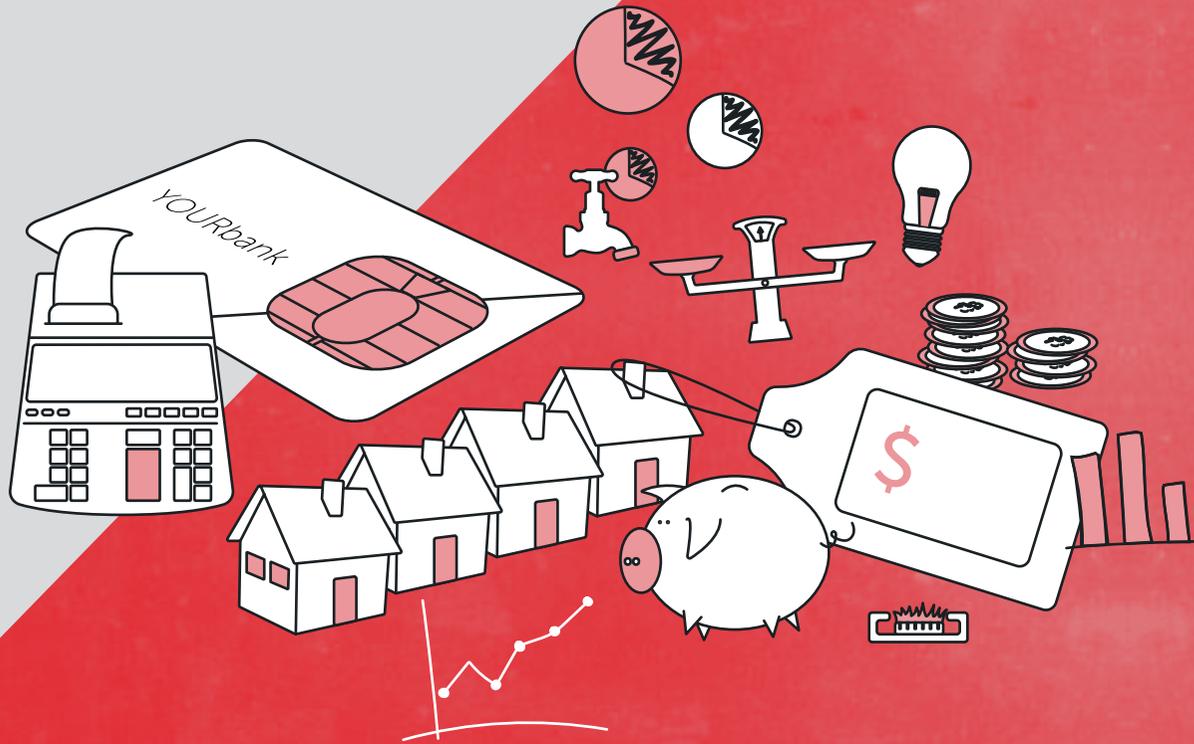




**ENERGY AND WATER
OMBUDSMAN**

Victoria **Listen Assist Resolve**



QUARTERLY EWOV

AFFORDABILITY REPORT

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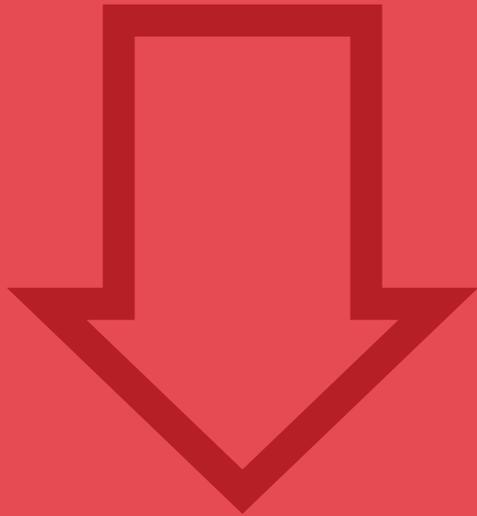
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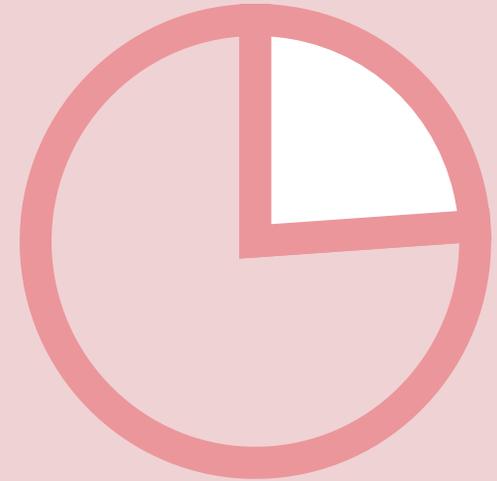
↓ **12%**

Overall credit cases are **down 12%** with 2,031 cases received.



↓ **236**

Electricity credit cases recorded the largest decrease with **236 fewer cases** received. This was largely driven by a reduction in debt collection (down 27%), imminent (down 15%), and actual (down 8%) disconnection cases.



24%

Credit as a proportion of EWOV's total cases is at **24%** - the lowest level since the July-September 2014 quarter.

AFFORDABILITY: THE BIG PICTURE

Affordability issues, such as payment difficulties, debt collection and disconnection/restriction, mostly fall within EWOV's 'credit' category of cases.

EWOV's credit cases were down 12% in the October-December 2016 quarter compared to the July-September 2016 quarter. Compared to the same period last year, credit cases have fallen by 27%.

New way of reporting outcomes

In this report and in future Affordability Reports, EWOV has changed the way outcomes (e.g. referral to hardship program) are measured. We now compare the outcomes against the total number of Real Time Resolutions and Investigations resolved in a particular credit issue. This provides a more appropriate representation of the outcomes.

We also now include more details about the outcomes from EWOV's Wrongful Disconnection Payment (WDP) assessments.

Cases

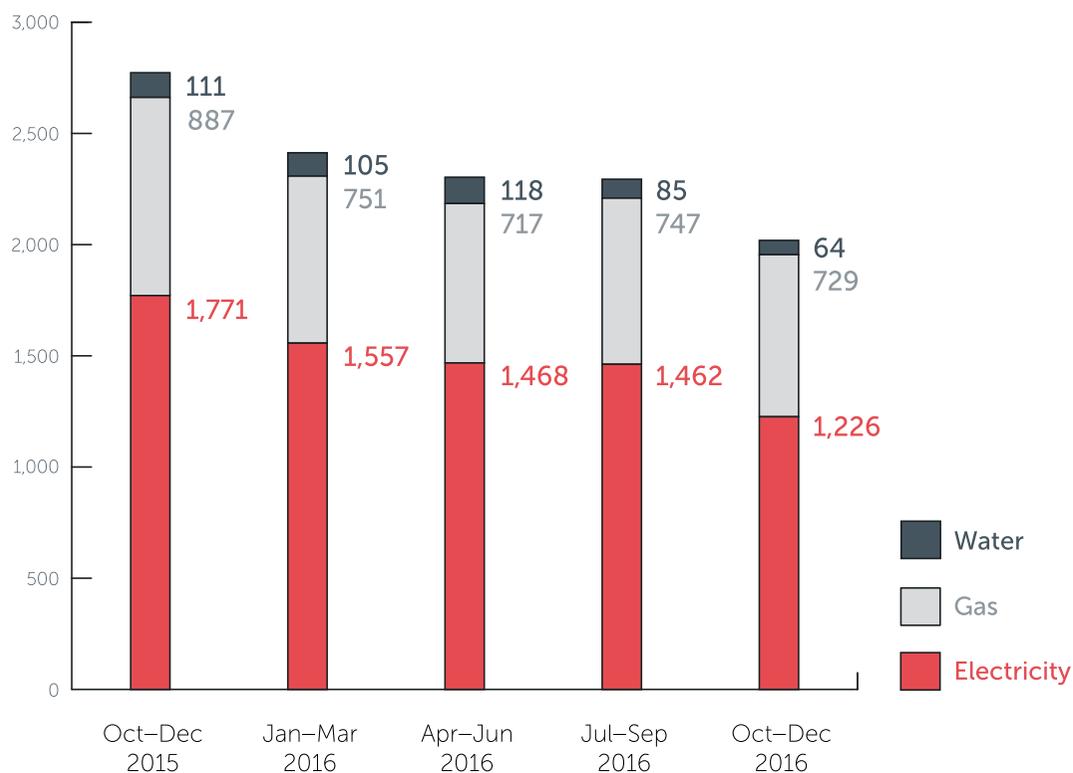
In the October-December 2016 quarter, EWOV registered 2,031 credit cases – the lowest figure in over five quarters.

Figure 1 shows trends in electricity, gas and water credit cases over the last five quarters.

As **Figure 1** illustrates, credit cases in the current reporting quarter were down 27% on the same quarter in 2015. The largest reduction in raw numbers was seen in electricity cases – down 16% (236 cases). We explore the drivers behind this reduction further in this report.

FIGURE 1.

Electricity, gas and water credit cases received by quarter, October–December 2015 to October–December 2016



Note: We also received 2 LPG cases and 10 Dual Fuel cases in this reporting period, which have not been included in this graph.

Over the last few years, EWOV credit-related cases have regularly represented about 30% of our total work. However, another three percentage point decrease was recorded between the July-September 2016 quarter and the October-December 2016 quarter, falling to 24% of our total work. This is an encouraging drop and EWOV will continue to monitor this area in future Affordability Reports. (Table 1).

Case receipt

Figure 2 shows how EWOV handled the 2,031 credit cases received this quarter¹.

In the October-December 2016 quarter, the number of cases handled at each stage remained fairly consistent with the previous four quarters, however, there was a two percentage point increase in Investigations. This increase and the reduction in RTRs is due to more cases bypassing RTR and escalating directly to Investigation in the reporting period.

¹ Some cases move through different case stages before a resolution is reached.

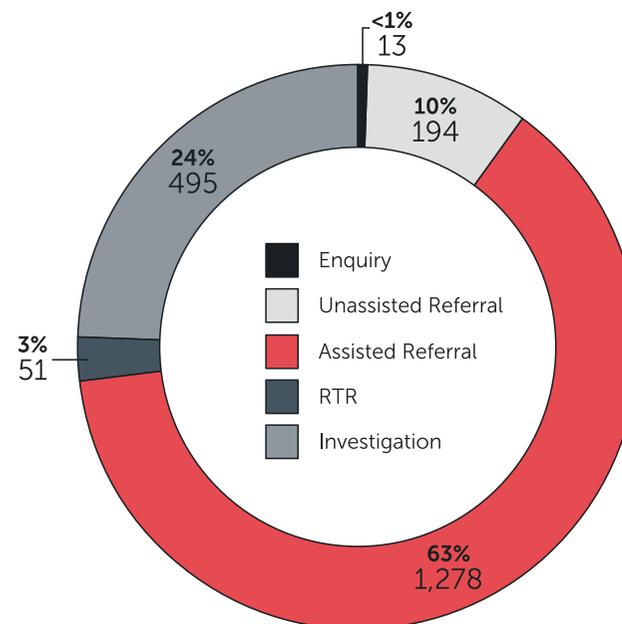
TABLE 1.

Credit cases as a percentage of total EWOV cases, October–December 2015 to October–December 2016

	OCT–DEC 2015	JAN–MAR 2016	APR–JUN 16	JUL–SEP 2016	OCT–DEC 2016
Credit cases	2,796	2,435	2,316	2,309	2,031
Total cases	9,246	8,162	7,697	8,698	8,392
%	30%	30%	30%	27%	24%

FIGURE 2.

Case stage, credit cases received October–December 2016 quarter



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 bills². Payment difficulties is often a secondary issue in EWOV imminent and actual disconnection/restriction cases, but we also receive cases that are mainly about payment difficulties with no disconnection activity involved.

During the October-December 2016 quarter, we received 459 payment difficulties cases, up 2% from 448 cases in the previous quarter. This was the only EWOV credit category to record an increase this reporting period. However, it is important to note that payment difficulties cases were down 22% compared to the October-December 2015 quarter. **Figure 3** shows the trends in payment difficulties cases over the last five quarters.

Compared with the July-September 2016 quarter, dual fuel payment difficulties cases this reporting period decreased the most (63%) from 8 cases to 3 cases. This was followed by water which fell by 39% from 23 cases to 14 cases – the lowest figure in over five quarters. As illustrated in **Figure 3**, gas and electricity payment difficulties cases both increased by 6% and made up the bulk (96%) of the cases recorded in this category. This is consistent with previous reports.

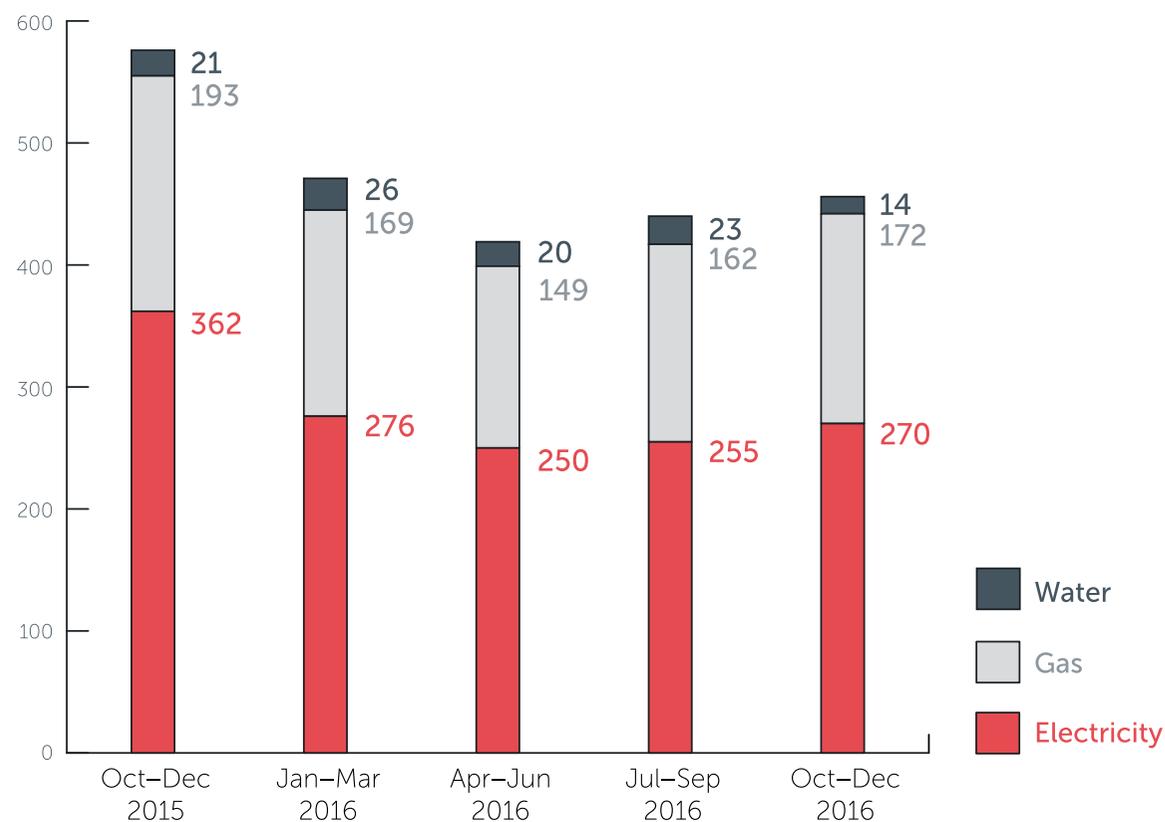
² Refer to the Glossary on page 21 for a list of payment difficulties sub-issues.

As previously reported and as demonstrated in **Figure 3**, water payment difficulties cases had been increasing over the five quarters.

However, this trend was reversed this reporting period with a 39% reduction between the July-September 2016 and October-December 2016 quarters.

FIGURE 3.

Electricity, gas and water payment difficulties cases received by quarter, October–December 2015 to October–December 2016



Note: We also received **3 Dual Fuel** cases in this reporting period, which have not been included in this graph.

Over the five quarters from 1 July 2015 to 30 September 2016, electricity payment difficulty cases had the most significant drop in raw numbers, falling by 25% from 362 cases to 270 cases.

The majority of EWOV's payment difficulties cases were handled as Unassisted Referrals or Assisted Referrals and were not investigated by EWOV. In the current reporting period, 362 cases (79%) were handled as Referrals, down four percentage points on the previous quarter.

The split in EWOV's case levels suggests to us that these Referrals and companies' dispute resolution processes usually work well to resolve customer concerns about payment difficulties. However, there were 97 cases that required further involvement by EWOV through our RTR or Investigation processes, usually because there were more complex payment difficulties involved, often with many thousands of dollars of debt owing.

Figure 4 shows the breakdown of payment difficulties cases by sub-issues this quarter.

Instalment payment plans were again the number one payment difficulty issue this quarter and were usually raised by customers who needed a more affordable payment plan (34%). The majority of these customers advised that they could not afford the payment plan requested by their company. These unaffordable payment plans usually covered both ongoing consumption and account arrears.

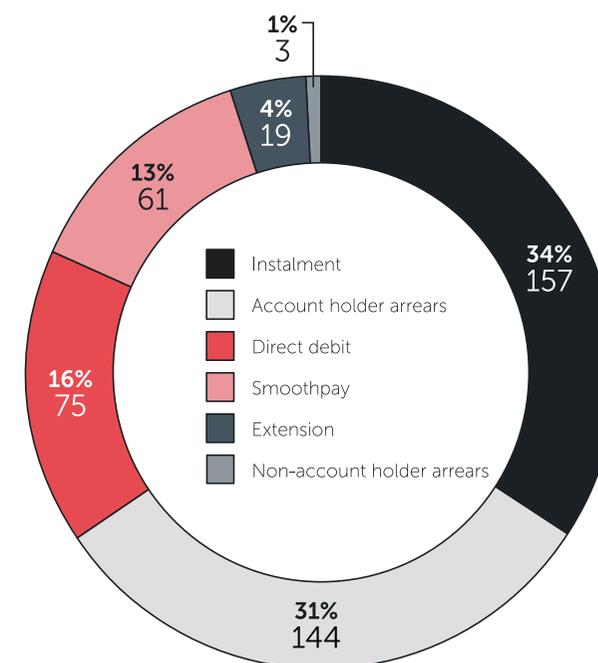
The second highest issue for customers was the arrears on their account – these usually related to the quantum of the debt. Account holder arrears accounted for 31% of all payment difficulties cases (the same result as last quarter) and generally involved unmanageable account balances. Smoothpay cases increased by 39% from a base of 44 cases last quarter and accounted for 13% of the total payment difficulties cases. Payment plan extension cases were up again – this quarter by 27% – albeit from a low base of 15 cases last quarter.

These trends continue to indicate to EWOV that customers and companies are experiencing initial difficulty resolving payment issues, usually related to the large amounts of debt that are sometimes linked with high usage. This can test the ability to reach affordable and sustainable payment plan agreements for both customers and companies.

EWOV often sees complaints reach the Investigation stage in cases where customers have agreed to a payment plan that is not affordable – generally proposed by their company – and instances where customers have not been able to meet the payment plan terms. Sometimes these customers have had several failed payment plan arrangements. By this stage, customers generally have several accumulated bills contributing to the account balance.

FIGURE 4.

Payment difficulties cases received by sub-issue, October–December 2016 quarter



Outcomes

During the October-December 2016 quarter, EWOV resolved 97 payment difficulties complaints – up 24% from 78 complaints last quarter – at RTR or Investigation.

As noted in last quarter's report, the outcome types (e.g. referral to hardship program) are now measured against the total number of cases resolved rather than the number of total outcomes for payment difficulties Investigations and RTRs.

In the current reporting period:

- Payment plans were negotiated in 66% of cases and payment extensions in 7% of cases
- 51% of all customers were referred to their company's hardship program for assistance – 8% had previously been excluded prior to contacting EWOV
- 24% received a customer service gesture
- 14% received either a partial or full debt waiver (up six percentage points).

TABLE 2.

Selected outcomes, closed payment difficulties complaints, October–December 2016

OUTCOME	NO.	%
Payment plan	64	66
Referral to hardship program	49	51
Customer service gesture	23	24
Billing adjustment	11	11
Debt waiver (partial)	8	8
Payment extension	7	7
Debt waiver (full)	6	6
Fee waiver	1	1



Case study

A customer with ongoing payment difficulties had trouble negotiating his instalment plan – 2016/14193

The issue

The customer had experienced ongoing payment difficulties with his electricity account and was paying via direct debit instalments of \$30 per fortnight. However, in July 2016, his energy retailer direct debited \$186 from his bank account. He owed about \$1,700 on his account. Unable to resolve the payment plan issue with his retailer, he contacted EWOV for assistance. Initially, EWOV raised the complaint as an Assisted Referral. However, the energy retailer contacted EWOV and requested that the matter be investigated.

The Investigation

As part of the Investigation, EWOV requested copies of all bills, contact notes, meter readings, average fortnightly consumption and payment history from the energy retailer. We also reviewed his previous EWOV complaints involving payment difficulties.

EWOV's financial assessment

EWOV completed a financial assessment and found that the customer lived alone and spent most of his limited disability support pension on rent and high medical expenses. We established the customer's capacity to pay as \$15 per fortnight.

EWOV discussed the results of the financial assessment with the energy retailer and with the customer. We advised the energy retailer of the customer's capacity to pay. EWOV was also going to complete an energy audit to assist the customer with reducing ongoing usage at the property, however, he advised us later in the Investigation that he was moving interstate.

The Outcome

The energy retailer confirmed that the customer's request to finalise the account was received during the EWOV Investigation. The retailer offered a \$15 per fortnight payment plan to pay the final account balance of approximately \$1,700. The customer agreed to set up the payment plan using Centrepay. The retailer confirmed that if payments were missed then standard debt collection would commence and the payment plan would be cancelled. The customer was satisfied with this outcome and the case was closed.

DISCONNECTION AND RESTRICTION

EWOV's 'disconnection/restriction' cases relate to electricity and gas disconnection or restriction of water supply for non-payment³. 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'.

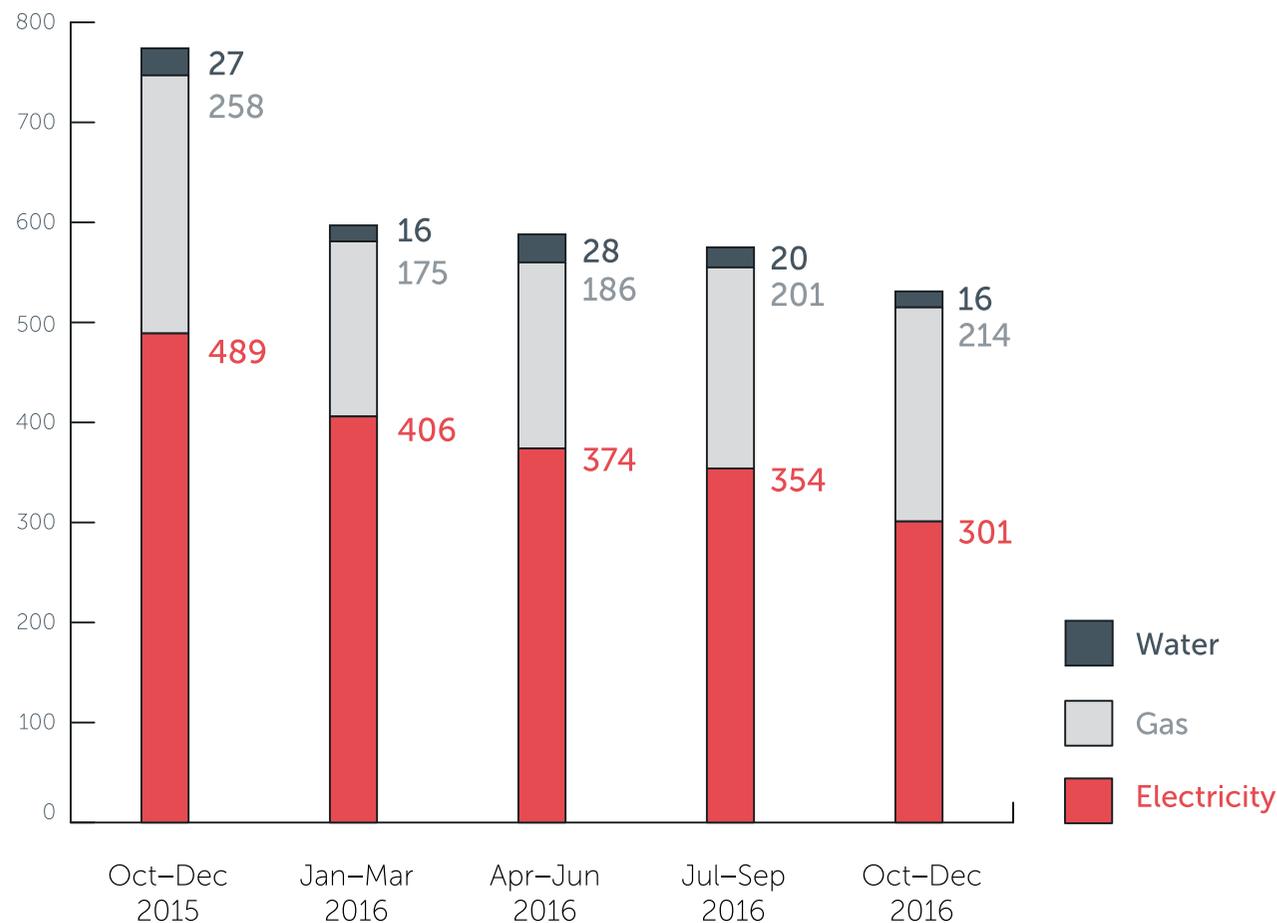
Imminent disconnection/restriction

EWOV registered 531 imminent disconnection/restriction cases in the October-December 2016 quarter (down 8% compared to last quarter) and 31% less than the 775 cases received in the same period in 2015. Electricity cases dropped 15% compared to the July-September 2016 quarter, gas was up 6% and water decreased by 20% (from a low case of 20 cases).

Figure 5 shows trends in electricity, gas and water imminent disconnection/restriction cases over five quarters.

FIGURE 5.

Electricity, gas and water imminent disconnection/restriction cases received by quarter, October–December 2015 to October–December 2016



Note: We did not receive any **LPG** cases in this reporting period.

³ The equivalent process for LPG is the stopping of deliveries. These cases are received in low volumes and are listed below each graph.

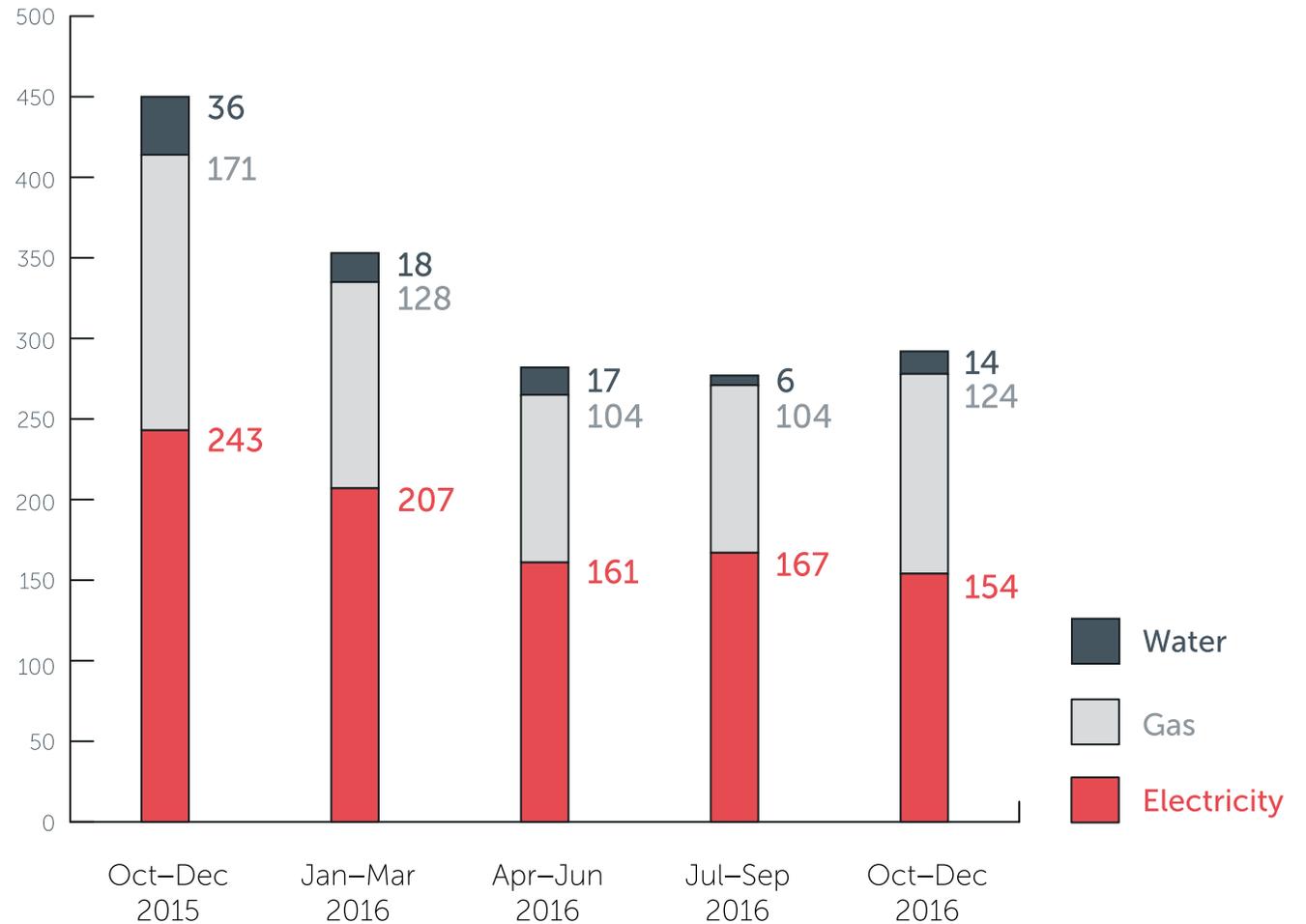
Actual disconnection/restriction

During the October-December 2016 quarter, EWOV registered 292 actual disconnection/restriction cases, up 5% from the 277 cases registered in the last quarter. However, compared to the same period in 2015, actual disconnection cases were down 36%. Energy companies made up the majority of the actual electricity disconnection cases (95%). Although electricity cases were down by 8% compared to last quarter, gas disconnections were up 19%. Water restriction cases increased by 133% to 14 cases, although this was from a low base of 6 cases registered in the previous quarter and is 61% less than the same period in 2015.

Figure 6 shows trends in actual disconnection/restriction cases between the October-December 2015 to October-December 2016 quarters.

FIGURE 6.

Electricity, gas and water actual disconnection/restriction cases by quarter, October–December 2015 to October–December 2016



Note: We did not receive any LPG cases in this reporting period.

Outcomes

During the October-December 2016 quarter, we closed 274 actual and imminent disconnection/restriction complaints at RTR or Investigation, a decrease of 15% compared to the previous quarter. EWOV also completed 326 Wrongful Disconnection Payment (WDP) assessments⁴.

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 \$500 per day (or part thereof), capped at \$3,500 if the customer does not contact the retailer within 14 days of the disconnection occurring⁵.

⁴ These figures differ because WDP assessments are only conducted 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 Investigation itself is closed.

⁵ Pursuant to the *Energy Legislation Amendment (Consumer Protection) Act 2015*, for energy disconnections from 1 January 2016, the WDP amount is \$500 a day (or part thereof) and capped at \$3,500 if the customer doesn't make contact with the retailer within 14 days. For disconnections that occurred prior to 1 January 2016, the WDP amount is \$250 a day (or part thereof), capped at \$3,500 if the customer doesn't make contact with the retailer within 14 days. See http://www.austlii.edu.au/au/legis/vic/num_act/elapa201549o2015552/

Figure 7 shows the outcomes of the 326 WDP assessments we completed in the October-December 2016 quarter.

A payment was made to a customer in 51% (166 cases) of EWOV's WDP assessments, down one percentage point on the July-September 2016 quarter. In 33% of WDP assessments, the energy retailer accepted a regulatory breach had occurred and a WDP was payable – down seven percentage points from the previous quarter. In a further 17% of cases, the retailer agreed to make a payment equivalent to the WDP without admitting any regulatory breach. This was up five percentage points on the previous quarter.

For most of the remaining WDP assessments, a WDP was either not payable because the retailer had complied with the requirements of the *Energy Retail Code* (29%, down one percentage point from last quarter), or because WDP was not applicable (16%, up one percentage point from the previous quarter). In this reporting period, 14 WDP cases were referred to the Essential Services Commission for a decision – an increase of three referrals compared to the July-September 2016 quarter.

FIGURE 7.

Wrongful Disconnection Payment assessment outcomes, October–December 2016 quarter

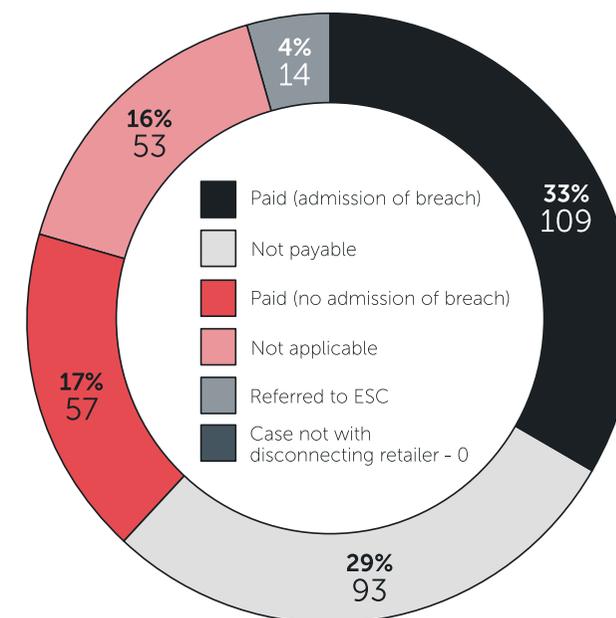




FIGURE 8.

The number of WDP compliance breaches and the percentage of total payable WDPs in the October–December 2016 quarter

Figure 8 shows the regulatory breaches that resulted in WDPs being paid to customers.

Other payments and waivers

Table 3 shows other payments and waivers offered as part of the resolution in the 274 actual disconnection/restriction RTR and Investigation cases closed during the October–December 2016 quarter. These are separate (and potentially in addition) to any WDPs that were paid to customers.

In 27% of closed RTR and Investigation cases, a retailer made a payment to its customer to recognise a customer service issue, up one percentage point from the previous quarter. This was the most common payment outcome. One or more fees were waived in 5% of cases, down four percentage points from last quarter. Billing was adjusted in 11% of cases – down one percentage point since last quarter. In 10% of cases, customers’ debt was either fully or partially waived – up three percentage points from last quarter.

TABLE 3.

Payments and waivers, closed disconnection/restriction complaints, October–December 2016 quarter

OUTCOME	NO.	%
Referral to hardship program	107	39
Customer service gesture	75	27
Billing adjustment	31	11
Debt waiver (full)	16	6
Fee waiver	15	5
Debt waiver (partial)	12	4
Guaranteed Service Level payment	4	1

Payment plans and hardship programs

Table 4 shows shows payment plan and extension outcomes for the 274 actual disconnection/restriction RTR and Investigation cases resolved during the October-December 2016 quarter.

In the current reporting period, a payment plan or extension was agreed in 60% of closed RTR and Investigation cases – the same result as last quarter. A payment plan covering both arrears and ongoing consumption was the most common outcome (18%) and in some cases EWOV helped the customer and their company to negotiate a payment plan that covered consumption only (17%) or just the account arrears (12%). 3% of customers had a stepped payment plan established as part of the resolution of their complaint.

TABLE 4.
Payment plans and extensions, closed disconnection/restriction complaints, October–December 2016 quarter

OUTCOME	NO.	%
None/not applicable	110	40
Payment plan for arrears and consumption	50	18
Payment plan for consumption only	46	17
Payment plan for arrears only	34	12
Payment extension for arrears	25	9
Stepped payment plan	9	3

The range of payment plans demonstrates the tailored approach to outcomes that can be achieved by EWOV through the RTR or Investigation processes as each complaint is handled on a case-by-case basis according to its merits. Additionally, we take into account each customer's different circumstances and varying levels of capacity to pay.

Hardship program participation

As part of the outcome, many customers were placed on their company's hardship program (sometimes after they were previously excluded). This occurred in 39% of cases involving disconnection/restriction which were resolved at RTR and Investigation, up three percentage points compared to the previous quarter.

At the time of contacting EWOV, 5% of customers were already in their company's hardship program, down one percentage point on last quarter. Although 5% represents only 13 cases where customers were on their company's hardship program, it is a concern that they were threatened with, or had their supply disconnected or restricted. 6% of customers had been excluded from their company's hardship program – up four percentage points on the previous quarter.



Case study

A customer in hardship had her gas disconnected after she did not make payments towards her account – 2016/28446 and WDP/2016/1167

The issue

The customer was in financial hardship and stopped making payments towards her gas account as she could not afford any payments due to extenuating personal circumstances. She owed about \$400 at the time her retailer disconnected the gas supply. She contacted a financial counsellor for assistance who in turn contacted the retailer and was advised that it could not assist her. Dissatisfied with the retailer's response, the customer's financial counsellor contacted EWOV for assistance. We raised the complaint with the retailer through the Assisted Referral process. However, the retailer did not make contact so the complaint was escalated to an Investigation.

The Investigation

As part of the Investigation, EWOV requested copies of bills, account notes, an account reconciliation, and details of the disconnection and reconnection. We confirmed that the customer's ongoing gas usage was \$34 per fortnight and that all applicable concessions had been applied to the account. We used information from the customer's financial counsellor to establish her capacity to pay, which was \$20 per fortnight. We conveyed this information to the retailer and also that the customer had special circumstances that needed to be considered.

Wrongful Disconnection Payment (WDP) Assessment

EWOV assessed the circumstances leading up to the disconnection of the customer's gas supply and found that the energy retailer did not follow the correct process. Specifically, it did not offer two affordable payment plans in the 12 months prior to the disconnection, as required by the *Energy Retail Code* for residential customers in hardship. The customer was disconnected for just over four days.

The Outcome

The retailer accepted the \$20 per fortnight payment plan with reviews every three months on its hardship program. The customer agreed to set up the payment plan via Centrepay instalments. The retailer waived 20% of the customer's debt – equivalent to about \$110. The retailer also accepted EWOV's WDP Assessment and applied an additional \$2,072 to the account, resulting in an account balance of \$1,656 in credit. The customer was satisfied with the outcome and the case was closed.

DEBT COLLECTION AND CREDIT DEFAULT LISTINGS

EWOV's 'collection' sub-issue category includes cases about debt collection agency activity and credit default listings related to account arrears. In the October-December 2016 quarter, EWOV received 749 cases, a 26% reduction from 1,008 cases recorded in the previous quarter.

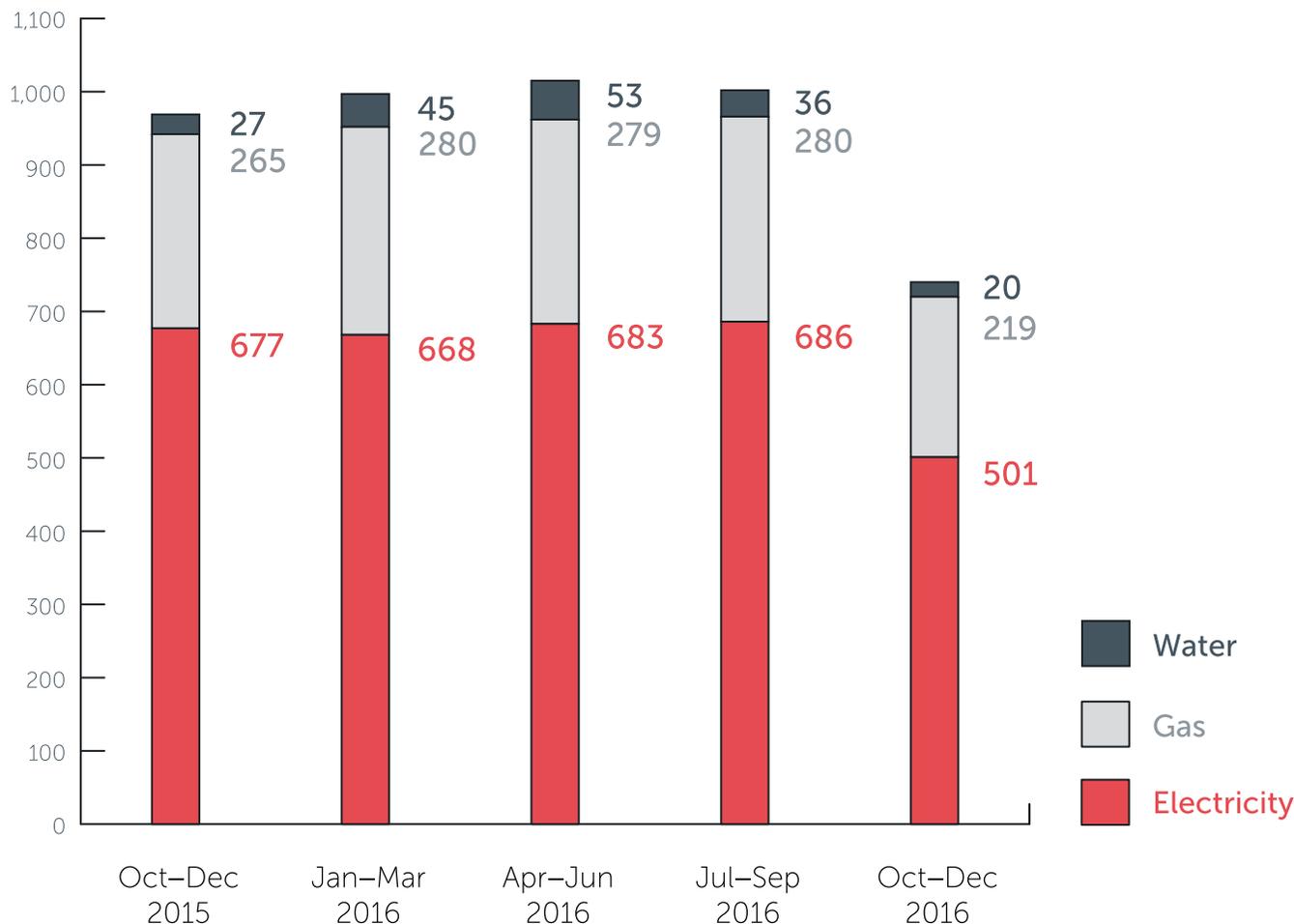
New credit collection sub-issue

In July 2016, EWOV added a new credit collection issue category: retailer debt collection. This helps differentiate between third-party debt collection cases and companies' internal debt collection cases.

Figure 9 shows trends in collection cases over the last five quarters. As illustrated, EWOV collection cases were fairly consistent between the October-December 2015 quarter and the July-September 2016 quarter, before dropping 26% in the current reporting period. Compared with the October-December 2015 quarter, cases were down 23% this quarter. One of the main drivers of the substantial reduction in collection cases was a 39% decrease (153 cases) in electricity debt collection agency cases between the last quarter and this reporting period.

FIGURE 9.

Electricity, gas and water collection cases received by quarter, October–December 2015 to October–December 2016

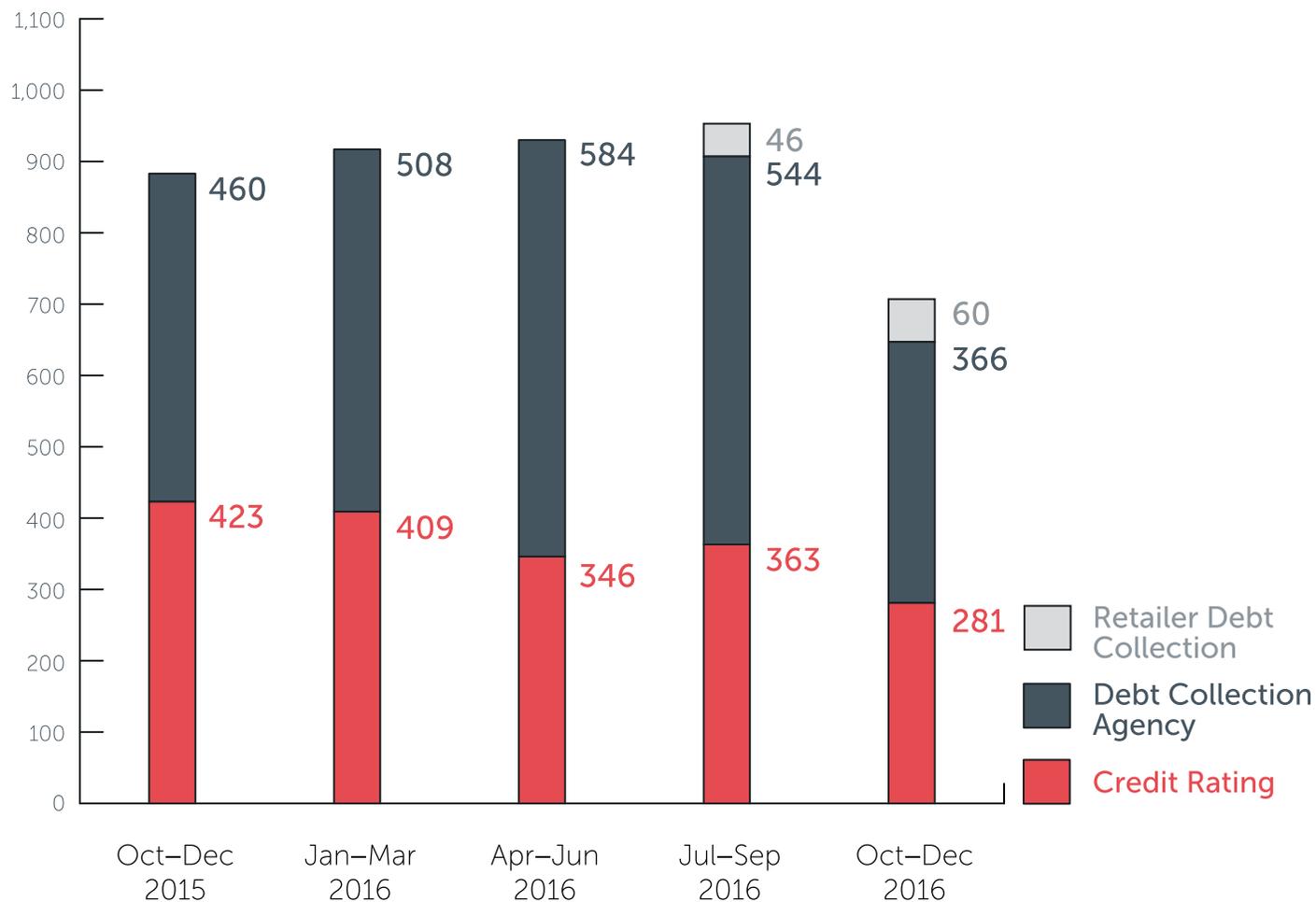


Note: We also received 7 Dual Fuel cases and 2 LPG cases in this reporting period, which have not been included in this graph.

Most collection cases concern credit default listings, debt collection agency activity or retailer debt collection activity. EWOV also has an 'other' sub-issue category to capture any collection cases that do not fall into the more specific sub-issue categories. **Figure 10** shows trends for these three sub-issues between 1 September 2015 and 31 December 2016.

FIGURE 10.

Debt collection and credit rating cases received by quarter, October–December 2015 to October–December 2016



Outcomes

During the October-December 2016 quarter, we closed 140 collection complaints at RTR or Investigation – 64 fewer cases than last quarter. **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 2016

OUTCOME	NO.	%
Written confirmation that credit rating not affected	67	48
Removal of default listing	53	38
Payment plan	41	29
Customer service gesture	26	19
Debt waiver (full)	26	19
Payment extension	15	11
Debt waiver (partial)	8	6
Referral to hardship program	7	5

Of the 140 credit collection cases, 67 involved customers' credit ratings being affected. Of these 67 defaults, 79% (53 cases) were removed as part of the resolution of the complaint – up 16 percentage points on last quarter. In most instances, the default is removed because EWOV's Investigation found that the default was not listed correctly. However, in some circumstances where it is less clear if the correct process was followed prior to listing the default, the company may offer to remove it to help facilitate the resolution of the complaint. EWOV has seen the trend of a high number of credit defaults being incorrectly listed by companies, which is a concern for EWOV due to the potentially large detrimental impact that it has on customers. An incorrect listing on customers' credit files can wrongly prevent them from accessing finance for homes and cars, and can even affect a customer's ability to change energy retailer or enter a new phone contract.

Customers who complain to EWOV about incorrect default listings are often seeking written confirmation that their credit rating has not been wrongly affected. This written confirmation was provided in 48% of credit default cases, the same as last quarter.

A payment to recognise customer service issues was made in 19% of cases, up one percentage point compared with the previous quarter. In 19% of cases, the customer's debt was waived in full (down from 24% last quarter) and 6% of customers had their debt partially waived – up three percentage points from last quarter.



Case study

A customer was default listed for gas and electricity debts after not receiving bills or default notices due to a serious illness and extended recovery time - 2016/19156 and 2016/19165

The issue

The customer had become seriously ill which required her to take three months off work in 2015. She had her work email set as her preferred contact method with her electricity and gas retailer for her old property that she had moved out of in November 2014. She said she had paid the final bills for this property. However, this was not the case and the retailer started credit collection processes attempting to contact the customer via her work email in mid-2016 while she was unwell and away from work.

In 2016, the customer applied for finance and was surprised to find out that she had two default listings on her credit file from her energy retailer. She contacted the energy retailer and it asked her to provide a copy of her medical certificate to substantiate that she had not in fact been at work and did not receive the credit default warning notices. The customer provided this documentation but did not hear back from her retailer. She contacted EWOV on 1 September 2016 and an Assisted Referral was raised. During this process, the retailer advised the customer that the defaults would not be removed as the required warning notices were issued. The customer recontacted EWOV and we escalated the matter to an Investigation.

The Investigation

As part of the Investigation, we reviewed all of the notices, contact notes and billing to ensure that all of the required warning notices were sent to the customer. This confirmed that they had been issued correctly. We asked the customer to provide the medical certificate to substantiate that she was not at work at the time the notices were issued. We discussed this with the retailer.

The outcome

The retailer agreed to remove the two default listings from the customer's credit file due to the extenuating circumstances involved and confirmed the balances had already been paid. The customer was satisfied and the case was closed.

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.⁶ 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.

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 that both 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 21). 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 recontact EWOV

Customers sometimes recontact 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.

⁶ 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.