



# Customer Trends Update

Juli Comstock, Vice President Customer Service  
Board of Directors All Committees Meeting  
December 8, 2020

Continuing to monitor and adjust OPPD's solutions as our customers' needs are changing.



## Extension of Customer First Solutions

- Maintain flexible bill payment options to help customers financially
- [New] Automatically waive collection & reconnect fees on first field visit in 2021
- Empower customer service representatives to waive up to 3 late payment charges for a customer in a 12-month period
  - [New] Additional fees may be waived upon approval and customer request (e.g. late payments, return check fees, collection & reconnect fees, etc..)
- Suspend assessing additional deposits due to field collection visits
- SMB customers will continue to receive personalized collection efforts prior to disconnection
- Continue personalized field visits and outreach to ensure impacted customers are aware of their options (via Connecting with Customers effort)
- Disconnect moratorium last two weeks in December in addition to standard weather moratorium policies



## Energy Assistance

- Partnerships with school districts to ensure they have information related to OPPD's Utility Assistance Programs
- Research opportunities to grow EAP donations to ensure funding availability



## Remote Learning

- Continuous improvement of Remote Learning process with school districts to ensure learning is not disrupted due to disconnection through the end of the '20-'21 school year



## Promotional/Marketing Campaign

- Targeted campaign (w/ emails and postcards) for past due accounts to apply for CARES Utility Assistance before the deadline of December 15<sup>th</sup>

# Summary of Aged Debt

	Residential			Commercial & Industrial		
	November 2020	October 2020	November 2019	November 2020	October 2020	November 2019
% of Accounts Current	91.8%	91.8%	89.7%	92.7%	92.5%	92.2%
% of Accounts in Arrears	8.2%	8.2%	10.3%	7.3%	7.5%	7.8%
Total Aged Debt > 30 days (in millions)	\$6.2	\$7.1	\$5.2	\$2.1	\$2.1	\$3.3
Total Aged Debt 91+ Days (in millions)	\$1.2	\$1.1	\$0.5	\$0.2	\$0.2	\$0.1
Total Service Agreement Count > 30 Days (in thousands)	39.4	40.5	38.9	2.1	2.2	2.2
Total Service Agreement Count > 91+ Days (in thousands)	8.3	6.6	4.2	0.5	0.5	0.4

LIHEAP Only Accounts	Nov 2020	October 2020	Nov 2019
% of Accounts Current	69%	67%*	80%
% of Accounts in Arrears	31%	33%*	20%
Total Aged Debt > 30 days (in millions)	\$0.3	\$0.3	\$0.2
Total Aged Debt 91+ Days (in millions)	\$0.2	\$0.1	\$0.06
Total Service Agreement Count > 30 Days (in thousands)	3.0	2.7	2.5
Total Service Agreement Count > 91+ Days (in thousands)	0.9	0.7	0.4

\* The statistics for the LIHEAP eligible customers have been impacted by LIHEAP eligibility program administration run by the Nebraska Department of Health and Human Services (DHHS).

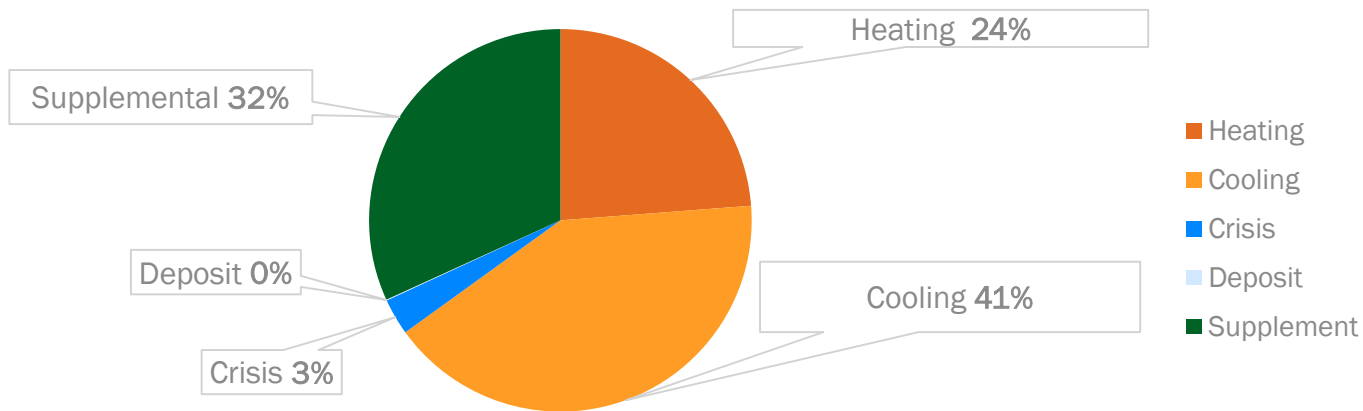
# Energy Assistance November 2020 Year To Date

Funding Source	November 2020 YTD	YOY YTD Increase	Average Benefit	Distinct Accounts	# of Payments	2019 Year End Total
Energy Assistance Program	\$347,032	33%	\$354	1,040	1,160	\$252,715
LIHEAP	\$5,644,940	18%	\$350	8,212	16,151	\$4,804,084
CARES Act	\$1,042,906	100%	\$367	2,394	2,746	\$0
Other Agencies Assistance	\$1,172,035	31%	\$275	2,841	4,254	\$898,911
<b>Total</b>	<b>\$8,206,913</b>	<b>31%</b>	<b>\$334</b>	<b>13,100</b>	<b>24,311</b>	<b>\$5,955,710</b>

<b>CARES Act Update</b>	<b>12/2/2020</b>
Applications In Progress*	5,818
Completed Applications^	4251
Average benefit	\$381
<b>Total Dollars Granted</b>	<b>\$1,246,982</b>

\*Customers that started their online application and are in the process of gathering documentation requirements  
^Customers that submitted their application with all documentation which has been processed by Dollar Energy Fund

LIHEAP Distribution



# 'Customer First Package' Financial Commitment

Solution	Status	Timeframe <sup>4</sup>	Instances / Customers	Covid Allocation	Pre-Covid Allocation	YTD Total
LPC's not assessed <sup>1</sup>	Expired	3/19 - 7/24	58,000	\$2,400,000	n/a	\$2,400,000
Collection Fees not assessed <sup>2</sup>	Expired	3/19 - 7/24	2,592	\$77,765	n/a	\$77,765
Reconnect Fees not assessed <sup>2</sup>	Expired	3/19 - 7/24	2,784	\$208,775	n/a	\$208,775
Collection Fees waived	Active	3/1 - present	4,316	\$128,960	\$1,170	\$130,130
Reconnect Fees waived	Active	7/14 - present	3,285	\$244,350	\$600	\$244,950
LPC Fees waived	Active	3/1 - present	4,528	\$83,230	\$28,770	\$112,000
Return Check Fees waived	Active	3/1 - present	263	\$8,040	\$1,560	\$9,600
LULI Credits applied	Active	3/1 - present	10,399	205,530	\$61,065	\$266,595
EAP Administration Fees paid	Active	1/1 - present	n/a	\$57,067	\$27,085	\$84,152
<b>OPPD DIRECT COSTS SUBTOTAL</b>			<b>86,167</b>	<b>\$3,413,717</b>	<b>\$120,250</b>	<b>\$3,533,967</b>
Refunded Deposits / Interest / Due Amount	Expired <sup>3</sup>	3/19 - 6/30	1,440	\$445,000	unknown	\$445,000
ABP in Lieu of Deposit not assessed	Expired	3/19 - 6/30	635	\$127,000	n/a	\$127,000
Level Pay Credit applied	Expired <sup>3</sup>	3/19 - 6/30	252	\$270,000	unknown	\$270,000
Deposits not assessed	Active	7/14 - present	815	\$80,570	n/a	\$80,570
<b>OTHER FINANCIAL RELIEF SUBTOTAL</b>			<b>3,142</b>	<b>\$922,570</b>		<b>\$922,570</b>
<b>TOTAL</b>			<b>89,309</b>	<b>\$4,336,287</b>	<b>\$120,250</b>	<b>\$4,456,537</b>

Allocation per Instance / Customer \$48.55