



Eversource's Full Credit Bureau Reporting Pilot Program is Postponed

Wednesday, September 21, 2016

On May 31, 2016, the Public Utilities Regulatory Authority ("PURA") approved the Connecticut Light and Power Company's, d/b/a Eversource Energy, and Yankee Gas Services Company's, d/b/a Eversource Energy (collectively "Eversource") request to implement Full Credit Bureau Reporting ("FCBR") for a 12-month Pilot Program. Thereafter, on August 16, 2016, Eversource informed PURA that it will not implement the approved Pilot on August 27, 2016 as originally anticipated.

Currently, Eversource reports derogatory credit information to Credit Reporting Agencies ("CRAs") for customers once accounts have gone inactive. Under the FCBR Pilot, Eversource intends to report positive and derogatory credit information to CRAs on a monthly basis. The FCBR Pilot Program would exclude commercial and industrial customers as well as those customers who have EnergizeCT loans. In addition, customers maintaining the terms of a payment arrangement or successfully participating in an arrearage forgiveness program would be reported as "paid as agreed." According to Eversource, in order for an account to be reported to a CRA, it must have remained delinquent for over 93 days from the billing date and have a delinquent bill amount of \$200 or higher.

PURA is examining Eversource's FCBR Pilot Program in Docket No. 16-05-26, *PURA Review and Evaluation of Eversource Energy's Full Credit Bureau Reporting Pilot Program*. This docket was initiated to establish the standards and criteria to evaluate Eversource's FCBR Pilot Program and determine whether it should continue past the initial 12 month period. In its Proposed Interim Decision, dated August 11, 2016, PURA established reporting requirements for the FCBR Pilot Program. PURA further stated its intention to conduct hearings in this matter in the

second quarter of 2017. However, pursuant to Eversource's Motion for Stay of Proceeding, dated August 25, 2016, PURA ruled on September 12, 2016 that the docket would be stayed. PURA directed Eversource to provide PURA with a 30-day notice of its intent to re-start the FCBR Pilot. PURA further directed Eversource to re-notice its customers with a new start date of the FCBR Pilot.

OCC has conditionally supported Eversource's FCBR Pilot Program as a measure to potentially reduce overall delinquent customer rates. Nevertheless, OCC has advocated that Eversource must prove that its customers would generally benefit from FCBR before the Pilot Program is approved on a permanent basis. OCC has further supported customer notice provisions, robust reporting requirements on the Pilot Program, and an opportunity for Eversource customers to provide Public Comment regarding the Pilot Program.

Eversource customers with concerns about any aspect of Eversource's FCBR Pilot Program may submit written comments to PURA at 10 Franklin Square, New Britain, Connecticut 06051, or via email at dpuc.executivesecretary@po.state.ct.us. Please include a reference to Docket No. 16-05-26 in any correspondence to PURA.

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