090000-07

# **Exhibit B**

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# Revised Pages 52, 76 – 78

(FPSC Review of Customer Property Damage Claims)

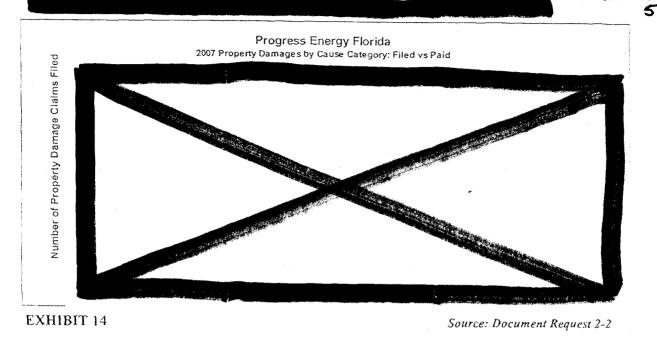
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#### CONFIDENTIAL DRAFT 12/18/2008

Exhibit 14 shows the ten most frequent causes, from highest to lowest, for customer property damage claims filed against PEF in 2007. Of PEF's current cause codes, these top ten causes accounted for 90 percent of the total claims filed in 2007. As shown, the greatest number 3 of customer property damage claims filed were the result of



4.3 Claims Handling

#### How does a customer file a property damage claim with PEF?

According to the company, PEF customers may file a property damage claim by telephone, mail, or the Internet. Most customer property damage claims begin with a telephone call from the customer. Customers are generally familiar with contacting the company through the Customer Care Call Center or Business Office for any service-related problem.

Customer property damage claims may also be received from PEF's Consumer Affairs department, by e-mail to the claims team, or by a property damage referral from another internal department identifying a potential customer claim situation requiring investigation. Upon occasion, claims are also received by the company through an attorney or agent. Generally, those claims will be negotiated by legal representation or litigated in the court system.

If the property damage claim call comes through the Call Center to a customer service agent, basic claim details are entered into the Customer Service System (CSS) and a property damage claim is constructed. CSS then generates a claim in STARS, where an investigator is assigned the claim.

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52

## Appendix A

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#### Survey of 2008 Claims Payment Policies

**structions:** For each listed damage cause, indicate whether or not a claim would be paid. Also provide any information in company comments that would be considered during the claim investigation to determine if the claim will be paid.

	Damage Cause	Claim Paid? Yes No	Company Explanation
1	Acts of God or Nature (lightning, wind, flood)		
2	Normal operation of electrical system (e.g. feeder relay)		
3	Utility "normal" equipment failure:		
	Transformer failure		
	Lightning arresters		
	Regulator		
	Hot leg		
	Wire down		
	Open neutral		
	Transponder		
4	Service cut in error		
5	Delayed reconnection of service		

## Appendix A

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	Damage Cause	Claim Paid? (es No	Company Explanation
6.	Failure of utility to maintain equipment:		
	Transformer failure		
	Lightning arresters		
	Hot leg		
	Wire down		
	Open neutral		
	Transponder		
	Deteriorated/rotten pole		
7	Malfunctioning service connection:		
	Due to improper hook-up by utility		
	Due to normal wear and tear		
	Due to failure of utility-owned equipment		
	Due to failure of customer owned equipment		
8	Dig-ins to customer's other utilities		

# Appendix A

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	Damage Cause	Claim Paid? Yes No
9	Utility's contractor's error or damage	
10	Customer or customer's contractor error or damage	
11	Inadequate ground at customer premises:	
	On customer's side of meter	
	On utility's side of meter	
12	Failed surge protector leased or sold by utility to customer	
13	Three phase customer's power surge	
	Residential	
	Commercial/industrial	
14	Insufficient generation:	
	Due to unforeseen operating event on reporting utility's system	
	Due to lack of sufficient generating capacity on reporting utility's system	
	Due to unforeseen operating event on other than the reporting utility's system	
	Due to lack of sufficient generating capacity on other than the reporting utility's system	
15	Verifiable consequential and incidental damages resulting from any claim that is otherwise paid (e.g. food, motel, wage and other non-speculative damages)	

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