



... *the latest word.*

Visit our Website at  
[www.infocastinc.com](http://www.infocastinc.com)  
☎ (818) 888-4444

# **An Advanced Workshop for Utility Professionals** **TOOLS, TECHNIQUES AND** **STRATEGIES TO OPTIMIZE** **CREDIT & COLLECTIONS**

**Practical, Proven Solutions:** What they are, how they work, and how to apply them to your utility's credit & collections business processes

**January 25-26, 2005 • International House • New Orleans**

**INTRODUCING A GROUND BREAKING EVENT!**

**Learn, in an interactive-workshop setting, how new, cutting-edge credit and collections tools, techniques and strategies can be adopted to improve your company's performance in:**

- Reducing Bad Debt
- Managing & Minimizing Delinquencies
- Utilizing Scoring and Segmentation Strategies
- Implementing Technology Solutions
- Screening, Selecting and Managing Strategic Outsource Partners
- Developing Effective Performance Measurements and Reporting
- Improving Organizational Performance

Workshop Leaders:



Produced by



# About this Advanced Workshop

The world of credit and collections at utilities is set to undergo revolutionary change. New tools, techniques and strategies are being developed that will radically change the traditional practices followed by utilities, and lead to improved financial performance. Industry leaders—such as Duke Power, Southern Company, and Dominion—have already begun adopting some of these new tools and techniques and demonstrating their effectiveness. Utility credit and collections professionals who wish to stay ahead of the curve will need to quickly master this new wave of the future.

The goal of this advanced workshop is to provide utility professionals with a thorough grounding in these new processes and practices. In addition, the workshop will help attendees understand which techniques and strategies are best for their own unique circumstances. In order to accomplish this goal, the workshop is designed to cover each topic in a two-step process. First, the workshop leaders will introduce the tools and technologies. They will convey what they are and how they work. Then, the “work” of the workshop will begin. The second step of the process will require attendees to bring to the table their unique problems in applying new tools or technologies. Through illustrations, exercises, and class discussions, the workshop leaders will guide attendees into solutions for their own circumstances and unique environments. It’s going to be a two-way street the whole time, so come prepared to participate.

The focus of the workshop will be on those tools, techniques and strategies that can be used to:

- Reduce Bad Debt
- Managing & Minimize Delinquencies
- Implement Technology Solutions
- Screen, Select and Manage Outsource Partners
- Develop Effective Performance Measurements and Reporting
- Ensure Effective Organizational Performance

The workshop is an excellent opportunity for utility professionals to bring themselves rapidly up to speed on the new directions in utility credit and collections practices. Due to the interactive nature of the workshop, registration is limited, so register early and come ready to take part.

# Workshop Leaders

The workshop will be guided by a distinguished group of experts:

**Bruce A. Gay**, *Founder and President*,  
Monticello Consulting Group, Ltd.

Bruce A. Gay is the Founder and President of Monticello Consulting Group, Limited, a credit and collections/debt recovery consulting firm. Prior to starting Monticello Consulting Group, he was with PECO Energy Company (a division of Exelon Corporation, NYSE: EXC) where he was involved in collections, recovery and bad debt sales. He frequently speaks and conducts workshops on collection and debt recovery topics at various industry trade shows and conferences in the United States, Canada and the United Kingdom. Mr. Gay has been quoted in the Wall Street Journal and Chartwell, Inc. He has authored several collections and recovery-type articles, including a recent article on debt sales in the U.S. utility industry, published by Credit Today, a subscription news magazine based in London, England.

**Robert M. Hall**, *Vice President, Marketing*,  
InoVision, Inc.

Mr. Hall serves as Vice President of Marketing at InoVision. Bob joined InoVision in January 2003 and is responsible for the management of InoVision clients including aiding them in managing current delinquencies, minimizing costs and maximizing the recovery of bad debt. Bob comes to InoVision with a 28-year career at Duke Power; one of the nation's largest investor owned and highly regarded utilities. Bob spent the last 7 years as General Manager, Credit & Collections at Duke Power where he facilitated the creation of a process-based organization and implemented creative initiatives/strategies which allowed Duke to achieve top quartile and/or top deciles rankings in several industry benchmarking studies.

**Glenn Padgett**, *Vice President*, InoVision, Inc.

As Vice President for InoVision, Glenn manages new business activity. In addition, Glenn assists clients with credit and collection issues, as well as issues related to industry competition and deregulation. Prior to joining InoVision, Glenn directed the customer service center for Virginia Power. During his career with Virginia Power, he was responsible for a number of functional areas, including billing, collection, revenue reporting, customer accounting and automation projects.

## Other Workshop Contributors:

**Randy Zankl**, *Vice President of Operations*,  
CBE Group, Inc.

**Stephen C. Bona**, *Director, Implementations*,  
Total Solution, Inc.

**Bob Ryan**, *Director, Business Relationships*,  
Total Solution, Inc.

**Roger D. Mitchell**, *IT Consultant*, Mitchell Associates

# WORKSHOP PROGRAM

## Session 1: Introduction — Industry Overview and Review of Critical Issues Facing Utility Industry Credit & Collection Professionals

The Workshop leaders will introduce the latest tools, technologies and strategies designed to minimize risk, optimize credit and collections' performance and reduce overall costs. Attendees are encouraged to challenge the workshop leaders and other participants to provide potential solutions toward their specific problems/situations.

- Examine industry trends changing the credit and collections landscape
- Understand the outside forces affecting your collection and recovery practices
- Gain insights into trends and best practices from the industry's premier solution providers
- Review the trend toward proactive lifecycle management of utility accounts from application for service to late-stage delinquency
- Attendees will hear actual case studies and will have the opportunity throughout the workshop to discuss their unique situations and experiences

## Session 2: Building a Successful Framework for Optimizing Credit, Collections and Recovery Functions

Managing a utility company's credit, receivables and collections is a huge undertaking. Workshop attendees will be introduced to a model designed to simplify the entire process, as well as illustrate how specific interventions can minimize credit risk, change customer behavior, reduce delinquencies and improve financial performance.

- Discover how to break down the entire credit and collections process into an easy to understand framework
- Learn how the opportunity for collection declines as an account advances in its revenue lifecycle
- Examine how the cost of collection and recovery increases as an account advances in its revenue lifecycle
- Learn how the tools, techniques and strategies designed to optimize credit and collections are interrelated and interdependent

## Session 3: Early-Stage Account Lifecycle Tools, Technologies and Strategies

Success or failure in collections and recovery is often dictated by how new accounts are established and subsequently monitored and maintained. Attendees will examine the latest techniques and best practices in capturing critical customer data and implementing lifecycle risk mitigation strategies.

- Review securitization options on residential and commercial accounts
- Become familiar with fraud detection techniques
- Learn how to utilize credit data and scoring models to minimize credit risk
- Examine the differences between credit and behavioral scoring
- Learn how to implement scoring into your business
- Investigate risk segmentation strategies based on scoring
- Explore the pros and cons of transferring bad debt to active accounts
- Examine how customer data and account setup policies and procedures impact downstream collections and bad debt

## Session 4: Mid-Stage Account Lifecycle Tools, Technologies and Strategies

Once an account is activated, the critical areas for utilities become meter reading, billing and customer management. The workshop leaders will provide an in-depth review of these functions and how credit and collections managers can better manage receivables and delinquencies.

- Learn how to define delinquency based on customer risk
- Examine how new metering technologies and hardware can improve collections
- Learn scoring and segmentation strategies
- Evaluate billing and payment options
- Review optimization techniques for letter campaigns, proactive calling and payment arrangement procedures
- Understand how to utilize service level agreements with other departments
- Evaluate the effectiveness of credit reporting

## Session 5: Late-Stage Account Lifecycle Tools, Technologies and Strategies

Seriously delinquent accounts require significant intervention and management. Attendees will examine the newest techniques and strategies proven to optimize collection and recovery processes, including disconnect notices, termination for non-payment, scheduling and staffing of field operations, legal actions, final bills, outside collection agencies (OCAs), agency management and selling bad debt.

- Learn how scoring and account segmentation strategies lower costs, maximize collections and reduce bad debt
- Examine how to screen, select, manage and audit OCAs for maximum performance and recovery
- Explore how to measure performance of your collection and recovery programs
- Learn how to determine if secondary or tertiary agency programs are effective in your situation
- Review the mechanics and benefits associated with selling receivables

## Session 6: Continuous Improvement through Technology, Performance Measurement, Benchmarking, Reporting and Organizational Alignment

Optimizing credit and collections operations requires constant and deliberate effort. The workshop leaders and attendees will wrap-up the workshop by studying how continuous improvement is needed to maintain optimal performance. Attendees will examine the latest technology solutions, critical measurements, tracking reports and human resource initiatives being utilized across the entire utility account lifecycle.

- Review various technology, software and automation solutions
- Become familiar with data warehousing
- Explore data-mining tools and techniques
- Learn how to establish critical lifecycle tracking reports for managing and controlling processes
- Examine how to measure credit, collection and recovery performance
- Review benchmarking data sources and surveys
- Learn how to align the goals and objectives of different business units and departmental organizations

# REGISTRATION INFORMATION

**TUITION:** Early Bird \$925.00 Standard \$995.00 Gov't \$925.00  
Workshop \$925.00

The full tuition is payable in advance and includes program instruction, breakfasts, luncheon, refreshments, and complete conference documentation.

**DOCUMENTATION:**

Each delegate will receive a CD containing documentation prepared specifically for this conference. This CD will include all presentations received prior to the conference. Updated presentations and those received on-site will be posted on a website for downloading after the conference. If you would prefer a hard (paper) copy of the documentation book, it is available for an additional \$50 charge. If you wish to purchase the hard copy, please be sure to check the appropriate box on the registration form.

**DISCOUNTS:**

**Early Bird Discount:** Applies to registrations received no later than Thursday, December 23, 2005 (see above for pricing).

**Government Discount:** For Federal, State or Local Government Employees (see above for pricing).

**Team Discount:** For teams of three or more from the same organization, the third and subsequent registrants qualify for a 50% discount (applies to full-price registrants only).

**HOTEL ACCOMMODATIONS:**

Infocast has secured a limited number of rooms at the International House Hotel that will be held at a special rate of \$159.00 until Tuesday, January 4th, 2006. To receive the special rate, please call the hotel directly at 1-800-633-5770 and mention that you are an Infocast/Credit & Collections registrant. The hotel is located at 221 Camp Street, New Orleans, LA, 70130.

**CONTINUING EDUCATION CREDITS:**

Infocast certifies that this activity has been approved for Continuing Education credit by the state of California in the amount of 11 Hours for the Conference. Continuing Education credit hours are subject to change.

**CANCELLATION, REFUNDS AND CREDITS:**

Should you be unable to attend, a refund less a \$50 administrative charge, will be made for cancellations received via letter or fax at least 10 working days before the event. We will be pleased to transfer your registration to another member of your company, or credit the registration fee to another Infocast conference if you register within 6 months from the date of this conference. In the event the conference is cancelled, Infocast's liability is limited to the refund of the registration fee only.

## FIVE EASY WAYS TO REGISTER

**Call: (818) 888-4444 • Fax: (818) 888-4440 • Email: mail@infocasting.com**  
**Website: www.infocasting.com**  
**Mail: Infocast, 22134 Sherman Way, Canoga Park, CA 91303**

**REGISTRATION FORM:**

PLEASE MAKE CHECKS PAYABLE TO "INFOCAST"

### TOOLS, TECHNIQUES AND STRATEGIES TO OPTIMIZE CREDIT & COLLECTIONS

January 25-26, 2006 • International House • New Orleans, LA

	Early Bird	Standard	Gov't
Workshop	\$925.00	\$995.00	\$925.00
Hard Copy Documentation	\$50.00	\$50.00	\$50.00
<b>Total</b>			

- I would like to take advantage of the team discount (see left)
- I can't attend, but put me on your mailing list for future programs

Name: \_\_\_\_\_ Position: \_\_\_\_\_  
 Organization: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Tel: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Email: \_\_\_\_\_ Main Supervisor: \_\_\_\_\_  
 Credit Card:  Visa  Mastercard  American Express  
 Card #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_  
 Card Holder Name: \_\_\_\_\_ Signature: \_\_\_\_\_  
 Tracking Code: A B C

PRE-SORTED  
STANDARD  
US POSTAGE  
PAID  
ARCADIA, CA  
PERMIT NO. 436



Infocast  
22134 Sherman Way  
Canoga Park, CA 91303

