

Credit & Collections for Utilities

SOLD OUT JULY 2002
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**Maximize Revenue Recovery and Minimize Bad Debt through Scoring,
Watch Lists, Proactive Process Improvement and Outsourcing Options**

February 10-11, 2003 • The Ritz Carlton, New Orleans • New Orleans, LA

Hear 13 Proven Case Studies

- **Potomac Electric Power Company (PEPCO)**
Launches a multi-discipline review to tighten key business processes and curb revenue loss
- **Tampa Electric**
Pursues an aggressive bad debt goal through a global strategy and team approach, including more stringent financing and payment plans
- **Duke Power Company**
Coordinates efforts and communication with its contact center to increase collections
- **Florida Power Corp.**
Faces the challenges of a merger and a downturn in the economy with a model to increase recovery
- **TXU Energy**
Successfully assesses exposure, grants credit and monitors its portfolio in a de-regulated environment
- **We Energies**
Implements training and technology to make it easy for customers to pay and to increase customer satisfaction

- **Salt River Project**
Uses a pre-pay program to minimize credit risk, reduce bad debt and improve customer satisfaction
- **Keyspan**
Performs market segmentation credit analysis
- **Georgia Power**
Stems bad debt among large commercial and industrial accounts by managing a "watch list"
- **Potomac Electric Power Company (PEPCO)**
Deals with bankruptcy in a de-regulated environment
- **CINERGY Corp.**
Outsources credit calls to provide a consistent, cost-effective alternative to in-house collections
- **Duke Power Company**
Selects, manages and measures third party collection agencies for a win-win situation
- **BC Hydro**
Supervises multiple collection agencies with an automated collection agency management system

PLUS

**Learn to Alter the Effects That Bankruptcies
Can Have Upon Your Collections**

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Choose from 2 Interactive Pre-Conference Workshops – Monday, February 10, 2003:



SCORING CONSUMER AND C&I CREDIT — Powerful Tools to Evaluate, Monitor and Manage Your Accounts for Maximum Revenue



SELLING INACTIVE ACCOUNTS — Successfully Value Your Portfolio; Develop and Manage Your Contract

Choose from 2 Pre-Conference Workshops — Monday, February 10, 2003

WORKSHOP A:

SCORING CONSUMER AND COMMERCIAL AND INDUSTRIAL CREDIT — Powerful Tools to Evaluate, Monitor and Manage Your Accounts for Maximum Revenue

Credit scores are statistical tools that evaluate a client's past behavior to predict future risk potential. Scoring is an increasingly popular method used by credit managers to evaluate the likelihood of bill payment and credit risk. Credit data can be utilized during all aspects of the account lifecycle, from client acquisition, to identifying profitable accounts, to collection strategies. The benefits of credit information and scoring are detailed in this interactive workshop. Hear the many applications of scoring, how to choose the right tools for your business needs, implementation considerations and ongoing methods to maximize account revenue.

7:30 *Registration and Continental Breakfast*

8:30 *Workshop Leaders' Welcome and Opening Remarks*

I. Use Credit Data and Scoring Models to Minimize Credit Risk

- Examine the need in the utility industry for better client risk evaluation
- Become familiar with the sources of credit data and how it is collected and stored
- Understand the uses for risk scoring in establishment of credit, identification of valuable customers and effective collections management

II. Choose the Right Tools for Your Business Needs

- Evaluate your current business operations to inventory capabilities and needs
- Test and analyze the performance of various credit scores on your accounts
- Calculate a return on investment by implementing scores

III. How to Implement Credit Data and Scores into the Workflow

- Address system connectivity issues and the pitfalls to avoid
- Review training requirements, available resources and support

IV. Consider Next Steps and Other Applications

- Review other applications for credit data and scores including:
 - * periodic portfolio reviews
 - * automated decisioning technology
 - * identity and fraud verification
 - * marketing and segmentation opportunities

12:00 *Close of Workshop*

There will be a 30-minute networking and refreshment break at 10:00 am

— About Your Workshop Leaders —

John Card, National Sales Manager, Communications & Energy Group (CEG), **TransUnion**

Mr. Card helps to coordinate the sales and marketing efforts pertaining to telecommunications, wireless, gas, electric and cable companies for TransUnion's credit bureaus across the country. He has been with TransUnion for eight years, in positions including mortgage operations manager and senior sales representative for the Rocky Mountain Division, overseeing national accounts like GMAC, Ford, Chrysler and Bank One. Previously, Mr. Card held various positions in the Credit Department for Rocky Mountain Bank Card System. He earned a bachelor's degree in business administration-finance from the University of Colorado. He was appointed by the Governor to the Colorado Council of Advisors on Consumer Credit and is a past member of ICA.

Melanie Terrazas, Business Consultant, Communications and Energy Group (CEG), **TransUnion**

Ms. Terrazas has been with the company since 1988. Her recent responsibilities have included developing products unique to the communications and energy industries, including working with model-building vendors to develop industry-specific scoring models (e.g., risk, revenue, collection, churn, etc.) and providing technical and marketing support for CEG's Regional Account Managers and Vice Presidents of National Accounts. Her previous experience has included Senior Programmer in the online area, Programmer/Analyst, Product Support Coordinator of Marketing Services, Product Research Manager and Customer-Focused Quality Facilitator. Ms. Terrazas received her B.S. from the University of Illinois, majoring in Business Education with a specialization in data processing.

Choose from 2 Pre-Conference Workshops — Monday, February 10, 2003

WORKSHOP B:

SELLING INACTIVE ACCOUNTS — Successfully Value Your Portfolio; Develop and Manage Your Contract

This workshop, presented by both a leading buyer and seller of receivables, describes the benefits and processes of selling inactive utility accounts in an interactive, “hands-on” format. Workshop participants have the opportunity to create a data file of inactive accounts from their utility prior to the workshop to receive a complementary analysis and portfolio valuation. Take advantage of this workshop to learn how to sell your receivables to maximize value!

7:30 *Registration and Continental Breakfast*

8:30 *Workshop Leaders' Welcome and Opening Remarks*

I. **Review the Benefits of Selling Inactive Accounts**

- Increase revenue
- Reduce administrative expense
- Reduce call center call volumes
- Reduce customer complaints regarding credit bureau reporting

II. **How to Build a Convincing Business Case for Senior Management Approval to Sell Your Bad Debt**

III. **How to Conduct a Sale, Qualify and Select Prospective Buyers and Manage the Sales Process to Maximize Sales Benefits**

- Review a sale checklist
- How to select which accounts to sell
- How to create a portfolio data file
- Buyer selection and qualification criteria
- Portfolio marketing techniques
- How to minimize and eliminate risk of post-sale complaints

IV. **Learn How Buyers Analyze and Price Inactive Accounts**

- What a buyer looks for when analyzing accounts
- Variables that create a higher sales price
- How to structure your sales file to create higher pricing

V. **Receive an Analysis and Valuation of Your Utility's Portfolio of Inactive Accounts**

- Create a sales file and transmit to Cavalry prior to the workshop
- Cavalry will analyze your portfolio and develop a potential sales value
- At your option, the valuation will be discussed in the workshop or privately after the workshop

VI. **Review a Sample Sales Contract, Outlining Important Business and Legal Issues Associated with a Portfolio Sale**

- Major business issues to be aware of in the contract
- Representations and warranties
- Post closing support and obligations

12:00 *Close of Workshop*

There will be a 30-minute networking and refreshment break at 10:00 am

— About Your Workshop Leaders —

Alfred J. Brothers, Executive Vice President, **Cavalry Investments, LLC**

Mr. Brothers has direct responsibility for Cavalry's marketing, acquisition, and debt sales activities as well as overall responsibilities for Cavalry's Phoenix operations including collections and MIS. Mr. Brothers joined Cavalry in 1992 and has played a major role in the company's consistent, profitable growth.

Bruce A. Gay, President, **Monticello Consulting Group Limited**

Mr. Gay has recently formed Monticello Consulting Group. Previously, with PECO Energy, Mr. Gay led the company's efforts in selling charged off accounts. He has managed a number of large one-time sales, as well as forward flow agreements, totaling over \$170 million. He also oversaw all inactive delinquent account strategies, including collection agency management. In 2001, after the merger of PECO Energy Co. and ComEd, Mr. Gay was instrumental in consolidating all inactive account processes and collection agencies between the two Exelon Corporation companies.

MAIN CONFERENCE

Day One — Monday, February 10, 2003

12:30 *Main Conference Registration and Refreshments*

1:15 *Chairman's Welcome and Opening Remarks*
Ted Nolte, Senior Vice President, Bass & Company

Improve Internal Processes to Increase Collections and Reduce Loss

1:30 **The Credit Lifecycle — Identifying and Implementing Opportunities for Improvement**

This presentation focuses on the credit lifecycle with an emphasis on opportunities for improvement. A key part of any solution entails an assessment of the existing process and a design of the future state. This can be accomplished with a series of steps that are outlined and discussed to show the corresponding benefit. These steps focus on the following:

- Process improvement
 - * determination of key metrics and models
 - * understanding of hand-offs and inter-connections
- Integration
 - * opening channels of communication
 - * performance enhancement
- Infrastructure assessment/alignment
 - * linkage of key components — strategy/skills and organizational structure/process/metrics/procedures/technology
 - * gap analysis evaluation and remedies
- Technology supplement
 - * addressing user needs
 - * organizational fit
 - * improvements (documenting and measuring)
- Overall assessment
 - * functionality and specifications
 - * third party selection (if necessary)
 - * RFI/RFP design
 - * on-going measuring and performance evaluation

Richard R. Porter, Partner, Deloitte & Touche
James H. (J.H.) Caldwell, Senior Manager, Deloitte & Touche

2:15 **Tighten Key Business Processes to Curb Unintended Revenue Loss**

Many external forces, such as electricity deregulation, low regional growth rates and long-term rate freezes, have caused utilities to examine a number of existing processes to stem unintended revenue loss. Hear how one utility launched a multi-discipline review to tighten key business processes.

- Identify key business processes that place revenue at risk
- Conduct process reviews to understand revenue impacts of corporate policies and procedures
- Identify process improvements and prioritize initiatives across business disciplines
- Obtain corporate commitment to a revenue recovery strategy

Paula B. Blair, Departmental Manager, Billing Services & Investigations, Potomac Electric Power Company (PEPCO)

2:55 **Reduce Bad Debt by Coordinating a Team Approach and New Strategies**

In the past year, the economy's uncertainty has resulted in higher uncollected funds from more accounts. Those who were historically not at risk for inability to pay have slid into that status unwillingly. When your bad debt goal is more aggressive than ever before, you need to investigate different ways to achieve it. By coordinating a team approach and taking a global, strategic view, utilities can make better credit decisions up front, and collect on customer accounts.

- Offer more stringent financing and payment plans to customers
- Change scoring practices to prevent bad debt
- Create new processes which support on-time payments
- Educate front line employees as to why credit policies are changing, as they can make or break the transition, then measure and hold accountable (includes call center and field)
- Automate processes to support credit & collections and customer care
- Solicit front line employees for feedback on changes
- Network with other utilities to prevent re-work and simplify your processes
- Commercial and industrial bad debt — Determine exposure; understand tariff limitations; create support from the top down; educate community relations reps, account managers and customers; know your risk of bankruptcies

Gina Zahran, Manager, Credit, Collections & Strategies, Tampa Electric, a TECO Energy Company

3:35 *Networking & Refreshment Break*

4:05 **Coordinate Efforts with Your Contact Center to Increase Collections**

How can you best work with your contact center to get the most out of your collection efforts? Learn different ways to boost revenues.

- Develop training programs for employees
- Establish incentives for reaching performance goals
- Incorporate communication from front-line back into credit and collection data

Vera W. Carroll, Debt Management Specialist, Duke Power Company

4:45 **Building a Behavioral Model to Manage Risk**

- The challenge
 - * merger * employee turnover * 2001 write-offs
 - * 2002 charge off goal * the economy
- The behavioral model
- In the meantime
 - * re-educate front line employees * call center
 - * establish partnerships * line and metering services
- Alternative approaches to increase recovery
 - * bankruptcies * estates
- Status check — Where we are in early 2003
- Closing thoughts

Elaine Rogers, Supervisor, Collection & Revenue Recovery, Florida Power Corp.

5:25 *Close of Day One*

CASE STUDY

CASE STUDY

5:25-6:25 **Wine & Cheese
Networking Reception**



Hosted by: **Bass & Company**
Management Consultants, LLC



Day Two — Tuesday, February 11, 2003

7:15 *Continental Breakfast*

7:45 *Chairman's Review of Day One*
Ted Nolte, Senior Vice President, Bass & Company

**Maximize Revenue Recovery with Proactive Risk
Analysis and Monitoring, Alternative Payment
Options and Other Proactive Steps**

8:00 **Assessing Exposure, Granting Credit and
Monitoring a Portfolio in a De-Regulated
Environment**

This discussion covers the differences you need to consider when granting credit in a deregulated environment versus a regulated environment. It also centers on what "potential credit exposure" is and examines tools to assist in the credit granting process.



- How should your company define "Potential Credit Exposure"?
- The importance of understanding the structure of the transactions
- Review the necessary elements of a forward looking model
- What information TXU looks for in assessing credit
- How to develop certain analytical tools
- The importance of specific credit language within your contracts
- Monitoring your portfolio

Bill Moorse, Retail Credit Manager, TXU

8:40 **Providing Superior Service in a
Collection Environment**

Use training, technology and convenience to enhance the performance of your collection representatives.



- How to make it easy for customers to pay
- How to use technology to increase customer satisfaction
- How to collect dollars with courtesy and respect
- Instilling values in a collection environment
- Cross training of collection representatives

Michelle Waters, Manager, Telecollections & Low Income Services, We Energies

9:20 **Prepayment Programs to Minimize Credit
Risk and Bad Debt**

Prepay offers both the utility and the customer alternatives to the traditional methods of dealing with bad debt. Hear about the successes and challenges of implementing a prepay program in North America. Use prepay to reduce bad debt, improve customer satisfaction and gain acceptance.



- Determine if prepay is right for you and how to implement a successful prepay program
- Lessen bad debt and help credit challenged customers change payment practices and reduce costs for all customers
- Strengthen customer satisfaction by helping customers take control of their electric usage and bills
- Use prepayment to keep customers in service while they pay off arrears
- Move prepay from a pilot to a standard offering

John R. Soethe, Manager, Revenue Cycle Services, Salt River Project

10:00 *Networking & Refreshment Break*

10:30 **Performing Market Segmentation
Credit Analysis**



- Definition of market segmentation
- Defining the need to do market segmentation credit analysis
- Steps involved in performing a market segmentation credit analysis
- Key data to review
- Summarizing results
- What next steps/actions to take

Eric N. Perrotta, Credit Manager, Collections and Payment Processing, KeySpan Energy

11:10 **Manage Large Commercial and
Industrial Credit**

Georgia Power has embarked on a challenging idea to stem bad debts that are associated with large commercial and industrial customers. By creating a watch list of customers whose financials are less than desirable, it has incurred some early success as well as some promising near misses. By building, maintaining and creating key relationships, it has begun to slow the bleeding.



- Where to obtain free valuable financial information about your customers
- Specific financial ratios worthy of periodic review
- How rating services can provide excellent information that is affordable

Jim Maynard, Commercial and Industrial Credit Coordinator, Georgia Power

11:50 *Luncheon Hosted by:*

**Deloitte
& Touche**

1:05 **Bankruptcy Basics for Utilities**

This presentation focuses upon the alterable effects that bankruptcy imposes upon utilities' collections. Learn how bankruptcy changes the economic relationship with your customer and review key provisions of the Bankruptcy Code.

- Examine one of the debtor's most powerful tools — The Automatic Stay
- How to acquire post-petition adequate assurance of future payment (11 U.S.C. Section 366)
- Understand the debtor in possession (DIP) and the bankruptcy estate
- Determine a bankruptcy timeline
- Review preference actions
- Understand your pre-petition claims and post-petition administrative expenses against the debtor
- Examine pre-bankruptcy alternatives — Letters of credit, restructure agreements and prepayments

John M. Merritt, Associate, Troutman Sanders LLP

1:45 **Dealing with Issues and Problems Associated with Bankruptcies in a Deregulated Environment**

CASE STUDY

- Implications when bankruptcy notices are not received in a timely manner
 - * complications in the settlement process between the LDC and supplier
 - * payments — here today, gone tomorrow
- Do utilities have mechanisms in place to maintain the supplier relationship post petition?
 - * EDI — the good , the bad and the ugly
- How utilities may be unilaterally terminating supplier relationships
 - * are there potential liability issues for LDC?
- Is there danger lurking in your payment posting logic in the event of a preference action?
- Are deposit posting rules working for or against you?
- Are threatening trustee letters causing your company to cave on preference demands?
- How new value and ordinary course of business defenses can save your company big money

William S. Whitehead, Manager, Customer Credit, Potomac Electric Power Company (PEPCO)

2:25 *Networking & Refreshment Break*

Leverage Collection Agencies and Outsourcing Opportunities

2:40 **Outsource Credit Calls to Concentrate on Customer Service**

Outsourcing customer service activities within the utility industry has gained momentum in recent years, with utilities concentrating on core customer service processes. One such area that utilities have been outsourcing is credit calls. Outsourcers are providing a consistent, cost competitive credit alternative at which utility companies are taking a closer look.

CASE STUDY

- Examine your current credit call situation
- Decide on what you want to accomplish
- Get the necessary information needed to get key decisions made
- Choosing a vendor
- Implementation and follow-up

Grady Reid Jr., Manager, Revenue Collections, CINERGY Corp.

3:20 **Administering Third Party Collection Agency Relationships**

How do you decide which collection agencies to use? Make your relationship a win-win situation by managing and measuring third party collection agencies.

CASE STUDY

- Build a matrix to aid in selection of agencies
- Create reports and measurements to set agency standards
- Establish specific and measurable goals with the agency to ensure clear communication and expectations

Kim Bass, Debt Management Specialist, Duke Power

4:00 **Manage Your Collection Agencies by Using Advanced Software Solutions**

Supervising multiple collection agencies can be tricky. By implementing an automated collection agency management system software that makes the processes more streamlined, you can manage those agencies with a higher level of efficiency and better returns.

CASE STUDY

- Examine alternatives for commission-based collections
- Establish value on accounts sold by age
- Saving costs around collection agency processes

Stanja Frenette, Process Improvement Team Leader, BC Hydro

4:40 *Close of Conference*

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800-817-8601 (781-939-2438
outside the U.S.) or
Fax 781-939-2490.
Register on our website at
www.cbinet.com**

**Just a few of the Companies that Benefited from
CBI's Previous Credit & Collections Conference**

Accelerated Receivables Solutions * Accenture * AES New Energy Inc * Alabama Gas Corp * Allegheny Power Co * Alliance Data Systems * Alliance One Inc American Electric Power * American Management Systems Arrow Financial Svcs LLC * ARS * Bass & Co * Capital Recovery Service Cavalry Investments LLC * Cinergy Corp * Cleco Power * Cobb Energy Management * Collection Logistics * Commonwealth Edison Co * Conectiv * DC Water & Sewer Authority * Deloitte & Touche * Dominion Virginia Power * DTE Energy * Duke Power Co * Dun & Bradstreet * E Commerce Group * Econergy Energy Company Inc * Edison Sault Electric Co * First Contact Inc * FirstEnergy Corp * Florida Power * FMS Inc * Genesis Financial Solutions * Georgia Power Co * Great Lakes Energy * Idaho Power Co * Illinois Power * Innovis * InoVision Intermountain Gas Co * Knowledge Solutions LLC * Leclde Gas Co * LG&E Corp Live Capital * Metropolitan Saint Louis Sewer District * Motorola * National Asset Management * NCI Resource Mgmt * NCO Financial Sys Inc * Nebraska Public Power District * Nicor Inc * NiSource * Northeast Utilities Northwest Natural Gas Co * Orcom Solutions * Orlando Utilities * OSI Owensboro Municipal Utilities * PA Consulting Grp * PacifiCorp * Par3 Communications * PECO Energy * Penncro Assoc * Peoples Energy Corp Potomac Electric Power Co * Progress Energy Svcs Co * Public Works Commission * Puget Sound Energy * Risk Management Alternatives Inc * RMA Inc * Salt River Project * SCANA Energy * Sempra Utilities Shell Energy Services LLC * Solutran * Southern California Edison * Star Gas Tampa Electric Co * TransUnion * United Illuminating Co * Valley Electric Association * VanRu Crecit Corp * We Energies * Wisconsin Energy * WPS Energy Svc

And What They Had to Say:

“This is the first conference I have attended that covered most phases of credit and collection in only two days. Presentations were professional, relative to the real world and thought-provoking.”
— Tom Bebko, Credit & Collections Manager, **SCANA Corp**

“I learned a lot from the speakers. It validated our concerns, and the direction we are heading, but it also gave us new ideas.”
— Alice Pearce, Program Manager, **SHELL ENERGY SERVICES**

“I was pleased to talk with others having the same issues and hear these speakers willing to share information. I will definitely use the manual and name references to enhance my group at CEMC.”
— Linda R. Dobbles, Supervisor, Credit/Collections/Revenue Recovery, **COBB ENERGY**

Maximize Your Networking Opportunities

Join **Deloitte & Touche, Bass & Company, Asset Acceptance, TransUnion, Cavalry Investments, Certegy, Arrow Financial Services** and **Risk Management Alternatives** in showcasing your products and services to senior-level decision-makers. CBI's **Credit & Collections for Utilities** conference offers you an excellent opportunity to maximize your 2003 marketing dollars through these sponsorship opportunities:

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Our Outstanding Speakers — Capitalize on Experience from Leaders in Utility Credit & Collections

Kim Bass, Debt Management Specialist, **Duke Power**

Ms. Bass has been employed with Duke Power for 20 years. She began her career in Customer Services in the local field office, then moved on to work in the Merchandise Credit & Collections area. She has been in the electric debt management area for the past 10 years in supervision and staff positions.

Paula B. Blair, Departmental Manager, Billing Services & Investigations, **Potomac Electric Power Company (PEPCO)**

Ms. Blair's department has led the charge to improve business processes through a multi discipline Revenue Protection Taskforce formed in 1999 in preparation for a deregulated energy market. Her department also manages the supplier support organization that interfaces with alternative energy suppliers, and conducts investigations to resolve billing complaints for all customer groups.

James H. (J.H.) Caldwell, Senior Manager, **Deloitte & Touche**

Mr. Caldwell specializes in credit and collections risk management focusing on retail. He has 10 years of banking experience in credit process including merchant operations and commercial and consumer financial services. He worked for 5 years in financial risk consulting, focused on large financial institutions and credit card companies. Mr. Caldwell has a BBA in Accounting from the University of Cincinnati and a MSF in Finance from Walsh College.

Vera W. Carroll, Debt Management Specialist, **Duke Power Company**

Ms. Carroll has worked in the area of collections and customer service for Duke Power Company for over 33 years, sixteen of which were spent as a Credit and Collections Supervisor for approximately 124,000 residential and non-residential accounts. She was also a Customer Contact Coach, where she gained insight on collections from a customer service point of view and has experience as a Business Analyst providing requirements for the development of collections processes for Duke's customer billing & information system.

Stanja Frenette, Process Improvement Team Leader, **BC Hydro**

Ms. Frenette has worked in both the telephone and electric utility field as a collections business process and system analyst. She spent 10 years at the New Brunswick Telephone company in business collections and led a technical team in the analysis and implementation of collections and computer-telephony systems. At BC Hydro, she led the design and implementation of new account referral business processes and an automated system for collection agency management.

Jim Maynard, Commercial and Industrial Credit Coordinator, **Georgia Power**

Mr. Maynard has 23 years of utility customer service and customer accounting experience. His experience includes Customer Service Representative in the call center, Sr. Accounting Analyst, Accounting Supervisor, Organizational Comptroller, Assistant to the Vice President of Customer Service, and Manager of Final Bills.

John M. Merritt, Associate, **Troutman Sanders LLP**

Mr. Merritt focuses his practice in the area of commercial and business litigation, with an emphasis on corporate bankruptcy. He has represented both Georgia Power Company and Savannah Electric Company as creditors in numerous bankruptcy cases. He provides counsel for matters involving credit and collections, including simulations for adequate assurance and defense of preference actions. Previously, Mr. Merritt worked at the United States Bankruptcy Court for the Northern District of Georgia.

Bill Moore, Retail Credit Manager, **TXU**

Mr. Moore is primarily responsible for managing credit exposure for the retail group, which consists of large commercial and industrial customers, small and medium size businesses, and consumers. Prior to joining TXU, Mr. Moore was the Retail Credit Manager for Central and Southwest Corporation. Prior to joining CSW, he spent over 20 years with various banking organizations in commercial lending, credit administration and managing a credit analysis and training department. Mr. Moore received his B.S. degree in Finance from Montana State University and attended graduate school at St. Thomas College in St. Paul, Minnesota.

Ted Nolte, Senior Vice President and Founder, **Bass & Company**

Mr. Nolte heads up the risk management practice area. His experience in credit risk management, trading, collections and customer service for both retail and regulated energy has helped such companies as Allegheny, Alliant, APS, Columbia Energy, Enron, MG&E, PG&E, TXU and WEPCO succeed in deregulated, re-regulated and competitive environments. Mr. Nolte began supporting energy companies almost 10 years ago and has been involved in some of the biggest business change initiatives undertaken. His 18-year career includes experience in telecommunication as a financial analyst, and in financial services in operations, billing, credit and collections.

Eric N. Perrotta, Credit Manager, Collections and Payment Processing, **KeySpan Energy**

Mr. Perrotta has been in the utility industry for 9+ years in the credit and internal audit functions. He manages the credit, bankruptcy, final bill and revenue reliability (public assistance) functions. He also supports various business units regarding credit and credit policy and has been involved recently in the company's enterprise wide credit risk function. Prior to joining KeySpan, Mr. Perrotta worked in the banking and brokerage industry for 16 years. His is pursuing his Masters degree in Finance and Money Management.

Richard R. Porter, Partner, **Deloitte & Touche**

Mr. Porter is in charge of the Credit Risk Management Services advisory practice. With 19 years of expertise, he oversees client projects focused on areas such as end-to-end credit and collections process improvement, definition of credit risk strategies and tolerances, risk-based pricing strategies, customer profitability and capital allocation techniques, development of performance metrics, and enhancement of credit and collections methodologies and technologies. Prior to joining Deloitte, Mr. Porter was a Vice President of Finance/CFO for Monogram Bank at General Electric Capital Corporation, Card Services.

Grady Reid Jr., Manager, Revenue Collections, **CINERGY Corp.**

Mr. Reid oversees credit and collections policies. In 27 years at Cinergy Corporation and The Cincinnati Gas and Electric (CG&E) Company, he has spent most of his time in customer contact jobs. Previous positions have included Corporate Records Manager, Area Manager of Community Relations and Manager of Customer Contact.

Elaine Rogers, Supervisor, Collection and Revenue Recovery, **Florida Power Corporation**

Ms. Rogers currently oversees the inactive collection processes, which include revenue theft recovery, bankruptcies, final accounts and financial risk assessment. She has over 16 years with Florida Power Corporation including experience in the call center, customer service, and computer operations. In the past 9 years, she has managed various collection activities, system-wide. She was the architect behind the company's achievement of the lowest charge off as a percent of revenue among the largest investor owned utilities. During the merger with Carolina Power & Light, Ms. Rogers served on the integration team, and was successful in establishing and implementing the best credit and collections practices now adopted by both companies.

John R. Soethe, Manager, Revenue Cycle Services, **Salt River Project**

Mr. Soethe has been with SRP for 16 years. His experience includes six years of transmission planning and nine years of rate-making, five of those years as manager of SRP's corporate pricing department. For the past year, Mr. Soethe has overseen SRP's metering, meter reading, billing, field customer service and revenue protection groups as well as SRP's prepay program, M-Power.

Michelle Waters, Telecollections and Low Income Services Manager, **We Energies**

Ms. Waters has worked at We Energies for 15 years in various areas of the company including marketing. She has spent most of her career in the call center environment.

William Whitehead, Credit Manager, **Potomac Electric Power Company (PEPCO)**

Mr. Whitehead has over 25 years experience in the utility and credit industry. His experience includes project management, inventory control and contract procurement. He has served as Manager of Meter Reading, Manager of Customer Operations, and most recently as Program Manager for Customer and Supplier Support in electric deregulation activities. He received his Bachelor Degree in Business Administration from Southeastern University and has taken the Public Utility Management Course at the College of Business Administration University of Georgia.

Gina Zahran, Manager, Credit, Collection & Strategies, **Tampa Electric, a TECO Energy Company**

Ms. Zahran has been with TECO Energy for over 3 years. In addition to credit & collections, she coordinates all budgets under the Director of Customer Services and develops strategies for Customer Services. She was the Call Center Manager, prior to her current position. Previously, Ms. Zahran was with Duke Energy for 10 years. Most of her work dealt with re-engineering processes for Customer Service and Energy Delivery, including Customer Service Transition Team Leader, Supervisor, Process Coordinator, Re-engineering Team Leader and Quality Assessment Team.

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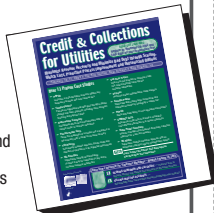
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Monday, February 10, 2003

A – Scoring Consumer and C&I Credit
 B – Selling Inactive Accounts

Documentation Binders and CD-Roms

If you are unable to attend the conference or you would like extra copies for your colleagues, you can order your conference documentation binder and/or CD-Rom today. Don't miss out on the valuable information presented by industry leaders exclusively at this event. The binder or CD-Rom is available for only \$298; \$398 for both. Add \$50 for international shipments. The binder includes overheads, articles and presentations. Simply fill out the order form and the binder and/or CD-Rom will be shipped to you 2 weeks after the conference occurs.



Registration Fee:	Commercial	Early Bird	Government
Conference & Workshop	\$1895	\$1395	\$1195
Conference Only	\$1595	\$1095	\$895
Workshop Only	\$795	\$795	\$795

Save \$495 by registering for both the conference and workshop at \$1895. **EARLY BIRD DISCOUNT: Register by November 26 and save \$500 off your registration fee.** Fee includes continental breakfast, lunch, wine and cheese reception, refreshments and conference documentation binder. Please make checks (in U.S. funds drawn on a U.S. bank) payable to **CBI Research, Inc.** (No personal checks accepted). Verification for Government rate may be required.

Team Discount:
 Your organization may send 1 executive **FREE** for every 3 delegates registered. All registrations must be made at the same time to qualify.

Venue:
 The Ritz Carlton, New Orleans
 921 Canal Street
 New Orleans, LA 70112
 Tel: 504-524-1331 • Fax: 504-524-7675

**BOOK EARLY—
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Discount Accommodations & Travel:
 Contact CBI's official travel service, Travel Concepts for all of your travel needs. **In order to receive CBI's special discounted hotel rate, you must call Travel Concepts by January 20, 2003.** Travel Concepts, can also negotiate low group airfares and car rentals. Call them at 800-640-8082 (508-879-8600 outside the U.S.) or email caroll@travelconcept.com. Mention that you are attending CBI's **Credit & Collections for Utilities** conference to qualify for hotel and travel discounts.

Substitution & Cancellation:
 Your registration may be **transferred** to a member of your organization up to 24 hours in advance of the conference. **Cancellations** received in writing on or before January 24, 2003 will be refunded, less a \$195 administrative charge. No refunds will be made after this date; however, the registration fee less the \$195 administrative charge can be credited to another CBI conference if you register within 6 months from the date of this conference. In case of **conference cancellation**, CBI's liability is limited to refund of the conference registration fee only. CBI reserves the right to alter this program without prior notice.

Satisfaction Guaranteed:
 CBI stands behind the quality of its conferences. If you are not satisfied with the quality of the conference, a credit will be awarded towards a comparable CBI conference of your choice.

5 Easy Ways to Register



WEBSITE
 www.cbinet.com



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 800-817-8601
 781-939-2438
 outside the U.S.



FAX
 781-939-2490



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 cbireg@cbinet.com
 Please include all information requested on registration card.



MAIL
 Registration Dept.
 The Center for Business Intelligence
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- Yes! Please register me for the CREDIT & COLLECTIONS FOR UTILITIES conference.**
- Conference & Workshop A Conference & Workshop B Conference only Workshop A only Workshop B only
- I am registering for the EARLY BIRD RATE. I am registering for the GOVERNMENT RATE.
- We would like to take advantage of the TEAM DISCOUNT (see left for details).
- I cannot attend. Please send me a Conference Documentation Binder. Please send me the CD-Rom. Please send me both.

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