

QUARTERLY EWOV

AFFORDABILITY REPORT

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SELECTED OUTCOMES, CLOSED COLLECTION COMPLAINTS

In the April to June quarter we took fewer complaints about affordability issues.

3,087

credit cases



10%
Compared to last quarter



17%
Compared to this time last year

Water cases remained steady...



100

Jan-Mar 2015

99

Apr-Jun 2015

... but in energy, there were decreases almost across the board.



Payment difficulties
▼ 4%

Apr-Jun 2015 compared to last quarter

Disconnection
▼ 12%

Apr-Jun 2015 compared to last quarter

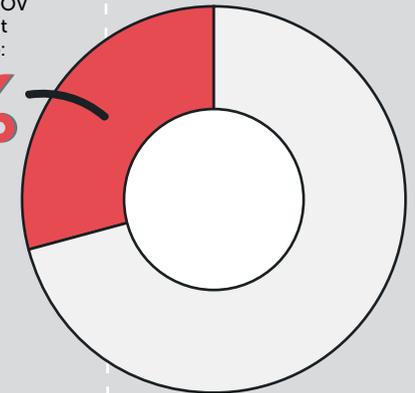
Collection
▼ 21%

Apr-Jun 2015 compared to last quarter

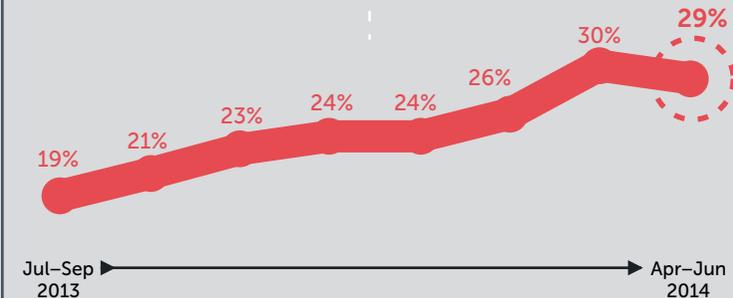
What did all these decreases add up to?

The share of total EWOV cases about a credit issue fell slightly to:

29%



... reversing a long-standing trend.



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 decreased between the last two quarters, continuing an ongoing downward trend.

Cases

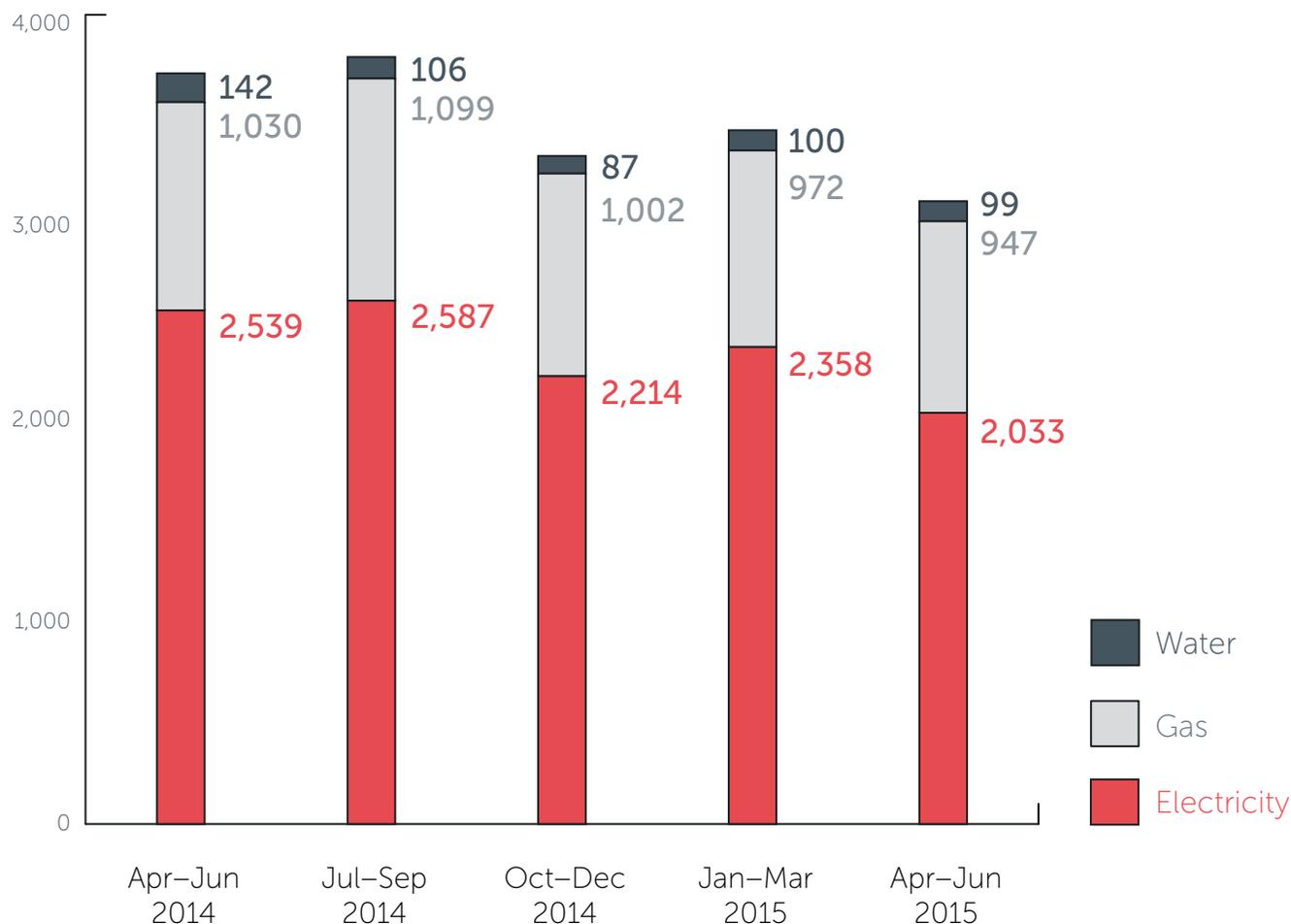
In the April–June 2015 quarter, we received 3,087¹ credit cases. **Figure 1** shows trends in electricity, gas and water credit cases over the last five quarters.

As **Figure 1** shows, credit cases decreased by 10% between the January–March 2015 and April–June 2015 quarters. Cases in the current reporting quarter were at 83% of the number received in the April–June quarter last year.

The decrease in credit cases between the last two quarters reflects a 14% (325 case) drop in electricity credit cases, although gas and water cases also decreased slightly – by 3% and 1% respectively.

FIGURE 1.

Electricity, gas and water credit cases by quarter, April–June 2014 to April–June 2015



¹ Includes dual fuel cases.

The proportion of EWOV cases primarily about a credit issue has increased gradually but consistently over several quarters, but this trend did not continue into the April–June 2015 quarter. Instead, credit as a proportion of total EWOV cases dropped very slightly to 29% (Table 1).

TABLE 1.
Credit cases as a percentage of total EWOV cases, April–June 2014 to April–June 2015

	APR–JUN 2014	JUL–SEP 2014	OCT–DEC 2014	JAN–MAR 2015	APR–JUN 2015
Credit cases	3,724	3,799	3,310	3,430	3,087
Total cases	15,499	16,132	12,925	11,285	10,470
%	24%	24%	26%	30%	29%

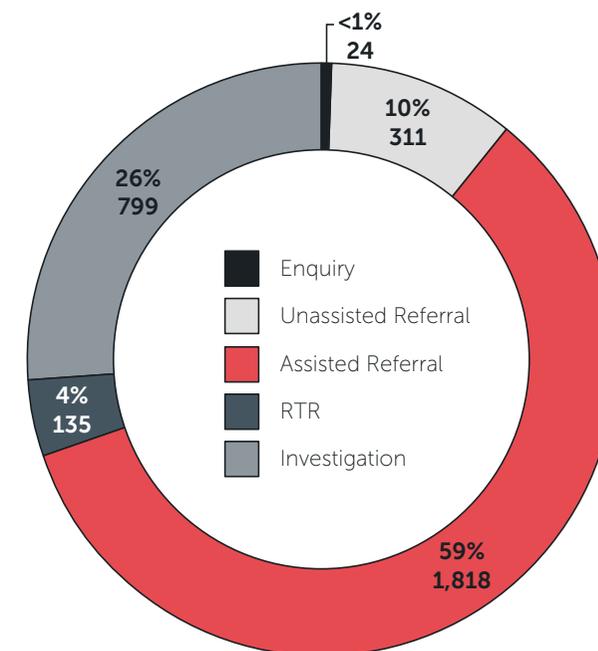
Case receipt

Figure 2 shows how EWOV handled the 3,087 credit cases received this quarter.²

In the April–June 2015 quarter, the percentage of cases resolved at each level remained consistent with the previous quarter’s results. Most cases (69%) were dealt with as Referrals, and 26% (799 cases) were handled as Investigations.

² Some of these cases will move to a different case stage before a resolution is reached.

FIGURE 2.
Case stage, credit cases received April–June 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 bills.³ 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.

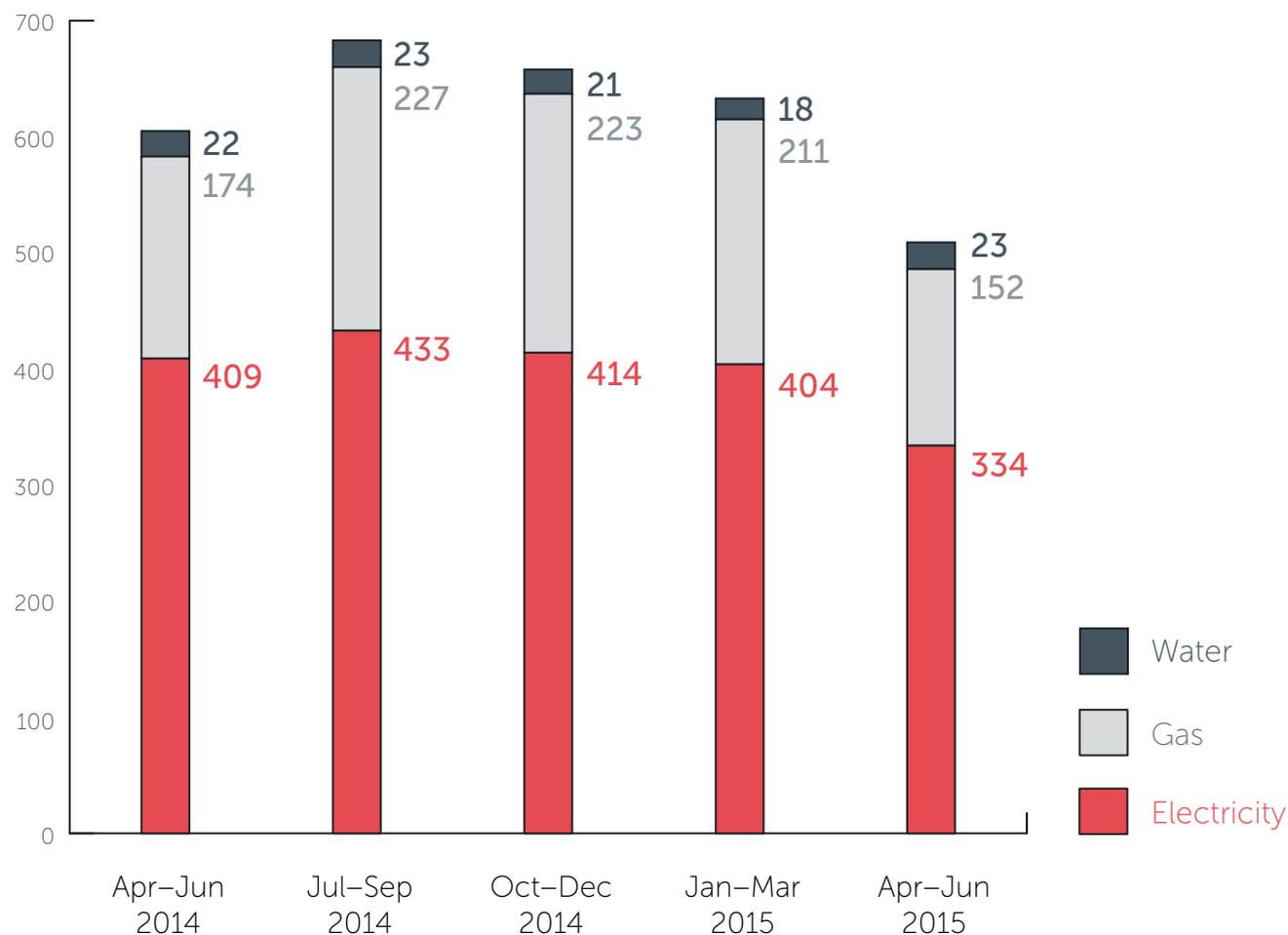
Over the April–June 2015 quarter, we received 511⁴ payment difficulties cases. **Figure 3** shows trends in payment difficulties cases over the last five quarters.

Payment difficulties cases decreased more than overall credit cases between the January–March 2015 and April–June 2015 quarters, falling 19%. The decrease was largest for gas payment difficulties cases, down 28%; electricity cases also dropped 17%.

Water payment difficulties cases increased by 5 cases, but remained very low comparatively, making up only 5% of total payment difficulties cases.

FIGURE 3.

Electricity, gas and water payment difficulties cases by quarter, April–June 2014 to April–June 2015



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

⁴ Includes dual fuel cases.

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

Account holder arrears cases increased by 13% between the January–March and April–June 2015 quarters, reaching 153 cases – or almost one in three payment difficulties cases – in the current quarter. Account holder arrears cases have fallen only 3% over the five quarters from April–June 2014 to April–June 2015. Payment plan instalment cases, which make up the largest proportion of payment difficulties cases, have also remained fairly steady, decreasing only 5% over the same five-quarter period.

Outcomes

During the April–June 2015 quarter, EWOV closed 125 payment difficulties complaints at RTR or Investigation.

In the April–June 2015 quarter, we saw increases in some of the most common outcomes. In 67% of closed cases, a payment plan was negotiated, up from 64% in the January–March 2015 quarter. Nearly half of customers (48%) were referred to the retailer’s hardship program, up from 44% in the previous quarter, and around one-third 32% received a Customer Service Gesture, an increase from 22% in the January–March 2015 quarter.

FIGURE 4.
Payment difficulties cases by sub-issue, April–June 2015

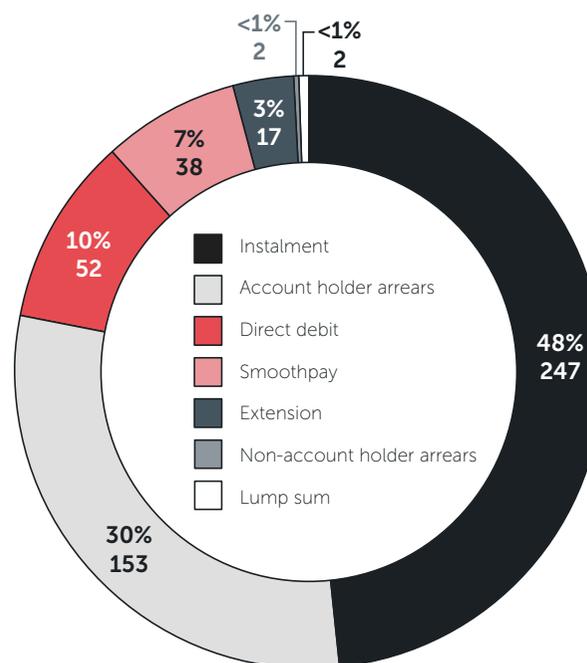


TABLE 2.

Selected outcomes, closed payment difficulties complaints, April–June 2015

OUTCOME	NO.	%
Payment plan	84	67%
Referral to hardship team	60	48%
Customer Service Gesture	40	32%
Extension	13	10%
Billing adjustment	7	6%
Fee waiver	2	2%
Debt waiver (partial)	2	2%
Debt waiver (full)	3	2%

DISCONNECTION AND RESTRICTION

EWOV “disconnection/restriction” cases concern electricity and gas disconnection or restriction of water supply for non-payment.⁵ 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”.

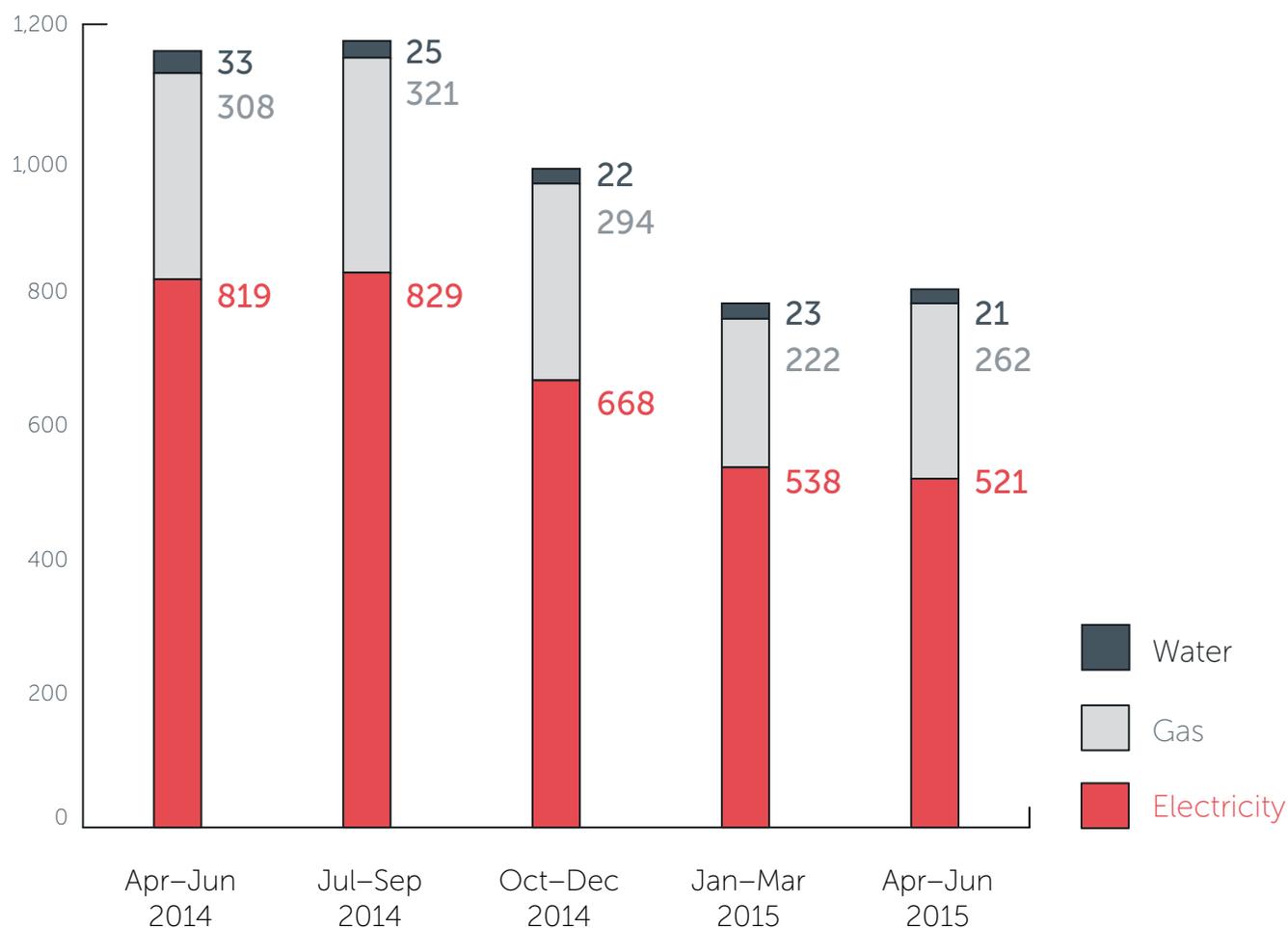
Imminent disconnection/restriction

EWOV received 804 imminent disconnection/restriction cases in the April–June 2015 quarter. Almost all (97%) of these cases were about energy disconnection.

Figure 5 shows trends in electricity, gas and water imminent disconnection/restriction cases over five quarters. After decreasing markedly over the three quarters from July–September 2014 to January–March 2015, imminent disconnection cases were up slightly in the current reporting quarter – 3% higher than January–March 2015 levels. Gas imminent disconnection cases rose more markedly, increasing 18% (or 40 cases) between the January–March 2015 and April–June 2015 quarters.

FIGURE 5.

Electricity, gas and water imminent disconnection/restriction cases by quarter, April–June 2014 to April–June 2015



⁵ 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

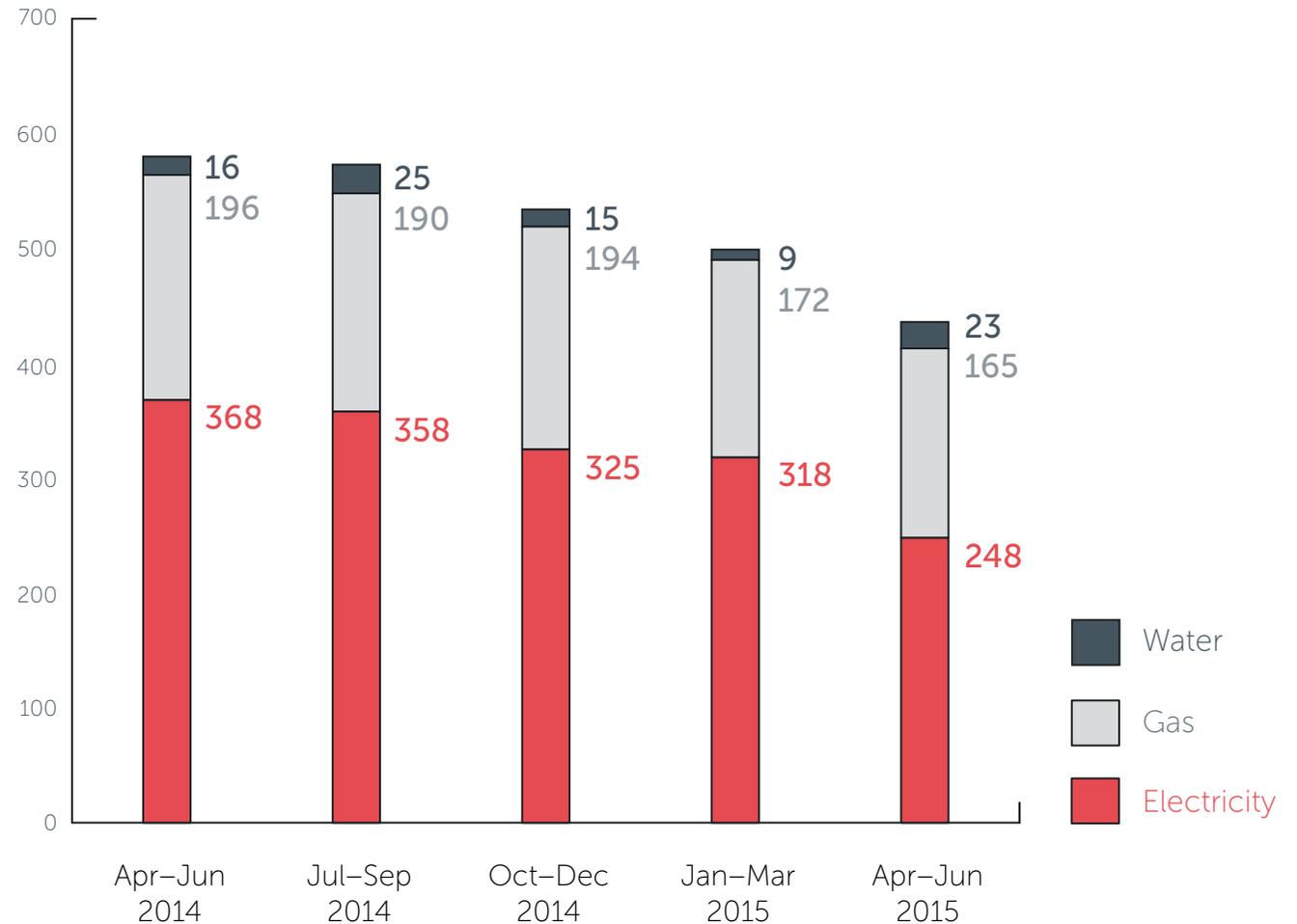
During the April–June 2015 quarter, we registered 436 actual disconnection/restriction cases, of which 95% concerned electricity or gas.

Figure 6 shows trends in actual disconnection/restriction cases between the April–June 2014 and April–June 2015 quarters. Contrasting with the small increase in imminent disconnection/restriction cases, pleasingly, actual disconnection/restriction cases continued to trend downwards in the current reporting quarter, dropping 13% between the January–March and April–June 2015 quarters. Gas disconnection cases fell less substantially (4%) than electricity disconnection cases (22%).

Over the five-quarter period, water restrictions have fluctuated while remaining at low levels overall. In the April–June 2015 quarter, actual water restriction cases spiked, increasing 156% compared to the January–March 2015 quarter.

FIGURE 6.

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



Outcomes

During the April–June 2015 quarter, we closed 478 actual and imminent disconnection/restriction complaints at RTR or Investigation and completed 392 Wrongful Disconnection Payment (WDP) assessments.⁶

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

Figure 7 shows the outcomes of the 392 WDP assessments we completed during the April–June 2015 quarter.

Almost half of EWOV's WDP assessments resulted in a payment being made to the customer. In 21% of cases, the retailer agreed to make a payment equivalent to the WDP without admitting any breach. In a further 27% of WDP cases, the retailer accepted EWOV's assessment that a breach had occurred and a WDP was payable.

For most of the remaining cases, a WDP was either not payable because the retailer had complied with Energy Retail Code requirements (27%), or not applicable for technical reasons (23%) – for example, because there was no contract in place, or because the disconnection was of a bulk hot water service. Five cases (1% of the total) were referred to the Essential Services Commission for a decision.

Other payments and waivers

Table 3 shows other payments and waivers agreed in the 478 actual disconnection/restriction cases resolved during the April–June 2015 quarter. These are separate (and potentially in addition) to any WDP.

The company made a payment to recognise customer service issues in 30% of complaints; this was the most common payment or waiver outcome. Billing was adjusted in 13% of cases, and one or more fees were waived for 9% of customers.

FIGURE 7.

Wrongful Disconnection Payment assessment outcomes, April–June 2015

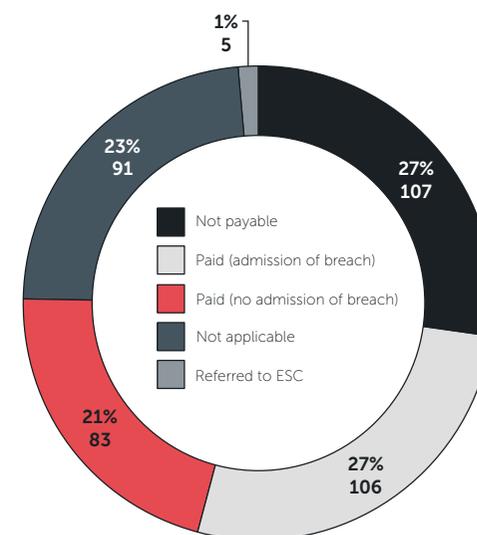


TABLE 3.

Payments and waivers, closed disconnection/restriction complaints, April–June 2015

OUTCOME	NO.	%
Customer Service Gesture	144	30%
Billing adjustment	62	13%
Fee waiver	45	9%
Debt waiver (full)	11	2%
Debt waiver (partial)	6	1%
Guaranteed Service Level payment	4	<1%
Compensation for losses	4	<1%

⁶ 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.



Case study

A customer's account falls into arrears after her retailer reduces her instalment amounts (2015/12543)

The issue

The customer was making payments on her electricity account in line with a payment plan agreed with her retailer. On her retailer's advice, her fortnightly instalments had earlier been reduced from \$75 to \$55.

The customer later received a higher than expected bill. When she contacted her retailer for an explanation of the \$1,200 bill, it explained that her fortnightly payments had not been covering her usage.

Dissatisfied that she had been given poor advice about appropriate instalment payments, the customer contacted EWOV, and we raised an Assisted Referral. The retailer contacted the customer and explained that it reviews payment plans every six months, and that her instalments would have been adjusted again soon. It offered a \$50 payment in recognition of the poor customer service experience, and asked that the customer increase her payments to \$146 fortnightly to cover arrears and ongoing consumption.

Still dissatisfied with the advice she had been given, the customer returned to EWOV, seeking a 50% reduction in the arrears and assurance that the retailer would ensure future instalments covered consumption.

The outcome

The retailer acknowledged that in advising the customer to lower her payments, it had not considered the likelihood that usage would increase over the winter and summer peak periods. Apologising for the inconvenience caused, it offered to reduce the outstanding balance of \$1,190.11 by 25%, reducing the amount owing to \$892.59. It suggested a payment arrangement of \$146 per fortnight to cover the remaining arrears and ongoing consumption, but said that the instalment amount could be lowered if this was unaffordable for the customer.

We discussed the offer with the customer, sharing EWOV's view that the retailer's offer was a fair and reasonable response to the poor customer service she had experienced. We also suggested that the customer review forthcoming bills for extra assurance that her payment plan remained appropriate. The customer was satisfied with the explanation and 25% bill reduction, and accepted the proposed payment plan.

TABLE 4.

Payment plans and extensions, closed disconnection/restriction complaints, April–June 2015

OUTCOME	NO.	%
Payment plan for arrears and consumption	123	26%
Payment plan for consumption only	81	17%
Payment plan for arrears only	48	10%
Extension for arrears	64	13%
None/not applicable	162	34%
Total	478	100%

Payment plans and extensions

A payment plan or extension was agreed in 66% of closed disconnection/restriction complaints during January–March 2015. **Table 4** shows payment plan and extension outcomes.

A payment plan covering both arrears and ongoing consumption was the most common outcome (26%), but in many cases we helped the customer and their company to negotiate a payment plan that covered consumption only (17%) or arrears only (10%). 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. In around a third

of cases (34%), no payment plan or extension was agreed to. This can occur because, for example, no arrears are owing, because the retailer has waived debt, or because the customer is satisfied to pay arrears in full.

Hardship program participation

In 138 (29%) of the 478 actual and imminent disconnection/restriction complaints closed in the January–March 2015 quarter, the customer was participating in the company’s hardship program. 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 (77%) owed arrears at the closure of their disconnection/restriction complaint. For those with arrears owing, the median debt at closure was \$1,402.75.



Case study

A customer's water supply is restricted after several failed payment plans (2015/16670)

The issue

On 15 June, 2015, the customer's water supply was restricted for non-payment of \$1,272 in arrears. When the customer's financial counsellor contacted the water company, it explained that the customer had established but failed a number of payment plans.

The financial counsellor then contacted EWOV, asking that the service be restored, and that the company accept a \$140 per fortnight payment plan.

We opened an Investigation and contacted the water company requesting a same-day de-restriction. We asked the company for details of the customer's water usage, current account balance, previous payment plans and what financial hardship support, if any, the customer had been offered.

Responding to our request for information, the company noted that the four-person household was consuming an amount of water commensurate with a family of ten, and suggested that this might indicate a leak at the property. The account reconciliation showed that the customer had been making sporadic payments, but that these weren't sufficient to cover the high usage. We also noted that although the customer was eligible for concessions, the concession card details hadn't been provided and concession weren't being applied. The company had attempted to assist the customer by issuing a Utility Relief Grant application form, but this was not returned.

Our Investigation also examined whether the water company had taken the required steps to notify the customer of the pending water restriction. We found that regulatory requirements had been met, so the customer was not eligible for a Guaranteed Service Level (GSL) payment.

The outcome

The water company agreed to the proposed \$140 fortnightly payment plan. It applied and backdated concessions, lowering the outstanding balance by \$217.65. To further reduce the arrears owing, it supplied another Utility Relief Grant application form along with a hardship team contact for assistance completing the form. To address the customer's unusually high consumption, it said that it would conduct a free Water Wise check to identify potential leaks or plumbing problems and potentially make any minor repairs needed. The customer was satisfied with the water company's offer of assistance, and the case was closed.

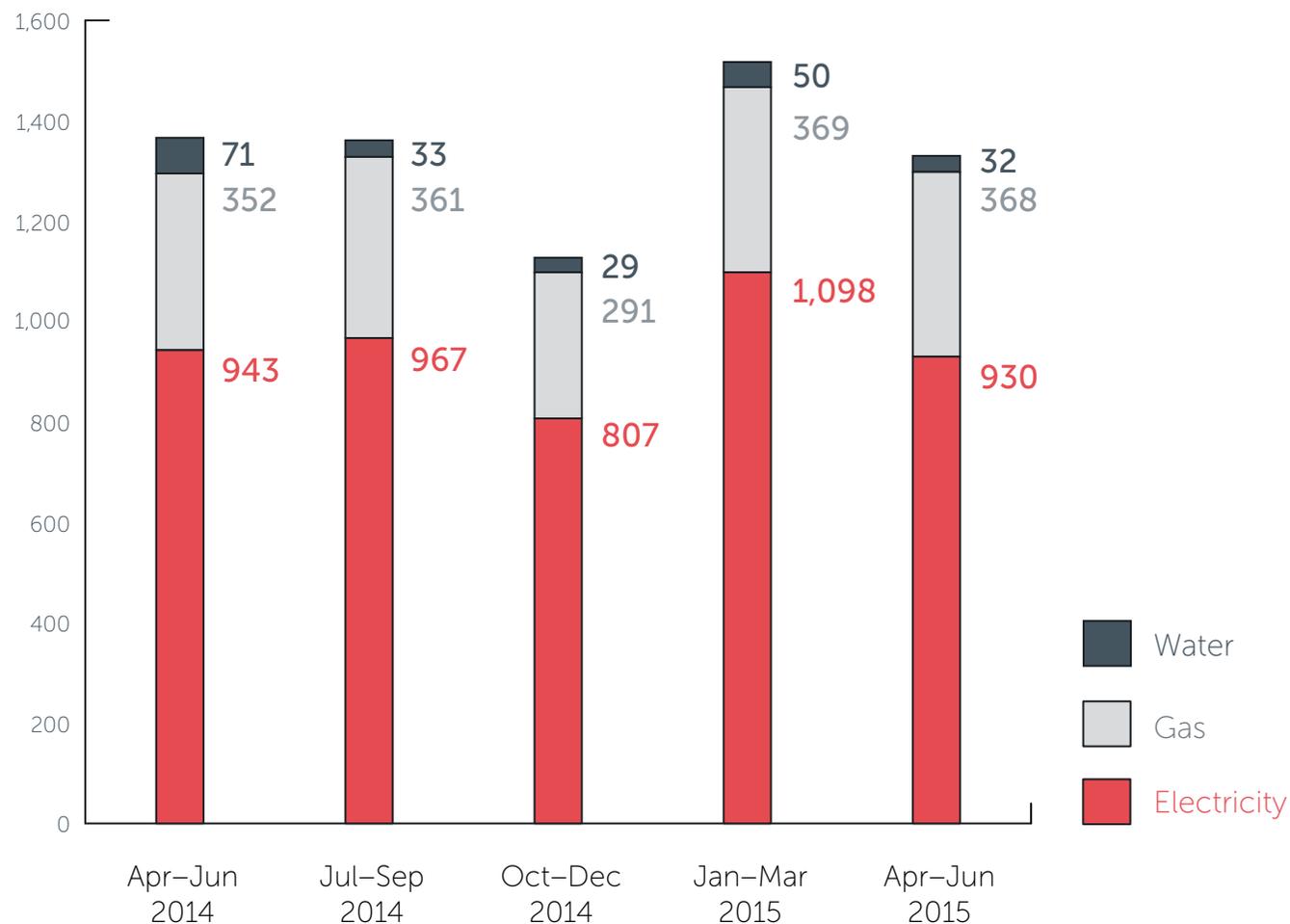
DEBT COLLECTION AND CREDIT DEFAULT LISTINGS

EWOV's "collection" case category includes cases about debt collection agency activity and credit default listings related to account arrears. In the April–June 2015 quarter, EWOV received 1,336⁷ collection cases. **Figure 8** shows trends in collection cases over the last five quarters.

Following a spike earlier in the year, EWOV collection cases fell 12% between the January–March 2015 and April–June 2015 quarters. This decrease reflects a 15% reduction in electricity collection cases, although water cases were also down by 36% (18 cases). Gas cases remained stable between the two quarters.

FIGURE 8.

Electricity, gas and water collection cases by quarter, April–June 2014 to April–June 2015

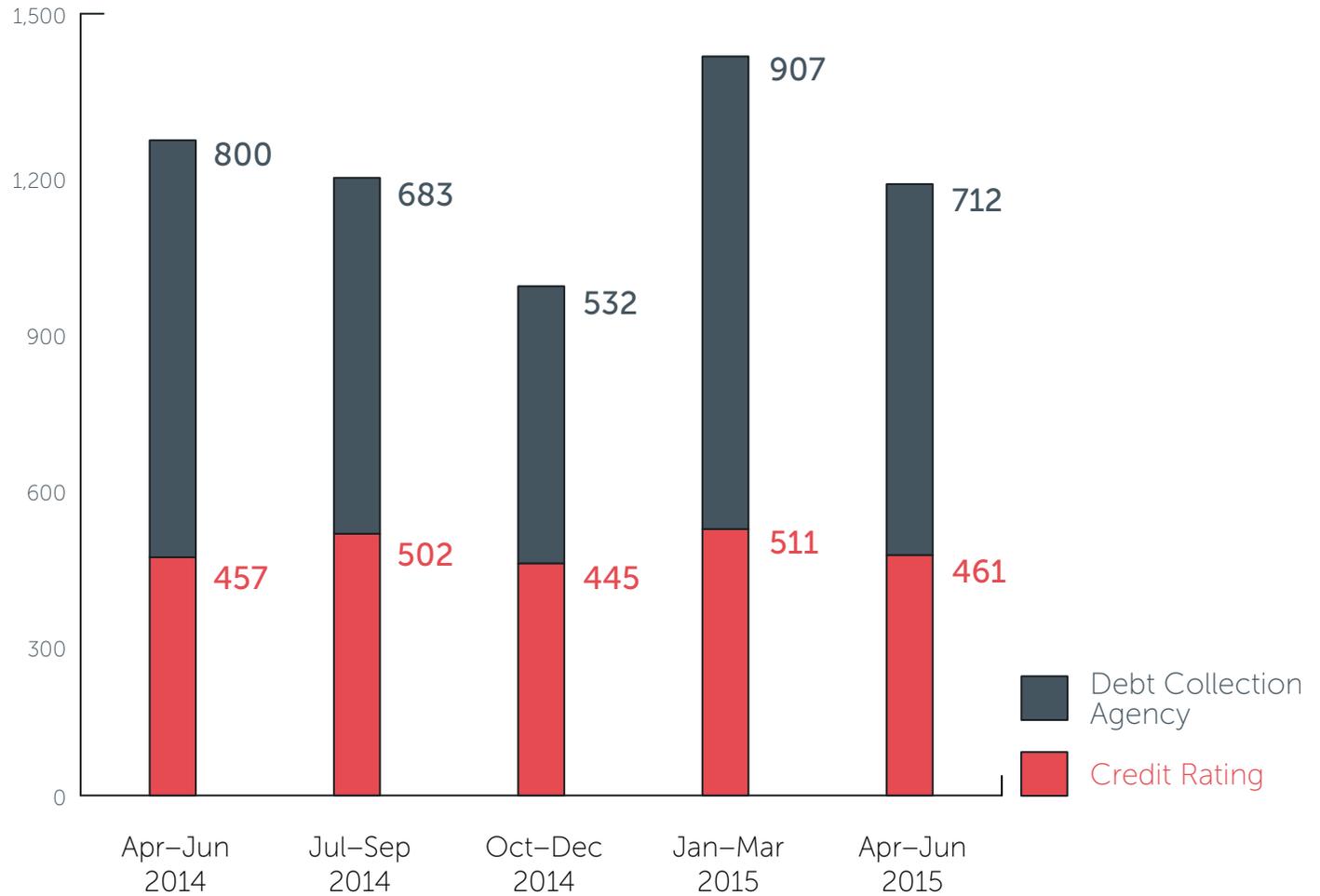


⁷ Includes dual fuel cases.

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.

Last quarter, we reported on a dramatic 70% spike in debt collection agency cases. Between the January–March 2015 and April–June 2015 quarters, debt collection cases began to return to normal levels, decreasing by 22%. Credit rating cases also fell, dropping 10% between the last two quarters.

FIGURE 9.
Debt collection and credit rating cases by quarter, April–June 2014 to April–June 2015



Outcomes

During the January–March 2015 quarter, we closed 355 collection complaints at RTR or Investigation. **Table 5** shows some of the outcomes agreed as part of the resolution of these complaints.

In 38% of these cases, 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 cases.

A payment to recognise customer service issues (median value \$210.36) was applied in 18% of cases. In 24% of cases, the customer’s debt was waived, usually in full. 10% of customers received an extension to pay off arrears, and a further 9% negotiated a payment plan.

TABLE 5.

Selected outcomes, closed collection complaints, January–March 2015 quarter

OUTCOME	NO.	%
Removal of default listing	135	38%
Written confirmation that credit rating not affected	106	30%
Debt waiver (full)	79	22%
Debt waiver (partial)	8	2%
Customer Service Gesture	63	18%
Extension	35	10%
Payment plan	31	9%
Referral to hardship team	5	1%



Case study

A customer seeks removal of a credit default listing from 2011 (2015/10418)

The issue

The customer had a finance application declined as a result of an electricity credit default listing. She obtained a copy of her credit file, which showed that the listing related to a paid amount of \$162 dating back to 4 April 2011. When the customer contacted her company, however, it told her it couldn't find any record of the debt.

Unable to resolve the issue, the customer contacted EWOV and we raised an Assisted Referral. The company contacted her and said that the default listing was for an amount that she had refused to pay, but that it would need a few days to find more information in its records.

With the matter still unresolved, the case proceeded to our Real Time Resolution (RTR) process. At RTR, the retailer said that the details on its database were vague, but that it appeared that the account had been default listed in 2011 for about \$754. We raised an Investigation, giving the retailer more time to look into the default listing.

During EWOV's Investigation, the retailer provided contact notes and an account reconciliation. These revealed an extended high bill dispute between the retailer and the customer in 2010, during which the customer transferred to a different retailer. Although this dispute appeared unresolved, the customer had then made a \$665 payment on 9 November 2010 and a further \$162.85 payment on 3 May 2011. The retailer was unable to locate copies of the final bill or reminder notices or any further information about the circumstances surrounding the default listing.

The outcome

The retailer acknowledged that it didn't have any documentation to demonstrate that the default has been applied correctly, so it asked for the default to be removed from the customer's credit file. It provided a direct contact for the customer to call should the default not be removed by 19 June 2015.

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.⁸ 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.

⁸ 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.