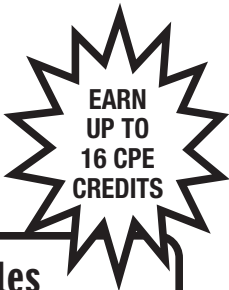


# Credit & Collections for Utilities

**SOLD OUT JULY 2003!**  
Register by December 19, 2003 and  
Save \$400 off Your Registration Fee

**Maximize Revenue Recovery through Process Review,  
Fraud/Bad Debt Analysis and Bankruptcy Mitigation**

February 26-27, 2004 — JW Marriott Miami — Miami, FL



## Benchmark Your Credit and Collections Program against 10 Case Examples

- **Atmos Energy Corporation**  
Adjusts its residential customer accounts collections program to deal with the affects of high gas prices
- **Cleco Power LLC**  
Develops its own credit-scoring model to assess risks among its 265,000+ customer accounts, reducing delinquencies and write-offs
- **Consolidated Edison and NSTAR**  
Discovers hidden costs and the economic and long-term financial net benefits of bad debt transfers
- **Dominion Resources**  
Uses Six Sigma methodology to minimize charge offs, matching resources and scores to highest risk customers
- **Duke Power**  
Moves from a rolling average to batch reporting process, improving exchange of information with third-party collection agencies
- **Duquesne Light Company**  
Mitigates the effect of bankruptcy risk on the credit and collections function
- **Entergy Services, Inc.**  
Establishes a comprehensive program to help low-income customers manage their long-term energy costs
- **Georgia Power/Troutman Sanders LLP**  
Forges strong utility/external counsel relations, defining responsibilities to defend against bankruptcy risk
- **KeySpan Energy Delivery**  
Coordinates efforts with law enforcement and pools preventive resources with other utilities to prevent customer fraud
- **Potomac Electric Power Company (Pepeco)**  
Adjusts its bankruptcy mitigation processes to compensate for deregulated vs. regulated market differences

**PLUS**

**Two Interactive Panel Discussions with Perspectives from Duke, FirstEnergy, NSTAR and TECO Energy**


Outstanding Support Provided By:



Organized By:



**Choose from 2 Interactive Pre-Conference Workshops – Thursday, Feb. 26, 2004**



- A** Analyze the Process and Long-Term Financial Impact of Transferring Bad Debt to Active Accounts

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- B** Prioritize Collections Activities — Move from Time-based to Risk-based Collections

## **A Analyze the Process and Long-Term Financial Impact of Transferring Bad Debt to Active Accounts**

Increasingly, utilities are focusing on bad debt and its influence on financial performance and shareholder value. As part of most recovery programs, utilities have long considered the process of transferring old debt to active accounts a successful and effective collection process. This workshop presents in-depth analysis of the transfer process at major utilities, including how different utilities handle transferring bad debt. The hidden costs of transfers are discussed and actual results of the long-term economic effectiveness of the bad-debt transfer process are provided. Also, learn how to identify potential process gaps, review targets for process improvement and measure the performance of your transfer process.

7:30 *Registration and Continental Breakfast*

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

### **I. Bad Debt Transfer — Study Results**



- Study participants including Consolidated Edison, NSTAR and Dominion Resources
- Examine the background and results of the in-depth utility study

### **II. Review How Utilities Handle Bad Debt Transfers**

- Accounting methods
- Unique handling of accounts with transferred balances
- Impact from state regulations
- How utilities measure the effectiveness of transfers

### **III. Learn How to Identify and Measure the Hidden Costs Associated with Transfers**

- Increased work and process activity per account
- Impact on other work centers, including call center
- Redundant tasks
- Underreported costs

### **IV. Review the Long-Term, Economic Results of Transferring Bad Debt to Active Accounts**

- Actual long-term results
- Real financial impact to utilities

### **V. Examine Emerging Best Practices**

- Learn how others are mitigating losses
- Process improvements
- Recovery and collection practices
- Selling bad debt

12:00 *Close of Workshop*

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

### **— ABOUT YOUR WORKSHOP LEADERS —**

**Bruce A. Gay** is Founder and President of **Monticello Consulting Group, Limited**. Prior to starting Monticello Consulting, Mr. Gay was with **PECO Energy Company** (a division of Exelon Corporation) where he managed all collection activity for delinquent inactive accounts, including agency management and bad debt sales. While at PECO Energy, he became one of the utility industry debt-sale pioneers, directing over \$500 million in bad debt sales. He has a BBA in Economics from The Wharton School, University of Pennsylvania and an MBA in Finance from Rensselaer Polytechnic Institute.

**Robert M. Hall** is Vice President, Marketing for **InoVision Inc.** and Former General Manager, Credit and Collections for **Duke Power Co.** Mr. Hall is responsible for the management of InoVision's clients including aiding them in managing current delinquencies, minimizing costs and maximizing the recovery of bad debt. At Duke Power, Mr. Hall was responsible for developing field "over-the-counter" collection strategies and managing the collections of Duke's annual billed receivables of \$5.4 billion to minimize write-offs.

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## B Prioritize Collections Activities – Move from Time-based to Risk-based Collections

Utilities are increasingly looking to optimize the effectiveness and efficiency of their collections functions. Historically, the approach taken by many organizations has been time-based collections, where accounts are prioritized by the length of their delinquency. However, there has been an ongoing evolution to risk-based collections, which prioritizes collections activity on the premise of contacting each customer at the right time, using the appropriate form of contact. Examine the evolution and development of a risk-based collections program.

7:30 *Registration and Continental Breakfast*

12:00 *Close of Workshop*

8:30 *Workshop Leader's Welcome and Opening Remarks*

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

### I. Understand the Essentials of Risk-Based Collections

- The customer lifecycle (credit through collections/recoveries)
- Prioritizing collections activity on the premise of contacting each customer at the right time
- Workflow automation processes

### II. Implementing a Behavioral Scoring Methodology

- The difference between behavior and application/credit scores
- Data requirements
- Maintaining the score

### III. Developing Collections Strategies

- Segmenting the customer portfolio
- Targeting collections activities to specific customer profiles
- Staging collectors and matching them against customer profiles
- Champion/challenger methodologies for ongoing refinement of strategies

### IV. Essential Metrics for Managing Collections Activities

- Financial performance vs. operational performance
- Tracking and incenting collector performance

### V. Enabling Technologies to Drive Additional Efficiencies

- Essential system components of an integrated collections function
- Use of predictive dialers

### VI. Strategies and Metrics for Optimizing Use of both Internal and External Collections Functions

### VII. Driving Integration Across the Customer Lifecycle

- Establish appropriate linkages from collections and recoveries back to the beginning of the lifecycle
- The value of continuous improvement methodologies

#### — ABOUT YOUR WORKSHOP LEADERS —

**James H. (J.H.) Caldwell** is a Senior Manager with **Deloitte** where he 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.

**Kim Detiveaux** is a Senior Manager with **Deloitte**, leading the team responsible for Global Energy Markets credit risk management services for energy companies. He has over 20 years experience providing a wide range of strategic and risk management consulting services to leading global energy companies. He has extensive experience with leading credit risk management engagements focused on controls, analytics, processes and systems. Mr. Detiveaux has a BS from University of San Francisco and an MA from John F. Kennedy University.

**Thomas M. Hisey** is a Senior Manager in the Global Markets practice of **Deloitte** where he provides risk management consulting services to the energy industry. He has played a leading role in serving clients through the development and delivery of credit risk management strategies, techniques and processes, which include qualitative and prospective credit analysis, credit and behavior scoring, cash-flow forecasting, risk-based pricing, measurement of liquidity and capital markets access, portfolio management and development of policies, procedures and controls.

**Elizabeth A. Jordan** is a Senior Manager in the Capital Markets practice of **Deloitte**. She specializes in credit management consulting across the credit lifecycle, especially related to collections and recovery processing. She has considerable expertise in developing and implementing strategies that allow organizations to enhance their credit granting and collections performance as well as their quantitative and qualitative business objectives.

# MAIN CONFERENCE

## Day One – Thursday, February 26, 2004

12:00 *Main Conference Registration*

1:00 *Chairman's Welcome and Opening Remarks*

*George Travers, Partner, Deloitte*

*Mr. Travers has over 13 years experience in the utility industry, leading projects to assist in customizing and implementing credit systems around credit decisioning, collateral management and credit risk measurement. He has an MBA from Columbia University and a BBA from University of Notre Dame.*

### Risk Modeling and Scoring Strategies to Minimize Account Risk and Reduce Delinquencies

1:15 **Develop an Internal Behavioral Score to Minimize Account Risk**

Learn how Dominion minimized charge offs by using its own data to score and segment customer accounts.

- Utilize Six Sigma methodology
- Match resources to your highest risk customer
- Evaluate combinations of internal and external scores

*Chuck Bedall, Manager Revenue Recovery, Six Sigma Black Belt, Dominion Resources*

*Mr. Bedall has been with Dominion for 27 years in various capacities. For the last 10 years, he has been involved with business process within the billing and credit areas. Two years ago, Mr. Bedall was trained as a Six Sigma Black Belt by the Six Sigma academy and has been concentrating on process improvement within the revenue cycle for Dominion's gas and electric companies.*

2:00 **Reduce Delinquencies and Write-Offs — Cleco Power Creates an Internal Modeling Tool**

Rather than rely on outside software, Cleco Power has developed its own credit-scoring model to assess risks among its 265,000+ customer accounts. Learn how this credit scoring system is helping Cleco reduce delinquencies and write-offs, saving the company thousands of dollars in expenses related to collection costs and disconnects for non-payment and reconnects.

- Define the problem — Large write-offs, high delinquencies, increasing operations and maintenance costs and increasing receivable carrying costs
- Gather data — Use existing client information and segmenting customers
- Form a collections and IT/systems development team
- Define scoring criteria
- Develop models and test
- Utilizing the model as decision making tool

*Ron Smith, Director of Customer Revenue Quality Assurance, Cleco Power*

*Mr. Smith directs and controls the daily strategic and operational plans of revenue protection, credit and collections, payment processing, quality*

*assurance, contract administration and low-income initiatives. Prior to joining Cleco, he served as District Manager/Vice-President for Bank One, Louisiana. He received his BS degree in Business Marketing from Southern University and MBA from the University of Phoenix.*

*Tracey Fuglaar, Senior Application Systems Analyst/Programmer, Cleco Power*

*Mr. Fuglaar is part of the team responsible for development and support of applications essential to Cleco Power's Customer Care functions. His focus has been on improving existing processes and establishing new methods of providing consistent interactions with customers. He has a BS in Computer Science and an MBA in Management from Louisiana Tech University.*

### Use Performance Measurement to Improve Revenue Recovery

2:45 **Measuring the Performance of your Internal Collection Operation**

Everyone measures receivables aging and net bad debt, but what other performance measures should you be using and why? Find out what performance measures are being used inside and outside of the industry and what those measures are telling you.

- Learn the 5 most important measures of performance, how to calculate them and how to use them
- Compare industry benchmarks and targets
- Link the performance measures of the operation to corporate financial goals

*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, MG&E, PG&E, TXU and WEPCO succeed in deregulated, re-regulated and competitive environments. His 18-year career includes experience in telecommunication as a financial analyst, and in financial services in operations, billing, credit and collections.*

3:30 *Networking & Refreshment Break*

4:00 **Improve Third Party Collection**

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

- Moving from a rolling average to batch reporting process
- Getting the collection agency more phone numbers for skip tracing
- Improving exchange of information
- How to improve your audit process and make it work for your utility

*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 to the Merchandise Credit & Collections area. She has been in the electric debt management area for the past 10 years in supervision and staff positions. She currently is Vice President of the National Consumer Telecom and Utility Exchange (NCTU) Board.*



Case Study



Case Study



Case Study

## PANEL DISCUSSION

### 4:45 **Rating Your Collection Agencies — How to Get the Most Out of your Vendor**

Most utilities have at least two collections agencies' performance to monitor. What are best practices that credit and collections managers are employing to make sure these relationships are maximized?

- Annual/semi-annual reviews
- Generating reports on invoices
- Auditing agency workflow
- Auditing agency scoring ability — Compare with other agencies

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

*Panelists:* Kim Bass, Debt Management Specialist, **Duke Power**  
Walter Hartory, Corporate Supervisor of Revenue Operations, **FirstEnergy Corporation**

5:30 *Close of Day One*



### 5:30-6:30 **Wine & Cheese Networking Reception**

Join colleagues and friends in a relaxed setting.

## Day Two – Friday, February 27, 2004

7:30 *Continental Breakfast*

### 8:00 **Chairman's Review of Day One**

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

*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.*

## Predict Bankruptcy Risk — Utility Best-Practices in Dealing with Debtors

### 8:15 **Mitigate Bankruptcy Risk through Strong Utility/External Counsel Relations**

Forging a strong bond with external counsel can be the key to a utility weathering the storm of commercial and industrial account bankruptcies. Learn how Georgia Power and Troutman Sanders LLP work together to define responsibilities when it comes to mitigating against bankruptcy risk.

- Define utility/external counsel roles for
  - \* adequate assurance payments
  - \* executory contracts
  - \* preference claims

*Jim Maynard, Commercial & Industrial Account Coordinator, Georgia Power*  
*Mr. Maynard has 23 years of utility customer service and customer accounting experience. He began his career with Georgia Power as a customer service representative in the call center. He has been Sr. Accounting Analyst, Accounting Supervisor, Organizational Comptroller, Assistant to the Vice President of Customer Service, Manager of Final Bills, and now Commercial/Industrial Credit Coordinator.*

*John Merritt, Associate, Troutman Sanders LLP*

*Mr. Merritt focuses his practice in the area of commercial and business litigation, with an emphasis on corporate bankruptcy matters. He has represented both Georgia Power Company and Savannah Electric Company as creditors in numerous bankruptcy cases filed nationwide. Before entering private practice, Mr. Merritt worked at the United States Bankruptcy Court for the Northern District of Georgia for nearly ten years.*

### 9:00 **Bankruptcy from a Creditor's Perspective — Duquesne Light Mitigates against Commercial and Residential Bankruptcy Risk**

When customers file for protection under the federal bankruptcy laws, creditors are presented with a difficult, overwhelming and a unique set of issues to resolve. These issues can be intimidating enough that creditors might not give enough consideration to mitigating the effect bankruptcy has on the credit and collection function. Learn about Duquesne Light's policy and procedure for the processing of bankrupt accounts to mitigate bankruptcy risk and improve credit and collection effectiveness.

- Proof of claims
- Obtaining security deposits
- Post-petition Chapter 7 collection action
- Post-petition Chapter 11 collection action
- Post-petition Chapter 13 collection action

*Michael F. Houpt, Supervisor, Bankruptcy, Credit Reporting and Final Billed Accounts, Duquesne Light Company*

*Mr. Houpt has seven years of accounts receivable experience in the healthcare and regulated utility industries, and three years financial analysis experience in the banking industry. He has a BS in Business Finance from the University of Pittsburgh and a MBA from Robert Morris University.*

### 9:45 **Bankruptcy Filings and Preference Actions — Regulated vs. Deregulated Market Approaches**

- What happens when a bankruptcy notice comes in? Regulated/deregulated environment differences
  - \* do utilities have mechanisms in place to maintain the supplier relationship post petition?
  - \* implications when bankruptcy notices are not received in a timely manner — transferring of payments; complications in the settlement process between the LDC and supplier
- Potential liability issues of LDC — Regulated vs. deregulated environment
  - \* Post-petition deposits
  - \* Preference protection strategy — Don't be an easy mark

*Jack Strausman, Associate General Counsel, Potomac Electric Power Company (Pepco)*

*Mr. Strausman handles a variety of matters including bankruptcy, commercial law, contracts, credit and collections, intellectual property, litigation and workers compensation. He is a graduate of George Washington University Law School in Washington, D.C.*

10:30 *Networking & Refreshment Break*



Case Study



Case Study



Case Study

## Protect against Extra Revenue Loss Brought on by Today's Economy

### 11:00 Utility Credit Fraud/Theft — Recover Revenues through Utility Cooperation and Technology

As the utility business becomes increasingly competitive, revenue protection and recovery programs become more important than ever. An effective revenue protection and recovery program will help to recover dollars lost to utility theft and customer fraud, prevent future dollars from being lost and help to improve customer relations.

- Network with other utilities regarding fraud and theft — Determine the power of pooling all field personnel
- Detect fraud using every-day field work strategies
- Review technology used by neighboring utilities to determine synergies — Evaluate the risk and benefit of sharing data
- Contact external law enforcement agencies to stay abreast of fraud trends and patterns
- Continue researching vendor products, i.e., scoring models that have fraud detection (i.e., skip tracing tools)
- Integrate fraud protection into automated payment processes
- Understand your side of law — How effective is it to prosecute?



Case Study

*Mary Gannon, Supervisor of Revenue Protection, KeySpan Energy Delivery*  
Ms. Gannon has 31 years experience in Revenue Accounting, Credit Collection, Legal and Revenue Protection Experience. Her responsibilities at Keyspan include loss of revenue through theft and fraud. Ms. Gannon is a Chairperson Emeritus for Northeast Utilities Revenue Protection Association (NURPA).

### 11:45 Atmos Energy Adjusts its Collections Program to Deal with the Affects of High Gas Prices on Residential Customer Accounts

- Magnitude of gas costs to bad debt write-offs
- Personnel re-alignment to reduce write-offs
- Fraud prevention — Establish identity of customer
- Payment options and programs
- Delinquent accounts — Disconnection practices
- Maximizing inactive collections
- Define measures to monitor bad-debt write-offs



Case Study

*Anthony G. Looney, Director of Customer Revenue, Collections, Atmos Energy Corporation*  
Mr. Looney's responsibilities include coordination of active collection efforts of the six business units within the Atmos organization and the oversight of inactive and written-off accounts. He is a graduate of West Texas State University with a BBS in Business Administration. He was Chairman of the Board of the Texas Gas Association for 2000-2001 and continues to serve on the board's Advisory Council.

12:30 Luncheon Hosted by:

# Deloitte.

## Collect Revenues While Maintaining Positive Customer Relations

### 1:30 Entergy Corp. Maintains Positive Customer Relations through Creation of a Comprehensive Low-Income Assistance Program

With freezing temperatures in winter, sweltering heat in the summer and a slumping economy, many utilities are facing the need to create low-income customer assistance programs. Examine the following before drafting your low-income assistance initiative.

- What exactly does your utility want to achieve with the program? Define goals and objectives of low-income initiatives
- What tools does your utility need to get started? Lobbying, regulatory and fundraising expertise, research and communications
- Define the primary problem — Examine different customer issues. What type of program fits your customer's needs?
- "Four legs" of the low-income platform
  - \* federal bill payment and weatherization/energy efficiency assistance
  - \* state and local funding (public benefit funds and variants thereof)
  - \* charitable contributions (fuel funds and foundation grants)
  - \* company policies and programs (credit and collections, rate designs)
- Working with your state PUC
- Community outreach — Working with local organizations and recognized programs; support for advocate and provider partners
- Energy conservation retrofit assistance — Weatherization as a long-term solution to poverty and unaffordability of utility services
- Support to the agencies administering energy assistance — Grants, corporate contributions
- Customer education to provide awareness about the programs



Case Study

*Walter W. Nixon, III, Director, Low-Income Programs, Entergy Services, Inc.*  
Mr. Nixon is responsible for Entergy's unique Low-Income Initiative, a project that involves multiple programs operating within the five Entergy operating companies operating in four states and five regulatory jurisdictions. The Initiative focuses on increasing federal, state and local funding for low-income energy assistance, promoting weatherization and energy efficiency as long-term solutions to poverty and increasing the level of charitable contributions to persons in need. Previously, Mr. Nixon was in private law practice, serving as special counsel and policy adviser to the Arkansas Public Service Commission. From 1979-81 he served as Deputy Director for Policy of the Arkansas Department of Energy under Governor Bill Clinton. He has a BA from Vanderbilt University (BA, economics) and the University of Arkansas (Fayetteville) School of Law.

## Register 3, Get 1 Free

See back page for details

## PANEL DISCUSSION

### 2:15 Capitalize on Industry Best Practices to Manage Bad Debt

Join an interactive question and answer session on bad debt management, recovery strategies, risk mitigation techniques and related technology deployments.

- Learn how upstream strategies and process improvements reduce bad debt
- Examine how account scoring and segmentation can be incorporated to improve recoveries and reduce write-offs
- Review the importance of a "Team" approach to managing bad debt (i.e. call center, sales/service, electric distribution, etc.)
- Learn how industry leaders are reducing write-offs by focusing on final bill and charge-off processes
- Open discussion with audience regarding industry best practices and innovative techniques

*Moderator: Robert M. Hall, Vice President, Marketing, InoVision Inc.; Former General Manager, Credit and Collections, Duke Power Co.*

*Panelists: Gina Zahran, Manager of Customer Care and Credit and Collections, TECO Energy  
Tony Simas, Director Credit and Collections and Revenue Protection, NSTAR  
Bruce A. Gay, Founder and President, Monticello Consulting Group, Limited*

3:00 Close of Conference

## Just a Few of the Companies that Benefited from CBI's Previous Credit & Collections Conferences:

Accelerated Receivables Solutions \* Accenture \* AES New Energy Inc \* Alabama Gas Corp \* Alcan Aluminum Corp \* Allegheny Power Co \* Alliance Data Systems Alliance One Inc \* American Electric Power \* American Management Systems American Payment Sys \* Aquila Inc \* Arrow Financial Svcs LLC \* ARS \* Asset Acceptance LLC \* Baltimore Gas & Electric Co \* Bass & Co \* Capital Recovery Service \* Cavalry Investments LLC \* CBE Group \* Certegy \* Cinergy Corp \* Cirro Corp \* CLECO Corp \* Coast Elec Pwr Association \* Cobb Energy Management Collection Logistics \* Collins Financial Services Inc \* Commonwealth Edison Conectiv \* Connexus Energy \* DC Water & Sewer Authority \* Deloitte & Touche Delta Montrose Electrical Assoc \* Dominion Virginia Power \* DTE Energy \* Duke Power \* Dun & Bradstreet \* E Commerce Group \* Econergy Energy Company Inc Edison Sault Electric Co \* Energy East Corp \* Entergy Services Inc \* Experian First Contact Inc \* FirstEnergy \* Florida Power & Light Co \* FMS Inc GC Services \* Genesis Financial Solutions \* Georgia Power Co \* Gexa Energy Gila Resources \* Great Lakes Energy \* Green Mountain Energy Co \* IC System Inc Idaho Power Co \* Illinois Power Co \* Innovis \* InoVision \* Intermountain Gas Co Internet Transaction Solutions Inc \* Jackson Energy Authority \* Japan Electric Power Information Ctr Inc \* KeySpan Energy \* Knowledge Solutions LLC Lakeland Electric \* Lansing Board Of Water Light \* Leclde Gas Co \* LG&E Corp Live Capital \* London Bridge Grp \* Memphis Light Gas & Water \* Mercer Mgmt Consulting \* Metropolitan St Louis Sewer District \* Montecello Consulting Inc Motorola Inc \* Municipal Svcs Commission \* NAREX Inc \* National Asset Management \* Navigant Consulting \* NCI Resource Mgmt \* NCO Financial Sys Inc \* Nebraska Public Power District \* Nicor Inc \* NIPSCO \* NiSource \* Noble Remc \* Northeast Utilities \* Northwest Natural Gas \* NorthWestern Energy NSTAR Electric & Gas Co \* OG&E Electric Svcs \* Online Utility Exchange Orcom Solutions \* Orlando Utilities \* OSI \* Owensboro Municipal Utilities PA Consulting Grp \* Pacificcop \* Par3 Communications \* PECO Energy \* Pennco Assoc \* Peoples Energy \* PNM Gas & Electric Services \* Portfolio Recovery Associates LLC \* Potomac Electric Power Co \* Predictive Metrics \* Progress Energy \* Public Works Commission \* Puget Sound Energy \* Risk Mgmt Alternatives Inc \* Riverview Collections Inc \* RMA Inc \* Salt River Electric Coop SCANA Energy \* Sempra Energy Co \* Shell Energy Services LLC \* Siebel Systems Inc \* SITEL Corporation \* Solutran \* Southern California Edison Co \* Southern Connecticut Gas Co \* Star Gas \* Sykes Enterprises Inc \* Tampa Electric Co \* TCN Voice Broadcasting \* Texas New Mexico Power Co \* Thomson Corp \* Tokyo Electric Power Co Inc \* TransUnion \* Troutman Sanders LLP \* TSYS Debt Management \* TXU \* United Illuminating Co \* Valley Electric Association Van Ru Credit Corp \* Vectren Energy Delivery \* Verizon Wireless We Energies \* Western Union \* Wisconsin Energy \* WPS Energy Svc \* Xansa

## Maximize Your Networking Opportunities

Join **Deloitte, Bass & Company, Accurint, Arrow Financial Services, Asset Acceptance LLC, Certegy, Creditors Interchange, InoVision Inc., NCO Group, Portfolio Recovery Associates, LLC** and **Van Ru Credit Corp.** in showcasing your products and services to senior-level decision makers. CBI's **3rd Annual Credit and Collections for Utilities** conference offers you an excellent opportunity to maximize your 2004 marketing dollars through these sponsorship opportunities:

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## And What They Had to Say:

"This conference helped me better understand attorneys and the legal issues surrounding bankruptcies."

— Lynne Basco, Credit Specialist, Cleco Power LLC

"Very topical and insightful. A definite asset to my role."

— Steve Bodnar, Credit Manager, Direct Energy

"As the collections manager of the District of Columbia Water and Sewer Authority, I found the theft and fraud most informative ... the bad debt and monetization sessions were also very informative and will be used in my agency."

— Rosie Jenkins, Collections Manager,  
District of Columbia Water & Sewer Authority

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# CBI's 3rd Annual Credit & Collections for Utilities

**SOLD OUT JULY 2003!**  
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Save \$400 off Your Registration Fee

## Maximize Revenue Recovery through Process Review, Fraud/Bad Debt Analysis and Bankruptcy Mitigation

February 26-27, 2004 — JW Marriott Miami — Miami, FL

### Capitalize on the Experiences of Leaders from:

Georgia Power • Duke • FirstEnergy • Duquesne Light Company  
Atmos Energy Corporation • KeySpan Energy Delivery  
Entergy Services, Inc. • Cleco Power • Consolidated Edison  
NSTAR • Dominion Resources • TECO Energy

### 2 Pre-Conference Workshops — Thurs., Feb. 26, 2004

**A: Analyze the Process and Long-Term  
Financial Impact of Transferring Bad Debt  
to Active Accounts**

**B: Prioritize Collections Activities —  
Move from Time-based to Risk-based Collections**

### 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.



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| Conference & Workshop | \$1,895    | \$1,495    | \$1,195    |
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**Early Bird Discount** — Register by December 19, 2003 to Save \$400 off Your Registration Fee and Receive a One-Year Subscription to Public Utilities Fortnightly (a \$100 value). 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)

### 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.

### 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 February 2, 2004. 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 chris@travelconcept.com. Mention that you are attending CBI's 3rd Annual Credit & Collections for Utilities conference to qualify for hotel and travel discounts.

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### 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 February 12, 2004 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. In either case of conference cancellation or attendee cancellation, subscription offer to PUF is no longer valid. CBI reserves the right to alter this program without prior notice.

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