energy more efficiently” is the only measure to have dropped a quartile in the current quarter.

National Database

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<tr>
<th></th>
<th>CEG’s Percent Positive Rating</th>
<th>MSI’s Average Positive Rating</th>
<th>Min / Max</th>
<th>CEG’s Rank</th>
<th>Number of Utilities Rated</th>
<th>CEG’s Quartile</th>
<th>CEG’s Decline</th>
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<td>Reasonableness of Natural Gas Rates</td>
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<td>7</td>
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<td>Value of Customer Service</td>
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<td>2</td>
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<td>Providing Accurate Bills</td>
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<td>69</td>
<td>3</td>
<td>33</td>
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<td>Overall Satisfaction</td>
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<td>55</td>
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<td>Information to Help Save Money by Using Less Energy</td>
<td>71</td>
<td>73</td>
<td>-2</td>
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<td>95</td>
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<td>Programs to Help Customers Use Energy More Efficiently</td>
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<td>71</td>
<td>-3</td>
<td>66</td>
<td>102</td>
<td>3</td>
<td>7</td>
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</table>

* MSI changed their benchmarking methodology during FY2015
2015 Bill Format Survey Elements

• Ease of locating information
• Clarity of information
• Sufficiency of information
• Sources of confusion
2015 Bill Format Focus Group
Participant Demographics

**2015 Walker Research Bill Format Focus Groups: Age**

- **2015 Walker Research Bill Format Focus Group: Gender**
  - Male
  - Female

- **2015 Walker Research Bill Format Focus Group: Disconnect Notice**
  - Within past 4 months
  - 4 - 6 months prior
  - Over 12 months ago
  - Never received a disconnect notice

- **2015 Walker Research Bill Format Focus Groups: Ethnicity**

- **2015 Walker Research Bill Format Focus Group: Utility Service Provided**
  - Gas Only
  - Water Only
  - Combination

- **2015 Walker Research Bill Format Focus Group: Budget Payment Plan Participation**
  - Participated
  - Never Participated
Conclusions

• Customer Satisfaction Focus
• Rigor
• Representative
• Multiple Methods/Modes
• Expert Partners
• Data Rich Results
• Benchmark
• Continual Process
NIPSCO Profile

Working to Become Indiana’s Premier Utility

Electric
• 468,000 electric customers in 20 counties
• 3,400 MW generating capacity
  — Operates 3 coal, 1 natural gas, 2 hydro generating facilities
  — Additional 100 MW of wind purchased power
• 12,800 miles of transmission and distribution
• Interconnect with five major utilities (3 MISO; 2 PJM)
• Serves two network customers and other independent power producers

Gas
• 821,000 natural gas customers in 30 counties
• Lowest delivered cost provider in Indiana
• 15,020 miles of transmission and distribution line/main
• Interconnections with seven major interstate pipelines
• Two on-system storage facilities

2,900 Employees
Merrillville, Ind. Headquarters
NiSource Profile

- 7-State Footprint
- ~7,500 Employees
- ~3.5M Natural Gas Utility Customers
- ~500K Electric Utility Customers
Objective:
Create a bill – based on direct customer feedback – that is easy to read and understand to enable customers to find the information they need quickly.

• Simplify information that matters most to our customers
• Improve the customer’s understanding of energy costs
• Improve customer satisfaction
• Comply with Regulatory requirements

Timing:
• Research and development: 2013-2015
• New bill available to customers: Q2 2016 (tentative)
NiSource Bill Reformat and Redesign Project

Research Methodology

**Internal Research:** Received feedback via focus groups from over 60 cross-functional employees throughout July 2013 regarding our bill compared to other utility and non-utility bills.

**Online Customer Panel:** 2,217 NiSource customers (591 NIPSCO) completed an on-line survey to test if the initial prototype was moving in the right direction, understand the information that is most important and how it compares to the current format as well as to other bills that they receive.

**In-Person Customer Focus Groups:** 96 NiSource customers (16 for NIPSCO) participated in an in-person facilitated focus group.
Online Panel

- Began in 2013
- Goals:
  - Help understand our customer needs and views on a variety of energy-related topics
  - Assess brand awareness and perception
  - Test new ideas or concepts
- Voluntary participation:
  - ~1,400 NIPSCO customers currently enrolled
  - ~6,000 total customers enrolled across NiSource
- Survey topics:
  - Safe digging
  - E-bill
  - Natural gas safety
  - Energy efficiency
  - Bill format

Bill format survey included a mouse-driven marker feature that allowed panelists to highlight areas of importance
In-Person Focus Groups

- December 2014-January 2015
- **Goal:** Explore reactions of NiSource customers to prototype bills
- **3 bill types presented:**
  - Regular
  - Budget Plan
  - CHOICE
- **Approach:** Review each element of the bill for content, format and organization

**Recruitment criteria:** Included being a member of a household who looks at and pays their utility bill, and a mix of:
- Ages (18-65+)
- Employment status
- Homeowner/renter
- Ethnicity
Customer Research Feedback

Key Findings

1. Strong preference to new bill over others they receive
2. Account summary is most important
3. Prefer usage history on the front side
4. Bar graph is favored over line
5. 94% preferred new bill to current bill

Overall Conclusion
Customers want to find their total bill amount owed, usage info, recent payment record and the due date.
Customer Research Feedback

New NIPSCO Bill Design (Tentative Preview)
INDIANA UTILITY REGULATORY COMMISSION
Billing Symposium

PANEL 2: PAPER BILLS

NOTE: NOT ALL PANEL PARTICIPANTS HAD POWERPOINT PRESENTATIONS
Customer Service and Billing in a Rapidly Changing World

November 2, 2015
Aqua – Operating in Eight States
Aqua Water Bill

Important Customer Information

Office Information:
Aqua Indiana, Inc.
Indianapolis Division Office
5750 Castle Creek Parkway North
Suite 314
Indianapolis, IN 46250

Toll Free: 877-WTR-AQUA or 877-866.2782
Fax: 866.780.8292
www.aquamerica.com

Customer Information: Please notify our Customer Service Center immediately upon any changes of occupancy, ownership or mailing address, as the customer is responsible for all charges until we are notified. Applicable rates, rules and regulations under which service is furnished are on file at the office address listed above.

If your bill is based on zero usage, there may be a problem with your meter reading equipment. If there is no reading with your meter reading equipment, you will be responsible for the water usage or leakage not reported on this bill. Please call customer service if you have any questions or to have your meter reading equipment serviced.

Complaints: We welcome the opportunity to work with you and attempt to resolve any concerns you may have. Please contact our Customer Service Center Toll Free: 1-877-WTR-AQUA (1-877-866-2782). If you are not satisfied with our response to your inquiry, you have the option of contacting the Indiana Utility Regulatory Commission - Consumers Affairs Division at 1-800-894-4556. Please note: The property owner must keep the meter or remote read device accessible for reading and inspection at all times.

The property owner must keep the meter or remote device accessible for reading and inspection at all times.

Meter Information: Any meter damage through negligence of the customer will be repaired at the customer’s expense. When an actual meter read cannot be made, an estimated reading is used for billing purposes. This estimate is based on your historical usage patterns. Any discrepancy with actual usage will be corrected with the next actual reading.

Payment Options:
Aqua Indiana accepts the following payment options:
* PAY BY PHONE: at 1-888-289-2098 24/7 for a fee to the customer.
* For a listing of your local Western Union payment agencies, please visit us on our website
www.aquamerica.com

Free Payment Options:
* ZIPCHECK: (Preferred) Automatic withdrawal of amount due from your bank account on the due date.
For additional convenience sign up for WaterSmart e-Billing to receive your bill electronically.
* WaterSmart e-Billing: Switch to paperless billing today. Enjoy the convenience of viewing and paying your bill online. Visit us at www.aquamerica.com to sign up today!

Rates and Charges Customer Charge:
All metered water customers shall pay a customer charge based on the size of meter or meters installed regardless of the amount of water used.

Usage Charge: All water passing through the meter will be charged to the customer whether used, wasted or lost to leakage in addition to the customer charge and fire protection charge.

Fire Protection Charge: All metered water service customers (except for sale for resale) located in a municipality, township, or fire protection district in which public hydrants are connected to Company’s water mains.

Non Penalty Period and Late Payment Charges: Charges become delinquent if not paid by the due date. If any portion of the current bill charges remain unpaid after the bill becomes delinquent, a late payment charge will be added to your water bill in an amount of 10% of the first $3.00 plus 3% of the excess over $3.00.

Aqua Indiana is an Aqua America Company (NYSE:WTR). For more information, visit our website at: www.aquamerica.com

Change of Name/Address

Insert this stub so that the name “Aqua Indiana” shows through the window of the payment envelope

Save a stamp.
Sign up for e-billing today!
www.aquamerica.com
Understanding YOUR BILL

1. **Service address** — The property for which the water service has been provided.

2. **Account number** — This is a new account number that identifies your billing and your service account with the water company. Additionally, your new account number will allow you to access automated account information when calling customer service. If you are currently making payments through an online banking service it is important that you update your account information to ensure no delay in processing your payment information.

3. **How to reach us** — Customer service mailing address, phone and fax numbers and e-mail address.

4. **Usage data** — Includes your water meter’s identification number and size, the dates of your billing period and the amount of water that was metered during the billing period.

5. **Bill calculation** — Shows customer charges, usage calculation, any applicable surcharges and total charges for the current billing period.

6. **Water use history chart** — Provides a 13-month usage history for customers who are billed monthly or a 12-month chart for customers who are billed quarterly.

7. **Message Center** — Provides important information about your service.

8. **Payment coupon** — Return this portion with your bill payment.

9. **Due Date** — Date your payment is due at Aqua

On the Back of Your Bill You Will Find:

1. Aqua Contact Information
2. Explanation of Terms and Changes
3. Remit to address
4. Payment Options
Aqua Payment Options

**Pay-by-Mail**
Pay-by-Mail payments are ordinarily processed within five business days, depending on mail delivery.
Aqua Pennsylvania, Inc.
P.O. Box 1229
Newark, NJ 07101-1229

**WaterSmart e-Billing**
Sign up for paperless e-billing at AquaAmerica.com and pay your Aqua bills online.

**ZipCheck**
ZipCheck is a convenient direct payment plan that automatically deducts the exact amount of your bill from your checking account on the due date. You will receive a bill detailing your usage, the amount that will be withdrawn, and the date which the amount will be withdrawn. This saves you the cost of a check and postage, and provides you with the ability to pay on the actual due date without risking late payment charges or past due notices. Once enrolled in ZipCheck you are responsible to notify your banking institution of any changes to your account.

**Pay-by-Phone**
You can pay your bill using Visa, Mastercard and Discover, or by check by calling customer service. You can also pay your bill online by visiting aquamerica.com and clicking on the customer service tab. A convenience fee will be charged by the service provider for all payments.

**In Person**
In certain areas of the country Aqua offers walk in payment centers. To see if there's a payment center near you, call customer service at 877.987.2782 or 877.WTR.AQUA.

**Online Banking**
Your online profile needs to include your full sixteen (16) digit account number. Payments received using this method take five business days for proper posting to your Aqua account.

*ZipCheck is a registered trademark of PNC Bank Corp.*
Aqua Customer Service Portal
Enrolled Customers

Forgot Username?

Password

Forgot Password?

Sign In

This site requires IE 9 or later, Google Chrome, Safari, or Firefox.

Sign Up Now

Go Paperless... Signing up is easy

Enroll Now in three easy steps

1. Have your account number and billing zip code ready
2. Pick your username and password
3. Enter your email address

Enroll Now
Aqua e-Billing Success

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<th>Trend</th>
<th>Comp to Same Period Last Year</th>
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<td>Electronic Bills Issued</td>
<td>190.155</td>
<td>11% Increase since 1/15</td>
<td>156,371 - 18% Increase</td>
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<tr>
<td>Timeliness/Completeness</td>
<td>100%</td>
<td>No Change</td>
<td>100% - No Change</td>
</tr>
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</table>

Ebills Issued 190,155 (~21%)
Aqua e-Billing Summary

Highlights / Summary Analysis of Result

• Aqua issued over 190,155 electronic bills in August 2015
• Over the last five months, WaterSmart e-Billing has averaged over 2,800 signups per month
• Aqua has saved over $2 million in postage in the last four years
• Aqua has issued over 5.3 million electronic bills – on pace to send out over 2 million e-bills per year
  • 26 months to reach 1 million e-bills
  • 9 months to reach 2 million e-bills
  • 7 months to reach 3 million e-bills
  • 7 months to reach 4 million e-bills
  • 6 months to reach 5 million e-bills
Thank You!
**Duke Energy**
- 7.3 million retail electric customers in six states in the Southeast and Midwest regions of the United States, representing a population of approximately 23 million people.
- Duke Energy Indiana’s service area covers 23,000 square miles and supplies electric service to 810,000 residential, commercial and industrial customers.
  - Owned generation summer capacity: 7,500 MW

**Panelist - Kevin Waid**
- Manager of Bill Presentation
- 19+ years in the utility industry
- Engineering degree from the Ohio State University
Paper Billing at Duke Energy

Condensed Bill

- Bills printed in black & white on preprinted stock
- 7.3M paper bills in the last 12 months
- 28% on eBill - eBill is a PDF of the printed bill
- Also offer Summary Billing, Braille, and large print.
- Urgent bill messages outlined in the middle
- Informational messages at the bottom
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<td>9,143</td>
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<tr>
<td>Detailed</td>
<td>90,726</td>
<td>22,036</td>
<td>4,367</td>
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<tr>
<td>% Condensed</td>
<td>87.2%</td>
<td>77.7%</td>
<td>67.7%</td>
<td>85.8%</td>
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**By Classification**

**Overall**

- Condensed
- Detailed
Understanding Your Bill

Reading Your Bill

- Account Number
- Amount Due
- Detailed Billing
- Help Line
- Customer Name
- Mail Payments
- Contact Information
- Mail Payments
- Next Meter Reading Date
- Next Meter Reading
- Rate
- Service Charge
- New
- Current Billing
- After
- Amount Due
- $43.82
- $46.86
- Net
- Prior
- $43.82
- $46.86
- Non-Large Bill
- Messages appear in this section of the bill

Understanding your energy bill can help you better manage your household energy usage and could aid you in saving money. This is an example bill, and may not reflect the latest rates. Click on the above links to view an explanation of each section. For further information or questions, please e-mail us or call our Customer Service Department at 1-800-921-2727.


900 0000043824 1212121244 mmmddyyyy2 00000048587

For less detailed billing information or your monthly bill, check box on right.

Current Customer
12345 Residential
Your City
12345-123

Visit us at www.duke-energy.com
The Cost of Making Format Changes

- None - Stay within the constraints of the bill (moving furniture within a house)
  - $0; < 3 months
  - Example: Simple bill messages or new trackers / riders
  - Limited testing
  - Approval built into the process

- Small – minor formatting changes (paint a room)
  - < $100k; 3-6 months
  - Example: Add or remove a phone number
  - Data available
  - Simple logic
  - Targeted test scenarios
  - Limited approval
The Cost of Making Format Changes

- **Medium** – Rework a bill section (remodel a room)
  - $100k - $1M; 6 – 12 months
  - Example - Adding graphics in the middle of the bill
  - Data available
  - Test numerous scenarios / combinations
  - Limited outside input and approval

- **Large** – Rework multiple bill sections (add a new room)
  - > $1M; > 12 months
  - Example – major bill format overhaul
  - Gather customer feedback, design mock-ups, share with outside parties, revise, and approve
    - Everyone has an opinion
  - New data points (basic architecture changes)
  - Test every scenario / combination
  - Training / customer communication / fall out

Tom Stanton, Principal Researcher
Kathryn Kline, Research Assistant
National Regulatory Research Institute

Billing Symposium
Indianapolis Indiana
November 2015
Presentation outline

• Brief explanation of methods used and approach to the project
• Preliminary findings, all subject to change based on continuing research:
  • from literature review
  • from content analysis of state public utility billing rules for electric, gas, water & wastewater utilities
  • from state utility commission complaints data
• Next steps for this project
Methods used

- Review of literature, docket, case law, utility web-pages
- Initial, brief questionnaire sent to state commissions:
  - 30 responses, remainder from commission web-sites
  - Identifying state contact persons, billing rules citations and important billing-related docket, and complaints data
- Billing rules content review and summary
  - Identifying common categories covered, plus unusual or unique aspects from specific states
  - In-state contacts check and verify research
- Review of state utility commission complaints data
  - Comparisons by various utility type
  - Report of billing-related complaints, % by topic
Literature review

- Goals and objectives for billing and related communications rules (for commissions, utilities, consumers of different stripes, and society as a whole)

- Historical trends in literature:
  - piecemeal progression over time
  - energy efficiency and content-labeling thrust in 80s-90s
  - competitive supplier billing since mid-90s
  - recent trends towards integrating communications channels and content
  - increasing customer engagement:
    - grid modernization
    - emergency communications
    - social media
  - NRRI Report No. 12-07, *Difficult Communications*
### Billing rules categories

<table>
<thead>
<tr>
<th>State</th>
<th>Minimum contents</th>
<th>Service deposits</th>
<th>Estimated bills</th>
<th>Master metering</th>
<th>Historical usage</th>
<th>Dispute resolution</th>
<th>Third-party agents</th>
<th>Levelized billing</th>
<th>Payment methods</th>
<th>Payment assistance</th>
<th>Partial payments</th>
<th>Special payment plans</th>
<th>Denial, disconnection</th>
<th>Weather-related shut-off</th>
<th>Electronic billing</th>
<th>Customer data privacy</th>
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<tr>
<td>Indiana</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
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<td>Y</td>
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<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
</tr>
</tbody>
</table>

- Several other categories are not included, because they are nearly universal (for example: meter errors, accuracy and testing; unauthorized use; late payments and returned checks; and disconnections due to health and safety concerns or in a state of emergency).
- In Indiana, rules cover electric, gas, water & wastewater. Industry types covered varies by state.
Historical usage

- Rules from 21 total states require utilities to provide customers with historical usage data, usually for 1-year back
  - This could be a regular practice elsewhere, like in Indiana for some utilities, without being mentioned in formal rules
- Only one state (Idaho), requires the information to be provided only on the bill, one state (Arizona) requires it in other communications but not on the bill, and the other 19 states require it both on bills and in other communications
- Three states require utilities to provide it only upon customer request (New Hampshire, South Carolina, and Tennessee), and one state (Wisconsin) explicitly requires reporting historical weather data in addition to usage data
Payment assistance

• Payment assistance rules generally require utilities to provide information to customers about non-utility sources of financial assistance, and also often about available energy efficiency or conservation programs.
• Requirements are in rules from 27 states (not Indiana).
• Information is required to be both on bills and in other communications in 22 states.
• Information is required to be on bills only in Alaska, Connecticut, and Kansas.
• Information is required not on bills but in other communications in one state (Arkansas).
Weather-related shut-off

- These rules typically prohibit utility shut-offs during certain months, and include provisions for special payment plans and payment assistance information.
- Included in rules from 31 states, most states covering winter heating months, but a few states cover only summer air conditioning months. Only Georgia’s rule covers both heating and air conditioning periods.
- Not included in Indiana, and Kentucky, but rules are included in Illinois, Ohio, and Michigan.
Complaint data based on responses from 17 states

- 17 states provided data on complaints by industry type
- 12 states provided data on complaints by topics/issues
- 8 additional states said they can do queries for us

Timelines are not uniform

- Length of time information collected varies
- Year of data reporting varies
- 2012 is earliest data used

Complaint data varies widely, so only percentages are reported
Complaint classifications

- There is little consistency in how states code complaints by topic, which makes comparisons difficult.
Complaints by industry type

Average of 17 states

- Gas 21%
- Water & WW 15%
- Electricity 64%

Indiana

- Gas 30%
- Water & WW 32%
- Electricity 38%

- While we have information on billing rules from all 50 states, only 17 states provided complaints data.
• State by state, complaint data can change markedly in response to known events
• Some state commissions do not track complaint data for all industry types
Next steps

- Next steps for literature review
  - Review of sample utility bills and explanations

- Next steps for billing rules data:
  - finalize missing data
  - confer with each state to make sure our understanding is correct
  - Finalize overall summary and identify any particularly interesting ideas from specific states

- Next steps for complaints data
  - Follow up with states that may provide data details

- Preliminary report completed by mid-January
- Report to be published by second week of February
INDIANA UTILITY REGULATORY COMMISSION
Billing Symposium

PANEL 3: eBILLING

NOTE: NOT ALL PANEL PARTICIPANTS HAD POWERPOINT PRESENTATIONS
Your hometown energy provider

AEP

INDIANA

MICHIGAN

POWER®

Your hometown energy provider
I&M: A UNIT OF AMERICAN ELECTRIC POWER
Approximately 2,400 Employees

Over 585,000 Customers in 2 States

Over 5,200 Miles Transmission Lines, part of the Largest U.S. Network

 Approximately 20,000 Miles Distribution Lines

Approximately 5,200 MW Generation Capacity
GENERATION DIVERSITY

COAL
49.7%
2,600 MW
Rockport 1
Rockport 2

WIND
8.6%
450 MW
Wildcat Headwaters
Fowler Ridge

NUCLEAR
41.3%
2,160 MW
Cook 1
Cook 2

HYDRO
0.4%
22.4 MW
Six Run-of-River
Hydroelectric Dams

SOLAR
~15 MW
To Be Built 2015-16
HELP TO KEEP RATES LOW

SAVES TREES

FREE ONLINE BILL PAY

CUSTOMERS HAVE OPTIONS

PAPERLESS BILLING BENEFITS EVERYONE!
I&M ON THE GO
MOBILE ALERTS

IndianaMichiganPower.com
Enroll today for your chance to **WIN** a Microsoft Surface™ 3!
Questions and Discussion
INDIANA UTILITY REGULATORY COMMISSION
Billing Symposium

PANEL 4: COMPREHENSIVE CUSTOMER ENGAGEMENT ON BILLING

NOTE: NOT ALL PANEL PARTICIPANTS HAD POWERPOINT PRESENTATIONS
Customer Service and Billing in a Rapidly Changing World

November 2, 2015
Aqua – Operating in Eight States
Aqua Water Bill

Customer Information: Please notify our Customer Service Center immediately upon any changes of occupancy, ownership or mailing address, as the customer is responsible for all charges until we are notified. Applicable rates, rules and regulations under which service is furnished are on file at the office address listed above.

If your bill is based on zero usage, there may be a problem with your meter reading equipment. If there is a problem with your meter reading equipment, you will be responsible for the water usage or leakage not reported on this bill. Please call customer service if you have any questions or to have your meter reading equipment serviced.

Complaints: We welcome the opportunity to work with you and attempt to resolve any concerns you may have. Please contact our Customer Service Center Toll Free: 1-877-WTR-AQUA (1-877-987-2782). If you are not satisfied with our response to your inquiry, you have the option of contacting the Indiana Utility Regulatory Commission - Consumers Affairs Division at 1-800-451-6465. Please note: The property owner must keep the meter or remote read device accessible for reading and inspection at all times.

The property owner must keep the meter or remote device accessible for reading and inspection at all times.

Meter Information: Any meter damage through negligence of the customer will be repaired at the customer’s expense. When an actual meter read cannot be made, an estimated reading is used for billing purposes. This estimate is based on your historical usage patterns. Any discrepancy with actual usage will be corrected with the next actual reading.

Payment Options: Aqua Indiana accepts the following payment options:
* PAY BY PHONE at 1-866-289-2909 24/7 for a fee to the customer.
* A listing of your local Western Union payment agencies, please visit us on our website www.aquaamerica.com

Free Payment Options:
* ZIPCHECK - (Preferred) Automatic withdrawal of amount due from your bank account on the due date. For additional convenience sign up for WaterSmart e-Billing to receive your bill electronically.
* WaterSmart e-Billing: Switch to paperless billing today. Enjoy the convenience of viewing and paying your bill online. Visit us at www.aquaamerica.com to sign up today.

Rates and Charges Customer Charge: All metered water customers shall pay a customer charge based on the size of meter or meters installed regardless of the amount of water used.

Usage Charge: All water passing through the meter will be charged to the customer whether used, wasted or lost to leakage in addition to the customer charge and fire protection charge.

Fire Protection Charge: All metered water service customers (except for sale for resale) located in a municipality, township, or fire protection district in which public hydrants are connected to Company's water mains.

Non Penalty Period and Late Payment Charges: Charges become delinquent if not paid by the due date. If any portion of the current bill charges remain unpaid after the bill becomes delinquent, a late payment charge will be added to your water bill in this amount of $3.00 plus 3% of the excess over $3.00.

Aqua Indiana is an Aqua America Company (NYSE:WTR). For more information, visit our website at: www.aquaamerica.com

Important Customer Information
Office Information:
Aqua Indiana, Inc.
Indianapolis Division Office
5750 Castle Creek Parkway North
Suite 314
Indianapolis, IN 46250

Toll Free: 877-WTR.AQUA or 877.587.2782
Fax: 866.780.8292
www.aquaamerica.com
Understanding YOUR BILL

1. Service address — The property for which the water service has been provided.
2. Account number — This is a new account number that identifies your billing and your service account with the water company. Additionally, your new account number will allow you to access automated account information when calling customer service. If you are currently making payments through an online banking service it is important that you update your account information to ensure no delay in processing your payment information.
3. How to reach us — Customer service mailing address, phone and fax numbers and e-mail address.
4. Usage data — Includes your water meter’s identification number and size, the dates of your billing period and the amount of water that was metered during the billing period.
5. Bill calculation — Shows customer charges, usage calculation, any applicable surcharges and total charges for the current billing period.
6. Water use history chart — Provides a 13-month usage history for customers who are billed monthly or a 12-month chart for customers who are billed quarterly.
7. Message Center — Provides important information about your service.
8. Payment coupon — Return this portion with your bill payment.
9. Due Date — Date your payment is due at Aqua

On the Back of Your Bill You Will Find:
1. Aqua Contact Information
2. Explanation of Terms and Changes
3. Remit to address
4. Payment Options
Aqua Payment Options

Pay-by-Mail
Pay-By-Mail payments are ordinarily processed within five business days, depending on mail delivery.
Aqua Pennsylvania, Inc.
P.O. Box 1229
Newark, NJ 07101-1229

WaterSmart e-Billing
Sign up for paperless e-billing at AquaAmerica.com and pay your Aqua bills online.

ZipCheck®
ZipCheck is a convenient direct payment plan that automatically deducts the exact amount of your bill
from your checking account on the due date. You will receive a bill detailing your usage, the amount
that will be withdrawn, and the date which the amount will be withdrawn. This saves you the cost of
a check and postage, and provides you with the ability to pay on the actual due date without risking
late payment charges or past due notices. Once enrolled in ZipCheck you are responsible to notify your
banking institution of any changes to your account.

Pay-by-Phone
You can pay your bill using Visa, Mastercard and Discover, or by check by calling customer service. You
can also pay your bill online by visiting aquaamerica.com and clicking on the customer service tab. A
convenience fee will be charged by the service provider for all payments.

In Person
In certain areas of the country Aqua offers walk in payment centers. To see if there's a payment
center near you, call customer service at 877.987.2782 or 877.WTRAQUA.

Online Banking
Your online profile needs to include your full sixteen (16) digit account number. Payments received using this
method take five business days for proper posting to your Aqua account.

* ZipCheck® is a registered trademark of PNC Bank Corp.
Aqua Customer Service Portal
Aqua Online Payment

Enrolled Customers

Forgot Username?

Password

Forgot Password?

Sign In

Sign Up Now

Go Paperless... Signing up is easy

Enroll Now in three easy steps

1. Have your account number and billing zip code ready
2. Pick your username and password
3. Enter your email address

Enroll Now
# Aqua e-Billing Success

<table>
<thead>
<tr>
<th>Key Metrics</th>
<th>August 2015</th>
<th>Trend</th>
<th>Comp to Same Period Last Year</th>
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<tbody>
<tr>
<td>Electronic Bills Issued</td>
<td>190.155</td>
<td>11% Increase since 1/15</td>
<td>156,371 - 18% Increase</td>
</tr>
<tr>
<td>Timeliness/Completeness</td>
<td>100%</td>
<td>No Change</td>
<td>100% - No Change</td>
</tr>
</tbody>
</table>

**Graph:**
- **Title:** Ebills Issued
- **Values:**
  - August 2015: 190,155 (~21%)
  - Other months show a steady increase in electronic bills issued.
Aqua e-Billing Summary

Highlights / Summary Analysis of Result

• Aqua issued over 190,155 electronic bills in August 2015
• Over the last five months, WaterSmart e-Billing has averaged over 2,800 signups per month
• Aqua has saved over $2 million in postage in the last four years
• Aqua has issued over 5.3 million electronic bills – on pace to send out over 2 million e-bills per year
  • 26 months to reach 1 million e-bills
  • 9 months to reach 2 million e-bills
  • 7 months to reach 3 million e-bills
  • 7 months to reach 4 million e-bills
  • 6 months to reach 5 million e-bills
Aqua America Customer Service

Thank You!
Proactively engaging utility customers on BILL CHANGES

Chase Kelley
VP, Marketing and Communications
Vectren at a glance

- Headquartered in Evansville
- 1,800 utility employees

Vectren Energy Delivery of Indiana – North
- 578,000 customers

Vectren Energy Delivery of Indiana – South
- 110,000 gas customers
- 143,000 electric customers

Vectren Energy Delivery of Ohio
- 315,000 gas customers

All values reflect 2014 data.
Understanding the customer bill

- Terms and conditions are included on the back of the first page of every natural gas and electric bill

Important Vectren Energy Delivery Numbers

Customer Service questions or concerns: To contact Vectren Energy Delivery regarding your bill or service, visit us online at www.vectren.com or contact us between 7 a.m. and 7 p.m., Monday through Friday, at 1-800-227-1376. Please do not include any correspondence to P.O. Box 209, Evansville, IN 47726-6209.

Natural Gas Service Terms & Definitions
Distribution and Service Charges - Portion of the bill which reflects the costs to deliver natural gas to your home or business. The customer facilities charge that is billed each month regardless of consumption is included in this line item.

Gas Cost Charge - Portion of the bill which reflects how much Vectren Energy Delivery paid for the natural gas used in your home or business. This cost is passed on to you. The Indiana Utility Regulatory Commission reviews and approves these natural gas costs on a quarterly basis.

Demand - Charge for some larger customers based on their highest usage within a defined period. The billing demand for gas is stated in therms.

CCF (100 Cubic Feet) - Gas consumption is measured by your meter in hundreds of cubic feet.

Therm - The volume of gas in CCF multiplied by the therm conversion factor.

Therm Conversion Factor - The heat content of the gas used to convert the measured gas consumption from CCF to therms.

Pressure Factor - Factor used to calculate consumption on meters in which delivery pressure is higher than standard pressure and a pressure compensation instrument is not used.

Miscellaneous Charges - Examples for miscellaneous charges may include but are not limited to deposits, reconnect charges, etc.

Electric Service Terms & Definitions (where applicable)
Current Electric Charges - Includes the following three components that are reviewed and approved by the Indiana Utility Regulatory Commission.
- Energy Charge - Charges billed each month for the amount of electric consumption during the billing period. This charge includes base commodity and delivery charges.
- Energy Adjustment - Portion of the bill which reflects the market cost of purchasing fuel and electricity as well as other environmental and regulatory cost adjustments.
- Service Charges - Charges billed each month to recover various costs the company incurs regardless of consumption. This includes metering, meter reading, operation and maintenance of service delivery facilities, billing and administrative costs incurred by Vectren Energy Delivery.

Demand - Rates for some larger customers are based on their highest usage with a defined period. The billing demand for electric is stated in kilowatts (kW) or kilovolt-amperes (kVA).

kW (kilowatt hours) - Electric energy consumption is measured by your meter in kilowatt hours.

Multiplier - Used to calculate the kW consumption on high usage meters.

Miscellaneous Charges - Examples for miscellaneous charges may include but are not limited to reconnect charges, returned check charges, etc.

Meter Abbreviations
A = Actual meter reading
E = Estimated meter reading

<table>
<thead>
<tr>
<th>Natural Gas Residential Rate Codes</th>
<th>RES 110 - Residential Sales Service, RES 210 - Residential Sales Service, RES 211 - Unmetered Gas Lighting Sales Service</th>
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</thead>
<tbody>
<tr>
<td>Electric Residential Rate Codes</td>
<td>RS - Residential Service, B - Water Heating Service</td>
</tr>
<tr>
<td>Electric Commercial Rate Codes</td>
<td>SGS - Small General Service, DGS - Demand General Service, OSS - Off-Season Service</td>
</tr>
</tbody>
</table>
Understanding the customer bill

- Vectren.com features a section on understanding the customer bill including sample bills
Communicating bill format changes

- Bill inserts and web promotions included with newly designed bills explaining the new format.

Easier Access to Important Information
A simplified Summary box gives you quick access to the most important information.

Find important bill messages, energy efficiency or safety tips below the Summary box.

Data to Analyze Account Activity
Analyse comparison graphs complete with 13 months of your usage and historic temperature data to help you understand why bill amounts may fluctuate from month to month.

Convenient Payment Slip
The bottom portion of your bill may be torn away and submitted using the enclosed return envelope. Or you can save a stamp by paying online at Vectren.com for free.

For questions or assistance reading your bill, please contact a Vectren Customer Service Representative at 1-800-227-1376 or visit our Live Chat feature on www.vectren.com.
Understanding the bill reminders

- Periodic reminders on the bill format included in Vectren’s customer e-mails and social media messages
Communicating bill changes

- Traditional news releases and social media used to communicate large-scale bill enhancements or changes
Communicating bill changes

- Bill messages are used to alert customers regarding bill changes, such as modifications to the due date or meter reading cycle.

BILL ADJUSTMENT: As Vectren implements automated meter reading, walk-by meter reading routes are consolidated into drive-by routes. As a result, billed days of service and due dates can change. We've planned these changes to minimize customer impact. Next month, your meter reading date will change slightly, affecting your bill due date, days of service, and billed amount. Your typical 29 to 31 days of service returns the following month. Learn more about the project at www.Vectren.com/AMR.

**Detailed Account Activity**

<table>
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<tr>
<th>Natural Gas Service</th>
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<tbody>
<tr>
<td>Meter Number</td>
</tr>
<tr>
<td>------------------</td>
</tr>
<tr>
<td>09/16/15</td>
</tr>
</tbody>
</table>
Ongoing communications on projects that impact or increase bills

Gas infrastructure modernization:
- Pipeline improvement projects
- Automated meter reading implementation

Multi-media outreach:
- Mass media
- Bill inserts and messages
- Elected official outreach (emails and face-to-face)
- Microsites
- Social media
- Direct outreach to impacted properties/customers
Appendix C:
Consumer Group Information
(40 pages)
INDIANA UTILITY REGULATORY COMMISSION

November 2, 2015

Billing Symposium

CONSUMER GROUP INFORMATION
Billing Symposium
November 2, 2015

Respondents to CAC’s survey represent a varied constituency from all regions of the state and nearly all spectrums of the ratepayer philosophy. Notably absent in the survey constituency is low-income ratepayers.

Takeaways

Q1: Do you receive your utility bills by paper, eBill or both?
The majority of respondents are receiving paper bills.

Q2: What is the number one reason why you are not using eBill?
We noted a significant concern for consumer online privacy. Additionally, many members noted that eBilling and online payment requires an additional fee which is yet another burden towards the payment process.

Q3: Think for a moment about how understandable your utility bills are. Do most of your bills include just enough, too much or not enough information?
A majority of respondents believe they are receiving enough information in their utility bills. Of those that believe they are not receiving enough information, please see Q15-6.

Q4: What information would help you best understand your bill?
A majority of the respondents answering Q4 (approximately 3 in 4 individuals skipped this question) desired more detailed information including tracker costs, fees and other costs. Many observed the need for a heads-up as to rate increases and increased tracker costs—there was an overwhelming fear of rate shock.

Q5: Do you find the information provided in the “Bill Message,” “News You Can Use” or similarly titled section of your utility bill valuable?
A majority of the respondents answering Q5 found the bill messages “sometimes” helpful.

Q6: What is the one change that would make the task of paying your bills easier?
The majority of respondents have no issue with the logistical task of payment but many noted they find that credit/debit card payment processes are burdensome and costly. One individual noted they would like the option of paying online without having to register for eBilling. Many align the “task” of paying bills with the “ability to pay” bills—in some instances there is no separate distinction by the respondent.
Q7: Which of these would make it easier for you to understand your utility bills: website, separate mailer, inserts enclosed with the bill, email, text messaging, in-person, social media, other?  
The majority of respondents believe bill inserts are the best avenue to enhance bill understanding. Additional feedback shows that the information provided is helpful but those that would like more information do not have an immediate and helpful gateway to do so—the prospect of further interaction typically involves a time-consuming phone call and thus the ratepayer retreats without answers. Please also see Q16.

Q8: Of all the bills you receive in paper format for utilities, please select the utility that provides the best bill format in your opinion:  
The majority of respondents believe their electric bill represents the best bill format although the answers outlined in Q9 tell a different story.

Q9: Please list the name of the utility and describe why you believe this bill has the best format:  
Many respondents noted that other utility bills (phone, cable, etc.) are fully itemized without any prompting or request. The process to receive a detailed electric and/or gas bill can be burdensome and fraught with red tape.

Q10: On a scale of 1-5 (with 1 being least important and 5 being most important), please rate the level of importance that a utility company provides the following information of your bill: a glossary list of terms and definitions; taxes you are paying for your service; indication whether your meter read was actual or estimated; separate line items noting the various trackers; fixed costs such as monthly service charges; historical consumption; weather/temp data; next scheduled meter read; tips to lower your bill; safety tips; promotional messaging; bill reduction for low-income consumers:  
Again with Q10, we see the majority of individuals concerned with cost drivers and billing transparency. Billing transparency (an overwhelming 66% in Duke territory) is the #1 issue for many.

Q11: If you receive paper billing, how do you want to be notified about changes to your utility bill (including the format or amount of detail)?  
The majority of members prefer changes in billing procedure and or rate announcements to be included as a bill insert. See Q7.

Q12: If you receive eBills, how do you want to be notified about changes to your utility bill (including the format or amount of detail)?  
The majority of members prefer changes in billing procedure and or rate announcements to be included as a separate email.
Q13: When your billing contains corrections to previously billed charges, how do you prefer to have this information identified on the bill?
The overwhelming majority of members prefer a separate section of the bill to show cancelled or adjusted charges.

Q14: How often do you read the inserts that are enclosed with your bills?
The slight majority of respondents indicate they sometimes read their bill inserts.

Q15: What would make bill inserts more useful:
The majority of respondents seek a less promotional and more informational type of bill insert. Again, larger font has been requested. Any information that clarifies billing policy and/or forthcoming changes. One respondent noted, “[I'd like] truthful breakdowns of why my bills keep going up.”

Q16: Do you have any suggestions that would specifically make it easier to read or understand your bills?
Of the respondents who answered Q16, many have continued to ask for itemized and/or detailed billing.

Q17: Are you familiar with the peer comparison report, which compares your energy use with that of your neighbors?
The majority of respondents outside Central Indiana do not know of peer comparison reports.

Q18: Do you find these peer comparison reports helpful?
The majority of respondents find the reports helpful.

Demographic Information
Q19: What is your age?
The majority of respondents are over 65.

Q20: What part of the state do you live in?
The majority of respondents live in Central Indiana (120 members). After that, Southern Indiana (47 members) and Northern Indiana (38 members).

Q21: What is the highest level of education you have completed?
The majority of respondents have a bachelor’s degree.

Q22: How would you classify yourself?
The majority of respondents are Caucasian.
Q23: What is your current household income?  
*The majority of respondents have an income $50,000-$74,999.*

General observations  
*Throughout the survey, respondents repeatedly asked for a larger size font. There is confusion as to budget billing and fixed billing.*

Other questions not surveyed

1.) How can electronic/paperless billing be made more attractive to consumers?  
*Our members indicate a preference for paper billing as indicated in Q1 and Q2.*

2.) Are there specific billing concerns dealing with water bills?  
*A few survey respondents mentioned they were charged a fixed cost for water service— with no bearing on usage.*

3.) Are there specific billing concerns dealing with wastewater bills?  
*Respondents in Central Indiana note that Citizens’ combined billing can be confusing.*

4.) Are there specific billing concerns dealing with gas bills?  
*As demonstrated by the overwhelming concerns listed throughout the survey, ratepayers desire an option to view itemized/detailed bills.*

5.) Are there specific billing concerns dealing with electric bills?  
*As demonstrated by the overwhelming concerns listed throughout the survey, ratepayers desire an option to view itemized/detailed bills.*

6.) In order of importance, what are the top 3-5 information points on a paper bill?  
- *Detailed/itemized bills if the ratepayer desires*
- *Timely and accurate information regarding bill increases (not just rates)*
- *Usage/peer comparisons*

7.) In order of importance, what are the top 3-5 information points on an electronic bill?  

8.) Do you find that consumers use their monthly utility bill as a way to understand their consumption as a consumer? Do they make personal changes (e.g. use less water, implement energy efficiency methods, etc.) based on this knowledge?  
*Yes, typically.*
9.) What information would be helpful to include on utility bills to help consumers understand the value of implementing energy efficiency measures? 
*Historical data is essential to the process in encouraging efficiency.*

10.) What causes the most confusion on utility bills?
*Fluctuating costs certainly create confusion—especially when usage remains constant. While bills focus on explanation of rate changes—bill changes cause the most frustration with fluctuating fuel costs, etc.*

11.) When reviewing a utility bill, what is the top piece of information consumers look for beyond the amount due and the due date (e.g. weather, usage data, average consumption, etc.)?
*Information we’ve detailed throughout the survey including tracker costs, etc.*

12.) Would more information about consumption and average bill aid with personal budgeting?

13.) What additional items would consumers like to see on the bill?

14.) Have surveys or focus groups been conducted to find out how utility bills can be improved by consumer groups? If so, what were the demographics of surveys and/or focus groups?
*N/A*

15.) Do you have an example of a best practice for electronic billing? If so, what was the practice?
*N/A*

16.) Do you have an example of a best practice of a utility educating consumers about what is on the bill? If so, what was the practice?
*No.*

17.) What are the demographics of those answering the survey provided to consumers?
*Please see survey answers Q19-23.*

18.) How easy is it for consumers to get information about their bill from utilities? Please provide examples.
*For some utilities, the process to secure itemized/detailed bills is as simple as a phone call. For others, the process is burdensome at best. Securing an itemized bill from IPL*
sometimes requires multiple phone calls and must be done again, the next billing period. When the data is provided, the ratepayer will have expended at least a half hour of time and waited over a week to receive data by US Mail.
Formula for calculating ratepayer utility bills:

Monthly Bill = Tracker Tracker Tracker Rates

Revenue Requirement = (Total Electric Demand) \(\text{KWH}\) \(\text{KWH}\) Revenue Requirement + Revenue Requirement

Cost of Service = \(\text{(profit)}\) Rate of Return + Cost of Service
Via Email
Chetrice Mosley
Executive Director of External Affairs
INDIANA UTILITY REGULATORY COMMISSION
101 West Washington Street, Suite 1500 E.
Indianapolis, IN 46204

RE: IURC Billing Symposium

Dear Chetrice,

INDIEC applauds the Commission for taking a leadership role in addressing billing best practices. Most large industrial customers have their own staff who calculate and verify the bills they receive from their utility. It is the understanding of many of our members that their bills are individually generated by utility staff because of unique circumstances of large customer accounts and/or billing procedures. Accordingly, a direct line of communication frequently exists between the large customer and utility for answering any questions the large customer may have about its bill or how it was calculated.

Our members provided feedback on a number of topics which may be of interest to you at the outset. It was recommended that utility bills should accurately identify all billing components such as billing demand, energy usage, and number of meters. All billing parameters (demand charge, energy charge, and tracker charges) should also be shown on bills. Customers who receive more than one utility service from Citizens Energy (i.e. water, wastewater, steam and gas) reported that each utility service was not reported separately, which does make it difficult to understand the bill. Feedback from our members suggests a balance here – a customer should be able to understand how the bill is derived, but Indiana utilities should continue to be able to customize their bills for large customers if there are unique circumstances. As you identify other topics of interest, if we can provide more specific input, please let us know.

Sincerely,

Jennifer W. Terry
NAACP INDIANA
Environmental Climate Justice
Utility Billing Symposium report
November 2, 2015
By Denise Abdul-Rahman
Key Findings Summary

The NAACP Indiana Environmental Climate Justice Committee submitted a survey to the members of the NAACP Indiana and the communities we advocate on behalf of. Our outreach methodologies were email, social media, focus group and face-to-face hard copies within a short time frame. We were able to secure 55 survey responses.

Our respondents prefer paper, large fonts, clarity on taxes and more pronounced notification of disconnection. Our respondents value the consumption and usage bar graph, energy efficiency/environmental information and the neighbor usage comparison.

The NAACP Indiana seeks to address high rates and the number of complaints about high rates presented to the Indiana Utility Regulatory Commission. Information that is clear and understandable may help our members and communities to do better in paying high rates. However, we recommend utilities look to do more to help with the reality of high rates.

**Information on Bill:** We recommend information that provides payment methods, locations where payments are accepted. We recommend clear payment arrangement information and the implementation of no disconnects during winter months.

**Programs to Solve High Rates:**
It is true that utility rates are increasing. Our preference is the cost be incurred by the utility company. In lieu of, we want energy efficiency programs, weatherization programs, and we are particularly interested in utilities (electric, gas and water) employing on-bill financing for urban and affected communities.

We request for consideration On-bill financing that provides low interest rates and no credit check, only timely utility payments. We believe this will help the working class gain access to real energy management tools. Please see a study by ²The Environmental and Energy Study Institute, *Overcoming The Barriers to Energy-Related Investments With An On-Bill Financing Program: A Primer for Municipal Utilities and Electric Cooperatives, September 2015*
Much of the Data collected answers the Utilities Questions
Summary of Key Findings and Conclusions

Surveyed: 55 respondents representing 10% of the 600 total surveyed

Area: The respondents live primarily in Central 76% and Northern Indiana 24%

Age: 79% are 50 and older

Income: 28% of those that responded to income had incomes at or below $29,999
38% of those that responded to income had incomes ranging $30,000-$74,999
34% of those that responded to income had incomes ranging $75,000 or higher

Race Classification:
74% of respondents identified themselves as African American/Black
17% of respondents identified themselves as Caucasian/White
9% of the respondents identified as other or multiracial

Education: 91% of the respondents have a Bachelors or higher education

Billing Preferences:
68% of the respondents prefer paper billing, regardless of income and education status
13% prefer both paper and electronic bill.

Paper preference reasons are:
- Concern that an electronic bill maybe overlooked
- Security concerns expressed primarily by respondents age ranging 65 and older
61% believe there is enough information on the bill

Information Preferences
- Clarity on taxes, trackers and fees
- More clarity on whether meter reading is an estimate or actual usage
- Methods on how to reduce the bill
- 53% requested a more clearer due date and amount due in larger font
- Respondents favored usage and bar graphs as indicated on electric and natural gas bills specifically IPL and Citizens Gas
- High number of respondents prefer inserts

Suggestion specifically to make bill easier read or understand bills
- Larger font

What is the one change that makes the task of paying your bills easier?
- 26% prefer due date more clear
- 26% prefer amount due in larger font
- 32% other preferences
Level 5 highest-level ranking percentage of respondent of the importance that the utility companies provide information on bill
73% prefer meter reading information to indicate whether it is actual or estimate
68% prefer separate line items noting the various trackers being charged for items, such as infrastructure improvements or environmental projects
63% prefer bill reduction programs for low-income consumers
58% prefer information on fixed costs, such as monthly services charges, which do not change as your monthly usage increases or decreases
55% prefer knowing what taxes are being paid on behalf of utility services
50% prefer bar charts that show current and historical consumption
42% prefer tips to lower bills (energy efficiency, water storage etc.)

References


2 The Environmental and Energy Study Institute, “Overcoming The Barriers to Energy-Related Investments With An On-Bill Financing Program: A Primer for Municipal Utilities and Electric Cooperatives, September 2015
Boosting Residential Energy Efficiency through On-Bill Financing

The Environmental and Energy Study Institute (EESI) has recently expanded its on-bill financing initiative into a national effort to significantly improve the energy efficiency of homes served by co-ops and public utilities. EESI has assembled a team that will assist these utilities to design, implement, and evaluate residential on-bill financing programs. EESI will also assist rural utilities with applications to a new U.S. Department of Agriculture loan program called Energy Efficiency Conservation Loan Program (EECLP) to capitalize their projects.

EESI is providing free assistance to co-ops and public utilities looking to implement on-bill financing (OBF) projects. EESI’s project team is available to:

- Share firsthand experience and lessons learned from South Carolina co-ops’ OBF pilot
- Conduct a needs assessment to determine if OBF is a good fit for the utility and its member-customers
- Identify additional resources and coordinate with stakeholders to overcome barriers to help get projects off the ground
- Assist utilities to design a project that fits their needs
- Help utilities navigate the EECLP application process
- Assist utilities to implement and troubleshoot their projects

On-bill financing programs can vary wildly in their design. EESI’s model for a successful on-bill financing program incorporates flexibility to meet local needs while maintaining the following design principles:

- Loans to program participants should be bill neutral or better, and interest rates need to be set at or below five percent, in order to assure cash-positive flow for participants
- Participants should not be required to make upfront payments for home improvements
- Programs need strong quality assurance plans that keep contractors accountable
- Programs should finance “whole house” sets of energy efficiency improvement measures to maximize cost-effective savings
- In order to be better accessible to low-income households, programs have to offer alternative methods of loan underwriting (i.e., good bill payment history in lieu of a credit check)

The EESI team understands the special needs of co-ops. Most of the team members have worked with co-ops in partnership with the Electric Cooperatives of South Carolina and Central Electric Power Cooperative, Inc. on their on-bill financing pilot program, “Help My House” (see back). EESI has a team of experts that can work directly with utilities at any stage of the process. These experts have worked with co-ops on on-bill financing programs in South Carolina, Kansas and Washington State.

If you are interested in hearing more about the support the EESI team will offer, or if you have ideas about how it could help, please visit www.eesi.org/Obf or contact:

John-Michael Cross  •  202-662-1883  •  jmcross@eesi.org
Miguel Yanez  •  202-662-1882  •  myanez@eesi.org
What is On-bill financing?

“On-bill financing” programs, in which utilities issue loans for energy improvements that are repaid as part of the utility bill, are an exciting opportunity to expand residential energy efficiency efforts around the country. Successful pilot models have shown that rural electric cooperatives (co-ops) and public power utilities can use on-bill financing programs to significantly reduce peak demand, carbon emissions and fossil fuel use. By driving down the need for additional power generation, these programs can be a winning business strategy for utilities. On-bill financing programs can help alleviate poverty by reducing families’ energy bills, while creating community-based jobs and economic growth by keeping energy dollars local and building demand for energy efficient products. Such programs can, therefore, be a valuable strategy to help meet the goals of EPA’s proposed Clean Power Plan.

Help My House Pilot Program

The “Help My House” pilot, implemented in 2011 and early 2012, produced very encouraging results among its 125 participating homes. Participants’ energy bills were cut by 34 percent, saving an average of $288 per home per year after loan payments. “Help My House” was designed to address the special challenges and opportunities facing rural communities to save energy, cut household utility bills, and reduce greenhouse gas emissions, all while supporting high-skilled jobs and keeping more dollars in the local economy.

The pilot’s innovative approach provided low-cost financing to co-op members for “whole house” efficiency upgrades, without upfront costs or traditional credit checks. Loans are attached to the meter and repaid over 10 years through charges on each participant’s monthly bill. In most cases, monthly energy savings exceed the cost of loan payments. This improves participants’ quality of life by increasing discretionary income and improving home comfort.

The comprehensive “whole house” approach, in which all of the energy efficiency measures were evaluated as part of the same system. Participating homes received a combination of air sealing, duct repair, HVAC upgrades, and insulation improvements. More than 95 percent of participants reported that they were more satisfied with their co-op after participating in the pilot.

<table>
<thead>
<tr>
<th>Average “Help My House” Pilot Results</th>
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<tbody>
<tr>
<td>Project Costs</td>
</tr>
<tr>
<td>Annual kWh Savings</td>
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<tr>
<td>kWh % Savings</td>
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<tr>
<td>Annual $ Savings</td>
</tr>
<tr>
<td>Annual Loan Repayment</td>
</tr>
<tr>
<td>Annual Net $ Savings</td>
</tr>
<tr>
<td>Project Simple Payback</td>
</tr>
<tr>
<td>kWh Savings over 15 years</td>
</tr>
<tr>
<td>Net $ Savings over 15 years</td>
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</tbody>
</table>

Loan capital for the pilot came primarily from a U.S. Department of Agriculture loan, supplemented by South Carolina co-op funds. Thanks in part to the success of the pilot, federal programs have been created to help co-ops around the country to develop similar programs. EESI assisted with the design and implementation of the pilot project, working in cooperation with The Electric Cooperatives of South Carolina (ECSC), the association representing the state’s 20 distribution co-ops; and Central Electric Power Cooperative, the state’s generation and transmission co-op. EESI participated in the "Help My House" pilot program in part to help develop a model that could be replicated by co-ops and other utilities across the country.
Help My House Loan Pilot Program
Program Design and Results

The Help My House (HMH) Loan Pilot Program was a test of energy efficiency as both a consumer product and a cost-effective replacement for investment in new generation by electric utilities. HMH provided on-bill financing (OBF) for energy efficiency measures in 125 homes, and analyzed the financial impacts on the electric system shared by South Carolina's 20 co-ops. Participants reduced their electricity use by more than a third—an average savings of nearly 11,000 kWh per home per year—and were extremely satisfied with the pilot and their co-ops. And, co-ops now better understand the financial impacts of an expanded program.

What is On-Bill Financing?
OBF allows members to finance energy efficiency measures with low-interest loans that they repay on their monthly electric bills. More than 30 co-ops offer OBF programs. South Carolina's HMH program is based on a 2010 state law that ties the loan to the meter and allows co-ops to disconnect for non-payment. The loan is passed on to the next homeowner or tenant when the home is sold.

Pilot Program Background
The pilot program was spearheaded by Central Electric Power Cooperative (Central), the wholesale power provider to South Carolina's 20 electric cooperatives and the 1.5 million consumers they serve, and The Electric Cooperatives of South Carolina (ECSC), the co-ops' marketing and public policy partner. In 2010, Central's Board of Directors adopted a set of energy efficiency objectives that included a 10 percent reduction in residential energy use within 10 years and a reduction in average wholesale power costs for the residential class, all while maintaining or improving member satisfaction.

The pilot was created to test an OBF program that could help meet these goals in a region where family income levels are 15 percent below the national average. Many families in this region also lack the cash for down payments or access to financing for energy efficiency investments. The pilot program was designed to finance efficiency upgrades through 10-year, 2.5 percent interest loans and to examine the impact on individual members, participating co-ops and wholesale power purchasing. Central and ECSC helped form a non-profit, KW Savings, to administer loan funds obtained from the U.S. Department of Agriculture's Rural Economic Development Loan and Grant Program (REDLG).
### Participating Cooperatives

<table>
<thead>
<tr>
<th>Aiken Electric</th>
<th>Palmetto Electric</th>
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<tbody>
<tr>
<td>Black River Electric</td>
<td>PeeDee Electric</td>
</tr>
<tr>
<td>Broad River Electric</td>
<td>Santee Electric</td>
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<tr>
<td>Horrr Electric</td>
<td>Tri-County Electric</td>
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</tbody>
</table>

### Project Team

- The Environmental and Energy Study Institute (EESI) in Washington, D.C. assisted with program design and outreach. EESI informs key stakeholders, including Congress and opinion leaders.
- Ecova, a firm that implements energy efficiency programs for utilities, assisted with program planning, management and analysis.
- Integral Analytics conducted the cost-effectiveness analyses.
- Carton Donofrio Partners, a marketing and consumer research firm, conducted surveys and supported training and marketing efforts.
- 1st Cooperative Federal Credit Union prepared and processed loan documents.
- KW Savings paid contractors and now manages loan repayments and program processes.
- Participating co-ops marketed the pilot, screened prospects, conducted audits, presented loan documents, advised participants and provided strategic project guidance.

### Help My House Process

1. **Energy advisor identified and screened participants**
   - Co-ops looked for homes with higher than average energy usage
2. **Energy advisor conducted visual audit**
   - This brief walk-through audit determined if a more comprehensive audit was needed
3. **Auditor conducted comprehensive audit and modeling**
   - Blower door and duct blaster tests by a certified auditor and computer modeling helped determine measure cost-effectiveness and measurable targets for quality assurance
4. **Participant got bids, selected contractors and signed loan documents**
   - Contractors were trained, approved and used standard bid sheets
5. **Measures installed**
   - Contractors performed efficiency retrofits
6. **Projects inspected and approved, KW Savings paid contractors**
   - Inspection included testing for air leaks and duct leakage

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Program standards and procedures were consistent throughout the pilot, but co-ops participated in slightly different ways. Most conducted their own outreach and marketing, and designated an employee to be an energy advisor. A few co-ops volunteered staff to perform the more comprehensive energy audits.

### Data Collection and Analysis

Co-ops documented at least one year of billing history before and after measures were installed. Integral Analytics used this data to determine energy savings, demand savings and cost-effectiveness for each home. Because weather fluctuates, they also “weather-normalized” the data to illustrate what the savings would be for a typical meteorological year.
Results

Installations began in June 2011 and 125 were completed by February 2012, which was 25 more than the program's goal. Fifty-three were single family detached homes, and 72 were manufactured homes. Nearly every home needed air sealing and duct sealing. More than 80 percent received HVAC upgrades, and more than 90 percent of the homes required attic insulation. The average loan was $7,684.

<table>
<thead>
<tr>
<th>Air Sealing</th>
<th>99%</th>
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<tbody>
<tr>
<td>Duct Leakage Reduction</td>
<td>98%</td>
</tr>
<tr>
<td>Attic Insulation</td>
<td>91%</td>
</tr>
<tr>
<td>Electric Furnace to Heat Pump</td>
<td>47%</td>
</tr>
<tr>
<td>Heat Pump Replacement</td>
<td>42%</td>
</tr>
<tr>
<td>Floor Insulation</td>
<td>31%</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>3%</td>
</tr>
<tr>
<td>HVAC Tune-up</td>
<td>3%</td>
</tr>
</tbody>
</table>

Percent of Homes

<table>
<thead>
<tr>
<th>0%</th>
<th>10%</th>
<th>20%</th>
<th>30%</th>
<th>40%</th>
<th>50%</th>
<th>60%</th>
<th>70%</th>
<th>80%</th>
<th>90%</th>
<th>100%</th>
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The results were impressive. The average home cut electricity use by 34 percent, nearly 11,000 kWh per year. Average payback is just over six and a half years — far shorter than the 10-year loan term. The average participant is making the loan payment and still pocketing $288 per year. The measures are expected to last at least 15 years. As a result, after the loan is paid off, annual savings for an average home will increase to more than $1,100 per year, producing a net savings after 15 years of more than $8,500.

<table>
<thead>
<tr>
<th>Average Savings and Loan Payments</th>
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<tr>
<td>$1,157</td>
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Central pays more for power during peak, so the performance of the I-MH homes during system (coincident) peak is important. The coincident peak demand savings were 27 percent during the summer peak in June, and 46 percent during the winter peak in January.

Members expressed a high degree of satisfaction with the pilot program and their co-ops. A post-project survey showed that the vast majority of program participants are more satisfied with their co-op as a result of participating in the HMH program. Why? They have lower electricity bills. They feel that their co-op is trying to help them. They had a positive experience with one or more of the select group of trained contractors, and their homes are now more comfortable.

While it is not possible to measure savings from individual measures, modeling predicted that HVAC upgrades (sealing ducts, and replacing electric furnaces and older heat pumps) would account for the majority of the savings.

Distribution of Savings from Pilot Measures

- HVAC Tune Up 1%
- Floor Insulation 11%
- Electric Furnace to Heat Pump 27%
- Air Sealing 12%
- Attic Insulation 15%
- Heat Pump Replacement 17%
- Duct Leakage Reduction 17%
Recommendations

1. Co-ops are encouraged to consider offering OBF programs. The HMH pilot showed that OBF programs can be a great service to members.

2. Co-ops that offer OBF should collaborate with other co-ops and with state and national organizations to standardize a program to reduce costs and improve quality.

3. Co-ops offering OBF should identify an organization to serve a centralized support function to improve the efficiency and the quality of program delivery.

4. OBF programs should support emergency replacements for heat pumps and water heaters.

5. OBF programs should deploy load control devices, which will improve load factor and benefit the system, the power purchaser and even the non-participants.

6. Consider broadening the energy service offering in OBF to include renewables and eventually energy storage.

7. A supporting organization or group of affiliates (such as Central, ECSC and KW Savings in the S.C. example) should facilitate the development of business plans for interested co-ops to foster collaboration and to assist co-ops in fully recovering program administrative costs.

Participant Testimonials

“I am saving about $300 to $400 a month.”

“They were genuinely concerned about my high utility bills.”

“It is not a big payment. It is something I can afford.”

“I would not be in the home if I did not get the Help My House loan.”

“During winter, it keeps it warm. During summer, it keeps it cool.”

Contact Information

Central Electric Power Cooperative
www.cepci.org
Mike Smith
mcsmith@cepci.org

The Electric Cooperatives of South Carolina
www.ecsc.org
Lindsey Smith
lindsey.smith@ecsc.org
Purpose of these questions:

These are the remaining questions the utilities provided that are not included in the survey. It is recommended that your organization answer the questions that are applicable and may have a position on behalf of your members/groups you represent. Whether that is creating a separate survey, focus groups, meetings with members or boards, or based on previous research or whitepapers you may have come across, etc.

DISCLAIMER (10/13/15): I’m offering these answers strictly as general background information to help aid in the discussion at the IURC’s upcoming Billing Symposium. These are my opinions only and do not represent a formal position on behalf of the OUCC in any pending or future regulatory proceeding. Nothing in this document should be viewed as binding in any way on case positions taken by OUCC witnesses or attorneys either currently or in the future. In addition, silence on any topic does not imply an endorsement of or agreement with any position that may be put forth by other parties, either formally or informally.

Anthony Swinger, OUCC Director of External Affairs.

1. How can electronic/paperless billing be made more attractive to consumers?

Give consumers the option of either (i) authorizing automatic deductions from checking accounts when utility bills are issued or (ii) separately handling the entry and timing of their on-line bill payments.

If they are billed electronically, make sure there are no additional fees, either from the utility or the bank. “Convenience fees” are a sore spot for many consumers. Make sure also that the consumer can have the same level of detail that he/she would have with paper billing, and make sure the consumer knows he/she always has the option to go back to paper billing if desired.

2. Are there specific billing concerns dealing with water bills?

Reduce the number of estimated meter readings.

If the utility could detect unusually high usage (either at a specific service location or other meters on the utility’s own distribution system) and notify affected customer(s), efforts could be made to detect and fix a leak before a customer’s bill skyrockets. It would also promote water conservation. The trade-off, though, comes back to the general concerns that have been raised about “smart meters” throughout the U.S. Consumer education and clear information addressing health and privacy concerns is generally lacking throughout the industry.

The OUCC frequently receives calls from consumers who are complaining about a “water bill,” when the complaint really focuses on charges from municipal sewer, trash pick-up, recycling or other entities not regulated by the Commission whose charges are included on the same bill. If a regulated utility issues bills that include charges for regulated and unregulated services, consumers should know in advance which services are subject to Commission jurisdiction and
which are subject to the authority of other types of entities (e.g., municipal
governments, not-for-profit utility boards, and rural electric membership
corporation boards). Customers should also be made aware of the order in which
partial payments will be applied if multiple services are included on the same bill.
If applicable, customers should also be instructed on their ability to self-direct
partial payments to specific service providers. If customers cannot self-direct
partial payments, that needs to be made clear to them, whether on the face of a
regulated utility bill or in a billing insert. If the billing entity or payment processor
has a standard order in which partial payments will be applied, customers also
need to be made aware of that policy, so they can plan accordingly. The bill
should include contact information for each of the billing entities and, with regard
to bills for regulated utility service, contact information for the Commission’s
Consumer Affairs Division, with instructions on who to call at each of the billing
entities if a customer has questions or problems that they have not been able to
resolve directly with the utility.

3. Are there specific billing concerns dealing with wastewater bills?

If based on water usage, indicate whether the volume billed is based on an
actual meter reading or an estimate.

A frequent complaint has to do with flat, monthly rates (in other words, “why
should my family of 4 pay as much for sewer as the family of 10, with a
swimming pool, across the street?”) We have opportunities to better educate
consumers on why many sewer utilities charge flat rates, and why charging a
volumetric rate is not always simple.

4. Are there specific billing concerns dealing with gas bills?

Bills should show what charges are due to usage, as opposed to a flat user fee.
They should also delineate between base rates for operations, wholesale gas
costs (the dollar-for-dollar pass-through), and other approved trackers. In
addition, a clear description of those charges should be provided to each
customer once or twice a year.

5. Are there specific billing concerns dealing with electric bills?

For interested customers, the utility should provide a monthly bill with a
breakdown of trackers and an indication of what charges are due to usage, as
opposed to a flat user fee. Periodically, a simple explanation of each rider would
be helpful, whether printed on the bill or enclosed as an insert.

6. In order of importance, what are the top 3-5 information points on a paper bill?

Due date, dollar amount due, usage, utility contact information, and a clear
indication of whether it’s an estimate or based on an actual read.
7. In order of importance, what are the top 3-5 information points on an electronic bill?

Due date, dollar amount due, usage, utility contact information, and a clear indication of whether it's an estimate or based on an actual read.

8. Do you find that consumers use their monthly utility bill as a way to understand their consumption as a consumer? Do they make personal changes (e.g. use less water, implement energy efficiency methods, etc.) based on this knowledge?

Some do. Others choose to have a simplified bill without the detail needed to track consumption from month-to-month or year-to-year. Consumers also give credence to the information at varying levels (in other words, some customers trust utilities more than others. The same is true for consumer groups, government, etc.)

9. What information would be helpful to include on utility bills to help consumers understand the value of implementing energy efficiency measures?

The flat utility charge, a breakdown of all tracker charges, the usage level and tariff rate. If a utility is unwilling to break down the tracker charges, then it should at least show how much is flat and how much could be affected through EE.

10. What causes the most confusion on utility bills?

Acronyms.

11. When reviewing a utility bill, what is the top piece of information consumers look for beyond the amount due and the due date (e.g. weather, usage data, average consumption, etc.)?

Consumption.

12. Would more information about consumption and average bill aid with personal budgeting?

For some customers, it could. Others would not find that to be necessary. The option should always be available, as a matter of transparency.

13. What additional items would consumers like to see on the bill?

That will vary. The one item they widely do NOT want to see is advertising for paid services.
14. Have surveys or focus groups been conducted to find out how utility bills can be improved by consumer groups? If so, what were the demographics of surveys and/or focus groups?

At this point, the only marketing research the OUCC has conducted is the on-line Monkey Survey coordinated by the Commission for this Billing Symposium. For demographics, see survey results, when available.

15. Do you have an example of a best practice for electronic billing? If so, what was the practice?

It could be beneficial to send a text alerting the customer that an e-bill has arrived and, if automatic payment deductions are made, the date and amount of the payment.

16. Do you have an example of a best practice of a utility educating consumers about what is on the bill? If so, what was the practice?

When telephone companies were still regulated by the IURC, they did a good job of pointing out changes in service providers and breaking down charges, some of which were usage or plan based and some of which were tied to state or federal regulatory requirements.

17. What are the demographics of those answering the survey provided to consumers?

See survey results.

18. How easy is it for consumers to get information about their bill from utilities? Please provide examples.

This will vary among utilities. If the information is accessible online, that’s helpful. More importantly, customer service representatives should be familiar enough with the billing language and format that they can respond clearly to questions about routine billing matters.
OUCC Survey Results for IURC Billing Symposium:
A Snapshot of What We’ve Learned

By Anthony Swinger, Director of External Affairs
November 2, 2015

Summary

The Indiana Office of Utility Consumer Counselor (OUCC) appreciates the Indiana Utility Regulatory Commission’s (IURC’s) efforts to facilitate this symposium and to foster a productive dialogue among all of the stakeholders. We especially appreciate the efforts of IURC staff to produce these surveys for our office and additional consumer parties, and provide the information for our review and use.

The information provided via the OUCC survey collectively represents only one piece in the larger puzzle, as we have not seen or discussed the data from other consumer surveys. We also recognize that this collection of consumer opinions is a “snapshot in time,” limited to the 13-day window in which the data were collected. We view this snapshot as a starting point for continued dialogue.

While this report focuses on seven key takeaways from the OUCC survey, it also includes random quotes shared by some consumers who responded. (Names of specific utilities have been edited out.) In addition, the author is sharing some personal opinions on each takeaway for discussion purposes. These opinions should not be viewed as formal agency positions as explained in the disclaimers at the end of this report.
About the Respondents

590 consumers throughout Indiana took the time to respond to this survey. Given that this survey was developed quickly, only available online, and only available for a 13-day period, we are very happy with the number of responses.

- We are equally happy with the quality and thoughtfulness many people put into their replies.

- The survey did not ask consumers for their names or locations. Nor did it ask them to name all of their utilities. However, it did include an optional question as to which third of the state they live in.
  1. Roughly a third of the respondents reside in central Indiana.
  2. Another third are divided between northern and southern Indiana.
  3. The remaining third did not answer this optional question.

- On the whole, this survey’s respondents were more educated, more affluent, and slightly older than average. People with non-white ethnicity were also underrepresented when compared with population averages.
  1. These factors may be due in part, again, to the compressed timeframe in which the survey was offered (combined with our limited ability to do more targeted outreach).
  2. We are hopeful that the survey results from the additional consumer organizations will help compensate for those shortcomings. We look forward to seeing those results and incorporating the viewpoints into the more holistic discussion.

- Most answers did not vary appreciatively based on demographics. But key areas in which those answers did differ are noted below.
Seven Key Takeaways

Seven major themes are clear from the respondents to this survey:

1. Estimated bills are very unpopular.
2. Billing inserts are also unpopular.
3. "Plainer language," however, is very popular.
4. The desire for plain language does not translate to a desire for less information.
5. The type of information consumers want varies widely.
6. Paper billing is not going away.
7. Whenever rates change, consumers want to know.
Takeaway #1: Estimated bills are extremely unpopular.

- The news that billing estimates are unpopular is not surprising.

- However, the number of comments mentioning estimated bills was a bit surprising. So was the strong distaste consumers expressed in a number of those comments.

Some of the consumer quotes:

"It would be nice to know when they estimate your bill because they don’t always tell you. You just get a double bill.”

"I can’t stand when my utility bill always says estimated, because to me, that makes me feel like they are just putting what they want and they are not coming out to make sure they aren’t collecting too much. I think they purposely put information on the bill the way they do, just to confuse folks, and a majority of them are not going to call and ask questions. Even if you are collecting $5 extra from each customer, that’s a ton of money overall, but would any of us know that we were being overcharged? Probably not.”

"I’d like to know the date the meter readings occur – the last date and next anticipated date.”

“(My) sewer utility, as an example, fails to indicate on the bill if the meter is read or estimated. Billing dates are dated 3-5 days before I actually receive the bill which shortens time to get them paid. Other utilities fail to provide information on their costs of service.”

“(My gas utility) provides clearer bills than my other utilities. It’s on one page, with the back providing info on the taxes and charges. It’s got the most useful ridiculous graph to show usage and it has average temps to help you see why you might be using more or less gas. It also changes from month to month more often which actually makes me more confident that they aren’t ripping me off or just averaging the meter reads.”

“I want to know if usage is estimate or meter! I want to know if there are any unknown options that will decrease my bill per my situation. What are my options?”

“Estimating bills should be against the law.”

A thought or two from the author:

Are AMR meters the answer? Maybe. But no solution is perfect.
Takeaway #2: Billing inserts are unpopular, too.

- This is especially true when inserts include advertising and messages outside the scope of billing-related matters.

- 45% of respondents say they “sometimes” read the inserts.

- Consumers in the lower income brackets are a little more likely to read them.

- Consumers in northern Indiana are also slightly more likely to read them.

- However, the survey also asked consumers to name which of several things would be most helpful in making it easier to understand their bills. Inserts came in as the number one answer at 38%.

- Along a similar line, the survey asked if the “News You Can Use” sections on the bills themselves are helpful. About 67% of the respondents said “yes” or “sometimes.”

Some of the consumer quotes:

“Too many ads! I will never do business with those that clutter my bill!”

“Limit them so they are used only when absolutely necessary.”

“Add information to the bill or don’t send it. It’s a complete waste of resources.”

“Make them pertain to the local area for that consumer.”

“Shorter and to the point.”

“Current info that can help me. Not just ‘did you know fluff.’”

“To me it is wasted paper and environmentally unsound.”

“I get enough advertising. I don’t need more.”

“Do not put other vendors’ advertisements in the bill inserts.”

“Less inserts that look like scams.”

“(It’s useful) when they contain information about local events or programs, information about opportunities for energy savings, money-saving opportunities, etc.”

“Make sure the insert information is pertinent and timely.”
“(Only want) information that affects my cost, service, billing, and utility business, and no recipes for apple pie or information on social gatherings.”

“Fine the way they are.”

“More color. They seem pretty bland.”

“I usually scan to see if they are applicable for us. If not, I don’t read them. When they apply, I usually find them helpful.”

A thought or two from the author:

Don’t get rid of billing inserts. Why not? Because they can be very effective tools and can serve a very valuable purpose when it comes to consumer education.

However, advertising and image-building can undermine the credibility of inserts.

If a bill includes 1 insert (or 2 at the most) and maintains the right scope, consumers might become more likely to read them and use their information.
Takeaway #3:
"Plainer language," however, is very popular.

- This is a common theme that transcends all educational levels.

Some of the consumer quotes:

“Paying the bill isn’t the problem. Understanding the bill and what I owe, am being charged for, etc., is.”

“I can’t always figure out what is being charged and why.”

“My utility bill is difficult to understand, and I consider myself educated. It’s important to define technical terms, and have that information accessible as an insert or directly in the bill. Paying consumers deserve clear and accessible information so they understand their bill and can ensure they are being accurately charged each month.”

“When it’s a water or sewage bill, I want to see the EXACT number of gallons used, not their so-called ‘units.’”

“It’s easy enough now. No changes to paper billing are needed.”

“Fine as it is.”

“I don’t find the bills difficult to understand.”

“Just state it clearly.”

“I don’t find one format better than another. They are just different.”

“Just tell me what I owe and when it’s due.”

“Electric and gas/water are best. Cell phone and cable are worst.”

“I feel the (telecom) bill is very clear as to what I’m being charged for.”

“I like the format of electric/gas, but not that of water.”

“(My electric bill) has clear, simple fonts/explanations. However, it could be even better and clearer. Again, how much power did I use for the bill period, how it compares to the same time last year and what I can do to cut down.”

“All print on utility bills should be 9 pt. font or larger.”

“At least a 12 point font, for those with vision disability.”
“Other than changing the background behind the text or changing the font of one of the sections to further show the change in category, the bill is easy to understand and interpret.”

A thought or two from the author:

There is no “one size fits all” approach to addressing this. But it would be helpful if utilities maintained lists of acronyms, simple glossaries of billing terms, etc. in conspicuous places on their websites. It would also be beneficial for such information to be at the fingertips of their customer service representatives, to assist customers without Internet access.
Takeaway #4: The desire for plain language does not mean people want less information.

- In fact, fewer than 8% of respondents said their bills contain “Too much information.”

- 30% said bills do not have enough information, with the remainder saying the amount of info is just enough.

- Those without college degrees were a little more likely to say their bills have the right amount of information.

- Those with Master’s degrees and higher were more likely to say the bills don’t have enough information.

- Consumers in northern Indiana were a little more likely to say bills don’t have enough information.

Some of the consumer quotes:

“(I want) an easy and understandable itemized list of charges.”

“The current charges for the most part are not understandable. I understand the cost involved to explain the terminology. My suggestion would be for (the utility) to produce a glossary of the billing terminology on an annual basis. They could enclose the glossary with a normal billing statement once a year. Yes, it would cost money, but I believe they could and would pass the cost on to us, the consumer. I am okay with that. I would further explain for example what does a monthly service charge mean? What is the cost associated with the service charge? What is (RTO) cost? Etc. etc. I just want to know what I am paying for and why. I would probably be okay with the costs, but since I don’t know what the costs represent I find myself always questioning what the costs represent.”

“I want an explanation of all the different fees – what are they for? Too little information provided on this.”

“There is no detail on how the rate is broken down.”

“Comparison with last year’s bills and usage and others with the same size homes and equipment.”

“Water bill should show history of usage profile as much as gas/electric company does.”

“Don’t say ‘taxes and fees.’ What exactly are they? And if it takes too much space to itemize them on the paper bill, give me a website where I can find out exactly what they are and how much those are costing me.”
"(Would like) larger font on how many therms used, etc. Other information is legible."

"(I want) detailed billing so I know what habits to change to save money."

"What each tax is, why it’s charged, not using abbreviations. Using paper that is a standard size for people who keep their bills or scan them into computers. Information on credits and what those mean and why I have them. Information on why I use different amounts each month but the bill comes out the same even if I’m not on budget billing."

"The bills are all different. Some have too little information, some have too much information while all of them make no sense or explain what all of the excessive fees are."

"Water bills and cell phone bills generally don’t break down charges as much as I’d like. It would be nice to know what some of the blanket fees really mean."

A thought or two from the author:

Even if all consumers do not want the same levels of detail in their bills, and they don’t, they should at least have easy access to additional details of those terms.

If customer service representatives are trained to explain various trackers and other items on bills as relevant, then that’s a good thing. If they are not, then they should be trained.
Takeaway #5: Different consumers want different types of information. And there’s a wide range.

- The type of information consumers want is going to vary widely.

- The survey asked people to rank the 5 most important things a bill can include (beyond the due date and amount). 12 options were offered with the responses being fairly close. The top 5 were:
  1. Indication of whether your meter read was actual or estimated.
  2. Separate line items noting the various trackers you are being charged for items, such as infrastructure improvements or environmental projects.
  3. Fixed costs, such as monthly service charges, that do not change as your monthly usage increases or decreases.
  4. Taxes you are paying for your service.
  5. Bar chart showing current and historical consumption.

Some of the consumer quotes:

"More clarity with amount due and credits. The credits for overpayment look like previous balance due amounts. Online bills are confusing in that they show one amount to pay and then the next bill shows a credit, which looks like a previous balance due."

"If you want to further educate people about their bill and their costs associated with same, put in an annual information sheet with the paper bill that explains the terms, charges, why they are levied, and why they are important. Also, put this into any new customer account created so they don’t have to wait until the next calendar year to receive the same information."

"Where most usage of electricity is. Chart showing usage. I want to see how I can decrease usage to save money."

"(My electric bill is) easier on the eyes. Some of the other bills have too much stuff going on."

"I like how (my electric provider) compares the temperatures of the current period, the previous period, and last year’s period of the same dates. I also like how it shows my balance due on the budget plan."

"(My electric bill) has the best format because it gets straight to the point without a lot of extra, unnecessary detail. Also one page!"

"(My energy bill’s) information is short and sweet. Includes usage, a graph, current credit/debt. Biggest downfall = length of account number."
“(Energy bill is) simple, always on time, with access via online or email. Bill has improved regarding presentation of data.”

“Don’t keep on changing the information (regarding formats).”

“If bill is a disconnect notice, make the font BIG so I can see it.”

“Bold print on date due and amount due. On disconnect notices, put the word ‘Disconnect’ in red!!”

A thought or two from the author:

Would additional information about consumption help consumers when it comes to budgeting, making energy/water efficiency improvements, etc? With some customers, yes. With others, no. But the option should always be available for the sake of transparency and a better informed public.

The annual information sheet referred to in the consumer comments is well worth considering, and would foster healthier customer relationships. If the tracker cost breakout proves to be technically infeasible for a utility, then an annual or quarterly insert should contain this information.
Takeaway #6: Paper billing is not going away.

- 62% of the respondents receive paper bills only, while another 19% are electronic only and the remaining 19% take bills in both formats.

- 70% of respondents aged 50 and older receive paper bills only. Among those 34 and younger, 45% receive paper bills only.

- The percentage of those taking paper bills only is higher than 60% for all income levels, except for those making $75,000 a year or more.

- Among those NOT interested in ebilling, the number one reason was, “I am afraid I would overlook the eBill.” Other common themes were:
  - Difficulty of keeping track.
  - Security of personal information online.
  - The lack of a computer at home.
  - Problems with high-speed Internet access (or lack thereof).

- Respondents aged 65 and older were much more likely to express concerns about online security of personal info.

- Only 7 of the 590 respondents indicate they have doctoral or law degrees. None of those 7 participate in ebilling.

Some of the consumer quotes:

“I just prefer to receive thru the mail.”

“Have very poor Internet access.”

“Old school person.”

“I will never pay a bill online because of the possibility of identity theft.”

“I like the paper format. I can write on the bill and file it. I always compare the current bill to the previous ones to see if something is amiss.”

“It is more difficult to keep track of bills and concerned with security. Plus to pay online, you have to pay a fee. With utility bills skyrocketing and income has not increased, the extra costs are not worth it.”
"I can't use credit to pay them online. They require checking access & I won't give access to my checking acct."

"I pay my bill monthly on line. On the day I choose to pay."

"No high speed connection to access e-based systems is available in my rural area with exception of satellite based. Too expensive an option to secure it just to pay bills."

"The online version is harder to navigate in to find the average amounts compared to previous months or years. The paper version usually had everything on the same page."

"Add PayPal."

"Most utilities have special fees to hoops to jump through for credit card payments."

"My co-op makes it very easy to pay my bill in multiple ways."

"I use auto pay through my bank account so this is already simple."

A thought or two from the author:

If you want to make electronic billing a more attractive option, you can do a number of things. But two in particular stand out.

The first is flexibility. If the consumer can choose between either authorizing automatic deductions from checking accounts or separately handling the entry and timing of his or her online bill payments, it might be helpful.

Secondly, make sure there are no additional fees, either from the utility or from the bank. "Convenience fees" are extremely unpopular and even the thought of them seems to be a deterrent to electronic billing.

Make it clear, too, that the consumer can have the same level of detail as with paper billing (if that indeed is the case), and that he or she can return to paper billing if desired at any time.
Takeaway #7:
Whenever rates change, consumers want to know.

- 94% of respondents said they would like to receive some sort of notification when their rates change.

- When broken down regionally, 98% of those from northern Indiana said they want such notification. The same goes for 95% in central Indiana and 90% in the southern portion.

- The number one way they'd like to find out (among the options presented) = an imprinted message on the bill itself.

Some of the consumer quotes:

"Don't see any need to make changes to most utility billing at this time. Are you sure this is a real big problem?? On the flip side, I would like to know about planned rate increase as soon as possible so that it allows me to voice my opinion on this increase."

"It depends on the complexity of the change. I would prefer a brief notation on the bill with a website reference for more detail."

"Notification prior to change and location to speak out."

"A nice message in the email where I don't have to login to a web page."

"(My electric provider includes) leaflets in the bill if there are changes and they do a great job notifying customers. The phone bill is the worst because they have taxes for everything and the way they regulate your usage is shady. They are ridiculously expensive, provide the least amount of helpful information on their charges and fees, and are the worst at 'fees and service charges may apply' all the time!"

A thought or two from the author:

Trackers may result in gradual increases, but you can't assume consumers don't notice.

Overall, more communication is better than less.
Conclusion

Again, we appreciate the work of the IURC staff to facilitate these discussions. And we especially appreciate the consumers throughout the state who took the time to answer these questions. This report reflects the collective “snapshot in time” viewpoint of those consumers, and we look forward to learning more through these discussions with our fellow consumer advocates, with utilities, and with additional stakeholders participating in this symposium.

Disclaimers

The information in this report is a general overview of an unscientific online survey that was conducted from September 25, 2015 through October 7, 2015.

Any conclusions and information in this report are presented solely to help aid in the discussion at the IURC’s November 2, 2015 Billing Symposium.

Any opinions and statements presented in this report are those of the author only and do not represent a formal position on behalf of the OUCC in any pending or future regulatory, legal, or legislative proceeding. Nothing in this document should be viewed as binding in any way on case positions taken by OUCC witnesses or attorneys either currently or in the future. In addition, silence on any topic does not imply an endorsement of or agreement with any position that may be put forth by other parties, either formally or informally.
Appendix D: Utility Information
(167 pages)
Aqua Indiana

Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

Aqua’s bill is designed for customer ease and to meet the requirements of the public utility commission in each of its operating territories.

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

Residential customers receive usage graphs while commercial customers do not.

3. Can “dummy” copies of each type of your customer bills be provided?

Aqua does not keep “dummy” copies of each type of bill.

4. Is there a billing template or standard vendor used by REMCs or municipals?

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

“Why it costs so much to change the format of the utility bill” is a subjective question that likely varies from utility to utility. Costs are incurred to insure that the changes 1) meet the requirements of the public utility commission and 2) insure that the changes to the bill have been tested prior to promoting changes to our production environment so that changes are seamless to customers.

Aqua’s bills are usually detailed already but if for some reason it isn’t we will send out a Power Point bill.

6. What do you provide when a consumer asks for a detailed bill?

The standard bill that Aqua sends to customers is a detailed bill.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

The customer receives a detailed bill every month. The process for electronic bills is no different.

Customers can request a detailed bill by phone, fax or email.

8. What portion of your retail customer base has requested electronic billing over the last three years?

Approximately 20% of Aqua customers receive electronic bills.

9. What portion of your retail customer base has requested detailed billing over the last three years?
Aqua Indiana

Response to Consumer Group Questions

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

All payment methods are available on the back of the bill for customers receiving a print and mail bill and an electronic bill.

We initially communicate this information when the customer first signs up for service in the Welcome Packet. We also list this option on the customer’s monthly bill.

11. Is the format of your utility’s electronic bill the same as the format of the paper bill? If not, how do they differ?

Aqua’s water electronic bills, print and mail bills are the same format.

Yes, it’s the same.

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

No

No, all our standard bills are issued with details.

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

Aqua does not use a script for these inquiries.

No, Aqua doesn’t use scripts.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

Yes

Yes, both volumetric and the monthly customer charge.

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

Yes. This information is on the back of the bill.

Yes, they are listed on the back of the bill.
Aqua Indiana
Response to Consumer Group Questions

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

Aqua communicates to customers via bill messages, bill inserts, and communication on the back of the envelopes.

We have a “Message Center” section on the bill that gives communications that we feel are important. We also may send a separate communication if necessary.

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

We have authorized third party pay locations in the servicing areas but they are not specific to Aqua only customers. These vendors may be grocery stores, check cashing companies, mini marts, etc. Their only function is to take the payment.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

The new and old rates show in the billing detail. Prior to the rates going into effect we do send the customer a rate increase letter notifying them a rate increase was requested.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

The same process we follow on paper bills.

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

We don’t break it up. The billing detail shows the prior balance due, and then lists the payment that were received, (if any) and then it details the new charges, and then the difference of everything is listed as the total balance due.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?
Aqua Indiana

Response to Consumer Group Questions

Customer communication is the same for electronic bills as it is for print and mail bills.

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can’t, why not?

Customers receive a bill with a line item for base charges and a line item for volumetric charges. The graph is only for volumetric usage, as volumetric usage is dynamic and the base charge is static.

25. Does your utility provide a new customer with additional educational information about the bill’s makeup?

Yes, in the welcome packet there’s a communication on “how to read your bill”.

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

N/A

27. What are the benefits of electronic billing?

Aqua’s Watersmart E-Billing is a free, convenient way for customers to view and pay their bill online, without the time, hassle, and cost of mailing a check and paying for postage.

Helping the environment. The customer can pay for free using a checking or savings account. The customer also gets an email advising their new bill is available to view and can log in and see it right away. The customer can sign up for auto-pay or schedule one time payments.

28. For consumers on payment arrangements, is that displayed on the bill? How?

Payment arrangements are not currently displayed on the bill. However, Aqua is planning to have payment arrangements shown on the bill in 2016.

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

Aqua does not offer budget billing at this time.

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

No

31. How many Spanish speaking calls do you receive per year?
Aqua Indiana

Response to Consumer Group Questions

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.) How do your methods of communicating disconnect notices comport to IURC rules?

We send a 10 day shut off notice, make courtesy calls and sometimes post notices on the customer’s door advising them they will be shut off the next day if we don’t get payment.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?

35. What are the selection criteria for focus groups providing input on billing formatting and education?

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?
AQUA

Account Number
001637720
ACDTE SEWER
2326971
PWSID # INS200214

Aqua Indiana, Inc
762 W. Lancaster Avenue
Bryn Mawr, PA 19010-3489

Toll Free: 877.987.2782
Fax: 666.780.8292
www.aquaamerica.com

Questions about your sewer service?... Contact us before the due date.

Bill Date
July 20, 2015
Total Amount Due
$ 38.94
Current Charges Due Date
August 11, 2015

Meter Data

<table>
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<th>Billing Period</th>
<th>Days</th>
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<td>400</td>
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<tr>
<td></td>
<td></td>
<td>05/11/15</td>
<td></td>
<td>Actual</td>
<td>3200</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Average Daily Usage = 13 Cubic Feet
1 CF equals 7.4805 gallons
Total Days: 29
Total Usage: 400 Cubic Feet

Billing Detail

Amount Owed from Last Bill
$ 41.94
Total Payments Received
41.94
Remaining Balance
0.00
Minimum Charge Sewer
26.97
2,992 gallons @ $0.0040012 per gallon
11.97
Total Current Sewer Charges
38.94
Amount Due
$ 38.94

Message Center (see reverse side for other information)

The due date refers to current charges and any deferred payment amount only. If you do not pay your bill on time, your service could be subject to interruption. To ensure proper credit, please remember to provide your full 16-digit account number when paying your bill.

AQUA Sewer Bill
Aqua Indiana, Inc
762 W. Lancaster Avenue • Bryn Mawr, PA 19010-3489

PLEASE DO NOT REMIT PAYMENT TO THE ABOVE ADDRESS

Account Number - Please print on your check
001637720

Amount Due
$ 38.94

Do Not Pay
Your bill will be paid through ZipCheck Automatic Payment Program.

Go paperless! You can keep ZipCheck for payment and reduce your clutter. Visit www.aquaamerica.com for more information.
Customer Information: Please notify our Customer Service Center immediately upon any changes of occupancy, ownership or mailing address, as the customer is responsible for all charges until we are notified. If your bill is based on zero usage, there may be a problem with your meter reading equipment. If there is a problem with your meter reading equipment, you will be responsible for the water usage or leakage not reported on this bill. Please call customer service if you have any questions or to have your meter reading equipment serviced. Applicable rates, rules and regulations under which service is furnished are on file at the office address listed above.

Complaints: We welcome the opportunity to work with you and attempt to resolve any concerns you may have. Please contact our Customer Service Center Toll Free: 1-877.WTR.AQUA (1-877-987-2782). If you are not satisfied with our response to your inquiry, you have the option of contacting the Indiana Utility Regulatory Commission-Consumers Affairs Division at 1-800-851-4263.

Payment Options:
Aqua Indiana accepts the following payment options:
 * PAY BY MAIL to: Aqua Indiana, Inc.
   PO Box 1229
   Newark, NJ 07101-1229
 * PAY BY PHONE at 1-866-269-2906 24/7 for a fee to the customer.
 * For a listing of your local Western Union payment agencies, please visit us on our website www.aquaamerica.com

Free Payment Options
 * ZIPCHECK (Preferred) Automatic withdrawal of amount due from your bank account on the due date. For additional convenience sign up for WaterSmart e-Billing to receive your bill electronically.

* WaterSmart e-Billing: Switch to paperless billing today. Enjoy the convenience of viewing and paying your bill online. Visit us at www.aquaamerica.com to sign up today!

Rates and Charges
Customer Charge: Monthly Flat rate for residential sewer service.

Non Penalty Period and Late Payment Charges:
Charges become delinquent if not paid by the due date. If any portion of the current bill charges remain unpaid after the bill becomes delinquent, a late payment charge will be added to your sewer bill in the amount of 10% of the first $3.00 plus 3% of the excess over $3.00.

Aqua Indiana is an Aqua America Company (NYSE:WTR). For more information, visit our website at: www.aquaamerica.com

Save a stamp.
Sign up for ebilling today!
www.aquaamerica.com

If your name/address has changed, please check here and complete the information on the top of this remittance slip

Aqua Indiana, Inc.
PO BOX 1229
NEWARK, NJ 07101-1229
Billing Detail

For period beginning June 26, 2015 and ending July 29, 2015

- Amount Owed from Last Bill: $89.50
- Total Payments Received: $105.00
- Remaining Balance: $15.50 Credit
- Total Current Sewer Charges: $45.00
- Late Charge: $4.05
- Amount Due: $33.55

Questions about your sewer service? Contact us before the due date.

Bill Date: July 30, 2015
Total Amount Due: $33.55
Current Charges Due Date: August 21, 2015

Message Center (see reverse side for other information)
- The due date refers to current charges and any deferred payment amount only. If you do not pay your bill on time, your service could be subject to interruption. To ensure proper credit, please remember to provide your full 15-digit account number when paying your bill.

AQUA Sewer Bill
Aqua Indiana, Inc.
762 W. Lancaster Avenue • Bryn Mawr, PA 19010-3489

PLEASE DO NOT REMIT PAYMENT TO THE ABOVE ADDRESS

Account Number - Please print on your check
001763439

Amount Due
$33.55
Current Charges Due Date
August 21, 2015

Keep top portion for your records. Return this portion with your payment.

Aqua IN
MAIL TO ADDRESS ON BACK OF THIS STUB

00176343971000930000000003355
Important Customer Information

Office Information:
Aqua Indiana, Inc.
Indianapolis Division Office
5750 Castle Creek Parkway North
Suite 211
Indianapolis, IN 46250

Customer Information: Please notify our Customer Service Center immediately upon any changes of occupancy, ownership or mailing address, as the customer is responsible for all charges until we are notified. If your bill is based on zero usage, there may be a problem with your meter reading equipment. If there is a problem with your meter reading equipment, you will be responsible for the water usage or leakage not reported on this bill. Please call customer service if you have any questions or to have your meter reading equipment serviced.

Applicable rates, rules and regulations under which service is furnished are on file at the office address listed above.

Complaints: We welcome the opportunity to work with you and attempt to resolve any concerns you may have. Please contact our Customer Service Center Toll Free: 877.WTR.AQUA (877-987-2782). If you are not satisfied with our response to your inquiry, you have the option of contacting the Indiana Utility Regulatory Commission – Consumer Affairs Division at 1-800-851-4268.

Payment Options:
Aqua Indiana accepts the following payment options:
*PAY BY MAIL to: Aqua Indiana, Inc.
PO Box 1229
Newark, NJ 07101-1229
*PAY BY PHONE at 1-666-289-2906 24/7 for a fee to the customer.

*For a listing of your local Western Union payment agencies, please visit us on our website www.aquaamerica.com

Free Payment Options:
* ZIPCHECK - (Preferred) Automatic withdrawal of amount due from your bank account on the due date. For additional convenience sign up for WaterSmart e-Billing to receive your bill electronically.
* WaterSmart e-Billing: Switch to paperless billing today. Enjoy the convenience of viewing and paying your bill online. Visit us at www.aquaamerica.com to sign up today!

Rates and Charges:
Customer Charge: Residential charge is a monthly flat rate.
Recurring Rates for School Customers - unmetered flat rate based upon school occupancy during school year and a flat monthly rate when school is not in session.

Non Penalty Period and Late Payment Charges: Charges become delinquent if not paid by the due date. If any portion of the current bill charges remain unpaid after the bill becomes delinquent, a late payment charge will be added to your sewer bill in the amount of 10% of the first $3.00 plus 3% of the excess over $3.00.

Aqua Indiana is an Aqua America Company (NYSE: WTR). For more information, visit our website at: www.aquaindiana.com
1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups? Look at examples from other cooperatives and utilities

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?
   No

3. Can “dummy” copies of each type of your customer bills be provided?
   No

4. Is there a billing template or standard vendor used by REMCs or municipals?
   No billing template; standard vendors include NISC, SEDC, Daffron, ATS

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?
   Each bill is unique and requires individual programming; factors include net metering, participation in Operation Round Up, EnviroWatts, budget billing, etc.

6. What do you provide when a consumer asks for a detailed bill?
   Bills are already detailed (G&T charges, distribution charges, ORU contribution, tax, etc.)

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?
   N/A – already detailed. Electronic bills are PDFs of printed bills.

8. What portion of your retail customer base has requested electronic billing over the last three years?
   About 33 percent

9. What portion of your retail customer base has requested detailed billing over the last three years?
   N/A – already detailed.

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?
    Monthly member newsletters, social media, website
Boone REMC
(Member of Indiana Electric Cooperatives)
Response to Consumer Group Questions

11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?
Yes

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?
No

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.
No

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?
Most frequent: cost/billing
1. Cost; 2.) questions on prior balance; 3.) scheduling payments/choosing due dates; 4.) usage time vs. billing time; 5.) difference between G&T charges and distribution charges
Billing inquiries are the number one inquiries compared to all other inquiries.

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?
Yes

16. Do you place information about payment options on the bill? Are they easy to find on the bill?
Yes. A message center provides space to convey information about payment options.

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?
Monthly member newsletters provide information about changes in billing, such as rate decreases, etc. We use social media and our mobile app to communicate important information as well.

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at
Boone REMC
(Member of Indiana Electric Cooperatives)
Response to Consumer Group Questions

those locations? What other services are provided? Are there limitations of
education or answering questions at the physical locations?
Our office as well as MoneyGram locations, such as Walmart and CVS.
At our office we have educational materials about energy efficiency, our rebate
programs, youth programs, savings programs, etc.
Limitations would only occur is a particular employee is out of the office.

19. What do you do to educate consumers of new rates, trackers, etc. on paper
bills?
Bill's message center or other member communications

20. What is done to educate consumers of new rates, trackers, etc. on
electronic bills?
Member newsletters, social media notices, billing message center

21. In explaining the trackers, how are they communicated on the bill? What
other communication methods does the utility use to explain trackers
found on the utility bill?
Detailed bill; rates are explained on our website

22. If you issue a single bill for multiple services (electric and gas, for
example), how do you communicate to the customer about partial
payments or how to apply a payment to only one utility service on that bill?
N/A

23. Do you use bills to communicate energy efficiency methods and
information? How do you communicate when the consumer is receiving an
electronic bill? How often do you communicate about your energy
efficiency programs?
Yes. Same – electronic bills are PDFs of printed bills. Often – through various
communications – events, newsletters, social media.

24. Can you, have you, or will you divide up the fixed costs vs variable costs,
and depict graphically (bar or pie chart), so customers can visualize the
portion potentially changeable by conservation and efficiency initiatives?
How would this happen? If you can’t, why not?
No – difficult to show graphically due to different usage among members. Same
graph does not accurately explain usage to different members, as total usage
varies.

25. Does your utility provide a new customer with additional educational
information about the bill’s makeup?
Boone REMC
(Member of Indiana Electric Cooperatives)
Response to Consumer Group Questions

Yes

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?
   About 25 percent

27. What are the benefits of electronic billing?
   Saves paper, ink, postage; response times are quicker – quicker receipt.

28. For consumers on payment arrangements, is that displayed on the bill?
   How?
   No

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?
   Yes. Approximately 11 percent. No.

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?
   No

31. How many Spanish speaking calls do you receive per year?
   Very few

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?
   Bills are already all detailed

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.) How do your methods of communicating disconnect notices comport to IURC rules?
   We are in compliance with IURC rules. We provide notification on the second bill.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?
   N/A. Compared with other utilities' bills.

35. What are the selection criteria for focus groups providing input on billing formatting and education?
   N/A
Boone REMC
(Member of Indiana Electric Cooperatives)
Response to Consumer Group Questions

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?
N/A

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?
Bills have a message center. Has shown to be effective.
## YOUR ELECTRIC CONSUMPTION

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Cycle</th>
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<tbody>
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<table>
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<table>
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<th>No. of Days</th>
<th>Daily AVG</th>
<th>Degree Days</th>
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<table>
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<th>KWH</th>
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<th>Daily AVG</th>
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<td>1456</td>
<td>30</td>
<td>49</td>
<td>160</td>
</tr>
</tbody>
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### DUE AND PAYABLE UPON RECEIPT

When paying by mail, please allow sufficient time for mail delivery.

YOUR YTD OPERATION ROUND-UP CONTRIBUTION: $8.23

## Activity Since Last Bill

<table>
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<th>Balance Last Billing</th>
<th>$Amount</th>
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<tbody>
<tr>
<td></td>
<td>326.00</td>
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| Total Payments       | -326.00 |
| Other Adjustments    | 0.00    |
| Balance Prior To This Bill | 0.00 |

### Current Metering Information

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<th>Cycle</th>
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<table>
<thead>
<tr>
<th>Rate</th>
<th>1 SINGLE PHASE</th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>Bill Type</th>
<th>REGULAR BILL</th>
</tr>
</thead>
</table>

**Balance Prior to This Billing on 10/15/15**

**WVPA Generation/Transmission Charges**

| Wholesale Energy | 1491 KWH @ .003333 | 124.25 |

**Total Gen/Trans Charges**

| 124.25 |

**Boone REMC Distribution Charges**

| Customer Charge | 1491 KWH @ .002630 | 33.60 |

**Total Distribution Charges**

| 67.24 |

**Other Charges/Credits**

| Security Light | 0.32 |

**Operation Round-Up Amt**

| 14.31 |

**State Sales Tax**

| 14.31 |

**Total Other Charges**

| 77.44 |

**Total Current Charges**

| 219.00 |

**Total Amount Due By**

| 11/02/2015 |

**If Received After**

| 11/02/2015 |

**Boone REMC**

**A Touchstone Energy Cooperative**

800-897-3732

### Please detach and return this stub with payment.

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Cycle</th>
<th>Bill Date</th>
<th>Account Number</th>
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<tr>
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<td>3</td>
<td>10/15/2015</td>
<td></td>
<td>11/02/2015</td>
<td>219.00</td>
</tr>
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</table>

**Location Number**

| 11/03/2015 | 225.35 |

### MESSAGE CENTER

Reporting an outage is easier than ever! Sign up for outage texting at www.bremc.com or download our free SmartHub mobile app.

Need a furnace tune-up or other home repair before winter? Check out discounts available to our members at www.connections.coop.

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This is the telephone # we have on file for this account. Is it correct? Please make any corrections on this stub.

BOONE REMC LOCKBOX

PO BOX 3047

MARTINSVILLE IN 46151-3047

1000087600010002253500021400
Citizens Energy
(Member of Indiana Energy Association)
Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

   Answer:
   a. Bill content and format result from:
      i. Regulatory requirements
      ii. Customer feedback gathered through surveys and focus groups
   b. Surveys include random samples and stratified based on bill type or account type (for example: regular bill; budget bill; disconnect notice; residential customer; commercial customer; industrial customer, etc)

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

   Answer: The bill format and presentation for consumer classes do not vary.

3. Can "dummy" copies of each type of your customer bills be provided?

   Answer: Provided

4. Is there a billing template or standard vendor used by REMCs or municipals?

   Answer: Billing format and suppliers used to render and produce bills is company specific.

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

   Answer: The cost associated with changing bill format and/or content varies depending on the scope and scale of the change and can include the following cost categories:
   i. Customer research (surveys/focus groups)
   ii. Design
   iii. Programming
   iv. Testing
   v. Training
   vi. Communication

6. What do you provide when a consumer asks for a detailed bill?
Citizens Energy
(Member of Indiana Energy Association)
Response to Consumer Group Questions

Answer: A custom itemized document is produced addressing the customer's specific request.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?
   Answer:
   a. Customer must make the request
   b. The process does not differ if the customer elects a paperless bill

8. What portion of your retail customer base has requested electronic billing over the last three years?
   Answer: Electronic billing has increased from 3% of the retail customer base to 11% of the customer base over the last three years.

9. What portion of your retail customer base has requested detailed billing over the last three years?
   Answer: Not applicable – we do not provide detailed billing

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?
    Answer:
    a. Customer Rights and Responsibilities pamphlet is provided to new customers and to all customers annually
    b. Payment options, locations, and information is documented and available on the company public website

11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?
    Answer: The electronic bill representation mirrors the paper bill

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?
    Answer:
Citizens Energy  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

a. We do not provide the ability for customers to choose the level of detail included on their bill.
b. n/a

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

Answer: We do not have a standard script when responding to customer inquiries. Agents respond based on the specifics of the inquiry.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

Answer:
   a. Customer inquiries related to billing include the following:
      i. Account information (i.e. account number, read date, bill date, due date)
      ii. Account Balance
      iii. Billing Explanations (i.e. amount high, low, explanation, calculation, usage, budget)
      iv. Billing Statement (i.e. not received, duplicate request, ebill)
b. (see above)
c. Customer inquiries related to billing comprise approximately 37% of all inquiries

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

Answer:
   a. We do not currently show the volumetric (unit) rate and monthly customer (flat) charge
   b. Yes, that information is available to customers on request

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

Answer:
   a. Yes, we do place information about payment options on the bill
b. Payment options are on the back of the bill

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

Answer:

a. The bill and bill insert are the primary means of communication with customers.
b. Additional account information is available online for those customers who register.

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

Answer:

a. Customers can make a payment in person at any authorized payment location in and around Marion County. Authorized payment locations are listed on the company’s public website.
b. Other than the company’s headquarter location, no consumer educational materials are offered at authorized payment locations.
c. All manner of customer inquiries and requests can be handled at the company’s headquarter location. Services at other authorized payment locations are limited to bill payment.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

Answer: Education included with billing will occur by way of a bill message or bill insert.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

Answer: Information communicated via paper bills is made available online to customers receiving an electronic bill.
Citizens Energy  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

Answer:
  a. Information regarding trackers is not included on the bill.
  b. The utility's approved rates, terms and conditions are made available on the company's public website

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

Answer: Information regarding directed payments is provided directly by customer contact associates and on the company's public website.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

Answer:
  a. Yes, we do use bills to communicate energy efficiency methods and information.
  b. Information included with electronic bills is the same as that included with paper bills.
  c. We communicate energy efficiency methods and information at least once per year.

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

Answer:
  a. Fixed and variable costs have historically been provided on the bill. Currently they are not. The amount of information and presentation of the information must be balanced with clarity and ease of use.
  b. To include this information would require changes to the bill format.

25. Does your utility provide a new customer with additional educational information about the bill's makeup?
Citizens Energy  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

Answer: Information about the bill format and how to read the bill is made available continuously to all customers via the company’s public website (text and video).

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

Answer: 60%

27. What are the benefits of electronic billing?

Answer: With electronic billing, the bill is made available to the customer immediately upon being rendered. The customer is notified via email when the bill is available to be viewed.

28. For consumers on payment arrangements, is that displayed on the bill? How?

Answer:
   a. Payment arrangement information is displayed with the bill.
   b. A separate payment arrangement schedule is included with the bill.

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

Answer:
   a. Yes, the balance is clearly noted.
   b. 20%
   c. The only information that is different is that which relates to the budget amount paid and budget amount due

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

Answer: Neither

31. How many Spanish speaking calls do you receive per year?

Answer: Average over 22,800 Spanish speaking calls received per year.

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?
Citizens Energy
(Member of Indiana Energy Association)
Response to Consumer Group Questions

Answer: not applicable as we do not offer detailed bills

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?

Answer: A unique bill format is rendered for disconnect notices pursuant to IURC rules.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?

Answer:
   a. The following survey questions influence the format of the bill:
      i. What causes you the most confusion on your bill?
      ii. How easy is it to find the amount required to prevent disconnection?
      iii. How easy is it to find the disconnect date?
      iv. How easy is it to find the Budget amount to be paid with the bill?
      v. What services are included in the Budget amount?
      vi. Is it clear how much credit was applied to the current bill from the Energy Assistance Program?
      vii. Is it clear how much credit from the Energy Assistance Program will be applied next month?
   b. Survey questions did not differ between paper and paperless customers.

35. What are the selection criteria for focus groups providing input on billing formatting and education?

Answer: Random residential customers; budget customers; disconnect notice customers; customers that receive energy assistance

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

Answer: not utilizing this practice currently
37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?

Answer: not utilizing this practice currently
Account Summary

Billing for: 1234 E WASHINGTON ST
Service Class: Residential
Date Billed: 08/19/15
Co-Applicant: JANE M PUBLIC

Account Balance of Last Bill: $86.20
Payment(s) Received: Thank You
Total Balance from Previous Bill: 0.00

Current Period Charges
- Gas Charges: 26.90
- Sales Tax: 1.87
- Water Charges: 45.38
- Sales Tax: 3.18
- Sewer Charges: 41.44
Total Current Charges: 118.77

Account Balance as of 08/19/15: $118.77

Historical Information

Gas Consumption Information
- Current Period:
- Previous Period: 9
- Same Period Last Year: 22

Water Consumption Information
- Current Period:
- Previous Period: 3.24
- Same Period Last Year: 9.56

Citizens Serving You
See reverse side for phone numbers, office location, hours, and definition of terms.

Energy Tip: Position sprinklers so they water your yard, not driveways, streets and sidewalks.

Starting July 1, Citizens Energy Group welcomed a new President and CEO, Jeff Harrison replaced Carey Lykins as Citizens' 10th President and CEO. Harrison has been with Citizens for 12 years and is excited to continue Citizens' reputation of serving our customers with unparalleled excellence.
Retain this portion for your records.

Please detach and return this portion with your payment. Please do not fold, staple or paper clip payment to bill.

Name: JOHN Q PUBLIC
Account: 1234567-1234567
Service: 1234 E WASHINGTON ST

Amount paid: $
Amount to be paid by 09/06/15: 118.77
Amount to be paid after 09/06/15: 122.81
Make Check or Money Order Payable to:
General Office Location: 2020 N. Meridian Street  
Monday-Friday: 7:00 a.m. - 7:00 p.m.  
Saturday: 9:00 a.m. - 1:00 p.m.  
Call Center: 8:00 a.m. - 6:00 p.m.  
Lobby: 9:00 a.m. - 12:00 p.m.

**Telephone Numbers**

Automated Self-Service (24 Hours) .......(317) 924-3333  
Customer Service ..................(317) 924-3311  
Toll Free .............................1 (800) 427-4217  
Connect2Help ..........................211  
Relay Indiana (Hearing and speech impaired) ..........711  
Theft HOTLINE (Calls are anonymous) .......(317) 927-4402  
Fax ....................................(317) 927-4554  
Call Before You Dig ..................811  

**Additional Payment Options**

Check-by-Phone or Credit Card ........ (317) 924-3310  
Online ..................................CitizensEnergyGroup.com  
24-Hour Payment Depository ........ 2020 N. Meridian Street  
Walk-up locations listed online ...... CitizensEnergyGroup.com

**Write to Us**

Internet: .........................CitizensEnergyGroup.com  
Email: ..................CustomerCare@CitizensEnergyGroup.com  
Citizens Energy Group  
Attn: Customer Services  
2020 North Meridian Street  
Indianapolis, IN 46202-1306

**Remit Payments To:**

Citizens Energy Group  
PO Box 7056  
Indianapolis, IN 46207-7056

**Actual** – Reading obtained by Meter Reader

**BTU Factor** – Heat value of the gas measured in British Thermal Units (BTU), a standard measurement of energy.

**CCF** – Amount of gas and water which goes through the meter, measured in 100 cubic feet. For water and sewer, 100 CCF equals 750 gallons.

**CR** – Indicates a credit

**Est.** – Meter reading estimated based on a calculation of consumption history and current weather conditions.

**Gas Charges** – Includes cost of gas used, maintaining a safe and dependable distribution system, meter reading, billing and various customer services.

**Sewer Charges** – Based upon the volume of water used. Cost to maintain disposal system, safely process discharge and billing services.

**Therm** – CCF changed to the energy value of the gas used.

**Water Charges** – Includes cost of water used, maintaining a safe dependable distribution system, meter reading, billing and public fire protection water service.

**Additional Information**

For a schedule of Citizens Energy Group Board of Directors meetings, go to CitizensEnergyGroup.com.
The past due portion of the bill is $121.60. This amount must be paid immediately, or the service(s) will be disconnected on or after 02/09/2015, without further notice. Reconnection of service(s) will require payment of the total balance, plus a reconnection/collection fee and a security deposit.

Please detach and return this portion with your payment. Please do not fold, staple or paper clip payment to bill.

Amount paid

Amount to be paid by 02/12/15 322.93
Amount to be paid after 02/12/15 329.19

Make Check or Money Order Payable to:
General Office Location: 2020 N. Meridian Street
Monday-Friday          Saturday
Call Center 7:00 a.m. – 7:00 p.m.  9:00 a.m. - 1:00 p.m.
Lobby 8:00 a.m. – 6:00 p.m.  9:00 a.m. - 12:00 p.m.

**Telephone Numbers**
Automated Self-Service (24 Hours)...........(317) 924-3333
Customer Service................................(317) 924-3311
Toll Free.............................................1 (800) 427-4217
Connect2Help.......................................211
Relay Indiana (Hearing and speech impaired).......711
Theft HOTLINE (Calls are anonymous).......(317) 927-4402
Fax..................................................(317) 927-4554
Call Before You Dig ...........................................811

**Additional Payment Options**
Check-by-Phone or Credit Card .............(317) 924-3310
Online ..............................................CitizensEnergyGroup.com
24-Hour Payment Depository ..............2020 N. Meridian Street
Walk-up locations listed online ......CitizensEnergyGroup.com

**Write to Us**
Internet: ..........................CitizensEnergyGroup.com
Email:..........................CustomerCare@CitizensEnergyGroup.com

Citizens Energy Group
Attn: Customer Services
2020 North Meridian Street
Indianapolis, IN 46202-1306

**Remit Payments To:**
Citizens Energy Group
PO Box 7056
Indianapolis, IN 46207-7056

**Actual** – Reading obtained by Meter Reader
**BTU Factor** – Heat value of the gas measured in British Thermal Units (BTU), a standard measurement of energy.
**CCF** – Amount of gas and water which goes through the meter, measured in 100 cubic feet. For water and sewer, 100 CCF equals 750 gallons.
**CR** – Indicates a credit
**Est.** – Meter reading estimated based on a calculation of consumption history and current weather conditions.
**Gas Charges** – Includes cost of gas used, maintaining a safe and dependable distribution system, meter reading, billing and various customer services.
**Sewer Charges** – Based upon the volume of water used. Cost to maintain disposal system, safely process discharge and billing services.
**Therm** – CCF changed to the energy value of the gas used.
**Water Charges** – Includes cost of water used, maintaining a safe dependable distribution system, meter reading, billing and public fire protection water service.

**Additional Information**
For a schedule of Citizens Energy Group Board of Directors meetings, go to CitizensEnergyGroup.com.
# Duke Energy

**(Member of Indiana Energy Association)**

Response to Consumer Group Questions

## Duke Energy IURC Billing Symposium Response

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

   Our bill image has remained predominantly stable for the past decade with additional information added to accommodate new programs and information.

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

   No - Bills are formatted the same way, but the information on the bill could be different. For example, a customer on a demand rate (kW) would also see the demand readings and usage.

3. Can “dummy” copies of each type of your customer bills be provided

   **Detailed Bill:**
   
   ![DEI - detailed bill - 09 2015 - PRINTED.pdf](image)

   **Condensed Bill:**
   
   ![DEI - single page with prior payment O](image)

4. Is there a billing template or standard vendor used by REMCs or municipals?

   N/A

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

   Changing the layout impacts all bills. What looks like white space might be in use in a different billing scenario. All scenarios have to be tested to verify accuracy. Duke uses a third party vendor to render the bill so there are multiple systems involved. If a new piece of data is added, the billing system must be modified to provide it and the rendering software modified to accept and display the data correctly.

6. What do you provide when a consumer asks for a detailed bill?

   The additional information found on a detailed bill includes:
   
   - The Budget Billing plan header, which shows the Budget Billing plan type (Annual or Quarterly).
   - Budget Billing plan detail, which shows the actual account balance from last month, any transactions affecting the actual account balance, and the current actual account balance.
- Explanation of charges header, showing the meter number, prior and current meter reads and dates, usage, multiplier, and days elapsed.
- Explanation of charges header, showing the rate code and rate name.
- Detail charge amounts, specific riders showing the flat charge, or usage multiplied by rate, providing a dollar amount owed.
- Individual product and service charges, such as StrikeStop monthly warranteen charges or GoGreen participation fees.
- Bar graph, showing electric usage for the current month and past twelve months.
- Electric usage summary, showing total and average electricity used for the current month and past eleven months.
- Chart, showing same information as the bar graph.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

There are two ways for a customer to receive a detailed bill in the print format:

1) Customer can check a box on the printed bill stub for more detailed billing or less details. The format requests are noted at our payment center where the bill payment and stub are received.

2) Customer can contact our call center and request a Duke Energy representative to add detailed billing format.

The detailed format is presented to all customers on eBill through our Residential and Business eBill programs.

For Electronic Data Interchange (EDI) Billing (this is for customers that have large volumes of accounts with Duke Energy, normally 500+ accounts) - the EDI version can be in either condensed or detailed format, but most of our EDI customers prefer the detailed version.

8. What portion of your retail customer base has requested electronic billing over the last three years?

Currently 220,843 accounts are on electronic billing which represents 28% of Duke Energy Indiana’s (DEI) total accounts. DEI averages 5400 new net electronic enrollments each month.

9. What portion of your retail customer base has requested detailed billing over the last three years?

1.5% of customers have requested a detailed bill over the last three years.

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

Customers are made aware of payment options through interactions with call center specialists, the home page of our website and the pay bill section on the customer dashboard. Our website provides substantial information about how to pay bills – here’s a link http://www.duke-energy.com/indiana/billing.asp. We also promote the options through news media outreach.
11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?

Yes, the electronic bill format is the same as the detailed paper bill. Information provided for the printed version of the back of the bill is also provided electronically.

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

Customers receiving a paper bill can choose between Condensed or Detailed bill. Customers on the eBill program can view an image in the same format as the paper bill.

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

There is no standard script used for the explanation of bill charges. Our call center specialists are trained to answer such questions.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

High bill concerns have been the most frequent complaint in CY 2015. Over the past three years, the top complaint categories are high bill, bill accuracy, budget billing/Equalized Payment Plans (EPP), billing adjustment, and final bills resulting from various payment arrangements. Billing complaints account for 21% of overall complaints received.

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

Yes, the Detailed bill provides this information.

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

We provide the customer with payment options on the back of the bill. These options include signing up for Paperless Billing, Payment Advantage and Speedpay.

Below is the actual payment option information located on the back of the IN bill:

**Paperless Billing** - View and pay your bill for free by registering at www.duke-energy.com

**Payment Advantage** - Free Service, payment automatically drafts from your bank account. Enroll at www.duke-energy.com/paymybill or call 1-800-521-2232.

**Speedpay®** - Pay by phone 1-800-521-2232 with credit card or check. A convenience fee will be charged.

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?
Paper or electronic bills are sent to customers. Additional communications, such as radio and television advertisements are used to help educate customers during times in which there may be high fluctuations in electric usage. We’re preparing to launch a new tool that will send residential customers an electronic message when our data analysis indicates that a customer’s bill could 30 percent or higher than the previous month based on weather data. There will be a “Find Ways to Save” link to energy efficiency information.

We also use news media outreach, such as a recent news release about declining fuel costs lowering bills. We also use social media such as Twitter. Our website also has basic information on understanding a monthly bill. Our link to understanding your bill on our website □ http://www.duke-energy.com/indiana/billing/read-bill.asp

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

Duke Energy offers 112 Authorized Pay Agent locations across Indiana. This number continues to grow as we work with our vendor to establish new locations convenient for our customers. Currently, we do not offer any customer education materials at those locations. Those locations offer payment options by check, cash and money order. There is no utility customer service at those facilities other than payment processing. Customers are asked to call Duke Energy Customer Service for other service needs. The Pay Agent locations are not in Duke Energy facilities and are not staffed by Duke Energy employees. The Pay Agent network was implemented in order to offer longer business hours, more convenient locations and more than triple the number of available locations to accept payment. Since 2007 we have moved from 8 Indiana district offices to over 20 free authorized payment locations. In addition we also have 92 payment locations that charge a $1.50 convenience fee (no part of this fee is remitted to Duke Energy). Duke continues to work with our vendor to expand the network and offer payment options that meet our customers’ needs. Duke just recently announced expansion of this service to include Kroger supermarkets.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

Bill inserts are used to educate customers of new rates, etc. We also use media outreach, community presentations and social media. Our larger power customers receive a quarterly electronic price communication update that explains any significant changes to trackers. We also ensure our Call Center representatives are equipped with background to speak on any rate changes.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

Same answer as #19. Also, a link to the bill inserts is provided on the eBill customer dashboard.

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

Detailed bills, which contain a substantial amount of tracker-related information, may be requested by any customer. Communication methods are the same as provided in our answer to question #19.
22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

Partial payment for differing services is not available.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

**Bills:** Residential and small commercial bills display the last 12 months kWh usage and also show the same in bar chart format. The bills direct the customer to visit www.duke-energy.com.

**Bill Inserts:** We communicate energy efficiency information on our bill inserts (brochure). Eight of the last twelve bill inserts included information on saving energy and energy efficiency programs. Bill inserts can be viewed by our eBill customers after they login to their accounts. Our website (www.duke-energy.com) also has an online view of bill inserts.

**Residential eBill:**
After customer logs into the Duke Energy online service account the landing page has two ‘bill highlights’ related to the current bill. Customer can click on a Bill Analysis to find out more about why the bill has changed, whether it is higher or lower.

The left NAV has an Energy Analysis section. Here the customer will find information about the following:

- **Energy Usage & Cost Details** – shows detailed electric usage in kWh, dollar amount, taxes, total charges for last 12 months and the ability to create a graph for each. The customer can analyze each bill, determining why it may be higher or lower, see average cost per kWh, and average use per day.
- **Home Energy Center** - the customer completes a quick home profile for personalized information on how they use energy.
- **Energy Saving Tools** – tools for finding the most efficient improvement projects for the customer’s home. Modules for Improvements to lighting, appliances, cooling and heating are available.
- **Learn about Energy** – Energy smart library for the home is an online source for information about energy topics and technologies and to learn more about the energy used in the customer’s home. Topics include heating, cooling, weatherization, lighting, food storage/cooking, and water heating.

Also provided is a Products & Services section, where the customer can receive free CFLs and visit our Energy Savings store for discounted energy efficient products for the home.

**Business eBill:**
After customer logs into the Duke Energy Business eBill account they have access to the Energy Savings Store. There is a tool to launch daily usage and a Resource Library to view past and present versions of our ENERGY TODAY newsletter. Business customers can also utilize ‘Ask an Expert’ service for free one-on-one consultation with qualified staff of engineers and researchers.

There are tools to choose from, including Commercial Energy Benchmarks, Energy Glossary, Motor Calculator, Facility Assessment Wizard, HVAC Calculator, etc.

**WEB**
www.duke-energy.com currently has 3 sections: Residential, Business and Large Business.
Residential section has pages for:

- **Save Energy & Money**
  - Free & Discounted Bulbs
  - Power Manager - Power Manager is a voluntary program that pays you for reducing your air conditioning use during times of high demand for electricity.
  - Home Energy House Call - free in-home energy assessment, free CFLs, a free showerhead and more.
  - My Home Energy Report - easy-to-read graphs to see how your home performs each month, as well as over the past year.
  - Smart Saver - using participating contractors, customers can make improvements and get cash back
  - Appliance Recycling - schedule pickup of old fridge/freezer and receive $50.
  - Energy Savings Q&A (tips & information)
    - Easy Ways to Lower Your Bill
    - Save More with Home Improvements
    - Calculate Your Home Energy Savings
      - Online calculators - help customer's estimate their energy usage and how much they can save by making new purchases
        - Thermostat Calculator
        - Cooling System Calculator
        - Lighting Calculator
        - Fridge Calculator
        - Dryer Calculator
        - Heating System Calculator
        - Room A/C Calculator
        - Appliance Calculator
        - Washer Calculator
        - Water Heater Calculator
      - Information about receiving $200 when installing a high efficiency heat pump or air conditioner

**Business:**

- **Saving Energy & Money**
  - Smart Saver Incentive Program -
  - Variable Frequency Drives - learn how VFDs can make your motors, pumps, and fans operate more efficiently
  - Easy Ways to Lower Your Bill -
  - Online Business Energy Analysis -
  - Multifamily Energy Efficiency Program -
  - Business Energy Advisor - get a free one-on-one consultation that could help you cut your energy costs up to 30 percent
  - Savings Resources for Businesses - develop a saving plan for your business with help from free tools
    - Online Business Energy Analysis -
    - ENERGY SMART Library for your Business - This extensive library provides in-depth information on various business energy systems, building design, and energy technologies.
    - ENERGY STAR Resources for your Business - Get free, unbiased information and technical support from ENERGY STAR to help you more easily improve your company's financial performance by reducing energy waste and energy costs, while protecting the earth's environment.
    - Energy Today - Energy Today is a free electronic newsletter filled with information about energy efficiency, industry trends and Duke Energy products and services.
• ENERGY STAR building Upgrade Manual - This manual outlines a process for developing a comprehensive energy-management strategy and an integrated approach to upgrading existing buildings
  o Duke Energy Savings Store

Large Business:
• Energy Efficiency Services / Programs
  o Process Heating Services - Duke Energy's Process Heating Services can help you get the most out of your process heating system, identify ways to increase your energy efficiency, improve your productivity and enhance your product quality.
  o Customer Success Stories - At Duke Energy, we're committed to offering forward-thinking power products and services to organizations throughout the U.S. We invite you to read through the case studies on the right for detailed stories of our successful partnerships.
  o Energy Information & Control Services - Duke Energy can provide energy information and control services to help you better manage your energy usage, identify savings opportunities, and verify system performance.
  o Foodservices - for Duke Energy foodservice customers; thorough, up-to-date information when designing, building or retrofitting your foodservice operation.
  o Energy Design Assistance

• Save Energy & Money
  o Energy Efficiency Programs
    ▪ Smart Saver Incentives
    ▪ Business Savings Store
    ▪ Energy Assessments
    ▪ Energy Design Assistance

• Load Curtailment Programs - PowerShare is a demand response program that rewards your business for adjusting energy consumption levels during peak time periods.

• Energy Information & Tools

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

This would require a substantial upgrade to our current billing capability. The cost of the effort would need to be balanced by the benefit provided. Customers are not asking for this information. Additional education and communication would be required to inform the customer of this new information on the bill.

25. Does your utility provide a new customer with additional educational information about the bill's makeup?

A detailed bill example is provided in each packet delivered to customers obtaining new service.

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

Approximately 15 - 20% of residential electronic billed customer's look at the bill image online. Duke offers several different types of electronic billing:
<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Electronic bills on the duke-energy.com website for residential and small business customers</td>
</tr>
<tr>
<td>2.</td>
<td>Electronic bills on duke-energy.com website for large business customers with many accounts.</td>
</tr>
<tr>
<td>3.</td>
<td>Electronic bills through a customer's financial institution. Duke calls these distributed eBills.</td>
</tr>
<tr>
<td>4.</td>
<td>EDI – Electronic Data Interchange – this is for customers that have large volumes of accounts with Duke Energy. Usually customer with 500+ accounts.</td>
</tr>
</tbody>
</table>

27. What are the benefits of electronic billing?

- Customers can receive, view, and pay bills online. This can also be accomplished by using a smartphone.
- It's a free service and access to their account is 24 hours a day.
- Customer can secure electronic payments paid directly from one – or multiple- bank accounts.
- Customer can store more than one banking account online for easy payments.
- Customer can set up automatic monthly payments to be scheduled to pay on customer's choice of “x” days before the bill is due, on the due date or when the bill is received.
- Customer can view 24 months of bill information online.
- Customer can receive bill reminders and other electronic notifications.

28. For consumers on payment arrangements, is that displayed on the bill? How?

Yes, see example below:
29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

The balance is noted in the Account Balance box on the bill. Budget billing customers receive the same information as other like customers. Currently DEI has 66,010 customers on Budget Billing (little less than 10% of all Indiana customers).
A budget billing customer may also receive a bill message to consider updating their monthly amount when Duke detects their settle-up may be larger than expected:

**Mail Payments To**
PO Box 1326
Charlotte NC 28201-1326

**Account Information**
Payments after Sep 15 not included
Last payment received Sep 08
Bill prepared on Sep 15, 2015
Next meter reading Oct 06, 2015

**Important:** We recommend adjusting your Budget Billing Installment amount to $66, based on a semi-annual review of your account. Please contact us at 1-800-521-2232 to authorize this change. Increasing your Budget Billing Installment amount now can help you avoid a large settle-up in the twelfth month.

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

No

31. How many Spanish speaking calls do you receive per year?

Approximately 8,000 per year

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

When customer request detailed bills there is no additional Duke Energy initiated contact to explain the details on the bill.

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?

We communicate disconnect notices on the bill. If bill is not paid by the due date, personal contact with the customer is attempted. If not successful, the customer will receive information via a door tag. The sample disconnect notice below highlights how IURC requirements are met.
States at the top bills due date and amount due with a disconnection notice

DISCONNECT NOTICE
Due Date  | Amount Due
---------|-----------
Sep 18, 2015 | $804.32

Helping Hands Contribution | Amount Enclosed
(for Customer Assistance)

PO Box 123
Charlotte
NC 28201-123

Phone Number
1-800-521-2232

DISCONNECT NOTICE
Name/Service Address
Duke Energy
1-800-521-2232

Mail Payments To
PO Box 123
Charlotte
NC 28201-123

Payments after Aug 27 not included
Last payment received Aug 25
Next meter reading Sep 14, 2015

IMPORTANT: Your service may be disconnected if your past due amount of $797.78 is not paid by the due date shown on this bill. A disconnection charge will be required. For questions, please refer to your customer handbook or call the number shown above.

Important Notice in the middle of the bill explains further. Gives minimum amount to avoid disconnection and the date that it needs to be paid

Bill also gives records describing customers account

States at bottom of the bill due date and amount due with disconnection notice

Average Cost: $0.6972 per kWh

DISCONNECT NOTICE
Due Date  | Amount Due
---------|-----------
Sep 18, 2015 | $804.32

Door tag example:
We stopped by today.

Duke Energy was here today.

<table>
<thead>
<tr>
<th>Date:</th>
<th>Time:</th>
</tr>
</thead>
</table>

- [ ] Checked voltage
- [ ] Changed meter
- [ ] Checked energy consumption
- [ ] Installed a meter
- [ ] Located underground
- [ ] Hooked up new service
- [ ] Read over meter to your name
- [ ] Other

- [ ] Repaired the outdoor light
- [ ] Replaced transformer
- [ ] Shut off the meter
- [ ] Turned on the meter
- [ ] Trenched in underground
- [ ] Tested the meter
- [ ] Re-read meter

☐ Your electric service was disconnected today. This action was taken since your payment was not received by the due date. Once sufficient payment has been made, service will be restored within one business day during normal business hours, Monday through Friday.

☐ Your account is past due. Disconnection will be made without further notice if your account is not settled immediately.

☐ Due to extreme weather temperatures, disconnection of your service is being postponed. Disconnection will be made without further notice if your account is not settled immediately.
34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?

Typical customer feedback includes:
- Customer asked to highlight the most and least important portions of the bill.
- Feedback about the usage graph and what would make it more valuable.
- Exploration into the acceptance of color bills and preference for using recycled paper.
- Exploration into the acceptance of new technologies like on-serts and Quick Response (QR) codes.
- Open space for customer to provide additional comments.

Questions do not differ between paper and electronic customers as the bill layout is the same. Trends and analysis are separated by electronic and paper customers.

35. What are the selection criteria for focus groups providing input on billing formatting and education?

Duke has not recently engaged focus groups due to the high costs of assembling multiple focus groups.

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

N/A

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?

Duke does not currently provide on-serts as part of our bill.
REMINDER NOTICE

**Due Date:** Oct 14, 2015
**Amount Due:** $206.99

**Helping Hand Contribution:** Amount Enclosed

---

**Account Number:** 1234-5678-01-1
**VI 15**

For less detailed billing information on your monthly bill, check box on right

---

**JOE CUSTOMER**
1 MAIN ST
PLAINFIELD IN 46168

**PO Box 1326**
Charlotte, NC 28201-1326

---

900 00000206997
101420159 00000209198

---

REMINDER NOTICE

**Name / Service Address**
JOE CUSTOMER
1 MAIN ST
PLAINFIELD IN 46168

**For Inquiries Call**
Duke Energy
1-800-521-2232

**Account Number**
1234-5678-01-1

**Mail Payments To**
PO Box 1326
Charlotte, NC 28201-1326

**Account Information**
Payments after Sep 22 not included
Bill prepared on Sep 22, 2015
Next meter reading Oct 20, 2015

---

REMINDER - Did you overlook paying last month’s bill? Unless you paid your bill recently, please give this your prompt attention.

---

**Meter Number**
Elec 987654321

**Reading From**
Aug 19

**Reading To**
Sep 21

**Days**
33

**Meter Reading**

<table>
<thead>
<tr>
<th></th>
<th>Previous</th>
<th>Present</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elec</td>
<td>20255</td>
<td>20811</td>
</tr>
</tbody>
</table>

**Usage**
556 kWh

---

**Electric - Residential**

<table>
<thead>
<tr>
<th>Usage</th>
<th>556 kWh</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duke Energy - Rate RSN0</td>
<td>$73.36</td>
</tr>
<tr>
<td>Current Electric Charges</td>
<td>$73.36</td>
</tr>
</tbody>
</table>

**Taxes**

| Taxes | $5.14 |

---

**Current Billing**

| Amt Due - Previous Bill | $124.98 |
| Late Payment Charge(s) | 3.51 |
| Balance Forward | $28.49 |
| Current Electric Charges | 73.36 |
| Taxes | 5.14 |
| Current Amount Due | $206.99 |

---

**Average Cost:** $0.1319 per kWh

---

REMINDER NOTICE

**Due Date:** Oct 14, 2015
**Amount Due:** $206.99

After Oct 14, 2015
**Amount Due:** $209.19
Name: Joe Customer
Service Address: 1 MAIN ST
PLAINFIELD IN 46168
Account Number: 1234-5678-01-1

### Explanation of Current Charges

<table>
<thead>
<tr>
<th>Electric Meter -</th>
<th>987654321</th>
</tr>
</thead>
<tbody>
<tr>
<td>kWh Usage -</td>
<td>556</td>
</tr>
<tr>
<td>Aug 19 - Sep 21</td>
<td>33 Days</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connection Charge</td>
<td>$9.40</td>
</tr>
<tr>
<td>Energy Charge - 300 kWh @ $0.09294500</td>
<td>27.88</td>
</tr>
<tr>
<td>Energy Charge - 256 kWh @ $0.05417800</td>
<td>13.87</td>
</tr>
<tr>
<td>Rider 60 - Fuel Adjustment - 556 kWh @ $0.01418800</td>
<td>7.89</td>
</tr>
<tr>
<td>Rider 61 - Coal Gasification Adj - 556 kWh @ $0.01267300</td>
<td>7.05</td>
</tr>
<tr>
<td>Rider 62 - Pollution Cntl Adj - 556 kWh @ $0.00358100</td>
<td>1.99</td>
</tr>
<tr>
<td>Rider 63 - Emission Allowance</td>
<td>0.05</td>
</tr>
<tr>
<td>Rider 66-A - Energy Eff Adj - 556 kWh @ $0.00323700</td>
<td>1.80</td>
</tr>
<tr>
<td>Rider 66 - DSM Ongoing</td>
<td>0.00</td>
</tr>
<tr>
<td>Rider 67 - Cinergy Mgr Credit</td>
<td>0.29cr</td>
</tr>
<tr>
<td>Rider 68 - Midwest Ind Sys Oper Adj - 556 kWh @ $0.00452600cr</td>
<td>0.79</td>
</tr>
<tr>
<td>Rider 70 - Reliability Adjustment</td>
<td>0.25</td>
</tr>
<tr>
<td>Rider 71 - Clean Coal Adj - 556 kWh @ $0.00481700</td>
<td>2.68</td>
</tr>
</tbody>
</table>

Total Current Electric Charges: $73.36

### Explanation of Taxes

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indiana State Tax</td>
<td>$5.14</td>
</tr>
</tbody>
</table>

Total Taxes: $5.14

### Electric Usage

<table>
<thead>
<tr>
<th>Month</th>
<th>kWh</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEP</td>
<td>966</td>
</tr>
<tr>
<td>OCT</td>
<td>756</td>
</tr>
<tr>
<td>NOV</td>
<td>844</td>
</tr>
<tr>
<td>DEC</td>
<td>987</td>
</tr>
<tr>
<td>JAN</td>
<td>1,053</td>
</tr>
<tr>
<td>FEB</td>
<td>645</td>
</tr>
<tr>
<td>MAR</td>
<td>922</td>
</tr>
<tr>
<td>APR</td>
<td>727</td>
</tr>
<tr>
<td>MAY</td>
<td>718</td>
</tr>
<tr>
<td>JUN</td>
<td>986</td>
</tr>
<tr>
<td>JUL</td>
<td>965</td>
</tr>
<tr>
<td>AUG</td>
<td>710</td>
</tr>
<tr>
<td>SEP</td>
<td>558</td>
</tr>
</tbody>
</table>

Calculations based on most recent 12 month history
Average Usage: 846 kWh
**Account Number** 1234-5578-01-1  | **BL 13**
---|---

For more detailed billing information on your monthly bill, check box on right

**JOE CUSTOMER**
1 MAIN ST
PLAINFIELD IN 46168

**PO Box 1326**
Charlotte NC 28201-1326

---

**Name/Service Address** | **For Inquiries Call** | **Account Number**
---|---|---
JOE CUSTOMER | Duke Energy | 1-800-521-2232 | 1234-5578-01-1

**Mail Payments To** | **Account Information**
---|---
PO Box 1326 | Payments after Sep 18 not included
Charlotte NC 28201-1326 | Last payment received Sep 11

**Meter Number** | **Reading From** | **Reading To** | **Days** | **Meter Reading** | **Usage**
---|---|---|---|---|---
Elec 987654321 | Aug 18 | Sep 16 | 29 | 4800 | 5323 | 523

**Electric - Residential** | **Current Billing**
---|---
Usage - 523 kWh | Amt Due - Previous Bill | $325.24
Duke Energy - Rate RSN0 | Payment(s) Received | $325.24
Current Electric Charges | Balance Forward | 0.00
Current Electric Charges | 70.22
Taxes | 4.92
Current Amount Due | $75.14

**Taxes** | **Average Cost:** $0.1343 per kWh
---|---
Taxes | $4.92

---

Please return the top portion with your payment.

Please retain this statement for your records: Receipt Number 3189648. $180.00 has been received as a security deposit for your account on 09/11/2015.

---

Due Date | Amount Due | After Date
---|---|---
Oct 12, 2015 | $75.14 | $77.25

---

Visit us at www.duke-energy.com
Indiana American Water
Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

Much of the information appearing on a utility invoice is driven by regulations. This may limit the amount of "real estate" available on the bill for information that consumers find useful or the utilities' ability to display the information in a format which is more desirable for customers.

For American Water, we underwent a bill modification in 2013 by moving to a larger, standard 8.5 x 11 bill and, while most information remained in the same location, we gave the bill a more professional and updated look. Color and different font sizes were used to highlight important information such as amount due and date due. Although we did not do focus groups specifically on these changes, we did speak with customer service representatives on the bill features in which customers most often made positive or negative comments.

Efforts are currently underway to determine the best options for gathering consumer feedback about many aspects of our business, including bill presentment.

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

There is no difference in the look for the bill between residential and non-residential customer classes. We do have minor differences for budget billing, collective billing and customers who have more than one meter associated with their account.

3. Can "dummy" copies of each type of your customer bills be provided?

Yes, we are able to produce mock up's of American Water bills. Informational material was created prior to roll out of the new bill format in 2013 which provides an overview of what is changing and how to read the new bill.

4. Is there a billing template or standard vendor used by REMCs or municipals?

Not applicable to us.

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

Bill formatting and printing is complex because of the many variables that must be considered. This includes scenarios such as multiple meters, meter changes, corrected billing, changes in pricing during a rate change, collective/group billing, services billed, budget billing, installment plans, adjustments, charges and payments transferred, etc. Every scenario and every rate structure must be mapped out and programmed.
Indiana American Water
Response to Consumer Group Questions

Because most utilities use a "print vendor" for bill printing and mailing, there are also costs associated with setup of the new bill format with the print vendor. Depending on the complexity of the services, rates and programs offered, it can easily take a utility two years to produce a new bill format.

6. What do you provide when a consumer asks for a detailed bill?

All American Water invoices (bills) provide detail for every component of the bill charge including the calculation used to arrive at the charge amount.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

All customers receive detail on all charges on their bill and the electronic bill presentment is an exact replication of the paper bill.

8. What portion of your retail customer base has requested electronic billing over the last three years?

In Indiana, approximately 19,523, or 6.54% of our customer base has requested electronic billing. Also, more than 95,000 customers (nearly one third) in the state have signed up for Web Self Service, which allows customers to view and pay their bills, sign up for automatic payment, update their contact information and schedule appointments to turn water service on or off.

9. What portion of your retail customer base has requested detailed billing over the last three years?

Not applicable since it is already provided.

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

Unless there are excessive line items on the bill, as in the case of a bill correction, the invoice contains a "convenient payment options" box. Electronic billing customers would see the same image on the eBill.

American Water also includes information on the company’s website about how to pay a bill including third-party processing locations where a payment can be made in person. Periodic bill inserts, and social media and website posts also include this information.

11. Is the format of your utility’s electronic bill the same as the format of the paper bill? If not, how do they differ?

Exact mirror image including bill inserts
Indiana American Water
Response to Consumer Group Questions

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

All customers see the same amount of detail on their bills.

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script. Information about the charges contained on the bill are available on the AW website. Through our bill redesign and the additional space now available, we have attempted to remove confusing jargon and abbreviations to assist with understanding the bill components.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

Billing inquiries are the 2nd most common reason why customers contact American Water. Requests to start and stop service are #1.

Top five reasons for bill inquiry:
- Believe bill is too high
- Don't understand how to read the bill (questions about billing period, amount owed, due date)
- Bill contains correction to previously billed charges (cancel/rebill; credit or debit adjustment)
- Rate Changes
- Request an adjustment due to leak

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

Yes, all charges are itemized as single line items along with the calculation. Calculations are either based on consumption, a flat charge based on service or meter size or a percentage of another component of the bill.

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

We do include this information on the bill where they are clearly visible and also routinely promote the different methods through bill inserts, social media, and on our website.
Indiana American Water
Response to Consumer Group Questions

17. What ways do you use to communicate to customers about their monthly bills? If an
insert (that may be proven to be ineffective) is being used, what other ways do
you communicate to consumers about the bill?

Bill inserts and bill messages are the most common methods for customer
communication, however as indicated above, we also use social media, our website and
occasionally issue press releases when significant changes are made.

18. What physical location options are available for customers to make in-person
payments, and what consumer educational materials are offered at those
locations? What other services are provided? Are there limitations of education
or answering questions at the physical locations?

American Water does not offer walk in customer service at its offices in Indiana.
However, there are locations such as grocery stores, banks and other retail
establishments who have equipment to process a payment in real time. A listing of
these locations can be found on the Indiana American website. This information can
also be obtained over the phone by entering the customer’s zip code.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

Bill messages and special inserts are the most common method to communicate these
changes. Non-bill communication methods include news releases and newspaper
articles, information on the company website and town hall type meetings.

20. What is done to educate consumers of new rates, trackers, etc. on electronic
bills?

Same as for paper bills—customers who take advantage of electronic billing can view
these materials when they view their bills online.

21. In explaining the trackers, how are they communicated on the bill? What other
communication methods does the utility use to explain trackers found on the
utility bill?

Each is itemized on the bill along with how calculated (rate x consumption or rate x unit)

22. If you issue a single bill for multiple services (electric and gas, for example), how
do you communicate to the customer about partial payments or how to apply a
payment to only one utility service on that bill?

Payment for multiple services follows payment allocation rules within our customer
information system. We do not encourage or advertise the ability to apply payment to
only one service. Collection of delinquent bills is based on the account balance, not the
Indiana American Water
Response to Consumer Group Questions

balance of individual services.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

Water related conservation items and special programs are typically communicated through bill inserts, advertising, distribution of educational and promotional materials at festivals and other grass roots opportunities, wraps on company vehicles, and online internet advertising in communities served by Indiana American Water.

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

We do include a graph of consumption over a rolling 13-month period and break out the two components (fixed and volume used) on the bill.

25. Does your utility provide a new customer with additional educational information about the bill's makeup?

We have information available on our website regarding bill makeup and also have mock bills available if customers request them. We are currently working on an insert that will begin going out to new customers.

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

On average, 43% of the customers signed up for Web Self Service sign in each month. We do not record what they look at after signing in.

27. What are the benefits of electronic billing?

The primary benefits are the ease of viewing by customers more inclined to view/respond to electronic communications and an overall reduction in the cost for the utility.

28. For consumers on payment arrangements, is that displayed on the bill? How?

Payment agreements are represented by a line item on the bill and denoted as an "installment plan." The due date of the installment is aligned with the due date of the other bill charges.
Indiana American Water
Response to Consumer Group Questions

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

Around 3% of customers are on budget billing plans. This option is not especially popular with water and wastewater consumers where use is not as significantly impacted by temperature and season as some other types of utilities.

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

Currently do not offer the billing statement in other languages. Braille and large print bills are available upon request.

31. How many Spanish speaking calls do you receive per year?

Through September of this year (2015), Indiana American Water had received 653 Spanish calls to the customer service center—or approximately 1/5 of one percent of the calls received.

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

Although Indiana American Water does not have trackers related to its bills, it does go above and beyond what is required to communicate with customers regarding the details of their bills. We provide talking points to all customer service representatives each time there is a change in customer bills or policies. These are available to customer service representatives through our online call system.

We also routinely use a number of other communication tactics to communicate changes to customers based on the subject, including bill inserts, bill messages, door hangers, direct communication with elected officials and stakeholders/large use customers and through news releases issued to local and state media outlets.

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?

Delinquency over a certain dollar threshold is communicated through phone contact by outsourced collection representatives. Disconnection notices may be mailed, email (if an electronic bill customer) or physically posted at the property.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?
Indiana American Water
Response to Consumer Group Questions

No formal surveys have been conducted—see response to question 35 for more detail.

35. What are the selection criteria for focus groups providing input on billing formatting and education?

We performed two focus groups in northwest Indiana in March 2013 that included discussion on a number of topics, including customer satisfaction, the value of water, customer awareness on what makes up the typical bill, types of communication methods, etc. These focus groups were coordinated by a third-party professional survey group and customers were randomly selected and paid a nominal amount to participate.

We did not perform specific focus groups prior to making changes to our bills in 2013 however we did incorporate customer feedback into the decision making process based on ongoing results and customer input from our regular customer surveys performed throughout the year by our company and by engaging our customer service representatives.

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

Not applicable to us.

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?

Not applicable to us—we have not used these.
BILLING PERIOD AND METER READINGS
- Billing date: February 11, 2013
- Due Date: March 1, 2013
- Billing period: Jan 12 to Feb 11 (31 Days)
- Next reading on or about: Mar 08, 2013
- Customer Type: Residential
- Meter Reading Measurement:
  1 unit = 100 CF or 748 gallons of water
- Billing Measurement: 100 gallons (GGL)

<table>
<thead>
<tr>
<th>Meter No.</th>
<th>92255524N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Size of meter</td>
<td>5/8&quot;</td>
</tr>
<tr>
<td>Current Read</td>
<td>31 (Actual)</td>
</tr>
<tr>
<td>Previous Read</td>
<td>24 (Actual)</td>
</tr>
<tr>
<td>Total water used this billing period</td>
<td>7 units (5,236 gallons)</td>
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</tbody>
</table>

Total Water Use Comparison (in 100 gallons):
- Current billing period 2013: 52.36 GGL
- Same billing period 2012: 0.00 GGL

BILLING SUMMARY
For Account: 000000000000
Prior Balance
- Balance from last bill: 0.00

TOTAL PAST DUE AMOUNT
- 0.00

Current Water Service
- Customer Service Charge: 14.05
- Water Usage Charge: 22.77
- Total Water Service Related Charges: 36.82

Fire Service
- Public Fire Protection Surcharge: 4.12
- Total Fire Service Related Charges: 4.12

Other Charges
- Distribution System Improvement Charge (36.82 x 2.12%): 0.78
- Total Other Charges: 0.78

Taxes
- State Sales Tax: 1.59
- Total Taxes: 1.59

TOTAL CURRENT CHARGES: 43.31

TOTAL AMOUNT DUE: $43.31

Pay your bill online: www.water.paymybill.com
Pay by phone: 24-hours a day, every day at 1-888-422-5269
Pay in person: Residential customers may obtain a listing of payment locations by visiting www.amwater.com/myH2O
Pay by mail: Remit your payment to the address shown above.

Important messages from Indiana American Water
- This area will be used for important messages from American Water
- The due date pertains to current charges only. Any past due balance should be paid immediately.
- Copies of your annual water quality report (Consumer Confidence Report) can be obtained by visiting our website printed at the bottom of this bill.
- Need to update your contact information? Check our self service options at www.amwater.com/myH2O

Questions about this bill? Call our 24-Hour Customer Service Center: 1-800-492-8373 www.indianaamwater.com

We’re changing the look of our bills. The new bill format makes it easy to find the information you care about most, including a comprehensive bill summary with improved line item descriptions, a description of payment options, water use data and comparisons and more. We’ve also simplified the bill by removing redundant information.

Improved billing capabilities
We’ve also improved our billing capabilities and flexibility. We can now provide multiple-page statements (up to four pages) if needed to allow for better communications related to adjustments, budget billing, group billing and multi-meter accounts. Previously, we had to send a separate letter of explanation or bill in these instances. Now, we can incorporate the explanation with the bill. Plus, many of these processes will be automated versus manual, improving our efficiency in managing these special accounts.

Bill Enhancement Highlights
• The new bill format has been patterned after the look and feel of the current bill to help customers find familiar key elements, however, we have incorporated several bill enhancements that will improve the customer experience:
  • The new bill will be a more standardized size (8 ½” x 11” page size and #10 envelope) which is currently being used by many utilities/companies. The former bill was a non-standard size of 7 x 14 inches. This will allow us to widen our prospects for billing vendors in the future.

Improvements to bill payment coupon
1. With your new bill, you will also have a new account number. If you pay your bill electronically through your bank’s electronic payment program, please be sure to update your account number with your bank so that your payment is processed in a timely manner. If you are enrolled in the American Water automatic payment program, this information will be automatically updated.
2. Added amount due if paid after the due date. Customer no longer needs to calculate this.
3. Space is provided to insert amount of payment enclosed. For residential customers who are enrolled in the company’s EFT program, it will say, “Paid electronically. Thank You.” in this space vs. “electronic” to make it clear that the bill is paid, and no further action is needed.

Billing Period/Summary Portion
4. Removed repetitive information that is already provided on the payment coupon (i.e., service address and account number)
5. Incorporated a chart with key meter information.
6. Standardized our unit of measurement. All customers are now billed in units of 100 gallons. Previously, some customers were billed in cubic feet.
7. Total water use amounts provided to complement graph. NOTE: The usage graph will be suppressed for customers enrolled in budget billing, as we will provide additional details on the statement related to budget billing in that space (i.e., billed to date, actual, date budget year ends and more, so that customers on budget billing will be able to prepare for any differences at the end of the budget-billing year).

Billing Summary
8. Used bolding and formatting to better highlight important bill details and clearly show the past, current and total amount due.
9. Removed repetitive information (i.e., billing date)
10. Improved line item descriptions. A wider bill allowed us to incorporate better descriptions and reduce the use of abbreviations and acronyms. We also standardized the line item descriptions across the business to improve efficiencies.
11. Logically grouped line items into categories to assist customers in understanding what services the charges are going toward.
12. Provides the calculation for the water usage charge (cost per unit of measure (as indicated in the left column) multiplied by the number of gallons of water used (measured in hundreds of gallons). NOTE: For meters that are read in cubic feet, the amount of water used is converted to hundreds of gallons to make the bill more customer-friendly. Your water bill can be one of your best conservation tools. Knowing how to read and interpret your water use can help you understand your consumption, identify water-saving opportunities, detect possible leaks, and even save money!
13. Created a category for taxes and other charges, many of which are paid to other organizations, not Indiana American Water.
14. Listed convenient payment options (when space allows).
October 29, 2015

Commissioner James Huston
Indiana Utility Regulatory Commission
101 W. Washington Street, Suite 1500E
Indianapolis, IN 46204

RE: IURC Billing Symposium

Dear Commissioner Huston:

Thanks to you and the IURC staff for your work to organize the IURC Billing Symposium to be held next week in Indianapolis. The Indiana Association of Cities and Towns represents nearly all of the 567 municipalities in the state of Indiana on municipal issues ranging from taxation, public safety, economic development, environmental, roads and streets, etc.

The utility services that cities and towns provide vary from municipality to municipality. Many provide water, sewer, and storm water. Seventy two municipalities provide electric service and a few provide gas. The billing practices in each municipality varies. Local officials, via ordinance and policy, have home rule authority to establish billing practices that meet the needs of their community, but they must do so with the constraints of keeping rates and taxes as low as possible.

We look forward to the opportunity to share any helpful information that comes out of the symposium that would benefit our members.

Sincerely,

Matthew C. Greller
Executive Director
Indiana Association of Cities and Towns
Member Bill Example
TOWN OF MCCORDSVILLE
6280 W 800 N
MCCORDSVILLE, IN 46055
(317) 335-1044 Email: umae@mccordsville.org

DUE BY: 09/15/2015  Amount Due: $55.50

ACH Automatic Payment, Do Not Pay: 

DUE AFTER: 09/15/2015  Amount: $61.05

Service Address
6891 N LAREDC DR
MCCORDSVILLE, IN 46055

*** Return this portion with your payment ***

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<th>Charges</th>
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<tbody>
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<tr>
<td>PENALTY</td>
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<td></td>
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</tr>
<tr>
<td>Adjustment</td>
<td></td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>PAYMENT</td>
<td>09/15/2015</td>
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<td>55.50</td>
</tr>
<tr>
<td>Net Balance</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Bill
SWI 100 EDU
Total New Charges 48.00

Bill
STW STW-1 MONTHLY RES.
Total New Charges 7.50

SUMMARY

<table>
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<th>DUE BY:</th>
<th>09/15/2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>DUE AFTER:</td>
<td>09/15/2015</td>
</tr>
<tr>
<td>ACH CUSTOMER</td>
<td>55.50</td>
</tr>
<tr>
<td></td>
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</tr>
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</table>

MARK YOUR CALENDERS FOR TOWN EVENTS
SEP 19 FROM 12-2  TOUCH A TRUCK
SEP 28 FROM 12-4  HARPER'S BEST OF MUTTS SHOW

SEP 19 FROM 12-2  TOUCH-A-TRUCK
SEP 28 FROM 12-4  HARPER'S BEST OF MUTTS

If the account is more than 30 days past due water-shut off will be scheduled.
Approved by State Board of Accounts for the Town of McCordsville, 2012.
We accept the following credit and debit cards for a one time only payment with an additional fee of $2.95*

Card Number: ___________________________  Card Type: __________  Email address to send confirmation: ___________________________

Expiration: Month ________ Year ________

Billing Address: ___________________________  City: __________  State: ________  Zip: __________

Payment amount before fee: $ ________  Signature: ___________________________

Date: ________  Phone: ___________________________

START ACH draft for monthly payment with no additional fees.

RETURN THIS PORTION BEFORE THE 5TH OF THE MONTH.

I/we hereby authorize the Town of McCordsville, to initiate monthly debits from the financial institution listed below. This authority will remain in full force until the Town of McCordsville receives written notification from the customer to terminate. Written notification must be received on the 8th of the month to assure your account will not be drafted on the 15th of the month.

Customer Name: ___________________________

Email Address: ___________________________

Utility Account Number: ___________________________

Phone Number: ___________________________

Signature: ___________________________

Financial Institution:

Checking: __________  Savings: __________

Routing number: __________

Account number: __________

Have you moved, changed your phone number or have a new email address?

Please provide your new address or telephone number and return this portion with your payment. Your records will be updated on request.

Effective Date: ________  Account Name: ___________________________

New Address: ___________________________  City: __________  State: ________  Zip Code: __________

Contact Name: ___________________________  Phone Number: ___________________________

Signature: ___________________________

New Email Address: ___________________________

Remit Payments to:

McCordsville Utility
6280 W 800 N
McCordsville, IN 46055

UNDERSTANDING YOUR BILL:

Codes
STW Stormwater Residential Monthly
ST1 Stormwater Residential Non Sewer Semi-Annually
ST2 Stormwater Agricultural Annual
ST5 Stormwater Paid Credit
ST7 Stormwater Residential Additional Acreage

PAYMENTS:
Payments must be received on or before the due date each month. We will accept cash, personal checks, money order, credit/debit cards* as forms of payment. We also offer ACH (Automated Clearing House) where it is directly taken out of your checking/savings account (see above).

Payments can be made in person at our office, by placing payments in our 24 hour access drop box, by mail, over the phone* and online*.

Please note: When making a payment online or over the phone it will take 24 hours for payment to be applied to account.

We will not accept CASH payments after 2:00 p.m.

RETURN PAYMENTS:
If any payment is returned for any reason a fee of $30.00 will be added to your account.

PENALTY:
Stormwater/Sewer penalty of 10% of the billed amount is charged if payment in full is not received in our office by the due date.

UNPAID BILLS:
The Utility reserves the right to discontinue service for non-payment of a bill. If payment is not received before the 2nd Tuesday following the due date, a water shut off work order will be completed and sent to Citizen's Energy. A $45.00 work order fee will be added to the total amount due and payable before water will be turned back on. Payment must be made by Cash or Credit/Debit Card (personal checks will not be accepted)

If payment is still not made, a lien may be placed on the property.

DISPUTING YOUR BILL:
If you believe this amount is in error, you may request a hearing before the Town's Account Review Officer. The request must be made in writing before the earliest possible date of termination of water service, as specified in this notice. You are not entitled to dispute the amount of all or part of an amount if all or part of the amount(s) is subject of a previous dispute.

* There is an additional fee for using this method of payment. The fee is $2.95 per $200.00 payment.
Indiana Electric Cooperative
Member Bill Examples
### Payments

Payments must be RECEIVED IN OUR OFFICE prior to specified dates to avoid either a late payment charge or disconnection of electrical service for nonpayment.

### Failure to Pay

Failure to receive bill does not exempt you from monthly payment, late charges, or disconnections.

### A Non-Penalty Payment Period

A non-penalty payment period of a minimum of seventeen days follows the billing date.

### Account Payment

Account is considered paid when payment is received in our office. You should allow 4-5 days for delivery. A late payment may not be reflected on this bill.

### NIGHT DEPOSITORY

NIGHT DEPOSITORY is available for your convenience.

### Service Interruption

If service is interrupted, check your fuses or circuit breakers. Check to see if your neighbor is off too. Report promptly if you believe trouble is on REMC lines.

### WE ARE HERE TO SERVE YOU

WE ARE HERE TO SERVE YOU, PLEASE CALL US IF YOU HAVE ANY QUESTIONS.

### Your Energy Use

**Electric kWh usage last 13 months**

<table>
<thead>
<tr>
<th>Month</th>
<th>Kilowatt Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>J</td>
<td>736</td>
</tr>
<tr>
<td>M</td>
<td>236</td>
</tr>
<tr>
<td>A</td>
<td>1465</td>
</tr>
<tr>
<td>M</td>
<td>1924</td>
</tr>
<tr>
<td>J</td>
<td>2192</td>
</tr>
<tr>
<td>A</td>
<td>2330</td>
</tr>
</tbody>
</table>

### Account Information

**Account Number**: 1234567

**Name**: Sample Bill

**Service Description**: 123 Main Street

### Service Information

<table>
<thead>
<tr>
<th>Cycle</th>
<th>Name</th>
<th>Rate</th>
<th>Bill Type</th>
<th>Service Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>SAMPLE BILL</td>
<td>RESON</td>
<td>REGULAR</td>
<td>123 MAIN STREET</td>
</tr>
</tbody>
</table>

### Service Period

<table>
<thead>
<tr>
<th>FROM</th>
<th>TO</th>
<th>ON PEAK KWH USAGE</th>
<th>ON PEAK CHARGE</th>
<th>OFF PEAK KWH USAGE</th>
<th>OFF PEAK CHARGE</th>
<th>METER NUMBER</th>
<th>MULTIPLIER</th>
<th>BILLING DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/10/2015</td>
<td>10/10/2015</td>
<td>450</td>
<td>$46.67</td>
<td>1380</td>
<td>$129.03</td>
<td>11234567</td>
<td>1.0000</td>
<td>10/16/2015</td>
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### COMPARISONS

<table>
<thead>
<tr>
<th>Comparison</th>
<th>Days</th>
<th>Service</th>
<th>Total kWh</th>
<th>Avg. kWh/Day</th>
<th>Avg. Temp</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Billing Period</td>
<td>30</td>
<td>1830</td>
<td>61</td>
<td>65</td>
<td></td>
</tr>
<tr>
<td>Previous Billing Period</td>
<td>31</td>
<td>2562</td>
<td>83</td>
<td>74</td>
<td></td>
</tr>
<tr>
<td>Same Period Last Year</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

### Bills Due

**Current Due by 11/03/2015**: 235.54

**Amount Due After 11/03/2015**: 242.35

### Please Detach and Return Bottom Portion with Payment

### Call for Inspection

Call an energy advisor at (317) 745-5473 to check your insulation for free! Take action before winter weather arrives.

### Account Details

**Account Number**: 1234567

**Amount Due**: 235.54

**Amount Paid**: 242.35

**Due Date**: 11/03/2015

**Amount After Due Date**: 242.35

### Hendricks Power

66 N. County Rd. 500 E.
P.O. Box 309
DANVILLE, IN 46122-0309

**Hendricks Power Cooperative**

PO BOX 3197
MARTINSVILLE IN 46151-3197

**Sample Bill**

123 MAIN STREET
DANVILLE IN 46122
Sample Bill as of 10.29.15

- Actual bill size measures 8.5 x 11 inches.

- Account and cycle information shown here. Multiple meters and accounts will also be included here when applicable.

- On Peak use and charge (highlighted) 2:00 - 8:00 pm

- Off Peak use and charge (highlighted) 12:00 am - 1:59 pm and 8:01 pm - 11:59 pm

- Notifications from Hendricks Power are shown here.

- This table is a comparison of the current month’s bill to the previous month and year.

- This portion of the bill is perforated and should be returned with payment.

- Members can view their electric usage from the past 13 months using this bar graph. The letter directly below each bar indicates the month.

- A single total is displayed. This includes the energy charge, wholesale power charge and consumer charge. Detailed information with all charges listed separately is available on Smart Hub and members may request a detailed bill by calling our office if desired.

- Energy Charge represents kilowatt-hours of electricity consumed.

- Wholesale Power Charge represents fees that we incur monthly for purchasing power on your behalf.

- Consumer Charge covers expenses that we incur by maintaining your electric service, meter and administration.

- The return mailing address is preprinted on the statement.
Bill Date: 10/13/2015

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Rate Class</th>
<th>Service Location</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RESIDENTIAL SERVICE</td>
<td></td>
</tr>
<tr>
<td>Meter Number</td>
<td>Previous Reading</td>
<td>Present Reading</td>
</tr>
<tr>
<td>21341254</td>
<td>44927</td>
<td>47019</td>
</tr>
<tr>
<td></td>
<td>1.0</td>
<td>2092</td>
</tr>
</tbody>
</table>

Activity Since Last Bill

PREVIOUS BALANCE: $234.00
PAYMENT 09/28/2015 - THANK YOU 234.00 CR
LATE CHARGE: 0.00
OTHER ADJUSTMENTS: 0.00
BALANCE PRIOR TO BILLING: $0.00

BALANCE FORWARD: $0.00
POWER COST ADJ: 2.092 kWh x 0.001294 = 2.71
ENERGY CHARGE: 2.092 kWh x 0.10275 = 214.95
DISTRIBUTION FACILITIES CHARGE: 35.08
STATE SALES TAX: 17.69
VOLUNTARY ROUNDUP: 0.57

TOTAL CURRENT CHARGES: $271.00

Reading Date From 09/02/2015, Reading Date To 10/02/2015, Date of Bill 10/13/2015

<table>
<thead>
<tr>
<th>COMPARISONS</th>
<th>DAYS</th>
<th>KWH</th>
<th>AVG TEMP</th>
<th>AVG KWH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Month</td>
<td>30</td>
<td>1759</td>
<td>72</td>
<td>59</td>
</tr>
<tr>
<td>Current Month</td>
<td>30</td>
<td>2092</td>
<td>70</td>
<td>70</td>
</tr>
<tr>
<td>Same Last Year</td>
<td>30</td>
<td>1057</td>
<td>65</td>
<td>35</td>
</tr>
</tbody>
</table>

Avg Cost Per Day: $8.42

Return this Portion With Your Payment

NINESTAR CONNECT
2243 EAST MAIN STREET
GREENFIELD IN 46140-8135
**Bill Date**: 10/13/2015

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Rate Class</th>
<th>Service Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000123456</td>
<td>RESIDENTIAL SERVICE</td>
<td></td>
</tr>
</tbody>
</table>

### Meter Information

- **Meter Number**: 23751784
- **Previous Reading**: 50207
- **Present Reading**: 50579
- **Multiplier**: 1.0
- **kWh**: 372

### Activity Since Last Bill

- **Balance Due**: $681.66 CR
- **Balance Forward**: $882.66 CR
- **Payment 09/25/2015 - Thank You**: 201.00 CR
- **Late Charge**: 0.00
- **Other Adjustments**: 0.00
- **Balance Prior to Billing**: $882.66 CR

### Current Bill Information

- **Total Current Charges**: $803.72 CR
- **Current Budget Amount**: $191.00

### Reading Comparisons

- **Previous Month**: 30 days, 399 KWH, AVG TEMP 72, AVG KWH 13
- **Current Month**: 30 days, 372 KWH, AVG TEMP 70, AVG KWH 12
- **Same Last Year**: 30 days, 353 KWH, AVG TEMP 65, AVG KWH 12

**Avg Cost Per Day**: $2.48

---

Return this portion with your payment.

---

**Ninestar Connect**

2243 E. Main Street
Greenfield, IN 46140

Phone #: (317) 462-4417 or (800) 350-9566
Website: www.ninestarconnect.com

Pay by phone (855) 388-9907

24 Hour Emergency or Power Outage: 1-866-305-1270

---

SmartHub is Ninestar Connect’s free online bill payment system for both Electric and Communication customers. If you used E-Bill for Communications and SmartHub for Electric, our former payment systems, you can access the Multi-Industry SmartHub using the same login and password on file.
IMPORTANT INFORMATION

YOUR 2014 CAPITAL CREDIT ALLOCATION:
COOP $96.98
G&T $32.88

YOUR TOTAL CAPITAL CREDIT ACCOUNT:
TOTAL UNRETIRED: $1112.27

Bill Date 09/15/2015

Account Number | Rate Class | Service Location
--- | --- | ---
Meter Number | Previous Reading | Present Reading | Meter Multiplier | kWh
23030100 | 25225 | 26211 | 1.0 | 986

Activity Since Last Bill

PREVIOUS BALANCE $303.00
PAYMENT 08/26/2015 - THANK YOU 303.00 CR
LATE CHARGE 0.00
OTHER ADJUSTMENTS 0.00
BALANCE PRIOR TO BILLING $0.00

BALANCE FORWARD $0.00
POWER COST ADJ 986 kWh x 0.001294 1.28
ENERGY CHARGE 986 kWh x 0.10275 101.31
SOLAR CREDIT 41 kWh x -0.1044 4.27 CR
DISTRIBUTION FACILITIES CHARGE 35.08
SOLAR AGREEMENT CHARGE 100.00
STATE SALES TAX 9.64
VOLUNTARY ROUNDUP 0.96
TOTAL CURRENT CHARGES $244.00

Reading Date From 09/03/2015 Reading Date To 09/02/2015 Date of Bill 09/15/2015

COMPARISONS DAYS KWH AVG TEMP AVG KWH:
Previous Month 31 1479 75 48 75
Current Month 30 996 72 33 33
Same Last Year 30 1133 75 33 33
Avg Cost Per Day: $4.59

Return this Portion With Your Payment

Ninestar Connect
2243 East Main Street
Greenfield IN 46140-8135

NINESTAR CONNECT
2243 E. Main Street
Greenfield, IN 46140
Phone #: (317) 462-4417 or (800) 359-9566
Website: www.ninestarcheck.com
PAY by PHONE (855) 386-9907
24 HOUR EMERGENCY OR POWER OUTAGE: 1-866-385-1270
### Important Information

YOUR 2014 CAPITAL CREDIT ALLOCATION:
- COOP: $93.55
- G&T: $31.72

YOUR TOTAL CAPITAL CREDIT ACCOUNT:
- TOTAL UNRETIRED: $500.24

By participating in our Time of Use program you saved $4.25 this month.

---

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Rate Class</th>
<th>Service Location</th>
<th>Time of Use</th>
<th>Service Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>23034455</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Previous Balance: $219.00
Payment 08/26/2015 - Thank You: 219.00 CR
Late Charge: 0.00
Other Adjustments: 0.00
Balance Prior to Billing: 0.00

<table>
<thead>
<tr>
<th>Reading Date From</th>
<th>Reading Date To</th>
<th>Date of Bill</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/03/2015</td>
<td>09/02/2015</td>
<td>09/15/2015</td>
</tr>
</tbody>
</table>

Comparisons:
- Previous Month: 31 days
- Current Month: 30 days
- Same Last Year: 30 days

Average Cost Per Day: $4.25

---

Total Current Charges: $137.00

---

Return this Portion With Your Payment

---

Ninestar Connect
2243 E. Main Street
Greenfield, IN 46140

---

<table>
<thead>
<tr>
<th>Cycle</th>
<th>Rate</th>
<th>Bill Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>TOU</td>
<td>TIME OF USE</td>
</tr>
</tbody>
</table>

Amount Due: $137.00
Drafted On: 09/26/2015
Bank Draft: DO NOT PAY

NINESTAR CONNECT
2243 EAST MAIN STREET
GREENFIELD IN 46140-8135

---

10000670801200013700000013700
Account Number 13719
Statement Date 10/21/2015 Due Date 11/14/2015

Billing Summary
Balance From Last Billing 244.15
Thank You For Your Payment 09/28/15 244.15 CR
Unpaid Balance 0.00
Current Charges 180.85
Amount Due By 11/14/15 $180.85
Amount Due After 11/14/15 $186.13

Messages
Whether large or small, investments in energy efficiency will help you save! Check our nremc.com for money-saving tips. Your meter will be read electronically on the 14th of each month.

Service Details
Service Address
Meter Reading Details
Current KWH Reading 10/14/15 17,369
Previous KWH Reading 09/14/15 16,847
Billed KWH Usage(Multiplier: 1) 1,542

Rate 101
Detail of Charges
Energy Cost 162.16
Service Availability 19.00
POWER COST ADJUSTMENT (12.14)
State Sales Tax 11.83
Total Current Charges 180.85

KWH Used

PLEASE DETACH AND RETURN THIS PORTION WITH PAYMENT
Your payment may be processed electronically.

Account Number 13719
Statement Date 10/21/2015
Amount Due By 11/14/2015 $180.85
After 11/14/2015 $186.13

Please indicate change of address/ phone number here.

Make Check Payable To:

Northeastern REMC
PO Box 291
Columbia City, IN 46725-0291

[Signature]

Yes, please enroll me in the Operation RoundUp program
Service Availability Charge

The Service Availability charge is the minimum amount each member is charged monthly and covers a portion of the fixed costs Northeastern REMC incurs to have electric service available to your home or business. These costs include substations, poles, power lines, transformers, meters, taxes and administrative expenses.

Call Before You Dig - FREE line locating - Call 811

If you plan on doing any digging on your property, whether to plant a tree or for any construction projects, please call 811 at least two full business days prior to any digging to have all underground utility lines located and marked on your property. This free service locates all underground utilities, including electric. This one simple phone call could save you money, injury, or even your life.

Power Outage/Service Interruption

If your electricity goes off, check your main electrical panel to see if a breaker has tripped or a fuse has blown. If the problem is not in your main panel, call Northeastern REMC at (260) 625-3700 or (260) 244-6111, or log into your account and report it online. You can view the status of any outage within our service area on the "real time" map found on our website - nremc.com.

Paying Your Bill

Bills can be paid at our office, by mail, automatically through your bank or credit card account, over the phone 24 hours a day/seven days a week, at all Wal-Mart stores, or electronically through our website - nremc.com. Payments are considered "received" when they arrive at our office.

Pay online is easy! Go to nremc.com and click on the SmartHub logo or "Make a Payment" page. You can choose to pay your electric bill with VISA, MasterCard or your checking account. SmartHub is a convenient and quick way to stay connected to Northeastern REMC using the Internet. You can check your electricity usage, confirm your due date, pay your bill, report an outage, and stay up-to-date... all from a web browser, iPhone, iPad or Android device. To download the free SmartHub app for your mobile device, simply search "SmartHub" in the Apple App Store or in the Android Market. Managing your electric account just got a whole lot easier!

Go Green - Go Paperless! Sign up for PAPERLESS BILLING on our website. Receive an email or text message when your bill is ready to be viewed online, choose your payment method, and your transaction is processed immediately. Together we can do something great for the environment!

Auto-pay your bill...consider our recurring AUTOPAY program. Have your bill automatically deducted from your savings, checking or Mastercard/Visa account each month to ensure worry-free payment. Log into your account online and sign-up or request a form from a member services representative at (260) 625-3700 or (260) 244-6111.

Please detach and include this portion of the statement with your payment.

NORTHEASTERN REMC
A Touchstone Energy® Cooperative

P.O. Box 291
Columbia City, IN 46725

www.nremc.com

PAYMENT TERMS
This bill is based on a non-penalty period of 17 calendar days. If payment is not in our office by the due date shown on the bill, a late charge will be added.

IF CLOSING ACCOUNT, PLEASE CALL OUR OFFICE AT (260) 244-6111 OR (260) 625-3700.
Johnson County REMC
A Touchstone Energy Cooperative
P.O. Box 309
Franklin, IN 46131

750 International Drive
Hours: 7:30 a.m. to 4:30 p.m.
Monday through Friday

www.jcremc.com
custservice@jcremc.com
(317) 736-6174

Account Nbr: 2015
Service Addr
Service Description
Rate: RESIDENTIAL SEASONAL Bill Type: REGULAR

<table>
<thead>
<tr>
<th>Meter #</th>
<th>Reading</th>
<th>Reading</th>
<th>Multiplier</th>
<th>Appl. Usage</th>
<th>Energy Demand</th>
<th>Power Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>73162525</td>
<td>856</td>
<td>1858</td>
<td>1.0000</td>
<td>1092</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Service From 09/11/2015 to 10/12/2015
Days: 31
Current Billing Disconnect Date: 11/24/2015

Scan this barcode at our Kiosk to access your account.

Generation/Transmission
Energy Generation: $54.82
Energy Transmission: 14.92
Power Cost Tracker: 3.22
Total Gen/Trans: $102.06

Distribution
Facility Charge: $28.75
Distribution Charge: 13.16
Total Distribution: $41.91

KWH USAGE HISTORY
Average KWH Per Day
Current Month's 33
Previous Month's 46
Last Year 29

Monthly Usage

Billing Summary
Previous Balance: $198.92
Payment(s) - Thank You: $198.92 CR
Balance Forward: $0.00
Current Charges: $143.97
Sales Tax: 10.08
TOTAL AMOUNT DUE: $154.05

Retain this portion for your records
Detach and return this portion with your payment

Scan this barcode at our Kiosk to access your account.

Current Charges Due By 11/09/2015: $154.05
Current Charges Due After 11/09/2015: $158.88

Please make check payable to Johnson County REMC.

JOHNSON COUNTY REMC - PAYMENT CENTER
PO BOX 7131
INDIANAPOLIS IN 46207-7131

234210379140001588300015405
Johnson County REMC
A Touchstone Energy® Cooperative
P.O. Box 309
Franklin, IN 46131

760 International Drive
Hours: 7:30 a.m. to 4:30 p.m.
Monday through Friday
www.jcremc.com
custservic@jcremc.com
(317) 736-6174

Scan this barcode at our Kiosk to access your account.

Scan this barcode at our Kiosk to access your account.

Generation/Transmission
Energy Generation: $90.54
Energy Transmission: 14.97
Power Cost Tracker: 3.44
Total Gen/Trans: $108.95

Distribution
Facility Charge: $28.75
Distribution Charge: 14.05
Total Distribution: $42.80

Billing Summary
Previous Balance: $192.78
Payment(s) - Thank You: 192.78 CR
Balance Forward: $0.00
Current Charges: $151.75
Sales Tax: 10.62
TOTAL AMOUNT DUE: $162.37

Retain this portion for your records
Detach and return this portion with your payment

Please make check payable to Johnson County REMC.

JOHNSON COUNTY REMC - PAYMENT CENTER
PO BOX 7131
INDIANAPOLIS IN 46207-7131

82040403040001623700016237
PAYMENT INFORMATION

- Payments must be RECEIVED IN THE REMC OFFICE by 8:00 a.m. on or before specified dates to avoid a late payment charge or disconnect for nonpayment.
- Checks will not be accepted on or after disconnect day.
- You may pay your bill at the REMC headquarters, through the night depository or kiosk. MasterCard, VISA, or Discover payments may be made online at www.remco.com/marterhub or by calling the office 24/7 at (317) 736-8174.
- Account is considered paid when payment is received in our office. You should allow 4-5 business days for mail delivery.
- Failure to receive a bill does not exempt you from monthly payment, late charges, or disconnection.
- WE ARE HERE TO SERVE YOU. PLEASE CALL US IF YOU HAVE ANY QUESTIONS. Office Hours: 7:30 a.m. to 4:30 p.m. Monday – Friday.

GENERAL INFORMATION

If your service is interrupted, please check your fuses or circuit breakers. If you believe the problem is on Johnson County REMC lines, please report the outage by calling (317) 736-8174 anytime day or night.

If payment is not received in our office by the disconnect date, the electric service will be disconnected. Service will be reconnected after payment has been made during regular business hours.

The late payment charge is 10% of the first $3.00 and 3% of the remaining net billing.

Call Before You Dig – It’s the Law! The law requires a two (2) full working day notice. Call 811 to locate utility lines.

DEFINITION OF TERMS

CHARGES ON YOUR BILL

ENERGY GENERATION – Charge for producing electricity.
ENERGY TRANSMISSION – The charge for moving high voltage electricity from a generating facility to the distribution lines of an electric distribution company.
ON-PEAK ENERGY – Charge for kilowatt-hours used during periods of time when the demand for electricity is high. See specific rate tariff at www.remco.com to check on peak periods.
OFF-PEAK ENERGY – Charge for kilowatt-hours used during periods of time when the demand for electricity is low. Off-peak is generally defined as all periods of time not defined as on-peak.
DEMAND CHARGE($) – This charge is applicable to the generation, transmission, and distribution categories. It is based upon the maximum electrical load occurring during the billing period.
POWER COST TRACKER – A regulatory mechanism that allows a utility to pass on (or track) changes in costs of certain expenses outside the control of a general rate. These costs may include such things as changes in fuel cost for generation, environmental requirements, and market purchases.
FACILITY CHARGE – Base monthly service charge to have facilities available, whether power is used or not.
DISTRIBUTION CHARGE – Charge for the use of local wires, transformers, substations, and other equipment used to deliver electricity to end use consumers. This charge will vary depending on your electrical usage.
OTHER CHARGES/CREDITS – Applicable charges or credits for services rendered in addition to metered electricity. This includes but is not limited to such items as security light charges, collection charges, deposits, rebates and miscellaneous credits.

GENERAL TERMS

KILOWATT HOUR (kWh) – The basic unit of electric energy used to measure the amount of electricity used. One kWh equals 1,000 watts of electricity used for one hour.
MULTIPLIER – A multiplier converts the meter reading into the actual kWh used.
POWER FACTOR – Reactive power relative to the amount of apparent power. Reactive power is required for motors, transformers and other inductive loads.

BILL TYPES

Regular – Regular monthly bill.
Prepaid – A pay as you go billing option where you pay in advance for kilowatt usage.
Budget – Account is billed as a variable budget amount.
Estimated – A valid meter reading was unable to be obtained and therefore the bill is being estimated based on prior usage.
Minimum – Account which is billed the minimum, contractual dollar amount.
This typically only applies to commercial and industrial accounts and large power users.
Final – Bill with the final meter readings and charges for the stated service address.
Rush Shelby Energy
2777 S 840 W
PO Box 55
Manilla IN 46150-0055

Billing Questions: (765) 544-2600 or (800) 706-7362
Outage Information: (800) 284-3452
www.rse.coop

880 1 AV 0.370
C-3 5 880
KNIGHTSTOWN IN 46148-

---

Payments must be RECEIVED IN THE REMC OFFICE PRIOR TO 6:00 P.M. on specified dates to avoid a late payment charge.
Payments must be RECEIVED IN THE REMC OFFICE prior to specified dates to avoid disconnection of electrical service for non-payment.
Failure to receive bill does not exempt you from monthly payment, late charges, or disconnection.
The late payment charge is 3% of net billing.
Account is considered paid when payment is received in our office. You should allow 4-5 days for delivery.
OFFICE HOURS: 8:00 a.m. - 5:00 p.m. Mon. - Fri.

NIGHT DEPOSITORY is available for your convenience.

Your payment and any returned checks may be processed electronically.

<table>
<thead>
<tr>
<th>COMPARISONS</th>
<th>Days</th>
<th>Service</th>
<th>Total kWh</th>
<th>Avg. kWh/Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Billing Period</td>
<td>32</td>
<td>882</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td>Previous Billing Period</td>
<td>30</td>
<td>731</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Same Period Last Year</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

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**Cycle: 5  Service Location:**

<table>
<thead>
<tr>
<th>ACCOUNT NUMBER</th>
<th>NAME</th>
<th>RATE</th>
<th>TELEPHONE</th>
<th>MP LOCATION</th>
<th>BILLING DATE</th>
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<tbody>
<tr>
<td></td>
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</tbody>
</table>

---

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>FROM</th>
<th>TO</th>
<th>NO DAYS</th>
<th>PREVIOUS</th>
<th>PRESENT</th>
<th>MULTIPLIER</th>
<th>KWH USAGE</th>
<th>METER NUMBER</th>
<th>TYPE SERVICE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>09/01/2014</td>
<td>09/02/2014</td>
<td>32</td>
<td>76123</td>
<td>70855</td>
<td>1,000</td>
<td>862</td>
<td>1321587</td>
<td>ELECTRIC</td>
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---

**PAYMENTS RECEIVED**

- 267.85
- 267.85 CR
- 0.00
- 122.54
- 8.50
- 5.19
- 0.47
- 141.00

**AMOUNT DUE ELECTRIC**

- 141.00

---

**REGULAR**

**CURRENT NET DUE BY 09/22/2014**

**TOTAL DUE**

**Gross Amount Due After 09/22/2014**

---

| Account Number: | 597401 |
| Current Net Due | 141.00 |
| Due Before 5 PM | 09/22/2014 |
| Total Due | 141.00 |

---

RUSH SHELBY ENERGY
PO BOX 55
MANILLA IN 46150-0055

---

16190000059740100001410000001494090420146
RushShelby Energy is a local provider of safe, reliable and high value energy solutions for its members and customers throughout east central Indiana.

Listed below are several convenient methods to pay your bill:
- Return by mail with courtesy envelope
- Walk-in or Drive-up at our Manilla Office
- Night deposit
- MasterCard/Visa
- Automatic Bank Draft (ACH)
- Internet (Ebill)

Payments must be received in our office PRIOR TO 5:00 PM on specified due dates to avoid a late payment charge. Unpaid bills are subject to collection or disconnection. Failure to receive a bill does not exempt member from timely payment or late fees.

Not amount due upon receipt of this statement; gross amount applies for payments received after the due date.

Past due bills are subject to disconnection with disconnect fees, deposit and past due charges paid in full before service is restored.

If service is interrupted, check your fuses or circuit breakers. Check to see if your neighbor is without service also. Report promptly if you believe trouble is on our lines. Please provide your meter number or map location when you call in.

If you have questions concerning your bill, please contact the RushShelby Energy office at the following numbers: (765) 544-2600 or (800) 706-7362.

Please provide me with more information on the following RushShelby services and products

GEOTHERMAL ENERGY_____SURGE PROTECTION_____METERED PROPANE SERVICES_____LONG DISTANCE SERVICE_____INTERNET SERVICE_____SECURITY LIGHTS_____SERVICE OR PRODUCT IDEA_____
Indiana Michigan Power
(Member of Indiana Energy Association)
Response to Consumer Group Questions

Indiana Michigan Power Company (I&M) hereby submits the following Responses to the Consumer Group questions:

I&M Responses

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

RESPONSE: An American Electric Power Service Corporation1 (AEPSC) User Experience team has performed a multi-faceted user research program that included:

- Participatory Design Sessions
  Eleven users participated (6 residential, 3 small business, and 2 large commercial). Each was asked to complete an individual homework assignment prior to the event that involved sketching the ideal bill. During the group session, each person then shared the assignment with the group and then was assigned to a team. Each team was charged with creating the ideal bill using large magnetic cut-outs of bill components.

  A follow-up participatory design session with the American Electric Power (AEP) Operating Companies was held.

- Interviews at the Customer Service Center
  AEPSC interviewed customers over the phone about their impressions of the bill, any confusion they have, and emotional reactions to it. Customer Service Representatives were interviewed about the problems they perceive.

- E-mail Survey of AEP Customers
  The survey contained a series of questions regarding their bill including ranking of key features and recommendations for improvements.

- Usability Tests
  Two usability tests were conducted. The first one focused on standard letters and correspondence sent to customers. The second occurred after the new bill was launched, and was designed to collect usability feedback on the new design.

Most of the customer input received was in Ohio. For the phone interviews, customers could have called from anywhere. The email surveys also went out across the system and I&M was represented in the operating company participatory design session.

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1 AEPSC is a wholly-owned subsidiary of AEP and is the centralized service company for the AEP System, of which I&M is a member. AEPSC provides services primarily to AEP's utility operating companies, including I&M. Among the services AEPSC performs for I&M are management, accounting
Indiana Michigan Power
(Member of Indiana Energy Association)
Response to Consumer Group Questions
and financial reporting, tax, legal, engineering, treasury and cash management, regulatory and case management, insurance risk management, customer operations, generation, transmission, distribution, human resources, information technology and telecommunications, and supply chains services.
Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

AEPSC collected customer feedback in terms of the information that is valuable to customers – and the information that is confusing or meaningless to customers. Generally speaking, many of the desires were for improvements like a clean design with minimal line items, clear information (amounts due, due dates), a desire for usage graphs, full color, and two-sided bills. Many of the complaints were about poor layout, confusing terminology and due dates, confusion around amounts due (especially for budget customers), too many line items, and other informational clutter.

In addition, please see I&M's response to Q1-34 and Q1-35.

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

RESPONSE: The bill formats for all classes of customers are the same. The only differences on each bill will be the tariff specific differences and customer bill messaging which is customer class specific.

3. Can “dummy” copies of each type of your customer bills be provided?

RESPONSE: I&M has provided a sample bill.

4. Is there a billing template or standard vendor used by REMCs or municipals?

RESPONSE: Not Applicable.

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

RESPONSE: The cost associated with a formatting change to the customer bill is dependent on the extent of the changes made. Some minor format changes can be made with minimal programming costs. An entire reformatting of the bill can be quite costly. Currently, I&M is participating in a project to completely reformat the customer bills used by I&M as well as all electric operating companies of American Electric Power. The estimated total cost of this reformatting effort is approximately $2.5 million. I&M will incur a share of this total cost.

6. What do you provide when a consumer asks for a detailed bill?

RESPONSE: I&M currently provides a detailed bill to all customers. I&M does not provide an opportunity for customers to receive a simplified bill format at this time.
Indiana Michigan Power
(Member of Indiana Energy Association)
Response to Consumer Group Questions

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

RESPONSE: I&M currently provides a detailed bill to all customers. For billing questions, customers can contact AEPSC Customer Operations at the number provided on their bill. If the customer requests additional information once the AEPSC Customer Operations Associate has reviewed the bill details by phone, the AEPSC Customer Operations Associate will refer the request to an I&M Customer Service Representative.

For an electronic bill, there is a link that will take the viewer from the summary bill to a detailed bill, which is the standard I&M electric bill. In addition, please see I&M’s response to Q1-23.

8. What portion of your retail customer base has requested electronic billing over the last three years?

RESPONSE:

2012- Indiana had 13.6%
2013- Indiana had 17.7%
2014- Indiana had 21.5%
2015YTD Indiana has 24.5%

9. What portion of your retail customer base has requested detailed billing over the last three years?

RESPONSE: I&M currently provides a detailed bill to all customers. Please see I&M’s response to Q1-6.

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

RESPONSE: I&M utilizes bill messaging to promote paperless billing which provides customers a way to pay online for free as well as other messages about payment options. I&M also utilizes bill inserts periodically to promote the Checkless Payment Plan (bank draft).

I&M’s customers who receive electronic billing also receive the same bill messages and have access to copies of all bill inserts when they view their bill.

AEPSC Customer Operations can provide customers with all payment options available to them when customers make contact. The contact information is provided on all customer bills. The Customer Operations queue provides information on payment options.
Indiana Michigan Power
(Member of Indiana Energy Association)
Response to Consumer Group Questions

Customers can also compare all payment options available to them when they log into their I&M accounts. https://www.indianamichiganpower.com/account/bills/

In addition, please see I&M's response to Q1-25.

11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?

RESPONSE: Electronic bills are the same as paper bills.

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

RESPONSE: I&M provides a detailed bill to all customers. At this time, I&M customers cannot select the level of detail shown on their monthly bill. Please see I&M's response to Q1-6.

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.


14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

RESPONSE: The top five billing complaint types for Indiana are:

1. Customer believes their bill amount is too high
2. Customer believes a billing rider charge is too much or more information is needed to understand the purpose of the rider
3. Customer believes their usage is too high
4. Customer is dissatisfied with the tariff they are on
5. Customer prefers a different due date

Billing inquiries are about one quarter of all inquiries.
Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions  

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

RESPONSE: The monthly service (flat) charge is shown on all customer bills. Only the volumetric rate charge, not the rate, is shown on customer bills. All tariff rate information is available upon request from customers and on the I&M website at the following link:

https://www.indianamichiganpower.com/account/bills/rates/

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

RESPONSE: I&M provides its Customer Service telephone number on residential, commercial and industrial bills, with very visible placement for the reader. AEPC Customer Operations Associates and I&M Customer Service Representatives can answer any question related to payment options.

I&M also lists its Pay By Telephone on the utility bill, which is also visibly located.

In addition, on the outbound envelopes, I&M promotes paying online with paperless billing.

Please see "CG 1-28 Bill sample.pdf" for a sample bill showing the placement of the Customer Service and Pay by Phone contact numbers.

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

RESPONSE: The primary way I&M communicates with customers about their monthly bill is through the detailed information on the bill itself.

On the bill, the customer is provided with a breakdown of the total charges including kWh usage, the monthly service charge and trackers. If a customer would like a more detailed explanation of any of the line item charges, they can:

* Contact I&M's Customer Operations Center at 1-800-311-4634 – all of I&M's call center agents have definitions of billing line items available to them. If for some reason the customer has additional questions that the representative is unable to answer in depth, the customer will be put into contact with a local I&M Customer Service Representative to provide the customer the opportunity to understand how their bill is calculated.
Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

- Click on the "Understanding Your Residential Bill" link which can be easily found at the customer login screen (https://www.indianamichiganpower.com/account/bills/) and opens to:

(https://www.indianamichiganpower.com/global/utilities/lib/docs/ratesandtariffs/Indiana/Your_Bill.pdf)

This information can also be found under the "Rates and Tariffs" section of the website (https://www.indianamichiganpower.com/account/bills/rates/landM/RatesTariffsIN.aspx)

I&M also offer customers the option to sign up for billing text and email alerts. Enrolled customers will receive a reminder when their bill due date is approaching, a confirmation alert when a payment is applied to the account as well as a notification if the account is delinquent and scheduled for disconnection.

In addition to communicating about monthly bills, I&M uses other channels such as email, direct mailers, social media, traditional media, advertising, bill inserts, etc. to inform customers about other topics including energy efficiency, public safety, paperless billing, renewable investments, etc.

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

RESPONSE: I&M has 81 contracted pay stations in state of Indiana for customers to walk in and pay their bills. Please see:

http://www.indianamichiganpower.com/account/bills/pay/PayInPerson.aspx

Customers with billing questions are directed to contact I&M's Customer Operations Center or to the I&M website as the walk-in stations are limited to collecting payments for electric bills. The payments are posted real time to the customer's account.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

RESPONSE: See "Understanding Your Residential Bill" on the website (link below) which I&M maintains and updates as necessary. I&M also provides updates through social media, customer call-in information and interactions with members of the media. I&M/AEAPSC Customer Operations representatives are available to answer questions about I&M's rates and trackers. If for some reason the customer has additional questions that the representative is unable to answer in depth, the customer will be put into contact with a local I&M Customer Service Representative.
Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

For a change in base rates or trackers established as part of a base rate case I&M publishes notice of the filing in at least one newspaper of general circulation in each county in which I&M renders service in the State of Indiana. I&M further includes a bill insert and bill message to each residential customer.

Public notice of tracker reconciliation proceedings are provided by the Commission in the notice of hearing in the case.

For additional insight, please see I&M’s response to Q1-21.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

RESPONSE: Please see I&M’s response to Qs 1-19 and 1-21.

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

RESPONSE: On the I&M bill, the customer is provided with a breakdown of the total charges including kWh usage, the monthly service charge and any trackers and taxes. Please see "CG 1-28 Bill sample.pdf" If a customer would like a more detailed explanation of any of the line item charges, they can:

- Contact I&M’s Customer Operations Center at 1-800-311-4634 – all of AEPSC call center agents have definitions of billing line items available to them. If for some reason the customer has additional questions that the representative is unable to answer in depth, the customer will be put into contact with a local I&M Customer Service Representative to ensure the customer is fully educated and understands how their bill is calculated.

- Click on the “Understanding Your Residential Bill” link which can be easily found at the I&M customer login screen:

(https://www.indianamichiganpower.com/account/bills/) and opens to:

(https://www.indianamichiganpower.com/global/utilities/lib/docs/ratesandtariffs/Indiana/Your_Bill.pdf)

This information can also be found under the “Rates and Tariffs” section of the I&M website:
Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

**RESPONSE:** I&M is a single utility provider.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

**RESPONSE:**
a. Yes, I&M uses customer bills to communicate about energy efficiency programs, how customers can participate in those programs, and how customers can contact I&M for additional information or to sign up for programs. I&M uses both bill inserts and bill messaging placed directly on electric bills.

b. For electronic bill customers, I&M emails to customers an e-Bill that contains summary billing information only (example below). If the customer clicks on the “View e-Bill” link in the email, a pdf version of their bill opens to provide a more detailed view. The pdf version provides the same information as the traditional paper bill. Energy efficiency messages appear on the pdf version of the bill. Bill inserts can be accessed by customers through the “View e-Bill” link as well.

![e-Bill Information](image)

- **e-Bill Information**
  - Biller Account Number: [Redacted]
  - Date Due: 02/21/2011
  - Minimum Amount Due: $81.56
  - Amount Due: $81.56
  - Account Balance: [Redacted]

To pay this e-bill, click the red CheckFree pay button. You can then change the payment date, payment amount, and payment account, if necessary. To view the e-bill before paying it, click View e-bill.

*Note: If you have already paid this bill, please disregard this message. It is simply a reminder that you have an e-bill.*

View e-Bill

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c. I&M communicates about energy efficiency programs frequently. Communicating through the bills sent to customers is cost effective. To date in 2015, I&M has issued three bill inserts and two bill messages focused on energy efficiency. Two additional bill messages and at least one more bill insert are scheduled before year-end.
Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

RESPONSE: Identifying fixed costs and variable costs on the bill is not practical because only a small portion of fixed costs are reflected in the Customer Service charge and the remaining fixed costs are reflected in the volumetric charge. Attempting to separate the fixed and variable costs for purposes of comparing to fixed and volumetric charges may simply confuse customers and discourage energy efficiency efforts.

25. Does your utility provide a new customer with additional educational information about the bill’s makeup?

RESPONSE: New customers are issued the Indiana customer handbook, “Welcome to Indiana Michigan Power – Answers to Questions About Your Electric Service.” In the pamphlet there are sections titled “Reading your bill” and “Charges on your bill.”

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

RESPONSE: This information is not readily available.

27. What are the benefits of electronic billing?

RESPONSE: Benefits of electronic billing include:

- A free online bill payment option becomes available once enrolled in electronic billing.
- Customers receive an email notification as soon as the bill is ready to view.
- Electronic billing saves paper
- Electronic billing is a secure method for receiving the bill
- Customer discretion for what and when to access bill information
- Ability to rapidly view 12-months of billing statements (note: available to all online users)
- Electronic billing reduces costs which will be reflected in I&M’s rates charged to customers.

28. For consumers on payment arrangements, is that displayed on the bill? How?

RESPONSE: Yes. For customers on payment arrangements, line items will appear on the bill, including:

“Amount Due after Payment Agreement”
Indiana Michigan Power
(Member of Indiana Energy Association)
Response to Consumer Group Questions
“Payment Agreement Amount Due”
Indiana Michigan Power
(Member of Indiana Energy Association)
Response to Consumer Group Questions

"Payment"
"Payment Agreement Installment Due"
"Remaining Payment Agreement Amount"

Please see "CG 1-28 Bill sample.pdf" for a sample bill showing a payment agreement.

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

RESPONSE: In the previous balance section of the bill there is line item that shows the "Accumulated Budget Balance." In the current I&M charges section, there is a "Current Budget Amount Due." In the "I&M Messages" section that displays on the bill, there is a statement that advises the customer of their Budget Anniversary Month.

15.3% of I&M's residential Indiana customers are on budget billing or the Average Monthly Payment plan.

All details are the same for other bills other than these line items.

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

RESPONSE: I&M/AEPSC does not provide billing in Spanish or bilingual. I&M/AEPSC does offer bills in braille or large print upon request.

31. How many Spanish speaking calls do you receive per year?

RESPONSE: AEPSC Customer Operations operates in a virtual environment and therefore Spanish-speaking callers from Indiana could have been answered at any of the AEP Customer Operations center and then transferred to the AEP's Corpus Christi, Texas Customer Operations Center. This center is staffed by bilingual associates that are fluent in Spanish and English.

During 2014, the Ft Wayne Customer Operations Center transferred 2,052 calls to the Corpus Christi center for language assistance. This number represents "any" caller a Fort Wayne Customer Operations associate would have transferred to Corpus Christi, which include any Spanish-speaking Indiana callers as well as other callers. Therefore, the total number of Indiana Spanish speaking callers is unknown.

In addition, AEP utilizes is a third party outsource vendor who provides interpretation services for overflow Spanish-speaking callers and other foreign languages. During 2014, the outsource vendor handled 143 Spanish speaking calls from Indiana.
Indiana Michigan Power  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

RESPONSE: I&M currently provides a detailed bill to all customers. Customer can contact AEPSC Customer Operations and the Customer Operations call guides assists the Customer Operations Associate in explaining the bill. Please see I&M’s response to Q1-13. If the customer asks for more details, a request is sent to the I&M Customer Service Representative to make contact.

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.) How do your methods of communicating disconnect notices comport to IURC rules?

RESPONSE: Disconnect Notices are communicated to the customer through a modified billing statement during the normal billing cycle when a previous balance has carried over. They contain the specific information required by the Indiana Administrative Code. The rules require the disconnect notice be sent after the account becomes delinquent and must be in language that is clear, concise and understandable to a lay person. The notice shall include the date of the proposed disconnection, specific factual basis and reason for the proposed disconnection and the telephone number of the utility office that the customer may call during regular business hours in order to question the proposed disconnection or seek information concerning the customers’ rights. The disconnect notice must also state the customers rights or where they can obtain the information to find out what their rights are. The I&M notice of disconnection addresses these points.

In addition, customers can enroll in mobile billing alerts and receive a text message alert to their phone and/or an email alert to their designated email address when their account is delinquent and up for disconnection.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?

RESPONSE:
- Interviews at the Customer Service Center
  AEPSC interviewed customers over the phone about their impressions of the bill, any confusion they have, and emotional reactions to it. Customer Service Representatives were interviewed about the problems they perceive.

- E-mail Survey of AEP Customers
  An e-mail survey to paper and electronic billed customers contained a series of questions regarding their bill including ranking of key features and recommendations for improvements. Discussed layout, terminology on the bill, due dates, line items and other informational clutter.
Indiana Michigan Power
(Member of Indiana Energy Association)
Response to Consumer Group Questions

In addition, please see I&M's response to Q1-1.
35. What are the selection criteria for focus groups providing input on billing formatting and education?

RESPONSE: For the Participatory Design Sessions, described in response to Q1-01, AEPSC had eleven users participate (6 residential, 3 small business, and 2 large commercial). Each was asked to complete an individual homework assignment prior to the event that involved sketching the ideal bill. During the group session, each person then shared the assignment with the group and then was assigned to a team. Each team was charged with creating the ideal bill using large magnetic cut-outs of bill components.

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

RESPONSE: Please see NIPSCO's response for how NIPSCO's online consumer panel functions.

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?

RESPONSE: I&M does not use the on-sert method on customer bills. I&M uses separate bill inserts.
Account Number

$183.28
Total Amount Due

Do Not Pay This Bill.

Make Check Payable and Send To:
INDIANA MICHIGAN POWER
PO BOX 24407
CANTON OH 44701-4407

Rate Tariff: Residential Service-016
Account Number | Total Amount Due | Due Date
--- | --- | ---
| | $183.28 | Sep 25, 2015

Meter Number | Cycle-Route | Bill Date
--- | --- | ---
| | 04-05 | Sep 4, 2015

Previous Charges:
Total Amount Due At Last Billing | $187.32
Payment 08/24/15 - Thank You | -$187.32
Previous Balance Due | | $0.00

Current I&M Charges:
Tariff 016 - Residential Service 09/04/15
Monthly Service Charge | $7.30
Current Billing | 138.83
Fuel Adj @ 0.0014980- Per KWH | -2.41
Depreciation Credit | -2.00
PJM Cost | 10.82
Off-System Sales Margin Sharing | -3.56
Energy Efficiency Program Cost | 7.63
Environmental Compliance Cost | .14
Cook Nuclear Plant Life Cycle Cost | 6.58
Capacity Settlement Rider | 5.66
Federal Mandate Rider | 2.30
State Sales Tax | 11.99
Current Electric Charges Due | $183.28

Total Amount Due | $183.28
Do Not Pay This Bill. This Amount Will Be Deducted From Your Bank Account On September 25, 2015.

Meter | Service Period | Meter Reading Detail
--- | --- | ---
Number | From | To | Previous Code | Current Code
--- | --- | --- | --- | ---
| 08/04 | 09/04 | 87255 | Actual 88863 | Actual
Multiplier | 1.0000
Metered Usage | 1,608 KWH

Next scheduled read date should be between Oct 1 and Oct 6.
Rate Tariff: Residential Service-016

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13 Month Usage History
Total KWH for Past 12 Months is 15,626

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<td>Previous</td>
<td>1,645</td>
<td>33</td>
<td>50</td>
<td>$5.68</td>
<td>71°F</td>
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<tr>
<td>One Year Ago</td>
<td>1,723</td>
<td>33</td>
<td>52</td>
<td>$5.64</td>
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Your Average Monthly Usage: 1,302 KWH

Additional Messages
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<tbody>
<tr>
<td>5973</td>
<td>$87.68</td>
<td>Jul 13, 2015</td>
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**Previous Charges:**
- Amount Due After Payment Agreement: $0.00
- Payment Agreement Amount Due: 75.20
- Payment 08/10/15 - Thank You: -78.00
- Payment Agreement Installment Due: 30.75
- **Total Previous Balance:** $27.95
- Remaining Payment Agreement Amount: 61.50
- **Total Previous Balance:** $89.45

**Current I&M Charges:**
- Tariff 015 - Residential Service 06/24/15
- Monthly Service Charge: $7.30
- Current Billing: 40.67
- Fuel Adj @ 0.0014980 - Per KWH: -0.71
- Depreciation Credit: -4.24
- PJM Cost: 3.17
- Off-System Sales Margin Sharing: -1.04
- Energy Efficiency Program Cost: 2.23
- Environmental Compliance Cost: 0.45
- Cook Nuclear Plant Life Cycle Cost: 1.79
- Capacity Settlement Rider: 2.21
- Federal Mandate Rider: 0.58
- State Sales Tax: 3.91
- **Current Electric Charges Due:** $50.73
- **Total Account Balance:** $149.18

**Total Amount Due**
- $87.68

**Due Jul 13, Pay $89.56 After This Date**

<table>
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<tr>
<th>Meter Number</th>
<th>Service Period</th>
<th>Previous Code</th>
<th>Current Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>From 05/22</td>
<td>To 06/24</td>
<td>14052 Actual</td>
</tr>
<tr>
<td></td>
<td>471 KWH</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Multiplier: 1.0000

Next scheduled read date should be between Jul 23 and Jul 28.
Rate Tariff: Residential Service-015

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Total Amount Due</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$87.68</td>
<td>Jul 13, 2015</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Meter Number</th>
<th>Cycle-Route</th>
<th>Bill Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Jun 24, 2015</td>
</tr>
</tbody>
</table>

13 Month Usage History

Total KWH for Past 12 Months is 5,819

<table>
<thead>
<tr>
<th>Month</th>
<th>Total KWH</th>
<th>Days</th>
<th>KWH Per Day</th>
<th>Cost Per Day</th>
<th>Average Temperature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>471</td>
<td>33</td>
<td>14</td>
<td>$1.81</td>
<td>69° F</td>
</tr>
<tr>
<td>Previous</td>
<td>315</td>
<td>29</td>
<td>11</td>
<td>$1.48</td>
<td>58° F</td>
</tr>
<tr>
<td>One Year Ago</td>
<td>546</td>
<td>32</td>
<td>17</td>
<td>$1.92</td>
<td>70° F</td>
</tr>
</tbody>
</table>

Your Average Monthly Usage: 485 KWH

Additional Messages
Consumer Group Questions to Utilities
Indiana Rural Alliance – Utility 1

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?
   
   Looking at examples from Software Co. and surrounding utilities

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them? No

3. Can “dummy” copies of each type of your customer bills be provided? Yes

4. Is there a billing template or standard vendor used by REMCs or municipals? Yes

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?
   
   Software Co. – some changes can be made

6. What do you provide when a consumer asks for a detailed bill?
   
   Read dates, readings, any fees or pen.-consumption – total due

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?
   
   Contact office with request. Only that a detailed account would print out history

8. What portion of your retail customer base has requested electronic billing over the last three years?

   80%

9. What portion of your retail customer base has requested detailed billing over the last three years?

   10%

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

    Website
Consumer Group Questions to Utilities
Indiana Rural Alliance – Utility 1

11. Is the format of your utility’s electronic bill the same as the format of the paper bill? If not, how do they differ?

Same

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

N/A

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

No – our office staff are knowledgeable on all charges

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

Bill was mailed. Bills too high – cannot be correct. Wrong persons name on bill: charges.

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

Yes and show rates and charges on website

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

No – Website

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

Phone call – some recordings

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those
Consumer Group Questions to Utilities
Indiana Rural Alliance – Utility 1

locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

Utility Office

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?

Letters to every customer – website – Public Hearings

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?

Same as above

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

N/A

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?

N/A

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?

Inserts and website

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?

Yes – print on bills – software

25. Does your utility provide a new customer with additional educational information about the bill's makeup?

Yes
Consumer Group Questions to Utilities
Indiana Rural Alliance – Utility 1

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

Not sure

27. What are the benefits of electronic billing?

28. For consumers on payment arrangements, is that displayed on the bill? How?

Yes – As per signed agreement, your amount due is ----

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

N/A

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

No

31. How many Spanish speaking calls do you receive per year?

None

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

Yes

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules?

Phone Messages – Red – Bold print on Bills

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?
35. What are the selection criteria for focus groups providing input on billing formatting and education?

N/A

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

N/A

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?

N/A
* 1. Do you receive your utility bills by:
   - [ ] Paper
   - [ ] Electronically (eBill)
   - [X] Both

* 2. What is the number one reason why you are not using electronic billing (eBill)?
   - [ ] I was not aware of the option
   - [ ] I receive my utility bill through my bank's (or credit union's) website
   - [ ] I am concerned with security of my personal information
   - [ ] I am afraid I would overlook the eBill in my email inbox
   - [ ] It is more difficult to keep track of online bills
   - [ ] I have had a prior negative experience
   - [X] Other (please specify)
     - only when internet unavailable

* 3. Think for a moment about how understandable your utility bills are. Do most of your bills include:
   - [X] Just enough information
   - [ ] Too much information
   - [ ] Not enough information
* 4. What information would help you best understand your bill?

   * Bold larger print for due date & total.

* 5. Do you find the information provided in the "Bill Message," "News You Can Use" or similarly titled section of your utility bill valuable?

   - [ ] Yes
   - [X] No
   - [ ] Sometimes
   - [ ] I don't know

* 6. What is the one change that would make the task of paying your bills easier?

   - [X] Amount due in larger font
   - [ ] Due date more clear
   - [ ] Credit card payment processes and options
   - [ ] Shorter payee name

   Other: 

   ________________________________
* 7. Which of these would make it easier for you to understand your utility bills?

- [ ] Website information
- [ ] Separate mailer
- [ ] Inserts enclosed with the bill
- [ ] Email
- [ ] Text messaging
- [ ] In-person
- [ ] Social media
- Other

* 8. Of all the bills you receive in paper format for utilities, please select the utility that provides the best bill format in your opinion:

- [ ] Electric bill
- [X] Natural gas bill
- [ ] Water bill
- [ ] Sewer/Wastewater bill
- [ ] Cable bill
- [ ] Phone bill
- Other

* 9. Please list the name of the utility and describe why you believe this bill has the best format.

Veetee - compares previous consumption
10. On a scale of 1 to 5 (with 1 being least important and 5 being most important), please rate the level of importance that a utility company provides the following information on your bill:

<table>
<thead>
<tr>
<th>Information</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>A glossary list of terms and definitions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxes you are paying for your service</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indication whether your meter read was actual or estimated</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Separate line items noting the various trackers you are being charged for items, such as infrastructure improvements or environmental projects</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed costs, such as monthly service charges, that do not change as your monthly usage increases or decreases</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bar chart showing current and historical consumption</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weather/temperature data for the current and previous month(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your next scheduled meter read data</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tips to lower your bill (e.g. energy efficiency, water saving tips, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Safety tips</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Promotional messaging for new billing or payment options, rebates, etc.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bill reduction programs for low-income consumers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
* 11. If you receive paper billing, how do you want to be notified about changes to your utility bill (including the format or amount of detail)?
   - Bill Insert
   - On-bill message
   - Email
   - Advance notice of the change in a separate letter
   - I don’t receive paper billing
   Other

* 12. If you receive electronic billing (eBill), how do you want to be notified about changes to your utility bill (including the format or amount of detail)?
   - Embedded message within the eBill
   - Advance notice of the change in a separate email
   - Advance notice of the change in a separate letter
   - I don’t receive eBilling
   Other

* 13. When your billing contains corrections to previously billed charges, how do you prefer to have this information identified on the bill?
   - Separate section of the bill with detail of cancelled or adjusted charges
   - Separate mailing of a letter with details of the correction
   - Separate email with details of the correction
   - I don’t care to be notified

* 14. How often do you read the inserts that are enclosed with your bills?
   - Always
   - Sometimes
   - Never
15. What would make bill inserts more useful?

Survey Questions for Consumers

16. Do you have any suggestions that would specifically make it easier to read or understand your bills?

Survey Questions for Consumers

Demographics (Optional)

17. What is your age (Optional)
   - 34 or younger
   - 35-49
   - 50-64
   - 65 or older

18. What part of the state do you live in? (Optional)
   - Northern Indiana
   - Central Indiana
   - Southern Indiana
19. What is the highest level of education you have completed (Optional)
   - High school or equivalent
   - Vocational/technical school (2 year)
   - Some college
   - Bachelor's degree
   - Master's degree
   - Doctoral degree
   - Professional (MD, JD, etc.)

20. How would you classify yourself (Optional)
   - Asian/Pacific Islander
   - African American/Black
   - Caucasian/White
   - Latino
   - Multiracial
   - Other

21. What is your current household income? (Optional)
   - Under $10,000
   - $10,000 - $19,999
   - $20,000 - $29,999
   - $30,000 - $39,999
   - $40,000 - $49,999
   - $50,000 - $74,999
   - $75,000 - $99,999
   - $100,000 or more
Consumer Group Questions to Utilities
Indiana Rural Water Alliance Utility 2

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

NA

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

Yes

3. Can "dummy" copies of each type of your customer bills be provided?

Yes

4. Is there a billing template or standard vendor used by REMCs or municipals?

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

Only if we pay someone to re-format bill

6. What do you provide when a consumer asks for a detailed bill?

Readings, Dates, all line items

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?

Request from customer to Clerk's Office

8. What portion of your retail customer base has requested electronic billing over the last three years?

One Third

9. What portion of your retail customer base has requested detailed billing over the last three years?

Maybe five percent
10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?

Emails and Website

11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ?

Same

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?

No

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.

No

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?

Bill too high, late fee charges, wrong name on bill, did not receive bill

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?

No

16. Do you place information about payment options on the bill? Are they easy to find on the bill?

Yes

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?

Website
18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?
   Public Hearings, Newspaper, Radio

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?
   Notices on Websites – Newspaper

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?
   Show as line item

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?
   Yes. Website. Quarterly.

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can’t, why not?
25. Does your utility provide a new customer with additional educational information about the bill's makeup? Yes

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?

10%

27. What are the benefits of electronic billing?

Cost Savings - Faster

28. For consumers on payment arrangements, is that displayed on the bill? How?

Yes, Noted

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?

Yes. -0-

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?

No

31. How many Spanish speaking calls do you receive per year?

None

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?

Yes

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.) How do your methods of communicating disconnect notices comport to IURC rules?

Bills, separate mailings, and Phone Message documented
34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?

35. What are the selection criteria for focus groups providing input on billing formatting and education?

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?
Survey Questions for Consumers

1. Do you receive your utility bills by:
   - Paper
   - Electronically (eBill)
   - Both

Survey Questions for Consumers

2. What is the number one reason why you are not using electronic billing (eBill)?
   - I was not aware of the option
   - I receive my utility bill through my bank's (or credit union's) website
   - I am concerned with security of my personal information
   - I am afraid I would overlook the eBill in my email inbox
   - It is more difficult to keep track of online bills
   - I have had a prior negative experience
   - Other (please specify)

Survey Questions for Consumers

3. Think for a moment about how understandable your utility bills are. Do most of your bills include:
   - Just enough information
   - Too much information
   - Not enough information
* 4. What information would help you best understand your bill?

- Consumption in bold print
- Total due in bold print

* 5. Do you find the information provided in the "Bill Message," "News You Can Use" or similarly titled section of your utility bill valuable?

- Yes
- No
- Sometimes
- I don't know

* 6. What is the one change that would make the task of paying your bills easier?

- Amount due in larger font
- Due date more clear
- Credit card payment processes and options
- Shorter payee name
- Other
7. Which of these would make it easier for you to understand your utility bills?

- Website information
- Separate mailer
- Inserts enclosed with the bill
- Email
- Text messaging
- In-person
- Social media
- Other

8. Of all the bills you receive in paper format for utilities, please select the utility that provides the best bill format in your opinion:

- Electric bill
- Natural gas bill
- Water bill
- Sewer/Wastewater bill
- Cable bill
- Phone bill
- Other

9. Please list the name of the utility and describe why you believe this bill has the best format.

BBP Water
On a scale of 1 to 5 (with 1 being least important and 5 being most important), please rate the level of importance that a utility company provides the following information on your bill:

<table>
<thead>
<tr>
<th>Information</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>A glossary list of items and definitions</td>
<td></td>
</tr>
<tr>
<td>Taxes you are paying for your service</td>
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<td>Your next scheduled meter read date</td>
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<tr>
<td>Tips to lower your bill (e.g., energy efficiency, water saving tips, etc.)</td>
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<td></td>
</tr>
</tbody>
</table>
* 11. If you receive paper billing, how do you want to be notified about changes to your utility bill (including the format or amount of detail)?

- Bill insert
- On-bill message
- Email

✓ Advance notice of the change in a separate letter
- I don't receive paper billing
- Other

* 12. If you receive electronic billing (eBill), how do you want to be notified about changes to your utility bill (including the format or amount of detail)?

- Embedded message within the eBill

✓ Advance notice of the change in a separate email
- Advance notice of the change in a separate letter
- I don't receive eBilling
- Other

* 13. When your billing contains corrections to previously billed charges, how do you prefer to have this information identified on the bill?

- Separate section of the bill with detail of cancelled or adjusted charges

✓ Separate mailing of a letter with details of the correction
- Separate email with details of the correction
- I don't care to be notified

* 14. How often do you read the inserts that are enclosed with your bills?

- Always

✓ Sometimes
- Never
15. What would make bill inserts more useful?

Survey Questions for Consumers

16. Do you have any suggestions that would specifically make it easier to read or understand your bills?

Survey Questions for Consumers

Demographics (Optional)

17. What is your age (Optional)
   - 34 or younger
   - 35-49
   - 50-64
   - 65 or older

18. What part of the state do you live in? (Optional)
   - Northern Indiana
   - Central Indiana
   - Southern Indiana
19. What is the highest level of education you have completed (Optional)

- High school or equivalent
- Vocational/technical school (2 year)
- Some college
- Bachelor's degree
- Master's degree
- Doctoral degree
- Professional (MD, JD, etc.)

20. How would you classify yourself (Optional)

- Asian/Pacific Islander
- African American/Black
- Caucasian/White
- Latino
- Multiracial
- Other

21. What is your current household income? (Optional)

- Under $10,000
- $10,000 - $19,999
- $20,000 - $29,999
- $30,000 - $39,999
- $40,000 - $49,999
- $50,000 - $74,999
- $75,000 - $99,999
- $100,000 or more
October 29, 2015

Commissioner James Huston
Indiana Utility Regulatory Commission
101 W. Washington Street, Suite 1500E
Indianapolis, IN 46204

RE: IURC Billing Symposium

Dear Commissioner Huston:

The Indiana Municipal Power Agency and our municipal electric members applaud the IURC’s efforts to have a discussion among stakeholders about utility billing in Indiana. We appreciate being invited to participate in the Billing Symposium.

IMPA’s municipal electric utility members have varying approaches and practices for working with their customers, with each community handling customer billing in a way that is commensurate with that community’s abilities and resources. The very nature of our local municipal electric utilities, their diverse size and structures, the oftentimes multiple utilities they run in their communities, and the fact that they are all locally governed and operated, are all factors which make it challenging to quantify best practices for billing. One size does not necessarily fit all. Nevertheless, the common denominator for Indiana’s municipal electric utilities is that they are community focused, with a local presence to handle customer inquiries (of which there are very few), and they are directly accountable to the customers they serve because they are governed by the community’s leadership through councils or utility boards.

IMPA and our municipal electric utility members sincerely appreciate the IURC’s invitation to participate in the symposium. It is my hope that IMPA can continue to be a useful resource to the IURC on matters related to our industry and we look forward to sharing any useful information that comes from the Symposium with our members.

Best regards,

INDIANA MUNICIPAL POWER AGENCY

Raj G. Rao
President and CEO
Indianapolis Power & Light Company  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups? 
   - Information on the bill is first determined by the IURC regulations (IAC 4-1-13). IPL last changed its bill in 2013, and the redesign was based on qualitative feedback from customers including focus groups, online surveys, and direct customer feedback. Ultimately, IPL designed three bill options and surveyed customers on which bill statement option they preferred.

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them? 
   - For non-residential customer bills, we don’t supply a usage graph or temperature chart; otherwise the IPL bills are the same.

3. Can “dummy” copies of each type of your customer bills be provided? 
   - Yes, please see attachments.

4. Is there a billing template or standard vendor used by REMCs or municipals? 
   - N/A

5. Why does it cost so much to change the format of a utility bill, or the information on the bill? 
   - For IPL, the cost is dependent on the type of change being made. However, one of the major factors in the cost to make formatting changes to bills is the fact that the work must be performed by our bill print and mail vendor. Any changes require IPL to change the record types in the extract files sent to the vendor and may require changes to the billing system to supply the additional records. The vendor then has to make changes in their programming to accept the new record types and where the information should be placed on the bill. Any formatting modifications require significant testing by both the utility and vendor to ensure that the changes made have not affected any other data or formatting of the bill.

6. What do you provide when a consumer asks for a detailed bill? 
   - A detailed breakdown of the charges is provided upon request from the customer; a sample is attached.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?
8. What portion of your retail customer base has requested electronic billing over the last three years?
   - 14%

9. What portion of your retail customer base has requested detailed billing over the last three years?
   - Less than 1%

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?
    - IPL uses a variety to communicate payment and billing options to customers including bill inserts, bill messages, customer newsletters, social media, ads on IPLpower.com, IPLpower.com advertising, messaging on our IVR and messages on their IPL E-Bill.

11. Is the format of your utility’s electronic bill the same as the format of the paper bill? If not, how do they differ?
    - No, they are the same

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options?
    - No, not at this time

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.
    - No, we don’t have a standard script but we do explain how their energy charges are calculated and the different riders; we also offer to provide the customer copies of the current approved riders that can also be found on IPLpower.com.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?
    - The most frequent general billing concern IPL receives from customers is that they are not able to pay their bill. The top 5 billing concerns, in no specific order include:
      - High bill
Indianapolis Power & Light Company
(Member of Indiana Energy Association)
Response to Consumer Group Questions

- Need more time to pay bill
- Need assistance in paying bill/questions on energy assistance
- Questions related to extension payments
- How much do I need to pay to restore service/reporting payments to order reconnect/when will service be restored

Billing Inquiries make up about 65-70% of all calls received. The next largest inquiry is for service orders such as starting, stopping, or transferring service.

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?
   - No, but it is available upon request from the customer

16. Do you place information about payment options on the bill? Are they easy to find on the bill?
   - Yes, we have bill and envelope messaging promoting billing and payment options throughout the year and the most common payment options are always listed on the bill backer.

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?
   - IPL uses a number of channels to communicate impacts to our customer's monthly bills. Customers can get messages in a variety of ways including bill inserts, newsletters, social media, website, IVR messages, bill messages and some electronic newsletters.

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?
   - IPL has one walk-in facility at 21st and Illinois Street in Indianapolis for customers to make in-person payments and they can also make in-person payments at various pay agents that include Kroger, ACE Check Cashing, PLS Check Cashers, Family Dollar, and Marsh. We have posters at IPL’s walk-in facility that display payment options and paperless billing options. In addition, there are several courtesy phones that customers may use to speak with a customer service agent.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?
Indianapolis Power & Light Company
(Member of Indiana Energy Association)
Response to Consumer Group Questions

• IPL has promoted its base rate increase request to customers in a number of ways including setting up a dedicated webpage. Additionally, customers have been informed of the request through a bill insert, articles in the newsletter Plugged In, social media messages and neighborhood meetings.

When trackers are updated such as FAC and DSM, that information can be found on IPLpower.com. We also include in a lot of our bill messaging which can be found in media releases and newsletters, that factors that play into the rising cost of electricity.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?
   • Same as #19

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?
   • Trackers are not listed on the IPL bill as our charges are not unbundled

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?
   • We do offer summary billing. A customer cannot opt to only pay for one of the services associated to their summary account. When a payment is made toward a summary account, the payment is applied to the oldest charge first.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?
   • Yes, IPL has a comprehensive strategy to communicate our EE and DSM programs year-round. Some of the ways we communicate the availability of these programs is through advertising, media relations, bill inserts, bill messages, customer newsletters, social media, ads on IPLpower.com and the Power Tools pages on IPLpower.com.

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not?
Indianapolis Power & Light Company
(Member of Indiana Energy Association)
Response to Consumer Group Questions

- We are unable to do this at this time as we don't unbundle the charges on the bill and don't designate the charges as fixed or variable in our billing system.

25. Does your utility provide a new customer with additional educational information about the bill's makeup?
   - No, but we have information on our website that explains how to read the bill.

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?
   - IPL E-Bill customers must log into their accounts to pay their bills.

27. What are the benefits of electronic billing?
   - Customers enrolled in electronic billing can sign-up for customizable email or text messages that include payment notifications and bill due date reminders. We are also working on a pay-by-text option that will be available for electronic bill users as well as a secure PDF option which will deliver a PDF of the bill to the customer's email box vs. just an email that alerts the customer that the bill is ready to be viewed on our website.

28. For consumers on payment arrangements, is that displayed on the bill? How?
   - Yes, there is an area under the Account Summary that provides the billing summary information for their payment arrangement.

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing?
   - For customers enrolled in budget billing there is an account summary which reflects their true account balance and a budget summary which reflects the amount due for their budget plan. Budget amounts are reviewed every 3 months and if their budget amount is adjusted a letter is mailed to the customer a month in advance alerting them that their budget amount will change with the next billing statement.

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?
   - No, not at this time

31. How many Spanish speaking calls do you receive per year?
   - In 2014, IPL received 27,525 Spanish speaking calling. Through the end of August in 2015, 23,380 calls were received.
Indianapolis Power & Light Company
(Member of Indiana Energy Association)
Response to Consumer Group Questions

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?
   - A detailed breakdown of charges is provided upon request from IPL customers. Any concerns customers have regarding their bills can be addressed by calling Customer Service.

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.) How do your methods of communicating disconnect notices comport to IURC rules?
   - We communicate the disconnect notice to customers via the bill; customers would also see that they are on a disconnect notice if they log into their account on IPLpower.com; they would also be told by our IVR or the call center agent if they call our customer service department. The IURC requires a disconnect notice to be sent to the customer allowing 14 days for payment prior to disconnection; IPL allows approximately 17-21 days from mailing for payment prior to disconnection.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?
   - Please tell us what you think of the overall appearance of the billing statement?
   - Please tell us how easy it is to find the exact amount you need to pay and the payment due date on the example billing statements.
   - What is your preference on the size of the monthly billing statement?
   - Do you prefer the location of the bill messages in Example A or Example B?
   - In both examples, there is a graph that shows the kWh usage in the current billing period, previous billing period, and same period from the prior year.
   - Would a kWh usage graph be useful and/or helpful information to receive on your bill?
   - In both examples a table is located just below the graphs that includes the average daily kWh usage, average high and low temperatures for the billing cycles, and average daily cost for the current bill cycle. Would this information be useful on your bill?
   - In Example A, there is an area dedicated to public service or energy efficiency tips (see the box with the light bulb). Would you find this type of information useful on your billing statement?
Indianapolis Power & Light Company
(Member of Indiana Energy Association)
Response to Consumer Group Questions

- Would it be useful if we included some of the following types of information on the back of your bill? Please check yes or no: (radial buttons in front of options)
- In your own words, please tell us what you think about the Billing Statement Examples. Please describe what you like or dislike about the examples, what items you would change, relocate or eliminate, and any other additional suggestions you may have.

35. What are the selection criteria for focus groups providing input on billing formatting and education?
   - We conducted focus groups for both residential and commercial customers. Insights were gained in the areas of billing, formatting and education.

36. How does an online consumer panel (as mentioned by NIFSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?
   - N/A

37. What is the onsert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an onsert versus an insert?
   - This is where the bill insert information is printed on the actual bill vs. a separate insert in the mailing envelope. To date, IPL has not done research on this topic.
## Indianapolis Power & Light Company
P.O. Box 110 Indianapolis, IN 46206-0110
IPLpower.com

### Account Number
Due Date: 09/21/15
Amount Due: $74.05

### Monthly Account Summary
Billing Date: 08/28/15

- **Previous Balance**: $79.82
- **08/11/15 Payment - Thank You**: -79.82
- **Metered Electric And Other Services**: 68.88
- **State Tax**: 5.17
- **Total Account Balance**: $74.05

### Metered Electric and Other Services

#### Service Address:
Service ID: [Redacted]

#### Next Reading Date: 09/29/15

#### Rate: RH - Resident/Elec Heat/1 Family

#### Temperature
- **Average Daily kWh**: 20.5
- **Avg High**: 82°
- **Avg Low**: 63°

<table>
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<tr>
<th>Period</th>
<th>kWh Consumption</th>
<th>Usage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last Year</td>
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<td>779</td>
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<tr>
<td>Current Period</td>
<td>705</td>
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</tbody>
</table>

#### Current Period Average Daily Cost: $2.73

### Service Charges Summary

- **Metered Electric Charge**: 73.88
- **CoolCents Program**: -5.00
- **State Tax**: 5.17
- **Subtotal**: 74.05

---

**Credit For The 08/2015 CoolCents Program**

---

**Emergency "Lights Out" (24/7/365)**
317.261.8111

**Online Anytime**
IPLpower.com

**Customer Service**
Residential 317.261.8222
Business 317.261.8444

---

Indianapolis Power & Light Company
P.O. Box 110 Indianapolis, IN 46206-0110
IPLpower.com

---

Account Number

| Amount to be paid by 09/21/15 | $74.05 |
| Amount to be paid after 09/21/15 | $76.48 |

Amount Enclosed $
### Customer Service Hours

**Call Center**
- Residential: 7 a.m. to 6 p.m. Monday - Friday
- Business: 8 a.m. to 5 p.m. Monday - Friday
- Closed weekends

**Service Center**
- 2102 N. Illinois Street
- Indianapolis, IN 46202 - 1330
- 8 a.m. to 5 p.m. Monday - Friday
- Closed weekends

### Contact Information

- **Website**: www.IPL.power.com
- **Customer Service**
  - Residential: 317.261.8222
  - Business: 317.261.8444
- **Toll Free**
  - "Call Before You Dig": 811
- **Lights Out Day or Night**
  - Line (available 24/7): 317.261.8111

### Payment Options

- **Online Including**
  - Visit IPL.power.com
- **IPL’s Pay Now Option**: 317.261.8222
- **Express Check by Phone**: 1.800.672.2407
- **Credit or Debit Card**: 1.800.672.2407
- **IPL Payment Drop Box**: 2102 N. Illinois Street
  - Indianapolis, IN, 46202-1330
- **Other Pay Agent Locations**: Visit IPL.power.com

### Electronic Check Re-Presentment Policy

In the event that your check is returned unpaid for insufficient or uncollected funds, we may re-present your check electronically (Re-presented Check Entry, or "RCK"). If the electronic attempt similarly fails, we may attempt to collect your check electronically one additional time. Any NSF fee that accrues from the original check will be assessed separately and added to your monthly bill. In the ordinary course of business, your check will not be returned to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

### Your Rights & Responsibilities

A Welcome Booklet with rights and responsibilities as an electric service customer with Indianapolis Power & Light Company has been furnished to our customers.

### Rate Code Explanations

- **RS**: Residential service for a single family dwelling
- **RT/W**: Same as RS qualifications but for a multi-family dwelling
- **RC**: Residential service for a single family dwelling with electric water heating
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- **SH**: Secondary service for electric heat (May have electric water heating and electric air conditioning combined with electric heat)
- **CB**: Controlled electric water heating only (Not qualified for residential electric water heating rate)
- **LW**: Uncontrolled electric water heating only (Not qualified for residential electric water heating rate)

For Large Commercial & Industrial rate information, please visit IPL.power.com. If you have questions concerning your rate classification, please call 317.261.8222

### Meter Use Explanations

- **P**: Permanent Meter
- **R**: RkVah Meter
- **D**: Demand Meter
- **T**: Temporary Meter
Message Center
Your account is past due. A payment of $158.28 must be received on or before 09/21/2015 to avoid disconnection of your service(s). If payment is not received, the entire balance of $180.02 will be due. All services attached to the account are subject to disconnection without further notice. If your service is disconnected you will be required to pay $180.02 and up to $59.00 in collection charges per service prior to service reconnection. A security deposit may also be required.

Historical Usage

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<tr>
<th></th>
<th>Period Last Year</th>
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Meter Reading Detail

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<th>Billing Period To</th>
<th>Billing Days</th>
<th>Meter Reading</th>
<th>Multiplier</th>
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<td>29</td>
<td>64208 64326 00118</td>
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Monthly Account Summary

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<tr>
<th></th>
<th>Billing Date: 08/28/15</th>
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<tbody>
<tr>
<td>Previous Balance</td>
<td>$158.28</td>
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<tr>
<td>08/24/15 Late Payment Charge For 07/30/15 Bill</td>
<td>2.52</td>
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<tr>
<td>Metered Electric And Other Services</td>
<td>18.01</td>
</tr>
<tr>
<td>State Tax</td>
<td>1.26</td>
</tr>
<tr>
<td>Total Account Balance</td>
<td>$180.07</td>
</tr>
</tbody>
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Metered Electric and Other Services

Service Address: [Redacted]
Service ID: [Redacted]
Next Reading Date: 09/29/15
Rate: RH - Resident/Elec Heat/1 Family

Billing Period

<table>
<thead>
<tr>
<th></th>
<th>Average Daily kWh</th>
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<tr>
<td>Period Last Year</td>
<td>8.3</td>
<td>82°</td>
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<tr>
<td>Previous Period</td>
<td>24.1</td>
<td>83°</td>
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<tr>
<td>Current Period</td>
<td>4.1</td>
<td>83°</td>
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Current Period Average Daily Cost = 0.66

Service Charges Summary

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<tr>
<th>Service Charges</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Metered Electric Charge</td>
<td>18.01</td>
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<tr>
<td>State Tax</td>
<td>1.26</td>
</tr>
<tr>
<td>Subtotal</td>
<td>19.27</td>
</tr>
</tbody>
</table>

Emergency "Lights Out" (24/7/365)
317.261.8111

Online Anytime
IPLpower.com

Customer Service
Residential 317.261.8222
Business 317.261.8444

See reverse side for Customer Service hours & telephone numbers, payment options, and electric rate definitions.

Please detach and return only this portion with your check made payable to Indianapolis Power & Light Company.

Disconnect Notice

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Account Number</td>
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<tr>
<td>Amount to be paid by 09/21/15</td>
<td>$180.07</td>
</tr>
<tr>
<td>Amount to be paid after 09/21/15</td>
<td>$180.82</td>
</tr>
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P.O. Box 110
Indianapolis, IN 46206-0110
Customer Service Hours

<table>
<thead>
<tr>
<th>Residential</th>
<th>Call Center</th>
<th>7 a.m. to 6 p.m. Monday - Friday</th>
<th>Closed weekends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td>Service Center</td>
<td>2102 N. Illinois Street</td>
<td>Indianapolis, IN 46202 - 1330</td>
</tr>
</tbody>
</table>

Contact Information

- **Website**: [www.IPLpower.com](http://www.IPLpower.com)
- **Toll Free**: "Call Before You Dig" 811
- **Lights Out Day or Night**: 317.261.8111

Payment Options

- **Online Including IPL’s Pay Now Option**
- **Express Check by Phone**: 317.261.8222
- **Credit or Debit Card**: 1.800.672.2407
- **IPL Payment Drop Box**: 2102 N. Illinois Street, Indianapolis, IN, 46202-1330
- **Other Pay Agent Locations**: Visit IPLpower.com

Rate Code Explanations

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For Large Commercial & Industrial rate information, please visit IPLpower.com. If you have questions concerning your rate classification, please call 317.261.8222

Electronic Check Re-Presentment Policy

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Your Rights & Responsibilities

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Meter Use Explanations

- **P**: Permanent Meter
- **D**: Demand Meter
- **R**: RkVah Meter
- **T**: Temporary Meter
Account Number 09/21/15
Amount Due $46.13

Monthly Account Summary Billing Date: 08/28/15
Previous Balance $74.24
08/05/15 Payment - Thank You -50.00
08/24/15 Late Payment Charge For 07/30/15 Bill 0.01
Metered Electric And Other Services 48.01
State Tax 3.36
Total Account Balance $75.62

Budget Summary
Previous Amount Due $50.12
Payments -50.00
Charges 0.01
Monthly Budget Amount 46.00
Amount Due $46.13

Metered Electric and Other Services
Service ID: [Redacted] Next Reading Date: 09/29/15
Rate: RC - Residet/Elec Water Heat/1 Family

Historical Usage
Period Last Year 375 kWh
Previous Period 440 kWh
Current Period 386 kWh

Meter Reading Detail

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<th>Meter Use</th>
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<th>Meter Reading</th>
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<td>07/30/15</td>
<td>29</td>
<td>59997</td>
<td>60383 00386</td>
<td>1</td>
<td>386</td>
</tr>
</tbody>
</table>

Current Period Average Daily Cost $ 1.77

Service Charges Summary
Metered Electric Charge 48.01
State Tax 3.36
Subtotal 51.37

Emergency "Lights Out" (24/7/365) 317.261.8111
Online Anytime IPLpower.com
Customer Service Residential 317.261.8222
Business 317.261.8444

Indianapolis Power & Light Company P.O. Box 110 Indianapolis, IN 46206-0110
IPLpower.com

Account Number
Amount to be paid by 09/21/15 $46.13
Amount to be paid after 09/21/15 $47.72

Amount Enclosed $
Customer Service Hours

<table>
<thead>
<tr>
<th></th>
<th>Call Center</th>
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<tr>
<td></td>
<td>Closed weekends</td>
<td>Indianapolis, IN 46202 - 1330</td>
</tr>
<tr>
<td>Business</td>
<td>8 a.m. to 5 p.m. Monday - Friday</td>
<td>8 a.m. to 5 p.m. Monday - Friday</td>
</tr>
<tr>
<td></td>
<td>Closed weekends</td>
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- D: Demand Meter
- T: Temporary Meter
Customer Service Hours

**Call Center**
- Residential: 7 a.m. to 6 p.m. Monday - Friday
- Business: 8 a.m. to 5 p.m. Monday - Friday
- Closed weekends

**Service Center**
- 2102 N. Illinois Street
- Indianapolis, IN 46202 - 1330
- 8 a.m. to 5 p.m. Monday - Friday
- Closed weekends

Contact Information

- **Website**: www.IPL.power.com
- **Customer Service**
  - Residential: 317.261.8222
  - Business: 317.261.8444
  - Toll Free: 1.888.261.8222
  - “Call Before You Dig” 811
- **Lights Out Day or Night Line** (available 24/7): 317.261.8111

Rate Code Explanations

- **RS**: Residential service for a single family dwelling
- **RT/W**: Same as RS qualifications but for a multi-family dwelling
- **RC**: Residential service for a single family dwelling with electric water heating
- **RO/G**: Same as RC qualifications but for a multi-family dwelling
- **RH**: Residential service for a single family dwelling with electric heat
- **RL/L**: Same as RH qualifications but for a multi-family dwelling
- **CR**: Controlled residential electric water heating only for a single family dwelling
- **SS**: Secondary service small (General Service)
- **SE**: Secondary service with electric heat for educational institutions (Schools) only
- **SH**: Secondary service for electric heat (May have electric water heating and electric air conditioning combined with electric heat)
- **CB**: Controlled electric water heating only (Not qualified for residential electric water heating rate)
- **UW**: Uncontrolled electric water heating only (Not qualified for residential electric water heating rate)

For Large Commercial & Industrial rate information, please visit IPL.power.com. If you have questions concerning your rate classification, please call 317.261.8222.

Electronic Check Re-Presentement Policy

In the event that your check is returned unpaid for insufficient or uncollected funds, we may re-present your check electronically (Re-presented Check Entry, or "RCEC"). If the electronic attempt similarly fails, we may attempt to collect your check electronically one additional time. Any NSF fee that accrues from the original check will be assessed separately and added to your monthly bill. In the ordinary course of business, your check will not be returned to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

Your Rights & Responsibilities

A Welcome Booklet with rights and responsibilities as an electric service customer with Indianapolis Power & Light Company has been furnished to our customers.

Meter Use Explanations

- **P**: Permanent Meter
- **R**: RkVah Meter
- **D**: Demand Meter
- **T**: Temporary Meter
<table>
<thead>
<tr>
<th>Service Address:</th>
<th>150 WATT HPS REDDY SENT. @ 13.18 EA</th>
<th>Service ID:</th>
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<tbody>
<tr>
<td>07/2015 1 150 WATT HPS REDDY SENT. @ 13.18 EA</td>
<td><strong>Service Charges Summary</strong></td>
<td></td>
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<tr>
<td><strong>Automatic Protective</strong></td>
<td></td>
<td><strong>Subtotal</strong></td>
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</tr>
<tr>
<td>Lighting</td>
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<tr>
<td><strong>Automatic Protective</strong></td>
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<td><strong>Subtotal</strong></td>
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<td>Amount Due</td>
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07/2015 1 250 WATT HPS-1ST FIXTURE-FLOOD @ 19.14 EA  
07/2015 1 250 WATT HPS-ADDTL FIXTURE-FLOOD @ 17.40 EA

07/2015 3 400 WATT HPS FLOOD - OVERHEAD @ 19.99 EA  
07/2015 2 400 WATT HPS-1ST FIXTURE-FLOOD @ 28.41 EA  
07/2015 1 400 WATT HPS-ADDTL FIXTURE-FLOOD @ 19.98 EA  
07/2015 1 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

07/2015 1 250 WATT HPS FLOOD - OVERHEAD @ 17.41 EA  
07/2015 2 100 WATT LIGHT @ 6.18 EA  
07/2015 1 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

07/2015 1 400 WATT HPS REDDY SENT. @ 19.98 EA  
07/2015 1 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

07/2015 1 400 WATT HPS FLOOD - OVERHEAD @ 19.99 EA  
07/2015 1 - WOOD POLE WITH OVERHEAD FEED - @ 3.52 EA

07/2015 2 100 WATT LIGHT @ 6.18 EA

07/2015 2 100 WATT LIGHT @ 6.18 EA

Service Charges Summary | Amount Due |
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## Service Charges Summary

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<td>07/2015 4 150 WATT HPS FLOOD - OVERHEAD @ 13.22 EA</td>
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**Metered Electric and Other Services**

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<th>Meter Number</th>
<th>Meter Use</th>
<th>Billing Period From</th>
<th>Billing Period To</th>
<th>Meter Reading Previous Current Difference</th>
<th>Multiplier</th>
<th>Usage</th>
</tr>
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<tbody>
<tr>
<td>P</td>
<td></td>
<td>07/20/15</td>
<td>08/18/15</td>
<td>04382 04544 00162</td>
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<table>
<thead>
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<th>Service ID</th>
<th>Service Details</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Metered Electric Charge</td>
<td>$1,304.41</td>
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**Next Reading Date:** 09/17/15  
**Rate:** SS  Secondary Service(Small)
## Service Address:

**Next Reading Date:** 09/16/15

### Service Charges Summary
- **Rate:** SS Secondary Service(Small)
- **Usage:**
  - Metered Electric Charge: 823.43
  - Subtotal: 823.43

### Meter Reading Detail
<table>
<thead>
<tr>
<th>Meter Number</th>
<th>Meter Use</th>
<th>Billing Period From</th>
<th>Billing Days</th>
<th>Previous Current Difference</th>
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<tbody>
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<td>24501 24695 00194</td>
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## Service Address:

**Next Reading Date:** 09/17/15

### Service Charges Summary
- **Rate:** SS Secondary Service(Small)
- **Usage:**
  - Metered Electric Charge: 25.11
  - Subtotal: 25.11

### Meter Reading Detail
<table>
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<th>Meter Number</th>
<th>Meter Use</th>
<th>Billing Period From</th>
<th>Billing Days</th>
<th>Previous Current Difference</th>
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## Service Address:

**Next Reading Date:** 09/16/15

### Service Charges Summary
- **Rate:** SSO Secondary Service(Small)/DSM Opt Out
- **Usage:**
  - Metered Electric Charge: 54.21
  - Subtotal: 54.21

### Meter Reading Detail
<table>
<thead>
<tr>
<th>Meter Number</th>
<th>Meter Use</th>
<th>Billing Period From</th>
<th>Billing Days</th>
<th>Previous Current Difference</th>
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<tbody>
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<td>00192 00196 00004</td>
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## Service Address:

**Next Reading Date:** 09/17/15

### Service Charges Summary
- **Rate:** SS Secondary Service(Small)
- **Usage:**
  - Metered Electric Charge: 380.13
  - Subtotal: 380.13

### Meter Reading Detail
<table>
<thead>
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<th>Billing Period From</th>
<th>Billing Days</th>
<th>Previous Current Difference</th>
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## Service Address:

**Next Reading Date:** 09/17/15

### Service Charges Summary
- **Rate:** SSO Secondary Service(Small)/DSM Opt Out
- **Usage:**
  - Metered Electric Charge: 64.93
  - Subtotal: 64.93

### Meter Reading Detail
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| Service Address: | | | | | | Next Reading Date: 09/16/15 | Rate: SS Secondary Service (Small) |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| Meter Number    | Meter Use       | Billing Period  | Billing Days    | Meter Reading   | Multiplier | Usage |
| 0257987         | P               | From 07/17/15   | 31              | Previous Current | 1           | 1540   |
|                 |                 | To 08/17/15     |                 | Difference      |             |        |
|                 |                 | 72148           | 72698           | 01540           |             |        |

| Service Address: | | | | | | Next Reading Date: 09/18/15 | Rate: SS Secondary Service (Small) |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| Meter Number    | Meter Use       | Billing Period  | Billing Days    | Meter Reading   | Multiplier | Usage |
| 0978797         | P               | From 07/21/15   | 29              | Previous Current | 1           | 6      |
|                 |                 | To 08/19/15     |                 | Difference      |             |        |
|                 |                 | 10099           | 10105           | 00006           |             |        |

| Service Address: | | | | | | Next Reading Date: 09/17/15 | Rate: SL Secondary Service (Large) |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| Meter Number    | Meter Use       | Billing Period  | Billing Days    | Meter Reading   | Multiplier | Usage |
| 0015146         | P               | From 07/20/15   | 29              | Previous Current | 300         | 66000  |
| 5015146         | R               | To 08/19/15     |                 | Difference      | 300         | 20100  |
| 6015146         | D               |                 |                 | 00319           | 1           | 319    |
|                 | Actual Energy   | Billed Energy   | Amount          |                 |             |        |
|                 | 66000           | 66000           | 3,744.08        |                 |             |        |
|                 | ReVAh           | 20100           | 0.00            |                 |             |        |
|                 | Demand          | 319             | 3,365.45        |                 |             |        |
| Power Factor    | 96%             | 196.13          |                 |                 |             |        |

| Service Address: | | | | | | Next Reading Date: 09/17/15 | Rate: SLO Secondary Service (Large)/DSM Opt Out |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| Meter Number    | Meter Use       | Billing Period  | Billing Days    | Meter Reading   | Multiplier | Usage |
| 0018770         | P               | From 07/20/15   | 29              | Previous Current | 200         | 42600  |
| 5018770         | R               | To 08/19/15     |                 | Difference      | 200         | 31600  |
| 6018770         | D               |                 |                 | 00270           | 1           | 270    |

| Service Address: | | | | | | Next Reading Date: 09/17/15 | Rate: SLO Secondary Service (Large)/DSM Opt Out |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| Meter Number    | Meter Use       | Billing Period  | Billing Days    | Meter Reading   | Multiplier | Usage |
| 0018770         | P               | From 07/20/15   | 29              | Previous Current | 200         | 42600  |
| 5018770         | R               | To 08/19/15     |                 | Difference      | 200         | 31600  |
| 6018770         | D               |                 |                 | 00270           | 1           | 270    |

| Service Address: | | | | | | Next Reading Date: 09/17/15 | Rate: SLO Secondary Service (Large)/DSM Opt Out |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| Meter Number    | Meter Use       | Billing Period  | Billing Days    | Meter Reading   | Multiplier | Usage |
| 0018770         | P               | From 07/20/15   | 29              | Previous Current | 200         | 42600  |
| 5018770         | R               | To 08/19/15     |                 | Difference      | 200         | 31600  |
| 6018770         | D               |                 |                 | 00270           | 1           | 270    |

| Service Address: | | | | | | Next Reading Date: 09/17/15 | Rate: SLO Secondary Service (Large)/DSM Opt Out |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| Meter Number    | Meter Use       | Billing Period  | Billing Days    | Meter Reading   | Multiplier | Usage |
| 0018770         | P               | From 07/20/15   | 29              | Previous Current | 200         | 42600  |
| 5018770         | R               | To 08/19/15     |                 | Difference      | 200         | 31600  |
| 6018770         | D               |                 |                 | 00270           | 1           | 270    |
### Service Charges Summary

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### Service Charges Summary

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### Service Charges Summary

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### Service ID: 

### Next Reading Date: 09/16/15

### Rate: SL Secondary Service(Large)

### Meter Reading Detail

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### Service Charges Summary

- Metered Electric Charge: 5,695.41
- Subtotal: 5,695.41

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## Service Address:

### Service ID: 

### Next Reading Date: 09/17/15

### Rate: SS Secondary Service(Small)

### Meter Reading Detail

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<th>Billing Days</th>
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### Service Charges Summary

- Metered Electric Charge: 19.22
- Subtotal: 19.22

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## Service Address:

### Service ID: 

### Next Reading Date: 09/18/15

### Rate: SSO Secondary Service(Small)/DSM Opt Out

### Meter Reading Detail

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### Service Charges Summary

- Metered Electric Charge: 12.87
- Subtotal: 12.87

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## Service Address:

### Service ID: 

### Next Reading Date: 

### Rate: SSO Secondary Service(Small)/DSM Opt Out

### Meter Reading Detail

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### Service Charges Summary

- Metered Electric Charge: 8.35
- Subtotal: 8.35

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Final Charges For This Service

Prorated Billing
### Service Address: 
### Service ID: 
### Next Reading Date: 09/17/15
### Rate: SS Secondary Service(Small)

#### Meter Reading Detail
<table>
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#### Service Charges Summary
- Metered Electric Charge: 337.26
- Adjusted Charge: 
- Subtotal: 337.26

### Service Address: 
### Service ID: 
### Next Reading Date: 09/17/15
### Rate: SL Secondary Service(Large)

#### Meter Reading Detail
<table>
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<th>To</th>
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#### Energy
- Actual: 49800
- Billed: 49800
- Amount: 2,850.44

#### RkVAh
- Actual: 6600
- Billed: 6600
- Amount: 0.00

#### Demand
- Actual: 259
- Billed: 259
- Amount: 2,732.45

#### Power Factor
- Actual: 99%
- Billed: 189.12%

#### Total: 5,393.77

### Service Address: 
### Service ID: 
### Next Reading Date: 09/16/15
### Rate: SL Secondary Service(Large)

#### Meter Reading Detail
<table>
<thead>
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#### Energy
- Actual: 41700
- Billed: 41700
- Amount: 2,403.63

#### RkVAh
- Actual: 8700
- Billed: 8700
- Amount: 0.00

#### Demand
- Actual: 210
- Billed: 210
- Amount: 2,215.50

#### Power Factor
- Actual: 98%
- Billed: 145.99%

#### Total: 4,473.14
### Service Address: 
Service ID: 
Next Reading Date: 09/16/15
Rate: SL  Secondary Service (Large)

#### Meter Reading Detail

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#### Service Charges Summary

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### Service Address: 
Service ID: 
Next Reading Date: 09/17/15
Rate: SS  Secondary Service (Small)

#### Meter Reading Detail

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### Service Address: 
Service ID: 
Next Reading Date: 09/16/15
Rate: SL  Secondary Service (Large)

#### Meter Reading Detail

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#### Service Charges Summary

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### Service Address: 
Service ID: 
Next Reading Date: 09/18/15
Rate: SS  Secondary Service (Small)

#### Meter Reading Detail

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<th>Meter Reading</th>
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#### Service Charges Summary

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## Service Address:

### Service ID: [Redacted]

**Next Reading Date:** 09/17/15

**Rate:** SS Secondary Service(Small)

### Meter Reading Detail

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<th>Billing Days</th>
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### Service Charges Summary

- **Metered Electric Charge:** 225.78
- **Subtotal:** 225.78

---

## Service Address:

### Service ID: [Redacted]

**Next Reading Date:** 09/16/15

**Rate:** SL Secondary Service(Large)

### Meter Reading Detail

<table>
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**Energy:** 70800 70800 4,008.67

**KVAh:** 38000 38000 0.00

**Demand:** 363 363 3,829.65

**Power Factor:** 88% 68.15

**Total:** 7,770.37

---

## Service Address:

### Service ID: [Redacted]

**Next Reading Date:** 09/18/15

**Rate:** SSO Secondary Service(Small)/DSM Opt Out

### Meter Reading Detail

<table>
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### Service Charges Summary

- **Metered Electric Charge:** 28.30
- **Subtotal:** 28.30

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## Service Address:

### Service ID: [Redacted]

**Next Reading Date:** 09/17/15

**Rate:** PLO Primary Service/DSM Opt Out

### Meter Reading Detail

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**Energy:** 364000 364000 17,749.55

**KVAh:** 103600 103600 0.00

**Demand:** 1166 1166 13,152.48

**Power Factor:** 96% 790.25

**Total:** 30,111.78
### Service Address: [Redacted]  
### Service ID: [Redacted]  
### Next Reading Date: 09/17/15

#### Meter Reading Detail

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**Energy**  
Actual: 187600  
Billed: 187600  
Amount: 5289.40

**Demand**  
Actual: 773  
Billed: 773  
Amount: 8719.44

**Power Factor**  
95%  
441.10

**Total**  
17,576.74

### Service Address: [Redacted]  
### Service ID: [Redacted]  
### Next Reading Date: 09/17/15

#### Meter Reading Detail

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**Energy**  
Actual: 61500  
Billed: 61500  
Amount: 3,424.69

**Demand**  
Actual: 277  
Billed: 277  
Amount: 2,922.35

**Power Factor**  
91%  
103.29

**Total**  
6,243.95

### Service Address: [Redacted]  
### Service ID: [Redacted]  
### Next Reading Date: 09/16/15

#### Meter Reading Detail

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**Energy**  
Actual: 141000  
Billed: 141000  
Amount: 7,718.60

**Demand**  
Actual: 432  
Billed: 432  
Amount: 4,557.60

**Power Factor**  
94%  
269.27

**Total**  
12,006.93
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### Account Number
09/21/15
Amount Due $211,516.20

### Service Address:

### Service ID:

### Service Name:

#### Meter Reading Detail

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Final Charges For This Service
Prorated Billing

#### Service Charges Summary

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### Rate: SSO Secondary Service(Small)/DSM Opt Out

### Service Address:

### Service ID:

### Service Name:

#### Meter Reading Detail

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Actual Energy 27840
Billed Energy 27840
Amount 1639.06

Actual RkVAh 4000
Billed RkVAh 4000
Amount 0.00

Actual Demand 76
Billed Demand 76
Amount 801.80

Power Factor 99%

2,368.88

### Rate: SL Secondary Service(Large)

### Service Address:

### Service ID:

### Service Name:

#### Meter Reading Detail

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Actual Energy 45300
Billed Energy 45300
Amount 2,602.22

Actual RkVAh 15000
Billed RkVAh 15000
Amount 0.00

Actual Demand 245
Billed Demand 245
Amount 2,584.75

Power Factor 95%

5,054.01

### Service Charges Summary

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### Rate: SL Secondary Service(Large)
Service Address: 
Service ID: 
Service Name: 

Meter Reading Detail

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Energy: 355600 Billed: 355600 Amount: 17,347.11
RkVAh: 216400 Billed: 216400 Amount: 0.00
Demand: 1137 Billed: 1137 Amount: 12,825.36
Power Factor: 85% Billed: 0.00

Service Charges Summary

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Rate: PLO Primary Service/DSM Opt Out

Service Address: 
Service ID: 
Service Name: 

Meter Reading Detail

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Final Charges For This Service
Prorated Billing

Service Address: 
Service ID: 
Service Name: 

Meter Reading Detail

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<td>08/17/15</td>
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Energy: 212250 Billed: 212250 Amount: 11,566.74
RkVAh: 196500 Billed: 196500 Amount: 0.00
Demand: 1067 Billed: 1067 Amount: 11,047.06
Power Factor: 73% Billed: 1,049.31

Service Charges Summary

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Rate: SSO Secondary Service(Small)/DSM Opt Out

Service Address: 
Service ID: 
Service Name: 

Meter Reading Detail

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Energy: 212250 Billed: 212250 Amount: 11,566.74
RkVAh: 196500 Billed: 196500 Amount: 0.00
Demand: 1067 Billed: 1067 Amount: 11,047.06
Power Factor: 73% Billed: 1,049.31

Service Charges Summary

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Rate: SLO Secondary Service(Large)/DSM Opt Out
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### Service Charges Summary

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<tr>
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Minimum Demand Billed

### Miscellaneous Services

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<td>Sundry Billing Equipment Rental</td>
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<td></td>
<td></td>
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<td>Subtotal</td>
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NIPSCO  
(Member of Indiana Energy Association)  
Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups?

With a planned Q2 2016 implementation, the NiSource (including NIPSCO) current bill redesign initiative had an objective to create a bill based on direct customer feedback that is easy to read and understand to enable customers to find the information they need quickly. The project began with a review of industry and non-utility industry bill formats as well as an initial survey of company employees who were customers.

An initial format was created and then online focus groups with panelists of customers from seven states were utilized to provide feedback and preferences. The design was modified based on that feedback and then presented to in person focus groups of customers.

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them?

Non-residential bills provide additional detail that correspond with the Customer's rate such as demand information for demand rates. NIPSCO does offer large font bills upon request.

3. Can “dummy” copies of each type of your customer bills be provided?

A mock residential combination gas and electric bill has been provided.

4. Is there a billing template or standard vendor used by REMCs or municipals?

Not applicable for NIPSCO

5. Why does it cost so much to change the format of a utility bill, or the information on the bill?

The project to implement a new bill format is a researched process involving input from customers and understanding the capabilities of the customer information system as well as the capabilities of the software and hardware that is available or that would be necessary to print a new format. It is a process that follows project methodology from concept to business requirements, detailed design, coding, testing, training and implementation as well as the communication plan.

A bill is not a static document that is the same for every customer - coding and testing of a new format must account for all of the many business scenarios such as all of the tariffs, cancel / rebills, multiple sites, credit agreements, budgets and
NIPSCO
(Member of Indiana Energy Association)
Response to Consumer Group Questions

messaging and how any combination of these items could occur with each other.

6. What do you provide when a consumer asks for a detailed bill?
NIPSCO only provides one bill version – summary vs detailed is not available.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill?
Not applicable for NIPSCO

8. What portion of your retail customer base has requested electronic billing over the last three years?
NIPSCO ended 2012 with 8.29% of customers receiving paperless billing, 2013 was 10.29%, 2014 was 11.97% and at the end of August 2015 the participation rate is 12.46%.

9. What portion of your retail customer base has requested detailed billing over the last three years?
Information is not available regarding the number of customers that may have requested a detailed bill.

10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing?
We use a variety of channels to communicate available options, including:
   - Email
   - Web (NIPSCO.com) – web content, banner ads
   - Traditional news media outreach (press releases)
   - Social media messages
   - On-bill messages
   - On-hold messages (Call Center)
   - New customer welcome packet
   - Bill inserts (also available online for electronic billing customers)

11. Is the format of your utility’s electronic bill the same as the format of the paper bill? If not, how do they differ?
   Yes

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If
so, what are the options?
This is not available.

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script.
Our customer service representatives are available 24x7 to answer all questions pertaining to a customer's bill. There are no scripted responses and the customer service rep has access to and can view the customer's actual bill statement.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received?
Over the past 3 years the following billing topics were the top five categories for calls received: bill explanation / inquiry, payment methods, general information, customer information update and budget inquiry. (Billing questions/inquiries make up about one-third of customer inquiries.)

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request?
Residential Electric – no for volumetric rate, yes for customer charge
Residential Gas Bundled (non Choice customers) – yes for commodity rate; no for customer charge.
All tariffs are posted at NIPSCO.com and could be requested by calling the Customer Call Center.

16. Do you place information about payment options on the bill? Are they easy to find on the bill?
Yes, they are listed under the Payment Options heading.

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill?
Customer specific information is presented on the bill each month with a 13-month use history graph as well as comparisons of their average daily use and the average daily temperature for the current month, the prior month and the same month the prior year. Customers can also enroll in billing due date alerts (via text, email or phone) that are specific to their account.
NIPSCO
(Member of Indiana Energy Association)
Response to Consumer Group Questions

For broader information, educational resources are available on NIPSCO’s website, including a “How to Read Your Bill” tutorial. For customers without web access, copies of those materials can be requested through the Call Center.

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations?
NIPSCO has a Business Office in our service territory that is open M-F 8:30-5:00pm as well as a 24x7 drop box for payments. Customers can speak to a customer service rep at the business office and conduct any and all business at the office. Customer information material is also available at this site. NIPSCO also has a network of nearly 600 authorized payment location agents where customers can make a payment including grocery stores, Western Union, etc..

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills?
NIPSCO works with traditional news media outlets across our service area to help educate customers on broader updates or large-scale changes to their bill and makes information available on our website. Customers also receive a bill insert for all base rate changes.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills?
Same approach as Question 19 (web, traditional news media and bill insert). The bill insert is also available online for our electronic billing customers.

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill?
We do not provide a line item breakdown of trackers on our residential bill.
For non-residential electric bills, they are listed as line items.

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill?
NIPSCO’s goal is to work with customers to keep their services connected. Current monthly charges for each service are separate line items on the bill and the total due is displayed as one total. Payments are applied to the oldest receivables first, but there is no automated mechanism in NIPSCO’s CIS system.
for directing a partial payment to a single service. If full payment cannot be made, eligible customers would be offered a credit agreement unless they are already on one in which case a modified agreement would be offered.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs?
We communicate energy efficiency tips and program updates throughout the year, but especially during high-bill seasons. We use a variety of channels to do so, including:
- Periodic on-bill messages
- Periodic bill inserts (also available online for electronic billing customers)
- Email
- Web (NIPSCO.com) – web content, banner ads
- Paid advertising (past campaigns have incorporated print, online, radio and out-of-home)
- Traditional news media outreach (press releases)
- Social media messages
- On-hold messages (Call Center)

24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can’t, why not?
Although NIPSCO does not reflect fixed vs variable costs on the bill, NIPSCO does provide education to customers about the variables that impact their bill, including usage, temperature and commodity pricing fixed vs. variable costs on customer bills.

25. Does your utility provide a new customer with additional educational information about the bill’s makeup?
New customers are sent a customer handbook entitled “Your Guide to NIPSCO” that includes topics such as safety, understanding your bill and paying your bill. References to visit our website for additional information are noted throughout.

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill?
NIPSCO customers that receive an electronic bill can view a PDF version of the paper bill online but there is not a different or more detailed version online. Online customers do have access to 24 months of their monthly bills.
Approximately 40% of NIPSCO customers have registered for an online account; however, NIPSCO does not track the statistical correlation between paperless customers and online bill viewing. Information regarding bills can be viewed by anyone visiting nipsco.com, regardless of whether the customer is enrolled in electronic billing.

27. What are the benefits of electronic billing?
Electronic billing is intended to offer greater convenience for customers – they no longer have to keep up with paper files. Instead, they can log into a secure website to access their current and past bills. Electronic billing helps reduce paper usage, which benefits everyone. It also saves both the customer and the utility postage costs.

28. For consumers on payment arrangements, is that displayed on the bill?
   How?
Customers that request a credit agreement are initially sent a separate mailing that contains their payment schedule. Each monthly bill then continues to reflect the total amount a customer owes but also has a line item showing the amount of the total bill due for the current month.

29. For consumers on budget billing, is the balance clearly noted?
Yes, the running budget balance is reflected on each monthly bill under the Actual Account Status heading.

What percentage of customers are on budget billing? 28%  
Does the communication about the details on their bills differ for those who are on budget billing? No

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions?
No

31. How many Spanish speaking calls do you receive per year?
   One half of one percent of our total call volume for 2014. Translation services are available for Spanish as well as other languages when contacting the Customer Call Center.

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.?
Not applicable to NIPSCO
NIPSCO
(Member of Indiana Energy Association)
Response to Consumer Group Questions

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules? NIPSCO issues a separate mailing for a disconnect notice in accordance with IURC Rules. It is printed on green paper to call the customer's attention to the notice. Paperless bill customers are also mailed a paper disconnect notice.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so?
We conducted an online survey as well as focus groups in order to collect feedback on the following:

- What information is most important?
- Can you find the information you need quickly?
- Where would you like to see specific information placed?
- What format would you like to see this information in?
- What icons are most effective?
- How much data would you like to see?
- Is the font size appropriate?

The survey questions did not differ between electronic and paper bills. The bills our electronic customers receive is identical to the one received by paper bill customers (i.e. e-bill is a PDF of our hard copy bill).

35. What are the selection criteria for focus groups providing input on billing formatting and education?
The customers for the face-to-face customer focus group for the bill redesign project were selected by an external focus group company. Criteria for the recruitment included being a NIPSCO customer, the member of the household who looks at and pays the utility bill, and a mix of owners, renters, ages and ethnicities.

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel?
An online customer panel gives customers the opportunity to provide feedback when and where it is convenient for them. Participation in the panel is completely voluntary.
NIPSCO sends several surveys throughout the year on a variety of topics. For the bill design survey, customers were able to experience a working draft of the
NIPSCO
(Member of Indiana Energy Association)
Response to Consumer Group Questions

bill and were then asked a series of questions. NIPSCO also used a mouse-driven heat map feature that allowed customers to show what information was most important to them. Of the approximately 2,000 NIPSCO panelists, almost 1,400 provided answers to demographic questions including gender, age, household income and ethnicity.

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert?
Not applicable to NIPSCO
Billing Options
BudgetPlan Reduce the impact of higher, unstable natural gas prices by spreading the cost of winter heating more evenly throughout the year. Know how much to expect to pay each month.
Alternative Pricing Options Obtain price certainty by purchasing your natural gas from an unregulated supplier or through products or services offered by NIPSCO and have more control over the commodity gas supply portion of your bill. NIPSCO will still deliver your gas and provide safe and reliable service.

Payment Options
Pay Online Pay free by electronic check at our Web site.
CheckFree E-bill Receive and pay bills online through CheckFree. Enroll at our Web site.
Auto Bill Payment Authorize your bank to pay your bill automatically each month with ZapCheck. Enroll online.
Pay By Phone Call 1-855-763-6277 or link from our Web site to pay by credit/debit card or e-check. A convenience fee from BillMatrix will apply.
Pay In Person Call or visit us online to find an authorized payment center near you. Agents charge a fee for each transaction.
Pay By Mail Return coupon below with payment to NIPSCO P.O. Box 13007 Merrillville, IN 46411-3007

Legal Notices
Rate Schedule Information about rate schedules is available upon request.
Utility Meter Information
Actual Reading A meter reader has read the meter. You're required to provide us access to read the meter at least once a year or risk shut-off. Please contact us to make arrangements if access is required.
Estimated Reading If we are unable to obtain a reading, we estimate your reading based on the history of usage at the service address and temperatures for the billing period. The next time we read the meter your bill is adjusted to make sure you pay only for the energy you have used.

Gas Use History

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<td>Aug '15</td>
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</tr>
<tr>
<td>Sep '14</td>
<td>71.8°</td>
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Detail of Charges for Gas Service
Charges for Residential CARE - Rate 411
Gas Supply Charges
Gas Commodity Charge $1.23
Interstate Transportation and Storage Charges $2.26
Total $3.59
Delivery Charges
Delivery Charges $12.02
Total $12.02
Charges for Service (Before Discount) $15.61
Charges for Service (After Discount) $15.61
Indiana Sales Tax $1.09
Total Charges for Gas Service This Period $16.70

Amount Due by 09/19/2015 $273.71
If paid after 09/19/2015, the amount due will be $281.81

Payment Coupon
Amount Due by 9/19/2015 $273.71
If paid after 09/19/2015, the amount due will be $281.81

[Signature]
Make check payable to: [Name]
into therms, a unit of heat. Electricity is measured in kwh (kilowatt hour) equal to 1,000 watts used for one hour or the energy needed to burn a 100-watt light bulb for 10 hours.

How to Read the Meter When a pointer is between two numbers on a dial-type meter, read the smaller number except when the pointer is between 9 and 0. Record the reading on the dials from left to right.

Example:

3972

Safety Tips

Odor of Gas We add a distinctive odor to your natural gas to alert you to a leak in or around your home. If you smell an odor of gas:

1. Leave the building immediately. Leave the door open on your way out, and don’t use light switches or matches.
2. Call our 24-hour emergency number from a nearby phone and wait for our service crew to arrive to explain the situation.

Call Before You Dig If you’re planning a home construction or landscaping project, call Indiana 811 at “811” at least two working days before you start to dig. A representative will mark the approximate location of underground utility lines on your property.

Employee Identification All of our employees and approved meter readers and contractors carry photo identification. If someone claims to represent the gas company, ask to see identification. Call the police if you see suspicious activity.

Report a Street Light Out

Is there a street light out in your neighborhood? Be sure to report it with our streetlight outage reporting tool to have it repaired. Visit NIPSCO.com/StreetlightOut on your desktop or mobile device.
Vectren
(Member of Indiana Energy Association)
Response to Consumer Group Questions

1. When determining what is on a bill (and how it is formatted), what research methods are used? What demographics are surveyed and/or included in focus groups? Qualitative research was conducted prior to Vectren's latest bill redesign effort in 2014 to obtain customer feedback regarding bill format and content. Two sets of focus groups (broken out by income) were conducted in each territory (4 total sessions in Indiana) and included the demographics below. During the research, participants were asked to rate several formats, including the current design, and to discuss what they liked/disliked about each, among other questions related to line items, features and terms on the bill. Other screening criteria used for the focus groups:
   - Adult head of household responsible for paying utility bills for the household.
   - Receive a paper bill from Vectren.
   - Mix of homeowners and renters.

2. Is there a difference in the consumer classes and how the bills are formatted and presented to them? Residential and commercial bills are essentially the same; large industrial bills are slightly different. These customers have an account manager, and they seem more details for various line items.

3. Can "dummy" copies of each type of your customer bills be provided? These have been provided.

4. Is there a billing template or standard vendor used by REMCs or municipals? N/A

5. Why does it cost so much to change the format of a utility bill, or the information on the bill? Costs are incurred due to IT-related expenditures around coding and testing to ensure accurate data is displayed on the bill.

6. What do you provide when a consumer asks for a detailed bill? Not an option for Vectren.

7. What process does a customer use to get a detailed bill? Does this process differ when it is an electronic bill? N/A

8. What portion of your retail customer base has requested electronic billing over the last three years? About 23% - this rises about 1-2% each year.

9. What portion of your retail customer base has requested detailed billing over the last three years? N/A
10. How do you educate your customers on the various ways to pay their bills, especially if the consumer is receiving electronic billing? Customer emails, bill inserts, Vectren.com, promotions within the eBill template, Vectren Twitter accounts, news releases, bill messages, etc.

11. Is the format of your utility's electronic bill the same as the format of the paper bill? If not, how do they differ? Exactly the same. Although eBill customers have to click and log in to see a PDF of the paper bill — right now, eBill customers initially see the amount and due date — and any promotional message, including language that notes if they have a disconnect notice.

12. Does your company allow customers to pick the level of detail shown on their monthly bills, whether they receive bills on paper or electronically? If so, what are the options? No.

13. When a customer asks for an explanation of various charges on the bill, do you have a standard, scripted explanation? If so, please provide a copy of the script. We have talking points for various current events/issues. Contact center agents can access these in real-time if a customer issue arises. As for line items on the bill, our contact center agents go through 6 to 8 weeks of training prior to being released to answer calls, and this training includes understanding the various terms and definitions of our customer bills.

14. What is the most frequent reported complaint about billing in your call center, customer service centers, walk-ins, etc.? What are the 5 billing issues consumers have most frequently contacted the utility about over the last three years? How do billing inquiries compare to all the inquiries received? The top 5 billing related questions center around these 5 areas:
   - High usage / high bill — calls generated typically by a weather swing that sends usage upward; certainly many of these lead into challenges to pay calls where customers are needing assistance or arrangements
   - Estimated reads
   - Non-registering meter
   - Disconnect bill language — calls where the customer is checking on status and payment options to avoid disconnection.
   - Budget Bill (broad) — the calls vary from questions during the recalculation period, to amount due or owed for going off the program, etc.

15. Do you show the volumetric (unit) rate and monthly customer (flat) charge? If not, is that information available to customers on request? Yes, we display the electric fixed charge of $11 per month.
16. Do you place information about payment options on the bill? Are they easy to find on the bill? Yes, our promotions vary monthly but we do seasonally promote payment arrangements, Budget Bill, AutoPay, etc.

17. What ways do you use to communicate to customers about their monthly bills? If an insert (that may be proven to be ineffective) is being used, what other ways do you communicate to consumers about the bill? Bill messages, bill inserts, customer emails, web site, news releases, paid media, social media, etc.

18. What physical location options are available for customers to make in-person payments, and what consumer educational materials are offered at those locations? What other services are provided? Are there limitations of education or answering questions at the physical locations? We have a network of grocery and convenient stores for pay sites; they charge $2 processing fee. We also have 1 free pay site in the Evansville area. The pay sites are not staffed by Vectren personnel and thus, the staff is not equipped to answer billing questions.

19. What do you do to educate consumers of new rates, trackers, etc. on paper bills? Bill inserts, web site information, news releases, customer emails.

20. What is done to educate consumers of new rates, trackers, etc. on electronic bills? eBill promotions, web site information, news releases, social media messaging, customer emails, bill messaging, public outreach on gas infrastructure modernization activities.

21. In explaining the trackers, how are they communicated on the bill? What other communication methods does the utility use to explain trackers found on the utility bill? Vectren does not display trackers.

22. If you issue a single bill for multiple services (electric and gas, for example), how do you communicate to the customer about partial payments or how to apply a payment to only one utility service on that bill? N/A. We discuss payment arrangements but do not encourage customers to pay for one service and not the other.

23. Do you use bills to communicate energy efficiency methods and information? How do you communicate when the consumer is receiving an electronic bill? How often do you communicate about your energy efficiency programs? Yes. We use paid media, news release, social media, bill messages, bill inserts, web site promotions, customer emails, public outreach on energy efficiency programs and tips, etc.
24. Can you, have you, or will you divide up the fixed costs vs variable costs, and depict graphically (bar or pie chart), so customers can visualize the portion potentially changeable by conservation and efficiency initiatives? How would this happen? If you can't, why not? Gas bills: gas costs are listed separately than the distribution charges; likewise, we chart monthly usage and weather, which allows customers to see that when they use less, they pay less. Electric bills: The fixed charge is detailed, but fuel costs are not separated. However, there is a monthly usage chart and weather data that helps customers understand how increased usage leads to higher costs.

25. Does your utility provide a new customer with additional educational information about the bill’s makeup? We run “understanding your bill” promotions annually. The information is always available on our web site and the terms and definitions of the bill are always on the back.

26. Of those receiving an electronic bill, what percentage actively look at their online account for detailed information about their bill? This varies by month.

27. What are the benefits of electronic billing? Arrives faster than the paper bill, convenience, saves trees, saves costs for printing and mailing.

28. For consumers on payment arrangements, is that displayed on the bill? How? Yes, arrangements dates and amounts are displayed on the bill in detail.

29. For consumers on budget billing, is the balance clearly noted? What percentage of customers are on budget billing? Does the communication about the details on their bills differ for those who are on budget billing? We have about 20% on Budget Bill in our Vectren North gas-only territory. They see actual charges each month as well as their Budget amount; the balance is clearly noted.

30. Do you offer simple or detailed billing in Spanish? Or bilingual versions? No. But we do regularly promote our translation services and do have some Spanish speaking reps on staff.

31. How many Spanish speaking calls do you receive per year? Less than 1% of calls (0.63%) are from Spanish-only speaking individuals. We employ Spanish-speaking reps to handle these calls and have third party translation services as a back up if needed.

32. For those consumers who request detailed bills, is there additional effort in explaining the lists of costs such as trackers, rate increases, etc.? N/A
Vectren
(Member of Indiana Energy Association)
Response to Consumer Group Questions

33. What are the ways you communicate disconnect notices? (Bills, inserts, separate mailings, etc.?) How do your methods of communicating disconnect notices comport to IURC rules? Disconnect notices are directly printed on the bill in large black font (as well as in the eBill email); specific messages on amounts that must be paid and by what date are also on the bill and follow regulatory guidelines. If an eBill customer receives a disconnect notice, they receive an email and also get a paper copy sent to the home.

34. What are the questions from the surveys you have sent out which were used to determine the format of the bills? Do your surveys differ between consumers who use paper billing versus those who electronically bill? How so? Used focus groups and a discussion guide to look at the bill and other bill options and have customers talk through the format – in terms of what they liked, what they did not like, suggestions for improvement. We did not focus on the eBill email template, however.

35. What are the selection criteria for focus groups providing input on billing formatting and education? We focus on ensuring we have some demographic diversity, especially when it comes to household income.

36. How does an online consumer panel (as mentioned by NIPSCO) work and how does this differ from a survey or focus group research methodology? What are the selection criteria for such a panel? N/A

37. What is the on-sert method (as mentioned by Vectren)? Is this effective? What research, even if in other industries, shows the effectiveness of an on-sert versus an insert? We are in the process of testing these now. No research is underway. Customer specific bill messages have been running for a year, however.
Energy Tip: Close draperies and blinds during the day to keep the heat of the summer sun out of the home, giving some relief to your air conditioner.

Turn off the ceiling fan when not in the room. Ceiling fans cool people - not rooms. If the room is unoccupied, turn off the ceiling fan to save energy.

Electric Usage Comparison

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<th>Year</th>
<th>2014</th>
<th>2013</th>
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<tbody>
<tr>
<td>kWh</td>
<td>2000</td>
<td>1500</td>
</tr>
</tbody>
</table>

Average Temperature for this Billing Period
- Current: 72°
- Previous Month: 60°
- Last Year: 68°

Next Scheduled Read Date: 07/22/14

Detailed Account Activity

**Electric Service**

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<th>Number of Days</th>
<th>Meter Readings</th>
<th>Multiplier</th>
<th>Electric Rate</th>
<th>kWh Used This Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>XXXXXXXX</td>
<td>05/07/14 - 06/21/14</td>
<td>45 days</td>
<td>54335A - 56796A</td>
<td>1 RS</td>
<td>2458</td>
<td></td>
</tr>
</tbody>
</table>

Current Electric Charges: $XX.XX
(State Sales Tax: $XX.XX)
Total Electric Charges: $XX.XX

Account Number: XX-XXXX000000-XXXX000 X

# 000002566

John Q. Customer
123 Vectren St.
Evansville, IN 47715

Please return this portion with your payment made payable to Vectren.

Vectren: 1-800-227-1376 | Call Before You Dig: 811 or 1-800-382-5541 | Relay Indiana: 1-800-743-3333
Visit www.vectren.com for questions, energy tips, account information and more.

Your Account Information

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Previous Bill Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>XX-XXXX000000-XXXX000 X</td>
<td>$XX.XX</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment(s) Received</th>
<th>Balance Carried Forward</th>
</tr>
</thead>
<tbody>
<tr>
<td>$XX.XX</td>
<td>$XX.XX</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vectren Delivery and Supply Charges</th>
<th>Charges This Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>$XX.XX</td>
<td>$XX.XX</td>
</tr>
</tbody>
</table>

**Total Amount Due** $XX.XX

Please use the following address for your payment:

Vectren Energy Delivery
P.O. Box 6250
Indianapolis, IN 46206-6262

Write account number on check and mail to:

XXXXX0000000000000003585000000035339
Important Vectren Energy Delivery Numbers


Customer Service questions or concerns: To contact Vectren Energy Delivery regarding your bill or service, visit us online at www.vectren.com or contact us between 7 a.m. and 7 p.m., Monday through Friday, at 1-800-227-1376. Please do not include any correspondence to P.O. Box 209, Evansville, IN 47702-0209.

Natural Gas Service Terms & Definitions

Distribution and Service Charges - Portion of the bill which reflects the costs to deliver natural gas to your home or business. The customer facilities charge that is billed each month regardless of consumption is included in this line item.

Gas Cost Charge - Portion of the bill which reflects how much Vectren Energy Delivery paid for the natural gas used in your home or business. This cost is passed on to you. The Indiana Utility Regulatory Commission reviews and approves these natural gas costs on a quarterly basis.

Demand - Charge for some larger customers based on their highest usage within a defined period. The billing demand for gas is stated in therms.

CCF (100 Cubic Feet) - Gas consumption is measured by your meter in hundreds of cubic feet.

Therm - The volume of gas in CCF multiplied by the therm conversion factor.

Therm Conversion Factor - The heat content of the gas used to convert the measured gas consumption from CCF to therms.

Pressure Factor - Factor used to calculate consumption on meters in which delivery pressure is higher than standard pressure and a pressure compensation instrument is not used.

Miscellaneous Charges - Examples for miscellaneous charges may include but are not limited to deposits, reconnect charges, etc.

Electric Service Terms & Definitions (where applicable)

Current Electric Charges - Includes the following three components that are reviewed and approved by the Indiana Utility Regulatory Commission:

- Energy Charge - Charge for the amount of electric consumption during the billing period. This charge includes base commodity and delivery charges.
- Energy Adjustment - Portion of the bill which reflects the market cost of purchasing fuel and electricity as well as other environmental and regulatory cost adjustments.
- Service Charges - Charges billed each month to recover various costs the company incurs regardless of consumption. This includes metering, meter reading, operation and maintenance of service delivery facilities, billing and administrative costs incurred by Vectren Energy Delivery.

Demand - Rates for some larger customers are based on their highest usage with a defined period. The billing demand for electric is stated in kilowatts (kW) or kilovolt-amperes (kVA).

kWh (kilowatt hours) - Electric energy consumption is measured by your meter in kilowatt hours.

Multiplier - Used to calculate the kWh consumption on high usage meters.

Miscellaneous Charges - Examples for miscellaneous charges may include but are not limited to deposits, reconnect charges, returned check charges, etc.

Meter Abbreviations
A = Actual meter reading
E = Estimated meter reading

| Natural Gas Residential Rate Codes | RES 110 - Residential Sales Service, RES 210 - Residential Sales Service, RES 211 - Unmetered Gas Lighting Sales Service |
| Electric Residential Rate Codes | RS - Residential Service, B - Water Heating Service |
| Electric Commercial Rate Codes | SGS - Small General Service, DGS - Demand General Service, OSS - Off-Season Service |
Energy Tip: Close draperies and blinds during the day to keep the heat of the summer sun out of the home, giving some relief to your air conditioner.

Turn off the ceiling fan when not in the room. Ceiling fans cool people – not rooms. If the room is unoccupied, turn off the ceiling fan to save energy.

Please return this portion with your payment made payable to Vectren.

 Vectren | Change of address or phone?
 Live Smart | Contact Customer Service at 1-800-227-1376.

Account Number: XX-XXXXXXXX-XXXXXX X

Date Due: Jul 12, 2014

Amount Due: $XX.XX

Amount Enclosed: $

Amount Due after Jul 12, 2014 $XX.XX

Allow 5 business days for mailing

Write account number on check and mail to:
Vectren Energy Delivery
P.O. Box 6250
Indianapolis, IN 46206-6262

XXXXX07091400000358500000035339
Billing Date: Jun 25, 2014
Date Due: Jul 12, 2014
Amount Due: $XX.XX
Amount Due after Jul 12, 2014 $XX.XX

Energy Tip: Close draperies and blinds during the day to keep the heat of the summer sun out of the home, giving some relief to your air conditioner.

Turn off the ceiling fan when not in the room. Ceiling fans cool people - not rooms. If the room is unoccupied, turn off the ceiling fan to save energy.

---

**Your Account Information**

- Account Number: XX-XXXXXXX-XXXXXX X
- Previous Bill Amount: $XXX.XX
- Payment(s) Received: $XXX.XX
- Balance Carried Forward: $XX.XX
- Vectren Delivery and Supply Charges: $XX.XX
- Charges This Period: $XX.XX
- Total Amount Due: $XX.XX

---

**Detailed Account Activity**

**Electric Service**

<table>
<thead>
<tr>
<th>Meter Number</th>
<th>Service Period From</th>
<th>To</th>
<th>Number of Days</th>
<th>Beginning</th>
<th>Ending</th>
<th>Multiplier</th>
<th>Electric Rate</th>
<th>kW Used This Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>X0000000</td>
<td>05/07/14</td>
<td>09/21/14</td>
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<td>1</td>
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</tbody>
</table>

Current Electric Charges: $XXX.XX
(State Sales Tax: $XX.XX)
Total Electric Charges: $XXX.XX

**Natural Gas Service**

<table>
<thead>
<tr>
<th>Meter Number</th>
<th>Service Period From</th>
<th>To</th>
<th>Number of Days</th>
<th>Beginning</th>
<th>Ending</th>
<th>CCF Used</th>
<th>Therm Conversion</th>
<th>Pressure Factor</th>
<th>Gas Rate</th>
<th>Thermers Used This Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>X0000000</td>
<td>05/07/14</td>
<td>09/21/14</td>
<td>45</td>
<td>4592A</td>
<td>4624A</td>
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<td>1.018900</td>
<td>1.000000</td>
<td>RES 110</td>
<td>32.655</td>
</tr>
</tbody>
</table>

Distribution & Service Charges: $XX.XX
(State Sales Tax: $XX.XX)
Total Gas Charges: $XX.XX

---

Please return this portion with your payment made payable to Vectren.

Change of address or phone?
Contact Customer Service at
1-800-227-1376.

Date Due: Jul 12, 2014
Amount Due: $XXX.XX
Amount Enclosed: $ XXX.XX
Amount Due after Jul 12, 2014 $XXX.XX
Allow 5 business days for mailing

Write account number on check and mail to:
Vectren Energy Delivery
P.O. Box 6250
Indianapolis, IN 46206-6262

XXXXXXXXXXXXXXXXXXXXX0?091400000358500000035339