

FILED
April 4, 2024
**INDIANA UTILITY
REGULATORY COMMISSION**

**On Behalf of Petitioner,
DUKE ENERGY INDIANA, LLC**

**VERIFIED DIRECT TESTIMONY OF
JACOB S. COLLEY**

Petitioner's Exhibit 24

April 4, 2024

DUKE ENERGY INDIANA 2024 BASE RATE CASE
DIRECT TESTIMONY OF JACOB S. COLLEY

**DIRECT TESTIMONY OF JACOB S. COLLEY
DIRECTOR OF CUSTOMER SERVICES STRATEGY
DUKE ENERGY CAROLINAS, LLC
ON BEHALF OF DUKE ENERGY INDIANA, LLC
BEFORE THE INDIANA UTILITY REGULATORY COMMISSION**

I. INTRODUCTION

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Q. PLEASE STATE YOUR NAME AND BUSINESS ADDRESS.

A. My name is Jacob S. Colley, and my business address is 525 South Tryon Street, Charlotte, North Carolina.

Q. BY WHOM ARE YOU EMPLOYED AND IN WHAT CAPACITY?

A. I am employed by Duke Energy Carolinas, LLC (“DEC”) as Director of Customer Services Strategy. DEC is a subsidiary of Duke Energy Corporation (“Duke Energy”), and an affiliate of Duke Energy Indiana, LLC (“Duke Energy Indiana” or “Company”).

Q. PLEASE BRIEFLY DESCRIBE YOUR EDUCATIONAL AND PROFESSIONAL BACKGROUND.

A. I obtained a bachelor’s degree in marketing management from Virginia Tech’s Pamplin College of Business and a Master of Business Administration degree from East Carolina University’s Thomas D. Arthur Graduate School of Business. My career began in banking and finance and then I shifted into leading a regional chamber of commerce and economic development organization. From there, I transitioned to the utility industry, joining American Electric Power (AEP), where my roles included business development, economic development, community relations, and state government affairs for the Kentucky operations. I joined Duke

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1 Energy in 2018, having held roles within Stakeholder Engagement and
2 Renewable Strategy and Policy, before assuming my current position in Customer
3 Services Operations in 2020.

4 **Q. PLEASE DESCRIBE YOUR DUTIES AND RESPONSIBILITIES AS**
5 **DIRECTOR OF CUSTOMER SERVICES STRATEGY.**

6 A. My responsibilities include oversight and execution of key customer initiatives,
7 regulatory compliance and reporting, and audit and compliance within Customer
8 Services. I provide direction and leadership as business plans are developed to
9 support the goal of increasing customer satisfaction.

10 **Q. WHAT IS THE PURPOSE OF YOUR TESTIMONY IN THIS**
11 **PROCEEDING?**

12 A. The purpose of my testimony is to provide an overview of the customer services
13 provided by the Company and to support the Forward-Looking Test Period
14 customer-related expenditures. I also describe the Company's customer initiatives
15 and discuss the Company's customer satisfaction program and measurements.
16 Additionally, I discuss the Company's proposals for changes to certain existing
17 customer-related programs, and I introduce new programs. I will also address the
18 information I provide as the basis for several adjustments incorporated into the
19 proposed revenue requirements and supporting the Company's requests herein.

DUKE ENERGY INDIANA 2024 BASE RATE CASE
DIRECT TESTIMONY OF JACOB S. COLLEY1 **II. OVERVIEW OF CUSTOMER SERVICES**2 **Q. HOW DOES THE COMPANY VIEW CUSTOMER SERVICE?**

3 A. At Duke Energy Indiana, the customer is at the center of our purpose. Evolving
4 customer expectations, emerging technologies, and changing public policies all
5 converge to create a dynamic environment for the Company and the industry. Duke
6 Energy Indiana strives to exceed customer expectations through building genuine
7 connections with its customers by soliciting customer feedback, taking note of
8 evolving customer expectations, anticipating customer needs, leveraging
9 emerging technologies, and offering dynamic solutions to customer issues.
10 Customer service is a major factor in Company policies, programs, and decisions.

11 **Q. PLEASE PROVIDE AN OVERVIEW OF THE COMPANY'S CUSTOMER**
12 **EXPERIENCE AND SERVICES FUNCTIONS.**

13 A. Duke Energy Indiana's customer experience and service functions are comprised
14 of multiple departments responsible for developing and executing policies,
15 processes, and procedures to engage with our customers across multiple
16 communication channels. The primary channels our customers use to interact with
17 us are Duke Energy's website (including recently launched live agent chat),
18 mobile app, phone, email, social media (Facebook, Instagram, LinkedIn, and X),
19 and face-to-face interactions. The organization includes customer contact center
20 operations, customer experience, customer technologies, metering services,
21 complaint resolution, billing and payment processes, and credit and collections
22 activities.

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1 Q. PLEASE DESCRIBE THE COMPANY'S CUSTOMER CONTACT
2 CENTER OPERATIONS.

3 A. Our contact center operations is designed and continuously enhanced to strive to
4 answer customer inquiries efficiently and accurately. During normal business
5 hours, a combination of remote, on-site, and vendor customer care specialists are
6 available to process and support inbound and outbound calls, live web chat,
7 emails, mailed letters, faxes, and social media inquiries from Duke Energy
8 Indiana's business and residential customers. Additionally, customer care
9 specialists are available outside of normal business hours to support outage or
10 emergency calls.

11 Q. DOES THE COMPANY RECOGNIZE THE DIVERSE NEEDS OF ITS
12 CUSTOMER BASE WHEN PROVIDING CUSTOMER SERVICE?

13 A. Yes. In addition to our primary responsibility of providing safe and reliable
14 electric service, we understand that our customer base has diverse service needs
15 and strive to recognize and accommodate them where possible. For example,
16 Duke Energy employs Account Managers that are assigned to our large, complex
17 customer accounts to answer questions, provide solutions, and resolve issues.
18 These Account Managers work to foster positive relationships, focusing on the
19 specific and often complex power needs of commercial, industrial, and
20 governmental customers. They serve as a single point-of-contact, providing
21 consistency and a level of understanding of the customer's business interests and
22 challenges. This familiarity allows our Account Managers to manage the

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1 customer relationship to enhance customer satisfaction by helping to develop and
2 recommend personalized options in areas such as service delivery, renewables,
3 energy efficiency, and demand response programs.

4 The Company's Business Service Center ("BSC") is focused on providing
5 a service model customized by business segment for our small and medium
6 business ("SMB") customers. This organization positions us to better understand
7 and support the many different types and needs of business customers. Our
8 support teams offer dedicated phone numbers, email addresses, and digital
9 experiences so small and medium business customers may utilize the channel that
10 works best for them.

11 One business segment supported within the BSC includes builders,
12 developers, multi-family builders, and local inspecting authorities, all of which
13 play important roles in the expansive levels of new construction. The Company
14 recently improved this segment's customer experience through a digital tool
15 called the Builder Portal. The Builder Portal is designed to improve customer
16 experience when submitting work orders, requesting status updates, or seeking
17 online support. Providing dedicated teams specializing in new construction and
18 offering multiple contact channels allows us to better serve this business customer
19 segment and provides options that best suit their needs.

20 Additionally, within the BSC are the Business Experience ("BEX") and
21 Renewable Service Center ("RSC") teams. The BEX team provides dedicated
22 support to businesses with one to seven accounts, and the RSC services inquiries

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1 related to solar installations and billing options. These teams help customers set
2 up their accounts, answer questions on features, and make changes so they can
3 utilize the convenient, self-service options at their convenience. We also offer
4 these customers dedicated phone numbers, email addresses, and digital
5 experiences so they can utilize the contact channels that work best for them. And,
6 with the deployment of Customer Connect (described more below), those digital
7 experiences were enhanced through the Business and Landlord Portals. The
8 Business Portal allows business customers to easily manage their business
9 account online. The Business Portal is a one-stop digital resource providing
10 customized tools and self-service options that allow customers to streamline bill
11 payment, view and track energy usage, and keep designated people in the know
12 by allowing multiple user logins. The Landlord Portal allows property managers
13 or owners ways to easily manage rental energy accounts all in one place one. The
14 Landlord Portal provides all the benefits of the Business Portal, plus additional
15 features designed to meet the specific account needs of property managers.

16 The Company continuously explores ways to improve the customer
17 experience for all customers. For example, for residential customers, we offer a
18 variety of billing and payment choices, including paperless billing, Pick Your Due
19 Date, Your Fixed Bill, Budget Billing, and we are proposing in this case to
20 expand our fee-free payment options to make paying bills ever more simple,
21 secure, and convenient. We share important information with our customers

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1 through monthly bill inserts, texts, and/or emails, and offer programs and tips to
2 help protect customers from high energy bills due to extreme temperatures.

3 Additionally, we supply customers with ways to protect themselves from
4 utility scammers through dedicated communications, webpages, and a Scam
5 Reporting Tool. The Scam Reporting Tool allows customers to share their
6 experiences with attempted scams and solicits information we can utilize to help
7 protect other Duke Energy customers.

8 **Q. PLEASE DESCRIBE HOW DUKE ENERGY INDIANA ENHANCES THE**
9 **CUSTOMER EXPERIENCE THROUGH ITS DIGITAL CHANNELS AND**
10 **TECHNOLOGIES.**

11 A. The Company continues to experience increased interest in and adoption of digital
12 communication and service channels. With the rapid transformation of
13 technology, customer expectations surrounding technology are increasing at an
14 accelerated rate, and our teams work to provide an easy-to-use, straightforward
15 digital experience to meet customer expectations.

16 The Company's digital transformation efforts help us deliver customer
17 benefits, including advanced capabilities and offerings. The Company's free
18 mobile app offers residential and most small business customers ways to easily
19 manage their account and monitor daily usage from anywhere in the United
20 States. The mobile app channel is well received by our customers with users
21 increasing 78% since 2021, with a 108% increase in the number of customer
22 sessions initiated. The app was developed, and continues to be enhanced, based

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1 on customer feedback, with the most requested features being the ability to view
2 and pay bills, report an outage, enroll in billing and payment programs, view
3 billing history, monitor energy usage, receive personalized offers, and receive
4 outage restoration updates. The app also provides links to some of our most-used
5 account management service features, such as customer requests to start, stop, and
6 move their electric service. App log-in is streamlined with the web portal by using
7 the same customer log-in for both and offers the option to use fingerprint or facial
8 recognition for a fast, secure sign-in if a customer's device supports biometrics. In
9 April 2023, a new enhancement to the app was released to customers, the chatbot.
10 The chatbot remediates navigation confusion, answers frequently asked questions,
11 and provides access to external features. For example, the chatbot directs
12 customers to the Duke Energy website for additional information or the
13 authenticated space for certain account-specific features. The mobile app team
14 recently won an industry award for the development of its chatbot.

15 The Company's web portal has remained a key digital channel for
16 customers to manage their accounts online, with the functionality to easily and
17 conveniently pay their monthly bill, set up auto-pay, update accounting
18 information, and start, stop, or transfer service. Customers can also track their
19 energy usage over time, which can help them understand consumption patterns
20 and make informed decisions for how to efficiently manage their energy usage.

21 Overall, the mobile app and web portal are increasingly critical channels
22 for customers to interact with the Company. Digital channels enable real-time

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1 communication and interactions between customers and Duke Energy. The top
2 digital interactions include payment, outage, and service inquiries. In 2023,
3 customers leveraged the digital channels to make approximately three million
4 payments, which is approximately 30% of all payment volume. The outage
5 reporting allows customers to report outages, receive updates on service
6 restoration, and access customer support more efficiently through the Outage
7 Alerts program and online Outage Map. Approximately 80% of all customers are
8 enrolled to receive outage alerts and in 2023, approximately 2.7 million Outage
9 Alerts were sent to Indiana customers. Lastly, with the implementation of
10 Customer Connect, the Company enabled same day start service request. Since
11 deployment, over 91,000 customers started their electric services digitally, and
12 more than 24,000 requested their service to begin the same day.

13 In July 2023, the Company enhanced the online web portal to pilot the
14 functionality for a customer to chat live with a customer service specialist. The
15 chat icon is visible to customers during business hours when a specialist is
16 available. After validating a customer's account information, the customer is
17 routed to a specialist to complete their request. Since the launch of live chat in
18 July 2023, approximately 5,000 successful live chat sessions have been handled
19 by the Company, primarily related to billing and payments questions. Based on
20 the success of the pilot, including positive customer feedback, the Company made
21 live chat a permanent option for customers in February 2024. Examples of the
22 positive feedback received are:

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- 1 • *“Specialist understood my question, answered quickly and*
- 2 *concisely. Fantastic customer support”*
- 3 • *“Agent was very helpful and answered all my questions”*
- 4 • *“Provided the help we greatly needed”*
- 5 • *“Live person helped me so much to answer my question!!”*
- 6 • *“She was able help me and it wasn't a long wait for her to*
- 7 *complete what she needed to do to help.”*
- 8 • *“The customer service agent was cordial prompt and took care*
- 9 *of my issue in a timely manner”*

10 In addition, the functionality of live chat was recently enhanced to enable
11
12 account identification to customer service specialists automatically based on web
13 login credentials and to integrate frequently asked questions. This function passes
14 the customers’ account information to the specialist to serve the customers’ needs
15 more efficiently.

16 Like our digital channels, customers can seamlessly self-serve through our
17 voice channel via Integrated Voice Response (“IVR”). The key technology
18 enabling self-service for customer calls is the Company’s advanced language IVR
19 system. Over the last two years, the IVR contained about 60% of the calls to the
20 Company, meaning customers efficiently self-served, saving time for the
21 customers and providing customer service agents time to serve other customers.
22 Self-service functionality, such as requesting a payment arrangement and
23 reporting a power outage, can be done through voice activated prompts, helping to
24 provide a more positive customer experience. There are also self-serve options for
25 customers to enroll in, or withdraw from, Budget Billing, add their card
26 information to Speedpay wallet for easy access, update their account’s phone
27 number, and request their account number. Another feature of IVR is First-in-

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1 Line, which allows customers to either remain on hold or select a call back
2 number in busier than normal call volumes, where they can be reached when a
3 service representative becomes available.

4 With capabilities provided by Customer Connect and new enhancements
5 to the IVR, we can better connect with customers through texting experiences.
6 Customers can receive texts with additional options and links and even respond to
7 receive more options. For example, if a bill reminder is texted and a customer
8 responds saying they are not able to pay by the due date, the system can recognize
9 that message and provide options or a link to set up an installment plan.

10 **Q. PLEASE DESCRIBE WHAT EFFORTS DUKE ENERGY INDIANA IS**
11 **MAKING TO SERVE ITS LOW INCOME CUSTOMERS.**

12 A. As customer needs changed stemming from the COVID-19 pandemic, utility
13 assistance agencies served as a critical channel for customers to receive support.
14 We realized that a more tailored experience and long-term solution was needed to
15 provide more efficient service for those agencies providing customer assistance
16 funding. To streamline and efficiently apply pledges to our customers' accounts,
17 we created the Centralized Agency Team as the single point of contact for utility
18 assistance agencies. In addition to the Centralized Agency Team, a new digital,
19 self-service portal was developed for agencies. The portal provides agencies a
20 confidential and secure way to view customer account details, process agency
21 commitments, and make payments. Agencies can conveniently and more
22 efficiently view pledge history on customer accounts to make more informed

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1 pledge decisions and receive notification of pledge expiration to ensure their
2 commitments are satisfied. The success of the Centralized Agency Team is
3 evident as energy assistance program (“EAP”) funding has exceeded over \$15.5
4 million in 2023 and more than \$12 million through March 26, 2024.

5 In addition to the EAP funds, the Company’s Share the Light Fund assists
6 customers struggling to pay their energy bills. Over \$3.1 million has been
7 provided to customers to help pay their bills in the past five years. Duke Energy
8 shareholders’ contributions averaged about \$500,000 annually over that period
9 and, in 2023, the Duke Energy Foundation made an additional one-time donation
10 of \$100,000 to the Share the Light Fund. The Share the Light Fund partners with
11 agencies, and dollars may be used in combination with other federal, state, and
12 local assistance.

13 Additionally, the Company offers the Income Qualified Weatherization
14 Program (“IQW”), an energy efficiency program for income-qualified customers
15 by partnering with Indiana Housing and Community Development Authority’s
16 (“IHCDA”) to support its Weatherization Assistance Program (“WAP”). WAP is
17 designed to help income-qualified customers save energy and reduce expenses
18 through the installation of energy conservation measures in their home. Duke
19 Energy Indiana supported the IHCDA “Healthy Homes Production Grant” by
20 committing \$200,000 in 2022 and an additional \$100,000 in 2023. The grant
21 successfully secured \$2 million in additional funding to assist Indiana homes in
22 staying safe and warm. The funding from Duke Energy provided Health and

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1 Safety measures to Duke Energy-served homes that will be subsequently
2 weatherized under WAP. Duke Energy continues to collaborate and work
3 alongside IHCDCA to support our customers across our service areas and added an
4 additional \$100,000 toward Health and Safety measures in 2024.

5 In addition to the work with WAP, the Company offers the Neighborhood
6 Energy Saver Program (“NES”) program, a program designed to offer energy
7 efficiency service to neighborhoods with 50% of households at or below 200% of
8 Federal Poverty Guidelines (“FPG”). Eligible customers receive a walk-through
9 energy assessment to identify energy efficiency opportunities in the customer’s
10 home and a one-on-one education on energy efficiency techniques and measures.
11 At the conclusion of the energy assessment, the customer receives a
12 comprehensive package of energy efficient measures based on the opportunities
13 identified during the energy assessment.

14 **Q. PLEASE DESCRIBE ANY NEW INCOME-QUALIFIED PROGRAMS.**

15 A. In February 2023, the Company received Commission approval for three new
16 programs targeted to aid qualifying customers:

17 1) For EAP recipient customers requiring a security deposit, their deposit
18 is now automatically reduced to a maximum of \$50. This gives extra financial
19 relief to customers and provides additional funds to pay their energy bill or fulfill
20 needs and necessary expenses. The Company reduced security deposits for over
21 5,000 customers during its first program year, resulting in approximately
22 \$900,000 in additional relief to its low-income customers.

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1 2) At the expiration of the statutory winter disconnection moratorium,
2 EAP recipient customers with arrears greater than \$50 are automatically enrolled
3 in extended six-month payment plans. This provides an additional three months
4 beyond the Company's standard three-month payment plan. In 2023, the program
5 enrolled 11,800 customers, totaling about \$12 million in arrearages, into 6-month
6 payment plans. These plans provided additional time to pay down balances, and
7 the auto-enrollment process removed the need for the customer to take time to
8 engage the Company with what are often challenging financial conversations to
9 establish the plan.

10 3) The Company added the ability for its customers to voluntarily "round
11 up" their monthly electric bill payment to the nearest dollar to support Share the
12 Light Fund. During 2023, the roundup program more than doubled its
13 participation to nearly 400 customers, which directly supports customers in need.

14 Additionally, the Company plans to start a new support program within
15 the contact center called Payment Navigator. The Company wants to ensure the
16 full range of program and assistance options is made available to meet customers'
17 unique needs. The Payment Navigator concept was tested through a pilot¹ with
18 customers seeking support in paying their electric utility bills to learn more about
19 how they want to engage with the Company. The program tested proactive
20 messaging to customers who meet specific criteria (*e.g.*, arrearages and payment
21 history), inviting them to speak with an agent specializing in these more complex

¹ Pilot was tested with customers through certain Duke Energy Indiana's electric affiliates in North Carolina.

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1 calls/requests. Upon contact, their account is reviewed with this partner who can
2 empathetically listen and use information available, such as account and usage
3 data, to best diagnose why a customer may have fallen behind on their bill. Based
4 on the situation, the agent then tailors a unique set of recommendations to assist
5 the customer in becoming current on payments and provides longer-term guidance
6 for how to ease their electric energy burden, *e.g.*, connecting customers to
7 assistance funding, referring customers to energy efficiency or demand-side
8 management options, or enrolling in programs like Budget Billing. Payment
9 Navigator gives our struggling customers a partner who will take additional time
10 to explain the different ways the Company can offer support. The Company plans
11 to roll-out the Payment Navigator Program in 2025 and the associated incremental
12 operating and maintenance costs are included in the Forward-Looking Test
13 Period. To implement and operate Payment Navigator, the Company anticipates
14 spending approximately \$350,000 annually.

III. CUSTOMER SATISFACTION

16 **Q. HOW DOES THE COMPANY SEEK TO MEASURE EXCELLENCE IN**
17 **CUSTOMER SERVICE?**

18 A. We recognize that customer expectations continuously evolve and that it is critical
19 we hear and understand the “Voice of the Customer” to improve overall customer
20 satisfaction (“CSAT”). To that end, we operate a robust CSAT program, which
21 includes both national benchmarking studies and proprietary relationship and
22 transactional CSAT studies. We analyze results from these studies in monthly

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1 data review sessions, with findings driving improvements to processes,
2 technology, and behaviors, all to continuously improve the customer experience.

3 We measure overall customer satisfaction and perceptions about the
4 Company through an ecosystem of measurement tools. In 2018, we launched the
5 CX Monitor, a randomized, census-based survey that measures overall customer
6 sentiment and the ongoing perceptions of the customer experience via an email
7 invitation with an embedded online survey link. The CX Monitor survey is sent
8 annually to all residential, SMB customers, and large business customers for
9 whom we have a valid email address. Customers are asked to provide feedback
10 regarding their overall sentiment as well as satisfaction with key experiences they
11 have had with the Company over the past twelve months. Examples of these
12 experiences include billing and payment and power quality and reliability.
13 Customers rate overall sentiment and key experience satisfaction on a '0-10'
14 scale, while also providing open-ended verbatim comments detailing the primary
15 reasons for their score.

16 Since the CX Monitor survey launched in 2018, Duke Energy Indiana
17 alone has collected more than 375,000 residential electric customer surveys and
18 over 5,200 SMB customer surveys. We have seen a significant improvement in
19 overall customer sentiment since 2018 as data-driven enhancements continue to
20 improve the customer experience. Further, Duke Energy Indiana customers
21 reported the highest monthly scores to date during a particularly challenging time
22 when the COVID-19 pandemic led to significant financial hardship for many of

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1 our customers and communities. As part of the pandemic response, we launched a
2 sweeping series of unprecedented steps to help our customers, including
3 suspending disconnections for nonpayment, suspending late payment fees and
4 credit card payment fees, offering flexible payment arrangements to customers
5 with past due balances, and connecting customers to federal funding to help those
6 in need of economic assistance. The ability to pivot and to do so quickly was
7 recognized by our customers and resulted in the highest customer satisfaction
8 ratings the Company has experienced in several years. Customer sentiment
9 remains high today, still topping pre-pandemic levels.

10 In addition to our CX Monitor survey, we use Fastrack 2.0, a proprietary,
11 post-transaction CSAT measurement program. Fastrack 2.0 measures customer
12 satisfaction with recent interactions customers have had with the Company.
13 Fastrack 2.0 was intentionally designed to complement the CX Monitor survey
14 and provide greater insight into experiences that matter to our customers and near
15 real time feedback to our front line, customer-facing employees. The survey
16 questions cover the customer experience regarding completed field work,
17 including requests to start and transfer electric service, repair outdoor lights, and
18 restore outages. Analysis of these ratings helps to identify specific service
19 strengths and opportunities that drive overall satisfaction and to provide guidance
20 for the implementation of process and performance improvement efforts. In the
21 past year alone, Duke Energy Indiana has collected more than 15,000 residential

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1 and SMB Fastrack 2.0 surveys, with 65-87% of customers regularly providing the
2 highest satisfaction ratings ('9' or '10' on a '0-10' point scale).

3 We also implemented Reflect, a post-contact survey that offers customers
4 the opportunity to provide immediate feedback after they contact us by web, call
5 to the automated system, or call to a live agent. This tool provides critical
6 feedback to help improve the channels customers use when interacting with us. In
7 2023, the Reflect program collected more than 31,000 Duke Energy Indiana
8 responses, with 70-80% of customers regularly providing the highest satisfaction
9 ratings ('9' or '10' on a '0-10' point scale).

10 Finally, while we have focused internally on our proprietary Voice-of-
11 Customer data to inform areas of focus and our actions, we continue to rely on
12 J.D. Power to provide a benchmark of our performance compared to other utilities
13 as J.D. Power's Customer Satisfaction Index is a critical measure of a company's
14 success. Duke Energy Midwest recently saw impressive results in the 2023 J.D.
15 Power Electric Utility Residential Customer Satisfaction Study, finishing above
16 the Midwest Region average and in the second quartile among large utilities
17 nationally.

18 **Q. HOW DOES A CUSTOMER BRING AN ISSUE TO THE COMPANY'S**
19 **ATTENTION?**

20 A. Our customers have multiple channels to voice an issue, including through our
21 customer care team, engaging on social media platforms, our website, email,
22 through our employees, or utilizing our Ethics line. Additionally, as previously

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1 mentioned, CX Monitor and Fastrack are two key proprietary surveys we use to
2 continually monitor and track customer feedback. At the end of each survey,
3 customers are invited to share additional comments regarding any outstanding
4 questions they have for us that still need to be answered or issues that still need to
5 be resolved. These comments are converted into high priority “Hot Alerts” and
6 forwarded to the Consumer Affairs team for resolution, with a member of our
7 customer service staff personally contacting the customer to ensure satisfactory
8 resolution to the customer’s question or issue. Separately, a Hot Alert may be
9 triggered by an automated keyword software review of survey statements, which
10 may indicate potential customer frustration or a negative experience, even if the
11 customer did not directly ask for follow up.

12 Furthermore, customers raise issues and inquiries directly with our
13 employees. Our employees can then use the “I Can Help” tool to report the
14 concern, kickstart the resolution process, and track it to completion. While the
15 Company remains committed to gathering feedback from customers through
16 various survey instruments, we are also making it easier for customers to contact
17 us, receive assistance, follow-up, and resolution. Most importantly, we are
18 leveraging innovative tools to proactively address issues, and reduce complaints
19 and complaint escalation from customers.

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1 Q. HOW DOES THE COMPANY UTILIZE THE RESULTS FROM ITS
2 MEASUREMENT TOOLS?

3 A. The ecosystem of measurement tools described above was intentionally designed
4 to understand what is working well from a customer perspective and to identify
5 opportunities to improve the customer experience. Actual performance metrics,
6 overall CX Monitor perceptions, Fastrack 2.0 ratings, Reflect feedback, J.D
7 Power industry CSAT benchmarks and trends, and customer complaints and
8 feedback, all work in concert to assist the Company in targeting areas for
9 improvement and enhancement. By way of example, the program proposals and
10 discussed improvements set forth in my testimony are borne from the Company's
11 measurement tools ecosystem.

12 **IV. CUSTOMER CONNECT PLATFORM**

13 Q. PLEASE PROVIDE AN OVERVIEW OF THE CUSTOMER CONNECT
14 PROJECT STAGES AND DEPLOYMENT.

15 A. The Customer Connect project was comprised of three main stages: 1)
16 implementation; 2) stabilization; and 3) optimization. The primary focus for the
17 Customer Connect program was to successfully implement a new system to all of
18 Duke Energy's regulated utilities (excluding Piedmont Natural Gas) and to
19 stabilize the platform following those deployments. The implementation was
20 followed by a period during which heightened support (known as Hypercare) was
21 provided, followed by system stabilization. The goal of Hypercare was to
22 navigate through impacts to help maintain positive experiences for customers.

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1 Following stabilization, for deployments in all jurisdictions, the Company
2 leveraged and optimized the new platform and processes to enhance the customer
3 experience.

4 The Company successfully transitioned its billing system and Customer
5 Connect was fully deployed and implemented for Duke Energy Indiana on April
6 6, 2022. Customer Connect is the foundation for transforming the customer
7 experience through providing simplified experiences, strengthening business
8 operations, advancing offering and capabilities for customers, and immediately
9 delivering key customer benefits and improvements. With implementation,
10 customers quickly began enjoying sought after self-service options through new
11 digital portals, a fully automated start service experience, same-day and Saturday
12 start service options, and more digital enrollment options for billing and payment
13 programs.

14 **Q. PLEASE DISCUSS THE IMPLEMENTATION EXPERIENCE FOR THE**
15 **COMPANY AND ITS CUSTOMERS.**

16 A. With the implementation of the Customer Connect program, the Company
17 successfully transitioned all customer account data from its legacy billing system
18 to the new Systems, Applications and Products in Data Processing (“SAP”)
19 billing system, converting approximately 1 million accounts, and balancing
20 approximately \$200 million in accounts receivable.

21 Ahead of deployment, the Company increased both its call center and
22 back-office staffing to minimize impacts to customers as employees were learning

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1 a new system. The Customer Connect program team implemented robust
2 communications and contingency plans to respond to issues and responded
3 quickly with numerous external communications including outbound calls and
4 email communications, as well as messaging on the external website and
5 automated phone system to address any customer confusion post-deployment.
6 Following the deployment, the Company maintained a service level above the
7 target 80% in its call center, and the number of social media inquiries and
8 customer complaints (handled by the Company's Consumer Affairs team)
9 remained at normal levels.

10 The Company knew that operating a new Customer Information System
11 ("CIS") would be result in a fluid environment with much complexity, similar to
12 the 30 plus year old legacy billing system. So, as done previously in its legacy
13 billing system, the Company monitored billing accuracy and timeliness, learned
14 from errors, and implemented changes to resolve errors. The Company's
15 commitment to minimizing billing errors and customer issues led to the average
16 monthly billing accuracy being 99.49% and 99.59%, respectively, for 2022 and
17 2023.

18 Although the Company's implementation performance met or exceeded
19 multiple industry benchmarks, we always work to improve. For example, the
20 Company continues to improve is employee proficiency (*i.e.*, personnel becoming
21 accustomed to new processes within the system) and implement necessary

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1 technical updates (*e.g.*, the optimization stage discussed below) as the new system
2 continues to evolve to best serve customers.

3 **Q. DID THE COMPANY APPLY ANY LESSONS LEARNED FROM**
4 **PREVIOUS DUKE ENERGY CUSTOMER CONNECT DEPLOYMENTS**
5 **ON BEHALF OF INDIANA CUSTOMERS?**

6 A. Yes. The Company applied lessons learned from each deployment in other Duke
7 Energy jurisdictions. Learnings we applied included enhanced pre-deployment
8 messaging to customers, including all outbound communications, IVR, and
9 website messages to ensure customers were aware of upcoming system changes,
10 downtimes, and suspension of disconnections for non-payment. Additionally,
11 improvements to overall Company processes during the cutover periods (where
12 there were planned limitation to system capabilities) were accomplished by
13 leveraging technical solutions and increasing training for contact center
14 operations to reduce the offline windows, thus improving the customer
15 experience.

16 **Q. PLEASE ELABORATE ON THE OPTIMIZATION STAGE.**

17 A. Following the completion of deployments and stabilization, Customer Connect
18 progressed to the optimization stage. The focus of this stage is to execute value-
19 driven customer experience improvements and to increase self-service
20 opportunities for our customers including activating additional features and
21 functionality within the new platform. The work in this stage centers around key
22 focus areas:

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- 1 • Customer impacts – improving on primary customer impact areas
2 including billing & payment, communications, outage and start service;
3 • Efficiency opportunities – improving work efficiency and how we serve
4 our customers;
5 • Technical Health and System Performance – technology improvements
6 required to maintain system performance;
7 • Product and Services – supporting program offerings to customers; and
8 • Regulatory – required enhancements from regulatory agencies.

9 The Company completed Optimization initiatives through staggered
10 releases. Examples include: Pay as Guest web option for customers without their
11 account number on hand; improved MyAccount dashboard load time
12 performance; AutoPay Enhancements; Business Portal usability enhancements;
13 digital start service for existing business customers; and mobile app help via
14 chatbot. We continue to identify opportunities and develop enhancements across
15 the focus areas discussed above.

16 **Q. WHAT COSTS FOR CUSTOMER CONNECT IS THE COMPANY**
17 **REQUESTING THE COMMISSION APPROVE IN THIS CASE?**

18 A. The estimated remaining capital cost of Customer Connect not currently reflected
19 in customer rates projected through December 31, 2023, is approximately \$53.6
20 million for Duke Energy Indiana customers. The Company respectfully requests
21 that the Commission approve inclusion of the Customer Connect capital additions
22 in rate base as reasonable and prudent utility investment.

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1 representatives to provide specialized services around bill payment, assistance,
2 and tailored service recommendations to help customers with their energy usage.

3 **(1) Expanding Fee-Free Payment Options**

4 **Q. PLEASE DESCRIBE THE COMPANY'S CURRENT FEE-FREE**
5 **PAYMENT OPTIONS AND EXPLAIN WHY THERE ARE NO FEES**
6 **ASSOCIATED WITH THOSE OPTIONS.**

7 A. Currently, the Company accepts residential customer payments through check,
8 money order, cash (via some walk-in payment locations²), automated bank drafts
9 (ACH) and Electronic Funds Transfer without fees. The costs for the Company to
10 offer these payment methods are built into the cost of service, paid for by all
11 customers, and are not recovered exclusively from those specific customers that
12 use these methods of payment.

13 **Q. PLEASE DESCRIBE THE TRANSACTION FEE ASSOCIATED WITH**
14 **CARD PAYMENTS AND HOW THOSE FEES ARE COLLECTED.**

15 A. If a residential customer wants to make a Card Payment, there is a \$1.25
16 transaction fee collected in order to do so. The transaction fees associated with
17 Card Payments are collected by the third-party directly from the customer at the
18 time of transaction.

² The Company has a network of approximately 130 in-person payment centers throughout the Indiana service area. Locations include major retailers, like Kroger, Walmart, and Walgreen and other smaller retailers like Family Express convenience stores. The payment location network includes a mix of fee-free and fee locations. The locations typically maintain long operating hours (e.g., Kroger operates 10am-10pm), have weekend service, are spread throughout the service territory, accept cash payments, and apply the payment to the account immediately. Customers are directed to the Company's website to see the current list of locations and their operating hours.

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1 Q. HAVE THE COMPANY'S RESIDENTIAL CUSTOMERS REQUESTED
2 CARD PAYMENTS TO BE FEE-FREE?

3 A. The requirement to pay a transaction fee when making a Card Payment for utility
4 service is one of the largest frustrations a customer experiences when paying their
5 Duke Energy Indiana bill. As the number of Card Payments continues to grow, as
6 well as often being a necessary method of payment by many customers, this
7 makes the imposition of the per transaction fee increasingly dissatisfying. Few
8 industries charge a per transaction fee for Card Payment processing. Customers
9 have grown accustomed to paying for other of life's necessities without a
10 separate, additional fee. For example, the feedback received in the Company's
11 recent residential surveys, four customers noted the following when asked what
12 they liked *least* about their billing and payment experience:

- 13 ▪ *"I get help from my health insurance but lose \$1.50 out of it each*
14 *time I pay out of it towards my bill! And my husband's, too! So*
15 *after 12 months that's \$36 lost that should have gone towards our*
16 *energy bill."*
17 ▪ *"I understand there needs to be a processing fee involved but I live*
18 *on a fixed income."*
19 ▪ *"Annoying that I get charged a fee for using my card"*
20 ▪ *"The processing fee for using a credit or debit card online is*
21 *absurd in 2023. Hardly any online retailers I spend money with*
22 *make me pay any kind of fee, so I'm unsure why duke energy thinks*
23 *this is fair."*

24 A significant number of additional comments related to card payment fee
25 frustrations from Indiana customers are included in Attachment 24-A (JSC).

26 We know residential customers will appreciate expanding fee-free options
27 to include Card Payments, because, when the Card Payment convenience fee was

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1 waived briefly during the COVID-19 pandemic, customers provided positive
2 feedback on their payment experience:

- 3 ▪ *“Appreciate not having to pay a ‘service fee!’”*
- 4 ▪ *“Appreciate the fee being taken off at this time”*
- 5 ▪ *“Glad to see the \$1.50 fee waived”*
- 6 ▪ *“Duke charged me a fee to pay online with a credit card. Not*
7 *happy. Due to Covid I understand Duke has waived the fee...”*

8 **Q. HAS THE COMPANY MADE ANY EFFORTS TO MAKE THE CARD**
9 **PAYMENT CHANNEL MORE AFFORDABLE?**

10 A. Yes. Beginning in mid-2024, residential customers will benefit from one of the
11 lowest Card Payment fees in the industry. Through the Company’s successful
12 renegotiation with the third-party credit card payment processor, Speedpay, the
13 third-party fee will be reduced by 17% for residential customers, from \$1.50 to
14 \$1.25 per residential transaction. The new fee amount is reflected in the
15 forecasted program costs, which is discussed below, by lowering the costs by
16 approximately by \$525,000.

17 **Q. DOES THE COMPANY EXPECT THE PROGRAM TO MAKE**
18 **PAYMENT OPTIONS MORE INCLUSIVE FOR ALL RESIDENTIAL**
19 **CUSTOMER SEGMENTS?**

20 A. Yes. Expanding the available fee-free payment options to include Card Payments
21 would make payment options more inclusive for residential customers. It is
22 important to ensure that all customers, regardless of how their income is received,
23 have access to convenient methods to pay their utility bill without a frustrating or
24 burdensome fee. For example, prepaid and reloadable debit cards are becoming
25 more prevalent as workers’ paychecks, Social Security benefits, tax refunds, and

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1 unemployment benefits are being distributed via these card types. Prepaid cards
2 utilization is growing more quickly than debit or credit,³ and these customers are
3 being isolated from fee-free options simply because a loadable card is utilized by
4 an employer for payroll, a governmental agency to issue benefits, or the customer
5 is unbanked or underbanked. Additionally, fee-free Card Payments are important
6 to some of the most vulnerable customers. For example, 42% of the Company's
7 agency assistance recipients utilized the Card Payment channel at least once over
8 the past six months compared to only 18% of non-recipients. As we learn more
9 about our customers' payment needs, it apparent that customers would benefit and
10 be more satisfied with the ability to make their payments without incurring
11 additional fees.

12 **Q. DOES THE COMPANY RECEIVE ANY PORTION OF CONVENIENCE**
13 **FEES?**

14 A. No, the Company does not receive any portion of the convenience fees.

15 **Q. WILL DUKE ENERGY INDIANA STILL OWE SPEEDPAY THE CARD**
16 **TRANSACTION FEES?**

17 A. Yes, under the expanded fee-free proposal, Duke Energy Indiana would pay the
18 \$1.25 per transaction fee for Card Payments to the third-party credit card payment
19 processor, Speedpay.

³ According to the Federal Reserve Payments Study: 2022 Triennial Initial Data Release. Prepaid debit card payments had the greatest growth rate by number (9.6% per year), reaching 18.1 billion payments in 2021. [Federal Reserve Board - Federal Reserve Payments Study \(FRPS\)](#)

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1 Q. DID YOU PROVIDE DATA REGARDING THE FORECASTED 2025
2 COSTS OF THIS PROGRAM TO THE RATES TEAM?

3 A. Yes. I provided historical data to support the 2025 forecasted costs of this
4 program to Company witness Ms. Graft for her use in calculating a *pro forma*
5 adjustment of \$2,620,656 to add to the cost of service.

6 Q. DOES THE COMPANY'S FORECASTED AMOUNT INCLUDE A
7 REASONABLE PROJECTION FOR GROWTH?

8 A. Yes. This Company assumes, based on historical transactions, that approximately
9 20% of the Company's forecasted new customer base would opt to utilize the card
10 payment channel. The *pro forma* was adjusted for overall increase in usage of
11 Card Payments by 2% in the Forward-Looking Test Period, based on forecasted
12 customer increase and the historical utilization of this payment channel. It is
13 possible that with a free Card Payment option, additional customers will take
14 advantage of this payment channel; however, we have conservatively only
15 included a modest increase in usage in the Forecast.

16 Q. THE COMMISSION HAS, IN THE PAST AND RECENTLY, NOT
17 APPROVED FEE FREE CARD PAYMENTS, EXPRESSING CONCERN
18 FOR NON-PARTICIPANT SUBSIDIZATION. HOW DO YOU RESPOND?

19 A. I understand the Commission's concerns but would counter that all customers are
20 currently paying for the other various payment options, ACH, check, etc.,
21 regardless of which payment option they personally use. Treating Card Payments
22 similarly seems reasonable. As such, all customers would be equally responsible

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1 for all payment option costs and free to move between the various payment
2 options without an additional fee at the time payment. We strive to make process
3 adjustments that our customers desire to improve satisfaction, and as outlined in
4 Attachment 24-A (JSC), Card Payments have been and continue to be one of
5 customers' chief frustrations.

6 **(2) EZ-Read Program**

7 **Q. WHAT CHANGE IS THE COMPANY PROPOSING TO THE EZ-READ**
8 **PROGRAM?**

9 A. The Company proposes to sunset the EZ-Read Program.

10 **Q. WHAT IS THE EZ READ PROGRAM?**

11 A. In Cause No. 44963, on June 13, 2018 (the "AMI Opt-Out Proceeding"), the
12 Company received Commission approval to close the EZ Read Program to new
13 customers, but to grandfather existing participants. The EZ Read Program is a pre-
14 advanced metering infrastructure ("AMI") deployment program. It was made
15 available in instances where meters were difficult to read and for customers who
16 voluntarily chose to sign up and participate. The current program is a free AMI opt-
17 out program for customers who previously enrolled with a non-AMI meter who
18 self-read their meter. The customer calls in the customer's meter reading to the
19 Company on a monthly basis during a specified window of time. This program
20 removes the meter reading responsibility from the Company for eleven of the
21 twelve months in a year. The Company is required to complete one annual meter
22 read to ensure all readings have been reported correctly by the customer throughout

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1 the rest of the year. The program is closed to new participants and only consists of
2 grandfathered customers. As of March 15, 2023, there are 768 customers on the EZ
3 Read Program.

4 In the AMI Opt-Out Proceeding, the Company was authorized to continue
5 the EZ Read Program unless and until it receives a final order in a base rate case
6 ending the program. The Company was further authorized to transition EZ Read
7 Program participants who miss three readings in any rolling twelve-month period
8 to the Company's AMI Opt-Out Tariff.

9 **Q. WHY IS THE COMPANY PROPOSING TO SUNSET THE EZ-READ**
10 **PROGRAM AT THIS TIME?**

11 A. The Company believes it is an appropriate time to sunset the program. First,
12 program participation is down significantly due to participant failure to meet
13 program requirements. The Company is actively transitioning customers who
14 miss three readings in any rolling twelve-month period from EZ Read to the AMI
15 Opt-Out Tariff, as so authorized in the AMI Opt-Out Proceeding, and expects to
16 have only approximately 480 customers on the program by May 2024.⁴

17 Additionally, due to Customers self-reporting their meter readings
18 monthly, the Company has incremental workload to manually review each EZ
19 Read account to determine if the meter read is unreported and maintain a running
20 tally to monitor program eligibility. Also, each EZ Read premises requires an
21 employee to visit once a year to inspect seals and meters for damage and to also to

⁴ Compare to participation in May of 2020, when over 1,100 customers participated in EZ Read.

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1 collect an annual reading to ensure usage has been reported correctly. The
2 required annual visit nor the monthly account reviews are not required for AMI
3 premises. And, customers on the AMI Opt-Out Tariff pay a monthly fee, through
4 the monthly Opt-Out charge, to cover the costs of monthly meter reads.

5 **Q. WHAT WILL BE THE OPTIONS FOR CURRENT EZ READ**
6 **CUSTOMERS IF THE PROGRAM ENDS?**

7 A. Current EZ Read participants in good standing with program requirements will
8 have two options for transition: (1) seamlessly switch to an AMI meter at no
9 incremental cost; or (2) begin service as an AMI Opt-Out customer. If the
10 customer transitions to AMI, the Company's normal remote processes will collect
11 usage data for billing purposes and premises visits will no longer be required. If
12 the customer keeps their current non-AMI meter, they will be placed on the AMI
13 Opt-Out Tariff, which provides for a current monthly charge of \$17.50. If the EZ
14 Program sunset is approved, the Company proposes a six-month migration period
15 from the date of an approving order to provide customers time to determine which
16 option is best for them and to work with the Company through the change. During
17 any migration period, the Company customers will not be charged any fees and
18 will share multiple communications to current EZ Read customers explaining the
19 change, the transition options available, and the process for exchanging the
20 current meters, if required.

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1 Q. PLEASE DESCRIBE THE MAJOR CHANGES BETWEEN THE BASE
2 PERIOD, 2024 FORECAST, AND THE FORWARD-LOOKING TEST
3 PERIOD AS THEY PERTAIN TO CUSTOMER ACCOUNTS,
4 CUSTOMER SERVICE AND INFORMATIONAL AND SALES O&M
5 EXPENDITURES, INCLUDING ANY MAJOR ASSUMPTIONS
6 UTILIZED TO ARRIVE AT THE FORWARD-LOOKING TEST PERIOD.

7 A. The \$3 million decrease in the 2024 Forecast primarily reflects the non-
8 reoccurrence of costs associated with the implementation of Customer Connect,
9 which were reflected in the Base Period. The Forward-Looking Test Period was
10 flat to the 2024 Forecast.

11 Q. DID YOU PROVIDE THE 2025 CUSTOMER ACCOUNTS, CUSTOMER
12 SERVICE AND INFORMATIONAL AND SALES O&M EXPENSES
13 REFLECTED ABOVE, TO COMPANY WITNESS MR. JOEL
14 RUTLEDGE FOR INCLUSION IN THE FORWARD-LOOKING TEST
15 PERIOD PROPOSED IN THIS CASE?

16 A. Yes.

17 **VII. UNCOLLECTIBLE ACCOUNTS EXPENSE**

18 Q. WHAT IS THE COMPANY'S POLICY WITH RESPECT TO
19 UNCOLLECTIBLE ACCOUNTS?

20 A. The Company's general rule is that a customer account will be written off as
21 uncollectible forty-five days after the final bill due date.

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1 Q. HAS THE COMPANY MADE A *PRO FORMA* ADJUSTMENT WITH
2 RESPECT TO UNCOLLECTIBLE ACCOUNTS RECEIVABLE?

3 A. Yes, as discussed further in the direct testimony of Company witness Ms. Graft. I
4 provided Company witness Ms. Graft with historical information on charge-offs
5 and recoveries for her use in determining the *pro forma* adjustment. The
6 calculation of the adjustment utilizes an uncollectible accounts experience factor
7 of 0.427% based upon a six-year (2019-2023 historical and 2024 Forecast)
8 weighted average of charge off and recovery data.

9 **VIII. CONCLUSION**

10 Q. WAS ATTACHMENT 24-A (JSC) PREPARED BY YOU OR UNDER
11 YOUR DIRECTION?

12 A. Yes.

13 Q. DOES THIS CONCLUDE YOUR PREFILED DIRECT TESTIMONY?

14 A. Yes, it does.

VERIFICATION

I hereby verify under the penalties of perjury that the foregoing representations are true to the best of my knowledge, information and belief.

Signed: Jacob Colley
Jacob Colley

Dated: April 4, 2024

Sample of 2022 and 2023 Customer Survey Comments Regarding Card Payment Fee**2023:**

- *Credit card payment would be easier, but I'm not going to pay a fee to do that.*
- *Dislike the additional fee for payment my credit card. :(*
- *I don't like that I get charged a fee for using my anthem insurance that is supposed to pay \$50.00 towards my electric bill, but duke energy takes a \$1.50 every month from that amount in order to process my payment. There is no other way to do it because anthem puts the funds on a card, and duke energy will not accept it without charging me. I'm on disability income.*
- *I get help from my health insurance but lose \$1.50 out of it each time I pay out of it towards my bill! And my husband's, too! So after 12 months that's \$36 lost that should have gone towards our energy bill.*
- *In 2023, I think it's a little ridiculous to still be charging a credit card processing fee when I'm trying to pay my electric bill.
It would be nice to be able to pay with a credit card without having fees tacked on. I stopped sending checks because of rising costs of postal stamps. It seems antiquated to have to still use a checking account to pay my bills online.*
- *It would be nice to use a credit card without having to pay a fee.*
- *It's frustrating you have to pay a fee to use a debit/credit card.*
- *No one should have to pay 1.50 to pay their bill*
- *No one should have to pay a fee to use a debit card to pay their bill. Just because I don't want to provide my banking information and prefer to use a debit card, I have to pay a fee. Granted it's less than other companies charge, but it's ridiculous to be forced to use speedpay and be charged to pay my bill online. But at least the payment is immediately reflected in the app, whereas other bills I pay (who also force me to use speedpay) take much longer.*
- *Once again, I wish there was not a charge to use a credit card. I pay other bills online and duke is the only one with the extra charge.*
- *Shouldn't have to pay extra to pay my bill from a card.*
- *The convenience fee is anything but.*
- *The customer should not have to pay a fee for using g their debit card to pay their bills.*
- *The fee for using a credit card is offensive*
- *The fee is too high while paying with a credit card*
- *The fee of 1.50 is not good*
- *The processing fee for using a credit or debit card online is absurd in 2023. Hardly any online retailers I spend money with make me pay any kind of fee, so I'm unsure why duke energy thinks this is fair.*
- *There are fees for payment with credit card, which is really annoying.*
- *Tired of paying the convenience fee to pay online*
- *Why the surcharge for using a credit card to pay*
- *Wish we could pay via credit card without fee.*
- *Would be nice to not have additional fees when paying with my debit card.*

2022:

- *\$1.50 charge for online payment is excessive*
- *Collecting credit card convenience fees in 2022 is like sending me my bill through a fax*
- *Didn't think the added fee was fair*
- *Duke should stop charging customers a fee for paying via debit or credit card. It doesn't seem ethical to charge a fee when customers go to pay their bills on time.*
- *Easy payment, there should never be a service fee*
- *Easy to use, would like 1.50 surcharge to be removed*
- *Eliminating the fee by paying with a debit card would be great.*
- *Fees to pay the bill are abusive*
- *Fees why? To pay my bill.*
- *Get rid of the cc service fee*
- *Have to pay the 1.50 for using my card other companies don't charge*
- *I do not appreciate the convenience fee.*
- *I don't think there should be a third party billing fee for paying for essential services.*
- *I mean, I don't like paying \$1.50 just to pay with my debit card*
- *I pay by website and card every month because my 3 other roommates and I split our charges. Because of that I do not like the automatic withdrawal...but that makes every month I have to pay the convenience fee which I don't like.*
- *I pay on line the only thing I don't like is the 1.50 charge when using a credit card*
- *I pay through my bank to avoid additional fees.*
- *I preferred to pay my bills with credit cards but duke energy charges extra fee for that.*
- *I think a \$1.50 charge per bill is a bit steep*
- *I think it is wrong for you to charge me a fee to pay my bill a certain way.*
- *I think it's great to be able to pay it by phone or online. I just don't like having to pay a convenience fee when you pay by credit card*
- *I think that the 1.50 fee should be waived.*
- *I think the \$1.50 fee to pay my bill is ridiculous*
- *I understand that there is a fee to pay this way but it seems a little behind in times. Since most pay that way now.*
- *I understand there needs to be a processing fee involved but I live on a fixed income.*
- *I wish the fees for paying by credit card weren't there. The only companies that charge to use a debit card are utility companies and it's ridiculous.*
- *I would like to pay online with credit card but due to the added fee, generally won't use this option. There should be a way to pay via credit card without an added fee.*
- *I would like to use my credit card automatically without an excessive user fee.*
- *I'm not the big fan of the fee which I know you guys don't make that that money. But it's just another thing that I'm paying for just to pay my bill*
- *In the world of the internet it's ridiculous there is a service fee for paying with a credit card.*
- *Shouldn't have to pay fees to pay an electric bill!*
- *There shouldn't be a fee to process a debit card transaction to pay immediately.*
- *You need to start accepting credit cards with no fees like every other company. Get up with the times, here. I don't trust company's auto deduct from checking. I don't mind giving a credit card and let you do business there.*