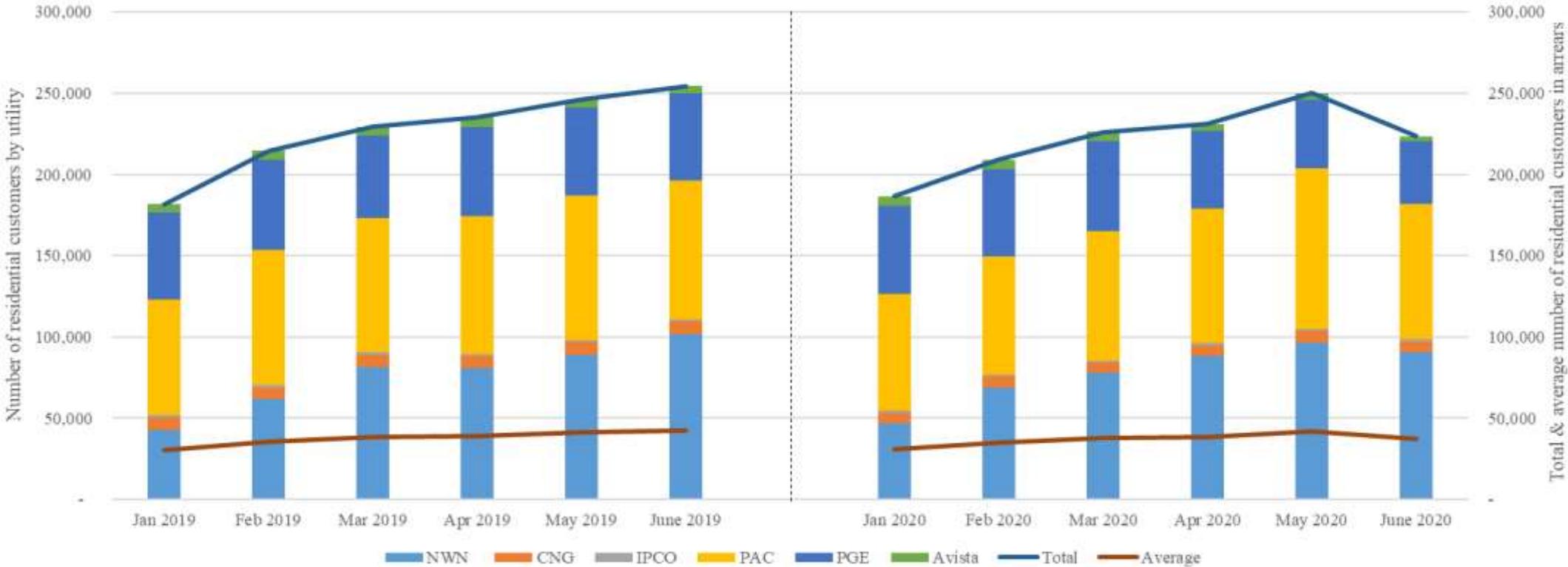


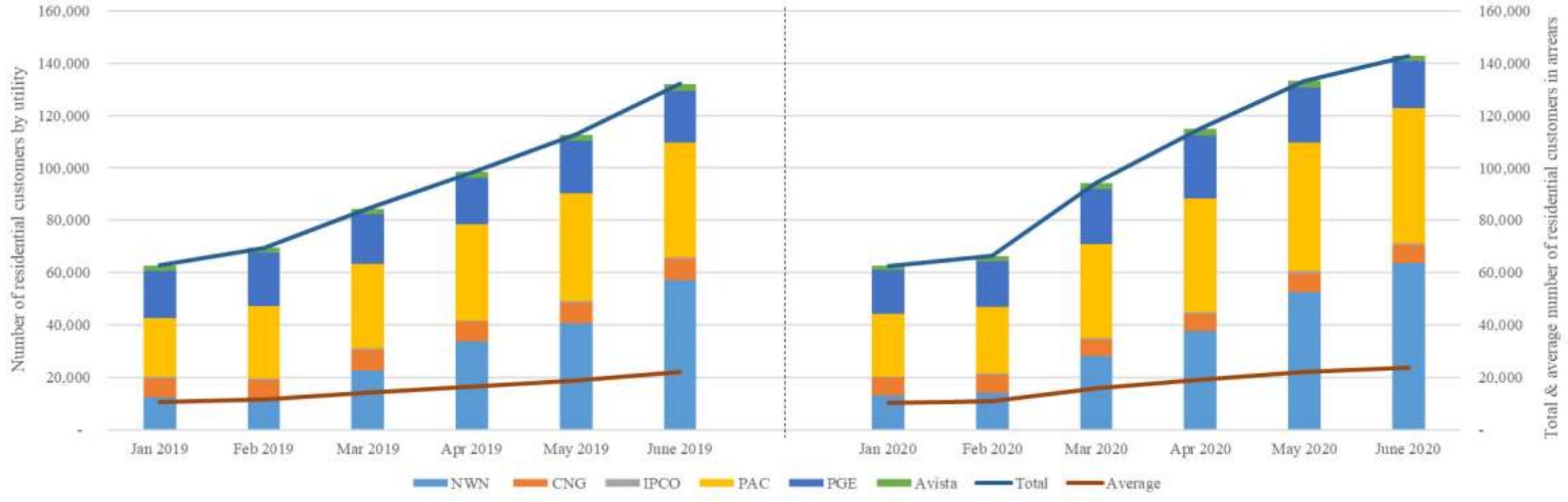
COVID-19 Arrears Data

Number of Residential
Customers in Arrears
(30/60/90 days)

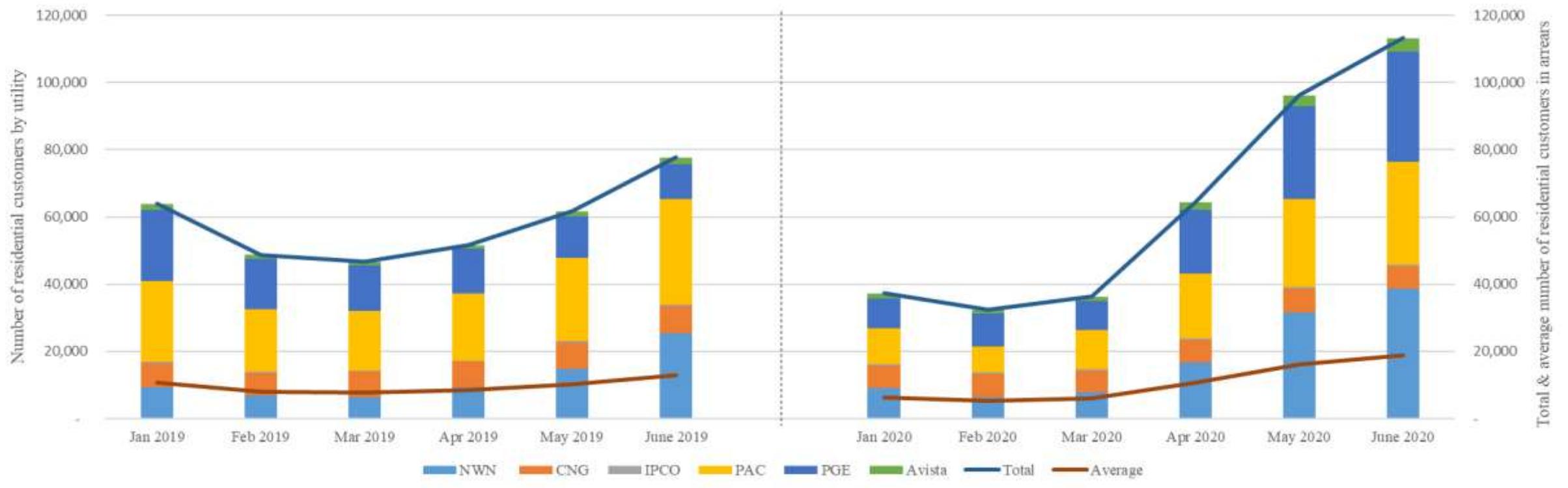
Number of Residential Customers in Arrears - 30 days



Number of Residential Customers in Arrears - 60 days

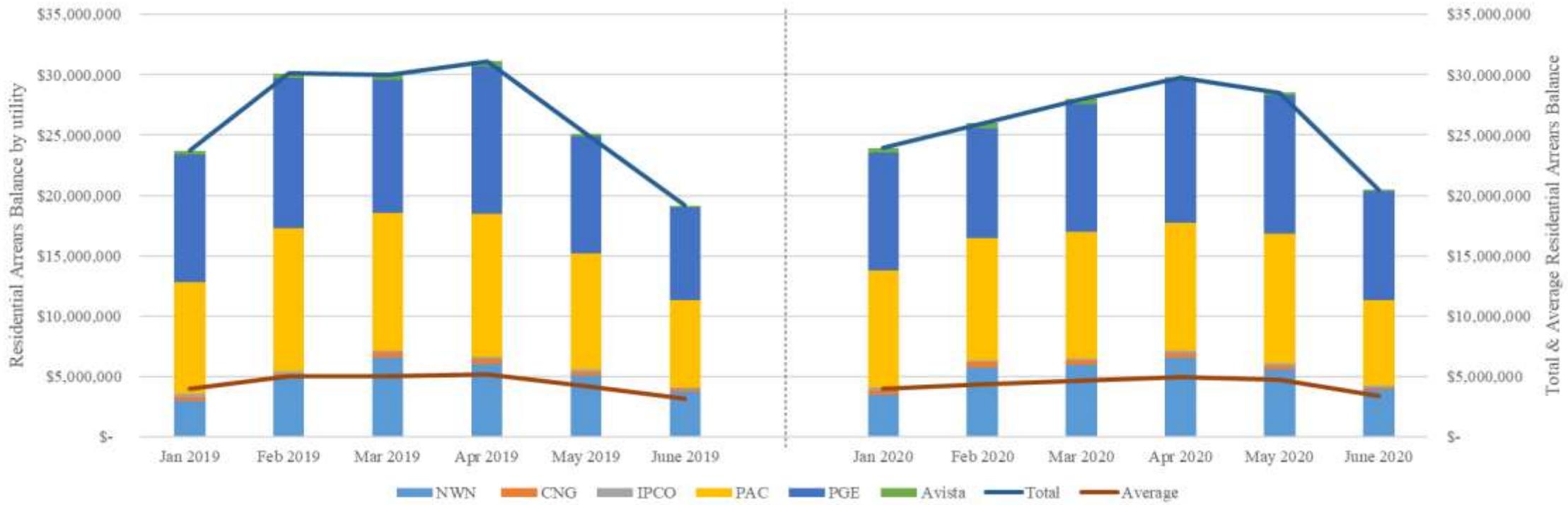


Number of Residential Customers in Arrears - 90 days

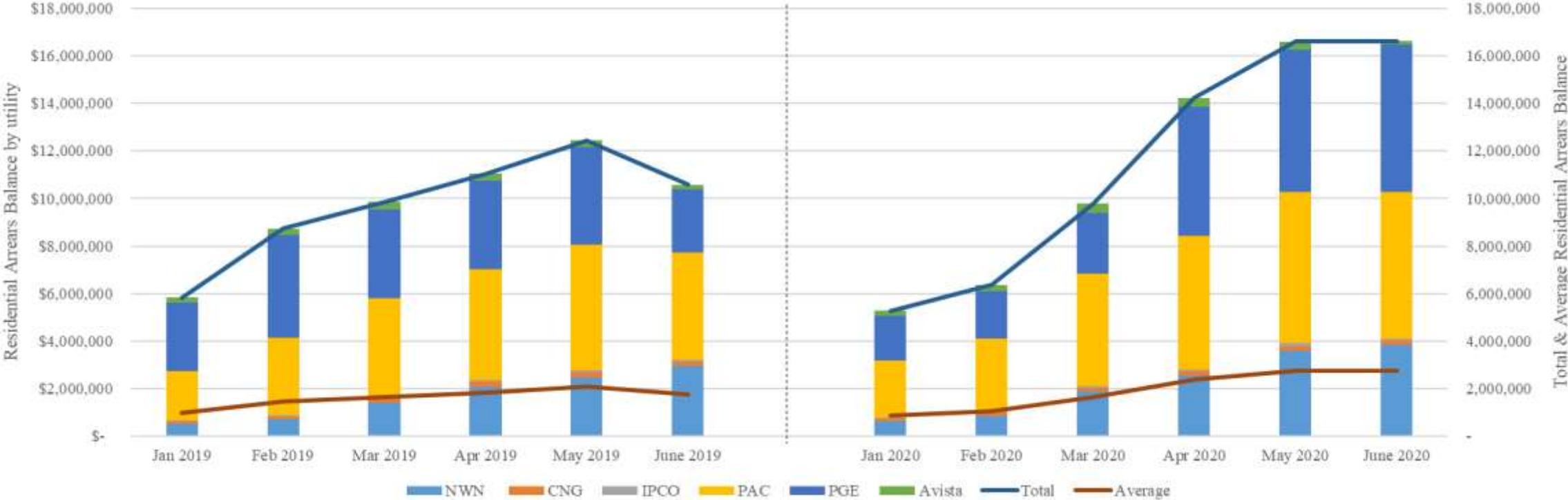


Total Residential Arrears
Balance
(30/60/90 days)

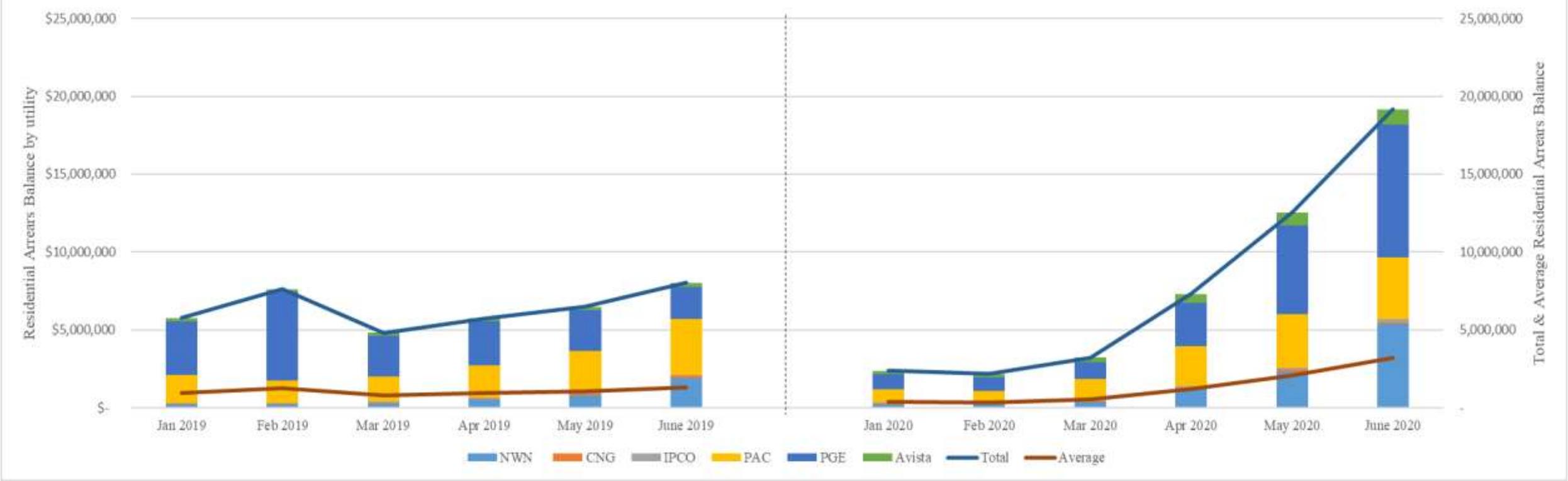
Total Residential Arrears Balance - 30 days



Total Residential Arrears Balance - 60 days

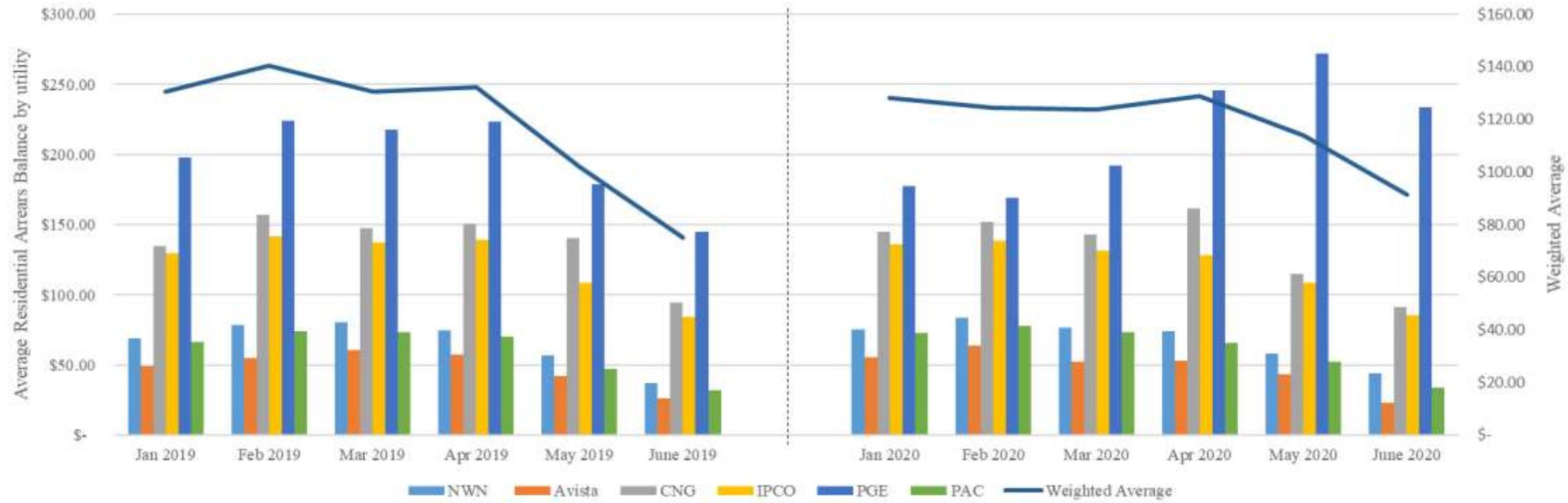


Total Residential Arrears Balance - 90+ days

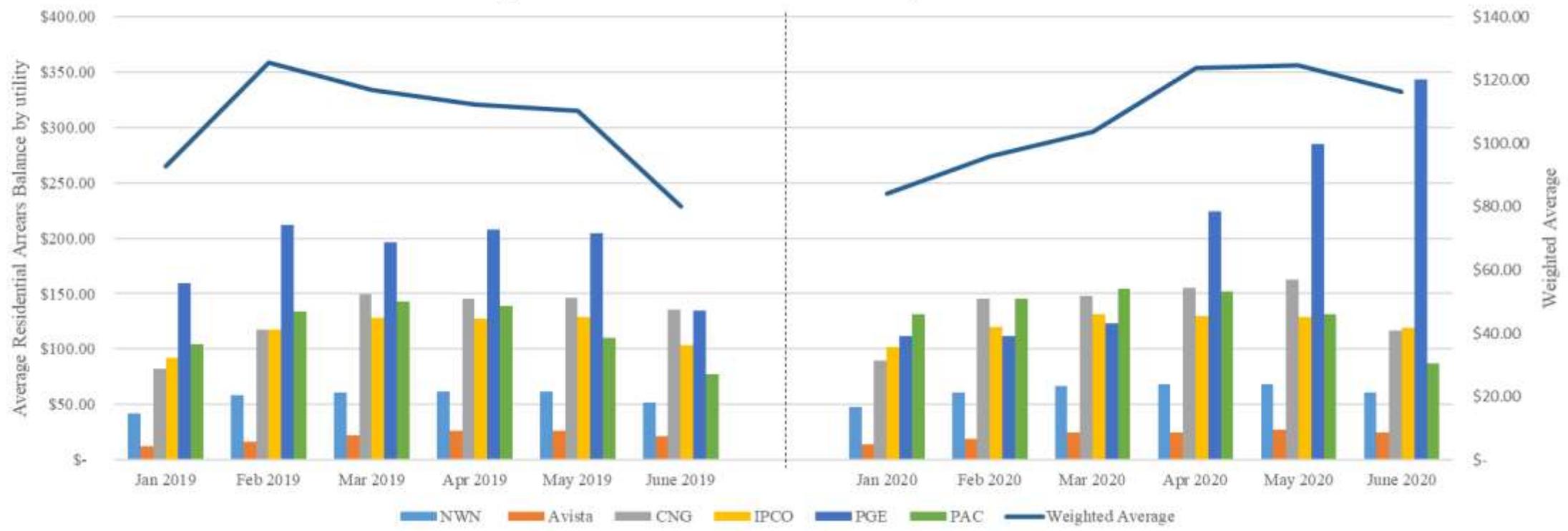


Average Residential Arrears
Balance
(30/60/90 days)

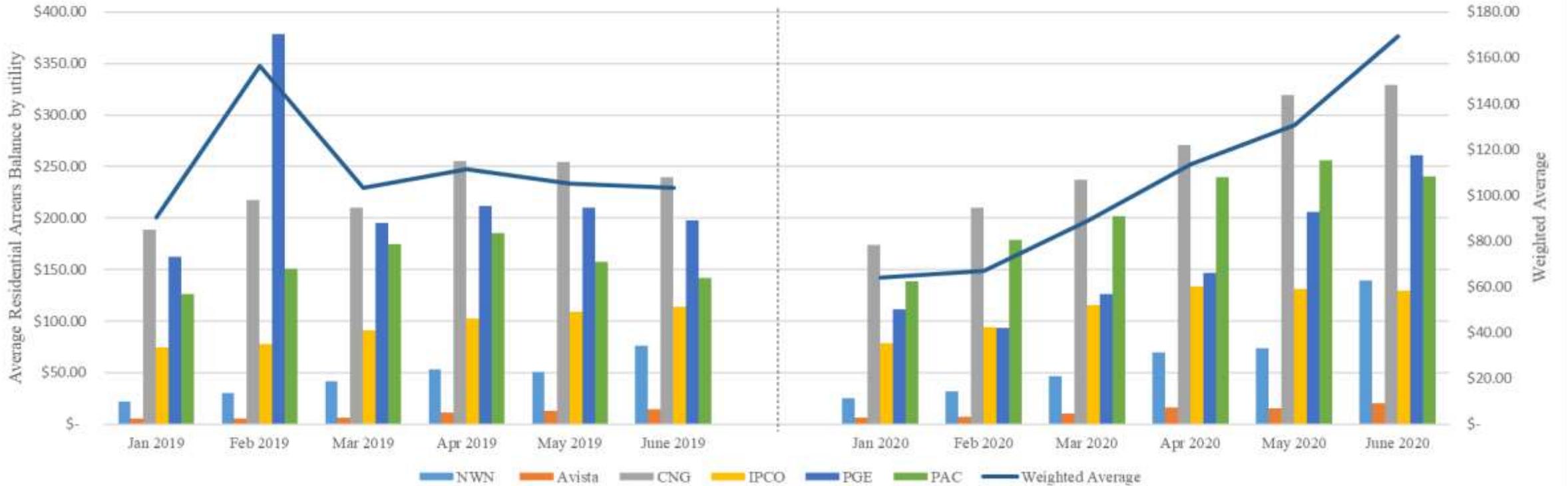
Average Residential Arrears Balance - 30 days



Average Residential Arrears Balance - 60 days

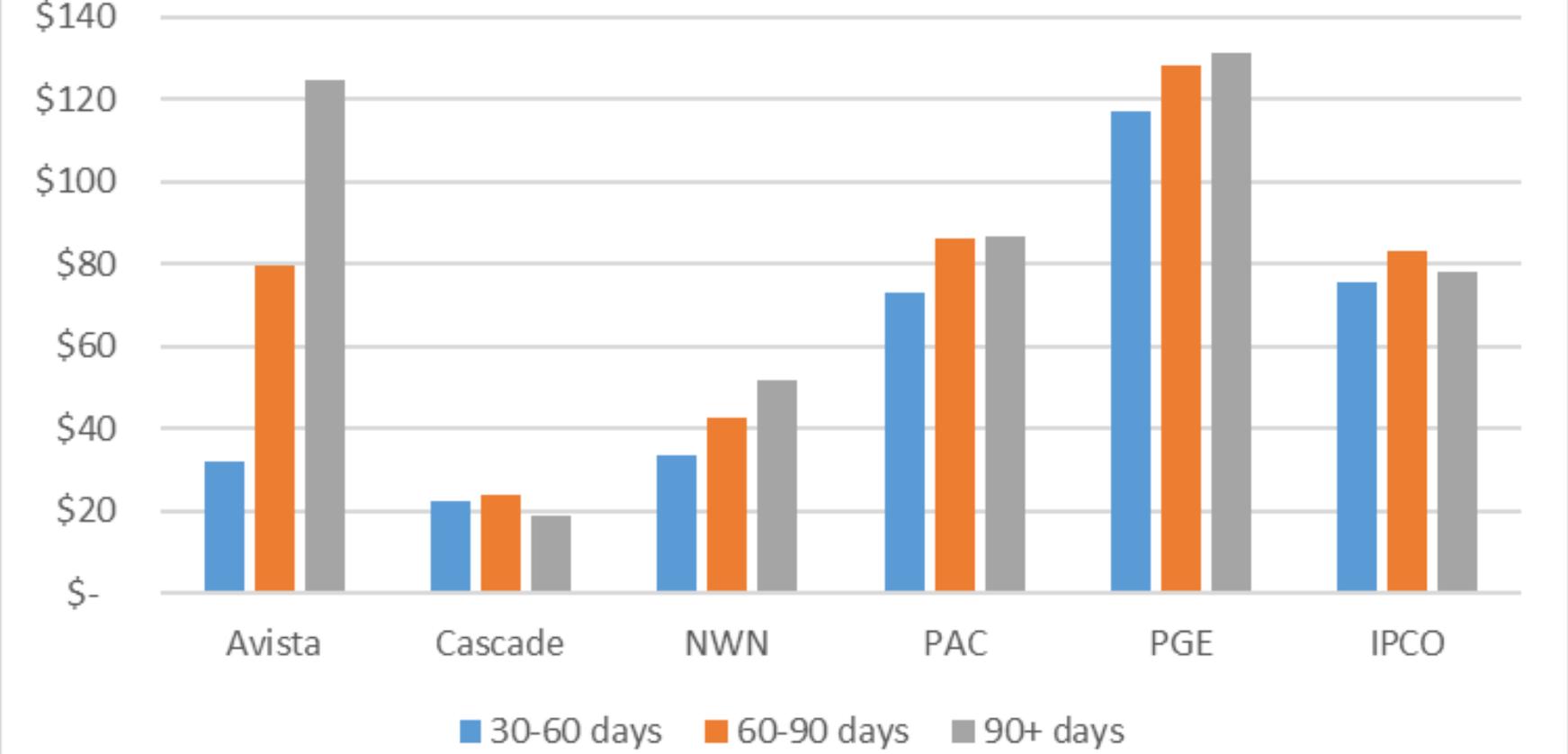


Average Residential Arrears Balance - 90+ days

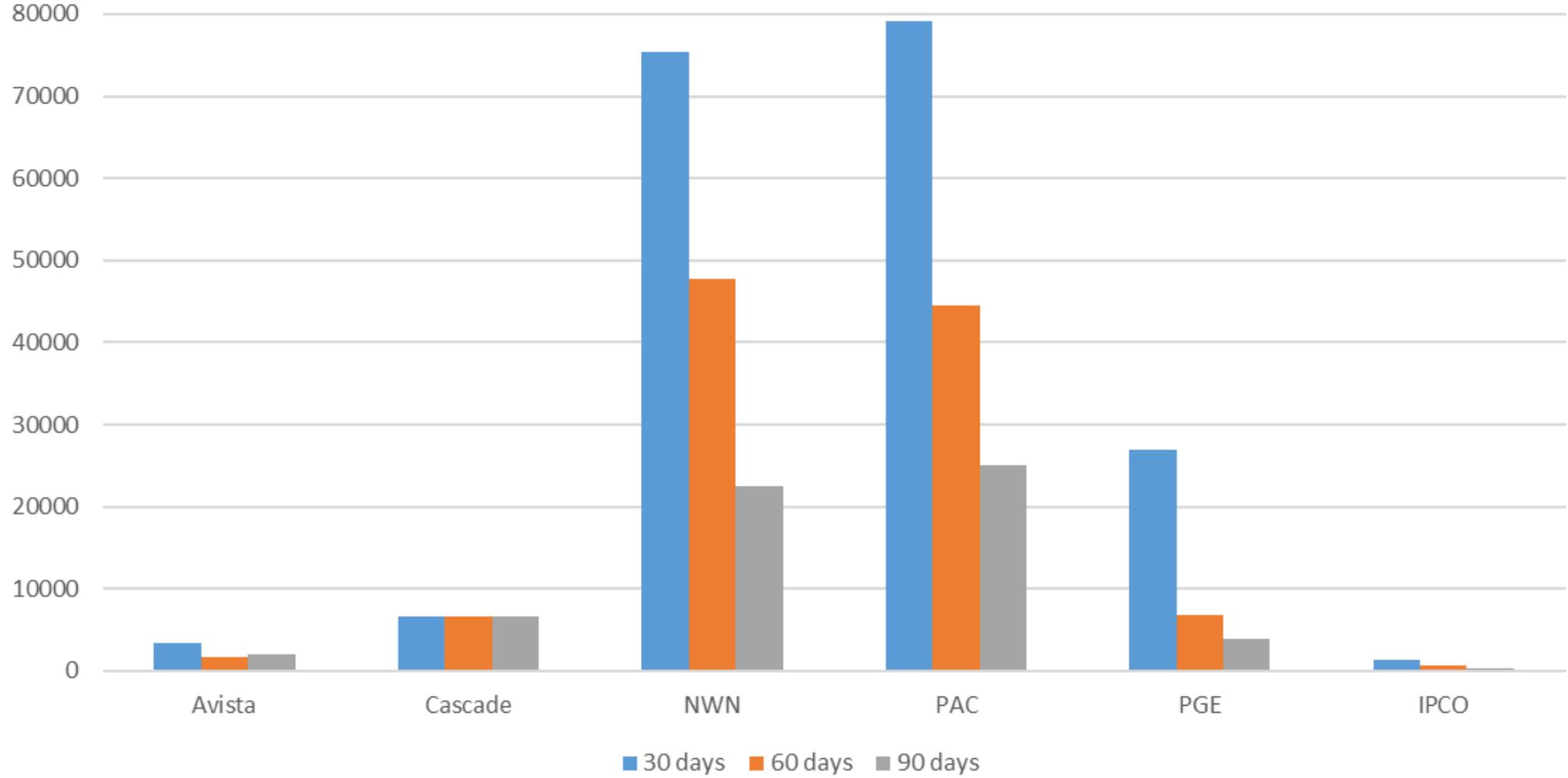


Arrears by Quartile (>\$200)

Under \$200 - Average Arrears Balance

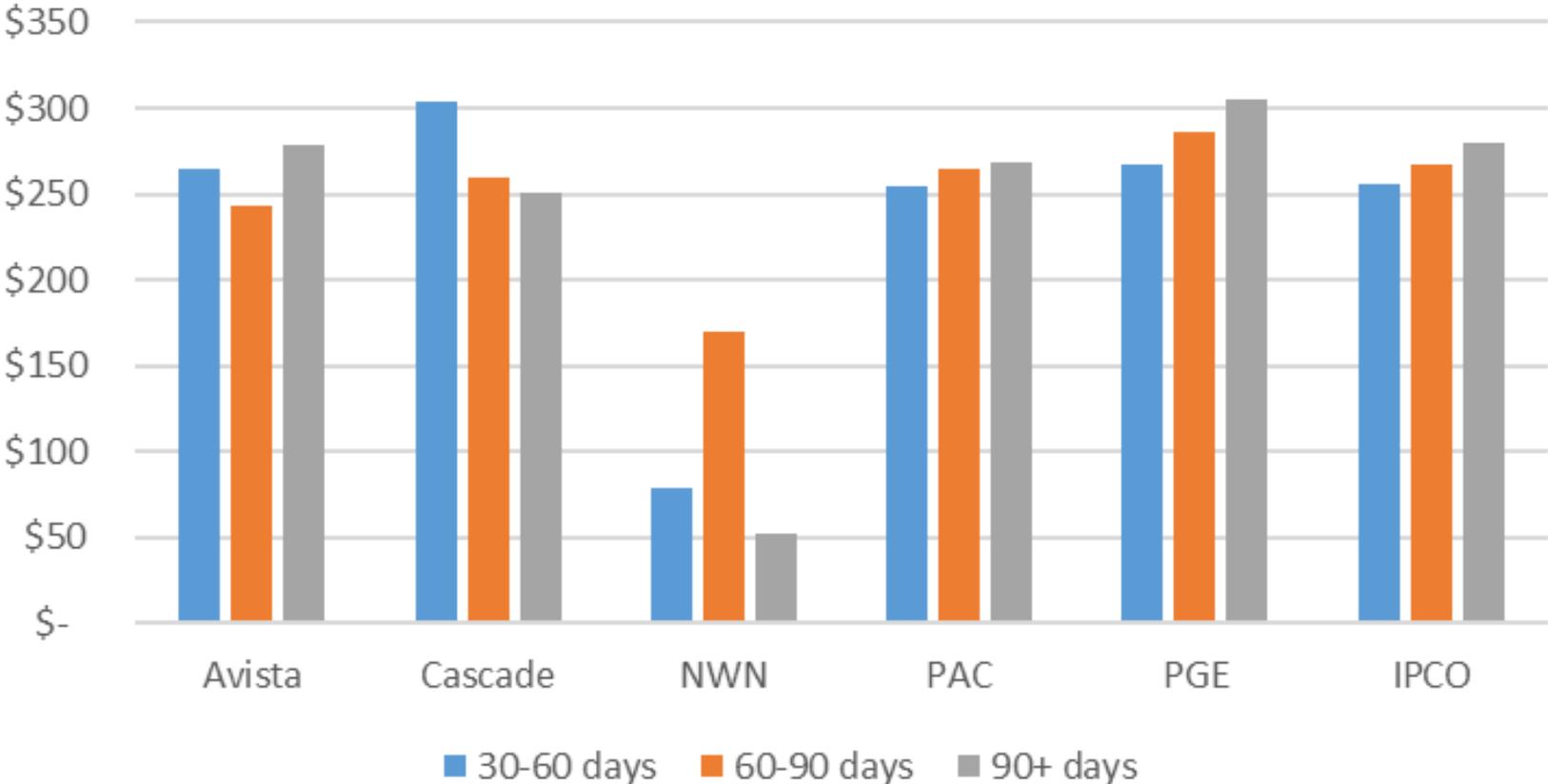


Customer Count - Under \$200

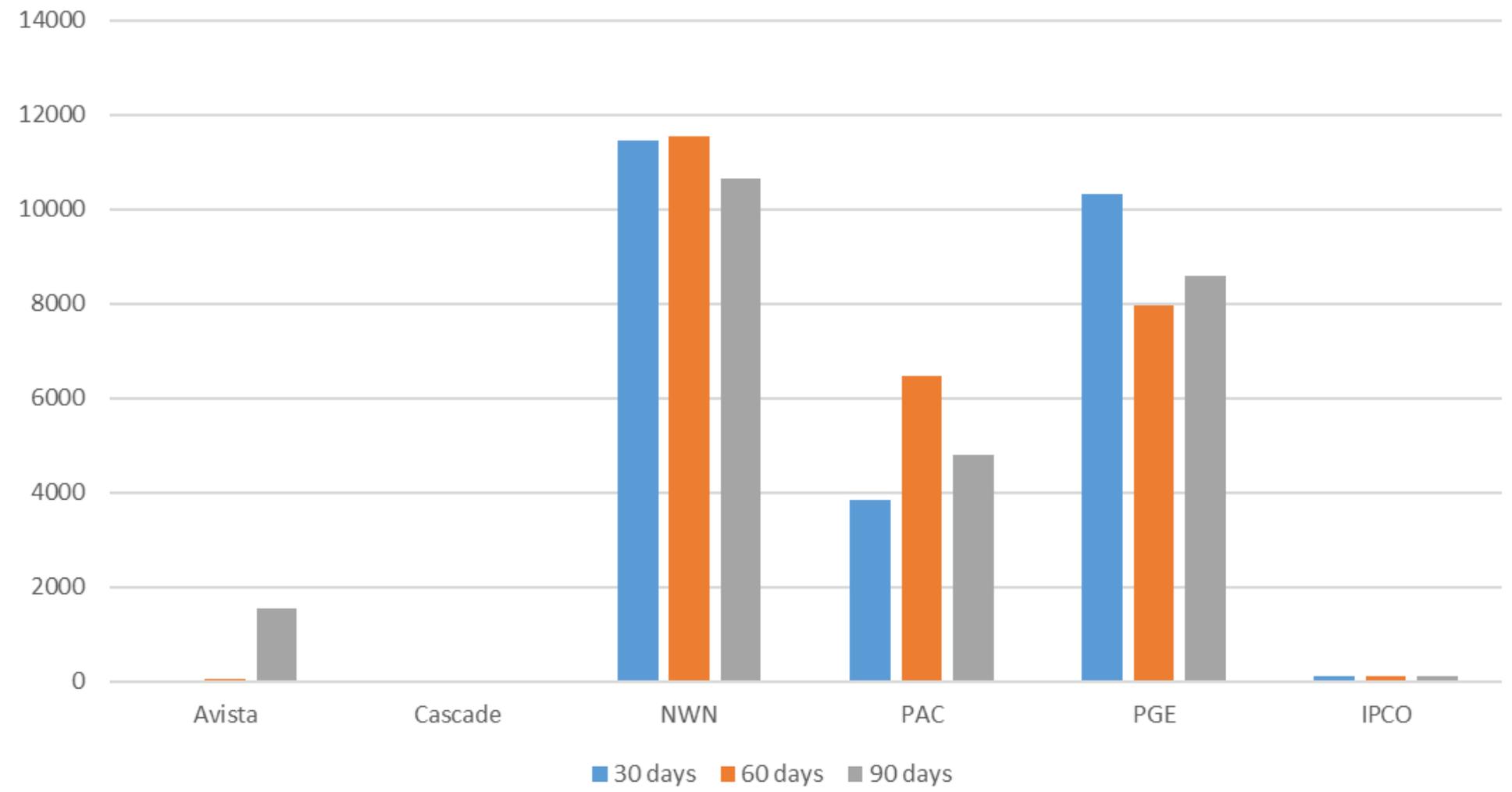


*Average Arrears Balance by
Quartile
(\$200-\$400)*

\$200-\$400 - Average Arrears Balance

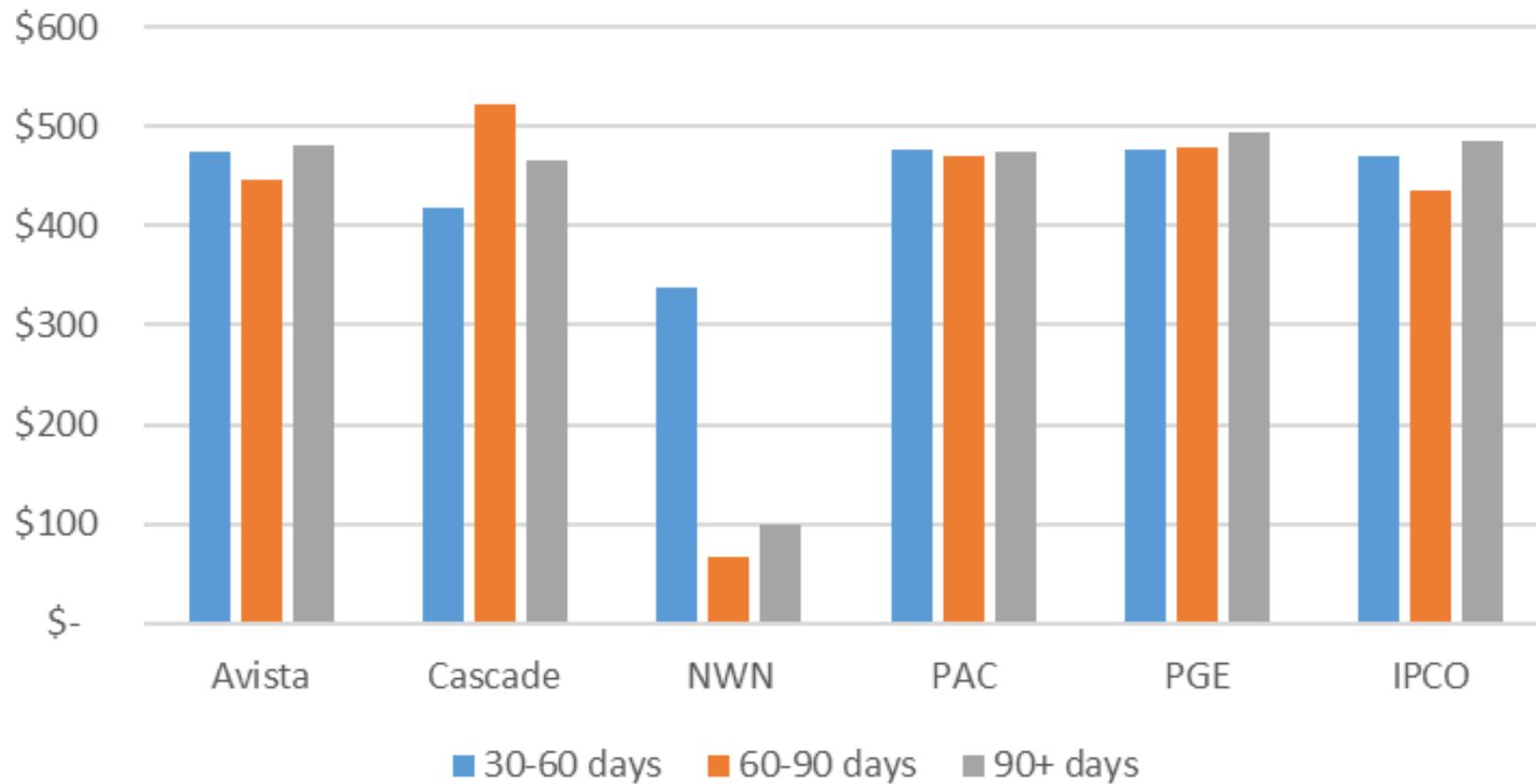


\$200-\$400 - Customer Count

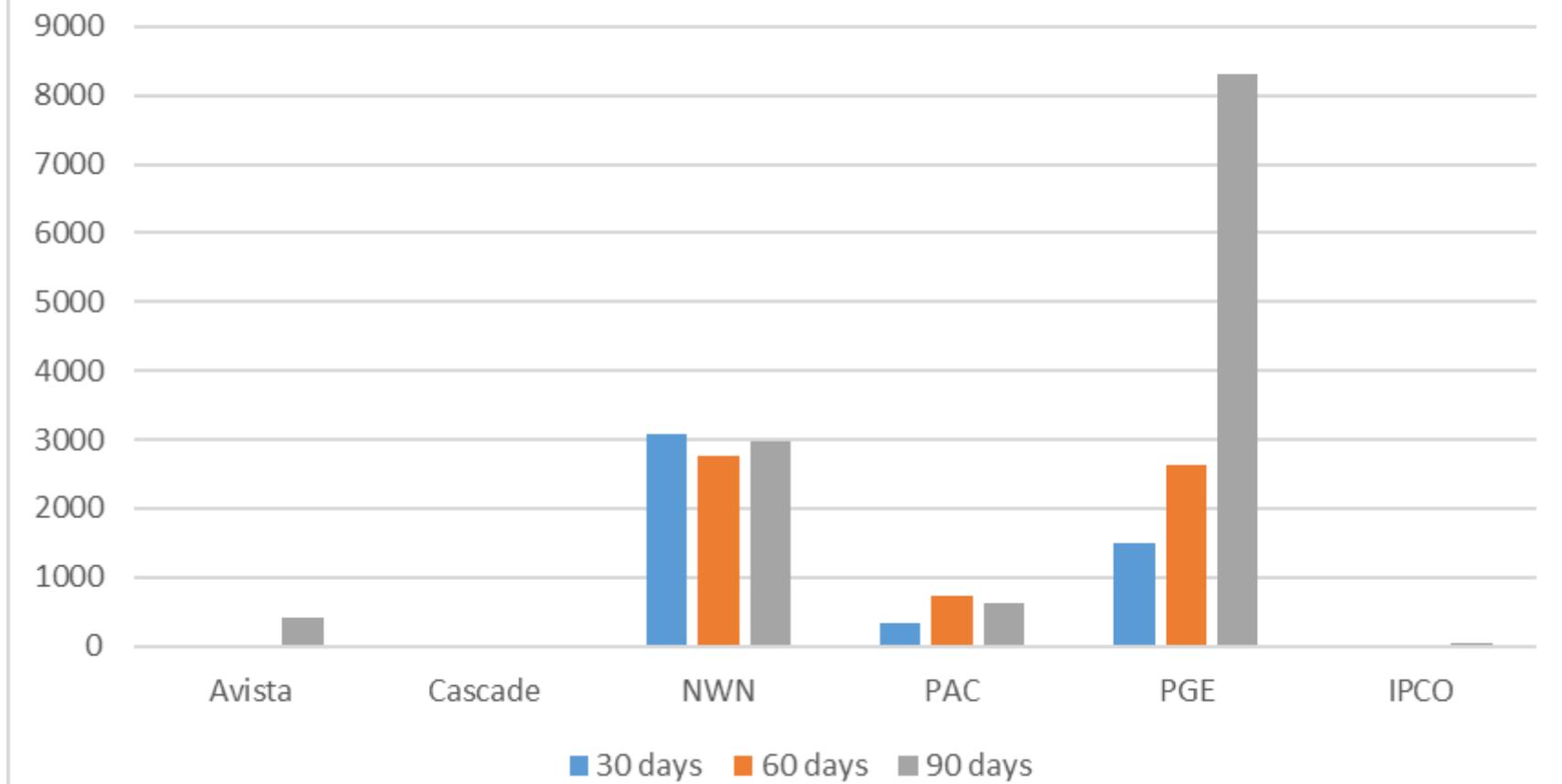


*Average Arrears Balance by
Quartile
(\$400-\$600)*

\$400-\$600 - Average Arrears Balance

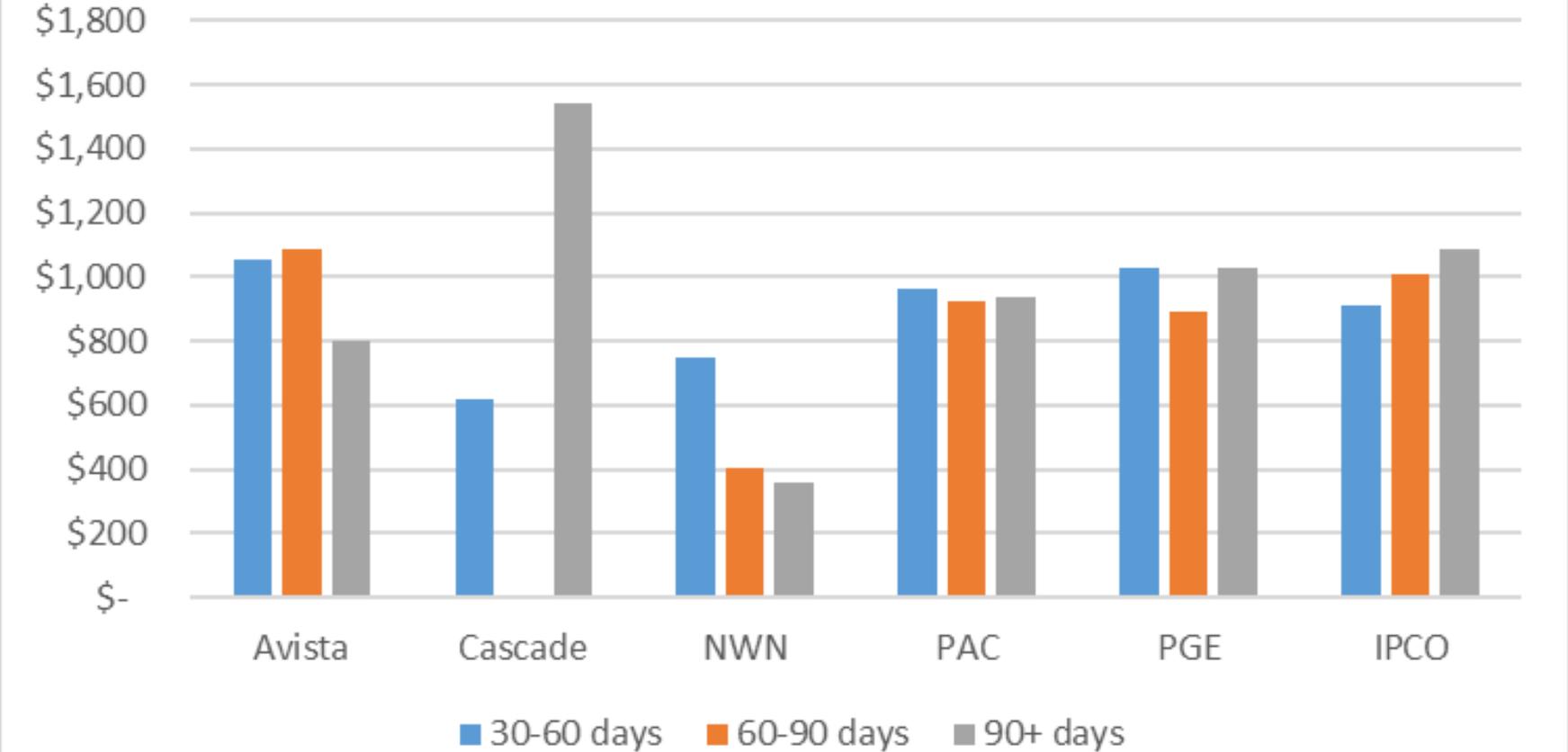


\$400-\$600 - Customer Count

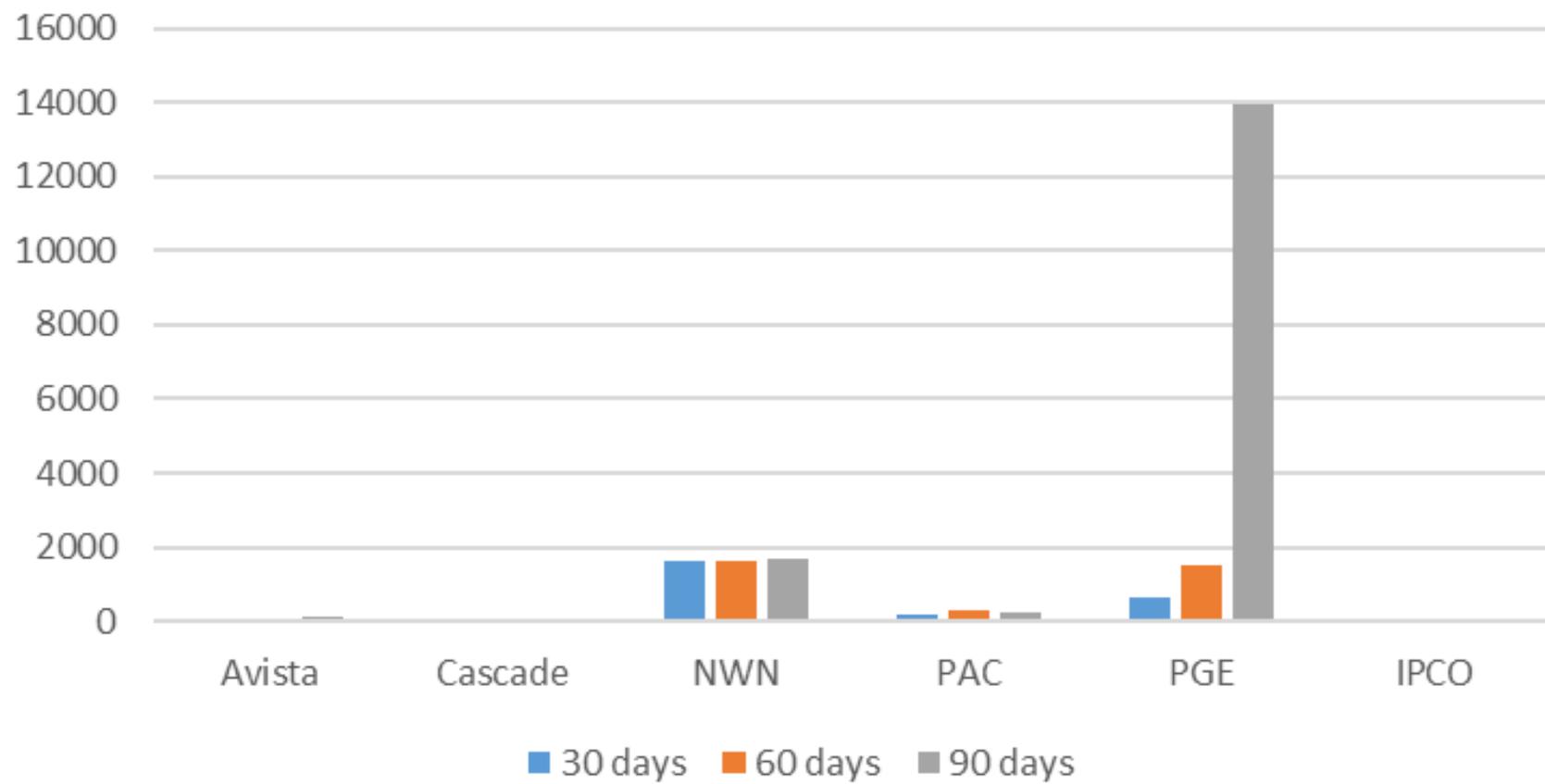


Average Arrears Balance by
Quartile
(\$600+)

\$600+ - Average Arrears Balance



\$600+ - Customer Count

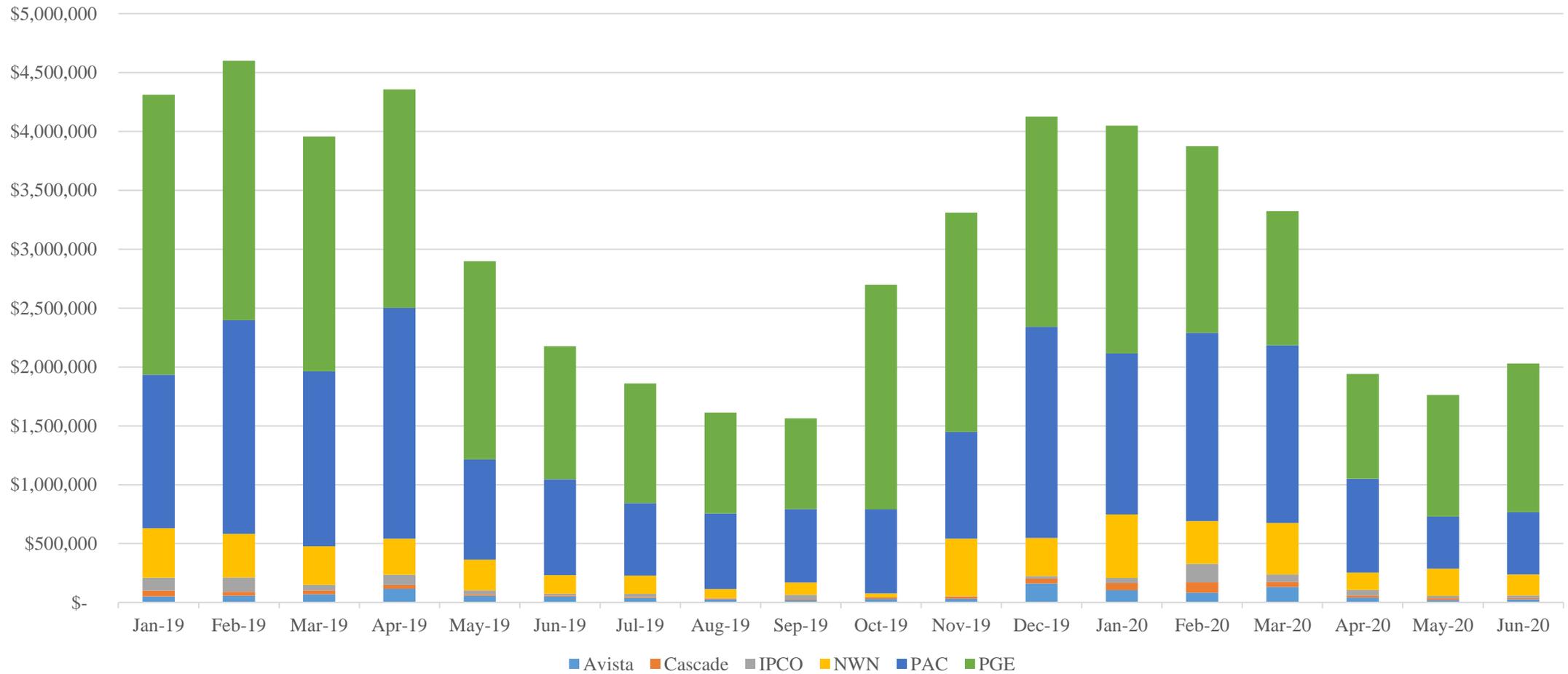


Customers New to Arrears

Company	Percent of Customers New to Arrears	Definition of New Customer
Avista	16%	Have not had any other collection activity since January 2016.
Cascade	16%	Have not had any other collection activity since October 2019
IPCO	29%	The Company defined new customer as an account that has not been in arrears (\$50 and one month past due) between January 1, 2015 – March 16, 2020.
NWN	29.8% (April, May, June)	Customers in arrears for the first time
PAC	15.21%	New customers are customers who did not receive a collection notice in calendar year 2019 that have arrears in calendar year 2020. Customers current on their payment plan have arrears but no collection action.
PGE	13% of residential customers and 20% of business customers	Company compared customers currently in arrears to those in arrears in October 2018 to determine which customers were new to arrears in 2020.

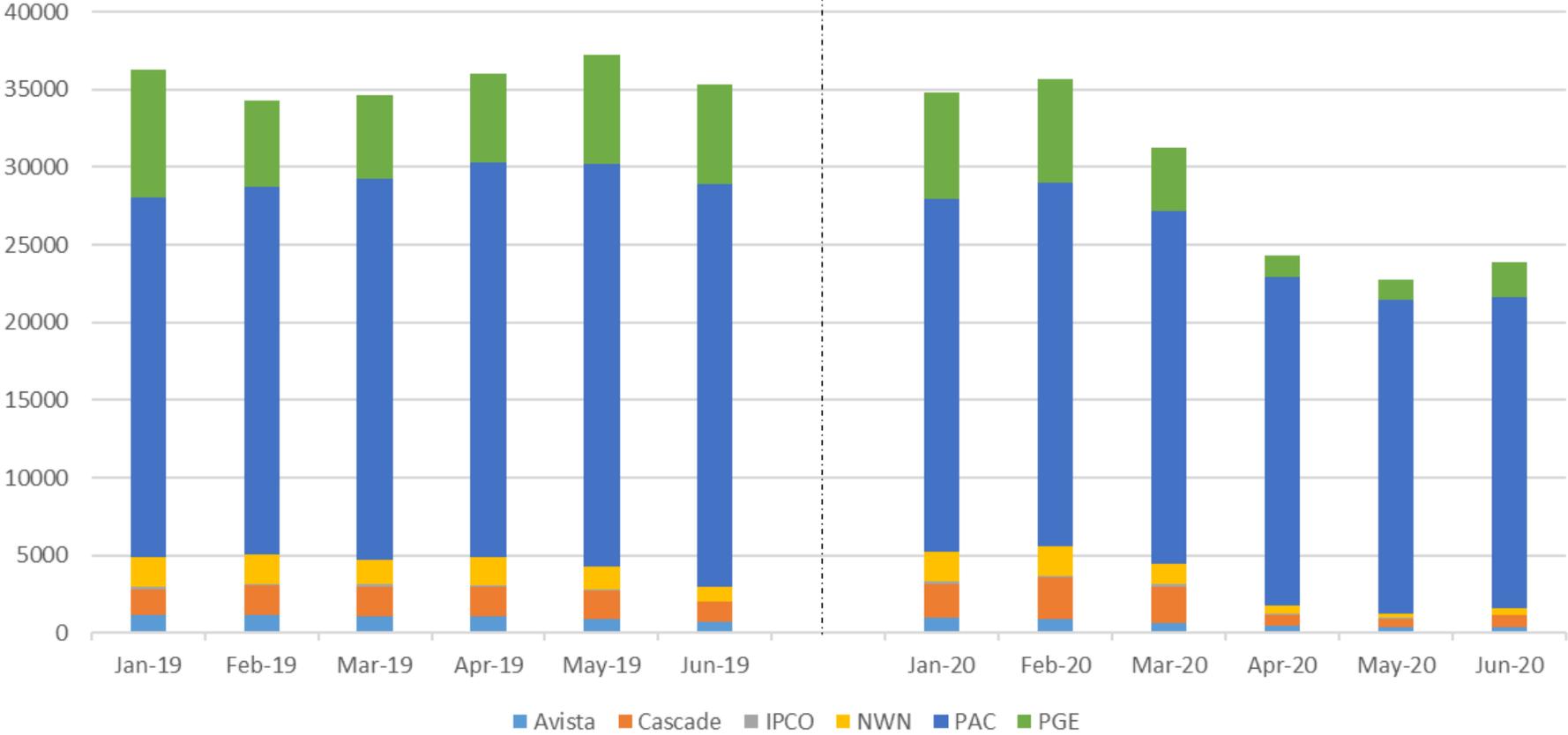
LIHEAP and Other Energy Assistance Funds

Amount of LIHEAP and other energy assistance funds received by month (January 2019 - June 2020)

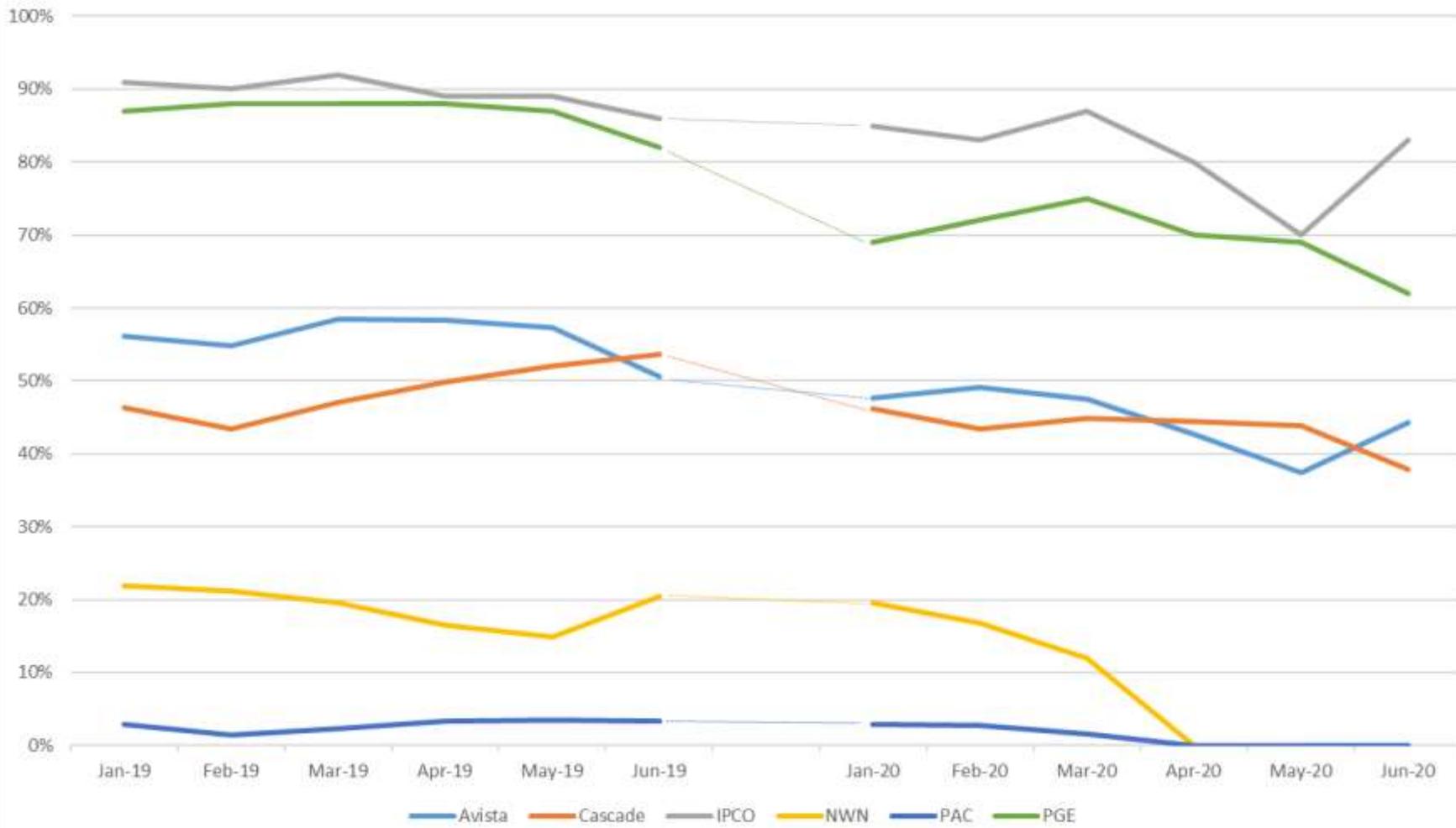


Time Payment Agreements

Time Payment Agreements



Time Payment Agreement Default Percentage



Disconnection Policies Commission Standards

OAR 860-021-0305 and 860-036-1500

- (1) When the applicant or customer fails to pay a deposit or make payments in accordance with the terms of a deposit payment arrangement.
- (2) When the applicant or customer provides false identification to establish service, continue service, or verify identity.
- (3) When the customer fails to pay Oregon tariff or price-listed charges due for services rendered.
- (4) When the customer fails to abide by the terms of a time-payment agreement.
- (5) When the customer requests the utility to disconnect service or close an account or when a co-customer fails to reapply for service within 20 days after a joint account is closed by the other co-customer, so long as the utility has provided a notice of pending disconnection.
- (6) When the customer does not cooperate in providing access to the meter.
- (7) When facilities provided are unsafe or do not comply with state and municipal codes governing service or the utility's rules and regulations.
- (8) When there is evidence of meter-tampering, diverting service, or other theft of service.
- (9) When dangerous or emergency conditions exist at the service premises under OAR 860-021-0315.
- (10) When the Commission approves the disconnection of service.

Companies Disconnection Policies

- **All companies meet the minimum Commission Standards for Disconnections**
- **Some companies have extra policies to help customers**

NW Natural:

- 7 Extra days given after due date before process begins
- 6 Extra days given during the notice period
- \$100 minimum balance before a disconnect
- 60 extra days given before process begins for customers with a good payment history for the prior 2 years and a past due balance over \$20, final notice only if balance is over \$100
- Time payment arrangements require a minimum past due balance of \$25 before process begins 60 extra days before notice

Cascade Natural Gas:

- Minimum account balances of \$50/\$100 (depending on service type) before process begins
- All past due accounts are called individually (non-automated) ahead of disconnection

Pacific Power:

- Process does not begin until receipt of next monthly bill after missed payment

Uncollectable Debt

Company	Days before Uncollectable
Avista	42
NW Natural	85
Idaho Power	60
Sunriver Water	60
Salmon Valley	0
Oregon Water Utilities	60
Cascade Natural Gas	102
PGE	45
Pacific Power	180

Notes:

- Several companies noted minimum balances required before sending to outside collections.
- Several companies noted exceptions to the timeframe: i.e., bankruptcies, foreclosures, death.
- Some companies appear to work the debt internally before sending to outside collections, with Pacific Power holding debt internally, the longest (180 days)

Handling of past-due customers

- All but two companies treat all customers the same when determining disconnection
- Several companies noted that individual circumstances may cause two similar customers to be treated differently, such as an emergency in one area but not another or whether a customer contacted the company about a payment, TPA, or extension.
- Both Cascade Natural Gas and Pacific Power indicated that they consider individual risk factors such as length of service, total past due balance, age of debt, days since last payment was received and the percentage of the total weighted past due amount covered by the customer's last payment, when determining whether to disconnect an individual customer.

Disconnections with no Reconnection

Company	Count
Avista	268
NW Natural	839
Idaho Power	17
Sunriver Water	1
Salmon Valley Water	2
Oregon Water Utilities	0
Cascade Natural Gas	299
PGE	-
Pacific Power	103

Notes:

- PGE – Due to a customer service system upgrade in 2019, PGE was not disconnecting customers at the time.
- Pacific Power – Was unwilling to provide 2019 data. Data provided was for 2020.