

1 **Q. Reference: CA-NP-215**

2

3 **Please explain the factors other than the balance and aging of customer accounts**
4 **that are considered in referring customer accounts to a collections agency.**

5

6 A. The balance and aging of customer accounts are the principal factors that are considered
7 in referring an account to a collection agency. Details as to how these factors are applied
8 are provided in the response to Request for Information PUB-NP-017.

9

10 Circumstances such as bankruptcy, a creditor proposal or the death of a customer result in
11 a customer account not being referred to a collection agency. These accounts are dealt
12 with in accordance with the prescribed legal requirements.