

Prepaid at Kodiak Electric

October 10, 2018

Alaska Power Association's 2018 Accounting Conference

The Reasons

- Excessive Time and energy being spent on delinquent process
- Install of AMI System, meter reading is automated-
- Automate disconnects & reconnects
- Vital part of the strategic plan
- Make customer service a positive experience
- Conservation benefit for Prepaid customers
- Take advantage of OMS, MDMS and more.

Project Goals

- Prepaid Metering
- Web based payment options and Apps
- Facilitate Strategic Plan
- Automate Meter Reading process
- Gives customers a choice

Why Prepaid Billing

- High percent of delinquent payments are same customers every month. "The Most Wanted List"
- Two months behind on payments before disconnect process starts.
- Pay oldest month and they buy themselves another 3 weeks. (\$430/year late fees)
- Only pay the full balance if disconnected
- Excessive Staff time being spent on delinquent proces

Disconnect Process-CSR's

Disconnect Process-CSR's

- <u>CSR Task</u>
- Initial calls (280-300)
- Payment research
- Follow-up calls (150)
- Final Warning calls (50)
- Shut-Off Process-letter
- Reconnect Process

- <u>Time required</u>
- 18 hours
- 2 hours
- 8 hours
- 8 hours
- 8 hours
- <u>6 hours</u>

50 hours per month

Strategic Plan

- New Headquarters Building Fall 2015
 All employees will be under same roof
 - × Opportunity to free up labor resources
 - Reduced Walk-in Traffic with new location
 - Mobile Apps, Web-Based Payment options, and IVR reduces walk-in customer payments
 - Social visits with Member Services reduced after office move and key retirements

Port Lions Generation

Port Lions Facility

- Why retire Port Lions plant
 Two OLD diesel generators rarely needed.
 - Replace old diesels with new back-up generation at Terror Lake Hydro facility
 - Part-time employee nearing retirement;
 - × Disconnect for non-payment
 - × Meter reading-once per month (176 meters)
 - × Minimal maintenance (Maytag repair man)

Automate Meter Reading

• Itron ERT Meters

- Two cycles per month using Mobile collector device in vehicle (9 hours)
- Meter reading was included in Union job descriptions
- IT Specialist current meter reader
 - Two cycles per month using Mobile collector device in vehicle (9 hours)
- Change/over meter readings done daily with office errands.
 - Substantial amount of time during Coast Guard Rotation months (June – August)

The Journey

- Smarthub/Mobile App
- AMI System
- Messenger
- IVR
- Bringing KEA practice back in line with policy

The Payback

- Mobile payments are up
- DQ process is much more positive- 10 hours a month, a lot of which is proactive reaching out beyond automated messages and calls.
- Repeat offenders finally being caught up and not paying \$400-\$500 a year in late fees when they can't afford it.
- Aid organizations in town are on board
- Staff is happier, less disgruntled customers
- Finance department reduced by 2 FT positions with mass retirements
- Port Lions generator replaced and PT employee retired

The Finer Details

- Board communication
- Policy
- Kick-off & Program Participation
- Advertising
- Day to Day
- SCW

Board Communication



Was sold to board as option that would help the membership and save KEA staff time

Board was thereafter only involved in the prepaid policy in our rate schedule



Board made most decisions related to policy

Prepaid Policy

- Only available to residential rate class
- Not available for medical alert locations
- >No deposit required
- No late fees or reconnection fees
- Monthly customer charge is same as normal billing, prorated across month
- > Application has to be signed..

- Deposit applies to balance (not refunded)
- >All AR must be satisfied and there must be a \$25 credit before going on Prepaid
- Payments can be made in amounts of \$5 or more.
- Customer gets notified at estimated 3 days usage
- If balance goes past negative \$10, eligible for disconnect
- Disconnection is done manually, on normal business days

Kick Off & Program Participation

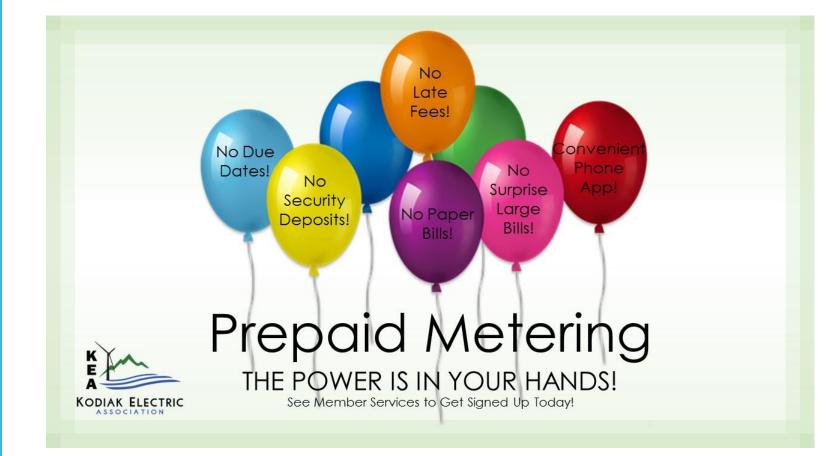
WAITED FOR THICK OF WINTER TO PASS BEFORE KICK OFF- BEGAN MARCH 2017 DID NOT HEAVILY ADVERTISE, TRIED TO FOCUS RECRUITMENT ON THOSE WHO WALKED IN AND WERE ON THE DISCONNECT LIST

PARTICIPATION HAS GROWN AT 100 PARTICIPANTS PER 6 MONTHS.

PARTICIPATION IS CURRENTLY AT 322 (7% OF RESIDENTIAL ACCOUNTS)

WOULD LIKE TO REACH 500-1000 AND EFFECTIVELY REDUCE WALK-IN CREDIT CARD PAYMENTS TO ZERO.

Advertising



Bottom line: MSR buy-in and comfort level is everything.

Methods

- Mailed out flyers
- Television & Poster in Lobby
- Promotional Table w/Balloons & Banner
- Prepared cost summaries for customers

Results

- Flyers had no noticeable impact
- Poster/tv screen/banner generated questions for those who came into the office
- Cost summaries gave member service reps the tools to sell the program easily

Day to Day

- Prepaid bill calc runs every morning at 9am with readings from 8am.
- Prepaid balances are reviewed every morning at 10am- those that need to be disconnected are.
- Average reconnect time is 2-4 hours. Most accounts reconnect before end of business day.
- On average KEA disconnects 6-10 prepaid accounts per week.
- When disconnected, 50% come into the office to pay to reconnect, 50% do it on their own.
- For regular Prepaid payments, ~80% of customers pay on their own (IVR, Mobile, Smarthub etc.)
- ~70% of accounts maintain a balance under \$50.

Notification Details: Notification via Smarthub and IVR



Smarthub/Messenger offers 5 different Prepaid Balance Notifications that can be opted in and out of for text, push notif., and email: Prepaid Account Balance Prepaid Account Disconnect for Nonpayment Prepaid Account Reconnect for Payment Prepaid Low Balance Above Cutoff Prepaid Low Balance Below Cutoff

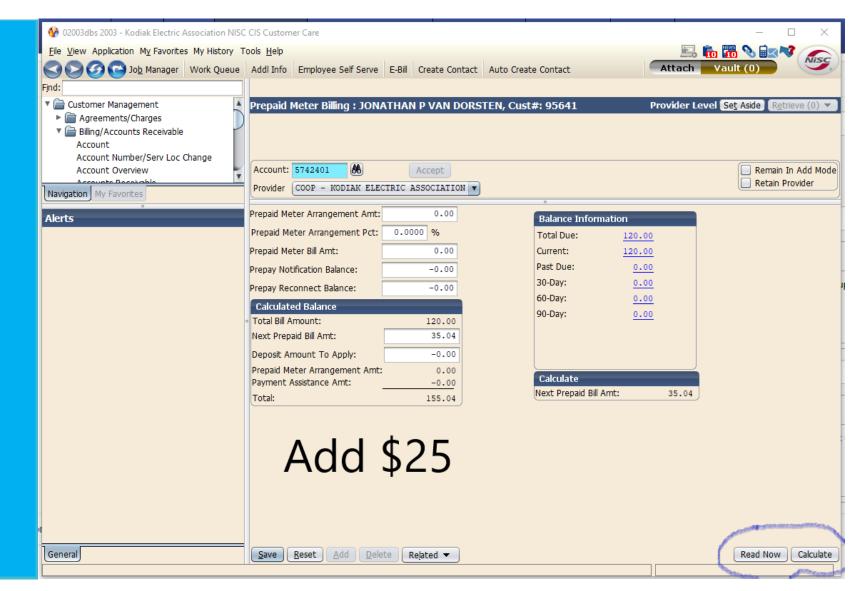
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Smarthub has the ability to allow customers to update the minimum amount they want to get notifications for- we currently do not have this enabled. Logic was to lessen the potential for confusion. Right now the minimum we have set up is \$0.



*Outgoing IVR has a default Prepay Low Balance Notification-Will send out a phone call to the number in CIS. No calls for disconnect/reconnect. Member Services stress to customers w/out Smarthub that when they get a call they need to make a payment.

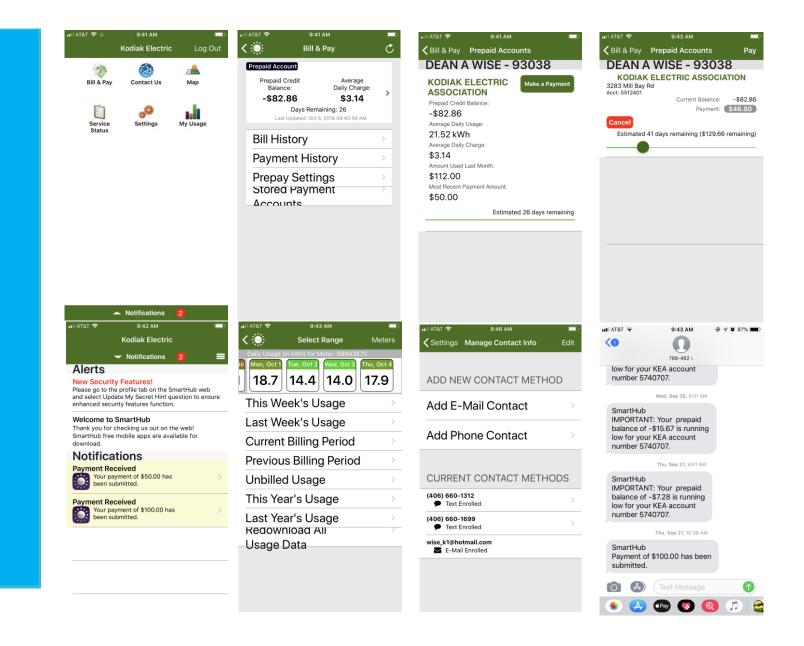
From the MSR's Vantage Point



From the MSR's Vantage Point

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From the Customer's Vantage Point



SCW (shoulda, coulda, woulda...)

Prepaid Arrangement

• Made application process more "long distance" friendly- can be completed online or over email

Tips!

Get

 Get your customer base on smart tools ahead of time (Smarthub, app or equivalents)

Have • Have fun!

Follow

 Follow your disconnect policy and collect appropriate deposits

Build

 Build positive foundation with staff and customers-good buzz.