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Experience
Witness: Tara K. Oglesby
Type of Exhibit: Direct Testimony
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File No.: ER-2016-0179
Date Testimony Prepared: July 1, 2016

MISSOURI PUBLIC SERVICE COMMISSION

FILE NO. ER-2016-0179

DIRECT TESTIMONY

OF

TARA K. OGLESBY

ON

BEHALF OF

**UNION ELECTRIC COMPANY
d/b/a Ameren Missouri**

**St. Louis, Missouri
July 2016**

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DIRECT TESTIMONY
OF
TARA K. OGLESBY
FILE NO. ER-2016-0179

I. INTRODUCTION

Q. Please state your name and business address.

A. My name is Tara Oglesby and my business address is One Ameren Plaza,
1901 Chouteau Avenue, St. Louis, Missouri 63103.

Q. By whom are you employed and what is your position?

A. I am employed by Union Electric Company d/b/a Ameren Missouri
("Ameren Missouri" or "Company") as Vice President Customer Experience.

**Q. Please describe your educational background and employment
experience.**

A. I hold a Bachelor of Science degree in Business Administration from the
University of Illinois, and am a Lean Six Sigma Black Belt.

Q. Please describe your qualifications.

A. I have over two decades of utility industry experience through Ameren
Corporation and its predecessor companies, beginning with Central Illinois Public
Service Company (n/k/a Ameren Illinois) in 1991. I have held roles in field operations,
generation, accounting, and customer service. I was promoted to Director of Customer
Satisfaction in 2008 and formed Ameren Missouri's first customer research and strategy
group.

1 **Q. What are your responsibilities in your current position?**

2 A. As Vice President Customer Experience, I oversee Ameren Missouri's
3 extensive portfolio of energy efficiency programs, as well as its customer care
4 departments.

5 **Q. What is the purpose of your direct testimony in this proceeding?**

6 A. My direct testimony serves two purposes. First, this testimony supports
7 certain revenue adjustments proposed by Ameren Missouri witness Laura Moore that are
8 necessary to advance Ameren Missouri's assistance and support of its customers. Second, I
9 generally discuss several initiatives Ameren Missouri is currently undertaking in an effort
10 to provide an optimal customer experience within its service territory. These initiatives
11 demonstrate Ameren Missouri's strong commitment to providing an optimal customer
12 experience within its service territory. Ameren Missouri serves over 1.2 million customers
13 and is committed to providing these customers with reliable, reasonably-priced service
14 delivered in a manner that creates strong customer satisfaction. This means the Company
15 must be able to continually adapt to customers' needs and preferences for conscientious,
16 expedient, and convenient service.

17 **Q. What advancements will you be discussing in your testimony?**

18 A. First, I will address the two advancement initiatives that require revenue
19 requirement adjustments in this proceeding. Ameren Missouri also wants to demonstrate
20 its continued vigilance on behalf of its customers; accordingly, I will also discuss numerous
21 initiatives Ameren Missouri has implemented, and is exploring, with regard to continued
22 customer experience advancements to demonstrate its continued vigilance on behalf of its
23 customers.

1 **II. REVENUE REQUIREMENT ADJUSTMENTS**

2 **Q. Please describe the two initiatives that require a revenue requirement**
3 **adjustment as part of this case.**

4 A. As I noted, certain customer advancement initiatives require adjustments
5 to the revenue requirement, specifically:

- 6 1) Paperless Billing Incentives; and
7 2) Billing Due Date Synchronization.

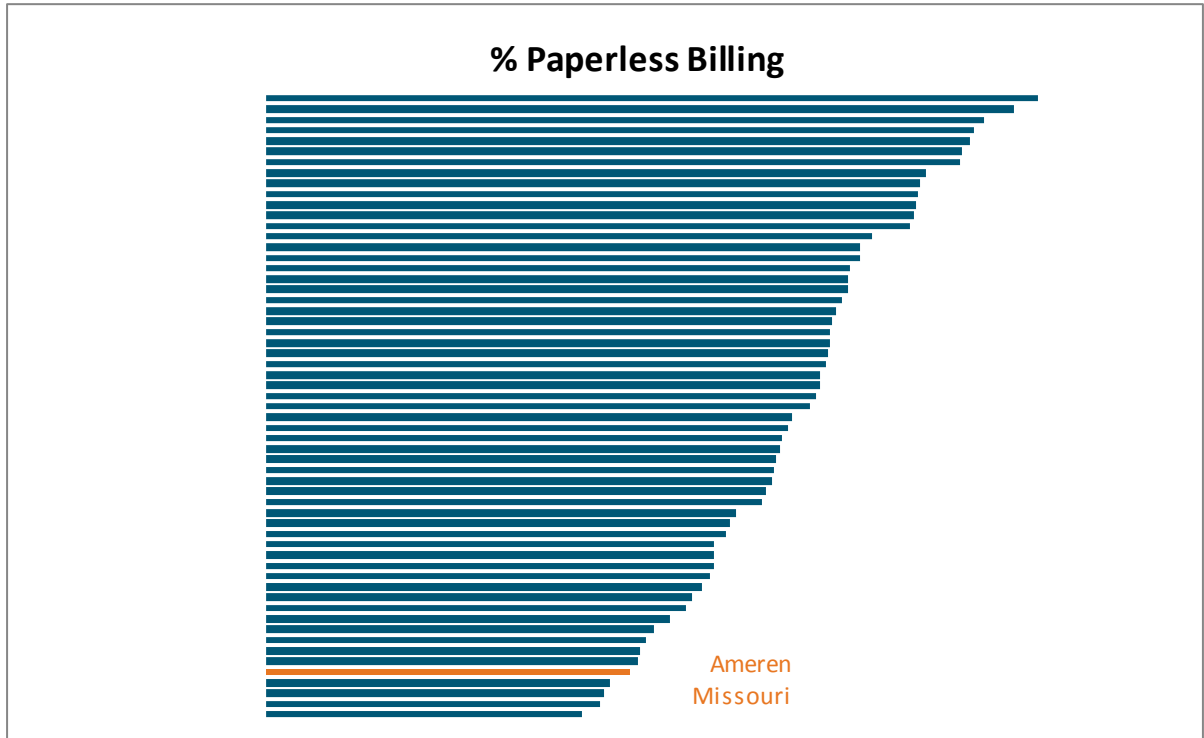
8 **A. Paperless Billing Incentives**

9 **Q. Please explain Ameren Missouri's proposal to provide Paperless**
10 **Billing Incentives to its customers.**

11 A. Ameren Missouri proposes to provide a \$0.40 bill credit per month to
12 existing and new Paperless Billing Customers in an effort to reward and retain existing
13 enrollment, and to encourage additional enrollment in the program.

14 **Q. Why does Ameren Missouri want to encourage its customers to shift**
15 **to Paperless Billing?**

16 A. While approximately 15% of Ameren Missouri's customers have enrolled
17 in Paperless Billing, there is significant opportunity for increased utilization. As
18 compared to a base of 59 large utilities, Ameren Missouri is 55th when it comes to the
19 percentage of customers opting for paperless bills.



*Source – J.D. Power McGraw Hill Financial, 2015 Electric Utility Residential Customer Satisfaction StudySM, Ameren Missouri (August 6, 2015).

1 As noted in the J.D. Power and Associates 2015 Electric Utility Residential
2 Customer Satisfaction Study, customers participating in a survey indicated that they are
3 more satisfied with paperless billing. Please see Schedule TKO-1 for the relevant graph
4 from this study. As further noted in the 2015 J.D. Power and Associates “Shifting
5 Forward” study regarding Ameren Missouri’s 2015 performance, the satisfaction of
6 respondents to the J.D. Power and Associates surveys who received paperless bills was
7 25 points higher than those who received paper statements. Please see Schedule
8 TKO-2 for the relevant graph from this study.

9 Ameren Missouri wants to encourage customers who may be considering a move
10 to Paperless Billing to make that leap. While Paperless Billing presents certain
11 advantages to customers, such as long-term cost savings as compared to paper billing and

1 collection efforts and environmental sustainability, the bill credit may be the final push
2 needed for some customers to take advantage of the program.

3 **Q. How did you calculate the recovery of the incentive amount?**

4 A. The total cost for issuing each paper bill is 49¢. This includes the costs
5 for printing, outgoing and return envelopes, postage, and additional processing and
6 logistics. Paperless Billing, by contrast, costs approximately \$0.087 (or about 9¢) per
7 bill - \$0.057 for processing and \$0.03 for alerts and delivery.¹ Please see Schedule TKO-
8 3 for a more detailed breakout of these costs. In other words, Ameren Missouri is
9 currently paying \$5.88 per year per customer for paper bills, while paperless bills only
10 cost \$1.044 per year, a difference of \$4.836 per customer per year:

	Paper Bill Cost Per Customer	Paperless Billing Cost Per Customer	Savings Per Customer
Monthly	\$0.49	\$0.087	\$0.403
Annual	\$5.88	\$1.044	\$4.836

11 The difference in monthly cost between a paper bill and a paperless bill is \$0.403,
12 or about 40¢. By providing a 40¢ bill credit to its Paperless Billing customers, Ameren
13 Missouri is essentially passing through the savings to the customers creating them. If this
14 initiative is able to increase participation in Paperless Billing by 10% (about 120,000) of
15 its customers, Ameren Missouri will be paying \$1,487,419 annually in bill credits to its
16 customers:

¹ Assuming the paperless bill is issued through the customer's financial institution (e.g., the customer's bank offers a paperless bill option with its online bill pay function), then the cost to Ameren Missouri is still only 24¢ per bill.

Annual Incentive for Existing Paperless Billing Customers (188,979, or 170,303 residential and 18,676 non-residential)	Annual Incentive for 120,000 Additional Customers	Total Paperless Billing Incentive Credited to Customers
\$907,099	\$580,320	\$1,487,419

1 **Q. Why is Ameren Missouri proposing a credit for both existing and new**
2 **enrollees as a Paperless Billing incentive? Why wouldn't Ameren Missouri limit**
3 **this to new enrollees?**

4 A. The answer is two-fold. First, if the intent of encouraging Paperless
5 Billing is to increase customer satisfaction, we take the wind out of our own sails if we
6 alienate early-adopters of Paperless Billing by excluding them from the incentive. We do
7 not want to make those customers feel that they have been punished for taking action
8 early. We want them to be rewarded for existing beneficial behavior while we offer an
9 encouragement to others to join them.

10 This brings me to the second part of my answer. We also do not want to
11 encourage existing Paperless Billing customers to feel that they have an incentive to
12 un-enroll from the program and then re-enroll to get the bill credit. This type of action
13 could negatively impact this program given that customers who drop out and receive
14 paper billing again will end up temporarily driving up billing costs, and then will receive
15 a benefit shortly afterwards intended to avoid paper billing in the first place.

16 **Q. Does Ameren Missouri intend to keep this incentive level in place**
17 **indefinitely?**

18 A. We recognize that at some point circumstances could change and we
19 would need to adjust or re-evaluate this bill credit incentive. For example, the savings

1 estimates provided at the time of this testimony account for currently-existing costs. If
2 one of the cost components rose or dropped significantly, we would need to adjust the
3 incentive to appropriately share savings. We also, of course, will want to re-evaluate this
4 billing credit mechanism once we determine whether or not it has succeeded in its
5 intended purpose. In all cases, any change would be made in a rate case.

6 **B. Billing Due Date Synchronization**

7 **Q. Does Ameren Missouri have any additional personal-interaction**
8 **initiatives planned?**

9 A. Yes. One important change is that we plan to adjust the billing due date to
10 match the billing delinquent date, which occurs later. Currently, the due date occurs
11 11 days before the delinquent date (i.e., the date Ameren Missouri actually assesses late
12 charges). We are hopeful that matching these two dates, and as a result adding 11 days to
13 the billing due date, will be helpful to our customers.

14 **III. CUSTOMER-FACING ADVANCEMENTS**

15 **Q. Please describe other customer initiatives that have been advanced at**
16 **Ameren Missouri.**

17 A. Ameren Missouri is focused on meeting the needs of its customers in a
18 reliable, cost-efficient, and convenient manner. In its continuing efforts to elevate
19 customers' experiences, Ameren Missouri has already made significant advances in its
20 customer interactions. We understand that we have a regulatory compact in the state of
21 Missouri to serve those within our service territory, and we make an effort to make our
22 customers feel appreciated. Ameren Missouri has worked to advance and continues to
23 evolve our customers' interactive experiences through live, paper, and online

1 communications. In the remainder of my testimony, I will describe the advancements
2 Ameren Missouri has made or has planned for its customers' benefit.

3 In this section of my testimony, I will specifically be addressing:

- 4 a. EEIC Exemption Coordination;²
- 5 b. Overall Customer Experience; and
- 6 c. Online Presence.

7 For a high-level summary of some of Ameren Missouri's customer interaction successes,
8 as well as continuing and evolving initiatives, please see Schedule TKO-4.

9 **A. EEIC Exemption Coordination**

10 **Q. Please explain Ameren Missouri's proposal with regard to EEIC**
11 **exemptions.**

12 A. Ameren Missouri proposes to increase the capability for coordination
13 between natural gas utilities and propane providers to increase the availability of the
14 Rider EEIC exemption to more of its customers.

15 Currently, Ameren Missouri's tariff allows certain low-income customers who
16 have received assistance from Missouri's Low Income Home Energy Assistance Program
17 ("LIHEAP") to be exempt from the EEIC charges as well as the associated taxes.
18 Community action agencies perform the income verifications available under Ameren
19 Missouri's Rider EEIC, and then provide Ameren Missouri notice through a secure portal
20 of which customers qualify for the exemption. However, Ameren Missouri does not
21 receive information regarding customers who may have qualified for exemption through

² Energy Efficiency Investment Charge, as authorized by the Commission for our Missouri Energy Efficiency Investment Act ("MEEIA") programs.

1 other energy providers. Ameren Missouri is currently exploring potential options to
2 determine the best method through which to receive notice of which customers qualified
3 for assistance through natural gas and propane providers.

4 **Q. Please describe Rider EEIC.**

5 A. Rider EEIC assesses a charge to all kilowatt-hours (“kWh”) of energy
6 supplied to certain customer classifications, unless otherwise exempted. Rider EEIC
7 allows Ameren Missouri to recover from its customers MEEIA-related costs such as
8 program costs, throughput disincentive and earnings opportunity, as provided for by the
9 MEEIA statute. The MEEIA statute contains a low-income exemption provision, and
10 after the Commission approved an exemption in the Company’s last rate case, this rider
11 was no longer applicable to qualifying low-income residential customers.

12 **Q. Would Ameren Missouri’s Rider EEIC require revision?**

13 A. Technically, no. Rider EEIC’s language does not prohibit the increased
14 level of coordination we are suggesting. However, we propose a revision to Rider EEIC
15 in order to codify this pro-active move to increase enrollment for the exemption to
16 qualifying households.³

17 As noted above, Rider EEIC currently contains a low-income exemption that we
18 are proposing to expand. However, Rider EEIC does not specifically provide that this
19 exemption should only be attributed to those qualifying on the basis of their electric
20 service. It also does not actively promote the idea of allowing those qualifying for
21 natural gas or propane assistance to also qualify for the electric Rider EEIC. For

³ Please note that the language contained in the tariff filed with this case is subject to change as we determine the best means for this coordination.

1 instance, only one customer has enrolled in the Rider EEIC exemption on the basis that
2 he/she has qualified for LIHEAP from an energy provider other than Ameren Missouri.

3 We believe that more of our customers will benefit from the low-income
4 exemption, and that Ameren Missouri itself will be held to an increased standard, if tariff
5 language of Rider EEIC is modified as follows:

6 Ameren Missouri will work with Community Action Agencies to establish
7 a mechanism by which these agencies can provide information regarding
8 which customers are recipients of Low Income Home Energy Assistance
9 Program (LIHEAP) assistance, regardless of the fuel source for which the
10 assistance was applicable. An Ameren Missouri low-income customer
11 who has received assistance from Missouri Energy Assistance (a/k/a
12 LIHEAP), Winter Energy Crisis Intervention Program, or Summer Energy
13 Crisis Intervention Program and (i) whose account has not automatically
14 been exempted from Rider EEIC, or (ii) who has been charged Rider
15 EEIC charges and whose account has not been credited for said charges...

16 **Q. How many more customers does Ameren Missouri expect to qualify**
17 **for the Rider EEIC low income exemption after implementing these changes?**

18 A. The Company does not have an exact number of additional customers who
19 will qualify because we have limited access to information about LIHEAP participation
20 through other energy providers. However, Laclede Gas Company has about 20,000
21 customers who qualify for LIHEAP. Assuming none of these customers have qualified
22 for electric assistance, Ameren Missouri could see as much as a 66% increase in
23 enrollment from just Laclede Gas Company customers for the Rider EEIC low-income
24 exemption.

25 **Q. What cost impact would this expansion to qualifying customers of**
26 **natural gas utilities or propane dealers have on Ameren Missouri?**

27 A. Increasing this level will increase costs to Ameren Missouri's other
28 customers in two ways:

- 1 1) additional administration costs of coordinating receipt of additional
2 LIHEAP qualification information; and
3 2) additional exemptions will result in more of the EEIC costs being
4 recovered from non-qualifying customers.

5 Because the additional administration costs are directly attributable to MEEIA, the
6 Company expects the costs to be recovered through Rider EEIC. Regarding the increased
7 cost responsibility to other customers, non-exempt customers will see an increase based
8 on their kWh usage. For example, assuming an average Rider EEIC charge is \$3 per
9 month and enrollment in the exemption increases by 66%, then the additional cost to
10 other customers would be an extra \$0.78 per year.

11 **B. Overall Customer Experience**

12 **Q. Please describe Ameren Missouri's initiatives regarding the**
13 **advancement of its customers' overall experiences.**

14 A. In 2014, Ameren Missouri instituted its Customer First Customer Now!
15 ("CFCN") interaction process, which encourages active listening and engagement, among
16 other "soft skills," with Ameren Missouri's customers. Please see Schedule TKO-5 to
17 see a high level overview of this customer interaction methodology.

18 We have also improved the speed of our staff's ability to answer customer phone
19 calls, and have examined calling patterns so we can determine the best way to staff to
20 meet customer needs.

21 We have also worked to refine our billing messages so they provide the most
22 impact. For example, Ameren Missouri now provides:

- 23 • a full energy statement (rolled out in November of 2014 for our residential
24 customers and May of 2016 for our large & industrial customers), which is

1 also available online, in a format that provides easy-to-read payment and
2 billing information;

- 3 • personal energy usage data laid out in graphs and charts; and
4 • ActOnEnergy® energy-saving program options and tips to help customers
5 better manage their energy usage.

6 This full-page statement is also available in its entirety through the customer's
7 online account log-in.

8 The results of our efforts speak for themselves. As can be seen in Schedule
9 TKO-6, entitled "Operations Analysis: Service Level/ASA (Historical View)," our
10 dedication to the CFCN principles for engagement has been effective. Ameren
11 Missouri's overall service levels for 2015 were at their historical peak, and in 2016, they
12 have only gotten better.

13 **C. Online Presence**

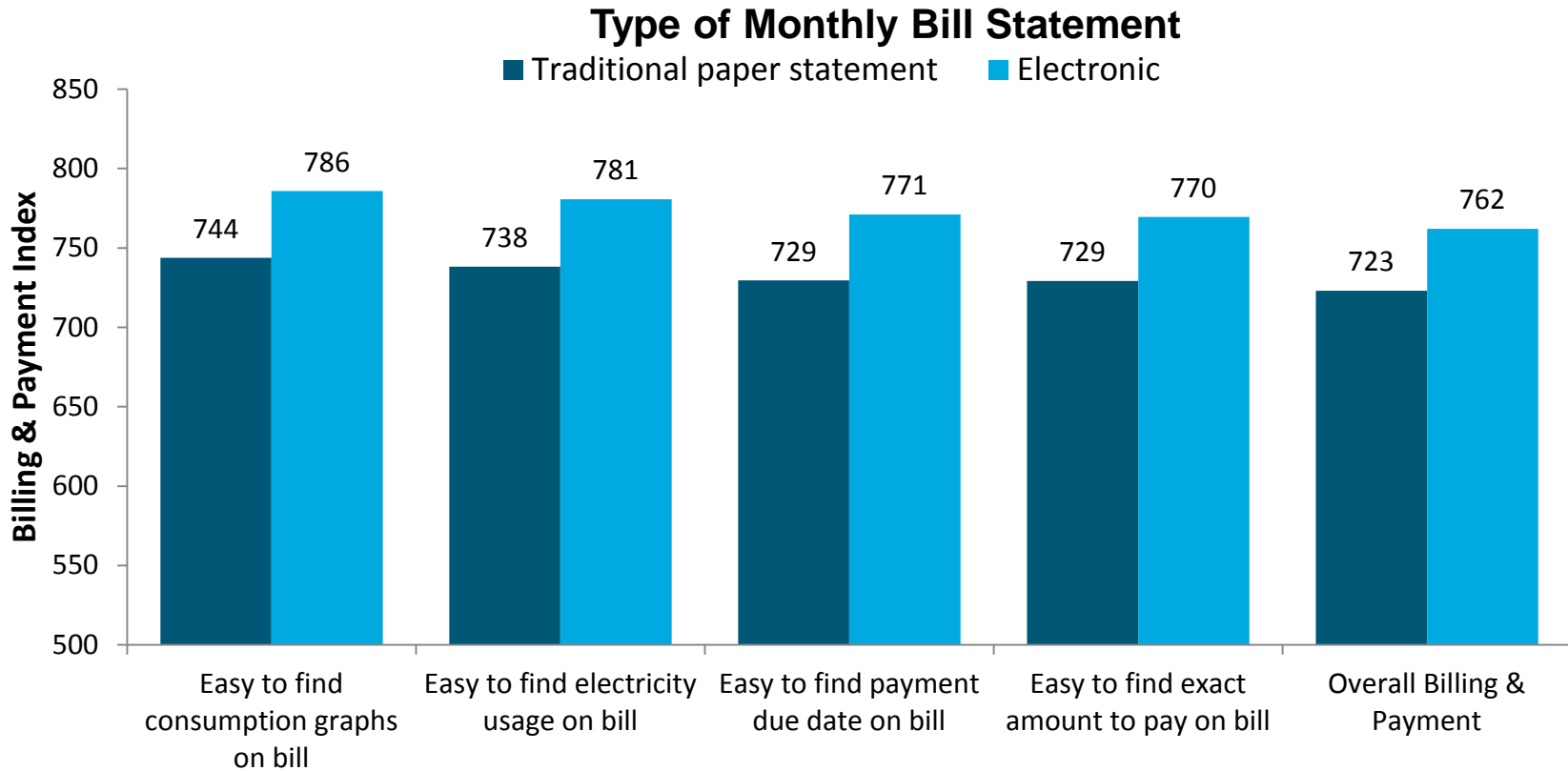
14 **Q. Please describe Ameren Missouri's initiatives regarding its online**
15 **customer interactions.**

16 A. As I previously noted, J.D. Power and Associates' 2015 Electric Utility
17 Residential Customer Satisfaction Study determined that customers are more satisfied
18 with electronic billing options. Please see Schedule TKO-4. This satisfaction is not
19 limited simply to billing: the study also found that customers who receive electronic bill
20 alerts also have a much higher satisfaction rating. Please see Schedule TKO-7. In other
21 words, customer satisfaction rises when online interactions are available and positive.
22 Ameren Missouri has taken note of these national studies and has translated them to
23 Missouri in order to make numerous enhancements to our online customer experience.
24 For example:

1 **Q. Does this conclude your direct testimony?**

2 A. Yes, it does.

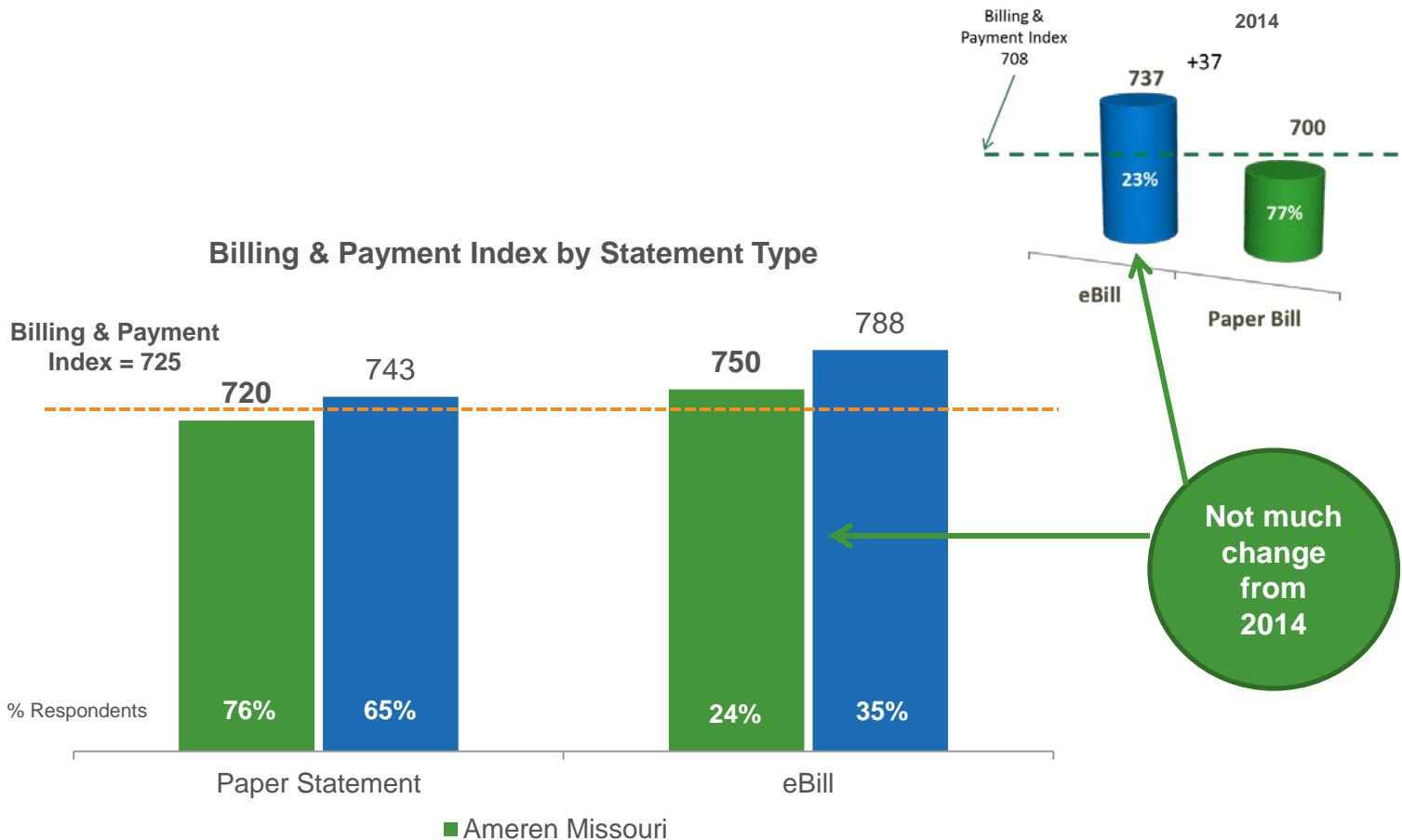
Customers are More Satisfied with Electronic Bills



Electronic bills are more satisfying than paper in every aspect, keeping in mind that this survey is conducted using online survey panelists.

Schedule TKO-1

Respondents who receive an eBill rate Billing & Payment 25 points higher



Not much change from 2014



Paper Bill Cost Summary – Total = \$0.49:

MO Full Page - Duplex Color		
Cost Description	Description	Cost
Duplex color inkjet*	8.5 x 11 page	\$0.05
Manifest	per customer bill	\$0.01
2 page pdf per bill	per customer bill	\$0.01
Bill Stock	8.5 x 11	\$0.01
Outgoing envelope	#10	\$0.02
Return envelope	#9	\$0.01
Postage	1oz rate (Jan 2014)	\$0.38
Total cost**	Each 1 oz. envelope	\$0.49

* Includes receipt of data, pre-processing/composition, duplex color inkjet, folding, inserting letter and return envelope into outgoing envelope, sealing, and entry into the mail stream.

** Does not include any potential fluctuations in costs related to printing, postage, etc.

Paperless-Bill – Total = \$.087

Processing = \$0.057

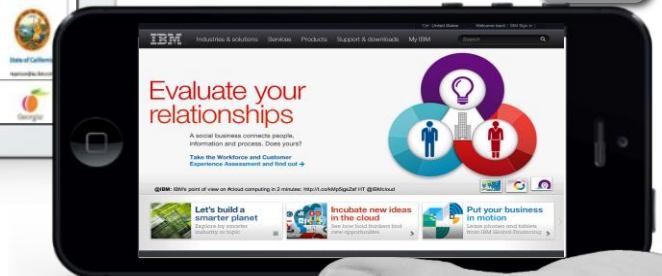
Fee for Alert and sending = \$0.03

NOTE: If the e-bill is sent through Checkfree or directly through the customer's financial institution, Ameren incurs a \$0.24 charge

NOTE 2: Component costs of the Paper Bill Cost Summary are based on existing prices as of July 1, 2016.

Delivering Exceptional Customer Experiences

Tara Oglesby
Vice President, Customer Experience
Ameren Missouri
June 9, 2016



The Way That Customers Want To Interact With Us Has Changed

Then



PREP	DOC	PREV DOC	LINE	READING	RATE	AMOUNT
40981	39315	1666	ACTUAL RES 01			100.00
			ST. LOUIS COUNTY TAX			2.00
			BUDGET ADJUSTMENT			-25.00
AMOUNT DUE ON 12/08						77.00

01B-00001 A
AUTO 5-DIGIT

FIRST CLASS MAIL
US POSTAGE
PAID 1 OUNCE
ST. LOUIS, MO
PERMIT NO. 3859

Service at: 123 MAIN ST.
Service from 06/05 to 07/05/00 Days 30
Your Last Payment 02/28/96 \$35.00 PGA 35.14
Acct. No. 517713200100 Bill Date 7/8/00

Budget balance behind \$59.13 after paying this bill.

RETURN THIS STUB WITH PAYMENT TO:
UNION ELECTRIC
P.O. BOX 00529
ST. LOUIS, MO 63166-0529
Acct. No. 517713200100

*****AUTO***5-DIGIT 63123
JOHN SMITH
123 MAIN ST.
SAINT LOUIS, MO 63123-1234

Amount Due	\$77.00
Due By	07/22
Delinquent after	07/31

Now

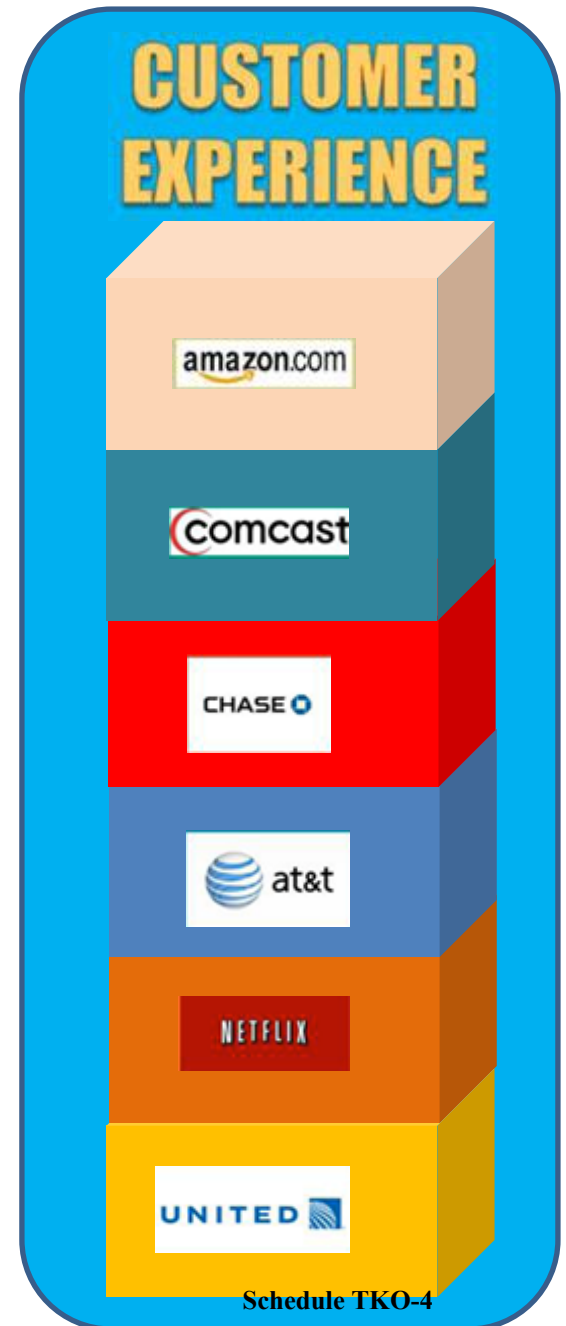


Customer Experience Comparisons

A customer compares their experience delivery across all types of service providers. Previous service differentiators are now expectations:

- Personalized, low-effort interactions
- Proactive communication
- Preference management
- Consultative service
- Omni-Channel experience

We are consistently reviewing voice of the customer data to understand if we are meeting expectations... and if not, where gaps exist.



Examples of Recent Customer-Facing Changes

New Energy Statement

Current Charge Detail for Statement 10/2013

Electric Charge - Residential Rate	\$181.71
Fuel Adjustment Charge	\$6.07
Energy Efficiency Incentive Charge	\$6.00
Infrastructure Improvement Charge	\$6.00
Missouri Local Sales Tax	\$1.26
Monthly Charge	\$6.00
Additional Line Fee	\$6.00
Additional Line Fee	\$6.00
Annual Fee	\$18.14

AMOUNT DUE \$115.14

Due Date: 10/14/13

Projected Month Bill: \$423.00

Electric Usage History: So far this year, you're using 14.7% less than last year.

Energy Efficiency Tip: Get \$20 for that old, working refrigerator or freezer you don't need anymore. Plus FREE pickup and recycling. Displaying that old energy tag can save you some cool cash! Go to [AutoEnergys.com](#) to learn more about energy efficiency programs.

Improved Outage Communications & New Service Appt. Windows



New ALERTS

Weekly Cost Summary

Account Number: 4391
Service Address: 1500 W Blue Sage Dr Peoria IL 61615

Dear Ameren Illinois Customer,
Thank you for your participation in the alerts notification of your weekly cost summary.

Cost-to-Date: \$390.18
Projected Month Bill: \$423.00

The following notification is based on actual meter usage as of 09/12/2014. This is not your final monthly bill.

Cost-to-date and month-end bill estimates include only charges for metered services. Ameren Illinois customer cost-to-date and month-end bill estimates are based on actual delivered service charges and average historical supply charges.

Energy Efficiency Programs, Marketing Campaigns & New Online Energy Management Tools

Ameren MISSOURI

Cash back from Ameren Missouri? Cool.

Up to \$720 back through our CoolSavers program when you replace your old A/C with a more energy efficient one.

COOLSAVERS
an AutoEnergys program

New Online & IVR Self-Serve Options



New Mobile-Optimized Website

POWER OUT? REPORT IT NOW

Report an outage or check the status of your outage online >

REGISTER LOGIN

Pay or View Bill >

Report or Check Outage >

Get Ameren text alerts on your phone. Register today.

Contact Us Full Site Social Media Legal & Privacy Terms

Customer Advisor Soft-Skills Training



Frequent & Consistent External Communications

ENERGY AT WORK

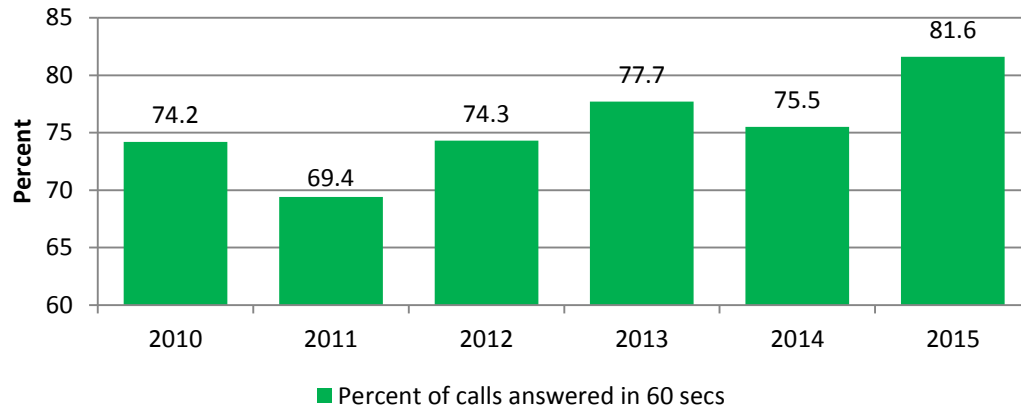
RELIABILITY UP. OUTAGES DOWN.

Schedule TKO-4

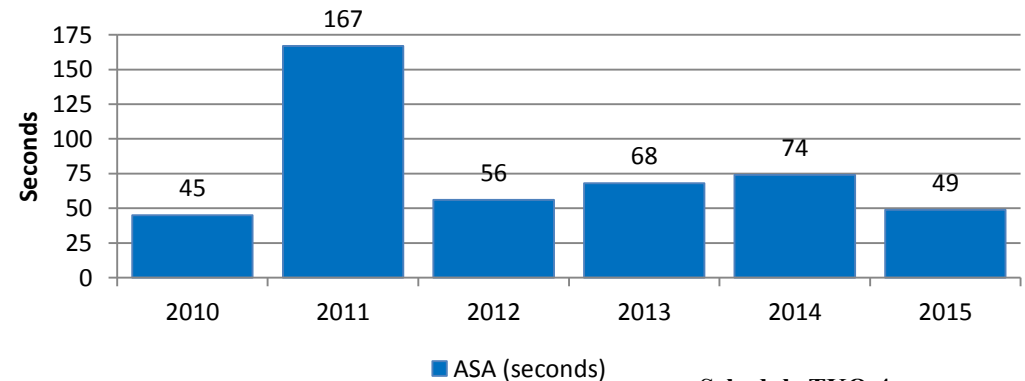
Customer Care Service Levels and ASA Improvements

Service Levels and ASA have been improved through effective staffing and forecasting

Service Levels 2010-2015



Average Speed of Answer (ASA) 2010-2015



Schedule TKO-4

Customer Experience Employee Engagement

New Customer Experience Center Facility – Driving an improved culture



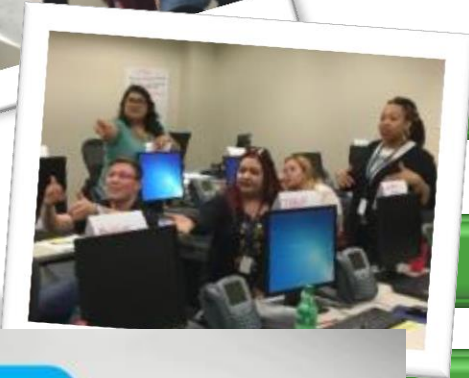
Schedule TKO-4

Enhancing the Customer Experience - Training

Developing and supporting an integrated learning approach for team members to ensure they have the information and training needed to achieve top quartile results in exceeding our customer's expectations.



8 Hrs. Training Focused on the Customer



Employee Active Learning Principles

Coaching Training for Supervisors

Weekly Team Huddles on Key Topics

Maggie's Minute Electronic Training



Enhancing the Customer Experience - Quality

The quality program focuses not only on performing every transaction correctly but even more on the customer's experience - truly connecting with customers to resolve their issues the first time

2016 MO CFON Assessment

New Adherence: Yes No NA

Call Type: New Existing Other

First Contact: Yes No NA

Discovery: Yes No NA

Resolution: Yes No NA

2016 MO CFON Assessment

Additional Comments: Yes No NA

Time and Engagement: Yes No NA

Quality of Solution: Yes No NA

Useful Information: Yes No NA

At Least 1,200 Evaluations per Month

Measures All Call Centers – Including Outsourcer

Scorecard Matches Customer-Centric Framework

Weekly Calibration Sessions with Supervisors

Quality Conducts One-on-One Coaching

Use Analytics to Determine Key Opportunities

Enhancing the Customer Experience – Workforce Mgmt

Leveraging reporting capability to continue to drive cost optimization and productivity in Customer Care Center Operations, increase visibility to performance, and provide opportunities for improvement.

Operation Metrics Dashboard									
Customer Service									
IVR	ACD Volume	All Skills	Target	Saturday	Benchmark	% Diff from Benchmark	MTD	YTD	
Inbound Volume	Offered	Service Level in 60s	Target 82%	95%	72%	▲ 23.3%	90%	88%	
11699	7676	Service Level in 30s		93%	85%	▲ 8.0%	80%	84%	
Self-Service %	Answered	AGA		13	81	▼ -4.0%	36	44	
34%	7,576	AHT (w/hold)	290/Target=320	310	149	▲ 16.2%	309	318	
YTD Self-Service %	Abandon Rate	ACD (all calls)		7,576	432	▲ 165.3%	105,120	755,482	
45%	1.3%								
Skills	Volume	% Total Vol	% Targets	SL Daily	SL YTD	AHT (w/ hold)	Outside SL Target		
Priority 1									
400 FIRE/POLICE	13	0.2%	90% in 10s	100%	94%	225	0		
401 Gas Odor	99	1.3%	90% in 10s	93%	86%	133	7		
Priority 2									
401 Wire Down	63	0.8%	90% in 10s	97%	82%	263	2		
403 Outage	396	5.2%	80% in 30s	97%	83%	224	11		
Priority 3									
404 Move	1,621	21.4%	80% in 60s	100%	94%	338	4		
407 Billing	2,419	31.9%	80% in 60s	95%	88%	322	131		
415 Prev Agent	98	1.3%	80% in 90s	99%	92%	342	1		
726 Delinquent	878	11.8%	80% in 90s	94%	91%	348	40		
408 Other	1,293	17.1%	80% in 60s	92%	84%	299	100		
417 Billing Transfer	182	2.4%	80% in 90s	99%	98%	390	1		
404 Speedy	84	0.8%	80% in 60s	97%	71%	181	1		
767 Trusted EA	8	0.0%	80% in 30s	100%	87%	226	0		
Non-Residential Groups									
507 Business	57	0.8%	80% in 30s	89%	85%	339	6		
76 Solution Ctr	32	0.4%	80% in 30s	94%	81%	455	2		
141 Ameren.com	63	0.8%	80% in 30s	98%	91%	257	1		
782 CH Default	284	3.7%	80% in 60s	73%	89%	871	70		
Virtual Hold (Billing, Delinquent, Move, & Other Calls)									
Calls (Return or Hold)	# Return Calls	# Hold Calls	Billing Calls	Billing Calls	Move Calls	Other Calls	% CB Accepted		
35	17	18	5	0	0	12	47%		
Core Staffing Metrics			Staffing Time Percentages to 100%						
	Staffing (FTE)	Productivity %	ACD %	ACW %	Availability %	Prod Acc %	Non-Prod Acc %	Breaks/Personal %	
Total Staffing	97.0	85.0%	52.8%	9.2%	15.6%	11.9%	1.3%	10.1%	
Ameren MO Staff	77.3	85.0%	50.4%	10.2%	18.4%	9.2%	0.9%	10.8%	
Igor Staff	19.7	83.1%	61.4%	5.0%	5.2%	17.9%	2.6%	7.3%	

Incorporating a Mix of Staff Management Techniques to Optimize Workforce

Automating Short-Term and Long-Term Capacity Planning to meet and exceed Customer Demand

Utilizing Part-Time Staff for Peak Times

Our Changes Are Making A Difference

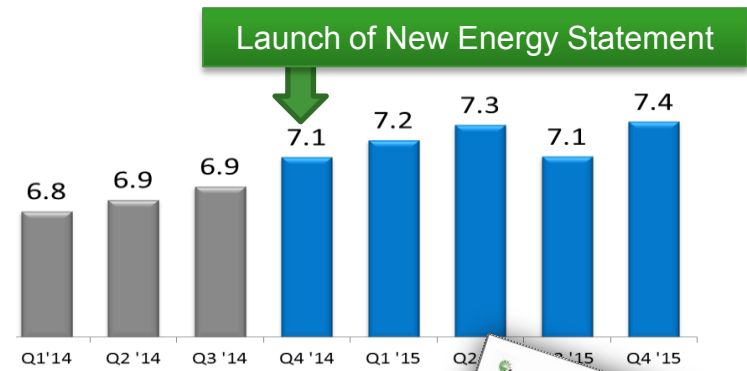
2016 J.D. Power Business Electric Study

- Ranked #1 in the Midwest Large Segment
- Ranked #1 nationally in Customer Service



Billing & Payment Improvements

- Nationally recognize by J.D. Power for being most improved with 'usefulness of information on the bill'



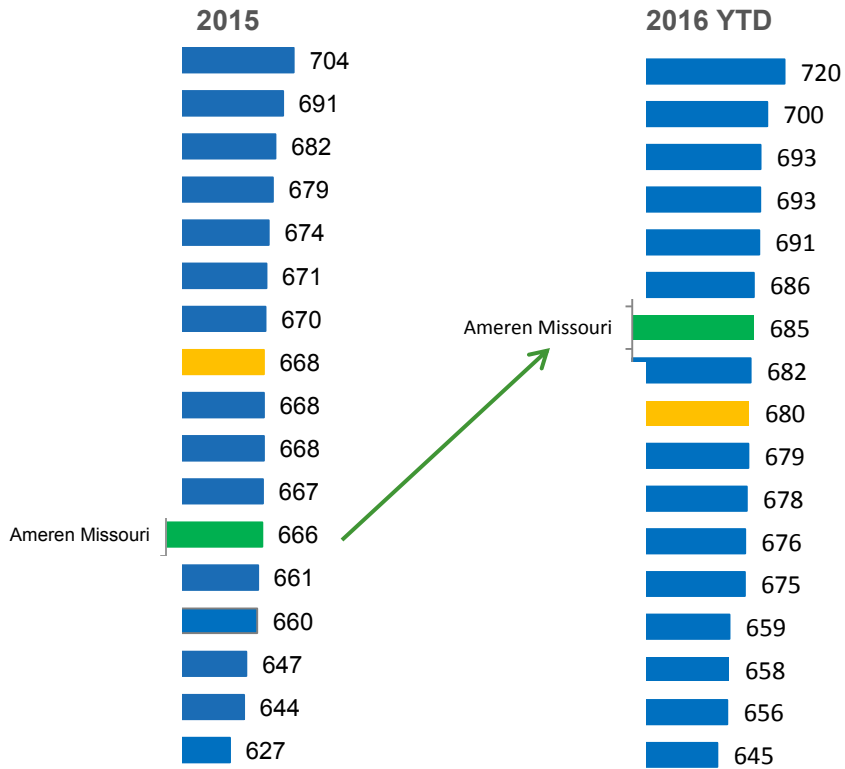
National Accolades

- Most Improved Call Center at ICMI Global Contact Center Conference – May, 2016

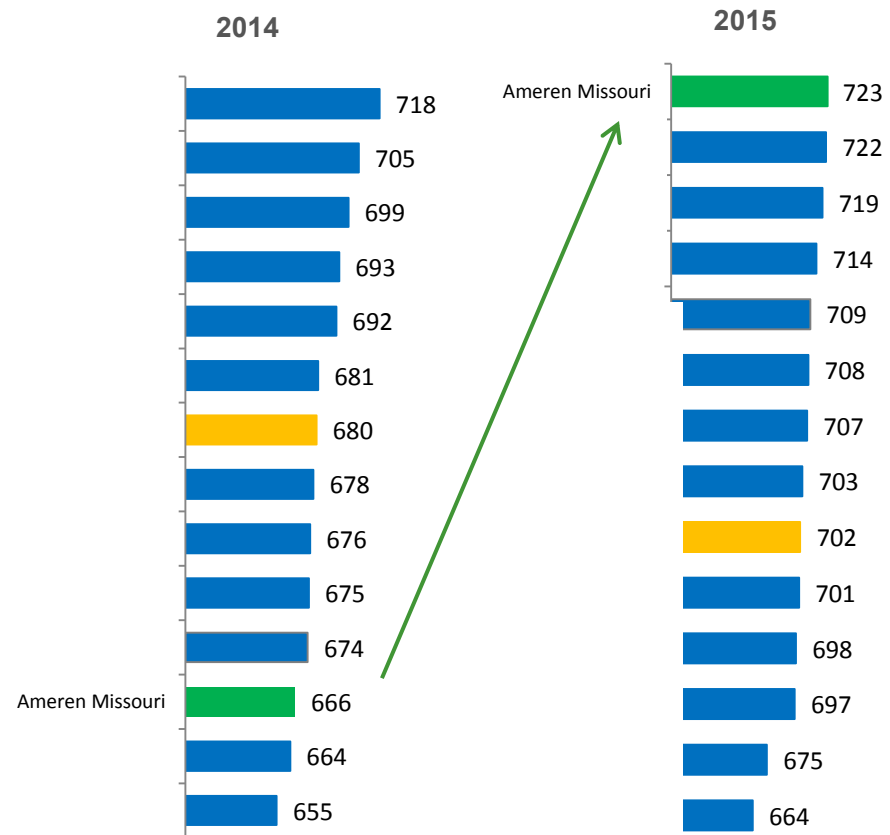


Customer Perception Is Improving

JD Power Residential Electric Study
2015-2016 YTD Calendar Year

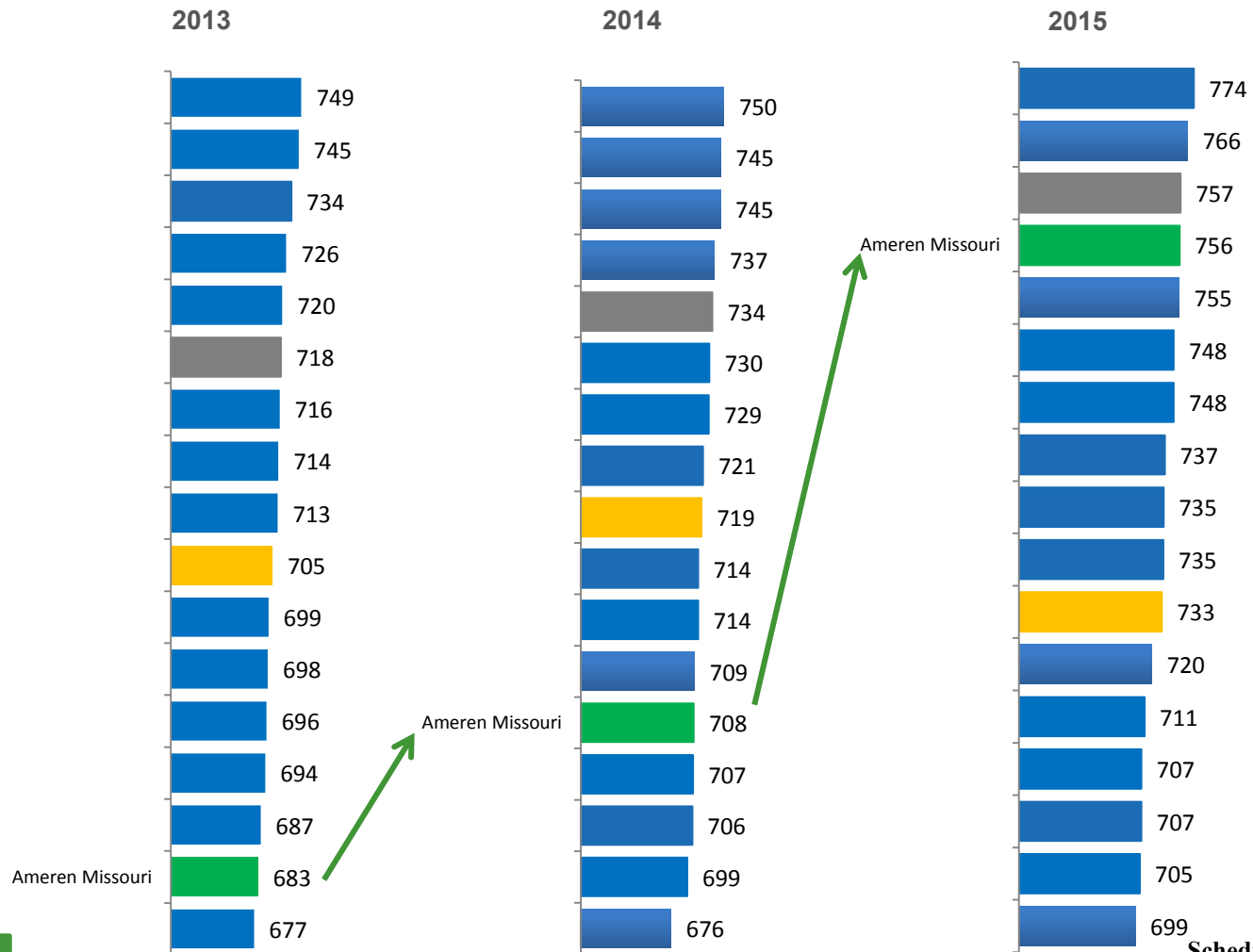


JD Power Business Electric Study
2014-2015 Calendar Year



Customer Service Scores Continue To Improve

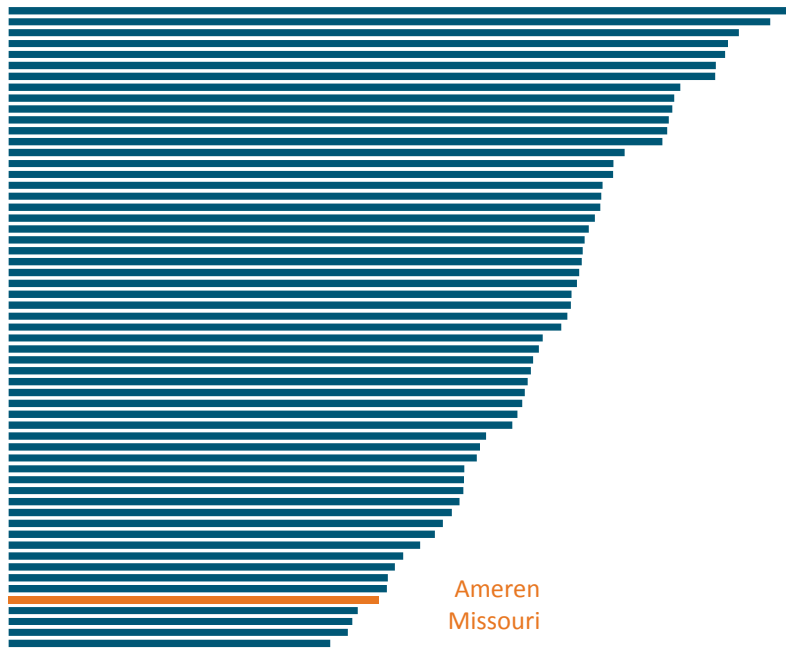
*JD Power Residential Electric Study – Customer Service Component
2013-2015 Calendar Year*



Schedule TKO-4

CHALLENGE: Digital Engagement : Paperless Billing Enrollment

% Paperless Billing

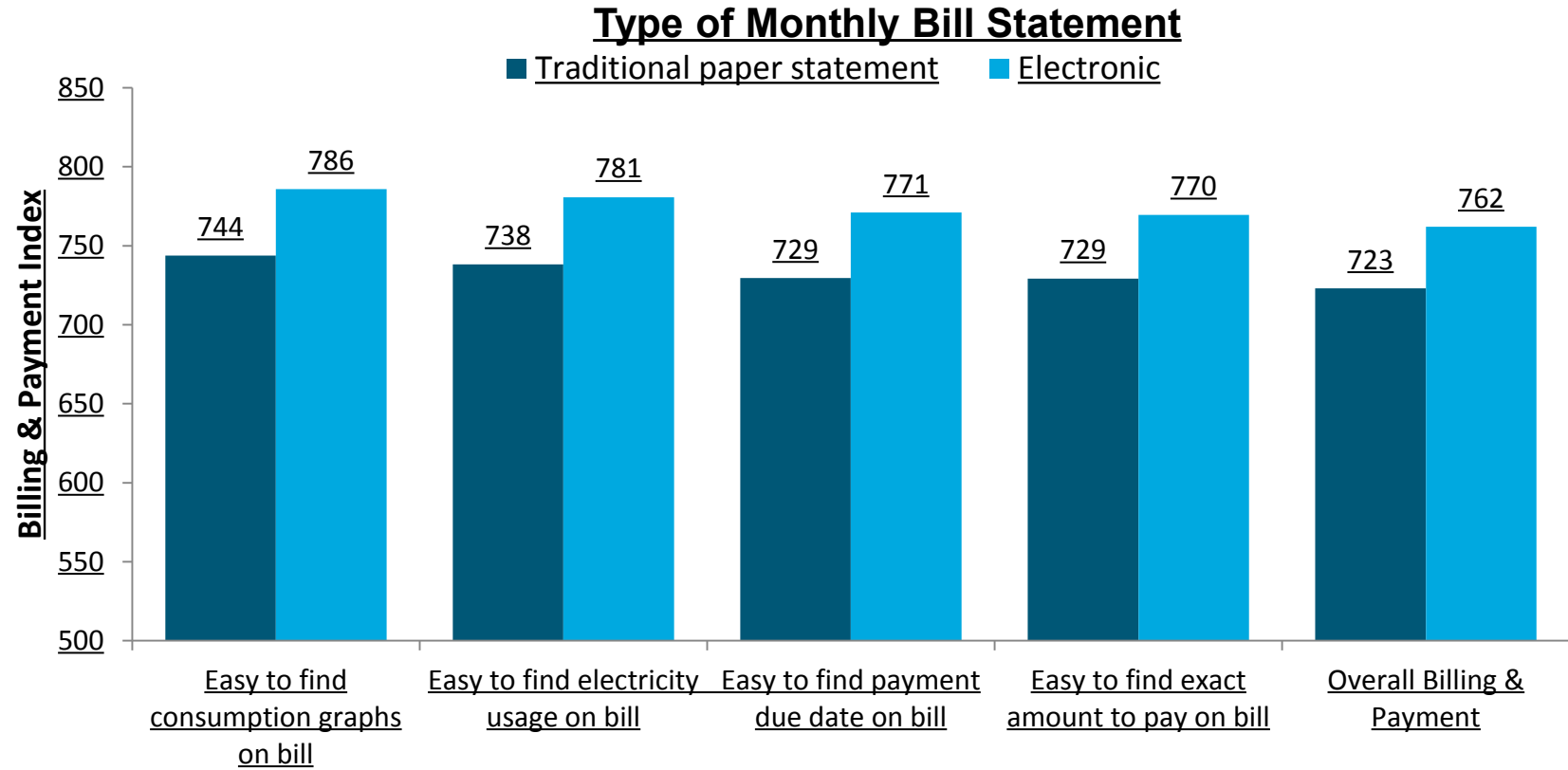


Ameren Missouri's paperless adoption at 15% is significantly lower than industry averages.

Data for paperless bill adoption			
Year	Total Customer Base	Total Paperless	Paperless %
2011	1,278,303	129,247	10.11%
2012	1,280,264	143,203	11.19%
2013	1,286,452	162,206	12.61%
2014	1,289,860	169,663	13.15%
2015	1,295,515	183,698	14.18%












Base: 59 Large Utilities

** Customers are More Satisfied with Electronic Bills



CHALLENGE: Digital Engagement : Alert enrollment

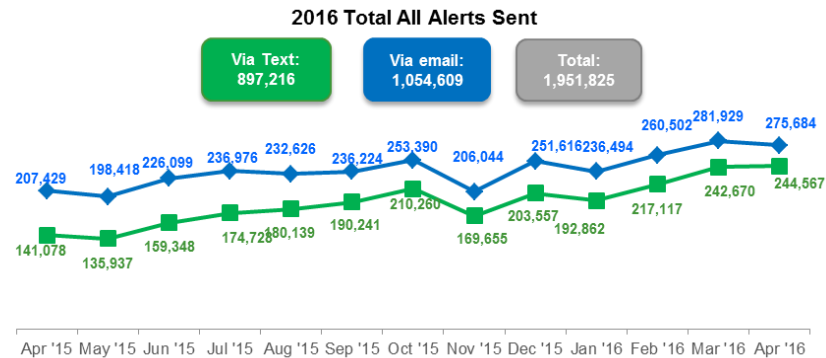
Alerts are another way to connect customers to important information regarding their account or service

-  Reported Outage Updates >
-  eBill
-  Bill Reminders
-  Payment Notice
-  Budget Billing Adjustment
-  Credit Issues
-  Energy Assistance Pledge Posted
-  Weekly Cost Summary
-  Cost Threshold
-  Usage Threshold
-  Connect and Disconnect

Programs & Services

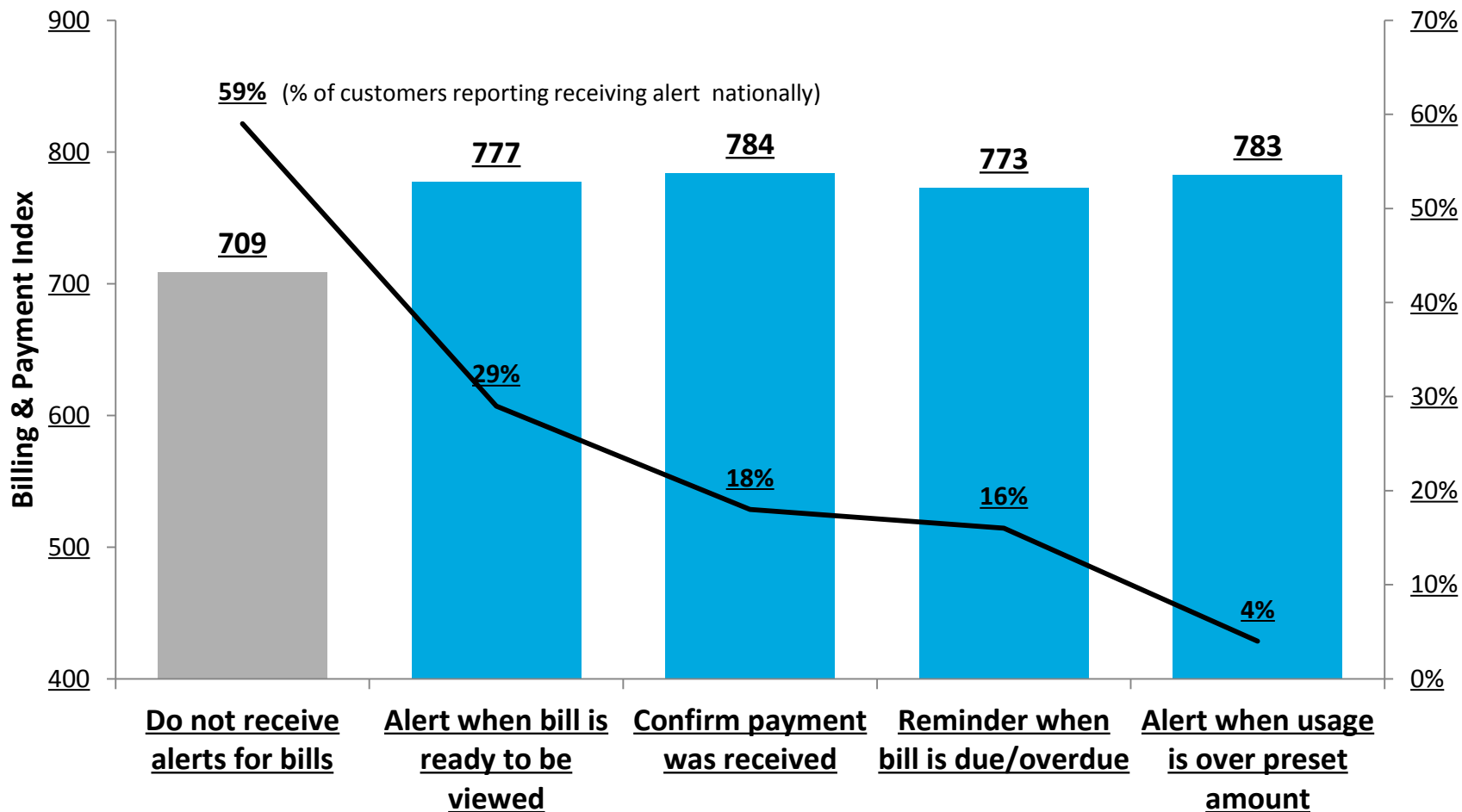
Total Customers: 1,273,749

Program	# of customers	% of total customers
Paperless Billing	192,048	15.1%
Alerts	232,861	18.3%
Budget Billing	264,825	20.7%
Direct Pay	156,317	12.2%



- Weekly threshold alerts the customer controls
- Weekly usage and predicted bill amount updates
- Connect and Disconnect alerts to keep customers informed.

**** Customers that receive bill alerts have much higher Billing & Payment Satisfaction**



Schedule TKO-4

New: Large Commercial Energy Statement – May, 2016

New format provides usage charts, easy-to-read detailed information and matches the residential energy statement, providing consistency.

Ameren MISSOURI FOCUSED ENERGY For Life

Account Number: 421,455.27
 Customer Name: [Redacted]
 Service Address: [Redacted]

AMOUNT DUE \$21,455.27
 Due Date: 06/01/2016
 Delinquent After: 06/10/2016
 Amount After Delinquency Date: 421,777.10

Electric Usage Summary
 Electric Usage by Kilowatt Hours (KWH)
 Your electric usage average for the month is 1,610.486 kWh.
 Average Month for 2015 is 2016: 1,613.786 kWh.

GO PAPERLESS. Switch to paperless billing to receive your monthly statements via email or text. Less paper, some great information. Visit AmerenMissouri.com/paperless to enroll today.

Ameren MISSOURI

Amount Due: \$21,455.27
 Amount After Delinquency Date: 06/10/2016: 421,777.10
 Amount Enclosed: \$

AMEREN MISSOURI
 PO BOX 80808
 CHICAGO IL 60680-1088

50600000 0029471500006 000021455270 0000

Ameren MISSOURI FOCUSED ENERGY For Life

Service From: 06/10/2015 - 05/11/2016 (29 days)

Electric Service Details

ME TRG NUMBER	ISSUANCE FROM TO	NO. OF DAYS	USAGE TYPE	REASON	CLASSIFICATION	PROVIDED	READING	MULTIPLIER	KTWH
0000000	04/10 - 05/17	29	Total kWh	Actual	2.000	440,000	110,000	300,000	330000.0
0000000	04/10 - 05/17	29	Peak kW	Actual	2.000	0.000	1.000	300,000	0.00

Usage Summary

Total kWh	330,000.0000	Peak kW	029.0
Total Billing Demand	620.0000	October Winter Base kW	004.0
Winter Base Demand	004.0000	Base kWh Rate	0.0
Base kWh (KWH)	3175.25.0000	Seasonal kWh (KWH)	12,044.0

Base kWh Large General Service

DISCOUNT	510.00	UNIT	0475	0.0
Seasonal Energy Charge	12,044.00	kWh	@ 0.003000000	36.13
General Charge	020.50	kWh	@ 1.700000000	41.32
Base Energy Charge/Hours Used	92,725.00	kWh	@ 0.004000000	371.30
Base Energy Charge/Hours Used	1,05,860.00	kWh	@ 0.004000000	424.34
Base Energy Charge/Hours Used	1,05,860.00	kWh	@ 0.003000000	317.58
Fuel Adjustment Charge	3,303.00	kWh	@ 0.001910000	63.03
Energy Efficiency Program Charge	3,303.00	kWh	@ 0.001910000	63.03
Energy Efficiency Investment Charge	3,303.00	kWh	@ 0.000900000	29.73
Total Service Amount				\$18.50

Address Changes or Corrections: AmerenMissouri.com/WhyToPay

Payment Methods: CHECK PAYEE BANK/ALTERNATIVE BILL PAY ONLINE CREDIT CARD MAIL STUB & CHECK

Ameren MISSOURI FOCUSED ENERGY For Life

Account Number: 421,455.27
 Due Date: 06/01/2016
 Service Address: [Redacted]

Electric Service Details (continued)

DISCOUNT	510.00	UNIT	0475	0.0
Winter Base Rate Tax	18,004.11		@ 0.004750000	438.07
Winter Local Sales Tax	18,004.11		@ 0.004750000	438.07
Annual Municipal Charge	18,004.11		@ 0.004751000	432.58
Total Tax Related Charges				\$2,801.18
Total Electric Charges				\$21,455.27

Payments Since Previous Statement

CASH RECEIVED	0.0000
May 05, 2016	118,734.13

Account Message
 A late payment charge of 1.5% will be added for any unpaid balance on all accounts after the delinquent date.
 General Rate Change - Your electric usage for the next four months will be billed at the summer rate which reflects the higher cost of generating electric power in the summer. Look for ways to control your summer bills by visiting AmerenMissouri.com for tips on using energy efficiently.
 Direct Pay Makes Paying Bills Easier. To enroll go to AmerenMissouri.com or call 1.800.632.7600 to request an enrollment form.

Cash Back for Saving Energy.
 Ameren Missouri's EcoSaver Energy Efficiency Program offers Standard Fast Track incentives for many types of projects — from lighting and refrigerator upgrades to electric water heating. Visit AmerenMissouri.com/EcoSaver to check out our new incentives and to stay up-to-date on program developments.

Highest Customer Satisfaction with Business Electric Services in the Midwest among Large Utilities.

Ameren MISSOURI

New: Extending the Due Date Timeframe – July, 2016

Customer feedback has indicated an extended due date would improve customer satisfaction. Effective July, 2016, the delinquent date will now be the due date.

AMOUNT DUE \$38.00
 The amount of this bill will be automatically deducted from your bank account on 06/09/2016.
Due Date: 06/09/2016
 Account Number
 Customer Name
 Service Address
 Previous Statement 438.00
 Last Payment - 05/10/2016 438.00
 Your Budget Billing balance is about \$33.21 after paying this bill.

Amount After Delinquent Date 06/20/2016 38.57
 Account Number 367200112
 Amount Enclosed: \$

Example: Current due date of 6/9 would move to a due date of 6/20

Delinquent date will be removed and “Amount after due date” would reflect the late fee

New: Arrears Management Process – December, 2016

Current State Challenges

- Existing process can allow balances to escalate beyond recovery
- Communication channels not addressing early in risk cycle
- Internal training and process adherence needs focus



Key Actions

- Worked with key stakeholders including Energy Assistance Agencies
- Developed a cross-functional team and mapped customer “journeys”
- Created “future state” objectives



Recommendations / Key Outcomes

- Improved usage of external communication channels to build awareness earlier in the risk cycle of arrears and options to customers (energy statement, alerts, my account, etc.)
- Internal Process improvements from beginning to end of the collections cycle
- Enhanced prioritization capabilities and increased timeframe for working cuts in the field to keep outstanding balances down
- More effective management of large balances
- *Collection of disconnect/reconnect fee upfront as part of the reconnect process*

New: Business Center Redesign – October, 2016

Improving the level of service to business customers through knowledgeable employees, enhanced processes and improved technology in order to deliver a seamless, low-effort, top tier customer experience.



People

A knowledgeable and courteous workforce of advisors who build and sustain relationships with customers through positive interactions and proactive communications



Process

Enhanced processes built to deliver both efficiency and value to identified customer journeys



Technology

Improved technology including IVR enhancements to consolidate customer interactions and improve customer satisfaction

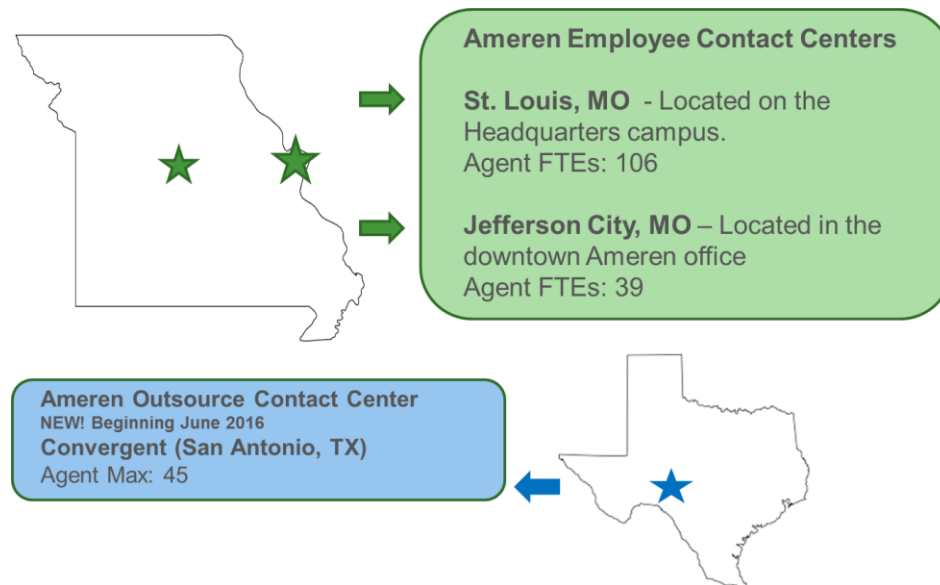
New: Outsourcing Partnership With Convergent – May, 2016

Outsourcing Rationale

- Redundancy for customer care is important to support Business continuity/ disaster recovery, major outages, storm relief, etc.
- An outsourcing partner also provides key support for “peak” volumes with flexible hours / coverage

Convergent

- Located in San Antonio, TX
- Significant utility experience
- Innovative staffing model
- Strong support for improving service while decreasing costs



New: Architecting The Future Digital Customer Experience

Proactive Communications



Self-Service Options



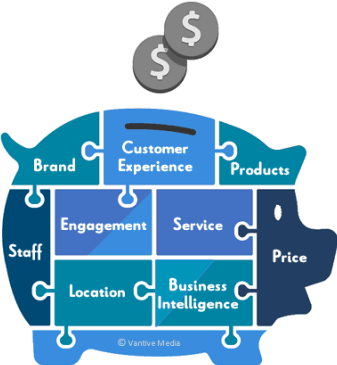
Proactive Analytics



Top tier Customer Sat



Consultation & Offers



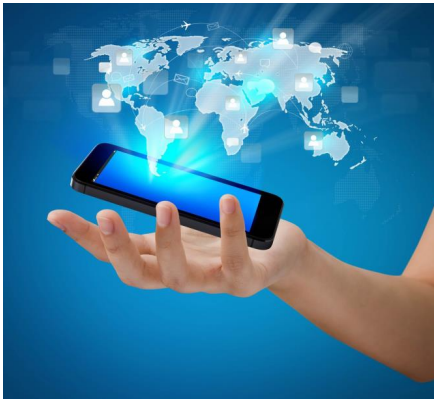
Agent Interaction / CRM



Schedule TKO-4

To enhance the customer experience and achieve increased levels of efficient operational performance, we are putting into action...

Mobile



Big Data



Social



Cloud-based Solutions



Putting our customers FIRST in our decision making ensures that we are making changes that customers find valuable





The CFCN Process



customer first!
customer now!



Tips



SOFT SKILLS

Listen
Tone & Engagement

Important - from start to finish

- Before responding to something you hear, listen first to understand.
- If a customer is upset, let them vent.
- Very few customers need to be reigned in or interrupted.
- It's not always about sounding "cheery". It's about being polite, engaged, upbeat, concerned and proactive. If you're glad to provide help, then mean what you say.



BUILD RAPPORT

Greeting
Assure Help
Name Exchange
Verification

Actually *build rapport* with the customer

- Begin by asking for the name and address. You'll likely get at least half of the caller's name to repeat, then search for the address if there's no screen pop.
- In terms of speed and making a positive impression, just take a second, then say it like you mean it.
- A person's name is the most familiar sound to them, and everyone likes to hear it. That's why there's importance placed on repeating it here as well as throughout the call.
- Customers appreciate that we have a verification process and that we're interested in the security of their account information.



"How may I help you?" / "So, you said that..." Let this point mark the start of Discovery.



DISCOVERY

Clarify
Summarize
Respond
Plan of Action

Listen and ask questions when necessary to understand and *demonstrate understanding* of the customer's concern, issue or reason for calling

- Do you know enough to summarize or should you ask an additional question (or more) to better understand? If in doubt, ask a question, as doing so shows interest as well.
- When you summarize, you're doing it to verify that you understand AND letting the customer hear that you really do understand what they've tried to explain.
- Sometimes Respond will need to be the first step in Discovery, especially when an empathetic response is appropriate.
- Let this be an overview of how the call will unfold. Ideally, what you reference here will be what's confirmed later. It will also show that you're the leader of the call.



SOLUTION

Review Options
Resolve
Educate

You're the expert!

- Review when required or appropriate. Discussing when to make a payment? Discuss how. Discussing a lost/missing bill? Discuss how to keep it from happening again.
- Have we really resolved the root cause of their problem, concern or issue, or have we just answered a question or two?
- You will be the expert in 100% of the calls you take. If we just answer questions, we didn't do enough. We have an obligation to educate when beneficial to callers.

Address Concerns

ADDRESS CONCERNS

Additional Clarify
Restate & Cushion
Respond

Not always needed, but when needed, always important

- This essentially works the same as the Clarify step in Discovery. When a secondary concern arises, are there additional questions to ask to gain insight?
- Restate your understanding of their feelings, then "cushion" the news by supporting and reassuring them as to how we will address, handle or fix the problem or concern.
- Address a caller's feelings before you address any business. • Address feelings as soon as the need arises, not at the end of the call when it sounds like a script.



CLOSE

Confirm
Look Ahead
Key Question
Survey Reminder
Brand & Close

A good Close not only helps ensure that all needs have been met, but it also leaves the caller feeling great about their interaction with you - and Ameren Missouri!

- This helps ensure that the customer accomplished all they needed to, helps you verify that you've done all you need to and helps prevent an unneeded return call.
- This is your opportunity to deliver anything that would help prevent an unneeded return call, encourage self-service or increase satisfaction.
- In reality, this helps show a customer just how much you really *have* helped them. • "What else can I help you with?" is another great way to express this.
- For those who elected to take the survey, they will appreciate your reminder! For those who didn't, you may have given them a reason to want to give positive feedback!
- We really DO appreciate our customers. Our business starts and ends with them.

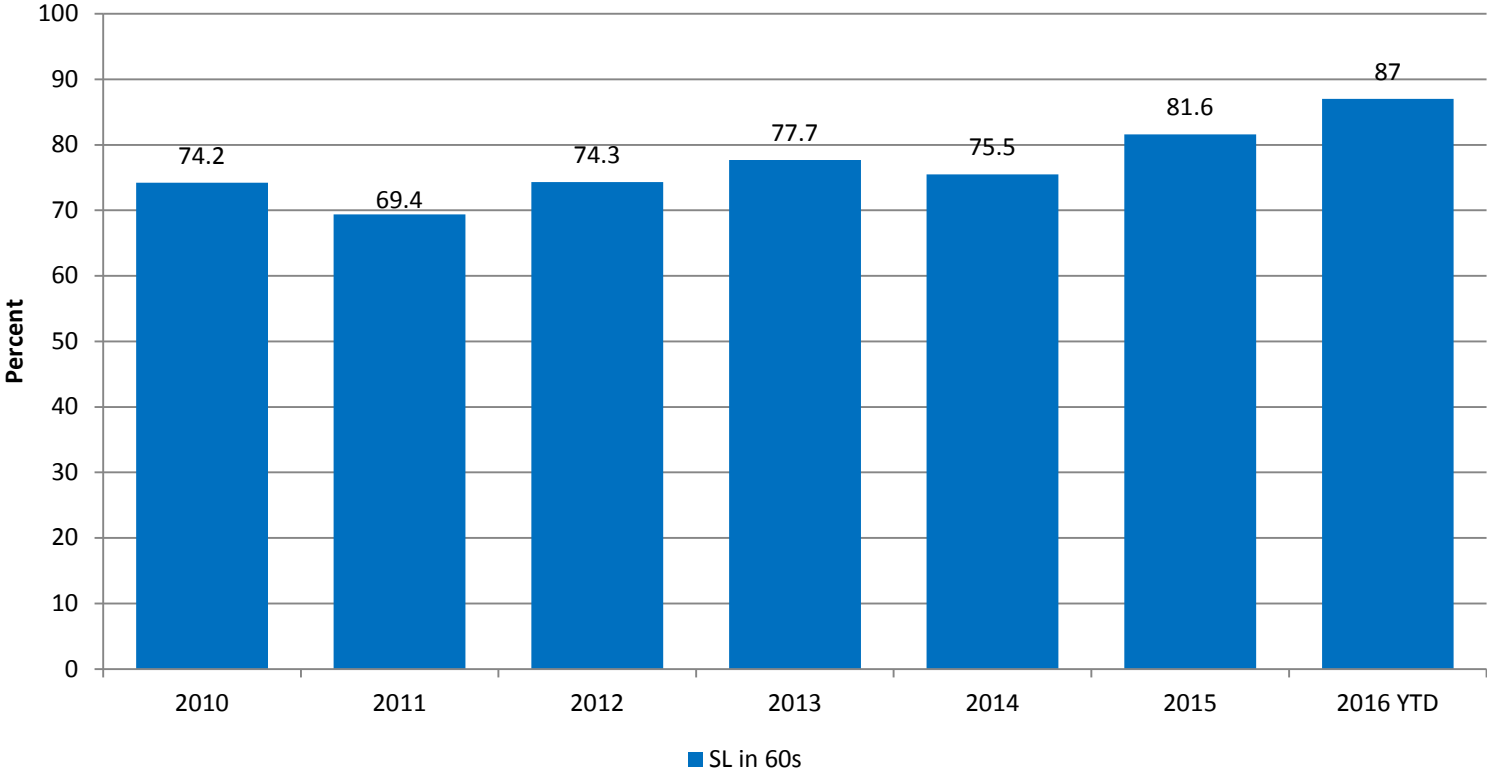
Operations Analysis
Service Level / ASA (Historical View)



6.17.16

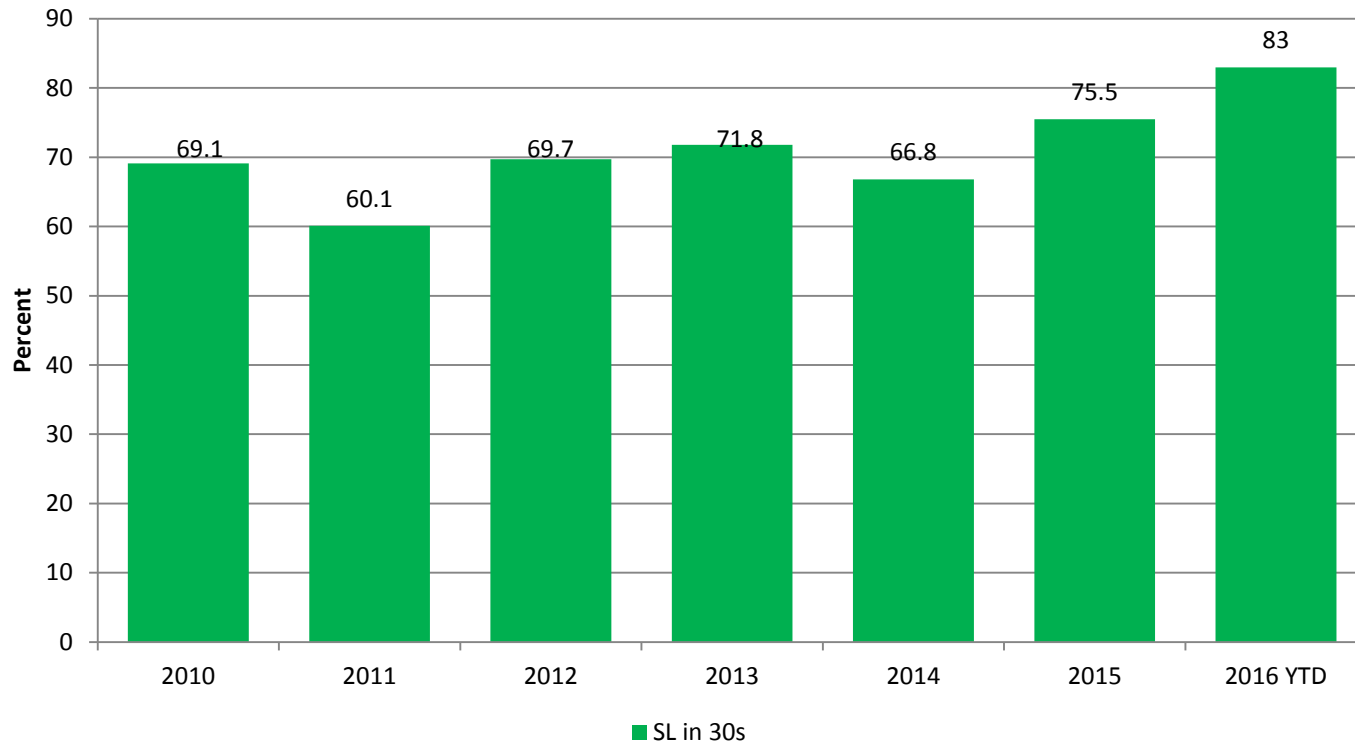
Service Level

% of calls answered in 60 seconds 2010-2016 YTD



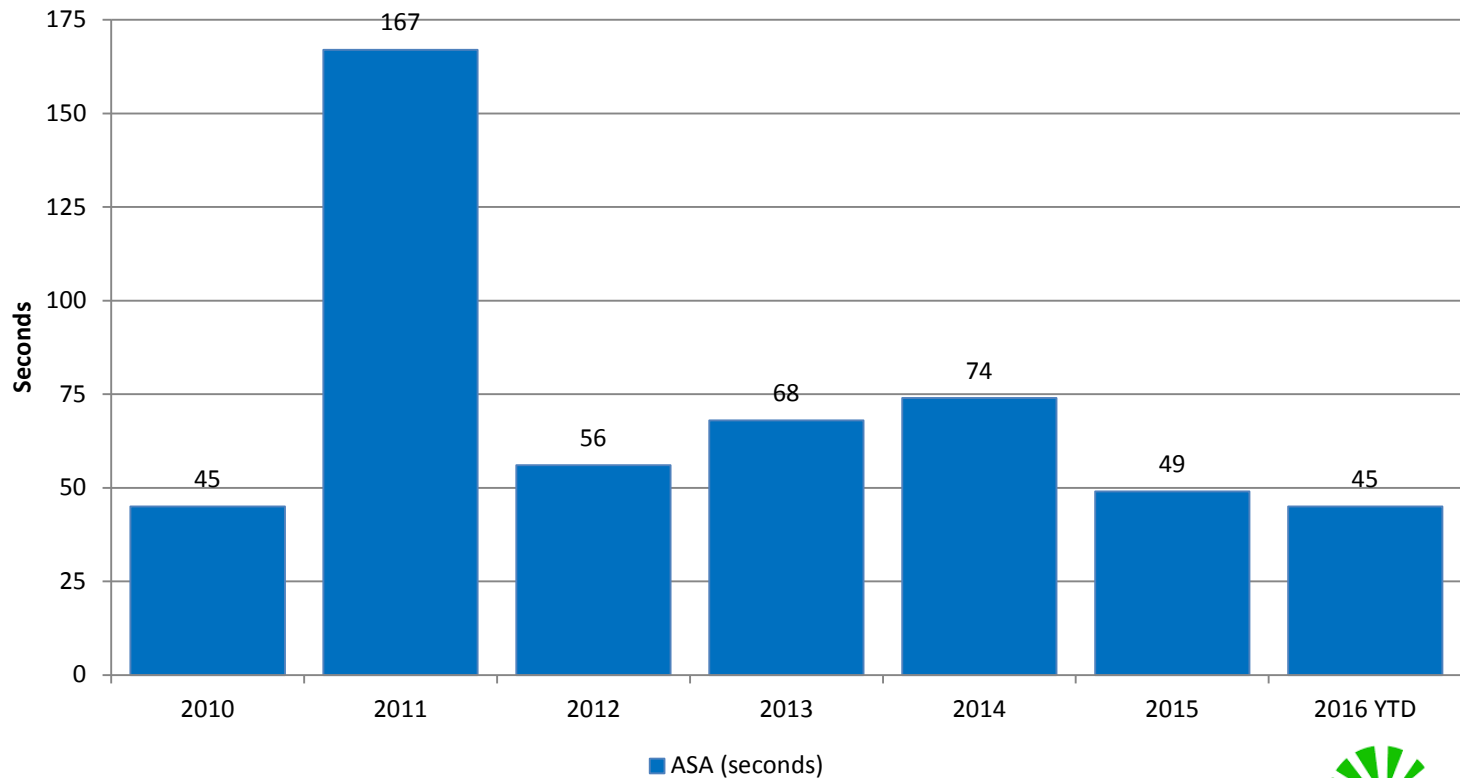
Service Level

**% of calls answered in 30 seconds
2010-2016 YTD**



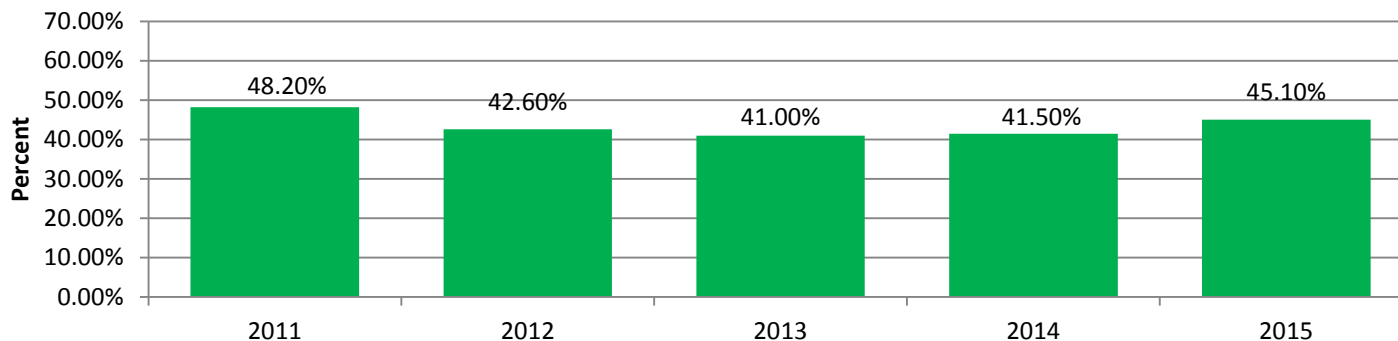
Average Speed of Answer

**Average Speed of Answer (ASA) in seconds
2010-2016 YTD**



Call Center IVR Data (2011-2015)

IVR - % of Calls Contained / "Self Service"



	2011	2012	2013	2014	2015
Calls Entering IVR **	4,782,477	4,198,484	4,210,436	4,105,033	4,157,296
Calls Entering IVR Trend (%)	N/A	-12.2%	0.3%	-2.5%	1.3%
Calls Handled by Agents	2,479,495	2,408,385	2,484,924	2,402,191	2,284,286
Calls Handled by Agents Trend (%)	N/A	-2.9%	3.2%	-3.3%	-4.9%
# Calls Contained in IVR	2,302,982	1,790,099	1,725,512	1,702,842	1,873,010
# Calls Contained In IVR Trend (%)	N/A	-22.3%	-3.6%	-1.3%	10.0%
% Contained in IVR *	48.2%	42.6%	41.0%	41.5%	45.1%

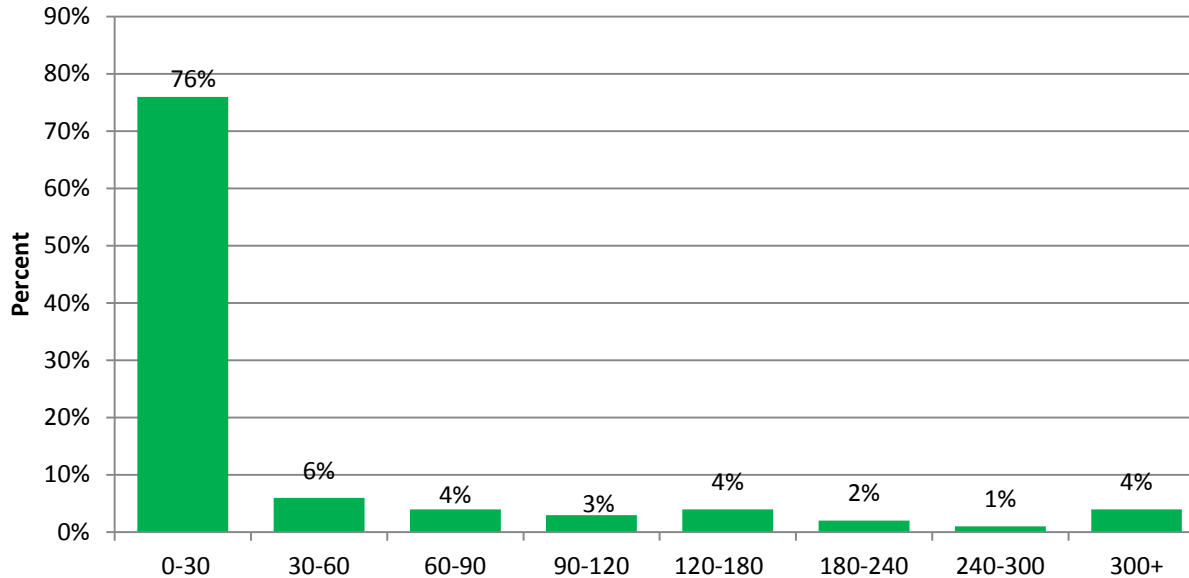
- In 2015, the number of calls contained increased by 10% from last year; increasing the % contained in the IVR to 45.1%
- In 2011, the heavy storms accounted for the increased calls entering the IVR and higher containment percent (due to mostly outage calls)

*Percent contained in IVR: Net of calls entering IVR and not entering agent queue

** Years 2013 – 2015 compare true number of calls entering IVR (2011 & 2012 have the number of delinquent IVR calls averaged into the total based off historical data)

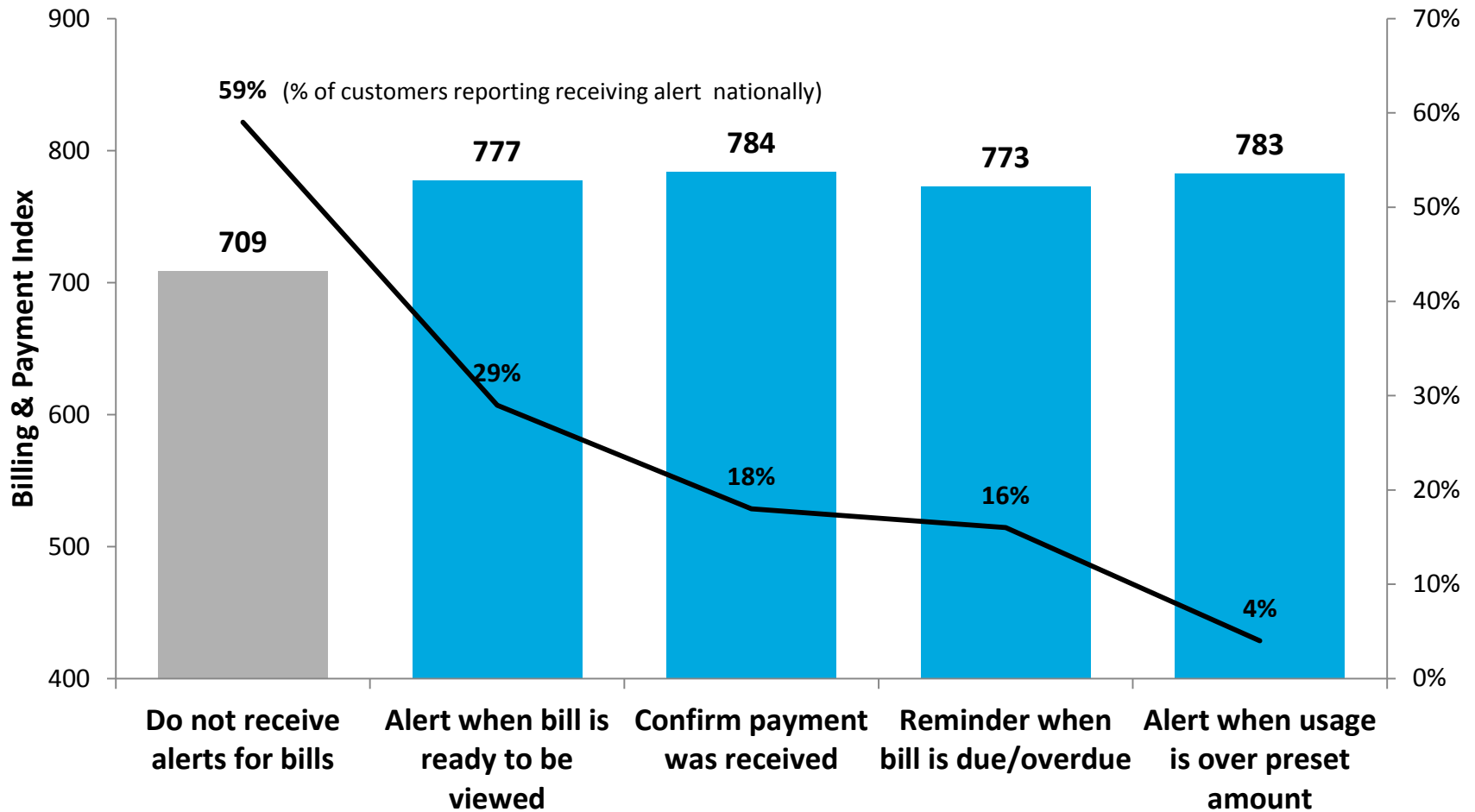
Calls Answered – 2015 % distribution

Calls Answered - Percentage Distribution 2015



2015 Service Level Intervals (s)	Percent
0-30	76%
30-60	6%
60-90	4%
90-120	3%
120-180	4%
180-240	2%
240-300	1%
300+	4%

Customers that receive bill alerts have much higher Billing & Payment Satisfaction



Schedule TKO-7