

Help the Customer, Help Your Bottom Line

Assistance Potpourri AI, Regulatory, & Fundraising

Presenter: Greg Sawyers

NUEAC Conference
Fort Worth, Texas
June 3 – 5, 2019

Topics

- Outreach efforts utilizing machine learning
 - Promote customer engagement
 - Increase program enrollment
 - Increase grants distributed
- Regulatory process advocacy
 - Overcoming objection to rate based programs
- Fundraising for your utility fuel fund
 - Employees, Customers, Trade/Vendor Groups, Community and your own Utility

Machine Learning

Artificial intelligence...

applies **advanced (statistical) analysis** and **logic-based techniques**, including machine learning, to:

- interpret events
- learn and improve accuracy over time
- support and automate decisions
- take actions



Improved predictions



More-accurate decisions



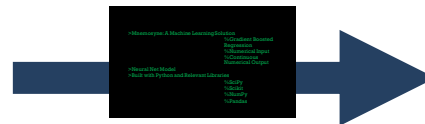
**Enhanced understanding
through conversational
interfaces and
augmented analytics**

Source: ["Artificial Intelligence Primer for 2019"](#) (G00375759)

ARC Application: Inputs & Weighting

INPUTS FROM Customer Database
Account Establish Date
Customer Establish Date
Total Customer Arrangements
Last Arrangement Date
Arrangement Completion %
Average Bill (current year)
Average Bill (last year)
Gas Service
Water Service
Sewer Service
Received Assistance Last Year
Senior Citizen
Deposit to Start Service
Current Deposit on File
CEG Credit Rating
Latitude
Longitude
Zip Code
Bill Type
Bill Count(account)
EBPB Bill
Other

- Model assigns importance to attributes called weight
- Weight is assigned during training by the computer application
- No human intervention is possible or required

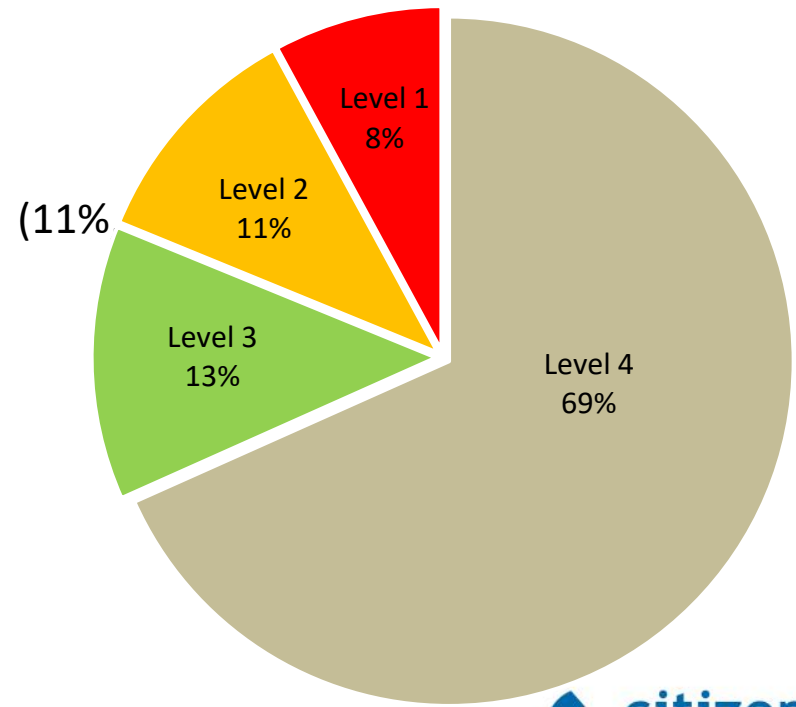


Weighted Attribute	Weight
Received Assistance Last Year	16.98%
Last Arrangement Date	10.13%
Average Bill (current year)	8.80%
Customer Establish Date	8.14%
Zip Code	7.35%
Account Establish Date	7.31%
Average Bill(last year)	6.67%
Bill Count (account)	5.07%
CEG Credit Rating	4.98%
Latitude	4.51%
Arrangement Completion %	4.44%
Longitude	4.07%
Total Customer Arrangements	3.98%
Senior Citizen	2.98%
Water Service	1.53%
Deposit to Start Service	1.26%
Gas Service	1.00%
Paperless Bill	0.34%
Paper Bill	0.24%
Sewer Service	0.21%
Current Deposit on File	0.02%
EBPB Bill	0.00%

Output - Risk Scale



- **Level 1:** Customer in financial distress
(8%, 29,853 accounts)
- **Level 2:** Customer with some financial distress
42,672 accounts)
- **Level 3:** No obvious or outward signs of financial distress, but high risk behavior
(13%, 49,172 accounts)
- **Level 4:** No Risk
(69%, 267,341 accounts)



Letter Campaign



2020 North Meridian St. | Indianapolis | IN 46202
CitizensEnergyGroup.com

Customer Name
Address
City/State/Zip

Are you missing out?

Only **1** in **5** eligible households receive assistance

Bill Assistance and Options Are Available For You

At Citizens Energy Group we know paying bills each month can be stressful. We want to let you know help is available.

If you are falling behind on your bills, you can call Connect2Help by dialing 211. They can tell you about different assistance programs that may be available for you.

We also want you to know there are billing options that can help. Citizens offers Payment Plans that allow you to pay down past due balances by making smaller payments weekly or bi-weekly.

Budget Billing is another option that can help. It works by spreading higher winter bills over the entire year so you pay the same amount each month. You never have to worry about a "settle up month" because each year we review your usage and simply adjust your Budget amount up or down for the next year.



See what's available for you, go to CitizensEnergyGroup.com/Help on your smart phone or computer.



No web access? See reverse side for assistance program details.



Energy Assistance Program

The Energy Assistance Program is a government program that runs from November through May. You must meet income guidelines to qualify.

Benefits include:

- Gas protected from disconnection December 1 through March 15
- Discount between 10% and 25% on gas charges for bills between December and March (discount begins once you are approved)
- One-time payment toward your gas bill
- One-time payment toward your electricity bill

Size of Household	Last 3 Months Household Income Must NOT EXCEED
1	\$5,933
2	\$7,759
3	\$9,584
4	\$11,410
5	\$13,235
6	\$15,061
7	\$15,403
8	\$15,893

Visit IndyEAP.org beginning October 1 or call 211 beginning October 24 to make an appointment.



Winter Assistance Fund

The Winter Assistance Fund runs from January to April for Marion County residents. You must meet income guidelines to qualify. The Winter Assistance Fund helps those who cannot afford heat and electricity, but do not qualify for the government's Energy Assistance Program.

Size of Household	Last 3 Months Income Must BE OVER	Last 3 Months Income Must NOT EXCEED
1	\$5,933	\$6,783
2	\$7,759	\$8,135
3	\$9,584	\$11,486
4	\$11,410	\$13,837
5	\$13,235	\$16,188

Call 211 for details and to apply.



Earned Income Tax Credit

Low- to moderate-income working individuals and families may qualify for the Earned Income Tax Credit. The amount of credit received is dependent on income, marital status and number of children.

Qualifying Children	Individual Filer	Joint Filer	Max Credit
0	\$15,270	\$20,950	\$519
1	\$40,320	\$46,010	\$3,461
2	\$45,802	\$51,492	\$5,716
3+	\$49,194	\$54,884	\$6,431

Visit IRS.gov and choose Credits and Deductions.

Email Campaign



Bill Assistance and Options Are Available For You

At Citizens Energy Group we know paying bills each month can be stressful. We want to let you know help is available. Analyze your account online to receive a custom list of options available just for you.

Analyze My Account

If you are falling behind on your bills, you can call Connect2Help by dialing 211. They can tell you about different assistance programs that may be available for you.

Did you know?

Only **1** in **5** eligible households receive assistance

We also want you to know there are billing options that can help. Citizens offers Payment Plans that allow you to pay down past due balances by making smaller payments weekly or bi-weekly.

Budget Billing is another option that can help. It works by spreading higher winter bills over the entire year so you pay the same amount each month. You never have to worry about a "settle up month" because each year we review your usage and simply adjust your Budget amount up or down for the next year.

See what's available for you!

Analyze My Account



Changes to EAP Income Qualifications

The Energy Assistance Program (EAP) is a government program that runs from November through May. You must meet income guidelines to qualify.

We want to make sure you are aware that those income guidelines have changed and you may now be eligible to receive help. Review the table of guidelines to see if your household qualifies.

Size of Household	Last 3 Months Household Income Must NOT EXCEED
1	\$5,933
2	\$7,759
3	\$9,584
4	\$11,410
5	\$13,235
6	\$15,061
7	\$15,403
8	\$15,893

Benefits include:

- Gas protected from disconnection December 1 through March 15
- Discount between 10% and 25% on gas charges for bills between December and March (begins once you are approved)
- One-time payment toward your gas bill

Visit IndyEAP.org or call 211 today!

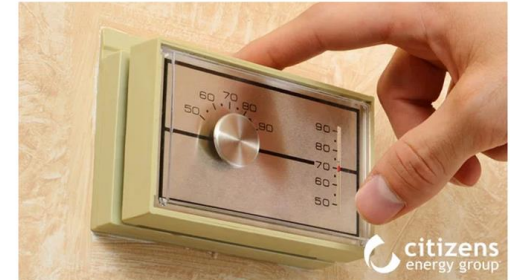
Schedule Appointment

Other Available Assistance Options

Citizens Energy Group offers billing and account management options to take the stress out of paying monthly utility bills. Our new online Account Analyzer will generate a custom list of programs available for your account.

See what's available for you!

Analyze My Account



Take Advantage of Winter Assistance Programs

Did you know that Indiana's state moratorium on gas service disconnection ends on Thursday, March 15, 2019?

The moratorium runs December 1 through March 15 each year and protects customers who apply and are approved for the Energy Assistance Program (EAP) from having natural gas service disconnected due to non-payment.

Did you know you may be eligible to receive help from the Winter Assistance Fund?

Applications are currently being accepted for the Winter Assistance Fund which provides assistance to eligible households needing help with utility bills. Call 211 or visit www.connect2help.org for detailed information on requirements and where to apply.

Note: This program is coordinated by United Way. Please do not call Citizens Energy Group regarding these requests and applications. All inquiries should be directed to 211.

Were you also aware that Citizens Energy Group offers flexible payment arrangements?

Customers who are behind on bills can make arrangements before service is disconnected by visiting CitizensEnergyGroup.com and signing up for flexible payment options, including weekly and bi-weekly payment plans.

Our new online Account Analyzer creates a customized list of other helpful programs specific to your account.

See what's available for you!

Analyze My Account



Online Account Analyzer

Account: **Primary:** Service Address: Current Balance: Due Date: **3/25/2019**

My Account > Account Analyzer

Account Analyzer

After reviewing your account, we've identified some options that may help manage paying your bill.

Assistance Options

The following assistance options may be available to help you manage your utility services:

Energy Assistance Program (EAP)

The Energy Assistance Program is federally funded and designed to provide heating assistance during the winter (November through March). Funding is distributed to eligible customers by local agencies like United Way.

Residential gas customers who have received or applied for State Assistance through EAP are exempt from gas disconnection December 1st through March 15th. However, EAP customers may be disconnected during this time period for fraud (including returned checks).

Visit [Indy EAP](#) to check eligibility and schedule an appointment.

[Indy EAP Website](#)

Citizens Assistance

Citizens provides assistance through the Warm Heart Warm Home Foundation and the Universal Service Program Crisis Fund to assist residential customers in need to prevent disconnection or to reconnect service.

Please provide the total incomes for all people 18 years or older living in the home.



Customer Service Interface

CUSTOMER SUITE

Customer: 745 SSN - *****0698 Spouse - [more accts](#)

Premises: 33 Indianapolis, IN 46203-2735 Spouse SSN - [more custs](#)

Contact: rst St UNMO:31

Account: :9-JAN-2019 Active [history](#)

Services: 1 GS06 - Residential H - A ✓
2 WM - Water-Metered - A ✓
3 S01H - Sewer with H - A ✓

SC Mtr Mout

Quickflow Open

CSR Interface ✖

MFOSTER/CGCSPRDA

Customer Summary

ACCOUNT SUMMARY

[Current Bill Amount](#) \$210.95
[Payments](#) \$.00
[Adjustments](#) \$3,135.60
 Discounts \$.00
[Current Balance](#) \$3,346.55
 Unbilled Charges \$6.62
[Account Balance](#) \$3,353.17

BILL SUMMARY PAST BILLS

[Current Bill](#)

Bill Date	Amount	Due Date
05-MAR-2019	\$210.95	25-MAR-2019

[Previous Bill](#)

Bill Date	Amount	Due Date
	\$.00	

Bill Range: 24-bill basis
 High: \$ 198.03
 Average: \$ 120.45
 Low: \$ 66.42

Next Bill Date: 03-APR-2019
 Next Read Date: 02-APR-2019

Cycle: 20 Bill Cycle
 Jurisdiction:
 Rate: CGCU
 Tax: CGCU

[Bill Comparison...](#)

ALERTS

- Helping Hand
- Notes
- Caution Tag

SERVICE ORDERS

Closed Orders

#110787820 [MMI/Move In](#)

Cust 745907
 Svc Num 2
 Needed 31-JAN-2019
 Appt Time 12:00p- 02:00p PM-EA

DELINQUENCY STEPS

Step Date	Step Description	CHTY	Due Date
29-MAR-2019	LATE PAYMENT CHARGE	WT	25-MAR-2019
30-MAR-2019	:	WT	25-MAR-2019
31-MAR-2019	:	WT	25-MAR-2019

USAGE

All Services

Charge Date	Net Actual	Net Billed	Billed Chg
05-MAR-2019	188 CCF	194.204 THRM	\$146.25
05-MAR-2019	375 CUFT	3.75 CCF	\$24.03

Service - 1 Catg - NONE [WNA...](#)

AT A GLANCE

[Acct Cls:](#) RES

Mt Ins Dt-11110019 22-JUL-1
 Date Verified: 29-JAN-1
 Mtr Loc - 11110019 B1
 Stormwater: CFC

COLLECTION SUMMARY

Credit Rating 5-High Risk

Pay By Check Y
 Penalty Exempt N
 Bad Debt Exempt N

[Total Past Due](#) \$210.95
 Unbilled Penalties \$6.62
[Total Delinquent](#) \$217.57

NOTES

All

Lvl	Num	Type	Serv	Date Entered	Entered By	Note Text
All	22556750	HOLD	2	29-MAR-2019:16:01:03	TRWILLIAMS	PENDING REPAIR RECEIPT HAD CRAWLSPACE LEAK AT 635
All	22538246	NOTE	3	28-MAR-2019:14:45:51	MDIXON8456	Transferred charges of 3135.60 customer says shou
All	22016733	NOTE	2	22-MAR-2019:07:11:03	KOWSLEY	ONCE THE ACCT FINALS FOR 745907-116916 - I AM APPL

Program Statistics

- Letter Campaign
 - 53,848 Letters sent
- Email Campaign
 - 204,476 delivered
 - 36.7% opened (74,983)
 - 7.73% clicked (15,803)
 - 21.1% click-through-rate
- Account Analyzer
 - >16,000 Page views
- Assistance
 - Fiscal year 2018: 18,009 Customers
 - Fiscal year to date 2019: 15,547 Customers through March 28
 - Fiscal year 2019 Projection: 24,000

Next Steps

- Summer Email Campaign
- Identify Externally Available Data Sources
- Re-train Model
- Evaluate Automatic Qualification Process

Navigating Regulatory Process

- Advocacy
 - Groups who typically oppose rate filings
 - Community Action groups
 - 211 Agency
 - AARP
 - Local CAPs
 - Local and state legislators
- Legislative Support
 - Legislation to create a pathway

Fuel Fund Fundraising

- Employee Giving
 - Employee Giving during Customer Services Week
 - Including Form (Payroll Deduction) - New Hire Packets
 - Leadership Call Out
 - Employee Website Donation Portal
 - Include giving information at more Employee Events
 - Employee Awareness Campaign
 - Employee Engagement:
 - Create an Employee Giving Steering Committee to filter Giving/Volunteering Efforts

Fuel Fund Fundraising

- Customer/Vendor/Trade Giving
 - Website Funding Portal
 - Promotional Material for Community Events
 - Community Funding Event supported by Vendors/Trade
 - **Partnerships - add on services to earn revenue for your fund**
 - Target trade events you already sponsor
 - Target community education events to highlight your fund
 - White Rive T-shirt promotion (Infrastructure project promotion)
 - Corporate Sponsored Events
 - Promotion to philanthropic organizations

Questions

Greg Sawyers

Director of Customer Relationship

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