

QUARTERLY EWOV

AFFORDABILITY REPORT

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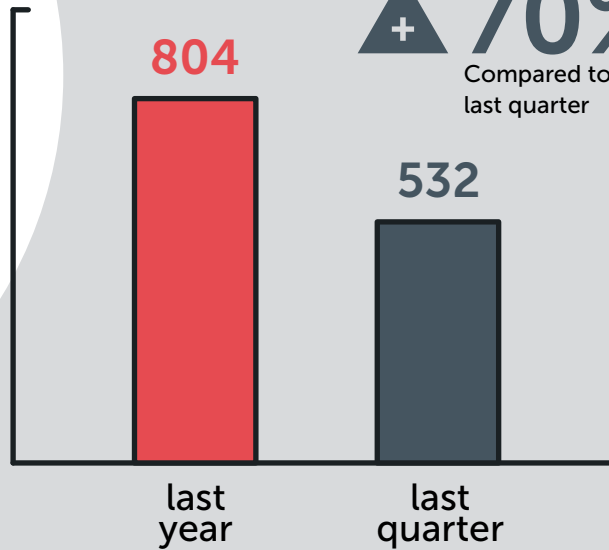
SELECTED OUTCOMES, CLOSED COLLECTION COMPLAINTS

This quarter we received

907

debt collection agency cases

+ 13%
Compared to this time last year



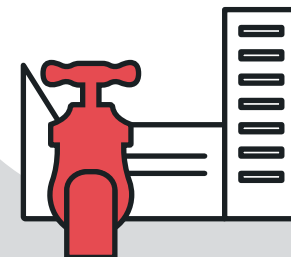
+ 70%
Compared to last quarter

But why?

One energy company's debt collection agency cases **more than doubled.**



And cases were up for water companies, too, with an **increase of 94%** (16 cases).



Mr J Smith
PAST DUE

The increase in debt collection agency cases pushed credit cases up by **4% overall.**

+ 4%

This increase occurred even though **payment difficulties** cases fell by **4%** and **disconnection/restriction** cases fell by **15%**.

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 peaked in the July–September 2013 quarter, fell away over the 2013-14 financial year, and have since remained relatively stable.

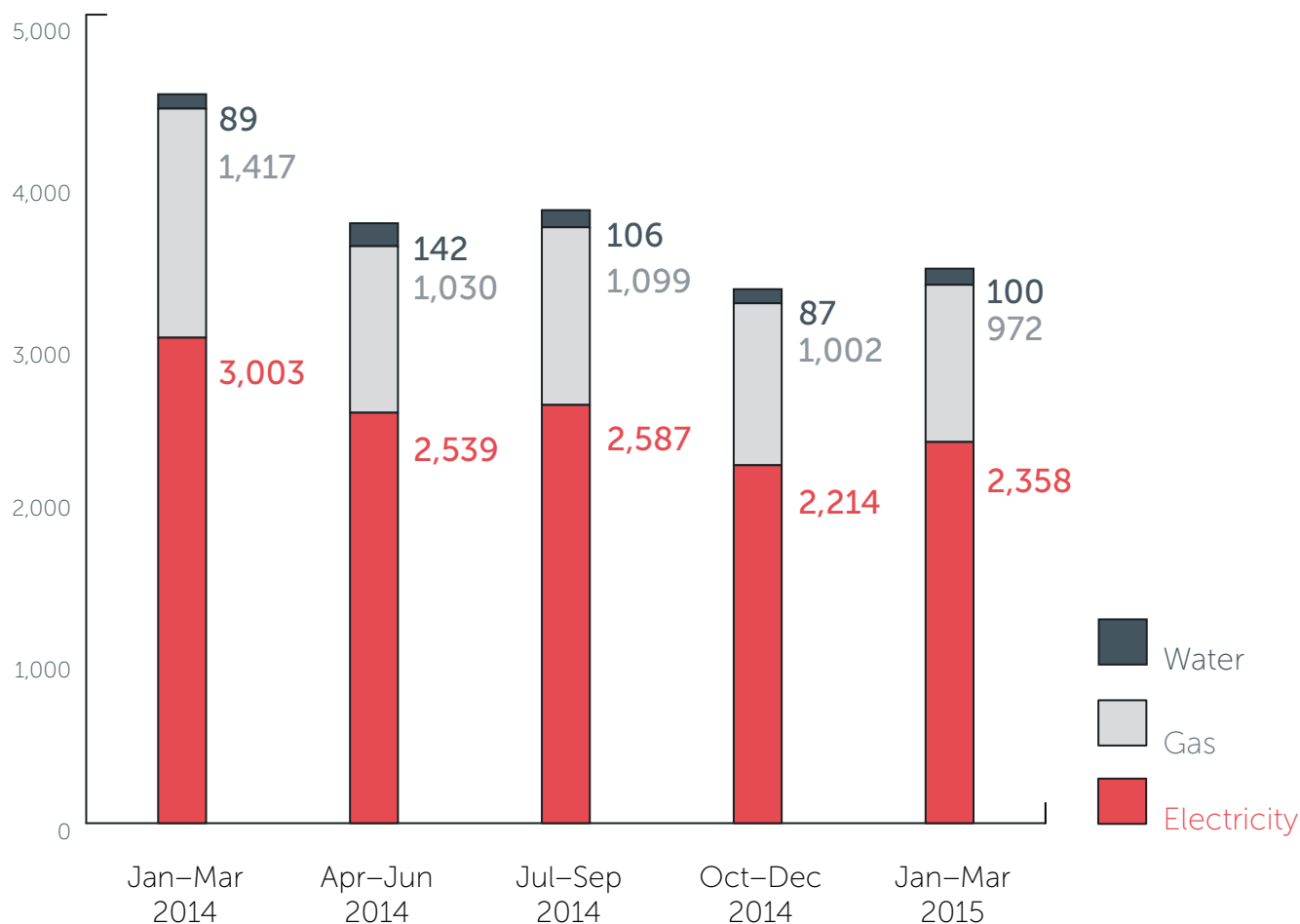
Cases

In the January–March 2015 quarter, we received 3,437 credit cases. **Figure 1** shows trends in electricity, gas and water credit cases over the last five quarters.¹ Credit cases increased slightly (4%) between the October–December 2014 and January–March 2015 quarters. Despite this increase, credit cases were still a substantial 24% lower in January–March 2015 than in the same quarter the previous year.

The increase this quarter was mostly as a result of increased electricity cases (up 7% or 144 cases), although the percentage increase was greater for water cases (15%). Gas credit cases decreased very slightly, down 3%.

FIGURE 1.

Electricity, gas and water credit cases by quarter, January–March 2014 to January–March 2015



¹ Excludes dual fuel cases.

The proportion of EWOV cases primarily about a credit issue has increased gradually but consistently over several quarters. This trend continued and accelerated in the January–March 2015 quarter, with credit cases making up almost one in three EWOV cases (Table 1).

TABLE 1.
Credit cases as a percentage of total EWOV cases by quarter, January–March 2014 to January–March 2015

	JAN–MAR 2014	APR–JUN 2014	JUL–SEP 2014	OCT–DEC 2014	JAN–MAR 2015
Credit cases	4,519	3,724	3,799	3,310	3,430
Total cases	19,688	15,499	16,132	12,925	11,285
%	23%	24%	24%	26%	30%

Resolutions

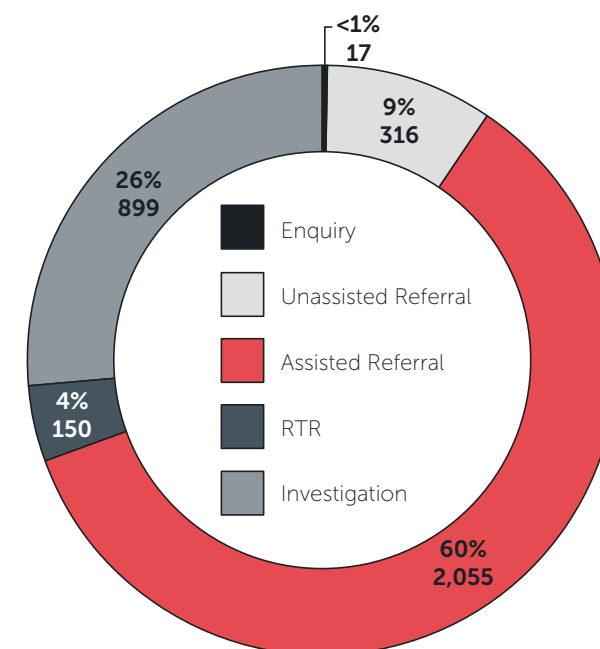
Figure 2 shows how EWOV handled the 3,437 credit cases received this quarter.²

Most cases (69%) were dealt with as Referrals; this is consistent with results in the October–December 2014 quarter. Of the remaining cases, 899 were handled as Investigations. The proportion of credit cases dealt with at this level has increased since our first *Affordability Report* in July–September 2014, when one in five cases (20%) went to Investigation. This figure grew to 24% in the October–December 2014 quarter and reached 26% in the current reporting quarter.

This could suggest a growth in complex credit cases, improvement in companies’ management of less complex credit cases (such that they do not come to EWOV), and/or other factors.

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

FIGURE 2.
Case stage, credit cases received January–March 2015



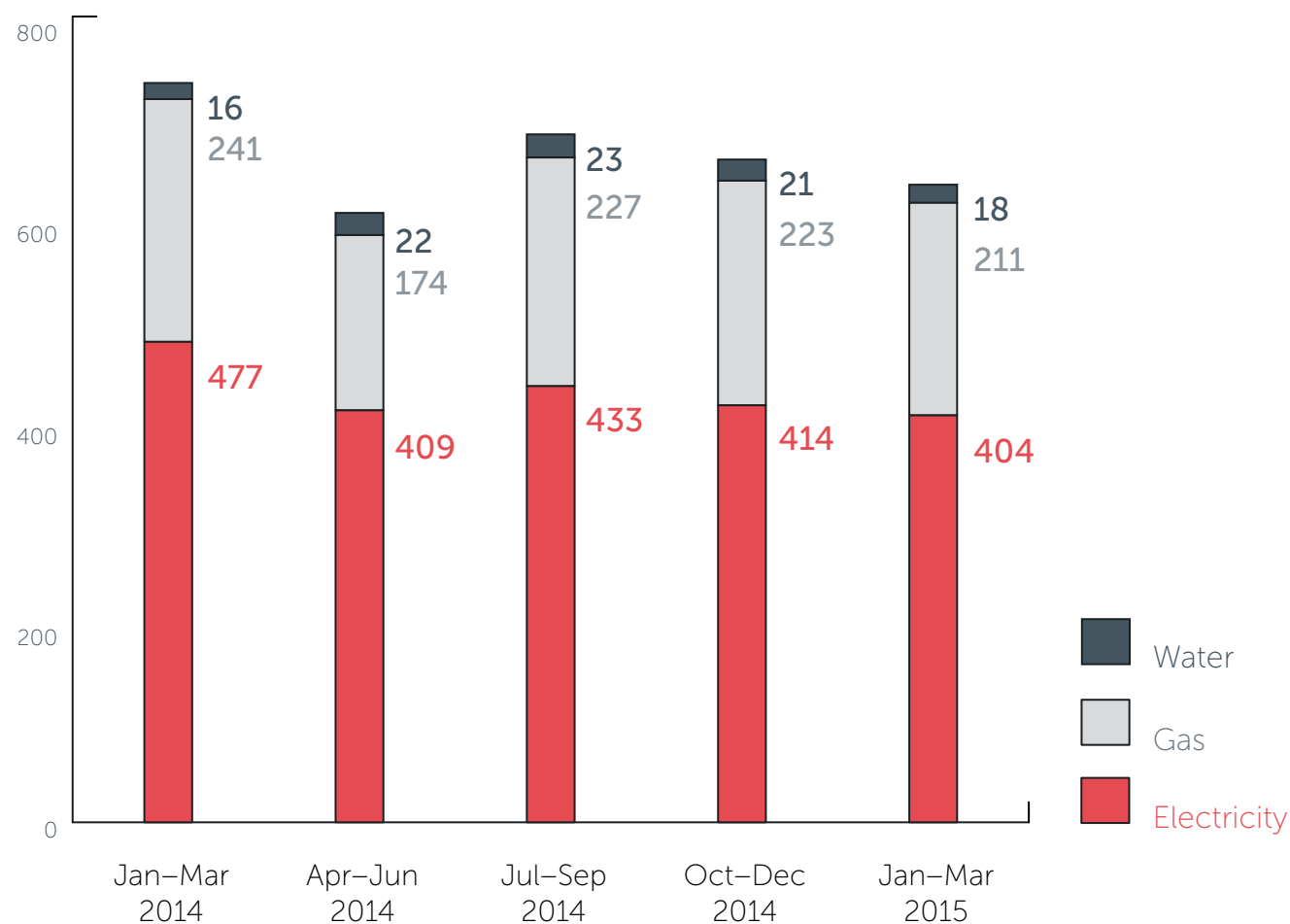
PAYMENT DIFFICULTIES

"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 January–March 2015 quarter, we received 633 payment difficulties cases. **Figure 3** shows trends in payment difficulties cases over the last five quarters.

FIGURE 3.

Electricity, gas and water payment difficulties cases by quarter, January–March 2014 to January–March 2015



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

Contrasting with the overall increase in credit cases, payment difficulties cases fell slightly (4%) between the October–December 2014 and January–March 2015 quarters. Small decreases were recorded across gas (14 cases or 6%), electricity (10 cases or 2%) and water (3 cases or 14%).

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

Cases about payment plan instalments, account holder arrears and direct debit were the main contributors, together accounting for 86% of payment difficulties cases. Despite some fluctuations from quarter to quarter, the distribution of payment difficulties cases across the sub-issues has remained consistent over the past five quarters.

Outcomes

During the January–March 2015 quarter, EWOV closed 132 payment difficulties complaints at RTR or Investigation. **Table 2** shows some of the outcomes from these cases.

Negotiation of a payment plan remained the most common outcome, forming part of the resolution in 64% of cases. An extension was agreed in a further 14% of cases. In close to half (44%) of the closed cases, the customer was referred to the retailer’s hardship program. These outcomes are similar to those achieved in the previous quarter.

FIGURE 4.
Payment difficulties cases by sub-issue, January–March 2015

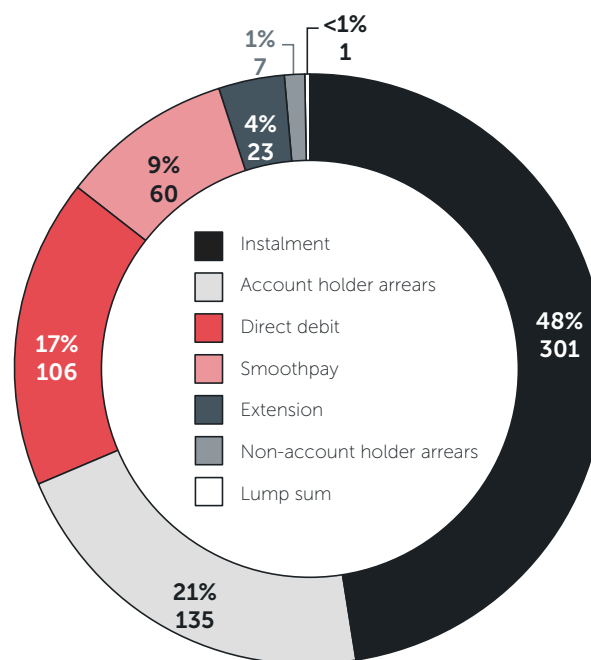


TABLE 2.

Selected outcomes, closed payment difficulties complaints, January–March 2015

OUTCOME	NO.	%
Payment plan	85	64%
Referral to hardship team	58	44%
Customer Service Gesture	29	22%
Extension	19	14%
Billing adjustment	9	7%
Fee waiver	4	3%
Debt waiver (partial)	2	2%
Debt waiver (full)	4	3%



Case study

A customer seeks an affordable payment plan and hardship assistance (2015/7140)

The issue

The customer, a public housing tenant reliant on a Centrelink income, had been making fortnightly payments of \$30 on her gas account and believed these were ongoing. However, her energy company contacted her and told her that she was in arrears of \$880.13 for usage from 18 June 2014, and that her fortnightly payments would need to increase to \$112. The customer had recently increased her fortnightly electricity payments from \$60 to \$70, and couldn't afford the requested gas payments.

The customer contacted EWOV seeking an affordable payment plan and hardship assistance. We raised an Assisted Referral, but the company didn't respond, so the customer recontacted us and we tried to resolve the case through our Real Time Resolution process.

We spoke with the energy company, which told us that it had spoken to the customer on 19 January 2015. She had said she was in financial hardship, so it referred her to its hardship team to set up a payment plan. After that, it said, its hardship team had attempted to contact the customer a few times, but hadn't been able to speak with her to set up the payment plan – so no plan was in place. The last payment made was \$30 on 31 December 2014. The company offered to refer the customer back to the hardship team and to consider incentives and URGS, but said that she needed to participate in the process. It confirmed that a payment plan covering current usage and arrears would be \$60 per fortnight, while fortnightly payments of \$116 would cover usage and arrears.

We shared this response with the customer, who said that she was upset that the direct debit arrangement that had been in place had been stopped without her knowledge. She said she could afford \$40 fortnightly payments and would arrange for a direct debit to begin from her next pension payday.

The outcome

The company agreed to establish a temporary payment plan of \$40 per fortnight. It accepted the customer onto its hardship program, providing a direct contact person within the team, and said that it would re-assess consumption and payments and negotiate a new, mutually agreed payment plan in June 2015. In the meantime, it said that it would send the customer an URGS application form. The customer was satisfied with this resolution, so the case was closed.

DISCONNECTION AND RESTRICTION

EWOV “disconnection/restriction” cases concern electricity and gas disconnection or restriction of water supply for non-payment.⁴ 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”.

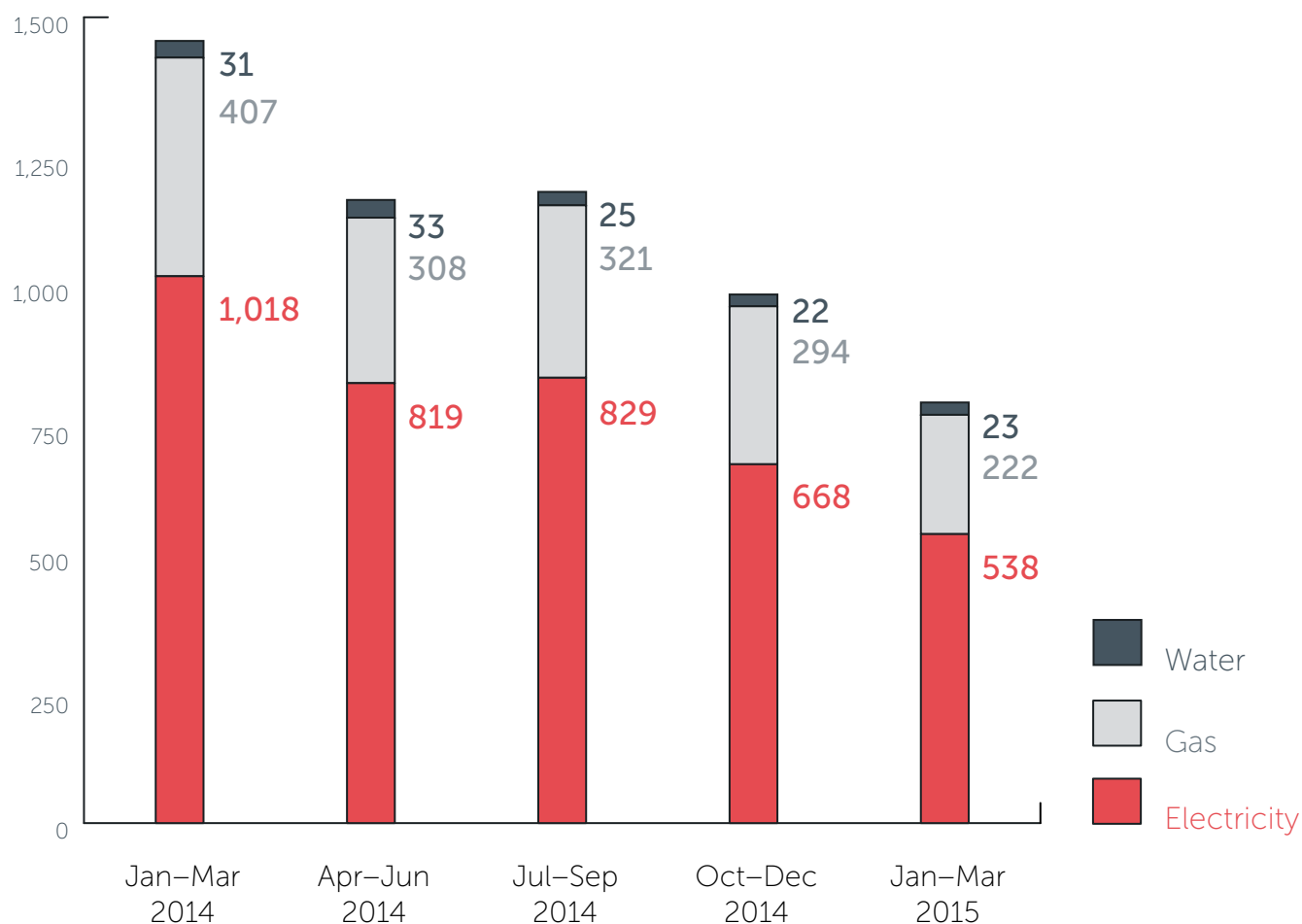
Imminent disconnection/restriction

EWOV received 784 imminent disconnection/restriction cases in the January–March 2015 quarter. Almost all (97%) of these cases were about energy.

Figure 5 shows trends in electricity, gas and water imminent disconnection/restriction cases over five quarters.⁵ Pleasingly, imminent disconnection/restriction cases have decreased each quarter since January–March 2014, with the exception of a very slight (1%) increase in the July–September 2014 quarter. Imminent disconnection/restriction cases fell again between the October–December 2014 and January–March 2015 quarters, decreasing by 20% or 200 cases. The sustained fall meant that imminent disconnection/restriction cases in the current reporting quarter were at only 54% of the level seen in the January–March 2014 quarter.

FIGURE 5.

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



⁴ The equivalent process for LPG is the stopping of deliveries. These cases are few, and are included in gas disconnection figures in this report.

⁵ Excludes dual fuel cases.

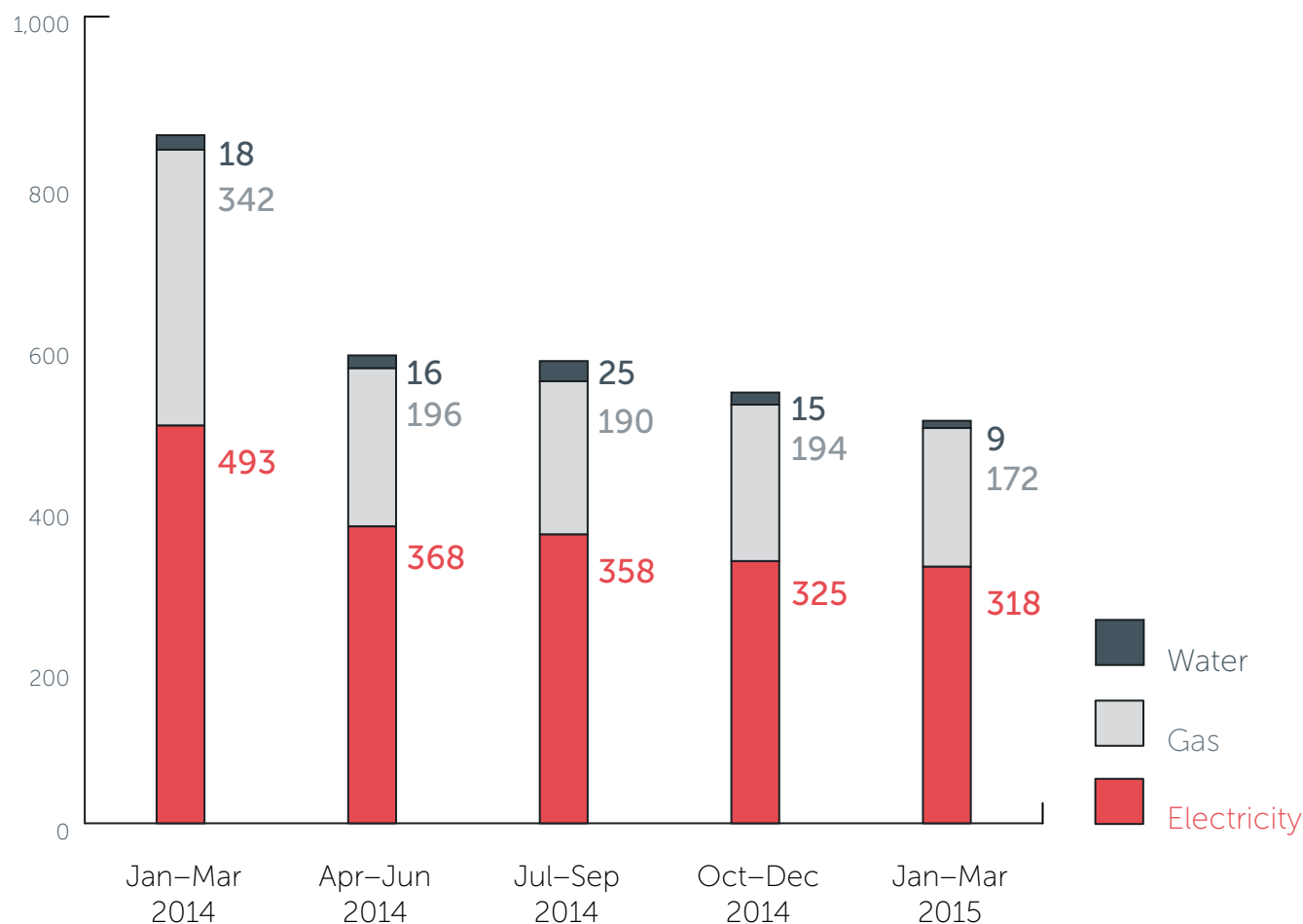
Actual disconnection/restriction

During the January–March 2015 quarter, we registered 499 actual disconnection/restriction cases, of which 98% concerned electricity or gas.

Figure 6 shows trends in actual disconnection/restriction cases between the January–March 2014 and January–March 2015 quarters. Although the decrease was less marked than for imminent disconnection/restriction cases, actual disconnection/restriction cases also decreased between the last two quarters, down 7%. While electricity disconnection cases decreased by only 2%, gas disconnection cases fell 11%, and water restrictions fell dramatically, down 40% to only 9 cases.

FIGURE 6.

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



Outcomes

During the January–March 2015 quarter, we closed 566 actual and imminent disconnection/restriction complaints at RTR or Investigation and completed 400 Wrongful Disconnection Payment (WDP) assessments.⁶

Wrongful Disconnection Payment

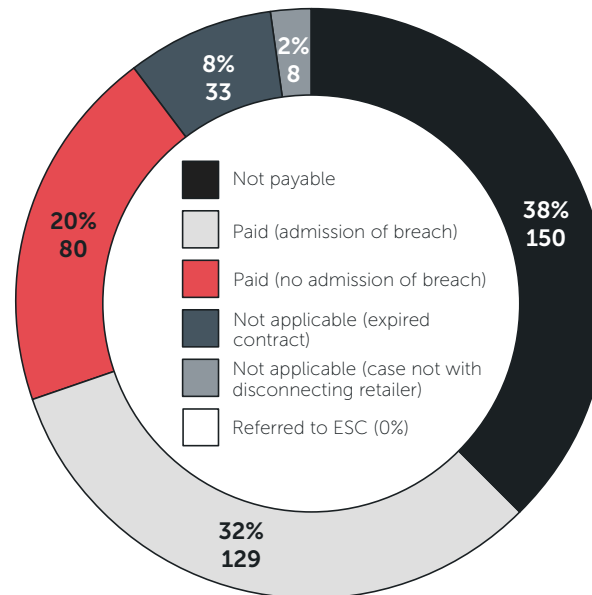
In actual disconnection cases, EWOV has a role assessing whether a WDP is payable. The WDP was introduced by the Victorian Government in 2004, with the aim of reducing wrongful energy disconnections. Where a retailer is found to have disconnected a customer's supply without complying with the terms and 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 400 WDP assessments we completed during the January–March 2015 quarter.

In 20% of cases, the retailer agreed to make a payment equivalent to the WDP without admitting any breach. Consistent with previous quarters, in a further one-third (32%) of WDP cases, the retailer accepted EWOV's assessment that a breach had occurred and a WDP was payable. EWOV's recently released research paper, [A closer look at affordability: An Ombudsman's perspective on energy and water hardship in Victoria](#),

examines in detail the specific hardship-related breaches⁷ that resulted in WDP payments in 2013-14, showing that the most common breach was a failure to provide the required information about hardship assistance prior to disconnection.

FIGURE 7.
Wrongful Disconnection Payment assessment outcomes, January–March 2015



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.

⁷ Note, however, that breaches more often relate to process issues (such as notice requirements).

Other payments and waivers

Table 3 shows other payments and waivers agreed in the 566 disconnection/restriction cases resolved during the January–March 2015 quarter. These are separate (and potentially in addition) to any WDP.

TABLE 3.

Payments and waivers, closed disconnection/restriction complaints, January–March 2015

OUTCOME	NO.	%
Customer Service Gesture	163	29%
Fee waiver	82	14%
Billing adjustment	76	13%
Debt waiver (full)	15	3%
Debt waiver (partial)	9	2%
Guaranteed Service Level payment	4	1%
Compensation for losses	2	<1%

The company made a payment to recognise customer service issues in 29% of complaints; this was the most common payment or waiver outcome. One or more fees were waived in 14% of cases, and billing was adjusted in 13% of cases.

Payment plans and extensions

A payment plan or extension was agreed in 71% of closed disconnection/restriction complaints during the January–March 2015 quarter. **Table 4** shows payment plan and extension outcomes.

TABLE 4.

Payment plans and extensions, closed disconnection/restriction complaints, January–March 2015

OUTCOME	NO.	%
Payment plan for arrears and consumption	170	30%
Payment plan for consumption only	101	18%
Payment plan for arrears only	59	10%
Extension for arrears	74	13%
None/not applicable	162	29%
Total	566	100%

A payment plan covering both arrears and ongoing consumption was the most common outcome, but in many cases we helped the customer and their company to negotiate a payment plan that covered consumption only (18%) 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.

Hardship program participation

In 180 (32%) of the 566 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 (82%) owed arrears at the closure of their disconnection/restriction complaint. For those with arrears owing, the median debt at closure was \$1,350.14.



Case study

A customer seeks an affordable payment plan following electricity disconnection (2015/2054)

The issue

On 19 January 2015, the customer had her electricity disconnected for non-payment. When she contacted her company to request reconnection, it asked her to make an upfront payment of \$500 towards her arrears of \$1976.36, as well as committing to ongoing Centrepay instalments of \$250 per fortnight.

The customer contacted EWOV on 21 January 2015, saying that she could afford neither the upfront payment nor the ongoing instalments that the company was seeking. We asked it to reconnect the customer's supply while we investigated, and opened both an Investigation and a Wrongful Disconnection Payment (WDP) assessment.

We asked the company for details of the customer's billing and payments, and information about what, if any, hardship assistance the customer had received. It provided an account reconciliation showing that the customer had only made one payment on the account since it was established in March 2014. It confirmed that while concessions had been applied to the customer's account, she hadn't been given a Utility Relief Grant Scheme application form or other hardship assistance.

We also asked the customer what she could afford to pay on the account. She said she could make a \$300 payment on 23 January 2015 and fortnightly \$200 payments from 6 February 2015.

The outcome

Acknowledging that it hadn't offered hardship assistance or assessed the customer's capacity to pay before disconnecting her electricity, the company applied a WDP of \$530.90 to the account. It confirmed that taking into account the WDP and the customer's payments totalling \$400, the customer owed \$645.46 on the account. It accepted an ongoing payment plan of \$100 fortnightly (slightly above the customer's consumption of \$98.30), sent her a Utility Relief Grant Scheme (URGS) application form, and offered to accept her onto its hardship program if she needed further help.

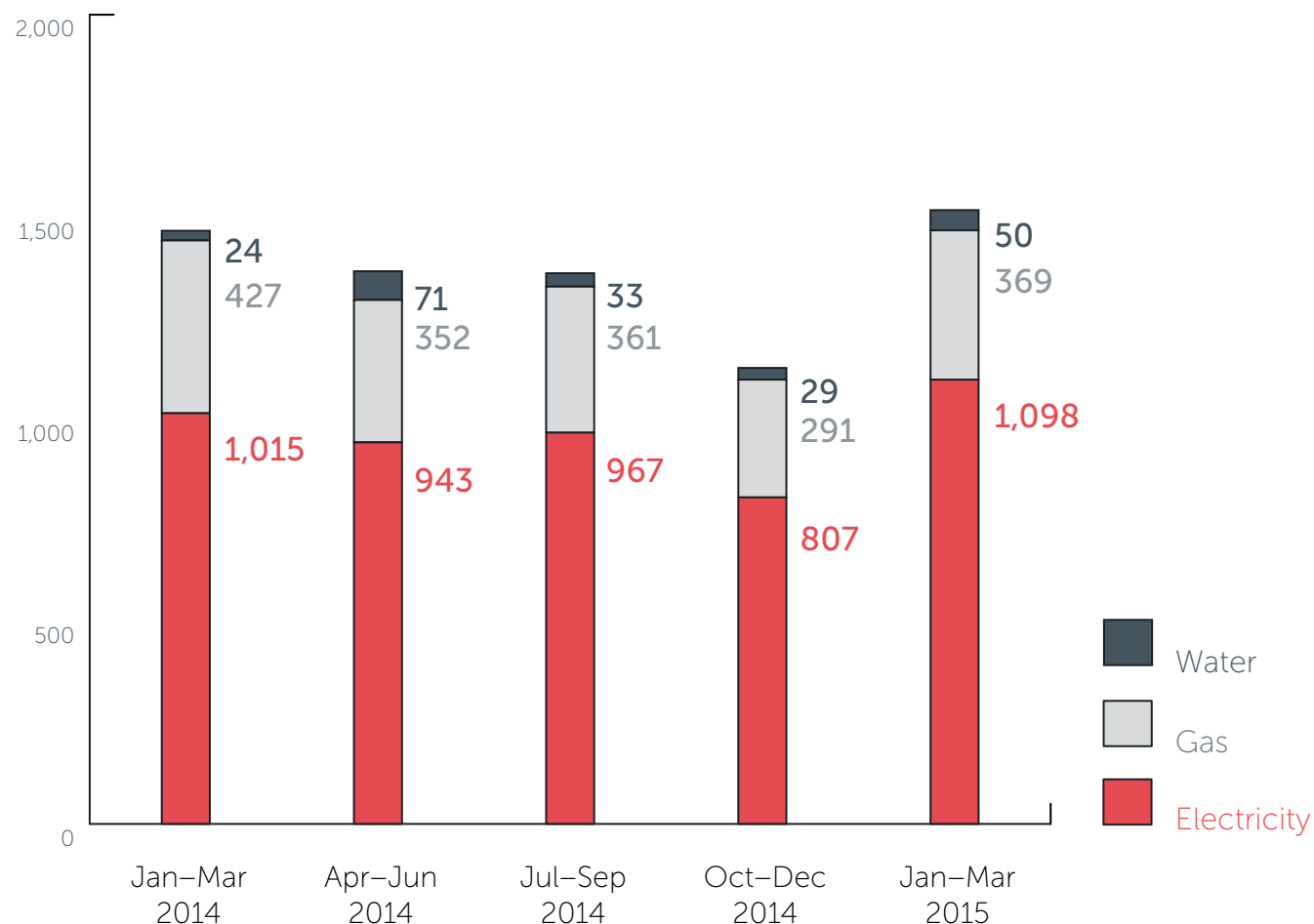
DEBT COLLECTION AND CREDIT DEFAULT LISTINGS

EWOV's "collection" case category includes cases about debt collection agency activity, credit default listings and other account arrears collection issues. In the January–March 2015 quarter, EWOV received 1,521 collection cases. **Figure 8** shows trends in collection cases over the last five quarters.⁸

Contrasting starkly with decreases in payment difficulties and disconnection/restriction cases, EWOV collection cases increased substantially – by 34% – between the October–December 2014 and January–March 2015 quarters. With this increase, collection cases reached their highest point in the five-quarter period. The growth in collection cases accounts for the slight increase in overall credit cases for this reporting quarter.

Although the biggest percentage increase was in water cases (up 72% or 21 cases), sharp rises in electricity (36% or 291 cases) and gas (up 27% or 78 cases) cases account for most of the overall collection cases increase.

FIGURE 8.
Electricity, gas and water collection cases by quarter, January–March 2014 to January–March 2015



⁸ Excludes 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.

Debt collection

Debt collection agency cases increased dramatically (70%) between the October–December 2014 and January–March 2015 quarters, accounting for most of the increase in the collection category.

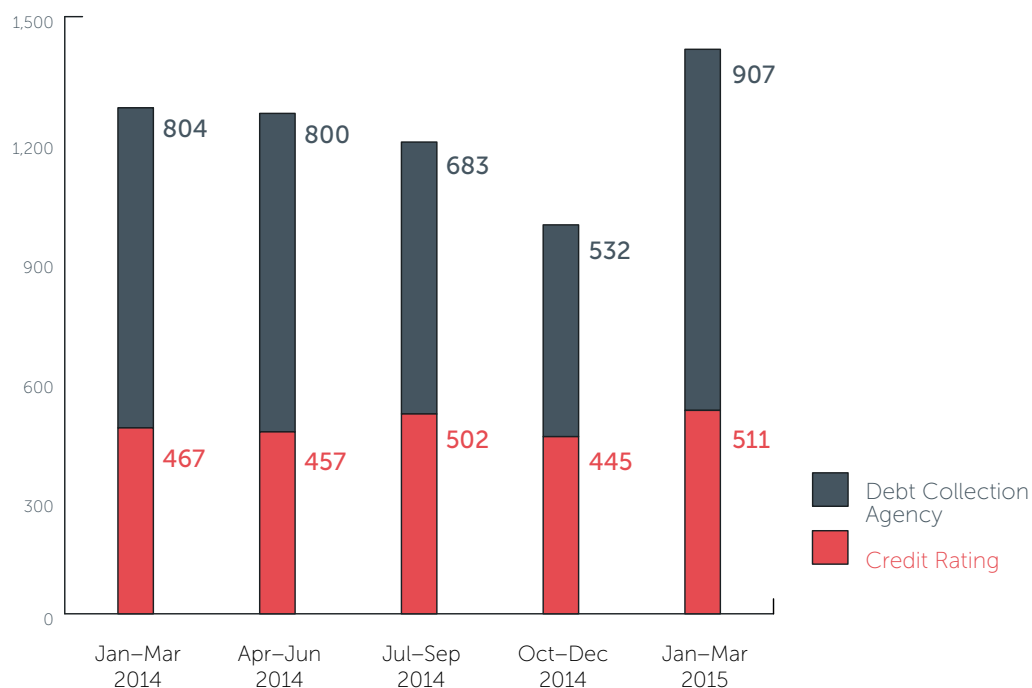
Driving this increase was one energy retailer whose debt collection cases more than doubled between the previous and the current reporting quarters. In the January–March 2015 quarter, this retailer accounted for around half of all debt collection cases. Reviewing a sample of these cases in detail, we found that many involved debt collection following earlier billing disputes. In a number of these, the customer said that they’d made contact with the retailer about billing errors and had been told not to pay the bill while it investigated the issue. Without further contact from the retailer, these customers said, they were now being contacted by debt collection agencies. In other cases, customers complained of receiving debt collection activity on bills or finalised accounts that they believed they had already paid, either directly to the retailer, or previously via a different debt collection agency.

Through our case handling, in February 2015 we noticed a number of customers reporting debt collection action from the retailer on gas account arrears dating back

to 2012. These customers didn’t remember owing any arrears and were unsure why they were being contacted by debt collectors. We opened Systemic Issue Investigation SI/2015/14 to examine this issue. The retailer advised us that it had contacted a large number of Victorian customers to pursue debt, but said that issues were isolated rather than systemic. Although we did not find the issue to be systemic, we advised the regulator, the Essential Services Commission, of our Investigation.

FIGURE 9

Debt collection and credit rating cases by quarter, January–March 2014 to January–March 2015



Credit rating

Credit rating cases also rose, although much less than debt collection agency cases, increasing 15% between the last two quarters. This increase was spread across electricity, gas and water.

Outcomes

During the October–December 2014 quarter, we closed 277 collection complaints at RTR or Investigation. **Table 5** shows some of the outcomes agreed as part of the resolution of these complaints.

TABLE 5.
Selected outcomes, closed collection complaints, January–March 2015 quarter

OUTCOME	NO.	%
Removal of default listing	132	48%
Customer Service Gesture	53	48%
Written confirmation that credit rating not affected	42	15%
Extension	41	15%
Debt waiver (full)	35	13%
Debt waiver (partial)	6	2%
Payment plan	28	10%
Referral to hardship team	4	1%

In nearly half of these cases (48%), a default listing was removed as part of the resolution of the complaint – this is an increase over the previous October–December 2014 quarter, during which a default listing was removed in 39% of closed cases.

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 15% of complaints – down from 30% last quarter.

A payment to recognise customer service issues (median value \$118.65) was applied in 19% of cases. In 15% of cases, the customer's debt was waived, usually in full, with a median waiver value of \$281.51. 15% of customers received an extension to pay off arrears, and a further 10% negotiated a payment plan.



Case study

A vulnerable customer facing debt collection action seeks a partial debt waiver and a payment plan (2014/52023)

The issue

A vulnerable customer – who had five dependants and who was living in transitional housing after fleeing a family violence situation – received a letter from her energy company telling her that her combined electricity and gas arrears of \$2,775.85 had been transferred to a debt collection agency.

The customer's financial counsellor contacted EWOV on 3 December 2014, asking that the company cease debt collection activity, waive part of the debt, and agree to a payment plan that the customer could afford.

We raised an Assisted Referral, and the company contacted the customer's financial counsellor, advising that it could not reduce the debt, as it had already been referred, and that it wouldn't recall the debt from the agency.

Dissatisfied, the financial counsellor returned to EWOV, and the case proceeded to Real Time Resolution on 19 December 2014. We discussed the case with the company, which said that while it was not going to default list the debt, nor would it recall the debt or waive part of it.

As no resolution had been reached, we opened an Investigation. EWOV's conciliator reviewed the account history, which showed extensive contact between the customer and company about her financial hardship and complex circumstances. The customer had been making payments on her accounts and had remained in contact with the company, and it had provided some hardship assistance, including URGS forms and a period of participation in its hardship program.

We discussed the customer's circumstances in depth with her financial counsellor, who said that while the customer was simply unable to pay the full debt, she wanted to pay what she could. We relayed this information, as well as the customer's request for a \$20 per fortnight payment plan and 50% waiver, to the company. However, we also advised the customer's financial counsellor that the debt would take between five (with a 50% waiver) and ten years to repay under such a plan – a resolution which might not be acceptable to the company. The conciliator noted that if agreement couldn't be reached, EWOV could conduct an independent financial assessment as a next step.

The outcome

The company recalled the debt from the collection agency and combined the customer's electricity and gas arrears into one \$2,755.85 amount for ease of payment. On compassionate grounds, it agreed to waive 15% of the debt, reducing the amount owing to \$2,308.15. It also applied credits to the arrears to reflect two \$20 payments that the customer had made to the collection agency, but which did not come through when the company re-acquired the debt.

Agreeing to the customer's offer of fortnightly \$20 payments, the company said that after nine months of consistent payments, it would further reduce the account balance by 50%, bringing the arrears to \$974.08. The customer would then have a further six months to pay off the remaining amount through a payment plan to be negotiated at the nine-month mark. Additionally, the company said that if the customer became its customer again upon finding new accommodation, it would assist her through its hardship program.

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 20). 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.