

**Representative Policy Board Consumer Affairs Committee
South Central Connecticut Regional Water District**

**July 20, 2020
Meeting Transcription**

The regular meeting of the Consumer Affairs Committee of the Representative Policy Board of the South Central Connecticut Regional Water District ("RPB") took place on Monday, July 20, 2020, via remote access. Committee members present were N. Campbell, F. Pepe, R. Smith, and A. Rescigno.

Also present were M. Ricoszi, (RPB Chair), K. Curseaden (Authority member), J. Donofrio (Office of Consumer Affairs), L. Discepolo and P. Singh (RWA).

In Mr. Mongillo's absence, Mr. Ricoszi presided as acting Chair. He called the meeting to order at 5:30 p.m. Mr. Ricoszi proposed reordering the agenda to move the election of Committee Chair to the end of the agenda. It was the consensus of the committee to move the election of Committee Chair after Item 6, *Approval of OCA Invoice for June 2020*. [TRANSCRIPTION NOT AVAILABLE]

Mr. Ricoszi reviewed the safety moment distributed to members. [TRANSCRIPTION NOT AVAILABLE]

On motion made by Mr. Levine, seconded by Mr. Pepe, and unanimously carried, the Committee approved the minutes of its June 15, 2020 meeting, as presented. [TRANSCRIPTION NOT AVAILABLE]

Prem:

Today's I would say is a little bit of a teaser. We'll go into to some details, and I'll answer any questions that you have. Again, we always start off with a safety moment here. We already did a safety moment. Thank you, Mario. So I won't do this one again. I did actually pull up something here about masks. The one fact I would say on this week's slide is the prevention is up 89%. We talk about masks for [inaudible 00:00:30] interacting with each other, but there's a higher percentage of coronavirus spread that's being stopped because if both of them are wearing the mask is up to 89%, which is pretty good. I'll leave it there. You could read a lot of stuff in here. There's social distancing, etc. that we need to practice, that we all know of. That's the slide. If you go to next slide.

Prem:

Again, I just wanted to also make sure that this is more of an interactive session, so for all RPB members, I would say if you have any questions, please stop me. We can go through it. Not about looking at a bunch of slides here. I want to really be more interactive, get feedback so we can start shaping the discussion on what we should be really focused and what are the things that we can do for our customer. That's the whole point of being here.

Prem:

That being said, this is our agenda for today, and we're looking at our customer experience strategy, how are we approaching a seamless customer experience as we move into a COVID world and trying to take some of the learnings that we are getting here and shaping that opportunity for our customer. We'll talk a little bit about that and how technology can help for a good customer experience.

Prem:

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

I also wanted to shed some light on sharing some facts with our members here on what does the trend look like in terms of E-bill. As you know, we have recently launched a whole water watch. How are we doing in that space? How is customer benefiting from that? We've also done some good work on property closings. We brought that online, so we have some help [inaudible 00:02:13] technology provided there. Again, looking at some immediate effects on things like COVID dashboard, we were quickly reacting to the situation so we can pull a bunch of metrics and data with the help of technology and how it impacts our customers, so looking at that, whether it is cash or whether it is impact in terms of how many customers are actually being able to pay the bill, for example.

Prem:

We created some of these things so we can track that, and as you know, we track this on a weekly basis on the RWA side. We're working on and we're providing input for employees to look at as well, so they know how the trend is from a customer standpoint. Some good work that we did there, so I want to share that as well.

Prem:

And then a few things that's what's coming. There's some interesting technology that's out there, as you know. I know Steve Mongillo is not here. He had asked about, "Hey, Prem, are you guys deploying something, a solution, etc, in terms of mobile application and things?" I wanted to share a little bit about what's coming down the pipe, so we have a section on what's coming. That's what we'll cover for today. Any questions on the agenda or any feedbacks from anybody before we go into the material?

Prem:

Okay, I'm hearing none, so let's go straight into it. Jennifer, go to the next slide. [inaudible 00:03:43] here what you see is... in essence, seamless customer experience is the main thing from an RWA perspective. How are we trying to bring that seamless customer experience to the hands of our customer? That's the primary focus as we go through some of the slides. Whether somebody's working on a field service side or whether it's a contact center or if it's a billing or a collections team, at the end of the day, what are we doing that will help our customer? That's the prime focus from the perspective of RWA. We want to keep it simple, responsive, and obviously at high quality of interaction with our customer.

Prem:

That's our vision, and obviously with my new hat and as an addition on the team on leadership side and on the board side, really trying to bring in the digital experience to our customer. You got to understand our customer in terms of how many customers are willing to go into more digital versus how many of them just want to get a bill and just pay their bill and [inaudible 00:04:42] to us, so understanding our customer a bit more. We have done some work in terms of having the survey done on what are the customers saying out there. We did a whole JD Power thing, and we understood a few areas that the customer want us to improve upon.

Prem:

Again, we compared with our peers in the northeast side, and then we came up with some of the themes, more focused on customer experience. Our strategy really is going to be driving the digital

customer experience, again honing in on some of the things like process improvements. Let's start with basic things. Let's not talk big technology, etc. What can we do better for our customer from a process side? Do we have any process gaps that we need to fill? How can we really help on strengthening our process itself? A lot of focus is on that, because that will drive some of our key objectives on efficiencies, so we can gain efficiencies by doing better processes, for example. I'm not saying that we don't do a better process. I'm saying there's always room for improvement, so that's the focus there.

Prem:

Customer first mentality. We always think about customer first, so treat the customers as they're always right, so having that mentality to position ourselves and our best in class services for our customer, and really understanding the needs of the customer. We're going to start putting a lot of emphasis on that, so that's one of our key strategies. And again, last but not least, the technology itself. How do we digitalize, whether it is a customer who wants to pay the bill online or a customer who wants to look at their consumption online, for example, or things we can do in terms of advancing customer interaction between RWA and our customer. How can we efficiently support our customer? That's the essential theme here that we want to focus on for seamless customer experience.

Prem:

And as you can see, some of the key objectives are pretty clear, doing things that we do more efficiently, provide best class for customer in terms of an experience, and then really try to bring technology to help that, because technology's not a creator. It's really an enabler. How do we enable our customers to do things better from a perspective of a relationship? Some of the technology alignment, again, I want to keep it at a high level for layman terms, I would say. Digital enhancements, a certain example I would say is we do much of our work with our customer... our firsthand support is contact center, so they always call our contact center.

Prem:

How can we improve upon opening up to other what we call omni channels? Basically, a customer who wants to do a business online, like deploy mobile applications for example, deploying chat bots, for example, from a technology perspective, where a customer might just want to answer a question, instead of waiting on a phone call, asking a question with a bill, can they get that information online by logging into their account and seeing that information themselves? So more self service, driving more self service there. Again, we're not saying we want to reduce calls, but what we're saying is we're going to provide more channels so the customer can pick and choose what they want to work on and be able to reach out to us, providing more omni channels. All that goes in the digital enhancement piece.

Prem:

We have created, as you know, a capital plan, and we have put in the roadmap some investments based on our budget pressures, etc. Agreed we had cut a lot of that numbers because of COVID now, because as you know, we had reduced our budget considerably, but we still want to continue to make progress and have a roadmap. Lot of focus there.

Prem:

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Process improvement is to reduce process gaps, for example. We have a lot of manual process today. If you look at our meter to cash process, there are various steps that goes into it, from a customer becoming a customer all the way to [inaudible 00:08:35] customer and then go through the process of collections, etc. There's a whole technology out there we call robotic process automation, so there are manual processes we can get some of the help from technology there, where we can automate some of the processes that are manual today, so some of the work that needs to go there. But in order for us to do that, we got to understand the process, of course, so there's a whole process team who's been looking at, as part of our transformational team, understanding and improving our processes. All that goes under the process improvement step.

Prem:

The third leg of the stool is really advanced analytics. I know we cut a lot of budget on this space because of the situation we are in the budget side, but the goal is that we start investing a little bit more, and a good example is AMI. We have invested so much money in the AMI space, so how do we use that data to help our customer? Some of the work that we are looking at is, for example, looking at an area where... can we proactively detect the leaks? We have artificial intelligence, etc., the technology out there. Can we deploy some of those technologies so we can actually find the leaks before you [inaudible 00:09:43] the leak? But again, like I said, we haven't had that investment portfolio at this point, but we are looking at the roadmap, the next five years and 10 years, so you are well informed as to what's coming down the line. We're working on that as well.

Prem:

Operational excellence is another great area where we look at, for example, training management, quality management. We got to train our people so they can serve the customer better, so we're looking at knowledge management tools, for example. How do we improve our operations? A lot of focus in that space, so that's going to help our customer. [inaudible 00:10:19] a lot of focus in there as well, so we're trying to create a roadmap in putting these investments in place and really understanding how do we support our customer going forward. That in essence is the slide. That's the goal. That's where we are going, having customer in the central. As you see, customer first. That's what we want to get down as we go to the next slide [inaudible 00:10:31] roadmap.

Prem:

Any questions on the slide from anybody?

Naomi:

I have one.

Prem:

Yes, please.

Naomi:

I know that most companies, if you're doing business online or if you're using the chat bots, normally after you get off, they send you a quick survey. Are we going to be doing anything like that?

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Prem:

Yes. That's a good question. The idea is once we deploy technology like a chat bot, it usually ends with a survey, because we would like to know how they felt about it. So when we deploy a solution, we definitely will have a survey as well. That's a good question. And then what we do with it is also more important. Once we have the survey results come back, we want to categorize that to understand what the customer is really looking for. Was he happy with the call, the chat that he had, for example, and what are the needs? And then we can take those results and try to understand what else we can do better. I think that's the idea, so we will have that [inaudible 00:11:37] that's the idea.

Naomi:

But also, even if you walk into a store, I know everything I do is online, so if I walk into a store, by the time I get home I have a survey in my box. So will we be doing that, putting that as a part of customer service as well?

Prem:

Yes. That's the idea. As we deploy technology, that's exactly where we're going to go, getting that firsthand information, because what happens is a lot of times, some companies have seen they actually send out surveys, like maybe after a week or something, but usually customers forget what they did. Even myself, as a customer on certain things, it's usually better to actually have the firsthand information immediately so [inaudible 00:12:19] fresh out of your mind. I think you really hit the point there, and that would be the idea. As we deploy this technology, we will actually deploy it so the surveys and [inaudible 00:12:27] reach out mechanism for the customer. This way, we can hear from them right away. That's the idea. That's a great question.

Naomi:

Okay. Thank you.

Prem:

Next slide, Jennifer.

Mario:

Prem, how do you...

Prem:

Yeah? Sorry, Mario. Go ahead.

Mario:

Maybe you'll get to this, but how do you look at the cost of these improvements versus the benefit? We spent \$20-some-odd million on the AMI system, and a lot of it was replacing meters, which needed to happen, and then an upgrade in the methodology. That's a lot of money. What is the benefit to the customer? And I'm not questioning that as much as... how are you looking at that, or how do you propose to look at that, especially with process improvement [inaudible 00:13:31]?

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Prem:

That's a great point. My own personal experience, I would call it, and sometimes... when I came from National Grid, when I look at investment there, millions... we had almost a billion dollar investment in technology for three years, and the grand scale of those things that we did for National Grid, for the amount of customers that they had, 12 million customers, it's different than an RWA scale of the customer. We all understand the cost of service [inaudible 00:13:56] as to what does it mean for a customer.

Prem:

I'll tell you one thing. In terms of technology, there are options. We call this different tier level groups in terms of the solution based on the customer count, for example, so you don't have to spend a billion dollars for the amount of customers we have. There is a tier level solution, so when we look into solutions, we take that into the assumptions for the size of the customers that we have, and then we pick solutions that are cost-effective. It's not always the best in class and the big stuff, the shiny stuff out there. There are simpler solutions that are of the same kind that we can deploy for the amount of customers we have. So we look at that. We look at underlying investment, understanding the operational efficiencies.

Prem:

Every time we look at these things as investment, we look at the business case. What is the business case we're talking about that's going to give us the benefits? Is it the FTE or is it going to be operational efficiencies, for example? We look at that and then marry that information with how much we need to spend, and if there's a real business case in the customers benefiting, then we're going to do that. That's the idea, and we'll come back and talk to you guys.

Prem:

There's no art behind it. It's really going to be a case of the business case. I know Jeff asked us the same thing in the past in terms of some of the products that we worked on. What does that business case look like? What [inaudible 00:15:19] investment? How does it support our customer? We will spend a lot of time, and then... When I looked at some of this technology, Mario, I had a grand scale of different vendors wanting to work with us, and some of them are like millions of dollars, some of them are like a few thousands of dollars.

Prem:

We got to really understand in terms of where the technology's going and the path, is it an enduring technology that will help our customer, and invest in only those things that make sense for us, just not the shiny object, I would say. It's more what is our need. Can we have the need satisfied with the small amount of money we can spend? It's going [inaudible 00:15:55] hopefully that answers your question.

Mario:

Okay. Thank you.

Prem:

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Go to the next slide. I wanted to also share with the team here is that we have been doing a lot of good work. Kubra is a great example. We are promoting more of the sales service for our customer, the E-bill and E-pay customers. Again, not to go through all the numbers here. That was not the point here. I just wanted to show the team the trend. The trend had been always positive. We upgraded our Kubra system in October of 2019, and as we start seeing in terms of the customer adopting some of these E-bill, E-pay options, it's been consistently going up, I would say almost 700 customers a month from the day we deployed the solution.

Prem:

Again, I'm not saying that it will just continue forever. There's going to be a new point where you've probably captured much of the customers who want to do the business in that fashion versus the customers who just want to pay the bill. Send the bill to their home, and they pay it. The trend had been pretty positive here. If you see back in time, we had close to almost 21,000 customers, or E-bill customers, but when we looked at the data in June, it was almost close to 30,000 customers.

Prem:

The trend is being very positive, and we already have 25% of our scale of customers are E-bill customers. They would like to pay their bill online, and maybe the COVID had provided us that opportunity too. That's one good thing that happened in COVID right? People are paying their bill online, so it is a good thing. So the trend had been consistently going up, which is a good thing, and at the same time, [inaudible 00:18:24] payment.

Prem:

Self service and auto-payments, as you know, we have technology in place where the IVR handles the payment. Let's say a customer wants to make a payment through a technology and just want to not talk with a CSR, for example, customer rep. They can do that today, so a lot of those customers are opting... We have been seeing a trend, almost 10% of our customers are paying their bills online, and they're going through the whole IVR channel, and they also had...

Prem:

We talk about some of the reduction in terms of the work itself happening on the manual side. People are not calling the CSR. The trend had been consistently going up, so 14% of our customers... if you think about it, it had flipped a switch, if you will. They want to pay online versus having a call and then making the payment, so the trend had been consistently going up. And much of that we also see as a pattern on the recurring customers. Customers are willing to have a recurring payment option rather than having to pay one time every time, so every month they call in. Even that trend has been positive, at least in the COVID times now. We're seeing as a more positive thing, where 16% of our customers have opted out for more doing the recurring payment compared to one time payments.

Prem:

This is a healthy trend. Again, when you compare this with other utilities in the industry, our peers, whether it's Aquarion or other companies, it's the same trend that we're seeing, so it's not just a one-off thing. It's more of a consistent trend that's been following. Again, if you go back, if you remember the whole AMI investment that you quoted on, one of the things that we also said as part of AMI is that we

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

want to go towards more monthly billing, so we'll talk about that project, obviously, in the next meeting, once we come back with the business case, etc.

Prem:

The idea was that it's the same positive trend that's been following there as well, so in my mind, I think it's good news to some degree. COVID is bad, but at the same time, it has drawn a totally different kind of a new [inaudible 00:19:37] for the way the customers are behaving. So we are seeing more of that positive trend, but at the same time, we're not closing the doors of the ways that we are doing today. When you look at just the trend, it's being pretty positive on how we're doing on the E-bill and E-pay, so I just want to share that.

Prem:

And some things that we're trying to do now is, as part of the project, monthly billing. There are also some [inaudible 00:20:03] some of the things on the customer side. We used to print all the bills. We are in a project right now where we are trying to see in terms of our efficiency, where Kubra is our vendor [inaudible 00:20:14] they actually can reduce the cost on some of the things that we're doing in terms of the printing. They can do it more efficiently than we do, so there are areas of improvement that we're continuously working on to keep the positive trend [inaudible 00:20:28] so that's the good news there.

Mark:

How much does Kubra cost us, our cost? Does it cost the water company any money using Kubra?

Prem:

I think in terms of... I don't have the details right now in front of me, Mark. I think in terms of cost, I would say it probably was... Correct me if I'm wrong, Linda, but I believe it was close to one fourth of the cost that we have in terms of printing the bills. There are various pieces in there. They also help us on the payment side. They collect our payments too, E-payments. On the billing side, the cost is almost, I would say, probably between one fourth and one third, probably around that line. But I can come back to you guys on some of the data points. We do have all the tracking of the cost in terms of efficiency, but-

Mark:

But it also costs the customer money too, right, the Kubra?

Prem:

No, I think Kubra doesn't charge the customer. Yeah, Kubra doesn't charge the customer, so it's just us. In my mind, I think it's more of the ease of payment, so the customer convenience I would say is more relative for the customer here [inaudible 00:21:32]

Mark:

Thank you.

Naomi:

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Did we see any problems during the COVID regarding the vendors that the customers normally go, where they go and pay their bills?

Prem:

No, I think I haven't heard anything in terms of a problem, because much of that is just online. The vendors were always up and running because technology was always there. That didn't [inaudible 00:21:58] so we never had any issues there. [crosstalk 00:22:02] as a matter of fact, it's an interesting conversation there, where we're actually opening up... Kubra has many more payment locations, etc. We could talk about that down the line. There are hundreds and thousands of payment locations, and then that's going to give more convenience for the customer. They don't have to come to us all the time. They can just go to the payment location and make the payment if they want to, or they can just do payment online through IVR, so I think there's more convenience, I would say. Then it's actually good from a customer's partnership. [inaudible 00:22:35] Linda?

Linda:

Naomi, in the beginning we had the police force outside in front, so if somebody came to pay their bill, they said, "You know, you could go to Walmart," and they were giving them all the locations. And so many said, "I didn't know that," and they were excited, and off they went, so that worked out well.

Prem:

Exactly. Yeah. If there's no question on this, let's go to the next one. You probably heard about Water Watch as well, so I wanted to give a perspective on Water Watch. What does it mean for the customer from an external perspective? And if you think about it, there's external customers and internal customers, which are basically our own people, employees [inaudible 00:23:23] customer service, serving the customer, so we want to put a perspective on how things are for external and internal customer. The customer portal, obviously we launched it in April, first as Water Watch, where they can go online, register themselves. They can look at their consumption history, how they've been doing, then obviously they can look at the trends and the patterns and manage their usage, for example, in terms of a different timing in terms of how they use their water.

Prem:

We also have set up notifications. We automated notifications on... if they see a different trend than they're used to, then they get notified, so they can go back and take a look and see what's going on. So it's more putting technology in their hands as self service. It's really helping quite a bit, so we have been promoting that as well. Whether it's our website, for example, or even when they have to call us, and we're talking, we say, "Hey, do you know you can go and do the Water Watch? You can register and you can actually look at your own consumption." Those are the good things.

Prem:

Obviously the trend is slow, and I know we launched in April. We have a total of, I would say, 627, as you see on the screen here, for internal [inaudible 00:24:36] perspective, a dashboard for internal customer, which is pretty much our customer service team. We have built some tools and some AMI data, so that you can actually know what's going on with the customers in terms of the usage and their trend. And then we also... sometimes a customer gets locked out. When they're trying to go online, maybe they

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

forgot their password or something, and then we resolve those issues. They reach out to us, and then we say, "Okay, we reset your password," for example.

Prem:

In total, I would say we have close to... this is again probably a little bit older data, a couple weeks older data. When you put the slides together, we have like 627 accounts that registered, but it's been a consistent uptake, I would say. People are registering. People are wanting to know and manage their usage better, so with all the stuff we're trying to put in place in terms of technology, the only trend we see is it's more positive. It's going up in terms of their usage. I don't know if you have any questions on Water Watch, but it's pretty easy. I don't know how many of you have already started to see this, but I would recommend that, if you haven't, just register yourself and see how the experience is. It's pretty good. We are putting the whole power in the hands of the customer, so they can have control over how they're using your water.

Prem:

This has launched, and it's been, I know... April 1st until now, but it is actually slowly going up in terms of trend. We initially had 100 customers the first month, and slowly now it's been a trend that it's going up. So far we have 627 accounts as of a couple weeks ago. Any questions on Water Watch?

Mark:

Good.

Prem:

Mario, I think you're on mute. I can see your lips moving, but I didn't hear you.

Mario:

Is Water Watch part of AMI, or is it a different software?

Prem:

It's part of AMI. Basically, we have something called MeterSense. We bought the technology, so it's kind of... again, we haven't invested anything separate. It's just the same thing. This is a great example of how we're using technology. This way we're able to [inaudible 00:26:48] the customer taking the benefit. And to be honest with you, I guess at some point, I would say as you see more E-bill customers... you saw the 29,000 number. I would expect that this number will also grow to something of that size and be able to take advantage of...

Mario:

Right. Thank you.

Prem:

Thank you. I think if we go to the next slide... some of the other things that the team had done more recently is trying to avoid some of the manual, I would say, process work, in terms of launching some of the electronic online forms. The property closing statement requests, we actually launched this specific

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

form online, so the customers can go ahead and fill it out rather than waiting and calling and waiting on a call with us. This is another added advantage. They can still call. We're not saying don't call, but what we're saying is we have other open channels that you can actually put it in. A lot of customers prefer to just put some stuff in terms of [inaudible 00:27:51] online. It goes through the whole process on our side to make sure that we take it in and then we look at all the workings behind it, so we can actually create the manual process to be a more seamless process for the customer. That was one example.

Prem:

Again, tenant/landlord responsibility form was another one. You could see a snippet of that. We just put some of these pictures in here. We also put that online as well. And then the whole thing on the COVID that I talked about, the COVID-19 impacts dashboard. What you see here, I'm pretty sure you had seen one of these slides before, and the idea there was we look at all the trends that we have in terms of what's the production that's happening, and we track it on a weekly basis, looking at how much are we producing, and then we look at the rainfall and the metrics around that as well on a month-by-month basis.

Prem:

We also are tracking on some of the internal, for example, like some of the [inaudible 00:28:49] budget that we have from an employee's time perspective, especially the pandemic now [inaudible 00:28:56] work schedules that you have created, etc. We also have a collections thing that we track. I would say it's more better to look at collection on a monthly basis than a weekly basis, so we do have trends to see what's coming in... so we have created this dashboard that we talked about in the past, where from a management perspective, we look at and make some of these informed decisions on how are we going to move forward with...

Prem:

So that's another great example of how we're using technology, and as you can imagine, with the little bit of time that we had, as soon as we were hit with COVID, we put all those things together into a [inaudible 00:29:31] report so we can continuously track that more frequently. That was another example. We used Power BI. That's one of the Microsoft tools that we have. Again, we did not go out and purchase this. We already had some licenses that we could use, so we just used the same technology. And I'll be honest, not having the investments quite when you want, we are not going heavy on data and... for example, some of the data initiatives that we can do, we're looking at the business cases as to how it's supporting our customer and [inaudible 00:30:05] operations.

Prem:

But we will continue to invest. We will come in front of you guys. We'll talk about it. In my mind, I think it's going to be pretty critical from a customer standpoint as to how we're going to support the customer with all the data that we have, and we can put it back as self service for them, and also some of that is for our own self as RWA. That's one example of what we did. Any questions or comments in there?

Mark:

No. Good.

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Prem:

Thank you. Yeah. If you go to the next slide, this is what's coming. I know we all talked about it a little bit in terms of the non-core, the PipeSafe for example, RWA-specific. We have some of the work that... I'll jump to non-core, and then we'll go back to the liens automation thing. The non-core technology itself, one of the key things we looked at was... and as we deployed our PipeSafe solution, I know we met... I think a couple of months ago we came to [inaudible 00:31:05] team, and we talked about the PipeSafe product, if I remember. We touched up on a little bit of what we're doing on the plumbing, the water, sewer, etc., so it ties back into the same conversation, where we can't have a customer sign up for plumbing unless they have water and sewer today.

Prem:

That's one of the things that we looked at and said, "Why can't we offer a better solution in terms of..." We say PipeSafe to the rescue. We want our customer to sign up for the PipeSafe program, and if the customers want to have the flexibility [inaudible 00:31:36] plumbing versus something else, we don't have that flexibility today. So we looked at the technology and what can be done there to provide that flexibility, billing flexibility, service flexibility for our customer. We're working on that as a project for FY 21. Again, it's not a huge investment in terms of the product itself. Again, this is coming out of the [inaudible 00:31:57] fund that we had put in place, so that's going to help our customers to make some informed decisions and actually improving the non-core itself.

Prem:

And one of the key strategies that we have on the non-core side is really start looking at our goals, what are some other goals for FY 25, 2025? We're looking at some of that and how the technology can help in terms of achieving those goals, so we are doing some work there that's going to be deployed this year for our customers. That's one area.

Prem:

The liens automation side, we are looking at some of the processes that we have in the SAP system today. Some of them are maybe small scale enhancement work, but some of them are also process improvements on the liens process itself. The team is working on that, and we haven't gotten to a point of developing the solution yet, but we're looking at some of the requirements there to really... again, this is not, again, a huge investment with the limited budget we have. The way we try and do it is with the internal team that we have here, so we'll be trying to put that in place as well.

Prem:

Then some of the stuff we do on the lien side is also some of the manual Excel spreadsheets. As you know, we use Excel spreadsheet as a software. I'm pretty sure you're also doing that everywhere. We have some of those manual stuff today, so we're trying to see if we [inaudible 00:33:16] on the Excel and make the process better. Those are a couple things we're looking at doing in the FY '21 plan.

Prem:

Some of the things in the future... when I say future, we haven't defined our timeline. [inaudible 00:33:30] imagine we have looked at some of the work that we've put together as a plan before COVID, pre-COVID work, and then unfortunately, because of all the budget cuts, some of them had to take a

backseat. Some of the future development in terms of what's coming is going to be things like mobile applications. To explain a little bit more on that, can we go to the next slide? Maybe that's going to give you a little bit more meat.

Prem:

[inaudible 00:33:58] this is an example of mobile application. As you know, we don't have a mobile app today for RWA, so we're looking to deploy the mobile application, provided... I think, Mario, to your question, to understand the benefit. How do we know what we're deploying is relevant for us, and then is it adding customer value? We want to really focus on customer value, and when we look at different things that a customer would want to do in terms of mobile application, like payments for example, billing and payments thing. Today you could call and go through IVR to make the payment. You could also actually have those same integrations happen through a mobile app. A customer can come in as a single point shop. You don't have to call multiple things. It eases them off and has a convenience, so they don't have to go to multiple different places or call different people in figure out to have a solution.

Prem:

So having an application that will serve them all when they're interested to do the business on a mobile application, like a phone... this is an iPhone example here. We looked at different things, like billings and payments could be one area. Multichannel support, the chat bot. Naomi, you asked a great question there. We can actually have a chat bot there, so if they want to just chat to somebody, they can just do it from there. Non-core services, example would be like a PipeSafe. Let's say they wanted [inaudible 00:35:22] like a PipeSafe [inaudible 00:35:24] rescue, for example, they can do it from here directly.

Prem:

We want to deploy something along those same lines, where today they go to a website and they put it in, and then it goes to our PipeSafe [inaudible 00:35:35] then they have to go through the manual process there, and they call the customer. There's a lot of things that happens manually today, so having a one point shop for a customer to be able to say, "Hey, I want to sign up," things happen behind the scenes automatically. How beautiful is that? A lot of convenience there.

Prem:

And then self service options. We thought about things like property closing you just saw as an example. We could actually enable those, so if a customer wants to move out, he could just say that, "I want to move out on a certain date," and then the process goes and does itself in the background, for example. There's appointments. That's another great example for self service. If a customer wants to make an appointment, instead of calling us and then setting up an appointment... today we do those things even when you go to a bank. All of us do that, so we can create an appointment request from a mobile app, so we can deploy some of those service options, self service options here.

Prem:

But then I'm not saying that we'll do everything at one time. It's got to be a slow process in terms of making sure that we have the budget to do it, we have a business case and a benefit to do it, and we really look at deploying these solutions in agile fashion, so we can start providing value incrementally. That's the idea here. I would say this will be future. Even the Water Watch we just talked about, they go

through a website, and now they can see that. How beautiful is that? They see it on an iPhone or a mobile phone, so we can deploy the same thing here when we are ready.

Prem:

I think that's the idea here, essentially, so I would say this is a critical omnichannel. And as a technology officer, looking at where we are going and the trend in the future, the next decade, as we all know, it's all going to be about iPhones and mobile applications. We probably are going to end up going there, and then in my mind, this is preparing ourselves to be there when we are ready. That's the idea. This is an example, and then as we make progress, we'll come back and we'll talk about what are those benefit cases behind deploying some of these things. And the first step is to deploy a pure mobile application for our customer. That's the idea there.

Prem:

If we go back a slide, I know we jumped to this slide here, but the idea is really to see how we're going to be easing the customer. And again, things like single sign-on, I'm not sure... again, layman terms. I'll keep it at a high level. For example, if a customer wants to look at Water Watch, he goes to that Water Watch website. If a customer is wanting to go to, for example, making a payment through IVR, he goes through the whole channel of calling, and then it goes to IVR system. And if a customer wants to register to manage his, let's say, [inaudible 00:38:21] bill, for example, if he has to [inaudible 00:38:25] bill, he has to register [inaudible 00:38:25] website. So that's the way that we could do today.

Prem:

Single sign-on essentially, in layman terms, what it means is that once you sign on as a customer once, you don't have to do the same thing again and again. There's a lot of convenience there, so behind the scenes technology will help tie everything together, so things like that. Again, I talked about agile deployment, so we're going to be introducing the functionality and the customer value incrementally, so we don't just go ahead and deploy everything and bombard the customer. We'll release it as we go. That's the idea, and then they'll get the benefit as we move forward.

Prem:

And then the next thing, where we talked about the future, was we talked about the billing flexibility for the non-core, for example PipeSafe. But a lot of processes are still manual today. For example, if you think about marketing sales, and in terms of the PipeSafe process itself, they have a few ways that they can do it. One is direct mail, the card that you may know of. They return something, they fill it out, saying, "Hey, I'm interested in PipeSafe." Or they also do in terms of going to the website, putting it in there. Rather, it will be how nice it will be for us to be able to have one solution [inaudible 00:39:39] the billing, we also can have something upfront where it is seamless for a customer who's interested. With the click of a button, he could say, "I'm interested," and things can happen behind the scenes, where we can actually make the customer to be a customer, that whole sales front of the... the first piece of the puzzle, I would call it.

Prem:

Then the service [inaudible 00:39:57] today, once a customer signs up on, let's say, PipeSafe, when he has an issue, he calls us, and then once he calls us, we take the work order, then we deploy the crew to

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

go out and check something, and once we... let's say [inaudible 00:40:11] protection, \$5,000 as a protection program. If it goes beyond that as expense, then we actually say, "We cover you up to \$5,000. The rest you have to pay from your pocket." Today my team actually keeps a check, holds a check, and then once the work is done, we will refund.

Prem:

All that is all manual today, so the idea for service fulfillment is to avoid any of those ambiguities and create a system of records that everything can flow through, where a customer calls in, a work order gets created, all the costs are tracked in the work order, so there's no manual intervention there, really putting all the technology in place so they can track the cost, we settle in the background, it goes into our accounting, all that automation that can happen behind the scenes. All of that is kind of manual. It's a foolproof process, the way it works today, but it's still manual. It has a lot of people involved, the touchpoints of the people on the manual side.

Prem:

That's the second phase of the non-core, where you can have technology help the front ending of the sales side and the back ending of serving the customer, all automated. That's another future, I would say, enhancement once we go through the whole billing, flexibility, etc. I just put it as a future enhancement, and this is also part of the project. We do have it in the roadmap. We just have to decide when we're going to deploy and what is the path to that as well. Any questions on what's coming? And again, I also wanted to see, are there suggestions that you have as a team to say, "Hey, Prem, we should be looking at some of these things. We should be looking at putting something on the roadmap"? So any comments or questions for what's coming? I would like to [crosstalk 00:41:54]

Mark:

I think you did a great job there. You really covered everything.

Prem:

Thank you, Mark. Appreciate it. Thank you.

Mark:

Thank you.

Naomi:

Yeah, thank you. The information was great.

Prem:

Thank you. If there are no questions, I think, Mario, I think I'll give it back to you.

Mario:

We're excited to see what's coming up.

Naomi:

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

[inaudible 00:42:18]

Mario:

I would just suggest that you keep this committee apprised of what's going on, because they're... they'll try to keep you on the straight and narrow [inaudible 00:42:31] the narrow.

Mark:

[inaudible 00:42:37]

Prem:

This is the partnership, right? And that's why I really want to make sure that as you see stuff [inaudible 00:42:44] what's going on from a customer's perspective, I want to make sure that's part of the roadmap that we have here. We'll share this together as we move forward. I think that's the partnership I'm looking forward to, and at the end of the day, a seamless customer experience. I want to make sure that really happens, actually. We need to add value. But thank you.

Mario:

Thank you.

Mark:

Thank you.

Mario:

Mr. Donofrio?

Jeff:

Yeah, that was terrific, Prem. The idea of mobile apps I think has a lot of potential. There are two pending consumer [inaudible 00:43:21] both of which I reported to you on last month, one that is resolved and one that is not resolved. The one that's resolved involves a customer in New Haven, on Oak Ridge Drive. I reported to you last month the customer lives in Maine. The unit at issue is vacant. The customer received a bill for over \$800. He challenged the bill. The authority made an offer of a waste adjustment, which he rejected. It was escalated to us. The authority offered the customer a \$414 waste adjustment, which the customer has now accepted. Customer will pay the balance of \$480 via \$80 per month payments over the span of six months, so that one is resolved.

Jeff:

The one that's not resolved, which I reported to you on-

Naomi:

[inaudible 00:44:24] street?

Jeff:

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

... for the first time at the June meeting, involves the Clark Commons Condominium Association in Milford. This one, you'll recall from last month, involves a customer that experienced over a span of about 20 months or so an increase of 71% in its water bill. It has two what they claim to be identical buildings. The spike occurred with respect to one of the buildings. The meter was replaced in November, and water consumption returned to normal according the customer. Customer [inaudible 00:45:11] credit denies any leak, blames the whole problem on the meter. The authority offered a onetime waste adjustment of roughly \$417.

Jeff:

Last Thursday the customer responded by asking for an adjustment of over \$2,700, spanning eight quarters. We've communicated that to the authority. Linda got back to us and said that the authority's not in a position to entertain a multi-year credit, so we've communicated to the customer and asked the customer understand that what we're looking to do is resolve this on the basis of a onetime leak adjustment, not make assumptions or speculate about any kind of multiyear scenario. We're waiting for the customer to get back to us now that that's been communicated.

Mario:

Was the meter tested for accuracy?

Jeff:

Yes.

Mario:

And it fell within parameters?

Jeff:

Nothing wrong with the old meter, as far as I know.

Linda:

No, nothing wrong with it. It was interesting. I think I told Lou when I sent it to me, I knew this guy was... he's back to 15 and 16 for a refund, and I'm like, "15 and 16? Holy mackerel." And then he thinks the consumption in both buildings should be identical, meaning that... we don't know what the customer profile is in one building versus another or what the occupancy rate is in one building versus another. It's very interesting dynamic. I got to give Lou a lot of credit talking to this gentleman. He's got to have the patience of a saint.

Jeff:

It's true. Whenever you're talking about condominium units, like you said, you can't speculate. It's a quantum leap to say the consumption in both buildings should be the same. I've never heard that type of argument in any real estate management, property management context. Everyone understands that usage patterns from unit to unit can vary, so there's nothing I can do with that from an OCA perspective. I can't argue with the authority that that's a reasonable approach.

Jeff:

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

So we don't know whether or not the customer felt like, "Hey, they offered me this... they offered us this \$417 credit." He said he went to the board, and the board came back with this \$2,700 credit request, so we don't know yet whether they're just pushing, thinking, "Hey, they're going to give us some credit. Why not see if we can maximize it," or whether they're actually serious about asking for a \$2,700 credit, but I suspect at some point we'll know later this week.

Frank:

It's Frank. How did they come up with the number \$2,700? How far did they go back on that?

Jeff:

They basically said, "We want \$340 a quarter for eight quarters."

Frank:

So they're looking for two years?

Jeff:

Right.

Linda:

It's a little bit more now, when you add that 15 and 16 and 17 and... [inaudible 00:48:56]

Mark:

Is that multiple buildings or one building?

Jeff:

One building.

Linda:

One building.

Frank:

Did the meter change after November, after the new meter was in? The meter reading, did the water drop [inaudible 00:49:13] then?

Jeff:

Yes.

Frank:

But that was a winter month coming up, so would the meter have a problem?

Jeff:

The meter was tested, and it was within acceptable range.

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Mark:

Somebody must have had a leaky toilet.

Jeff:

The customer is telling us that their calculation is based on what they think the monthly bill should be when they compare this building to the other building, which has no issues, and it's just not a reasonable approach.

Frank:

Okay. Thank you, Jeff.

Mark:

Do they have separate meters in each building?

Jeff:

Yeah.

Frank:

Do they have the same amount of units per building off the meters or no?

Jeff:

That I don't know.

Linda:

Not sure.

Frank:

Some condos have six, some have 10. I'm just wondering. It all depends. You also got how many people are in the units too.

Linda:

Correct.

Jeff:

Like Linda said, there's too many variables. You could be talking apples and oranges. You really can't go on that basis. I don't think anybody would [inaudible 00:50:40] that, but we'll see whether they come back with a more reasonable rationale. Look, we're advocates for the consumer, so if they give us a rationale, if they give us information that we don't presently have and we're not considering, we'll present that to the authority, but as it presently stands, that's what we have, and if that's what it is, then we'll write our report and be on with it.

Frank:

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Okay. Thank you, Jeff.

Mario:

Other questions of Jeff? Thank you very much. We have item six. Should that be tabled, or does someone want to make the motion?

Speaker 8:

[inaudible 00:51:28]

Mark:

I make a motion that Steve [inaudible 00:51:30] be chairman again.

Mario:

Item six is approval of the OCA's invoice. [crosstalk 00:51:35]

Mark:

I'm sorry. I missed that. Anyways, yeah, I make motion to approve the bill.

Naomi:

I second it.

Mario:

[inaudible 00:51:44] any discussion about Jeff's bill? All in favor?

Group:

Aye.

Mario:

Opposing or abstaining? Okay. Very good. Thank you. The authority meeting volunteers. Steve attended the July 16th meeting. August 20th, that is you, Mark.

Mark:

Yeah. Gotcha.

Mario:

And there is September 17th. It's to be determined. Any volunteers for September? Should be a little cooler. Maybe you get to go in the building. We're not sure.

Naomi:

I will, but I don't know if I'm going to be here. You can put me down.

Tony:

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

[inaudible 00:52:25]

Mario:

Have you heard anything at all?

Naomi:

No. No.

Mario:

Nothing yet? Okay.

Naomi:

Nothing.

Mario:

All right. We'll pencil you in, Naomi. I hope you can be here at that point in time.

Naomi:

I hope so too.

Mario:

Remember, you're here until anyone else is appointed.

Naomi:

Appointed. Right.

Mario:

Okay. Thank you very much. I said at the beginning, Mark, to hold off elections unless you really feel you want to go forward with them.

Mark:

I nominate Steve Mongillo. He's doing a good job.

Frank:

I second it.

Rich:

I second it as well.

Mario:

Who was that?

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Frank:

I second.

Rich:

Rich Smith.

Mario:

Okay. Anyone else? Any other nominations? All in favor? [crosstalk 00:53:16]

Group:

Aye.

Mario:

Opposed? Abstaining? I will let Stephen know. [crosstalk 00:53:26] another meeting. That's for sure. No, I'm sure he'll be happy for that. The next meeting is Monday the 17th of August at 5:30 PM. Is there any other business before the group?

Mark:

I just wanted to say goodbye to Linda.

Naomi:

Goodbye, Linda.

Linda:

Bye. [crosstalk 00:53:49]

Mark:

... Linda.

Linda:

This is it.

Mark:

Who's going to take your place at these meetings?

Linda:

Prem.

Mark:

Who?

Linda:

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Prem.

Prem:

Me. [crosstalk 00:53:59]

Mark:

Okay. Cool.

Prem:

I think one of the key things... of course, thanks to Linda for all the good stuff that she has done, but I also want to make sure that you have the continued support from the leadership team member, from myself as an example, so please feel free to reach out to me if you have anything to go through. We'll have to have the same continuous support, and this is a great team. I just want to make sure that we can keep the same legacy that Linda's leaving behind, so I'll be there to support all of you.

Mark:

Prem, you've got big shoes to fill.

Naomi:

You've got big... I know. [crosstalk 00:54:29] the same thing.

Jeff:

What size shoe do you wear?

Linda:

I'll miss you all. [crosstalk 00:54:35]

Frank:

Enjoy your retirement.

Linda:

I can't wait. Thanks, everybody.

Frank:

Goodnight.

Mark:

Goodnight.

Linda:

Goodnight.

Representative Policy Board
Consumer Affairs Committee
July 20, 2020

Mario:

I guess we stand adjourned.