



EDISON ELECTRIC
INSTITUTE

Full File Reporting in the Electric Utilities

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Positive Outlook:

■ Consumer perspective

- Providing credit to the underserved
- Alternative databases with or without utility data
- Identity theft detection

Positive Outlook:

■ Utility perspective

- Beneficial for revenue streams
- Beneficial for credit data pricing
- Incentive for payment during winter moratoriums

Concerns:

■ Consumer perspective

- Public Assistance requires disconnect notice
 - just about everyone will feel the impact this winter
- Credit card rate adjustments
- Not everyone asks for credit or can handle credit - Prepaid Metering
- Case by Case reporting

Concerns:

■ Utility Perspective

- Over 20% of customers pay late
- Customer Satisfaction is a driver - JD Power
- Commission complaints
- Call center volume which leads to increased costs

Going Forward

■ Education

- Fair Credit Reporting Act
- Start up examples like Verizon

■ Opt out options?

- Prepaid meters



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