

QUARTERLY EWOV

AFFORDABILITY REPORT

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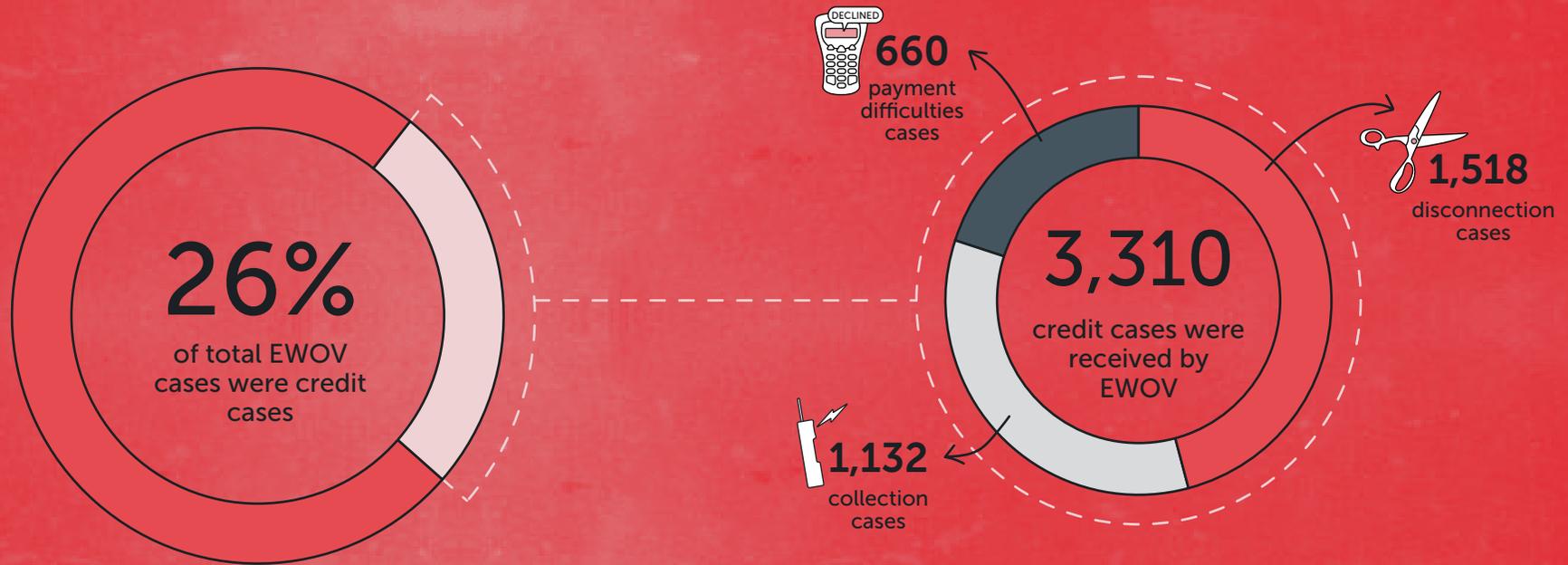
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AT A GLANCE

In the October–December 2014 quarter



Between the July–September 2014 and October–December 2014 quarters



AFFORDABILITY: THE BIG PICTURE

Affordability issues, such as payment difficulties, debt collection and disconnection/restriction, mostly fall within EWOV's "credit" category of cases. We saw such credit cases fall each quarter over 2013-14, followed by a slight increase in the July–September 2014 quarter. In this reporting quarter, October–December 2014, the downward trend in credit cases resumed.

EWOV case receipt is influenced by a range of factors; these include but are not limited to company practices. In the October–December 2014 quarter, EWOV was open and registering complaints for 60 working days, 6 fewer than in the July–September 2014 quarters. This is one possible contributor to case trends over the last two quarters.

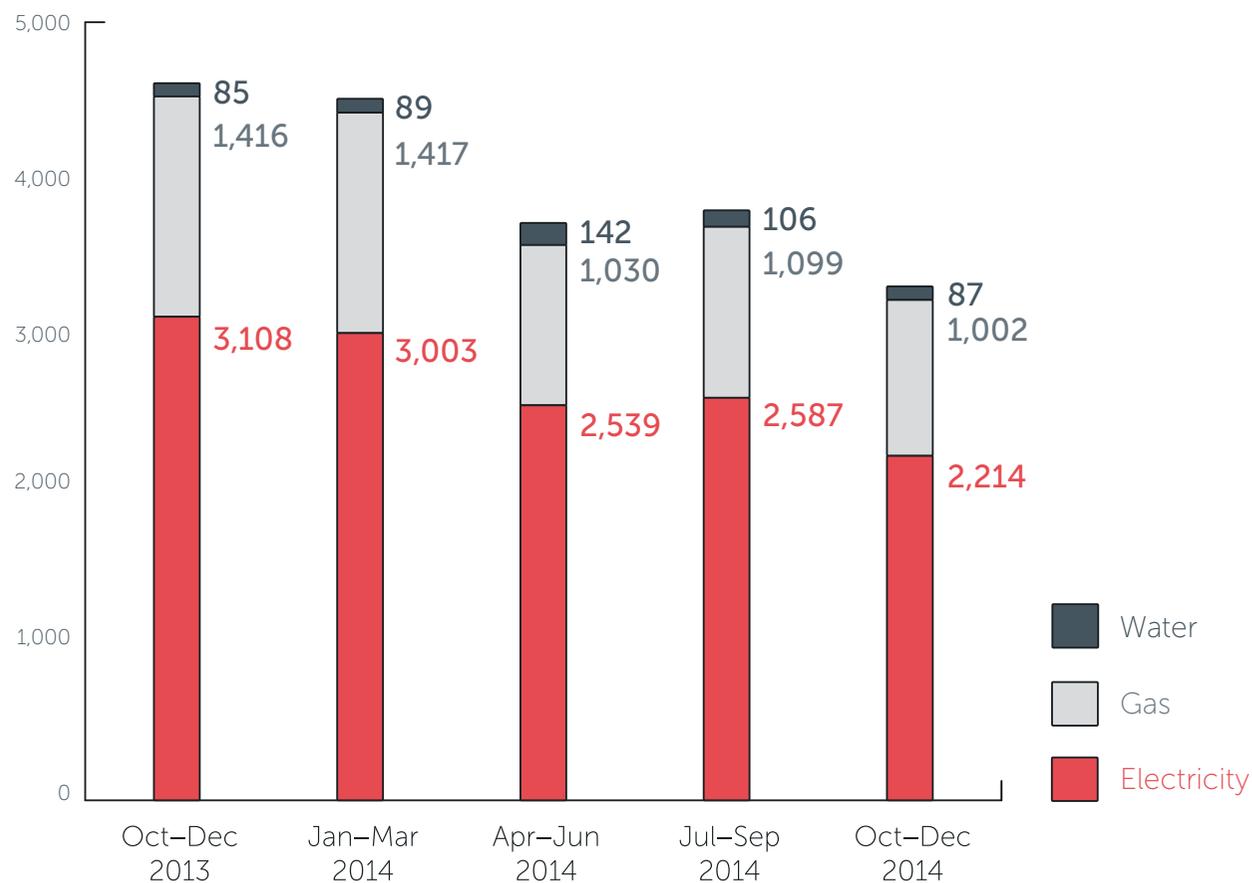
Cases

In the October–December 2014 quarter, we received 3,310 credit cases. Figure 1 shows trends in electricity, gas and water credit cases over the last five quarters.

As **Figure 1** shows, credit cases decreased by 13% between the July–September 2014 and October–December 2014 quarters. The percentage decrease was greatest for water cases (18%) and smallest for gas cases (9%). Compared to the same quarter in 2013, credit cases in the October–December 2014 quarter were down a substantial 28%.

FIGURE 1.

Electricity, gas and water credit cases by quarter, October–December 2013 to October–December 2014



Although credit cases decreased over the last two quarters, they did so less sharply than EWOV cases overall. As a result, the proportion of EWOV cases primarily about a credit issue continued to increase: up to 26% from 24% in the July–September 2014 quarter (**Table 1**).

TABLE 1.
Credit cases as a percentage of total EWOV cases by quarter, October–December 2013 to October–December 2014

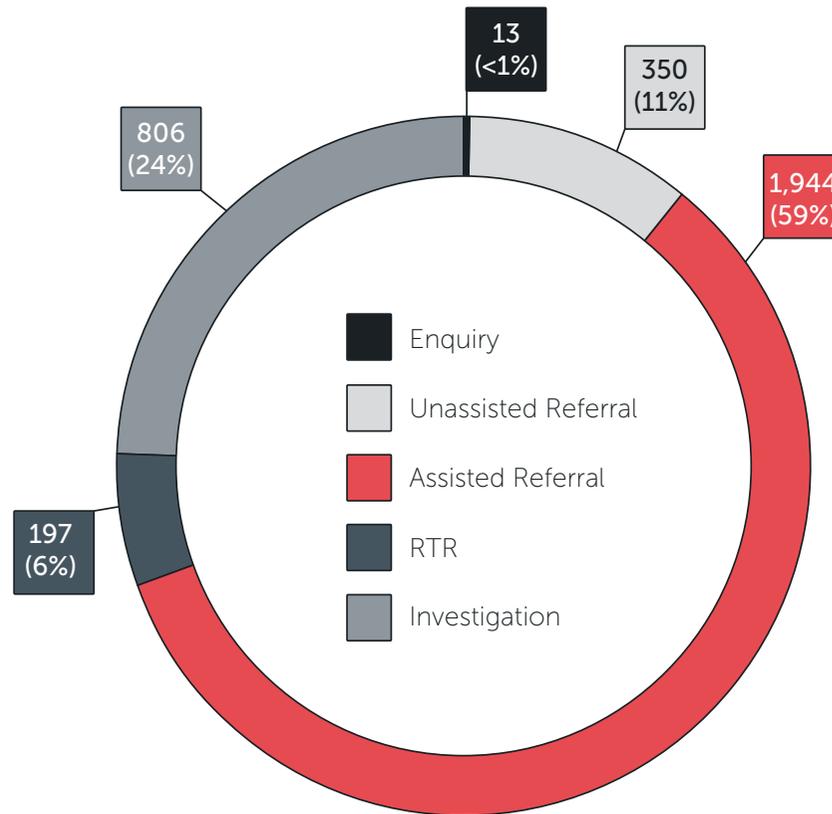
	OCT–DEC 2013	JAN–MAR 2014	APR–JUN 2014	JUL–SEP 2014	OCT–DEC 2014
Credit cases	4,626	4,519	3,724	3,799	3,310
Total cases	21,661	19,688	15,499	16,132	12,925
%	21%	23%	24%	24%	26%

Resolutions

Figure 2 shows how EWOV handled the 3,310 credit cases received during the quarter.¹

Most cases (69%) were dealt with as Referrals, including 1,944 Assisted Referrals and 350 Unassisted Referrals. Compared to the previous quarter, in this reporting quarter a slightly larger proportion of cases required EWOV's more active involvement: 30% of cases were dealt with at Investigation (24%) or Real Time Resolution (RTR) (6%), compared to a combined total of 28% (20% at Investigation and 8% at RTR); respectively in the July–September 2014 quarter.

FIGURE 2.
Case stage, credit cases received October–December 2014



¹ Some of these cases will move to a different case stage before a resolution is reached.

PAYMENT DIFFICULTIES

“Payment difficulties” is one of three credit sub-issues, and includes cases in which a customer contacts EWOV about account arrears, payment plans (either existing or requested) or difficulty paying current or previous bills.² Payment difficulties is often a secondary issue in EWOV disconnection/restriction cases, but we also receive complaints and enquiries that are primarily about payment difficulties.

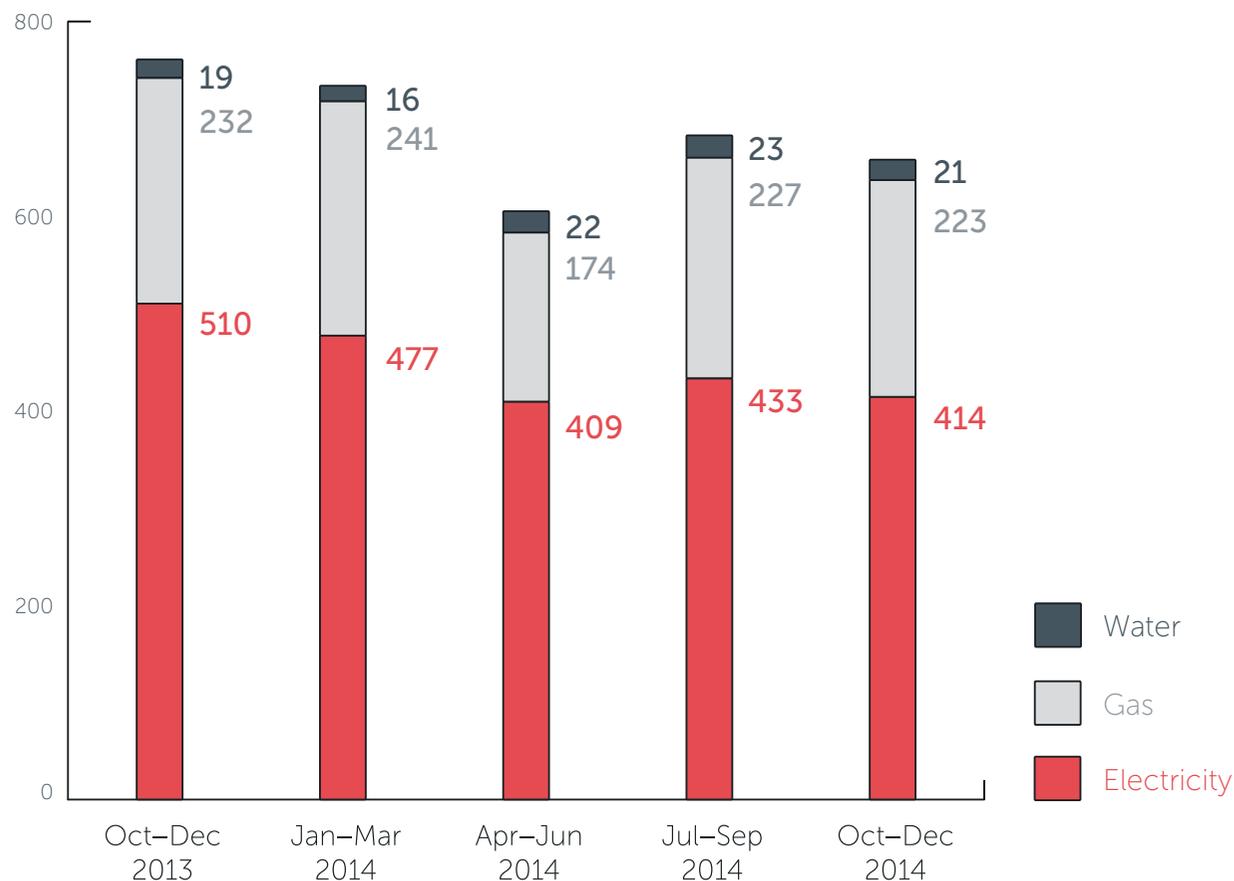
Over the October–December 2014 quarter, we received 660 payment difficulties cases. **Figure 3** shows trends in payment difficulties cases over the last five quarters.

While payment difficulties cases fell between the July–September 2014 and October–December 2014 quarters, this 4% decrease was substantially smaller than the drop in credit cases overall.

In the last *Affordability Report*, we noted that gas payment difficulties cases increased by a substantial 30% between the April–June 2014 and July–September 2014 quarters; this was much larger than the increase in electricity and water payment difficulties cases. Similarly, between the July–September 2014 and October–December 2014 quarters, gas payment difficulties saw the smallest decrease, falling by only four cases (2%).

FIGURE 3.

Electricity, gas and water payment difficulties cases by quarter, October–December 2013 to October–December 2014



² Refer to the Glossary for a list of payment difficulties sub-issues.

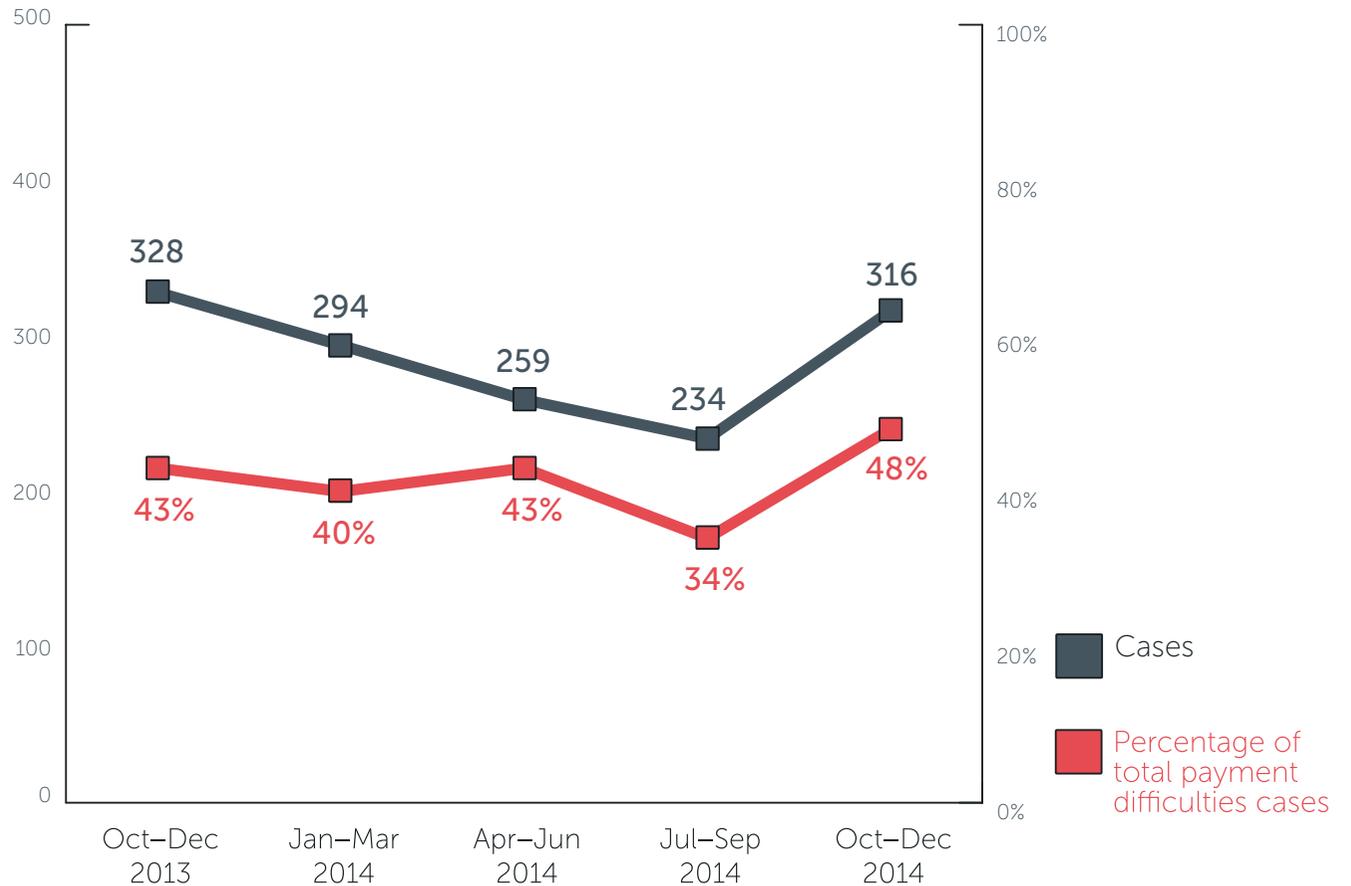
Payment plan instalments

Payment difficulties cases often concern payment plan instalments: regular, agreed customer payments made towards arrears, ongoing usage or both. As detailed in the last Affordability Report, payment plan instalment cases are typically the biggest contributor to overall payment difficulties cases – a pattern that can also be seen in this reporting quarter. **Figure 4** shows payment plan instalment cases over the last five quarters, both in absolute numbers and as a percentage of all payment difficulties cases.

Figure 4 shows that payment plan instalment cases increased 35% between the July–September 2014 and October–December 2014 quarters. This is a substantial increase, and one that bucks the trend: cases decreased or remained stable for all other payment difficulties sub-issues. As a result, payment plan instalment cases made up nearly half (48%) of all payment difficulties cases in this reporting quarter, up from around a third (34%) in the July–September 2014 quarter.

FIGURE 4.

Payment plan instalment cases by quarter, October–December 2013 to October–December 2014



Although electricity and water payment plan instalment cases also increased, most of this overall increase is a result of a dramatic 68% spike in gas cases, which rose 44 cases to 111. Reviewing these cases more closely, we found that 1 tier one retailer and 1 tier two retailer had made a disproportionately large contribution to gas payment plan instalment cases in the October–December 2014 quarter.

Customers of the tier one retailer complained of a range of instalment issues about an inability to agree on an instalment amount that was acceptable to the retailer and affordable for the customer. Some customers said that they had received letters informing them that instalment amounts for an existing payment plan had been increased, but that these new instalments were beyond the customer’s capacity to pay. Some customers, including some who had been making payments via Centrepay, complained of payment plans being cancelled without their knowledge, and/or as a result of a single error or missed payment. Customers who had transferred away from the retailer, or who wished to do so, were dissatisfied that it had refused their requests for a payment plan or extension on the final outstanding amount.

Customers of the tier two retailer described similar issues. They said that the retailer refused requests for affordable payment plans, instead offering plans with instalments well above (sometime several times) what the customer had advised they could afford. Customers also said that the retailer had demanded increases to existing payment plan instalments. In one of these cases, the customer said that the retailer had threatened to remove him from its hardship program if he did not increase his Centrepay instalments. The customer had an upcoming meeting with a financial counsellor, and wanted the retailer to wait for this appointment before removing him from its hardship program or disconnecting his gas. Other customers, particularly those with closed accounts, said that they had been refused a payment plan entirely.

Outcomes

During the October–December 2014 quarter, EWOV closed 126 payment difficulties complaints at RTR or Investigation.

TABLE 2.

Selected outcomes, closed payment difficulties complaints, October–December 2014

OUTCOME	NO.	%
Payment plan	81	64%
Referral to hardship team	60	48%
Customer Service Gesture	31	25%
Extension	16	13%
Billing adjustment	9	7%
Fee waiver	7	6%
Debt waiver (partial)	3	2%
Debt waiver (full)	2	2%

In just over three-quarters of closed payment difficulties complaints, a payment plan (64%) or extension (13%) was agreed as part of the resolution. Referral to the company’s hardship program was also common, occurring in 48% of closed complaints.



Case study

A customer was removed from her energy retailer's hardship program because she could not increase her instalments (2014/52264 and 2014/52265)

The issue

The customer was participating in her energy retailer's hardship program, and had been making direct debit payments of \$30.00 per week on her electricity account and \$10.00 per fortnight on her gas account.

However, the customer then received a letter requesting full payment of her \$1,100.00 in electricity arrears and \$280.00 in gas arrears. According to the customer, the retailer told her that she was removed from its hardship program because her instalment amounts needed to increase to \$36.00 per week for electricity and \$66.00 per week for gas. She told it that she was in financial hardship and could not afford the increased instalments.

The customer contacted EWOV on 4 December 2014, asking to be re-instated on the retailer's hardship program and to continue making payments according to her previous payment plans.

After we raised two Assisted Referrals, the retailer contacted the customer, saying that the minimum instalments it would accept were \$40.00 and \$20.00 per week for electricity and gas respectively. It advised her to contact an emergency relief agency to get food vouchers so that she could increase her payments.

Unable to afford the retailer's minimum instalments, the customer recontacted EWOV on 10 December 2014 and we opened an Investigation. We requested from the retailer an account reconciliation and copies of the customer's billing. The customer's most recent gas bill included only service to property charges. When we discussed this with the customer, she told us that she had only one gas appliance, which she was no longer using due to a fault. The retailer advised us that the customer, who had previously received a Utility Relief Grant (URG), would become eligible to apply for another grant in early 2015.

The outcome

The retailer agreed to waive the customer's most recent gas bill for \$39.24 and offered to close the customer's gas account, transferring the outstanding \$212.11 balance to her electricity account so that it could be managed via hardship program arrangements.

This left the customer with an electricity account balance of \$1,377.43, billed to 26 November 2014. To manage these arrears, as well as the customer's ongoing average usage of \$78.17 per fortnight, it offered to reinstate the customer onto its hardship program. As part of this, it agreed to accept weekly payments of \$35.00, to be reviewed with a financial assessment after six months. It said that it may arrange an energy audit and gave the customer advice about the process for applying for an URG once she became eligible again in April 2015. The customer was satisfied with this outcome and the case was closed.

DISCONNECTION AND RESTRICTION

EWOV “disconnection/restriction” cases concern electricity and gas disconnection or restriction of water supply for non-payment.³ Disconnection/restriction cases are categorised as either “imminent”, where the company has warned of impending disconnection or restriction or, where the disconnection/restriction has occurred, as “actual”.

The *Energy Retail Code* (version 11) limits energy disconnection in the holiday period. In 2014, retailers could not disconnect for non-payment between 20 December and 31 December. As this protected period covered eight days on which disconnections might otherwise have occurred, it may help to account for disconnection case decreases during the October–December quarter.

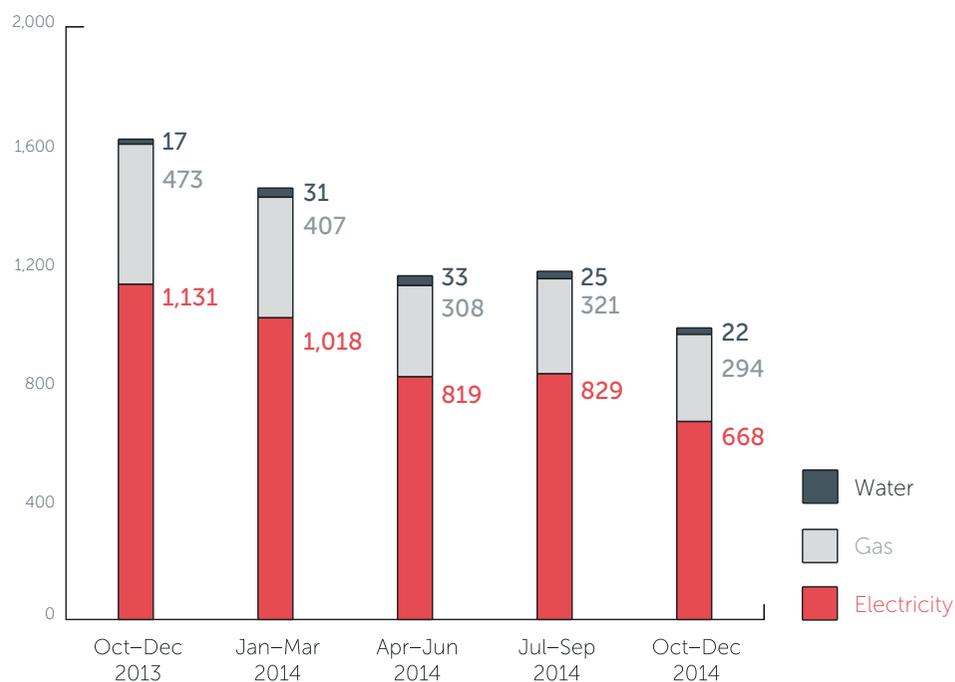
Imminent disconnection/restriction

In the October–December 2014 quarter, we received 984 imminent disconnection/restriction cases, 98% of which concerned energy disconnection.

Figure 5 depicts electricity, gas and water imminent/disconnection cases over the last five quarters, and shows that there was a 16% decrease in cases between the July–September 2014 and October–December 2014 quarters. Paralleling the trend for payment difficulties cases, the smallest imminent disconnection/restriction decrease was seen in gas cases, which dropped 8% from 321 to 294 cases.

FIGURE 5.

Electricity, gas and water imminent disconnection/restriction cases by quarter, October–December 2013 to October–December 2014



³ The equivalent process for LPG is the stopping of deliveries. These cases are few, and are included in gas disconnection figures in this report.

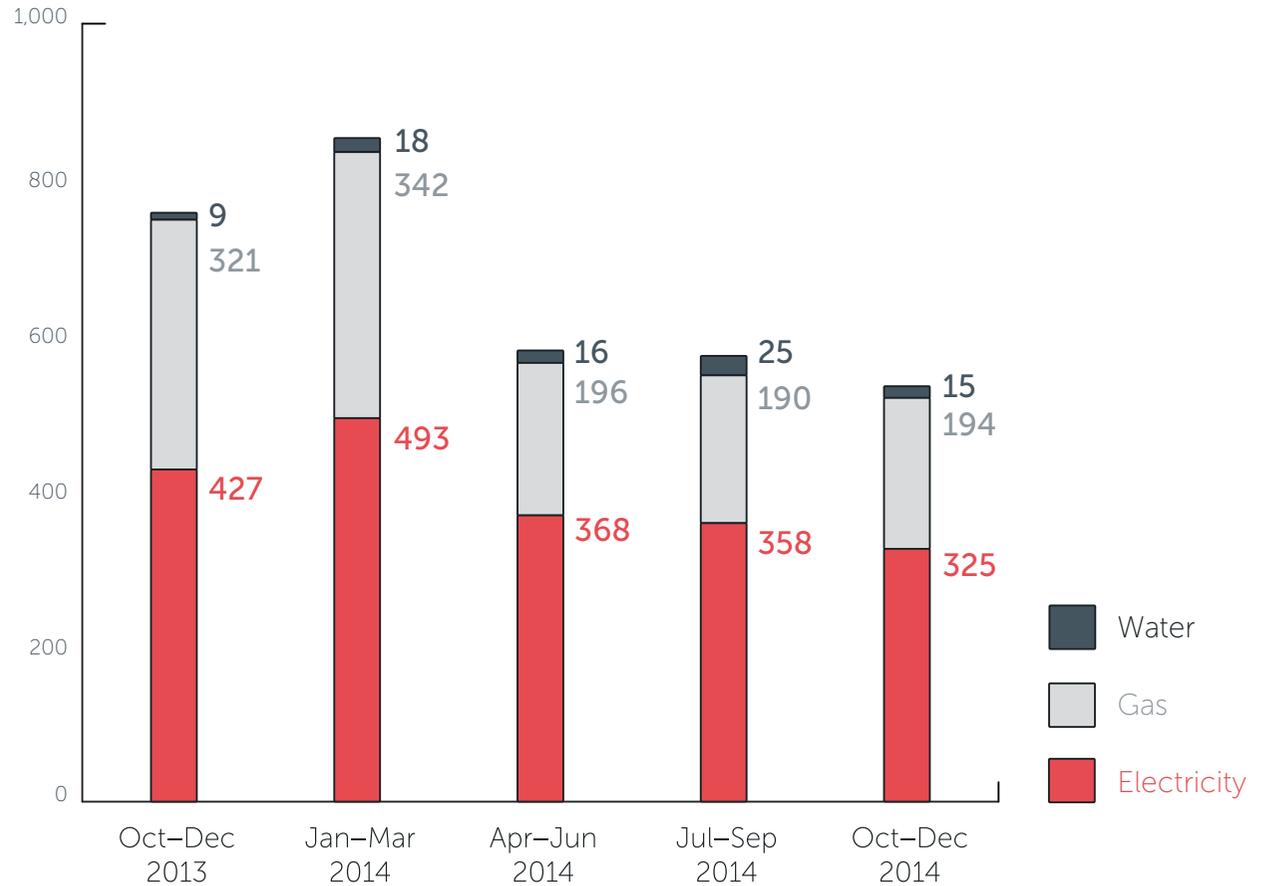
Actual disconnection/restriction

EWOV received 534 actual disconnection/restriction cases during the October–December 2014 quarter. Almost all of these (97%) were energy cases.

Figure 6 shows trends in actual disconnection/restriction cases between the October–December 2013 and October–December 2014 quarters. Although actual disconnection/restriction cases decreased by 7% between the July–September 2014 and October–December 2014 quarters, gas disconnection cases increased by 2% (4 cases). This is only a slight increase, and we continue to receive fewer gas than electricity disconnection cases. Nevertheless, considered alongside the trends in gas payment difficulties and imminent disconnection cases, the slight increase in gas disconnection cases indicates an shift in the relative importance of gas affordability issues in the October–December 2014 quarter.

FIGURE 6.

Electricity, gas and water actual disconnection/restriction cases by quarter, October–December 2013 to October–December 2014



Outcomes

During the October–December 2014 quarter, EWOV closed 565 actual and imminent disconnection/restriction complaints at RTR or Investigation, and completed 428 Wrongful Disconnection Payment (WDP) assessments.⁴

Wrongful Disconnection Payment

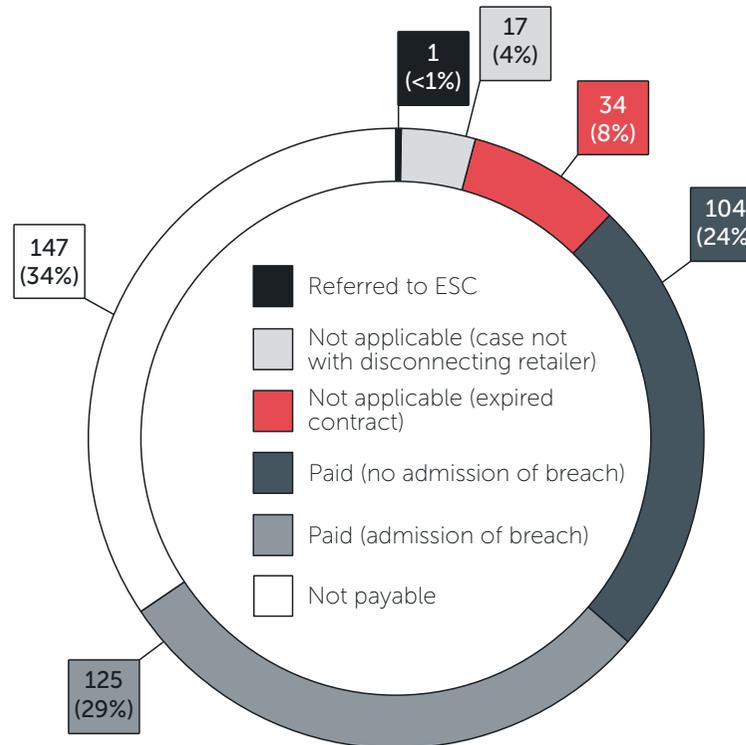
In actual disconnection cases, EWOV has a role assessing whether a WDP is payable. The WDP was introduced by the Victorian Government in 2004, with the aim of reducing wrongful energy disconnections. Where a retailer is found to have disconnected a customer's supply without complying with the terms and conditions of their contract, the retailer must make a payment to the customer of \$250.00 per day (or part thereof), capped at \$3,500.00 if the customer does not contact the retailer within 14 days.

Figure 7 shows the outcomes of the 428 WDP assessments we completed during the October–December 2014 quarter.

In 53% of cases, the retailer either paid a WDP, admitting that a breach had occurred, or agreed to make an equivalent payment without admitting breach. In just over one-third of assessments (34%), we found that a WDP was not payable as the retailer had met regulatory requirements. In a further 12% of cases, a WDP was not

applicable for other technical reasons: because the customer's contract had expired (8%), or because their case was with a retailer other than the retailer that had disconnected supply (4%). These WDP assessment outcomes are broadly consistent with those in the previous quarter, July–September 2014.

FIGURE 7.
Wrongful Disconnection Payment assessment outcomes,
October–December 2014 quarter



⁴ These figures differ because WDP assessments are conducted only for actual energy disconnection cases, and because WDP assessments are conducted separately from the investigation of the associated complaint, and may be completed either before or after the complaint itself is closed.

Other payments and waivers

Table 3 shows other payments and waivers agreed as part of the resolution of the 565 disconnection/restriction cases that EWOV closed during the October–December 2014 quarter. These are separate (and potentially in addition) to any WDP.

TABLE 3.
Payments and waivers, closed disconnection/restriction complaints, October–December 2014

OUTCOME	NO.	%
Customer Service Gesture	162	29%
Fee waiver	90	16%
Billing adjustment	72	13%
Debt waiver (full)	21	4%
Debt waiver (partial)	10	2%
Guaranteed Service Level payment	4	1%
Compensation for losses	4	1%

The company made a payment to recognise customer service issues in 29% of complaints; this was the most common payment or waiver outcome. Billing adjustments and the waiver of fees (such as termination or reconnection fees) were also reasonably common, applying in 13% and 16% of complaints respectively.

Payment plans and extensions

A payment plan or extension was agreed in 68% of closed disconnection/restriction complaints during October–December 2014. **Table 4** shows payment plan and extension outcomes.

TABLE 4.
Payment plans and extensions, closed disconnection/restriction complaints, October–December 2014

OUTCOME	NO.	%
Payment plan for arrears and consumption	168	30%
Payment plan for consumption only	81	14%
Payment plan for arrears only	80	14%
Extension for arrears	56	10%
None/not applicable	180	32%
Total	565	100%

In 168 (30%) closed disconnection/restriction complaints, the resolution included a payment plan covering both arrears and ongoing consumption; this was the most common type of payment plan or extension.

Hardship program participation

In 205 of the 565 (36%) actual and imminent disconnection/restriction complaints closed in October–December 2014, the customer was participating in the company’s hardship program. This includes customers already participating in hardship programs and those placed in the programs as part of the resolution of the complaint (sometimes after having been excluded previously).

Arrears at closure

Most customers (78%) owed arrears at the closure of their disconnection/restriction complaint. For those with arrears owing, the median debt at closure was \$1,114.47.



Case study

A customer had difficulty negotiating an instalment plan after his electricity was disconnected for non-payment (2014/51594)

The issue

The customer contacted his electricity retailer after his supply was disconnected on 1 December 2014. The retailer told him that his account had remained unpaid for an extended period and after several reminder notices and disconnection warning letters had been sent to him. For supply to be reconnected the same day, it advised, he would need to make an immediate payment of \$300.00. The customer could not afford this, but said that he could make fortnightly payments of \$50.00 – an offer that was rejected by the retailer.

The customer contacted EWOV on the same day, seeking assistance in having his supply restored. We issued a same day reconnection request to the retailer, which raised a service order and reconnected the customer's supply.

Because the case involved an actual disconnection and potential hardship issues, it was referred to our Investigations team, bypassing the Assisted Referral process. EWOV's Investigation found that the customer had only made one payment towards the account since establishing it in November 2013. Although the customer was eligible for a concession discount, his concession card details had expired in October 2014 and, as he had not updated his details with the retailer, the concession was no longer being applied. The Investigation also confirmed that the customer's billing had been accurate, based on actual meter reads.

The outcome

We sought information from the retailer about the customer's ongoing usage costs. It advised that his consumption was around \$25.00 per fortnight, and that fortnightly payments of \$41.00 would be sufficient to both cover his ongoing usage and begin paying off his arrears of \$431.38. The retailer agreed to the customer's initial offer of \$50.00 per fortnight, which would see the customer's debt cleared in less than 12 months. The retailer also said it would place the customer in its hardship program. The customer was satisfied with the outcome and was given direct contact details for the retailer's customer advocacy team so that he could update his concession card details.

We also assessed whether a WDP was payable. Our assessment found that the retailer had failed to offer the required minimum of two payment plans prior to disconnecting. For the three-and-a-half hours the customer was without supply, the retailer was required to pay a pro rata amount of \$36.46, which was deducted from the customer's arrears.



Case study

A customer was removed from his retailer's hardship program following a Centrepay error (2014/49888)

The issue

The customer, who had accrued a large debt with his energy retailer, was placed in its hardship program. As part of his participation, the customer agreed to make weekly payments of \$70.00, which he set up via Centrepay. Several weeks later, the customer received a letter saying that he would be removed from the hardship program because the agreed payments had not been made.

The customer contacted Centrelink and was told that the payment plan had been set up incorrectly, with instalments of \$70.00 per fortnight, not per week. When the customer then contacted the retailer, it said that he had since been removed from the hardship program; that he would not be offered further assistance; and that the entire arrears of \$5,658.90 were now payable in full. Unable to make this payment, the customer contacted EWOV for assistance on 17 November 2014.

Noting the high level of outstanding debt and the threat of imminent disconnection, we decided that the case would best be handled as an Investigation. The customer agreed to make weekly payments of \$100 while the Investigation was underway. As these instalments were higher than those previously agreed with the retailer, we assessed the sustainability of the payments before advising the retailer of the arrangement.

During the Investigation, the retailer told us that it had sent the customer multiple letters advising of the missed payments and his pending removal from its hardship program. It agreed to place the customer back onto the program, but said that it would not offer further assistance if the agreed payments were not made. EWOV asked the retailer to assess the customer's eligibility for the Utility Relief Grant Scheme (URGS).

The outcome

The retailer agreed to assess the customer's URGS eligibility; accepted a weekly payment plan of \$100.00 (\$200.00 fortnightly); and placed the customer back on its hardship program. The customer was satisfied with the outcome and the case was closed.

DEBT COLLECTION AND CREDIT DEFAULT LISTINGS

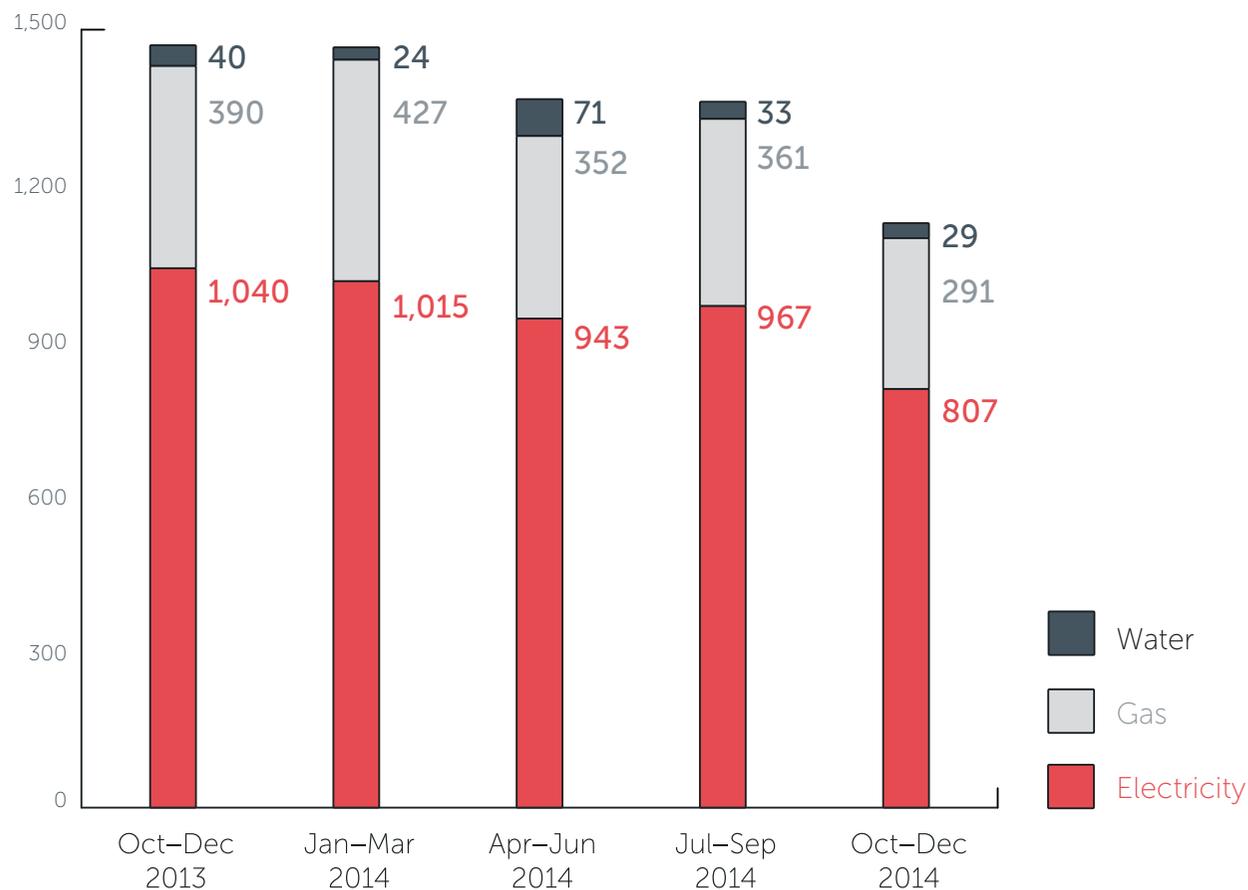
EWOV's "collection" case category includes cases about debt collection agency activity and credit default listings related to account arrears. In the October–December 2014 quarter, EWOV received 1,132 collection cases.

Figure 8 shows trends in collection cases over the last five quarters.

Collection cases decreased markedly between the July–September and October–December 2014 quarters, down 17% or 233 cases. The decrease was smallest for water collection cases, which fell by 4 cases (12%).

FIGURE 8.

Electricity, gas and water collection cases by quarter, October–December 2013 to October–December 2014



Most collection cases concern either credit default listings or debt collection agency activity. **Figure 9** shows trends for these two sub-issues over the last five quarters.

Debt collection

Debt collection agency cases decreased 22% between the July–September and October–December 2014 quarters.

Credit rating

After an increase in the July–September 2014 quarter, credit rating cases fell 11% between the July–September and October–December 2014 quarters. Nevertheless, whereas cases for all other major credit issues decreased over the five-quarter period, EWOV received 2 more credit rating cases in this reporting quarter than during the same October–December quarter in 2013.

FIGURE 9.

Debt collection and credit rating cases by quarter, October–December 2013 to October–December 2014



Outcomes

During the October–December 2014 quarter, we closed 221 collection complaints at RTR or Investigation. **Table 5** shows some of the outcomes agreed as part of the resolution of these complaints.

TABLE 5.
Selected outcomes, closed collection complaints, October–December 2014

OUTCOME	NO.	%
Removal of default listing	87	39%
Written confirmation that credit rating not affected	66	30%
Customer Service Gesture	36	16%
Debt waiver (full)	47	21%
Debt waiver (partial)	5	2%
Extension	38	17%
Payment plan	29	13%
Referral to hardship team	3	1%

In nearly 4 in 10 complaints (39%), a default listing was removed as part of the resolution of the complaint. Often, customers who have experienced debt collection activity or who have had other arrears issues seek confirmation that their credit rating has not been affected – this was provided in 30% of complaints. A payment to

recognise customer service issues (median value \$109.98) was applied in 16% of cases. 23% of customers saw their debt waived in full (21%) or partially (2%), with the median debt waiver valued at \$277.07. Around one in six customers (17%) received an extension to pay off arrears, and a further 13% negotiated a payment plan.

CONTEXT

Reporting is based on primary issue

Each case that EWOV receives is categorised with a primary issue which falls in one of the nine issue categories.⁵ Where the case involves multiple issues – for example, an imminent disconnection and a billing error – we will also record a secondary (and sometimes tertiary) issue.

Figures in this report are based on primary issue, except where otherwise specified. In other words, this report focuses on cases in which credit is the most important issue. The total number of cases with a credit component will be higher than the number given in this report. Most notably, cases that are primarily about billing issues also have a secondary credit component are not included in this report. Imminent and actual disconnection cases are the exception to this pattern – because of the gravity of disconnection, it is always identified as the primary issue.

Dual fuel cases are excluded from some charts

Because we receive very few dual fuel cases, they have been excluded from those charts in the report which show electricity, gas and water cases. Dual fuel cases are, however, included in case totals.

Gas includes LPG

All references to gas cases in this report include both natural gas and LPG.

EWOV's analysis is limited by its scope

EWOV only examines the cases it receives, limiting our ability to analyse trends and their causes. For example, not all customers who have their energy or water disconnected/restricted will report this to EWOV. This means both that the total number of disconnections/restrictions will be higher than EWOV case numbers, and that EWOV disconnection/restriction cases may not be representative of all disconnections/restrictions in terms of causes, customer circumstances and so on.

Most cases are Referred Complaints

This report is based on data taken from enquiries and complaints. Complaints are categorised as either Unassisted Referrals, Assisted Referrals, Real Time Resolutions or Investigations (see the Glossary on page 17). EWOV does not investigate Referred Complaints and is limited to hearing only the customer's "side of the story".

Another consequence of the Referred Complaints process is that generally, EWOV does not know what resolution was agreed between the company and the customer. Therefore, all discussion of outcomes in this report relates only to complaints resolved at Real Time Resolution or Investigation.

Customers sometimes re-contact EWOV

Customers sometimes re-contact EWOV because after a referral back to their company, their concerns remain unresolved. This can mean that EWOV registers an Assisted Referral after a previous Unassisted Referral, or an Investigation after a failed Assisted Referral or Real Time Resolution.

Customers sometimes lodge more than one case

For example, if a customer is having difficulty paying both their electricity and gas accounts, EWOV will register a case for each fuel type.

Customers may have complaints relating to more than one issue, fuel or company

Based on the customer's statement, EWOV sometimes registers two issues for the one case. For example, a case may be registered as both Credit>Payment Difficulties and Billing>High. While some issues can be interlinked, other issues may need to be investigated separately. EWOV also registers cases by fuel (electricity, gas, LPG or water) and case type (enquiry, Assisted Referral and so on). Customers may have complaints relating to more than one issue, fuel or company.

⁵ These are: billing, credit, customer service, general enquiry, land, marketing, provision, supply and transfer.

GLOSSARY

Complaint

A complaint is an expression of dissatisfaction regarding a policy, practice or customer service performance of an energy or water company that is part of the EWOV scheme, where a response or resolution is explicitly or implicitly expected.

Enquiry

An enquiry is a customer's request for general information (e.g. about the Smart Meter rollout). This information may be provided by EWOV or the customer may be referred to another agency.

Referred Complaint

EWOV does not know the outcome of these referred complaints, except where the referral does not resolve the issue for the customer and they come back to us. There are two types of referred complaints:

Unassisted Referral

Where a customer has not yet spoken with their company about their complaint and they are referred back to the company's contact centre.

Assisted Referral

Where a customer has spoken with someone at their company's contact centre about their complaint, but it remains unresolved and the matter is referred to a higher level complaint resolution officer at the company.

Real Time Resolution

EWOV's Real Time Resolution Team receives failed Assisted Referral calls from customers and then works to negotiate a fair and reasonable resolution of the complaint, typically within 24 hours.

Investigation

A complaint for investigation is registered where:

- an Assisted Referral or Real Time Resolution has failed, as the matter remains unresolved, and the customer has recontacted EWOV, or
- the matter is complex and unlikely to be resolved as an Assisted Referral or by Real Time Resolution, or
- the provider has requested an escalation to an Investigation.

Not allocated

This case type is registered when a customer tells EWOV about their concern but it does not involve a Scheme Participant, or the customer does not know or tell us the company's name.

Payment difficulties

Payment difficulties cases include the following sub-issues:

- Arrears>Account Holder
- Arrears>Non Account Holder
- Payment Plan>Direct Debit
- Payment Plan>Extension
- Payment Plan>Instalment
- Payment Plan>Lump Sum
- Payment Plan>Smooth Pay.

Disconnection/Restriction

Disconnection/restriction cases include the following sub-issues:

- Arrears>Actual
- Arrears>Imminent.

EWOV also has equivalent sub-issues for LPG customers:

- Deliveries Stopped>Arrears>Actual
- Deliveries Stopped>Arrears>Imminent.

In this report, LPG deliveries stopped cases are included in disconnection/restriction figures.

Collection

Collection cases include the following sub-issues:

- Collection>Credit Rating
- Collection>Debt Collection Agency
- Collection>Other
- Collection>Refundable Advance.