

Platts 4th Annual

Credit & Collections for Utilities

Register by January 7, 2005
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Registration Fee

Manage Credit Risk/Regulation; Implement Process Improvement and Customer-Focused Collection Techniques

February 28-March 2, 2005 — JW Marriott Miami — Miami, FL

Hear from More Than 30 Credit and Collections Experts and Analysts about:

The Climate for Collections

- **The Economy** — The **Federal Reserve Bank** provides essential data on national debt, consumer debt, interest rates, job growth, population growth, oil and gas prices and C&I/residential bankruptcy trends
- **Detecting Credit Risk** — **Progress Energy Service Company** explains how to predict risk of shutdown or bankruptcy in your service area
- **Making the Transition from a Regulated to Deregulated Utility Environment** — **Texas-New Mexico Power Company** discusses unbundling of utility charges, transactional delays, lack of disconnect rights, dealing with provider of last resort (POLR) service, and bad debt initiatives
- **Uncollectibles from the Regulatory Perspective** — Hear from **Great Lakes Energy, Washington Gas, SCANA Corporation** and **Alabama Power** about how to manage utility/PUC-PSC relations around disconnects, deposits, and disputes. Plus, understand your credit and collections limits around FTC rules
- **Identity/Energy Theft** — **United Illuminating Company, San Diego Gas and Electric, Duke Energy** and **Consolidated Edison** discuss theft protection; software solutions, preventing illegal hookups and understanding the Fair Credit Reporting Act (FACT)

Innovative Payment/Non-Payment Programs to Minimize Credit Risk

- **LG&E** uses prepayment to lessen bad debt and help credit challenged customers change payment practices — The operational, financial, and technical pilot and post-pilot challenges of their “Pay As You Go” program
- **Cinergy Corp.** re-engineers their disconnect process; outlining the plan, negotiating the changes with 4 unions and addressing operational issues impacting progress

Process Automation/Bad-Debt Management

- **Oklahoma Gas & Electric** and **Nicor** automate redundant credit and collections processes; customer service/call center, final bill/deposit disconnects, fraud management, and installment plans
- **Dayton Power & Light** reduces bad debt expense and speeds up final bill collections by implementing an automated matching and transfer process
- **Dominion Resources** and **Cleco Power** minimize charge offs by using internal tools and data to score and segment customer accounts, matching resources to highest risk customers
- **Verizon Wireless, Pacificorp,** and **NSTAR** reveal the latest technologies, tools and processes for bad debt management

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Choose from 2 Interactive Pre-Conference Workshops — Monday, Feb. 28, 2005



A

Agency Management — A Cross-Industry Case Study

B

Cost Management through Segmentation, Risk-Based Strategies, and Loss Forecasting

A. Agency Management— A Cross-Indust

This case study/workshop examines how Verizon Wireless optimizes collection agency performance through screening, selection

3:00 *Registration*

3:30 *Workshop Leaders' Welcome and Opening Remarks*

I. How Verizon Wireless Screens and Selects Collection Agencies

- Hear how to match an agency's expertise to your unique requirements
- Discover the agency selection criteria used by Verizon Wireless
- Learn how to perform due diligence on potential agencies
- The latest trends and best practices in managing agencies
 - * explore early-out programs
 - * evaluate the effectiveness of primary, secondary, and tertiary programs
 - * examine how to make placement volume and market share decisions
 - * understand the importance of establishing a partnership with agencies
 - * discover why it's critical to view your program from the perspective of the agency
 - * learn how to use incentives to maximize agency performance

II. Measuring and Reporting Agency Performance

- Review how to best manage agency expectations and performance
- Identify essential reporting requirements
- Discover why recovery performance must be measured based on placement date
- Become familiar with performance scorecards for agencies
- Review the champion/challenger process
- Monitor, audit, and evaluate agencies
 - * learn the benefits of operational review/audits
 - * evaluate audits by third-party vendors
 - * examine how to improve performance through evaluation and feedback

6:30 *Close of Workshop A*

6:30-7:30 *Welcome Reception and Early Registration*

There will be a 30 minute networking and refreshment break at 4:30 p.m.

B. Cost Management through Segmentation, Risk-Based Str

3:00 *Registration*

3:30 *Workshop Leaders' Welcome and Opening Remarks*

I. Identify Methods to Minimize Unnecessary Shut-Offs

- Continuously segment accounts and deploy a risk-based outbound calling program
- Proactively offer payment agreements to customers based upon payment performance and prior payment history
- Implement linkage between payment performance and deposit requirements
- Maximize value that can be derived from low-income assistance programs

II. Strengthen Portfolio Management through Rigorous Loss Forecasting

- Gain more accurate loss forecasts over longer horizons
- Increase ability to measure and root-cause forecast inaccuracies
- Enhance ability to identify higher-risk segments of customer portfolio
- Achieve stronger support for rate case filings to maximize cost recovery

6:30 *Close of Workshop B*

6:30-7:30 *Welcome Reception and Early Registration*

There will be a 30 minute networking and refreshment break at 4:30 p.m.

— About Your Workshop Leaders —

Kim Detiveaux is a Senior Manager with **Deloitte & Touche LLP**, 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.

James H. (J.H.) Caldwell is a Partner with **Deloitte & Touche LLP** 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

Case Study

and performance management.

— About Your Workshop Leaders —

Jose Camacho is Associate Director, In-House Recovery for **Verizon Wireless**. He manages the activities of 12 outside collection agencies, responsible for a multi-million dollar bad debt portfolio. Previously, he was Director of Operations for the Revenue Recovery Department at the Ohio Attorney General's office, where he directed the business activities of a 120 person collection center. Within his 8 year appointment, his team set a state record for collections, collecting \$1.2 billion. Mr. Camacho has an MBA from The Ohio State University, a BS in Accounting from Barry University, and an Associates Degree in Business Management from the University of Maryland.

Bruce A. Gay is President of **Monticello Consulting Group, Limited**. Previously, he worked for PECO Energy Company, a division of Exelon Corporation, where he was involved in collections, recovery and 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.

Strategies and Loss Forecasting

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.

Thomas M. Hisey is a Senior Manager in the Global Markets practice of **Deloitte & Touche LLP** 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.

Joseph P. Hogue is a Manager in the Global Markets practice of **Deloitte & Touche LLP** where he provides credit and collections risk management services focusing on retail. He has had particular experience with data management and data analytics including assisting with reserve calculations and historical trend analysis for clients in several industries. Mr. Hogue has a BA in Accounting and an MS in Professional Accounting from Michigan State University.

MAIN CONFERENCE

Day Two — Tuesday, March 1, 2005

7:00 *Registration and Continental Breakfast*

8:00 *Chairman's Welcome and Opening Remarks*

Thomas K. Nichting, President, Utility Services,

First Data Corporation

Mr. Nichting provides business process outsourcing and business transformation management services to the utility industry. Previously, he served as President of First Data's Output/PlastiCard Division and of Call Interactive, First Data Solutions and Teleservices. Mr. Nichting holds a BS in Business Administration from Creighton University and an MBA from the University of Nebraska.

8:15 **Economic Outlook — A National Perspective**

- National debt
- Consumer debt
- Interest rates
- Job growth
- Population growth
- Oil and gas prices
- Bankruptcy trends — C&I and residential

William Roberds, Research Economist and Policy Adviser,

Federal Reserve Bank

Dr. Roberds' research focuses primarily on the fields of payment systems, macroeconomics, and econometrics. Previously he was an assistant professor at Brown University and an economist at the Federal Reserve Bank of Minneapolis. He received a Bachelors degree in economics from the University of Georgia, attended the University of Bielefeld, Germany, and received a Masters and a Doctorate degree from Carnegie-Mellon University. He is a member of the American Economic Association.

8:45 **Know Your Customer Portfolio — Detect C&I Credit Risk in Your Service Area**

- Determine the composition of your service area to define concentration of risk
- Analyze risks to identify local economic dependencies and predict seasonal economic ebbs and flows
- Understand major industry concentrations to determine if there is risk of shutdown or bankruptcy
- Identify tools to analyze how your service area fits into the economy

Gary Bechard, Enterprise Credit Risk Manager,

Progress Energy Service Company, LLC

Mr. Bechard evaluates and manages corporate credit exposure for regulated and unregulated commodity trading and marketing activities, approves corporate credit lines, and negotiates and approves the credit and collateral terms for EEI, ISDA, GIBS and NAESB contracts.

9:15 **Perspectives on Regulatory/Market Hurdles for Uncollectibles**

- Working with utility commissions
 - * disconnect rights — manage in-territory vs. out-of-territory residential customer shut-offs
 - * managing special payment programs
 - * deposits
 - * collections — statute of limitations and handling disputes
- Strategies in dealing with a potential bankruptcy — Mitigate post-petition exposure

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- Sarbanes-Oxley implications for the credit department
- FERC Orders 2004 A and B — Restructuring credit and collections departments to become compliant
- FTC Rules — Understand your credit and collections limits
- The Fair Debt Collection Practice Act
 - * validation of debts
 - * multiple debts
 - * legal actions
- The Equal Credit Opportunity Act
 - * deposits
 - * determining credit history
- High gas prices and deregulation — Their affect on credit and collections programs

Moderator: Dan S. Brown, Corporate Credit Manager,

SCANA Corporation

Mr. Brown oversees risk management groups in SC, NC and GA to manage SCANA's customer and counter party credit risk. Previously, he spent 28 years in risk management at Wachovia Bank as Senior Vice President and Risk Manager. Before that he was with SCN Bank and First National Bank of SC. He has a BS and an MBA from University of South Carolina.

William Douglas White, Esq., Member, McCarthy & White, PLLC

Mr. White represents utilities in large bankruptcy cases on assumption and assignment of contracts, asset sales, objections to claims, avoidance actions and the interplay between state utility tariffs and bankruptcy law. Mr. White received his J.D. from the University of Virginia Law School and his MS and BA from Florida State University.

Nassar Akari, Department Head, Credit and Collection,

Washington Gas

Mr. Akari responsibilities include operational and compliance risk management and credit and collections. Previously, he was an Internal Audit -Vice President with Fleet Financial Group and a Vice President with Bank of America. Mr. Akari holds a Masters degree in Management from the University of New York and Consumer and Commercial lending diplomas from the American Institute of Banking. He is a Certified Bank Auditor and a Board Member of the National Consumer Telecom and Utilities Exchange (NCTUE), the American Credit Association, the Bank Administration Institute, and the Institute of Internal Audit.

Thomas W. St. John, Manager, Credit and Collections,

Alabama Power Company

Mr. St. John is responsible for managing Alabama Power Company's credit and collections department. Prior to joining Alabama Power Company, he practiced law in the areas of bankruptcy, creditors' rights and collections. He is a member of the Alabama and Florida Bar Associations, the American Bankruptcy Institute and the National Association of Credit Management. He has a BS from DePaul University and a JD from Cumberland School of Law at Samford University.

Bill M. Scott, Chief Financial Officer, Great Lakes Energy

Mr. Scott has more than 25 years experience in the electric utility industry and is responsible for overall financial and accounting policies and processes including credit and collections for the 120,000 member Great Lakes Energy electric distribution cooperative. Previously, he was the Manager of Finance and Accounting for Lee County Electric Cooperative.

10:15 *Networking & Refreshment Break*

11:00 **Make the Transition from a Regulated to Deregulated Utility Environment**

- Breaking into distinct activities — Generation, transmission/distribution and retail
- Unbundling of utility charges — Informing customers of the switch
- Dealing with increase in residential and C&I customer bad debt
 - * transactional delays
 - * lack of disconnect rights
 - * dealing with last resort (POLR) service
 - * multi-family apartments (CSA's, etc.)
- Tools used to reduce bad debt
 - * re-installation of in-territory disconnects — review by PUC of out-of-territory
 - * bad debt initiatives
 - * use of outside collection agencies

Chris Crabtree, Director, Credit and Collections, Texas-New Mexico Power Company

Mr. Crabtree joined Texas-New Mexico Power Enterprises in 2004 as Director of Credit and Collections. His areas of responsibility currently are to oversee credit and collections for First Choice Power (REP), Texas New Mexico Power (TDSP) and Texas New Mexico Power (Regulated NM Utility). Previously, he worked for Reliant Energy on its Deregulation Process Team, documenting and performing gap analysis across all business units and was also Manager of Credit and Collections Operations for Reliant Retail. Mr. Crabtree graduated from Texas A&M University with a Degree in Economics.

Nate Foster, Manager, Policy and Process Improvement, Texas-New Mexico Power Company

Mr. Foster has worked for 4 years in the Texas retail deregulated energy industry. Prior to joining TNPE, he was employed as a Senior Business Analyst in Reliant Energy's A/R Management organization. Mr. Foster holds a Finance degree from the University of Texas at Austin.

11:30 **Credit Fraud/Energy Theft — Recovery Programs and Theft Technology Trends**

In the current economy, revenue protection and recovery programs are more important than ever. Hear experts discuss solutions.

- Research vendor products, i.e., scoring models that have fraud detection (i.e., skip tracing tools and automated payment processes)
- Regulatory compliance issues on disconnects related to fraud — C&I and residential
- Understand your side of law — How effective is it to prosecute?
- Policy, planning and identity/energy theft compliance issues
- Energy theft — Service connection tampering
- The Fair Credit Reporting Act (FACT) — Why it matters to utility collections processes
 - * definition and rules of FACT construction
 - * the link between FACT and identity theft protection from high-risk customers
- The value of the NCTUE exchange

Moderator: George Balsamo, Meter Security Manager, United Illuminating Company

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Mr. Balsamo's responsibilities include developing and implementing programs that minimize unaccountable revenue loss, identifying conditions that contribute to the loss and recommending/ participating in corrective action. He interfaces with local law enforcement, town officials, legal counsel, PUC officials, municipal and state officials, vendors and customers. He has developed, implemented and conducted revenue integrity awareness and training programs for company personnel, PUC officials, and various civic organizations. Mr. Balsamo holds a degree in Business Administration from the University of New Haven and is a member of the International Utilities Revenue Protection Association (IURPA) and the Association of Certified Fraud Examiners

Juan G. Huerta, Supervisor, Meter Revenue Protection,

San Diego Gas and Electric

Mr. Huerta has 15 years experience with San Diego Gas and Electric in the Meter Revenue and Field Collections fields.

Shelia Little, Debt Management Specialist, **Duke Energy**

Ms. Little has been employed with Duke Power for 26 years. She began her career in credit and collections in the local field office, then moved to customer services in the customer contact center. Her career also includes experience in billing and quality assessment analysis. She has been in the electric debt management area for the past 3 years. Ms. Little received her BA degree in Business Administration from Queens College.

Robert Huckemeyer, Operating Supervisor, Revenue Protection,

Consolidated Edison

Mr. Huckemeyer has been with Consolidated Edison for 31 years, 21 of those spent working in all aspects of revenue protection, including pre-field account analysis, project management, Web site design, case tracking, field theft investigations, back-billing, prosecution, and collections. He also supervises a group called Special Forces, which is directly responsible for high risk collections, service disconnects overhead, underground, and hi-tension. He is a member of the Northeast Utilities Revenue Protection Association Board (NURPA).

Denise Keay, Director of Risk Solutions, **First Data Corporation**

Ms. Keay consults with clients on products and services to maximize their resource productivity and portfolio profitability while mitigating losses through implementing fraud and risk containment strategies. She holds a BS from Northern State University.

12:45 Luncheon

Sponsored by:

Deloitte.

2:15 **Prepayment Programs to Minimize Credit Risk and Bad Debt**

- Determine if prepay is right for your utility — How to implement a successful prepay program
- Lessen bad debt and help credit challenged customers change payment practices — 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

Susan Sanchez, Manager of Transmission Services,

LG&E, a subsidiary of E.ON

Ms. Sanchez is responsible for developing and implementing strategic transmission policies and conducting regulatory analysis that best serve corporate and consumer interests. As Project Manager of Pay As You Go Metering, she was responsible for the operational, financial, and technical aspects of the program pilot and post-pilot expansion planning. Ms. Sanchez has a BA from the University of Louisville and an MBA and MS in Information Technology from the University of Maryland.

2:45

Finding and Recovering Lost Revenue through Skip Trace Automation

Dayton Power and Light discusses how to significantly reduce bad debt expense and speed up final bill collections by implementing an automated matching and transfer process.

- Developing a business case — One for pilot program/ assessment and another for the project roll-out
- Utilizing sophisticated account matching algorithms — Locating lost revenue
- Incorporating utility-specific debt rules, regulations, and philosophies
- Automating the account balance transfers

Judi Blair, Operations Manager, **Dayton Power and Light**

Ms. Blair has worked for Dayton Power and Light for 26 years and is currently responsible for collections, cash receipts, fraud and theft, and storm management. She has a Business Administration degree from Wright State University and is currently completing her MBA at the University of Dayton.

Patrick Carberry, President, **Bottom Line Impact**

Mr. Carberry is the Chief Architect of Bottom Line Impact's Automated Revenue Miner. He has over 15 years utility credit and collections consulting experience. He holds degrees in Computer Science and Marketing from the University of Iowa.

3:15

Networking & Espresso/Cappuccino Refreshment Break

Hosted by:



4:15

Increase Collections Efficiency and Effectiveness with Automated, Interactive Notifications

Many utilities are turning to personalized voice notifications to allow customers to self-cure while the utility better utilizes agent and field service resources. Discover how to decrease write-offs by successfully automating these conversations. You'll learn how to:

- Effectively handle answering machines and privacy screeners
- Complement existing agent/dialer treatments and technologies
- Take payments and promises to pay, and make transfers
- Track and optimize results on the fly
- Simultaneously, manage your inbound quality of service

Robert Ayres, Supervisor, Credit Investigations, **Nicor**

4:45

Oklahoma Gas & Electric Achieves Process Improvement through Automation

In this session, OG&E discusses how they have streamlined credit and collections processes through automation of redundant tasks. They examine the automation of:

- Customer service — Linking the back office to the front
- Final bill disconnects
- Deposit disconnects
- Installment plans
- Fraud processes — Energy theft

- Working with internal IT developers to develop tools to support the above
- Metrics to measure success of process changes

Floyd Hunsaker, Performance Supervisor, Customer Accounting and Credit, Oklahoma Gas & Electric
Mr. Hunsaker has been with OG&E Electric Company for 26 years. Previous positions include Field Representative, Customer Service Consultant, Field Representative Supervisor, Active Credit Supervisor, and Customer Service Supervisor.

5:15 Close of Day Two

5:15 - 6:15 **Cocktail Reception**

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Day Three — Wednesday, March 2, 2005

7:45 Continental Breakfast

8:15 Chairman's Review of Day Two

Thomas K. Nichting, President, Utility Services, First Data Corporation

8:30 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 electric and gas utilities 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 has experience in credit risk management, trading, collections and customer service for both retail and regulated energy. He has helped such companies as Allegheny, Alliant, PG&E, and TXU succeed in deregulated, re-regulated and competitive environments. Mr. Nolte's 18-year career includes experience in telecommunication as a financial analyst, and in financial services in operations, billing, credit, and collections.

9:00 Prioritizing Credit Action through Risk-based Analysis

In this case study, learn how Dominion has minimized charge offs by using its own data to score and segment customer accounts.

- Segment customers for appropriate credit action
- Match resources to your highest risk customer
- Develop meaningful goals for credit actions

Brett Crable, Director Customer Credit Services,

Dominion Resources

Mr. Crable is currently the Director of Credit Services for all 5 of Dominion's regulated delivery businesses. He has 23 years experience with Dominion and has held multiple positions within various business groups including operations, construction, design and customer service. He has a BS degree in Civil Engineering from Virginia Tech and is a registered Professional Engineer.

9:30 Reduce Delinquencies and Write-Offs through Internal Modeling

In this case study, learn how Cleco's credit scoring system is reducing 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 segment customers
- Form a collections and IT/systems development team
- Define scoring criteria
- Develop models and test
- Utilize 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.

10:00 Re-engineering Your Disconnection Nonpayment Process

Have you reviewed how your nonpayment process works lately? This case study provides insights into how Cinergy/Cincinnati Gas and Electric and Cinergy/Union Light Heat and Power have made it a priority to make major changes.

- Identifying you have a problem
- Outlining a plan to re-engineer the process
- Negotiating the changes with 4 unions
- Understanding the need for all stakeholders (union and management) to make sacrifices
- Understanding the need to look beyond the immediate problem, taking a holistic look at peripheral operational issues impacting the nonpayment process
- Continuing to look for process improvements

Grady Reid, Manager, Revenue Collections, Regulated Business Unit,

Cinergy Corporation

Mr. Reid currently oversees credit and collections policies for Cinergy while managing the Revenue Collections Department. He is also Chairman, AGA/EEI Customer Service Committee. He holds a BS in Administration Management from the University of Cincinnati.

10:30 Networking & Refreshment Break

11:15 Capitalize on Industry Best Practices to Manage Your Bad Debt

Featuring a unique industry cross section representing the communications, electric and gas sectors, this panel/audience discussion exposes the latest technologies, tools, and processes on bad debt management, recovery strategies, risk mitigation techniques, and related technology deployments.

- Magnitude of gas costs related to bad debt write-offs
- Personnel re-alignment to reduce write-offs
- Learn how upstream strategies and process improvements reduce bad debt — Strategic initiatives

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and technology

- What is the impact on overall customer service when implementing improved bad debt management procedures?
- Examine how account scoring and segmentation can be incorporated to improve recoveries and reduce write-offs.
- Employing specialized call center tactics
- Collectors using prioritized bill collections and route optimization
- Delinquent accounts — Disconnection practices
- Maximizing inactive collections
- Define measures to monitor bad-debt write-offs

Moderator: Robert Hall, Vice President, **InoVision**

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. He is the former General Manager, Credit and Collections for Duke Power Co., where he 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.

Jose Camacho, Manager, Financial Services and In-House Recovery, **Verizon Wireless**

Scott Heagy, Director, Customer Service, **Pacificorp**

Mr. Heagy directs the work in PacifiCorp's Customer Collection Contact Center. He is responsible for collecting the electric service revenue from PacifiCorp's 1.6 million customers, which are located in 6 states (UT, WY, ID, OR, WA, CA). During his 19 years with PacifiCorp, he has served 7 years in customer service, 3 years in field services, 3 years in information technology, 2 years in project management, and 4 years in corporate accounting. Mr. Heagy earned his BS in Accounting from Brigham Young University.

Tony Simas, Director Credit and Collections and Revenue Protection, **NSTAR**

Mr. Simas is responsible for designing, implementing, and maintaining corporate credit collection and revenue protection policies for NSTAR's 1.3 million electric and gas customers in Massachusetts. He has also worked on outsourcing portions of the credit function, implementing recovery methods and systems and enhancing the credit and customer information systems. Mr. Simas began his utility career at COM/Gas as a Collector and also served as Credit Manager. During the 1999 merger of Boston Edison and COM/Energy, he worked on the process team that formulated customer service policy for the new company, NSTAR.

Bruce Gay, President and Founder,
Monticello Consulting Group, Limited

CLOSING DISCUSSION

12:15 Emerging Credit and Collection Practices for Small and Large Customers

To close the conference, speakers comment on what they have heard from other speakers, answer questions from the floor, and engage the audience in a dialogue about credit and collections best-practices. Attendees are encouraged to bring their own solutions/hurdles to this discussion.

Moderator: Ted Nolte, Senior Vice President and Founder, **Bass & Company**
Grady Reid, Manager, Revenue Collections, Regulated Business Unit,
Cinergy Corporation

Bill M. Scott, Chief Financial Officer, **Great Lakes Energy**

Brett Crable, Director Customer Credit Services, **Dominion Resources**

Floyd Hunsaker, Performance Supervisor, Customer Accounting and Credit,
Oklahoma Gas & Electric

1:15 Close of Conference

WHAT PREVIOUS ATTENDEES HAD TO SAY:

"The 'Best Practices' information presented throughout the conference provides excellent benchmarking opportunities."

—Bill Scott, CFO, **Great Lakes Energy**

"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**

"The topics discussed at this conference provided helpful information from those who had first hand experience in improving collections and reducing their losses."

—Vera W. Carroll, Debt Management Specialist, **Duke Power Co.**

Maximize Your Networking Opportunities

Join **First Data Corporation, Bass & Co., Deloitte, Fort Knox National, PAR3 Communications, Asset Acceptance, Bottom Line Impact, InoVision, Van Ru Credit Corp., National Loan Exchange, Portfolio Recovery Associates, Deceased Credit Management, LLC** and **Arrow Financial** in showcasing your products and services to senior-level decision makers. **Platts 4th Annual Credit and Collections for Utilities** conference offers you an excellent opportunity to maximize your 2005 marketing dollars through these sponsorship opportunities:

Welcome Reception • Breakfast • Networking Break Host Branded Product Giveaways • Exhibitor

To learn more about sponsorship opportunities, please call Lorne Grout at 781-860-6112 or email him at Lorne_Grout@platts.com.

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Register by January 7, 2005 to Save \$400 off Your Registration Fee and Receive a One Year Subscription to Public Utilities Fortnightly

Manage Credit Risk/Regulation; Implement Process Improvement and Customer-Focused Collection Techniques

February 28-March 2, 2005 — JW Marriott Miami — Miami, FL

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Registration Fee:	Commercial	Early Bird	Government
Conference & Workshop	\$1,895	\$1,495	\$1,195
Conference Only	\$1,695	\$1,295	\$995
Workshop Only	\$795	\$795	\$795

Early Bird Discount — Register by January 7, 2005 to Save \$400.

The conference registration fee is payable in advance and includes breakfasts, luncheon, refreshments, receptions, and conference documentation. Please make checks (in U.S. funds drawn on a U.S. bank) payable to **Platts** (No personal checks accepted). Verification for the Government Rate may be needed.

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:

JW Marriott Hotel Miami
1109 Brickell Avenue
Miami, FL 33131
Phone: 800-228-9290 (toll free in the U.S.) • 305-671-2690 (direct)

Discount Accommodations:

A block of rooms has been reserved for Conference participants at a rate of \$199 single or double occupancy. Availability is limited, so call prior to Monday, February 14, 2005 to receive your discounted rate. Reserve by calling 800-228-9290 (toll free in the U.S.) or 305-671-2690 (direct) and be sure to mention that you are attending **Platts 4th Annual Credit and Collections for Utilities Conference**.

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