Date Filed: October 21, 2026

Witness: Jessica B. Cain and Timothy W. McGrath
Request from: Office of Consumer Counsel

Question:

(HARDSHIP DOCUMENTATION REVIEW) Presently, does Alorica or the Company review hardship income documents submitted by customers to either verify hardship status or move to a different LIDR tier? If both the Company and Alorica review the documents, please estimate the allocated percentage of review during the test year.

Response:

Financial hardship documents are primarily processed by the Company's third-party vendor partner, Alorica. During annual peak[1] periods, the Company also leverages employees to help complete reviews within the Company's goal of two business days. For example, in 2025, of the 59k total financial hardship documents submitted by customers directly to the Company in 2025:

- 64% (38k) were processed by the Company's third-party partner, Alorica.
- 36% (21k) were processed by Company employees.

[1] Peak annual financial hardship documentation periods typically occur at the beginning and end of the "winter protection" collections moratorium.