

**BEFORE THE WASHINGTON  
UTILITIES AND TRANSPORTATION COMMISSION**

WASHINGTON UTILITIES AND  
TRANSPORTATION COMMISSION,

Complainant,

v.

AVISTA CORPORATION d/b/a AVISTA  
UTILITIES,

Respondent.

DOCKET UE-240006 and UG-240007  
*(Consolidated)*

EXHIBIT SNS-5

Avista Response to TEP DR 032  
(redacted version only)

July 3, 2024

**AVISTA CORP.  
RESPONSE TO REQUEST FOR INFORMATION**

|               |                       |                |                               |
|---------------|-----------------------|----------------|-------------------------------|
| JURISDICTION: | WASHINGTON            | DATE PREPARED: | 06/24/2024                    |
| CASE NO.:     | UE-240006 & UG-240007 | WITNESS:       | Shawn Bonfield                |
| REQUESTER:    | The Energy Project    | RESPONDER:     | Amanda Ghering                |
| TYPE:         | Data Request          | DEPT:          | Regulatory Affairs            |
| REQUEST NO.:  | TEP – 032             | TELEPHONE:     | (509) 495-7950                |
|               |                       | EMAIL:         | amanda.ghering@avistacorp.com |

**SUBJECT: Credit and Collections**

**REQUEST:**

Please describe and explain, in detail, the algorithms applied to Avista’s data attributes. In doing so, specifically provide the weight provided to each data attribute in calculating a credit code and whether any specific thresholds are deployed for any specific data attributes in calculating credit scores (e.g. whether a balance owed figure over a certain amount automatically results in a customer being assigned above or below a certain credit code).

**RESPONSE:**

Please see Avista’s **CONFIDENTIAL** response to data request TEP-DR-032C. Please note that Avista’s response to TEP-DR-032C is **Confidential per Protective Order in UTC Dockets UE-240006 and UG-240007**.

Behavioral scores and segments provided by Total Solutions, Inc. (TSI) are propensity to pay models based solely on internal Avista data. No personal or geographic data, other than a state code for reporting, is provided to TSI. Avista does not have access to the algorithms applied to the data attributes used for the Company’s behavioral credit scores by TSI as the algorithms are proprietary. Avista is able to provide the **CONFIDENTIAL** weighting applied to each data attribute as shown below:

TSI PAYMENT RISK SCORE ATTRIBUTES AND THEIR WEIGHTING AT AVISTA

- TIMES DELINQUENT IN PAST 12 MONTHS
- PRESENCE OF WRITE OFF AND / OR WRITE OFF BALANCE
- MONTHS SINCE LAST ELIGIBLE FOR DISCONNECT
- NUMBER OF AGING CATEGORIES > 0
- DELINQUENT BALANCE AT SCORING
- LENGTH OF TIME AS CUSTOMER AND AT CURRENT PREMISE
- MONTHS SINCE LAST PAYMENT
- PRESENCE OF PRIOR OBLIGATION

