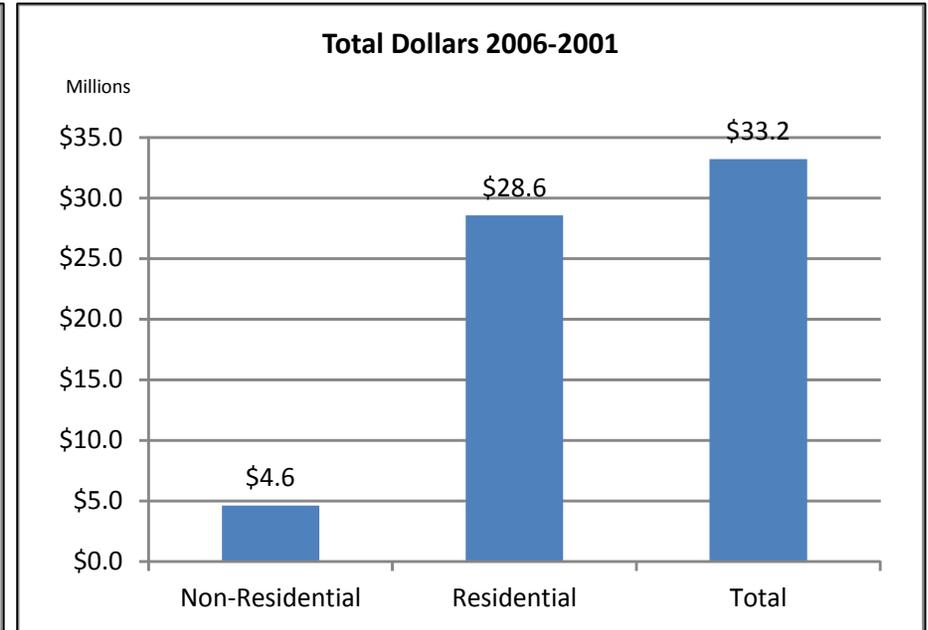
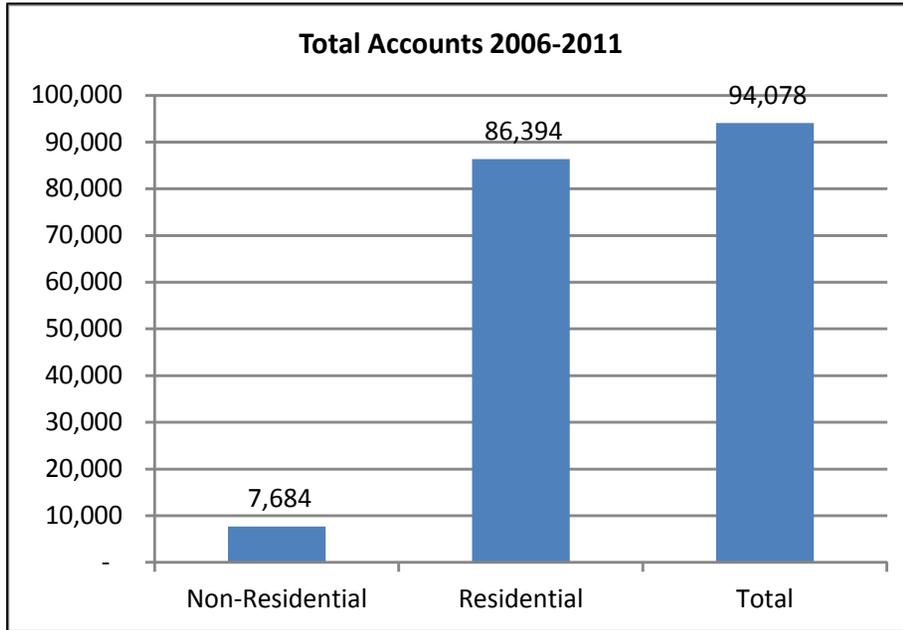


## Attachment 1

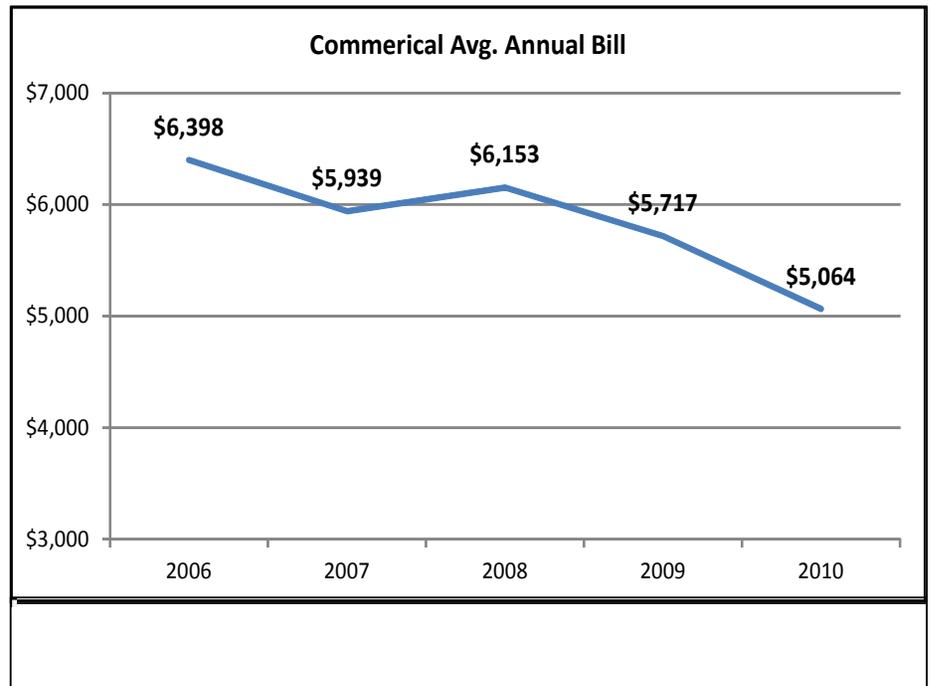
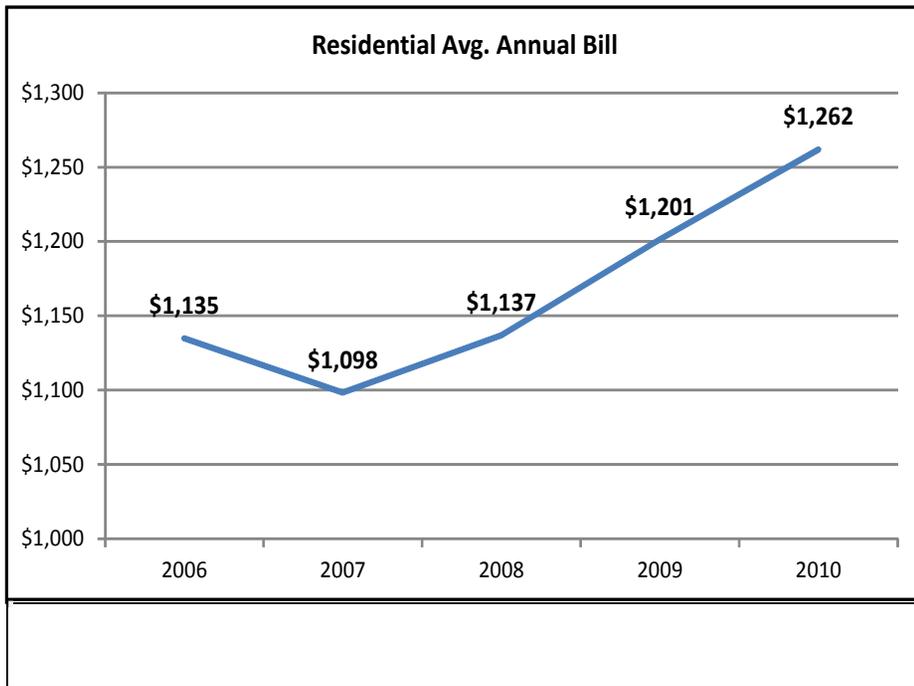
### Gross Charge-Offs by Type, 2006-2011



Residential Accounts						Non-Residential Accounts					
2006 - 2011						2006 - 2011					
	Accounts	%	Dollars	%	Avg. Balance		Accounts	%	Dollars	%	Avg. Balance
Total Residential:	86,394		\$28.6		\$331	Total Non-Residential	7,684		\$4.6		\$603
Balance < \$500:	69,642	81%	\$12.7	44%	\$182	Balance < \$500:	5,635	73%	\$0.8	17%	\$136
Balance > \$500:	16,752	19%	\$15.9	56%	\$949	Balance > \$500:	2,049	27%	\$3.9	83%	\$1,886
Balance >\$1000:	4,638	5%	\$7.6	27%	\$1,636	Balance >\$1000:	1,125	15%	\$3.2	69%	\$2,861

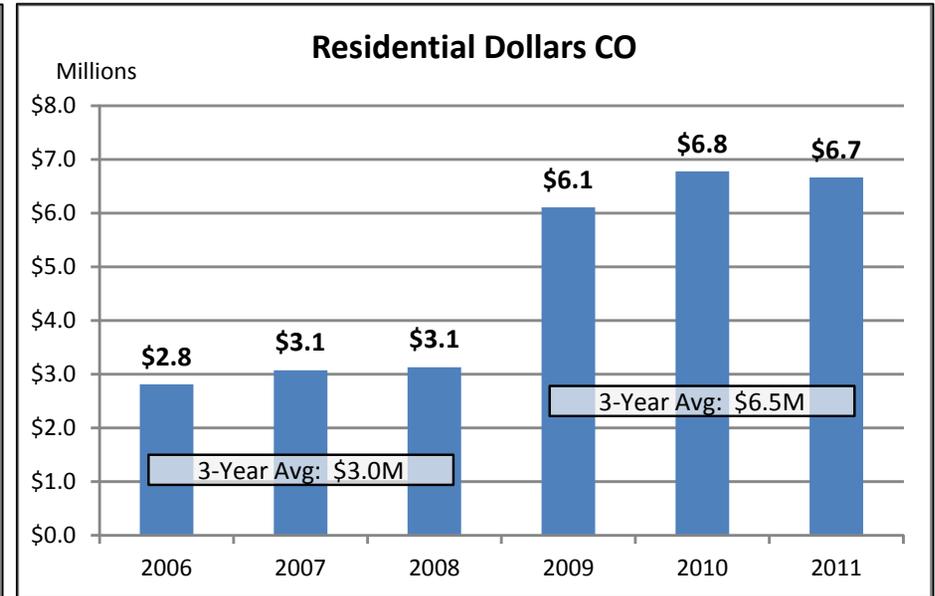
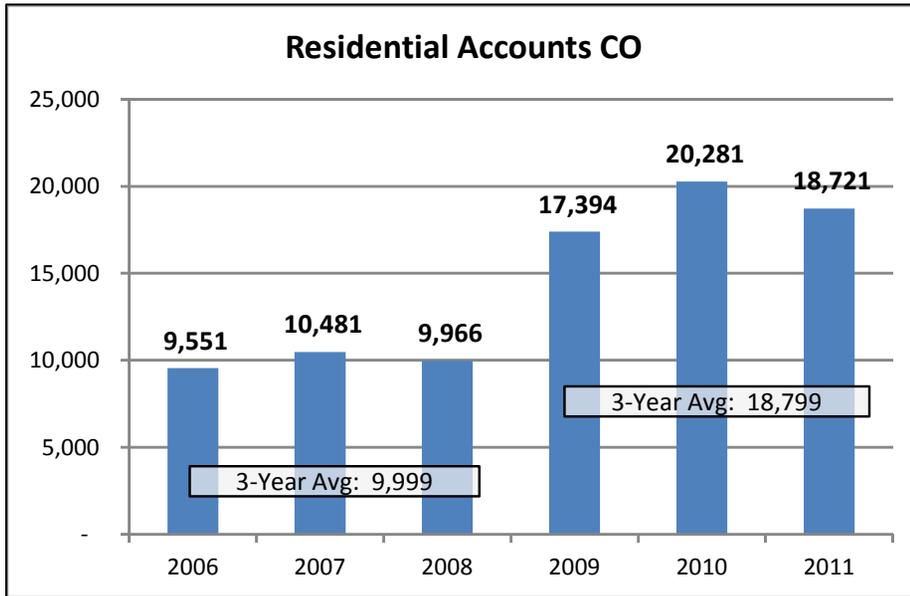
## Attachment 2

### Average Annual Bill Residential & Non-Residential, 2006-2011 (2010 Average Monthly Bill Included)



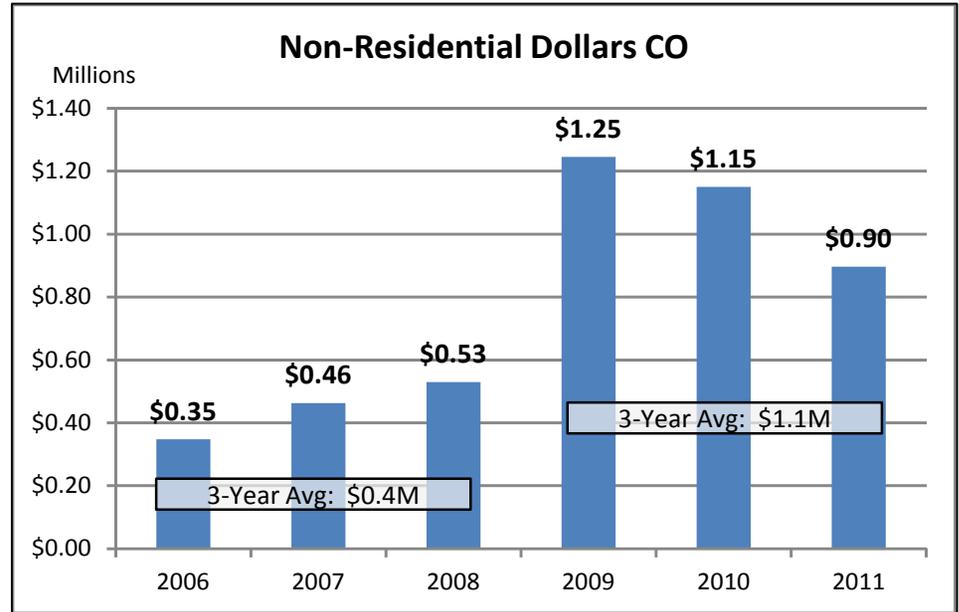
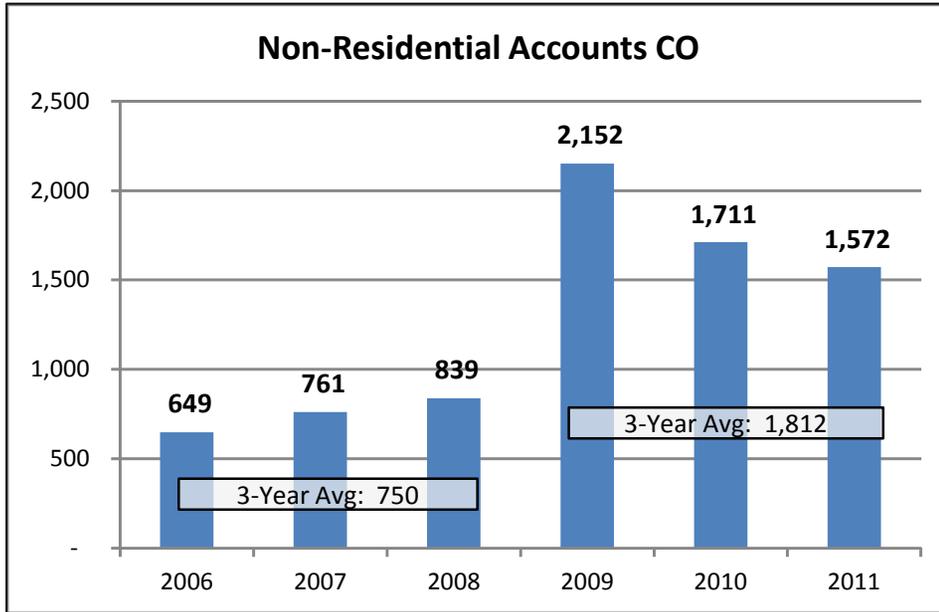
### Attachment 3

#### Residential Gross Charge-Offs, 2006-2011



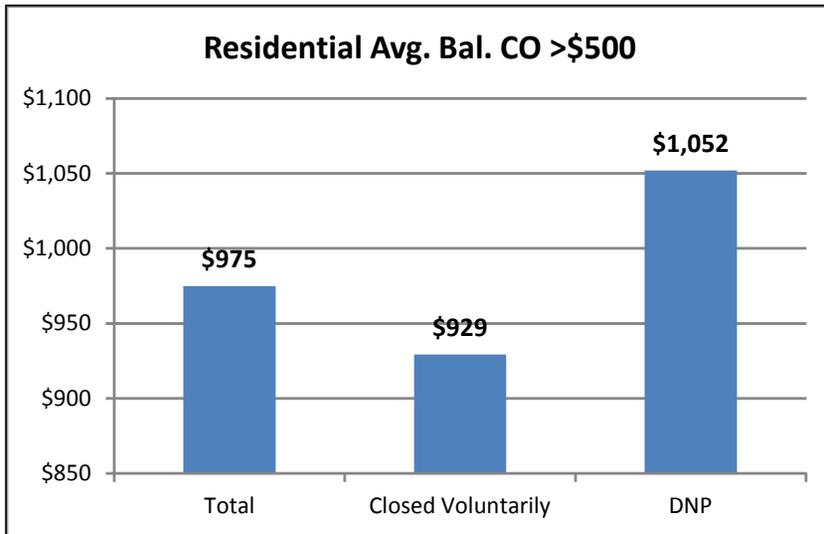
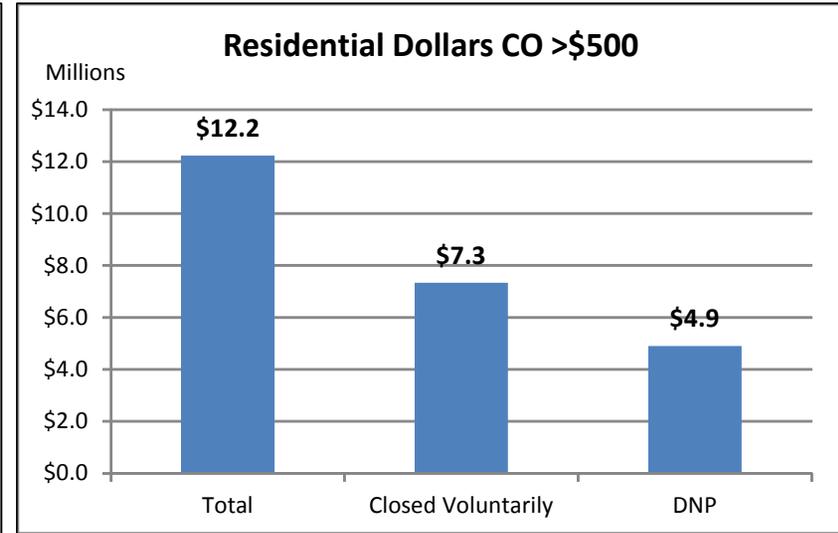
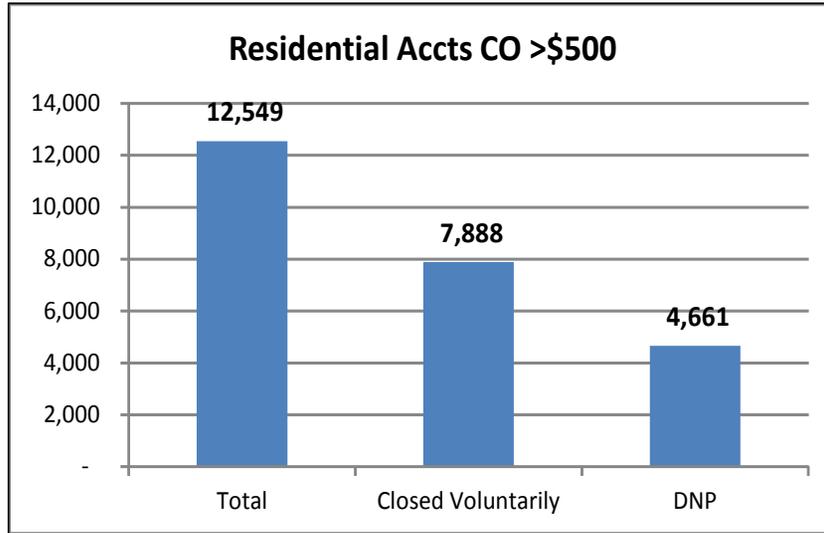
### Attachment 4

#### Non-Residential Gross Charge-Offs, 2006-2011



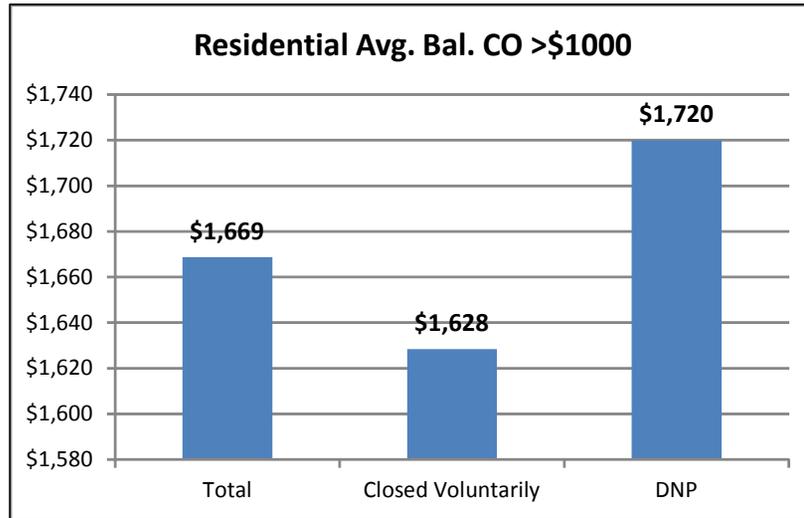
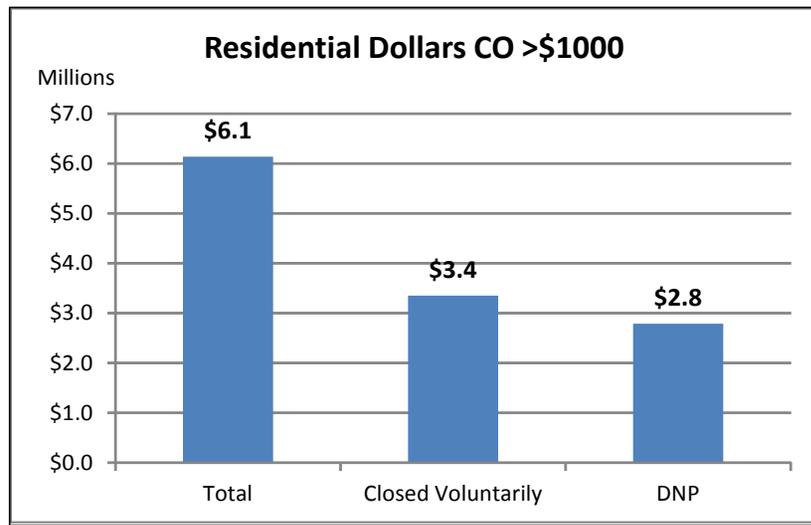
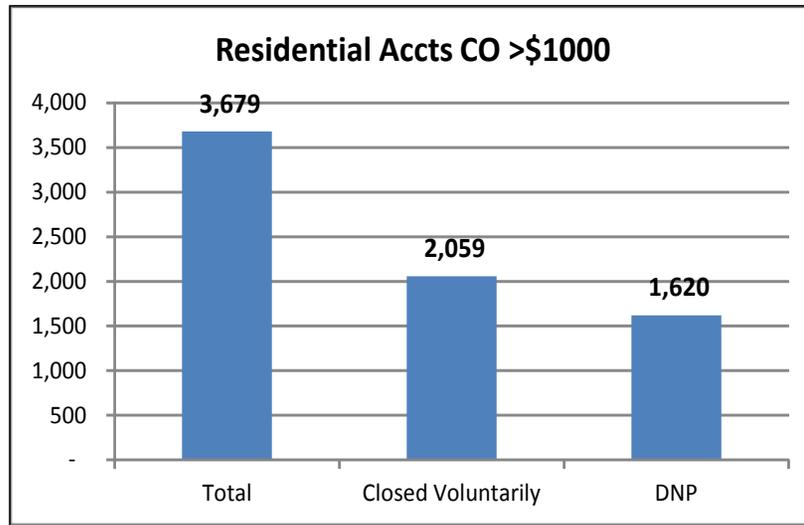
## Attachment 5

### Residential Charge-Offs by Disconnection Type, July 2008-2011 (>\$500)



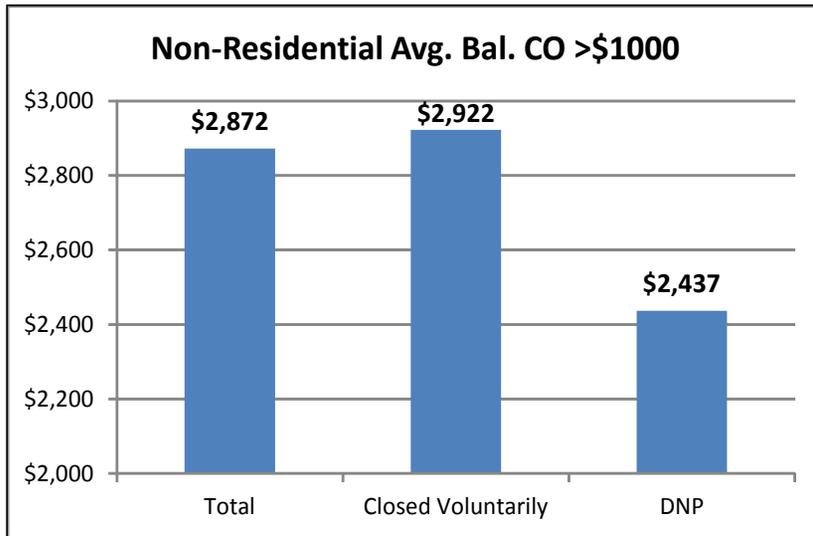
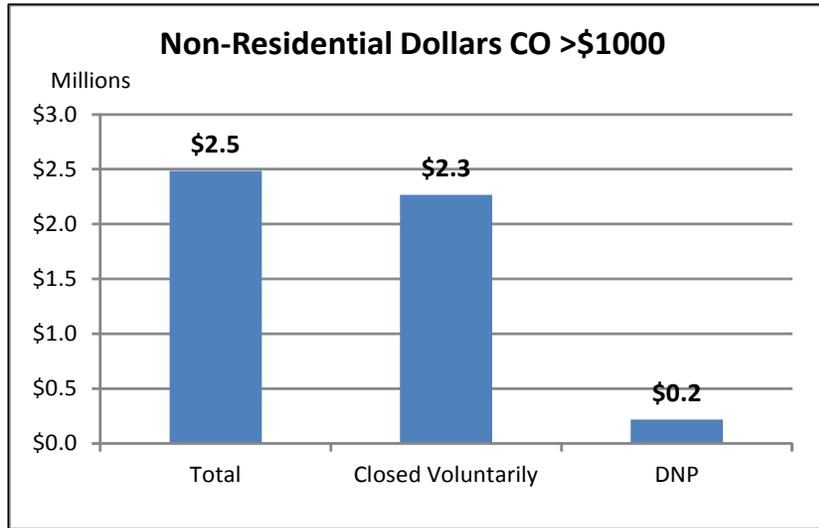
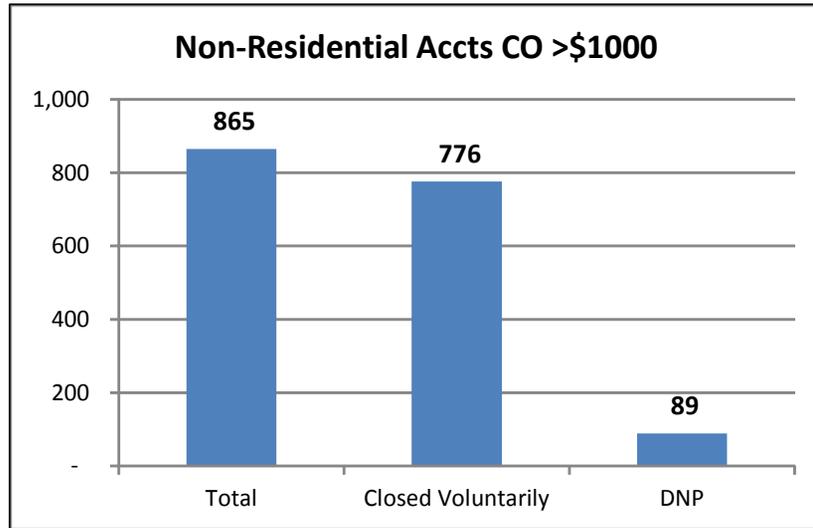
## Attachment 6

### Residential Charge-Offs by Disconnection Type, July 2008-2011 (>\$1,000)



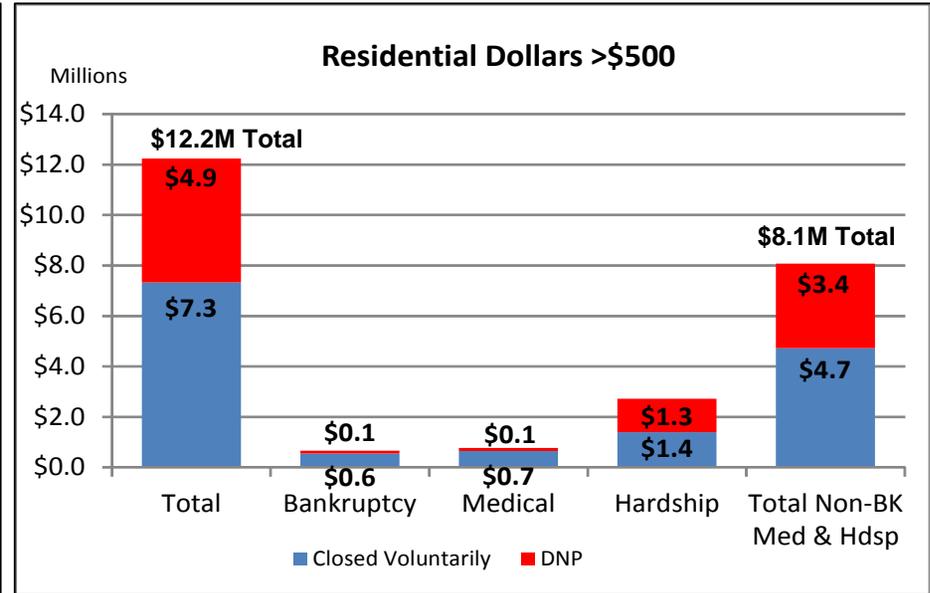
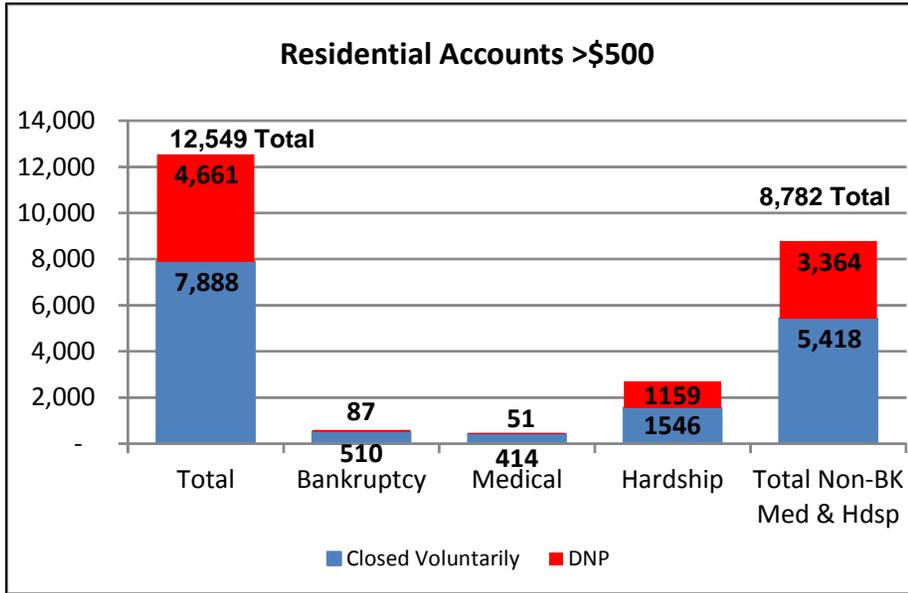
### Attachment 7

#### Non-Residential Charge-Offs by Disconnection Type, July 2008-2011 (>\$1,000)



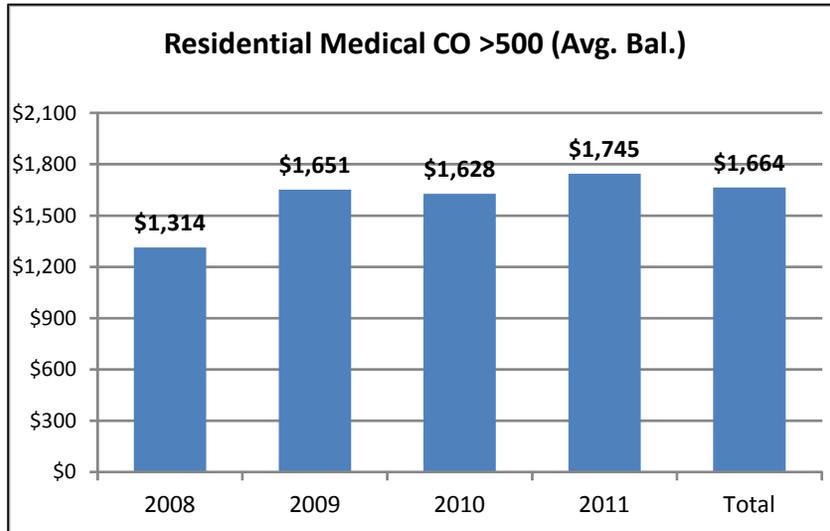
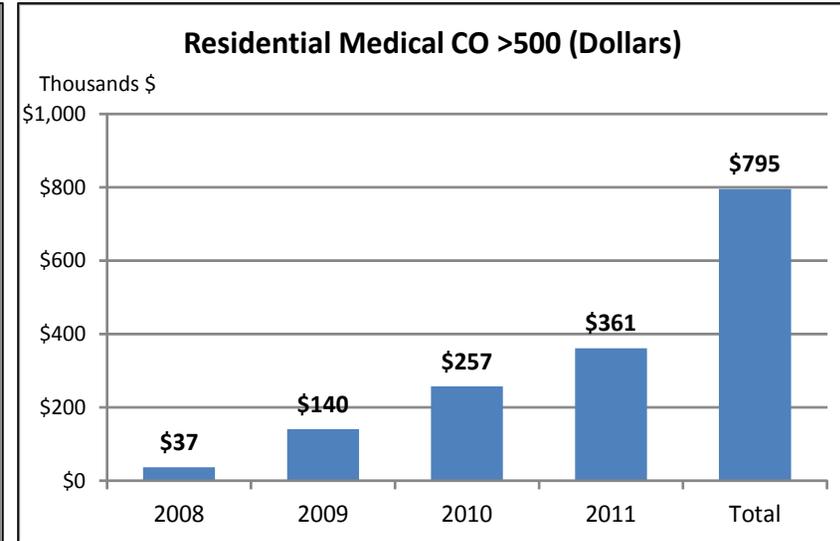
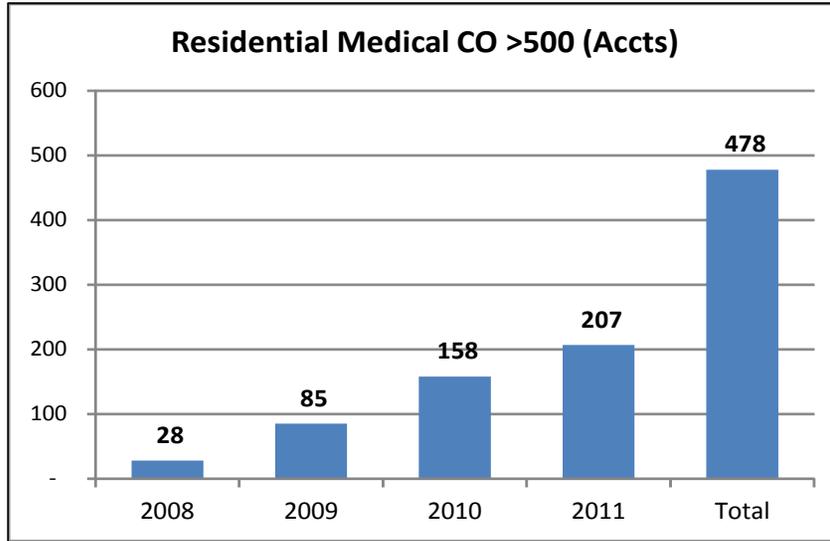
### Attachment 8

#### Residential Charge-Offs by Customer Type, July 2008-2011 (>\$500)



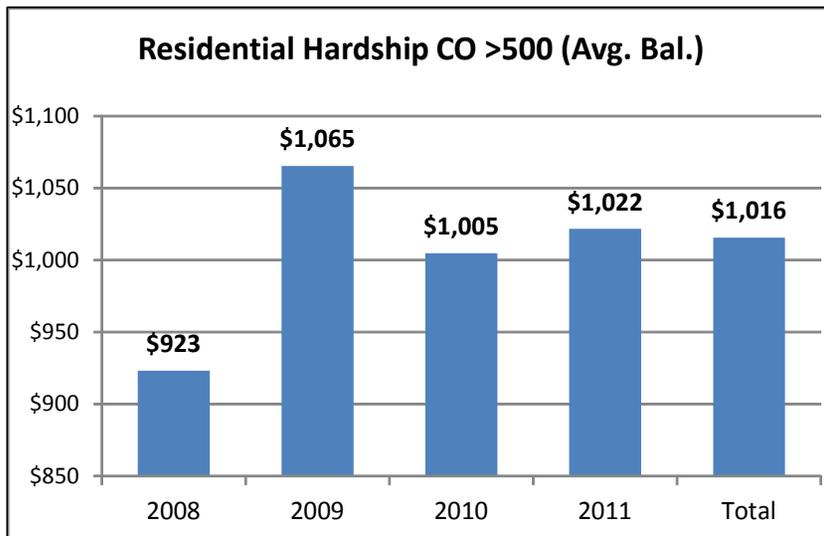
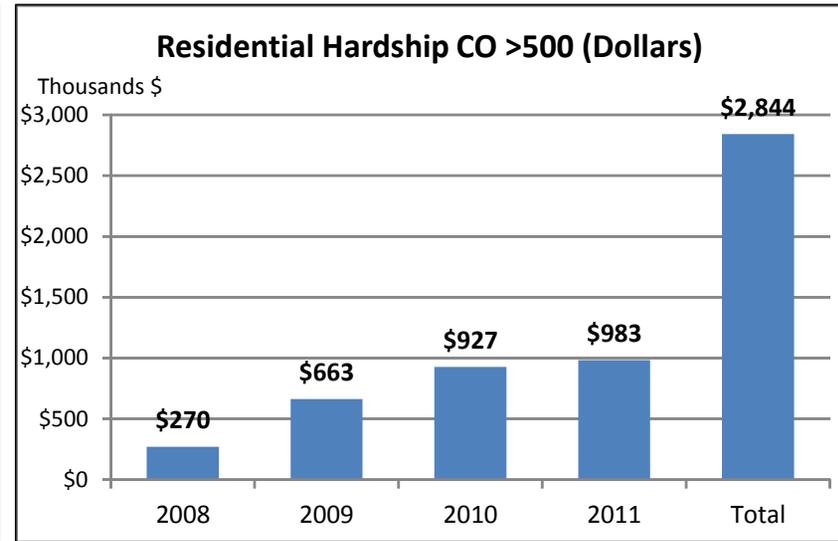
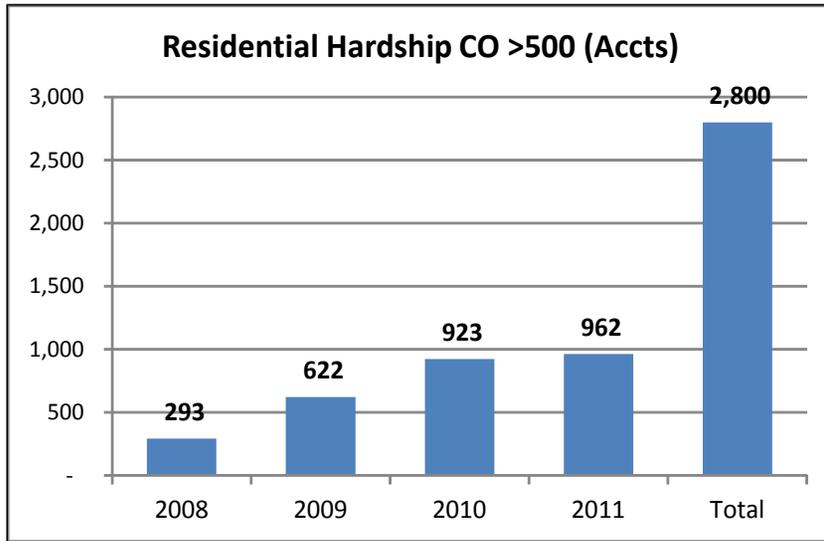
## Attachment 9

### Medical Emergency Charge-Offs, 2008-2011 (>\$500)



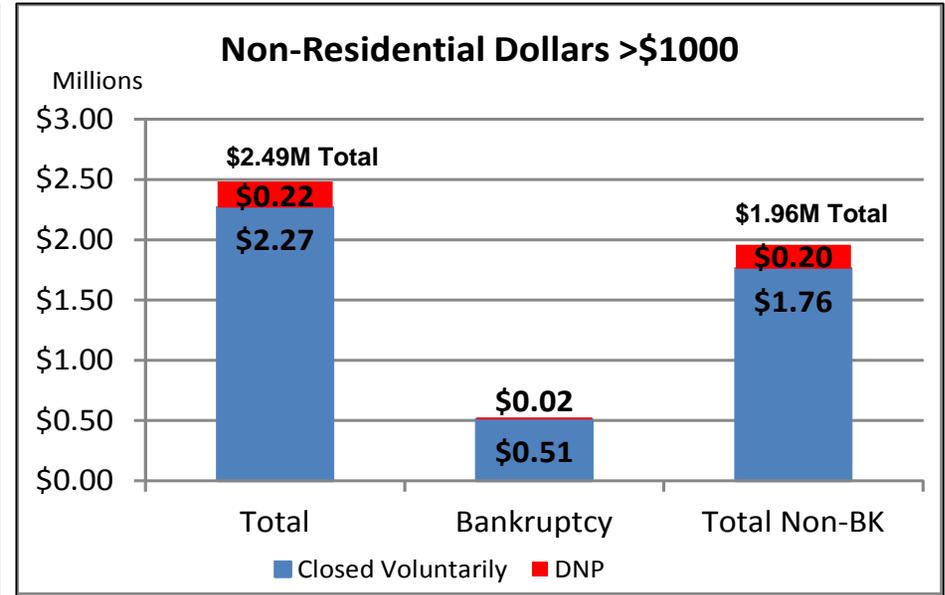
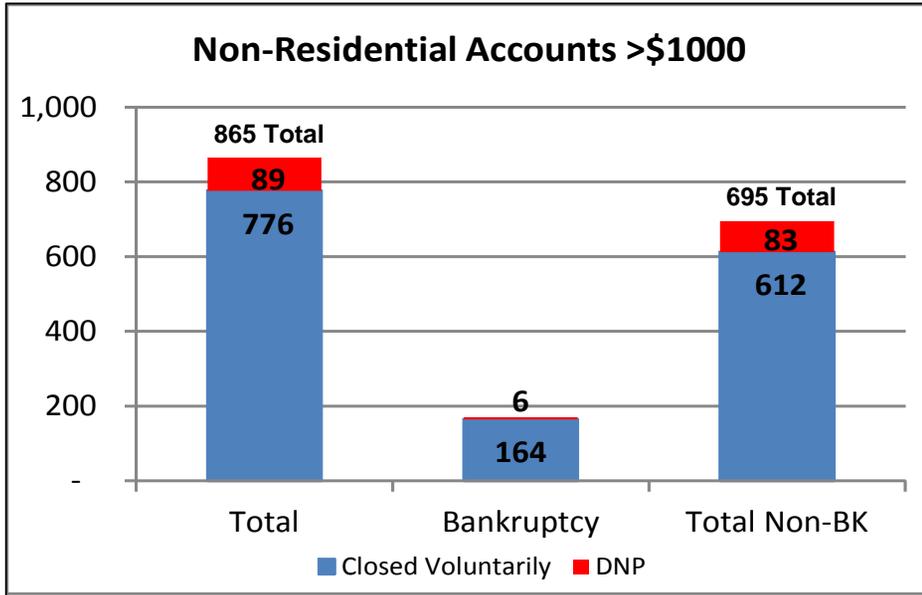
**Attachment 10**

**Hardship Charge-Offs, 2008-2011 (>\$500)**



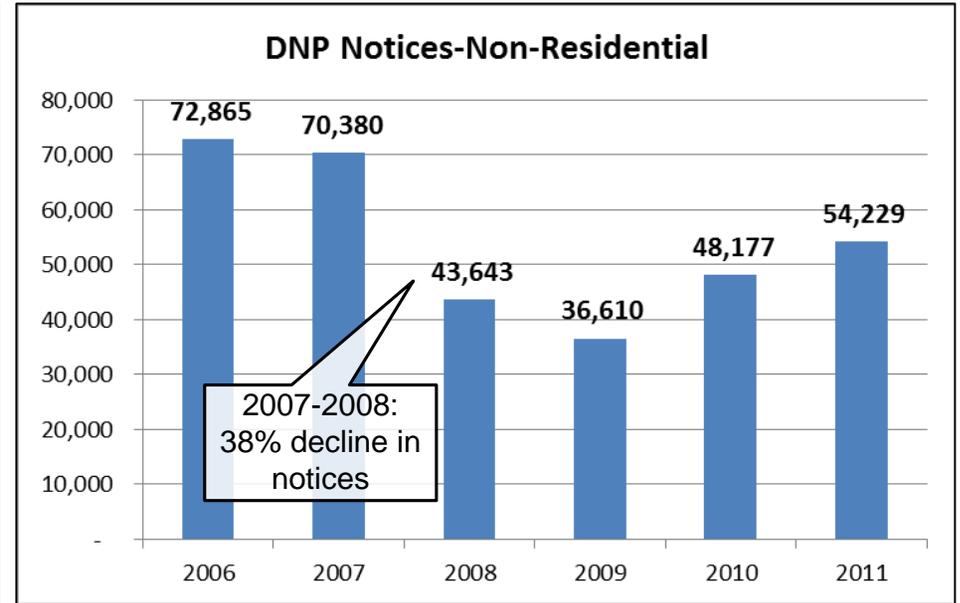
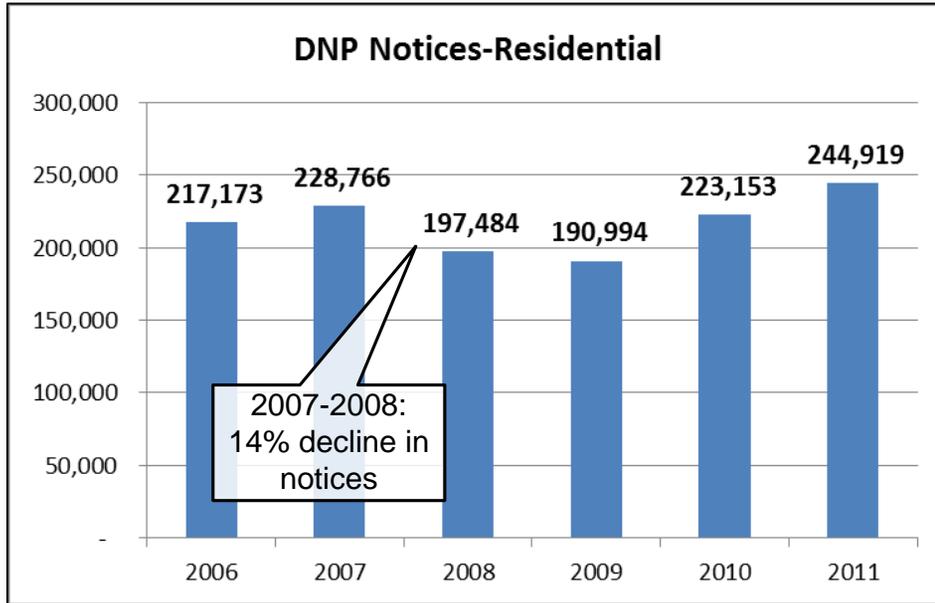
### Attachment 11

#### Non-Residential Bankruptcy, July 2008-2011 (>\$1,000)



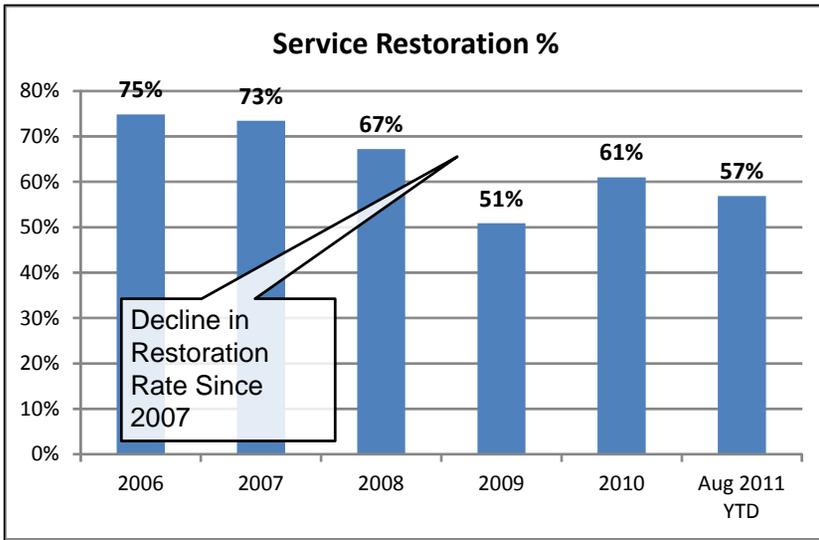
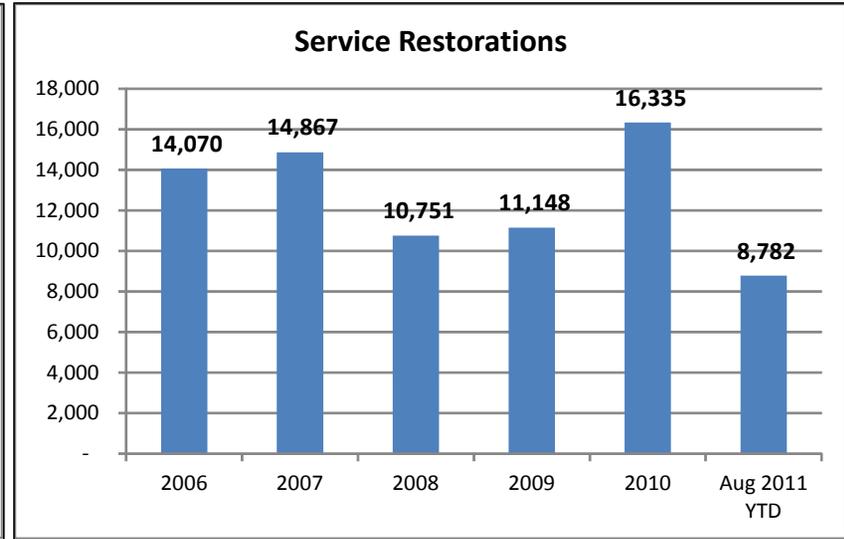
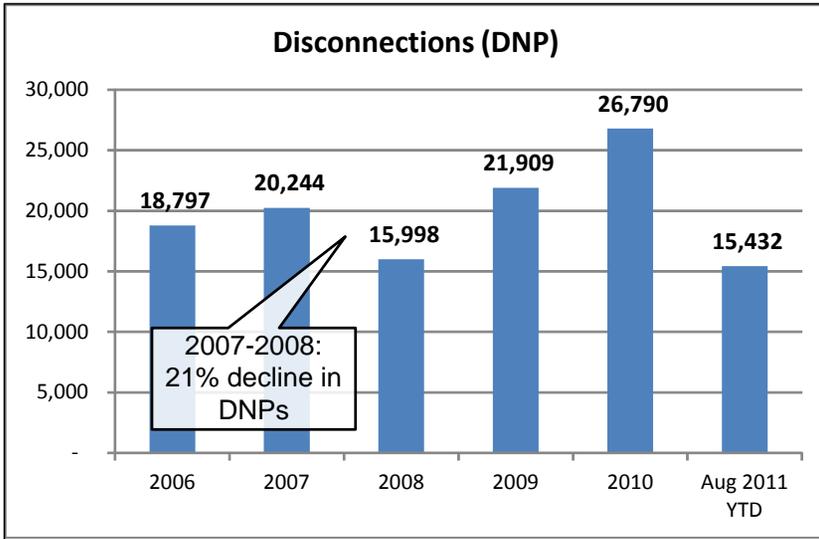
## Attachment 12

### Annual Disconnection Notices, 2006-2011



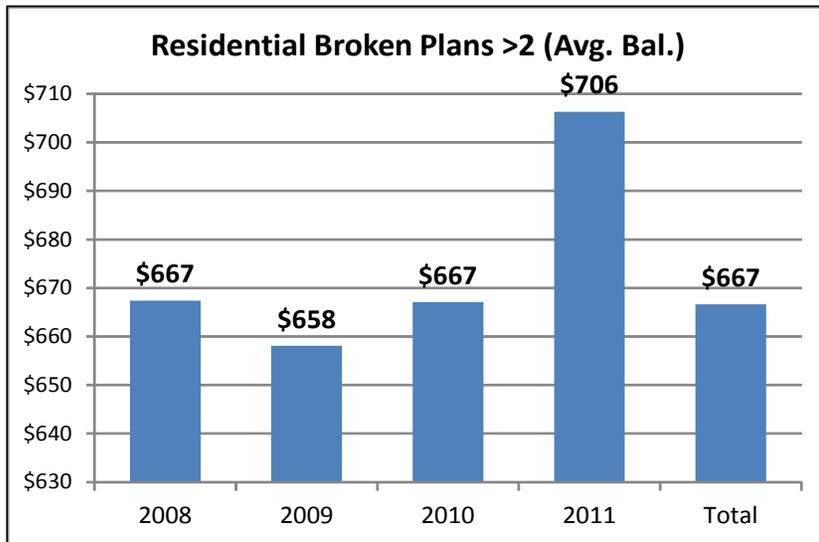
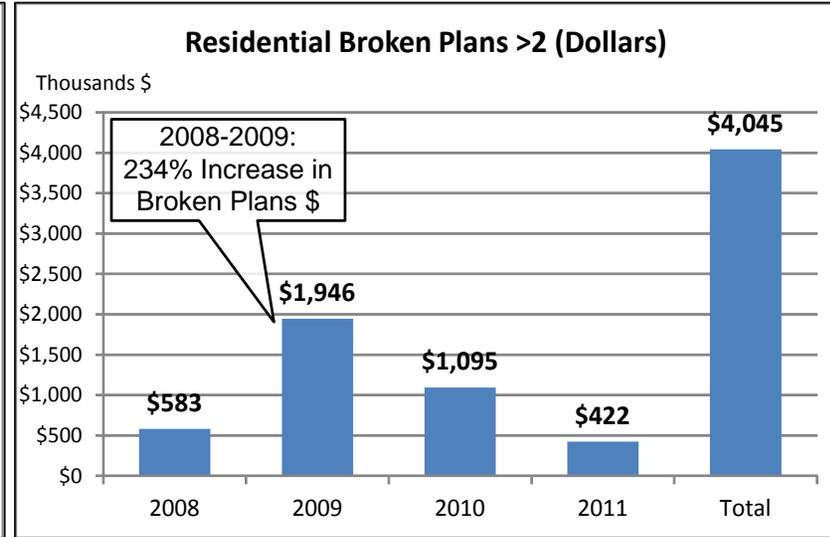
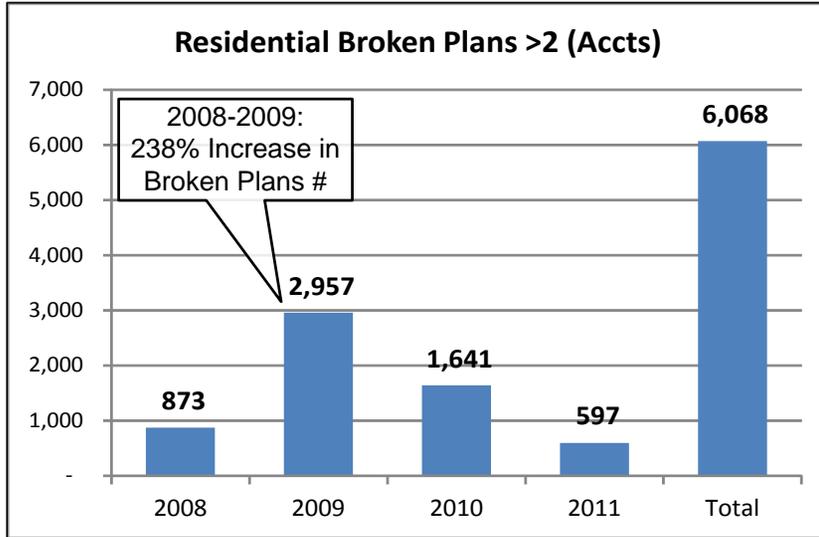
### Attachment 13

#### Disconnection/Restorations, 2006-2011 (residential and non-residential combined)



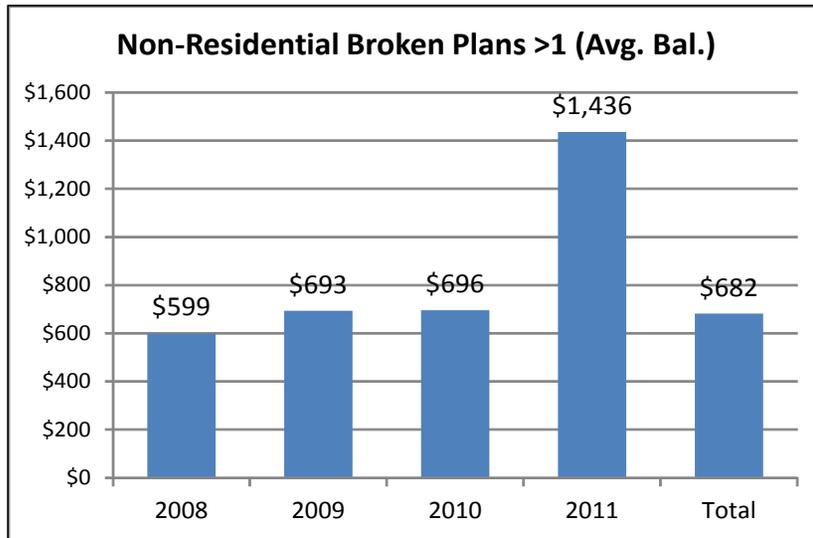
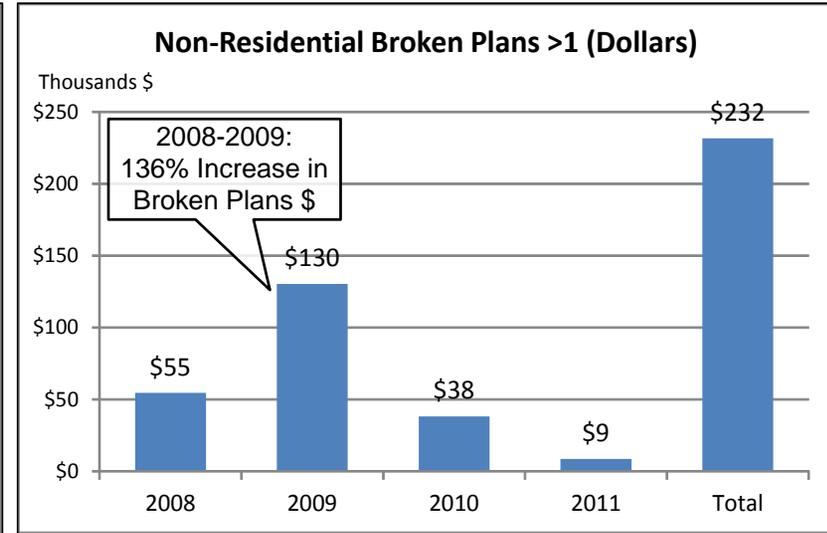
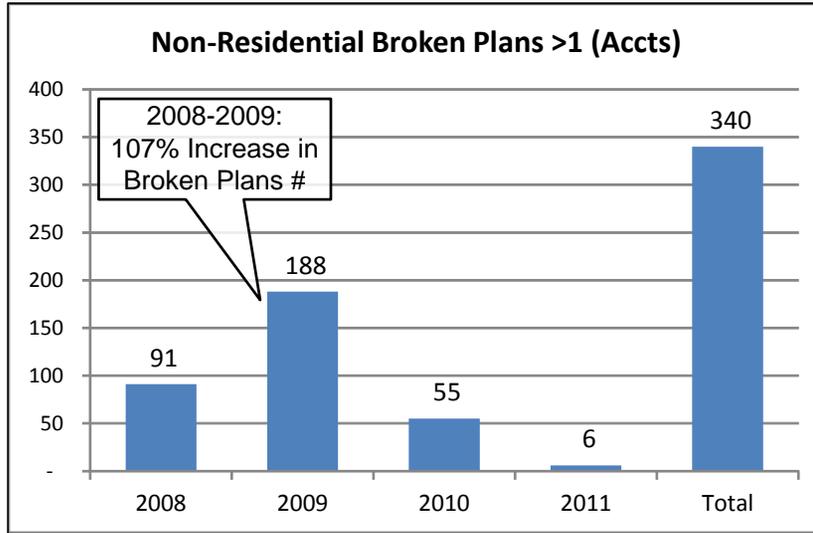
**Attachment 14**

**Residential Broken Payment Plans, July 2008-2011 (3 or more broken plans)**



## Attachment 15

### Non-Residential Broken Payment Plans, July 2008-2011 (2 or more broken plans)



## Attachment 16

### Review and Analysis of PSNH's Current Credit and Collection Practices (Account Initiation)

ACCOUNT INITIATION			
Category (External, Internal or Rule/Regulation)	Tools, Technologies, Procedures or Strategies	PSNH Current Practice?	Opportunity for PSNH to Improve Performance?
<b>External Tools, Technologies &amp; Solutions (applicable to PSNH)</b>	ID Validation	Yes	
	Credit risk evaluation (risk score)	No	Yes
	Fraud detection technologies	No	Yes
<b>Internal Tools/Solutions (Common Practices in Utility Industry)</b>	Previous customer verification	Yes	
	Security deposit assessment	Yes (non-residential accts)	Yes (residential accounts)
	Require 2 forms of ID for certain applicants	No	Yes
	Protected customer identification	Yes	
	Fraud investigation & strategies	Yes	Yes
	Balance transfers	Yes	Yes
	Policy adherence (i.e., CSR)	Yes	
	Interpretation of rules/regulations	Yes	Yes
<b>NHPUC Rules &amp; Regulations (Impacting Charge-Offs)</b>	Denial of service (Puc 1203.15)	Yes (adheres to rule)	Potential for future discussion/negotiation
	Deposits (Puc 1203.03)	Yes (adheres to rule)	
	Payment arrangements (Puc 1203.07)	Yes (adheres to rule)	Potential for future discussion/negotiation
	Protected class customer treatment (various)	Yes (adheres to rule)	

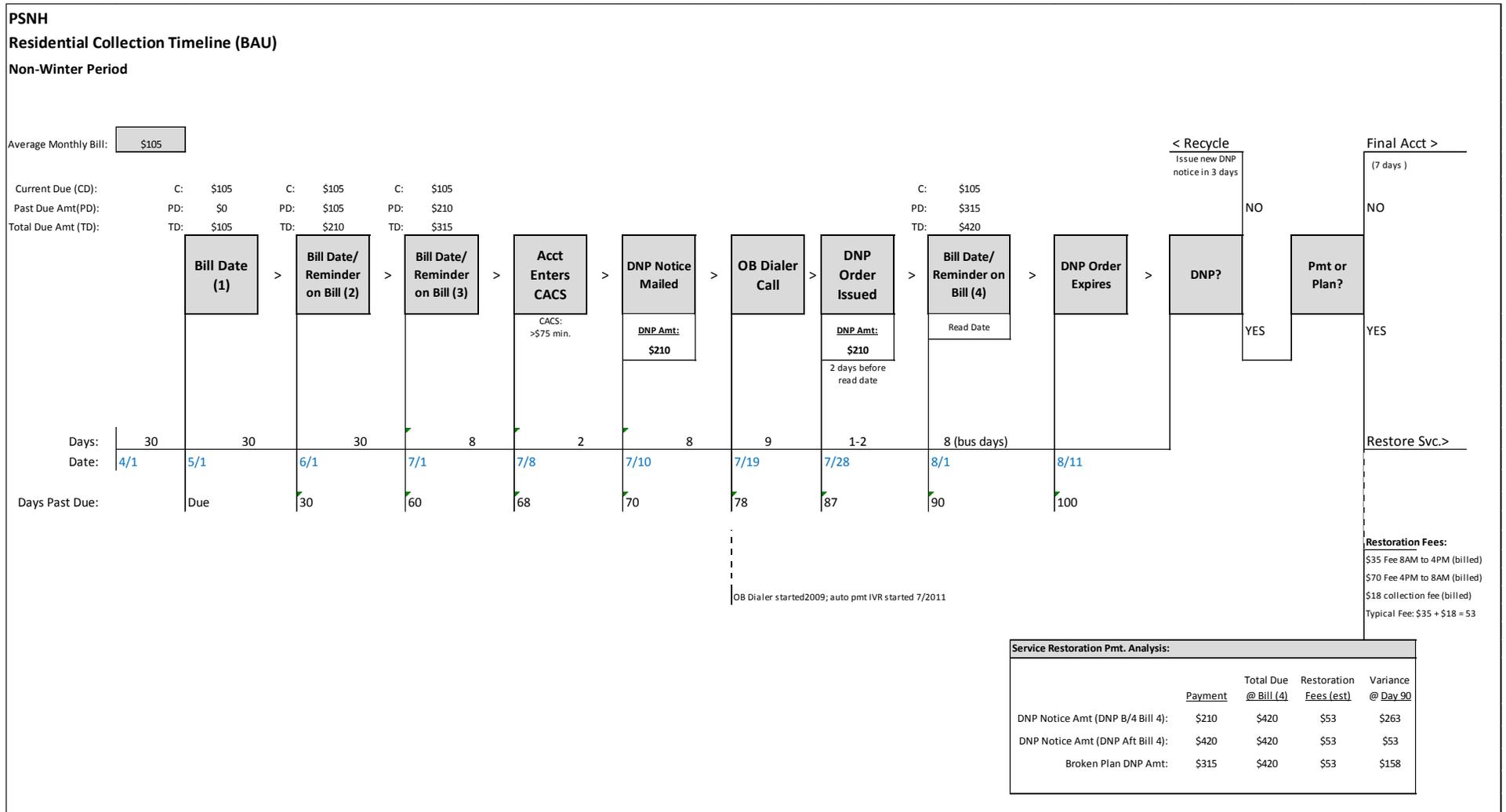
## Attachment 17

### Review and Analysis of PSNH's Current Credit and Collection Practices (Active Account Collection and Customer Management)

ACTIVE ACCOUNT COLLECTION AND CUSTOMER MANAGEMENT			
Category (External, Internal or Rule/Regulation)	Tools, Technologies, Procedures or Strategies	PSNH Current Practice?	Opportunity for PSNH to Improve Performance
<b>External Tools, Technologies &amp; Solutions (applicable to PSNH)</b>	Risk monitoring-commercial/industrial	No	Yes
	Automated acct. segmentation & work flows	Yes	
	Collection strategy execution	Yes	Yes
	Behavioral scoring (risk)	Yes	Yes
	Outbound calls & messaging	Yes	
	Notices & Reminders	Yes	
<b>Internal Tools/Solutions (Common Practices in Utility Industry)</b>	Field collections & DNP	Yes	
	Payment arrangements	Yes	Yes
	Auto pay & budget billing	Yes	
	Payment options (credit card, auto debit, etc.)	Yes	
	Deposits-existing service	Yes	Yes
	Protected class customer ID, segmentation & programs	Yes	
	Legal collections	Yes	Yes
	Performance measurement, management & reporting	Yes	Yes
	Policy adherence	Yes	
	Interpretation of rules/regulations	Yes	Yes
<b>NHPUC Rules &amp; Regulations (Impacting Charge-Offs)</b>	Deposits-existing service (Puc 1203.03)	Yes (adheres to rule)	Potential for future discussion/negotiation
	Payment arrangements (Puc 1203.07 & 1204.04)	Yes (adheres to rule)	Potential for future discussion/negotiation
	Hardship customer treatment	Yes (adheres to rules)	Potential for future discussion/negotiation
	Medical customer treatment	Yes (adheres to rules)	Potential for future discussion/negotiation

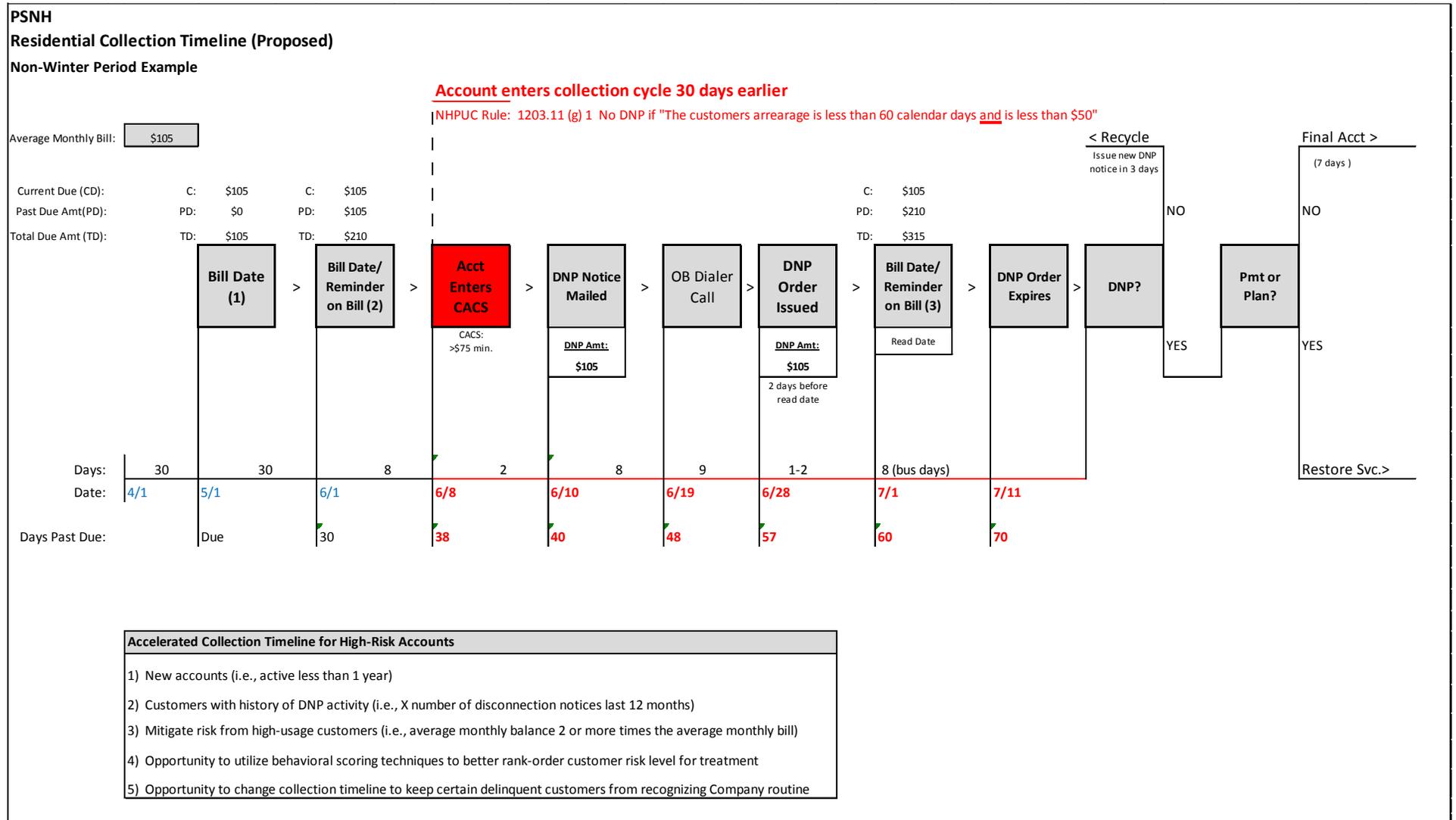
## Attachment 18

### PSNH Residential Collection Timeline, Non-Winter Period (Business as Usual)



## Attachment 19

### PSNH Residential Collection Timeline, Non-Winter Period (Proposed)



## Attachment 20

### Review and Analysis of PSNH's Current Credit and Collection Practices (Inactive Account Collection and Recovery)

<b>IN-ACTIVE ACCOUNT COLLECTION AND RECOVERY</b>			
Category (External, Internal or Rule/Regulation)	Tools, Technologies, Procedures or Strategies	PSNH Current Practice?	Opportunity for PSNH to Improve Performance?
<b>External Tools, Technologies &amp; Solutions (applicable to PSNH)</b>	Outside collection agencies (first or third-party)	Yes	Yes
	Third-party legal collections	Yes	
	Credit reporting	Yes	
	Collection Agency Management ("Middleware")	No	
	Recovery score (emerging solution)	No	
	Deceased/Bankruptcy solutions (emerging solution)	No	
	Debt sales (re-emerging solution)	No	
<b>Internal Tools/Solutions (Common Practices in Utility Industry)</b>	Balance transfers	Yes	Yes
	Multi-tiered agency program (EOP, Primary, etc.)	Yes	Yes
	Legal collections & recovery	Yes	Yes
	Account segmentation strategies	No	Yes
	Champion-Challenger	Yes	Yes
	Reminder notices & letters	Yes	Yes
	Performance measurement, management & reporting	Yes	Yes
<b>NHPUC Rules &amp; Regulations (Impacting Charge-Offs)</b>	N/A	N/A	N/A