

**STATE OF MISSOURI  
PUBLIC SERVICE COMMISSION**

At a session of the Public Service Commission held at its office in Jefferson City on the 2<sup>nd</sup> day of April, 2014.

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| In the Matter of Union Electric Company d/b/a   | ) | <b><u>File No. ET-2014-0076 et al.</u></b> |
| Ameren Missouri's Filing to Change Criteria for | ) | Tariff No. YG-2014-0246                    |
| Assessment of New Customer Deposits             | ) | Tariff No. YE-2014-0245                    |

**ORDER APPROVING STIPULATION AND AGREEMENT AND  
APPROVING TARIFFS**

Issue Date: April 2, 2014

Effective Date: April 8, 2014

Union Electric Company, d/b/a Ameren Missouri has submitted tariff revisions that will allow the company to utilize a prospective customer's credit score to determine whether a deposit should be required from a new applicant for electric or natural gas service.<sup>1</sup> The submitted tariffs originally carried effective dates of February 7, 2014, but Ameren Missouri voluntarily extended the effective dates until April 8. Several entities expressed concern about the tariffs and the Commission allowed the Consumers Council of Missouri and Laclede Gas Company to intervene.

On March 26, the parties filed a unanimous stipulation and agreement to resolve all issues connected with Ameren Missouri's tariffs and the use of customer credit scores. The parties have agreed that the Commission should approve the tariffs submitted by Ameren Missouri. However, they also agree that Ameren Missouri's use of credit scores to evaluate

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<sup>1</sup> Ameren Missouri originally applied for a waiver from the Commission's regulations to allow for the use of credit scoring. All parties agree that such a waiver is no longer required because the Commission's regulations have recently been changed to allow for the use of credit scoring.

new applicants for utility service should be approved as an experimental program to be reexamined in a future rate case. As part of the experimental program, Ameren Missouri agrees to collect information on a quarterly basis about the number of customers applying for service, the number of customers required to make a deposit, the amount of deposit required, and other detailed information about customer deposits.

After reviewing the stipulation and agreement, the Commission independently finds and concludes that such stipulation and agreement is in the public interest and should be approved. In particular, the Commission notes that Ameren Missouri will be using the Equifax Advanced Energy Risk Score to determine when to collect deposits from new customers. That credit scoring system is designed to put a greater emphasis on an applicant's history of paying utility bills and is already used by other Commission regulated utilities in Missouri. The Commission will also approve the tariffs Ameren Missouri has submitted.

**THE COMMISSION ORDERS THAT:**

1. The Unanimous Stipulation and Agreement filed on March 26, 2014, is approved as a resolution of the issues addressed in that stipulation and agreement. The signatory parties are ordered to comply with the terms of the stipulation and agreement. A copy of the stipulation and agreement is attached to this order, and is incorporated herein by reference.

2. The proposed tariffs filed on December 9, 2013, by Union Electric Company d/b/a Ameren Missouri, assigned Tracking Numbers YE-2014-0245 and YG-2014-0246, are approved to become effective on April 8, 2014. The tariff sheets approved are:

**MO. P.S.C. Schedule No. 6**

**1<sup>st</sup> Revised Sheet No. 139, Cancelling Original Sheet No. 139**

**1<sup>st</sup> Revised Sheet No. 141, Cancelling Original Sheet No. 141**

And

**MO. P.S.C. Schedule No. 2**

**1<sup>st</sup> Revised Sheet No. 61, Cancelling Original Sheet No. 61**

**1<sup>st</sup> Revised Sheet No. 63, Cancelling Original Sheet No. 63**

3. This order shall become effective on April 8, 2014.
4. This file shall be closed on April 9, 2014.



**BY THE COMMISSION**

A handwritten signature in black ink that reads "Morris L. Woodruff".

Morris L. Woodruff  
Secretary

R. Kenney, Chm., Stoll, W. Kenney,  
and Hall, CC., concur.

Woodruff, Chief Regulatory Law Judge