

QUARTERLY EWOV

AFFORDABILITY REPORT

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3,459

CREDIT CASES

In the July to September 2015 quarter.

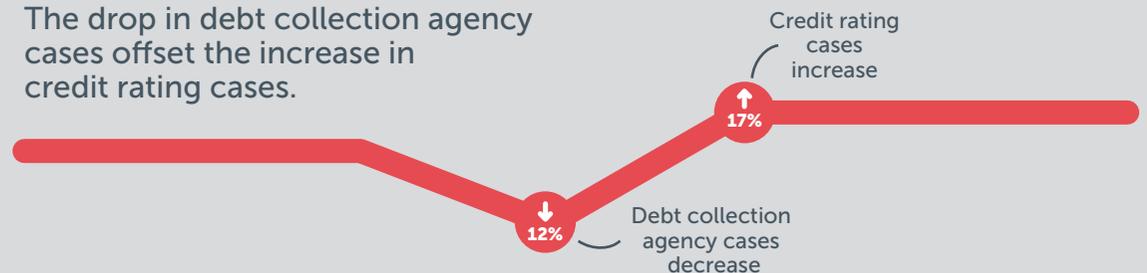
12%
Compared to last quarter

Key contributors to the increase between the two quarters



Collection cases remained static

The drop in debt collection agency cases offset the increase in credit rating cases.



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 dropped by 19% over the 2014-15 financial year. However, a 12% increase in affordability cases was recorded in the first quarter of the 2015-16 financial year, with credit cases climbing compared to the previous quarter.

Cases

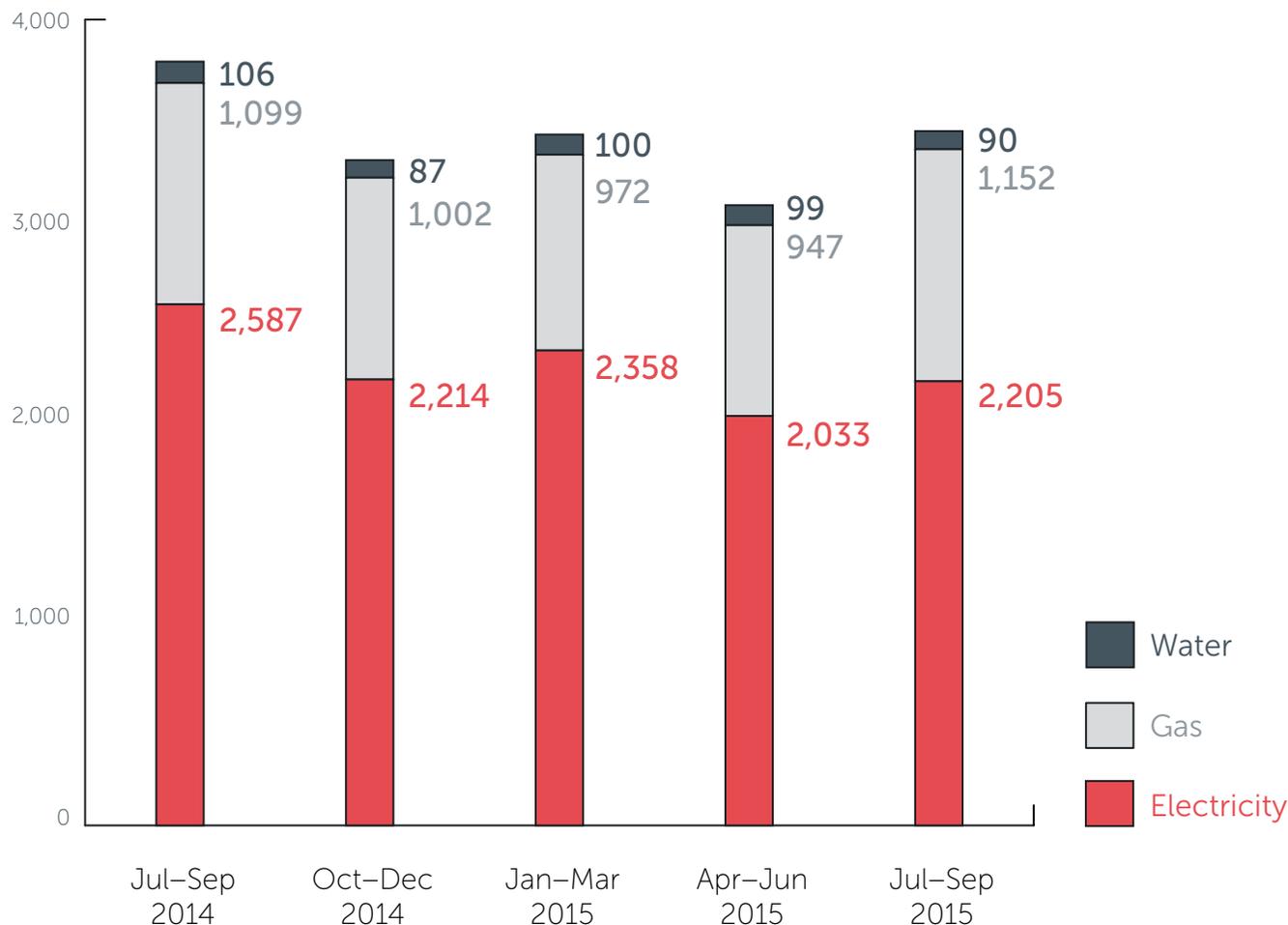
In the July–September 2015 quarter, we received 3,459 credit cases. **Figure 1** shows trends in electricity, gas and water credit cases over the last five quarters.

As **Figure 1** shows, credit cases increased by 12% between the April–June 2015 and July–September 2015 quarters. Cases in the current reporting quarter were down 9% compared to the number received in the July–September 2014 quarter.

The 12% increase in credit cases between the last two quarters reflects the 8% uplift in total EWOV cases received over the same period.

FIGURE 1.

Electricity, gas and water credit cases received by quarter, July–September 2014 to July–September 2015



The proportion of EWOV cases primarily about a credit issue has increased gradually but consistently over several quarters, except in the the April–June 2015 quarter where a small drop was recorded. However, the proportion credit cases compared with the total volume of EWOV cases increased by two percentage points in the July–September 2015 quarter to the highest level ever recorded – 31% of total EWOV cases (Table 1).

Case receipt

Figure 2 shows how EWOV handled the 3,459 credit cases received this quarter¹.

In the July to September 2015 quarter, the percentage of cases resolved at each level remained consisted with the previous quarter’s results. The majority of cases (69%) were handled as Referrals. The proportion of Investigations remained the same as the previous quarter (26%), however, they increased by 15% overall to 915 cases².

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

2 The remaining 4% of cases were handled via Real Time Resolution.

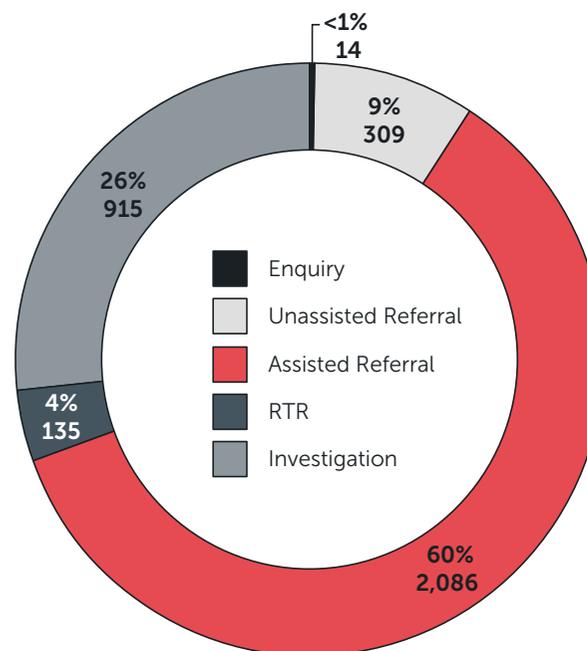
TABLE 1.

Credit cases as a percentage of total EWOV cases, July–September 2014 to July–September 2015

	JUL–SEP 2014	OCT–DEC 2014	JAN–MAR 2015	APR–JUN 2015	JUL–SEP 2015
Credit cases	3,799	3,310	3,430	3,087	3,459
Total cases	16,132	12,925	11,285	10,470	11,275
%	24%	26%	30%	29%	31%

FIGURE 2.

Case stage, credit cases received July–September 2015



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 bills³. Payment difficulties is often a secondary issue in EWOV disconnection/restriction cases, but we also receive cases that are primarily about payment difficulties.

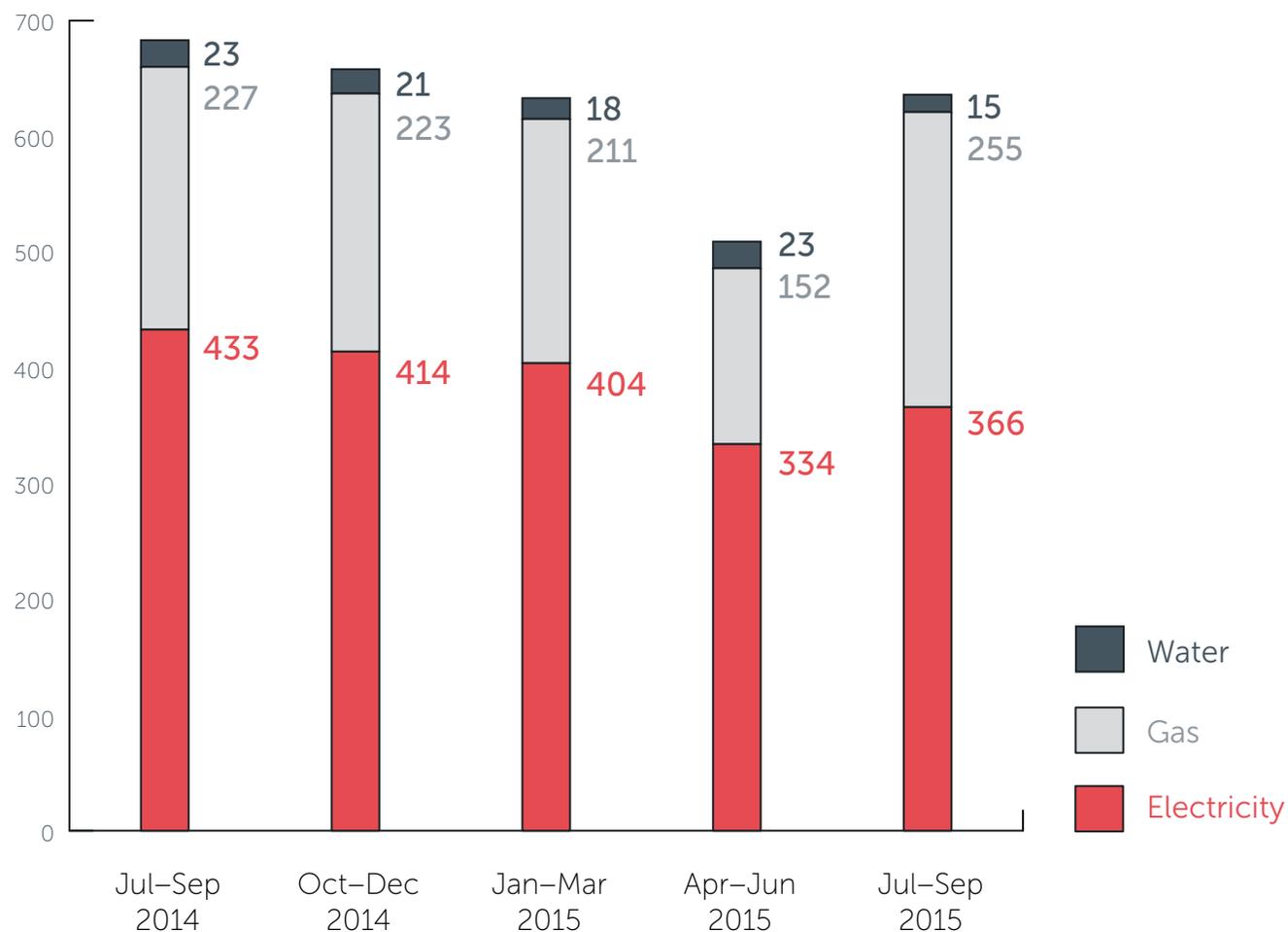
Over the July–September 2015 quarter, we received 645 payment difficulties cases, up 26% from 511 cases in the previous quarter. **Figure 3** shows trends in payment difficulties cases over the last five quarters.

Payment difficulties cases had a higher percentage increase than overall credit cases between the April–June 2015 and July–September 2015 quarters, climbing 25% to 636 cases⁴. The increase was largest for gas payment difficulties cases, up 68% compared to the prior quarter; electricity cases also rose by 10%.

Water payment difficulties cases bucked the energy trend and decreased by 8 cases, remaining very low compared to energy, and making up only 2% of total payment difficulties cases (down three percentage points since the April–June 2015 quarter).

FIGURE 3.

Electricity, gas and water payment difficulties cases received by quarter, July–September 2014 to July–September 2015



³ Refer to the Glossary for a list of payment difficulties sub-issues.

⁴ Dual fuel cases are not included in Figure 3.

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

Payment difficulties cases involving account holder arrears increased by 42% between the April–June 2015 and July–September 2015 quarters, recording 217 cases (up from 153 cases). This maintained the trend seen in the prior quarter where it accounted for one third of all payment difficulties cases. Account holder arrears cases have increased by 9% over the five quarters from July–September 2014 to July–September 2015. Payment plan instalment cases, which make up the largest proportion of payment difficulties cases (38%), have also followed the account holder arrears trend, increasing by 6% over the five-quarter period.

Outcomes

During the July–September 2015 quarter, EWOV closed 118 payment difficulties complaints at Real Time Resolution (RTR) or Investigation.

In the July–September 2015 quarter, we saw increases in some of the most common outcomes⁵. Over half of all customers (56%) were referred to the retailer’s hardship program, up eight percentage points from 48% in the previous quarter. In 64% of closed cases, a payment plan was negotiated, down from 67% in the April–June 2015 quarter, but in line with the 64% seen in the January–March 2015 quarter.

⁵ Cases can have one or more outcomes.

FIGURE 4.
Payment difficulties cases received by sub-issue, July–September 2015

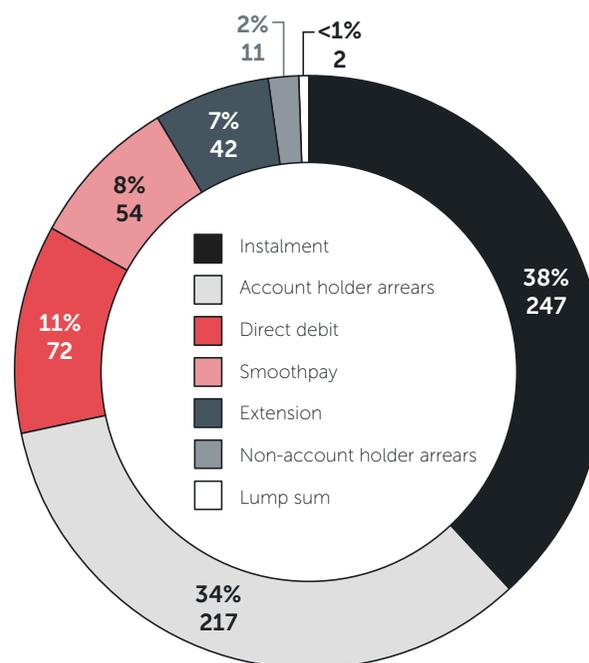


TABLE 2.

Selected outcomes, closed payment difficulties complaints, July–September 2015

OUTCOME	NO.	%
Payment plan	75	64%
Referral to hardship team	66	56%
Extension	11	9%
Billing adjustment	8	7%
Debt waiver (partial)	5	4%
Fee waiver	3	3%
Debt waiver (full)	3	3%
Customer Service Gesture	0	0%



Case study

Received on 3 March 2015 as an Assisted Referral, moved to an Investigation on 17 June 2015 and resolved (conciliation) on 27 August 2015.

The Issue

Mr M was experiencing financial hardship and had been paying \$35.00 per fortnight to his gas retailer on its hardship program. However, in early 2015 the retailer contacted Mr M and advised that the fortnightly payments needed to increase to \$50.00 per fortnight due to higher usage over winter. He advised the retailer that he could not afford to pay that amount as he was on a limited disability pension. Mr M and the retailer were not able to agree on a payment plan, so Mr M contacted EWOV on 3 March 2015 and an Assisted Referral was raised.

During the Assisted Referral, the retailer referred Mr M to a financial counsellor, however, he said he was not able to secure an appointment for a financial assessment. A new gas bill was issued while Mr M was liaising with the retailer which showed that the consumption had increased slightly. Mr M had started to pay \$40 per fortnight, but due to the increased usage, the retailer wanted Mr M to increase payments to \$56.00 per fortnight to cover ongoing consumption, which he advised he was not able to do.

Mr M and the retailer again could not arrange an agreeable payment plan, so he recontacted EWOV on 17 June 2015. Due to the complexity and the need for EWOV to independently assess Mr M's capacity to pay as he could not pay for ongoing consumption, the case was moved to an Investigation.

The Investigation

EWOV requested all of the records of Mr M's participation in the retailer's hardship program which confirmed that he had been making regular payments toward the account. EWOV reviewed historical billing and confirmed with the retailer that Mr M's ongoing gas consumption was \$56.00 per fortnight. The retailer advised that a payment plan to cover consumption and arrears would be \$62.00 per fortnight.

EWOV's financial assessor completed a financial assessment with Mr M, reviewing his income and expenditure. This showed that Mr M had a small capacity to increase payments toward the gas account if some small gains were made with increased energy efficiency. EWOV confirmed that Mr M was receiving all relevant concessions and that he had received a Utility Relief Grant Scheme (URGS) payment of \$500.00 in November 2014.

The Outcome

The retailer accepted EWOV's financial assessor's recommendation of a \$50.00 per fortnight payment plan for two months. Mr M had already started to pay \$50 per fortnight via Centrepay during EWOV's Investigation and said he would take steps to reduce his gas and electricity consumption in line with his capacity to pay. The retailer provided Mr M with energy efficiency information to assist with this. The retailer confirmed that its hardship team would contact Mr M in two months to review the payment plan and his consumption around that time. Mr M was satisfied with the resolution and the case was closed.

DISCONNECTION AND RESTRICTION

EWOV “disconnection/restriction” cases concern electricity and gas disconnection or restriction of water supply for non-payment⁶. 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

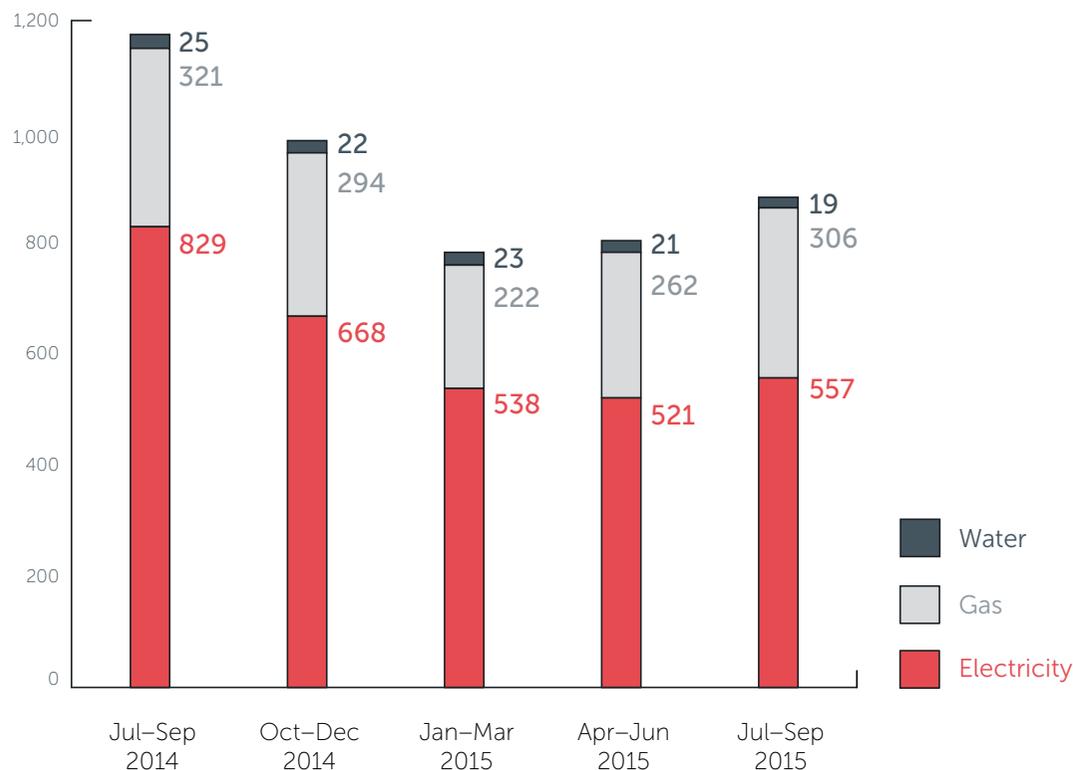
EWOV received 882 imminent disconnection/restriction cases in the July–September 2015 quarter, up 10% from 804 cases in the April–June 2015 quarter. Almost all (98%) of these cases were about imminent energy disconnection – up one percentage point on the previous quarter.

Figure 5 shows trends in electricity, gas and water imminent disconnection/restriction cases over five quarters. After decreasing by 33% over the three quarters from July–September 2014 to January–March 2015, imminent disconnection cases went up slightly in the April–June 2015 quarter and recorded a 10% increase in the current reporting period. However, imminent disconnection/restriction cases are down 25% compared to the same time in 2014.

As noted in last quarter’s report, gas imminent disconnection cases increased sharply – a trend seen again this quarter – increasing by 17%. Water-related imminent restriction cases fell 10% this quarter and recorded the lowest number over the five-quarter period.

FIGURE 5.

Electricity, gas and water imminent disconnection/restriction cases received by quarter, July–September 2014 to July–September 2015



⁶ The equivalent process for LPG is the stopping of deliveries. These cases are received in low volumes and are included in gas disconnection figures in this report.

Actual disconnection/restriction

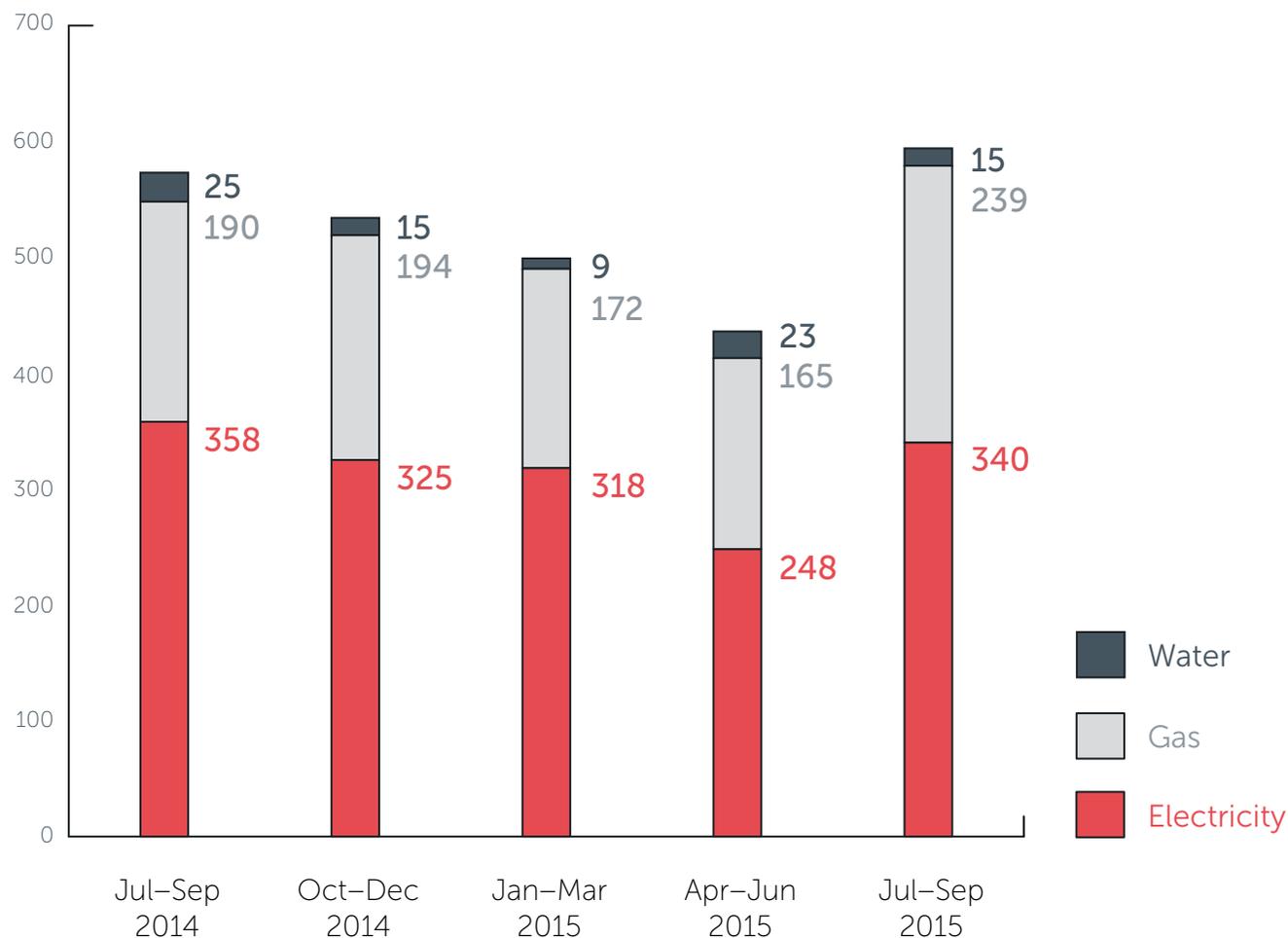
During the July–September 2015 quarter, we received 594 actual disconnection/restriction cases, up 36% on the previous quarter and the highest number seen over the last five quarters. Of these, 97% concerned electricity or gas – up two percentage points on last quarter.

Figure 6 shows trends in actual disconnection/restriction cases between the July–September 2014 and July–September 2015 quarters. Reversing a downward trend seen over four preceding successive quarters, actual disconnection/restriction cases increased by 36% in the current reporting period. This increase was mainly driven by energy; electricity cases increased 37% and gas cases went up by 45% compared to the previous quarter.

Over the five-quarter period, water restrictions have fluctuated while remaining at relatively low levels overall. In the July–September 2015 quarter, there were 15 actual water restriction cases, which represented a 35% drop from the 23 cases recorded in the April–June 2015 quarter. Water actual restriction cases in the current reporting period were down 40% compared to the same period in 2014.

FIGURE 6.

Electricity, gas and water actual disconnection/restriction cases by quarter, July–September 2014 to July–September 2015



Outcomes

During the July–September 2015 quarter, we closed 536 actual and imminent disconnection/restriction complaints at RTR or Investigation, and completed 457 Wrongful Disconnection Payment (WDP) assessments⁷.

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 457 WDP assessments we completed during the July–September 2015 quarter.

Almost half of EWOV's WDP assessments resulted in a payment being made to the customer. In 30% of cases, the retailer agreed to make a payment equivalent to the WDP without admitting any breach – up nine percentage points from the previous quarter. In a further 19% of WDP cases, the retailer accepted EWOV's assessment that a

breach had occurred and a WDP was payable – down eight percentage points from the April–June 2015 quarter. For most of the remaining cases, a WDP was either not payable because the retailer had complied with Energy Retail Code requirements (33%), or because WDP was not applicable (18%). One case was referred to the Essential Services Commission for a decision.

Other payments and waivers

Table 3 shows other payments and waivers agreed in the 536 disconnection/restriction cases resolved during the July–September 2015 quarter. These are separate (and potentially in addition) to any WDPs applicable.

Customers received payments to recognise customer service issues in 26% of complaints – down four percentage points on the previous quarter; however, this was the most common payment or waiver outcome. Billing was adjusted in 15% of cases – up two percentage points since last quarter, and one or more fees were waived for 5% of customers – down four percentage points.

FIGURE 7.

Wrongful Disconnection Payment assessment outcomes, July–September 2015

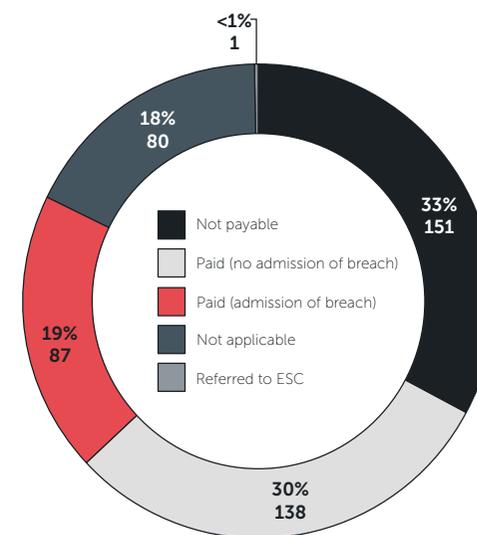


TABLE 3.

Payments and waivers, closed disconnection/restriction complaints, July–September 2015

OUTCOME	NO.	%
Customer Service Gesture	140	26%
Billing adjustment	81	15%
Fee waiver	29	5%
Debt waiver (full)	12	2%
Debt waiver (partial)	9	2%
Guaranteed Service Level payment	1	<1%
Compensation for losses	0	0%

⁷ 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 complaint itself is closed.

Payment plans and extensions

A payment plan or extension was agreed in 65% of closed disconnection/restriction complaints during July–September 2015, down one percentage point on the April–June 2015 quarter. **Table 4** shows payment plan and extension outcomes.

A payment plan covering both arrears and ongoing consumption was the most common outcome (27%), but in many cases we helped the customer and their company to negotiate a payment plan that covered consumption only (18%) or arrears only (12%). More limited payment plans such as these may be appropriate where, for example, a change in circumstances is anticipated, or as an intermediate step while the customer receives other assistance to reduce their energy consumption to a level that matches their capacity to pay.

Hardship program participation

In 207 (39%) of the 536 actual and imminent disconnection/restriction complaints closed in the July–September 2015 quarter, the customer was participating in the company’s hardship program. This was an increase of five percentage points from the previous quarter. This includes customers already participating in hardship programs and those placed in the program as part of the resolution of the complaint (sometimes after having been excluded previously).

Arrears at closure

Most customers (79%) owed arrears at the closure of their disconnection/restriction complaint. For those with arrears owing, the median debt at closure was \$1,223.88.

TABLE 4.

Payment plans and extensions, closed disconnection/restriction complaints, July–September 2015

OUTCOME	NO.	%
None/not applicable	185	35%
Payment plan for arrears and consumption	144	27%
Payment plan for consumption only	94	18%
Payment plan for arrears only	63	12%
Extension for arrears	50	9%
Total	536	100%



Case study

Received on 11 August 2015 as an Investigation and resolved (conciliation) on 27 August 2015

The Issue

Mr T's electricity and gas accounts were set up in mid-2014. However, Mr T said that due to a temporary hardship situation he had not made any payments towards the accounts for about eight months despite having standard payment plans in place. The energy retailer had offered hardship assistance to Mr T but he advised it that he did not need assistance and that his payment difficulties were temporary. As no payments were received, the energy retailer disconnected Mr T's electricity and gas supplies. Mr T had contacted the retailer about the disconnections but was unable to arrange for payment and reconnection of the services. Mr T contacted EWOV on 11 August 2015 and due to the complexity involving multiple disconnections, the cases were registered as Investigations.

The Investigation

EWOV arranged for Mr T's electricity and gas to be reconnected on the same day. During the Investigation, EWOV reviewed all of the contact notes, account reconciliation and payment history. We confirmed that Mr T was receiving all relevant concessions, including the Annual Electricity Concession, Winter Energy Concession and the Service to Property Concession. The energy retailer advised that Mr T was on the best available rates to keep ongoing costs down. Mr T had received URGS in November 2014 for both his electricity and gas accounts and was eligible to reapply in November 2016. A review of historical billing showed that Mr T was using \$25.00 per fortnight in electricity and \$26.00 per fortnight in gas. EWOV also assessed whether the disconnections of Mr T's electricity and gas were wrongful under the Energy Retail Code.

The Outcome

Mr T accepted the energy retailer's offer of fortnightly payments of \$25.00 for electricity and \$26.00 for gas on its hardship program. Mr T advised that he would set up the payment plans via Centrepay. The energy retailer offered to assist Mr T with energy efficiency information, referral to a financial counsellor and other hardship assistance. The energy retailer also said it will review the accounts in three months to make sure that the payment plans were continuing to cover ongoing electricity and gas consumption. The energy retailer said that if Mr T was able to maintain regular payments it may be able to offer partial debt waivers to assist with reducing the account balances.

EWOV found that the disconnections met the requirements of the Energy Retail Code and therefore Wrongful Disconnection Payments (WDPs) were not applicable. Mr T was satisfied with the outcome and the cases were closed.

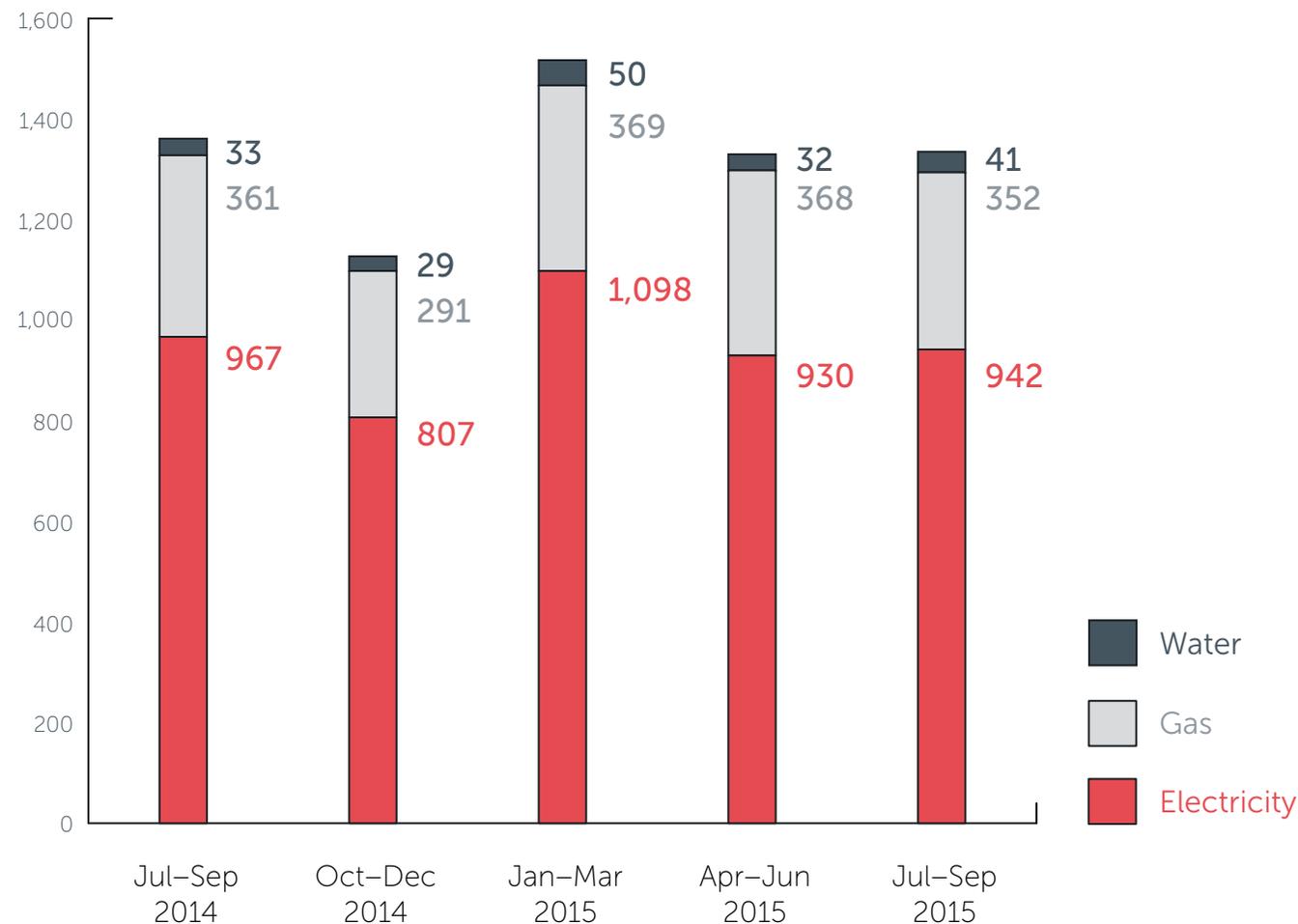
DEBT COLLECTION AND CREDIT DEFAULT LISTINGS

EWOV's "collection" case category includes cases about debt collection agency activity and credit default listings related to account arrears. In the July–September 2015 quarter, EWOV received 1,338 collection cases⁸. **Figure 8** shows trends in collection cases over the last five quarters.

As illustrated in the **Figure 8**, EWOV collection cases have fluctuated over the five-quarter period. Cases in the July–September 2015 were in line with the previous quarter following a large spike in the January–March 2015 quarter. Compared with last quarter, the July–September 2015 quarter saw a slight increase (1%) in electricity collection cases, a 4% reduction in gas cases, and a 28% increase in water cases, albeit from a low base of 32 cases.

FIGURE 8.

Electricity, gas and water collection cases received by quarter, July–September 2014 to July–September 2015



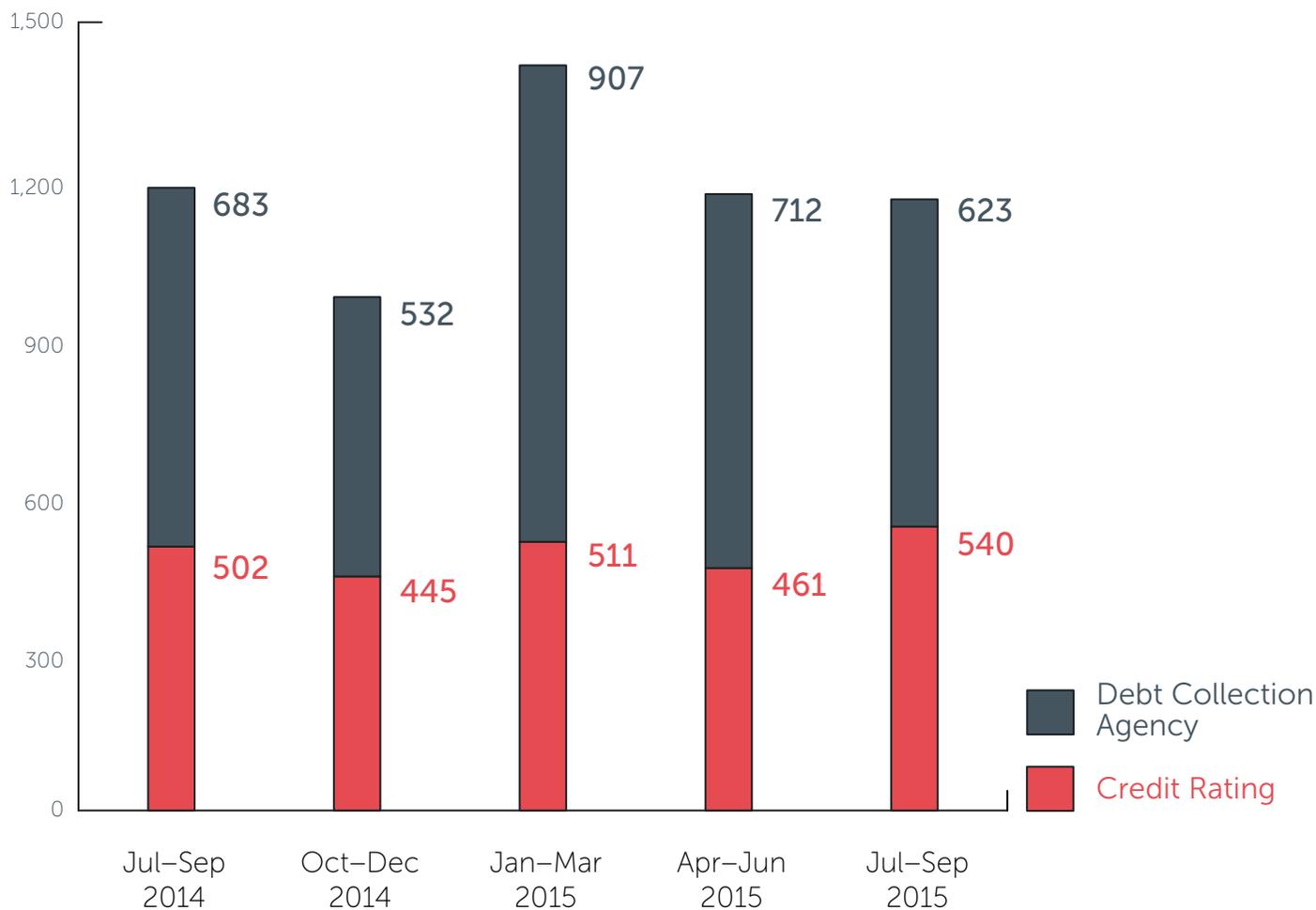
⁸ This includes three dual fuel cases.

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.

In the April to June 2015 quarter, we reported a welcome 21% decrease in debt collection agency cases following a significant 71% spike in the January–March 2015 quarter. This reporting period we welcome another 12% reduction in debt collection agency cases. However, we observed an uplift in credit rating cases which increased by 17% compared to the last quarter and are up 8% compared to the same period in 2014.

FIGURE 9.

Debt collection and credit rating cases received by quarter, July–September 2014 to July–September 2015



Outcomes

During the July–September 2015 quarter, we closed 304 collection complaints at RTR or Investigation. **Table 5** shows some of the outcomes agreed as part of the resolution of these complaints.

In 36% of these cases, a default listing was removed as part of the resolution of the complaint – down two percentage points on last quarter. 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 48% of cases, up 18 percentage points.

A payment to recognise customer service issues (median value \$250.00) was applied in 20% of cases. In 19% of cases, the customer's debt was waived, usually in full. 16% of customers received an extension to pay off arrears, and a further 7% negotiated a payment plan.

TABLE 5.

Selected outcomes, closed collection complaints, July–September 2015 quarter

OUTCOME	NO.	%
Written confirmation that credit rating not affected	146	48%
Removal of default listing	108	36%
Customer Service Gesture	61	20%
Debt waiver (full)	53	17%
Extension	48	16%
Payment plan	20	7%
Referral to hardship team	7	2%
Debt waiver (partial)	6	2%



Case study

Opened 26 August 2015 – resolved (conciliation) on 31 August 2015

The issue

Ms M vacated a property in August 2014 and contacted her energy retailer to request a final bill be issued to her new address. She made contact with the retailer several months later when she had not yet received the final bill and it agreed to send the bill out to her, ensuring that she was only charged to the date of vacating the premises.

Some time later, Ms M received a letter from a debt collection agency in August 2015 requesting payment of \$240.28 outstanding from the previous property.

Ms M contacted her retailer as she had thought the matter had been addressed. After she continued to receive collection calls and letters, she contacted EWOV for assistance.

The Investigation

The retailer confirmed that it had been in contact with Ms M, however, the final bill for the previous property had been referred in error to a debt collection agency. The retailer advised that this was due to it not sending the final bill to Ms M's new address.

The retailer confirmed that her credit file had not been affected and that collection activity would cease immediately.

The outcome

The retailer apologised for any inconvenience the issue had caused Ms M and confirmed that the collection activity had been withdrawn completely with no adverse affects to her credit file or rating. The retailer confirmed that the outstanding amount of \$240.24 had been waived and the account had been finalised with a nil balance. Ms M was satisfied with the outcome of the Investigation 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.⁹ 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 19). 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.

⁹ 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.