



**Énergie NB Power**

# **Residential Customers with Overdue Accounts**

**May 1, 2010 to Oct 31, 2010**

# Operating Guidelines for Residential Arrears

## May 1, 2009 to October 31, 2010

### Objective

In light of increasing costs, it can be more difficult for low income customers and customers on fixed incomes to pay their bills including their electricity bills. NB Power is working with key stakeholders to examine ways to assist these customers financially as well as through the conservation of energy.

Our objective is to work with our customers to provide positive solutions to minimize their risk of increased financial burden throughout the year.

### Mandate

For customers experiencing legitimate economic need, the New Brunswick Department of Energy mandated a no-disconnect policy, for the period of November 1 to April 30 of each year. In addition to working with our customers in developing payment plans, NB Power refers any customers indicating economic need to the Department of Social Development to determine their eligibility for government programs.

Customers may avoid disconnection for non-payment if **all** of the following **are met**:

1. have contacted NB Power to discuss their account, **and**
2. continue to make mutually-agreed upon payments on their outstanding balance, **and**
3. customers are willing to work with NB Power to understand their energy consumption.

### NB Power Employees

A specialized team of employees is focused on customers with overdue accounts and sensitive customer situations. Training will continue to be provided and reinforced with a concentration on empathy and educating customers on matters relating to the consumption of electricity.

### Process for Working with Customer Accounts

When dealing with customers with overdue accounts it is extremely important to analyze the risk level of the customer in order to determine the appropriate action.

We are committed to resolving our Customers' electricity issues; we intuitively begin trouble shooting for that resolution. The key element in our strategy is gathering information. By asking questions that pertain to the Customers' profile, we are clarifying information and creating a path toward first contact resolution.

Every effort will be made to provide information to help our customers make informed decisions on matters relating to the consumption of electricity.

### Key Conditions of Service

- All bills are due when rendered.
- A late payment charge of 19.56% per year (1.5% per month) with a minimum of 50 cents will be charged on any unpaid balance.
- Service may be disconnected for non-payment after 30 days.

NB Power employees follow this process to work one on one with a customer who has an overdue account.

Step	Action
1	Receives/initiates a customer contact.
2	Analyzes the risk of the customer's account based on the following: <ul style="list-style-type: none"> <li>• Internal credit risk scoring</li> <li>• Has the customer's account been reviewed for disconnection for non-payment within the last year?</li> <li>• Payment behavior of the customer</li> <li>• Broken/honored payment plans</li> <li>• Dates/amounts of last payments</li> <li>• How long has the account holder been a customer?</li> <li>• Average monthly billing</li> <li>• Has the customer shared that he/she is experiencing a financial challenge? (i.e. low income seniors, single parents, students, working poor)</li> <li>• Is the customer a Social Development Client?</li> </ul>
3	Reviews electricity consumption history with customer <ul style="list-style-type: none"> <li>• Offers an understanding of the customer's bills</li> <li>• Offers information on electricity saving tips</li> </ul>
4	Asks probing questions, some examples may include: <ul style="list-style-type: none"> <li>• What is your source and frequency of income?</li> <li>• Have you contacted the Department of Social Development to determine eligibility for program assistance?</li> <li>• Are you aware of any non profit organizations that provide assistance?</li> </ul>
5	Provides the customer with options: <ul style="list-style-type: none"> <li>• Recommends that the customer contact their case worker to review the possibility of a long-term payment arrangement with NB Power</li> <li>• Provides contact information and websites of available programs for financial assistance.</li> <li>• Recommends Credit Counseling Services of Atlantic Canada (1-888-753-2227) or any other credit counseling services, if applicable.</li> </ul>
6	Confirms that the customer is willing to seek the appropriate action and agrees on a commitment date with the customer to follow up with NB Power. Ensures that all contacts with the Customer Interaction Centre are logged to the customer's account.
7	Negotiates a suitable payment plan with the customer.
8	If no resolution can be achieved the account is eligible for disconnection for nonpayment.

## Automated Collections Call Campaigns

Customers with overdue accounts will be contacted on a regular basis by letter or by our automated telephone system. Customers without valid phone numbers will be handled by Customer Interaction Centre representatives.

- Automated call campaigns – dialer sends a pre-recorded message to our customers
- Agent Intervention campaigns – dialer connects customers and answering machines to our agents

**FAQs** - To learn more about how to save energy please [click here](#)

## Telephone Numbers and Websites

**NB Power** 1-800-663-6272  
[www.nbpower.com](http://www.nbpower.com)

**Saint John Energy** (506) 658-5252  
**Edmundston Energy** (506) 739-2119  
**Perth-Andover** (506) 273-4959  
**Electric Light Commission**

**Salvation Army**  
<http://www.salvationarmy.ca/maritime/>

**Lion's Club in NB**  
[http://www.lionsclubs.org/locator/lions/search\\_form\\_state\\_results.php?city=b&country=NEW%20BRUNSWICK](http://www.lionsclubs.org/locator/lions/search_form_state_results.php?city=b&country=NEW%20BRUNSWICK)

**Red Cross**  
<http://www.redcross.ca/article.asp?id=6312&tid=063>

**Fredericton Anti-Poverty Organization (FAPO)**  
<http://www.antipoverty.com/services.html>

**Cancer Society in NB**  
[http://www.cancer.ca/New%20Brunswick/About%20us/Contact%20us.aspx?sc\\_lang=en](http://www.cancer.ca/New%20Brunswick/About%20us/Contact%20us.aspx?sc_lang=en)

**Efficiency NB**  
<http://www.energynb.ca/enb/>

### **Department of Social Development, Regional Offices:**

Acadian Peninsula: 1-866-441-4149  
Chaleur: 1-866-441-4341  
Edmundston: 1-866-441-4249  
Fredericton: 1-866-444-8838  
Miramichi: 1-866-441-4246  
Moncton: 1-866-426-5191  
Restigouche: 1-866-441-4245  
Saint John: 1-866-441-4340

**Credit Counseling Services of Atlantic Canada, Inc: 1-800-539-2227**