

**BEFORE THE WASHINGTON
UTILITIES & TRANSPORTATION COMMISSION**

WASHINGTON UTILITIES AND TRANSPORTATION COMMISSION,

Complainant,

v.

PUGET SOUND ENERGY

Respondent.

DOCKET NOS. UE-190529 and UG-190530 (*Consolidated*)

SUSAN M. BALDWIN ON BEHALF OF PUBLIC COUNSEL UNIT

EXHIBIT SMB-22

Puget Sound Energy Response to Public Counsel Data Request Nos. 218, Attachment A

November 22, 2019

BEFORE THE WASHINGTON UTILITIES AND TRANSPORTATION COMMISSION

**Dockets UE-190529 & UG-190530
Puget Sound Energy
2019 General Rate Case**

PUBLIC COUNSEL DATA REQUEST NO. 218:

Re: Deferred Payment Arrangements (“Negotiated Payment Arrangements”).

Please reference PSE’s response to Public Counsel Data Request No. 107. Please provide the following information regarding deferred payment arrangements (DPAs) in machine-readable Excel format on a monthly basis and on an annual total basis separately for each of the years: 2014 through 2019 year-to-date (specify months included for 2019).

- a) Newly established DPAs;
- b) Average down payment (in dollars) of DPAs;
- c) Average term (in months) of DPAs;
- d) Average dollar amount of arrears made subject to a DPA;
- e) Average monthly installment of DPAs;
- f) Number of defaulted DPAs;
- g) Number of completed (or “successful”) DPAs;
- h) DPA success rate (explain how it is computed);
- i) DPA failure rate (explain how it is computed);
- j) Average amount written off for each defaulted DPA; and
- k) The total amount written off by the Company for defaulted DPAs.

Response:

Please see Attachment A to Puget Sound Energy’s (“PSE”) Response to Public Counsel Data Request No. 218 for a machine-readable MS Excel spreadsheet that provides the requested information for Deferred Payment Arrangements (“DPAs”) on a monthly basis and on an annual total basis separately for each of the years 2014 through September 2019.

DPA success rate is computed as the number of completed DPAs, as provided in response to subpart g), divided by the sum of completed DPAs, open DPAs (“o”), and defaulted DPAs, as provided in response to subpart f). Visually, it is computed as: $g / (g+o+f)$.

DPA failure rate is computed as the number of defaulted DPAs, as provided in response to subpart f), divided by the sum of defaulted DPAs, open DPAs, and completed DPAs, as provided in response to subpart g). Visually, it is computed as: $f / (f+o+g)$.

Note that for the requested information in subparts j) and k), PSE does not have the ability to attribute defaulted DPAs to write offs. This is because after a customer defaults on a DPA, it is possible that a form of payment may still occur. As a result, the amounts provided in response to subparts j) and k) are based only on the defaulted DPA amount and not the write off amount.

ATTACHMENT A to PSE's Response to PUBLIC COUNSEL Data Request No. 218

Year	Month	Payment Arrangements
2014	1	30,318
2014	2	27,800
2014	3	28,529
2014	4	28,765
2014	5	26,190
2014	6	23,381
2014	7	22,115
2014	8	19,389
2014	9	17,436
2014	10	14,135
2014	11	11,890
2014	12	17,305
2015	1	21,423
2015	2	18,033
2015	3	21,402
2015	4	22,831
2015	5	19,517
2015	6	19,232
2015	7	17,997
2015	8	16,986
2015	9	15,281
2015	10	13,383
2015	11	10,914
2015	12	14,951
2016	1	20,233
2016	2	19,332
2016	3	18,795
2016	4	18,020
2016	5	17,814
2016	6	18,678
2016	7	14,738
2016	8	16,345
2016	9	14,393
2016	10	12,836
2016	11	11,248
2016	12	12,250
2017	1	16,931
2017	2	18,185
2017	3	18,459
2017	4	15,135
2017	5	14,880
2017	6	14,264
2017	7	11,615
2017	8	11,947
2017	9	10,598

Year	Month	Payment Arrangements
2017	10	9,135
2017	11	8,840
2017	12	10,931
2018	1	14,611
2018	2	12,892
2018	3	14,168
2018	4	14,626
2018	5	13,895
2018	6	11,930
2018	7	10,210
2018	8	10,225
2018	9	8,575
2018	10	9,545
2018	11	9,302
2018	12	10,743
2019	1	15,365
2019	2	12,597
2019	3	14,364
2019	4	16,499
2019	5	14,628
2019	6	12,775
2019	7	11,605
2019	8	10,860
2019	9	9,891

Year	Total Payment Arrangements
2014	267,253
2015	211,950
2016	194,682
2017	160,920
2018	140,722
2019	118,584

Year	Month	Average Payment Arrangement Down Payment
2014	1	\$ 257.97
2014	2	\$ 280.23
2014	3	\$ 293.62
2014	4	\$ 272.92
2014	5	\$ 259.62
2014	6	\$ 237.22
2014	7	\$ 223.16
2014	8	\$ 217.16
2014	9	\$ 210.40
2014	10	\$ 197.37
2014	11	\$ 182.65
2014	12	\$ 206.82
2015	1	\$ 227.76
2015	2	\$ 250.85
2015	3	\$ 244.04
2015	4	\$ 226.86
2015	5	\$ 208.40
2015	6	\$ 225.01
2015	7	\$ 321.98
2015	8	\$ 233.31
2015	9	\$ 190.84
2015	10	\$ 185.59
2015	11	\$ 184.37
2015	12	\$ 191.81
2016	1	\$ 244.16
2016	2	\$ 254.96
2016	3	\$ 246.96
2016	4	\$ 233.30
2016	5	\$ 233.22
2016	6	\$ 223.82
2016	7	\$ 215.86
2016	8	\$ 207.24
2016	9	\$ 174.51
2016	10	\$ 233.99
2016	11	\$ 220.60
2016	12	\$ 189.37
2017	1	\$ 222.36
2017	2	\$ 263.62
2017	3	\$ 277.47
2017	4	\$ 256.89
2017	5	\$ 246.73
2017	6	\$ 238.29
2017	7	\$ 223.01

Year	Month	Average Payment Arrangement Down Payment
2017	8	\$ 214.88
2017	9	\$ 207.58
2017	10	\$ 202.38
2017	11	\$ 205.64
2017	12	\$ 192.31
2018	1	\$ 236.57
2018	2	\$ 248.91
2018	3	\$ 250.27
2018	4	\$ 242.38
2018	5	\$ 250.10
2018	6	\$ 229.82
2018	7	\$ 216.91
2018	8	\$ 218.31
2018	9	\$ 228.26
2018	10	\$ 190.32
2018	11	\$ 173.79
2018	12	\$ 168.89
2019	1	\$ 201.57
2019	2	\$ 212.96
2019	3	\$ 234.92
2019	4	\$ 229.17
2019	5	\$ 253.47
2019	6	\$ 209.09
2019	7	\$ 201.20
2019	8	\$ 187.48
2019	9	\$ 183.43

Year	Average Payment Arrangement Down Payment
2014	\$ 245.23
2015	\$ 227.59
2016	\$ 225.67
2017	\$ 234.68
2018	\$ 224.73
2019	\$ 215.03

Year	Month	Average Months
2014	1	1.2
2014	2	1.3
2014	3	1.4
2014	4	1.4
2014	5	1.4
2014	6	1.4
2014	7	1.5
2014	8	1.5
2014	9	1.4
2014	10	1.5
2014	11	1.5
2014	12	1.6
2015	1	1.5
2015	2	1.5
2015	3	1.5
2015	4	1.5
2015	5	1.5
2015	6	1.4
2015	7	1.5
2015	8	1.5
2015	9	1.5
2015	10	1.4
2015	11	1.4
2015	12	1.4
2016	1	1.2
2016	2	1.4
2016	3	1.3
2016	4	1.2
2016	5	1.2
2016	6	1.3
2016	7	1.2
2016	8	1.2
2016	9	1.3
2016	10	1.4
2016	11	1.3
2016	12	1.2
2017	1	1.1
2017	2	1.1
2017	3	1.1
2017	4	1.2
2017	5	1.2
2017	6	1.3
2017	7	1.3
2017	8	1.2
2017	9	1.2

Year	Month	Average Months
2017	10	1.2
2017	11	1.3
2017	12	1.1
2018	1	1.1
2018	2	1.1
2018	3	1.1
2018	4	1.1
2018	5	1.1
2018	6	1.1
2018	7	1.1
2018	8	1.1
2018	9	1.0
2018	10	1.1
2018	11	1.2
2018	12	1.2
2019	1	1.1
2019	2	1.1
2019	3	1.2
2019	4	1.2
2019	5	1.4
2019	6	1.2
2019	7	1.3
2019	8	1.4
2019	9	1.3

Year	Average Months
2014	1.4
2015	1.5
2016	1.3
2017	1.2
2018	1.1
2019	1.2

Year	Month	Average Payment Arrangement Total Amount
2014	1	\$ 515.93
2014	2	\$ 560.45
2014	3	\$ 587.25
2014	4	\$ 545.84
2014	5	\$ 519.25
2014	6	\$ 474.43
2014	7	\$ 446.32
2014	8	\$ 434.31
2014	9	\$ 420.80
2014	10	\$ 394.73
2014	11	\$ 365.30
2014	12	\$ 413.63
2015	1	\$ 455.53
2015	2	\$ 501.70
2015	3	\$ 488.08
2015	4	\$ 453.73
2015	5	\$ 416.80
2015	6	\$ 450.02
2015	7	\$ 643.95
2015	8	\$ 466.61
2015	9	\$ 381.69
2015	10	\$ 371.18
2015	11	\$ 368.75
2015	12	\$ 383.61
2016	1	\$ 488.31
2016	2	\$ 509.92
2016	3	\$ 493.92
2016	4	\$ 466.60
2016	5	\$ 466.45
2016	6	\$ 447.64
2016	7	\$ 431.72
2016	8	\$ 414.47
2016	9	\$ 349.02
2016	10	\$ 467.97
2016	11	\$ 441.21
2016	12	\$ 378.75
2017	1	\$ 444.72
2017	2	\$ 527.24
2017	3	\$ 554.94
2017	4	\$ 513.79
2017	5	\$ 493.45

Year	Month	Average Payment Arrangement Total Amount
2017	6	\$ 476.59
2017	7	\$ 446.01
2017	8	\$ 429.77
2017	9	\$ 415.17
2017	10	\$ 404.77
2017	11	\$ 411.29
2017	12	\$ 384.62
2018	1	\$ 473.14
2018	2	\$ 497.82
2018	3	\$ 500.54
2018	4	\$ 484.75
2018	5	\$ 500.19
2018	6	\$ 459.63
2018	7	\$ 433.83
2018	8	\$ 436.62
2018	9	\$ 456.51
2018	10	\$ 380.63
2018	11	\$ 347.58
2018	12	\$ 337.79
2019	1	\$ 403.14
2019	2	\$ 425.92
2019	3	\$ 469.83
2019	4	\$ 458.33
2019	5	\$ 506.95
2019	6	\$ 418.17
2019	7	\$ 402.39
2019	8	\$ 374.95
2019	9	\$ 366.86

Year	Average Payment Arrangement Amount
2014	\$ 490.47
2015	\$ 455.18
2016	\$ 451.35
2017	\$ 469.37
2018	\$ 449.47
2019	\$ 430.06

Year	Month	Average Installments
2014	1	2.5
2014	2	2.6
2014	3	2.6
2014	4	2.6
2014	5	2.6
2014	6	2.6
2014	7	2.7
2014	8	2.7
2014	9	2.6
2014	10	2.7
2014	11	2.7
2014	12	2.8
2015	1	2.7
2015	2	2.7
2015	3	2.7
2015	4	2.7
2015	5	2.8
2015	6	2.7
2015	7	2.7
2015	8	2.8
2015	9	2.7
2015	10	2.6
2015	11	2.6
2015	12	2.6
2016	1	2.5
2016	2	2.8
2016	3	2.6
2016	4	2.6
2016	5	2.6
2016	6	2.5
2016	7	2.5
2016	8	2.5
2016	9	2.5
2016	10	2.6
2016	11	2.5
2016	12	2.4
2017	1	2.4
2017	2	2.4
2017	3	2.6
2017	4	2.6
2017	5	2.6
2017	6	2.6
2017	7	2.6
2017	8	2.5
2017	9	2.6

Year	Month	Average Installments
2017	10	2.5
2017	11	2.5
2017	12	2.4
2018	1	2.4
2018	2	2.5
2018	3	2.5
2018	4	2.5
2018	5	2.5
2018	6	2.5
2018	7	2.5
2018	8	2.5
2018	9	2.4
2018	10	2.7
2018	11	2.8
2018	12	2.9
2019	1	2.8
2019	2	2.8
2019	3	2.9
2019	4	2.8
2019	5	2.8
2019	6	2.8
2019	7	2.9
2019	8	3.0
2019	9	2.9

Year	Average Installments
2014	2.6
2015	2.7
2016	2.6
2017	2.5
2018	2.5
2019	2.8

Year	Month	Defaulted
2014	1	20,444
2014	2	18,868
2014	3	19,985
2014	4	20,595
2014	5	18,646
2014	6	16,862
2014	7	15,909
2014	8	13,864
2014	9	12,352
2014	10	9,576
2014	11	8,039
2014	12	11,459
2015	1	14,057
2015	2	12,011
2015	3	14,592
2015	4	15,574
2015	5	12,551
2015	6	12,015
2015	7	10,794
2015	8	9,692
2015	9	8,408
2015	10	7,187
2015	11	5,588
2015	12	7,592
2016	1	10,280
2016	2	9,827
2016	3	10,193
2016	4	10,982
2016	5	11,387
2016	6	10,723
2016	7	8,388
2016	8	9,392
2016	9	7,069
2016	10	6,113
2016	11	6,100
2016	12	7,165
2017	1	9,806
2017	2	9,860
2017	3	11,502
2017	4	9,379
2017	5	9,695
2017	6	9,251
2017	7	7,625
2017	8	7,671
2017	9	5,968
2017	10	4,951

Year	Month	Defaulted
2017	11	5,264
2017	12	6,650
2018	1	8,600
2018	2	7,543
2018	3	8,649
2018	4	9,121
2018	5	8,488
2018	6	7,678
2018	7	6,669
2018	8	6,646
2018	9	5,188
2018	10	5,721
2018	11	5,521
2018	12	5,995
2019	1	8,442
2019	2	6,659
2019	3	7,363
2019	4	8,885
2019	5	7,896
2019	6	6,907
2019	7	6,097
2019	8	5,345
2019	9	4,082

f - year

Year	Defaulted
2014	186,599
2015	130,061
2016	107,619
2017	97,622
2018	85,819
2019	61,676

Year	Month	Successful
2014	1	6,645
2014	2	6,183
2014	3	5,590
2014	4	5,413
2014	5	5,169
2014	6	4,379
2014	7	4,188
2014	8	3,701
2014	9	3,451
2014	10	3,097
2014	11	2,686
2014	12	4,201
2015	1	5,303
2015	2	4,260
2015	3	4,834
2015	4	5,200
2015	5	5,092
2015	6	5,391
2015	7	5,416
2015	8	5,691
2015	9	5,438
2015	10	4,936
2015	11	4,289
2015	12	6,099
2016	1	8,258
2016	2	7,605
2016	3	6,937
2016	4	5,394
2016	5	4,879
2016	6	6,039
2016	7	4,868
2016	8	5,343
2016	9	5,830
2016	10	5,405
2016	11	3,961
2016	12	3,894
2017	1	5,439
2017	2	6,319
2017	3	5,260
2017	4	4,504
2017	5	4,334
2017	6	4,272
2017	7	3,389
2017	8	3,617
2017	9	3,921
2017	10	3,562

Year	Month	Successful
2017	11	2,976
2017	12	3,583
2018	1	4,954
2018	2	4,550
2018	3	4,576
2018	4	4,444
2018	5	4,382
2018	6	3,397
2018	7	2,860
2018	8	2,890
2018	9	2,788
2018	10	3,175
2018	11	3,190
2018	12	4,076
2019	1	6,156
2019	2	5,255
2019	3	6,084
2019	4	6,560
2019	5	5,559
2019	6	4,532
2019	7	3,718
2019	8	2,219
2019	9	550

Year	Successful
2014	54,703
2015	61,949
2016	68,413
2017	51,176
2018	45,282
2019	40,633

Year	Month	% Successful
2014	1	24.5%
2014	2	24.7%
2014	3	21.9%
2014	4	20.8%
2014	5	21.7%
2014	6	20.6%
2014	7	20.8%
2014	8	21.1%
2014	9	21.8%
2014	10	24.4%
2014	11	25.0%
2014	12	26.8%
2015	1	27.4%
2015	2	26.2%
2015	3	24.9%
2015	4	25.0%
2015	5	28.9%
2015	6	31.0%
2015	7	33.4%
2015	8	37.0%
2015	9	39.3%
2015	10	40.7%
2015	11	43.4%
2015	12	44.5%
2016	1	44.5%
2016	2	43.6%
2016	3	40.5%
2016	4	32.9%
2016	5	30.0%
2016	6	36.0%
2016	7	36.7%
2016	8	36.3%
2016	9	45.2%
2016	10	46.9%
2016	11	39.4%
2016	12	35.2%
2017	1	35.7%
2017	2	39.1%
2017	3	31.4%
2017	4	32.4%
2017	5	30.9%
2017	6	31.6%
2017	7	30.8%
2017	8	32.0%
2017	9	39.6%
2017	10	41.8%

Year	Month	% Successful
2017	11	36.1%
2017	12	35.0%
2018	1	36.5%
2018	2	37.6%
2018	3	34.6%
2018	4	32.8%
2018	5	34.0%
2018	6	30.7%
2018	7	30.0%
2018	8	30.3%
2018	9	34.9%
2018	10	35.7%
2018	11	36.6%
2018	12	40.4%
2019	1	42.1%
2019	2	44.1%
2019	3	45.2%
2019	4	42.4%
2019	5	40.7%
2019	6	38.1%
2019	7	34.6%
2019	8	21.9%
2019	9	5.9%

Year	% Successful
2014	22.7%
2015	32.3%
2016	38.9%
2017	34.4%
2018	34.5%
2019	36.5%

Year	Month	% Defaulted
2014	1	75.5%
2014	2	75.3%
2014	3	78.1%
2014	4	79.2%
2014	5	78.3%
2014	6	79.4%
2014	7	79.1%
2014	8	78.9%
2014	9	78.2%
2014	10	75.6%
2014	11	74.9%
2014	12	73.1%
2015	1	72.6%
2015	2	73.8%
2015	3	75.1%
2015	4	74.9%
2015	5	71.1%
2015	6	69.0%
2015	7	66.6%
2015	8	63.0%
2015	9	60.7%
2015	10	59.3%
2015	11	56.6%
2015	12	55.4%
2016	1	55.5%
2016	2	56.4%
2016	3	59.5%
2016	4	67.1%
2016	5	70.0%
2016	6	64.0%
2016	7	63.3%
2016	8	63.7%
2016	9	54.8%
2016	10	53.1%
2016	11	60.6%
2016	12	64.8%
2017	1	64.3%
2017	2	60.9%
2017	3	68.6%
2017	4	67.6%
2017	5	69.1%
2017	6	68.4%
2017	7	69.2%
2017	8	67.9%
2017	9	60.3%
2017	10	58.1%

Year	Month	% Defaulted
2017	11	63.8%
2017	12	65.0%
2018	1	63.4%
2018	2	62.4%
2018	3	65.4%
2018	4	67.2%
2018	5	65.9%
2018	6	69.3%
2018	7	70.0%
2018	8	69.7%
2018	9	65.0%
2018	10	64.3%
2018	11	63.3%
2018	12	59.5%
2019	1	57.8%
2019	2	55.9%
2019	3	54.7%
2019	4	57.4%
2019	5	57.9%
2019	6	58.1%
2019	7	56.7%
2019	8	52.8%
2019	9	43.5%

Year	% Defaulted
2014	77.3%
2015	67.7%
2016	61.1%
2017	65.6%
2018	65.4%
2019	55.4%

Year	Month	Average Defaulted Amount
2014	1	\$ 352.07
2014	2	\$ 353.62
2014	3	\$ 380.94
2014	4	\$ 352.30
2014	5	\$ 341.06
2014	6	\$ 329.10
2014	7	\$ 317.31
2014	8	\$ 308.40
2014	9	\$ 292.68
2014	10	\$ 279.75
2014	11	\$ 255.04
2014	12	\$ 291.60
2015	1	\$ 283.40
2015	2	\$ 325.10
2015	3	\$ 308.53
2015	4	\$ 288.15
2015	5	\$ 285.53
2015	6	\$ 274.85
2015	7	\$ 330.80
2015	8	\$ 307.21
2015	9	\$ 272.02
2015	10	\$ 261.95
2015	11	\$ 252.14
2015	12	\$ 285.26
2016	1	\$ 310.24
2016	2	\$ 380.55
2016	3	\$ 358.81
2016	4	\$ 343.06
2016	5	\$ 324.25
2016	6	\$ 301.21
2016	7	\$ 298.28
2016	8	\$ 284.52
2016	9	\$ 278.67
2016	10	\$ 325.85
2016	11	\$ 306.59
2016	12	\$ 269.70
2017	1	\$ 328.22
2017	2	\$ 368.49
2017	3	\$ 369.90
2017	4	\$ 351.07
2017	5	\$ 354.76
2017	6	\$ 354.73
2017	7	\$ 350.33
2017	8	\$ 335.84
2017	9	\$ 332.03

Year	Month	Average Defaulted Amount
2017	10	\$ 331.18
2017	11	\$ 300.23
2017	12	\$ 270.87
2018	1	\$ 315.30
2018	2	\$ 338.06
2018	3	\$ 368.47
2018	4	\$ 337.21
2018	5	\$ 345.99
2018	6	\$ 325.34
2018	7	\$ 327.32
2018	8	\$ 325.71
2018	9	\$ 317.06
2018	10	\$ 279.59
2018	11	\$ 250.74
2018	12	\$ 249.83
2019	1	\$ 280.25
2019	2	\$ 299.71
2019	3	\$ 328.39
2019	4	\$ 310.87
2019	5	\$ 328.10
2019	6	\$ 303.03
2019	7	\$ 277.13
2019	8	\$ 270.48
2019	9	\$ 280.69

Year	Average Written Off
2014	\$ 392.52
2015	\$ 373.43
2016	\$ 398.34
2017	\$ 402.92
2018	\$ 384.49
2019	\$ 370.21

Year	Month	Amount Written Off
2014	1	\$ 8,346,116
2014	2	\$ 8,033,557
2014	3	\$ 9,278,248
2014	4	\$ 8,563,676
2014	5	\$ 7,612,074
2014	6	\$ 6,465,100
2014	7	\$ 5,891,922
2014	8	\$ 5,119,347
2014	9	\$ 4,320,552
2014	10	\$ 3,221,491
2014	11	\$ 2,444,482
2014	12	\$ 3,947,615
2015	1	\$ 4,935,028
2015	2	\$ 4,802,142
2015	3	\$ 5,454,386
2015	4	\$ 5,439,026
2015	5	\$ 4,380,370
2015	6	\$ 4,320,776
2015	7	\$ 5,432,207
2015	8	\$ 4,015,383
2015	9	\$ 2,943,740
2015	10	\$ 2,323,170
2015	11	\$ 1,925,716
2015	12	\$ 2,596,268
2016	1	\$ 3,852,134
2016	2	\$ 4,582,344
2016	3	\$ 4,359,861
2016	4	\$ 4,443,325
2016	5	\$ 4,598,407
2016	6	\$ 4,221,880
2016	7	\$ 3,344,175
2016	8	\$ 3,551,854
2016	9	\$ 2,633,250
2016	10	\$ 2,682,628
2016	11	\$ 2,325,400
2016	12	\$ 2,273,729
2017	1	\$ 3,843,073
2017	2	\$ 4,631,813
2017	3	\$ 5,225,359
2017	4	\$ 3,896,381
2017	5	\$ 3,860,560
2017	6	\$ 3,710,240
2017	7	\$ 2,961,712
2017	8	\$ 2,891,484
2017	9	\$ 2,382,555
2017	10	\$ 1,960,880

Year	Month	Amount Written Off
2017	11	\$ 1,862,788
2017	12	\$ 2,107,148
2018	1	\$ 3,287,756
2018	2	\$ 3,164,855
2018	3	\$ 3,688,929
2018	4	\$ 3,607,435
2018	5	\$ 3,713,562
2018	6	\$ 3,054,854
2018	7	\$ 2,531,307
2018	8	\$ 2,618,653
2018	9	\$ 2,079,419
2018	10	\$ 1,876,401
2018	11	\$ 1,644,495
2018	12	\$ 1,728,644
2019	1	\$ 2,759,836
2019	2	\$ 2,296,596
2019	3	\$ 2,935,538
2019	4	\$ 3,311,069
2019	5	\$ 3,461,134
2019	6	\$ 2,646,470
2019	7	\$ 2,193,164
2019	8	\$ 1,814,280
2019	9	\$ 1,415,194

Year	Amount Written Off
2014	\$ 73,244,180
2015	\$ 48,568,212
2016	\$ 42,868,986
2017	\$ 39,333,993
2018	\$ 32,996,308
2019	\$ 22,833,280