



Eversource Energy's Full Credit Bureau Reporting Pilot Program To Start in February 2017

January 6, 2017

The Connecticut Light and Power Company ("CL&P"), d/b/a Eversource Energy, and Yankee Gas Services Company ("Yankee Gas"), d/b/a Eversource Energy (collectively "Eversource"), will start a 12-month Full Credit Bureau Reporting ("FCBR") Pilot Program on February 4, 2017. 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, starting with reporting to the CRA Experian. The FCBR Pilot Program will 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.

The Public Utilities Regulatory Authority ("PURA") approved Eversource's request to implement a FCBR Pilot Program for CL&P and Yankee Gas on May 31, 2016. PURA will evaluate 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.

OCC will continue to advocate for the interests of Eversource customers by analyzing Eversource's FCBP Pilot Program reporting requirements PURA ordered in Docket No. 16-05-26. OCC has conditionally supported Eversource's FCBP Pilot Program as a measure to potentially reduce overall accounts receivable, which are paid in part by the general class of Eversource ratepayers and have risen precipitously in recent years. Nevertheless, OCC has advocated that Eversource must prove that its customers would generally benefit from FCBP 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. Upon completion of the Pilot Program, OCC will review both the results and reported consumer impacts before making a final decision on our support for a permanent FCBP Program.

PURA intends to conduct Public Hearings in Docket No. 16-05-26 near the end of 2017. In the meantime, Eversource customers with concerns about any aspect of Eversource's FCBP 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 on this issue.



Please visit [OCC's website](#).