BEFORE THE PUBLIC UTILITIES COMMISSION OF OHIO

In the Matter of the Commission's Review :

of the Minimum Gas Service Standards in

Case No. 19-1429-GA-ORD

Chapter 4901:1-13 of the Ohio

Administrative Code.

INITIAL COMMENTS OF DIRECT ENERGY SERVICES, LLC AND DIRECT ENERGY BUSINESS, LLC

I. INTRODUCTION

Direct Energy Services, LLC and Direct Energy Business, LLC (collectively "Direct Energy") appreciate the opportunity to submit comments in response to Staff's proposed amendments to Ohio Adm.Code Chapter 4901:1-13. Direct Energy submits these initial comments in accordance with the schedule established in the Entry issued on December 18, 2019.

Direct Energy recommends that the Commission amend the existing provisions that set forth steps to be taken by a natural gas company in the event of a material default by a certified retail natural gas supplier ("CRNGS") or address them in its review of regulations in Chapter 4901:1-27. To avoid creating unintentional barriers to customer switching and treating the standard offer products in a preferred manner, Direct Energy also recommends that the Commission reject: (1) the proposed retail natural gas supplier block mechanism proposed by Staff; and (2) the proposed inclusion of the PTC statement on customer bills. The Commission should also reject the proposed language on permitted charges on a natural gas customer bill as the proposed regulation is unnecessary and lacks clarity. Direct Energy encourages the Commission to follow the legislature's mandate to reduce regulatory restrictions by keeping rules that apply to specific industry sectors within those rule sections to avoid confusing cross overs as the Commission reviews Ohio Adm.Code Chapter 4901:1-13.

II. COMMENTS

A. Steps to Be Taken in The Event of a Material Default by a Certified Retail Natural Gas Supplier

Staff proposes to move existing provisions in Ohio Adm.Code 4901:1-27-13(F) to Ohio Adm.Code 4901:1-13-14. The existing provisions are in the rules for CRNGS and governmental aggregators and are properly set there to ensure all requirements of certification and consequences are in the section applicable to those entities. While Direct Energy believes review of the existing provisions would be better handled in the Chapter 4901:1-27 rulemaking, Direct Energy proposes changes to the rule, as described below.

Currently, 4901:1-27-13(F) sets forth what happens to a retail natural gas supplier or governmental aggregator's business and ability to conduct business behind a utility in the event of default. The existing provisions provide that on or after the date a default notice has been served by a natural gas company on a CRNGS or governmental aggregator, the natural gas company may file with the Commission a request for authorization to terminate or suspend the CRNGS or governmental aggregator from participation in the natural gas company's supplier program. The next step depends on whether the material default is due to underdelivery or nondelivery or other reasons, as set forth below:

Material Default Due to Underdelivery or Nondelivery: if the Commission or an
 Attorney Examiner does not act within 5 business days after receipt of the request,
 the natural gas company's request to terminate or suspend participation in the
 supplier program is deemed authorized on the 6th business day.

Ohio Adm.Code 4901:1-27-13(F).

² Ohio Adm.Code 4901:1-27-13(F)(1)-(2).

• Material Default Due to Other Reasons: if the Commission or an Attorney

Examiner does not issue an entry to suspend or reject the action proposed by the

natural gas company within 10 business days after receipt of the request, the

natural gas company's request to terminate or suspend participation in its supplier

program is authorized on the 11th business day.

Direct Energy asserts that a default action that leads to a CRNGS or governmental aggregator being terminated or suspended from participation in a supplier program does not provide full due process and returning the CRNGS's customers to the utility is inconsistent with the goals of developing a competitive retail market. The procedures also do not take into consideration whether harm has occurred to the system or the various factors outside a CRNGS or governmental aggregator's control. For example, underdelivery and nondelivery may result directly from upstream pipeline actions but not result in a system impact and despite being resolved could still allow a utility to file at the Commission to remove a CRNGS or governmental aggregator from its supplier program.

The existing provisions ignore the Commission-approved tariff provisions already in place to protect natural gas companies and their distribution systems. Natural gas companies are prepared to balance loads and do so on a regular basis. They identify in their tariffs monetary penalties for CRNGSs and governmental aggregators that underdeliver or fail to deliver required quantities. Additional penalties such as those set forth in Ohio Adm.Code 4901:1-27-13(F) are not necessary to protect a natural gas company or its distribution system.

The most disconcerting aspect of these existing provisions is that if the Commission takes no action (for whatever reason) the natural gas company's request to suspend or terminate a company's participation in its supplier program is <u>automatically granted</u>. The process deprives

CRNGSs and governmental aggregators due process protections and should be modified. The Commission should add basic due process protections and procedural safeguards. Procedural safeguards would include: (1) providing CRNGSs and governmental aggregators an opportunity to respond to a filing made by a natural gas company seeking to terminate or suspend the CRNGS or governmental aggregator from participating in the supplier program; and (2) requiring a Commission order to suspend or terminate participation – not allowing for automatic suspension or termination through inaction.

The business impact of suspension or termination from participation in a natural gas company's supplier program can be significant. A default action could result in a CRNGS or governmental aggregator going out of business or reducing/eliminating its Ohio workforce. Such a result would not be beneficial for the competitive market or for Ohio's economy. In addition, returning a CRNGS's retail customers to the natural gas utility through this process is antithetical to developing a functional competitive market because: (1) customers are being sent back to the utility despite no interruption or default to their chosen CRNGS contract; and (2) the customer bill would be subject to a completely different gas price and product through a process that implies the competitor has done something wrong without affording the competitor any due process opportunity to challenge the return.

For the reasons set forth above, Direct Energy encourages the Commission to not move the existing provisions in Ohio Adm.Code 4901:1-27-13(F) to Ohio Adm.Code 4901:1-13-14. In addition, Direct Energy urges the Commission to amend the provisions in Ohio Adm.Code 4901:1-27-13(F) if it chooses to embed the provisions in this rule section or when the Commission conducts its review of those regulations.

B. Retail Natural Gas Supplier Block Mechanism

Staff proposes that Ohio Adm.Code 4901:1-13-12 be amended to permit a customer to request that a retail natural gas supplier block be placed on the customer's account. In other words, once a CRNGS block is on a customer's account, the account is "locked," and that customer cannot enroll with a CRNGS unless they take an additional step prior to the supplier sending an enrollment to contact the utility to have their account "unlocked." The proposed block procedure is overbroad and will discourage customer shopping to adversely impact the competitive retail market and CRNGSs.³ Adding more steps to the customer enrollment, as the proposed block procedure would do, expands an already complex and unwieldy process for consumers effectively discouraging them from shopping. More specifically, at the time a customer decides to enroll with a competitive supplier, the competitive supplier will have to determine whether there is a block on the customer's account. Presumably, a CRNGS would have to complete the enrollment process with the customer and the enrollment would later be rejected once the utility informs the supplier of the block. This would frustrate the customer who consented to enroll with a CRNGS but is not able to receive service from the CRNGS without completing additional steps. The likely result is a customer simply not switching due to annoyance or a CRNGS being forced to hold out a product for longer than market conditions would bear during the time it takes to contact the customer, send a notice per Ohio Adm. Code 4901:1-29-06(G), and for the customer to resolve the block.

To remove the block, the customer will be required to contact the utility. Requiring the customer to contact the utility reinforces the notion that the utility is providing superior service, presents the idea that the competitive market choices are something to be feared and blocked and

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Ohio Rev. Code Ann. § 107.52.

promotes the default service product as the preferred product rather than the supply of last resort. If the customer persists, then he/she has to call the supplier back in order to complete the enrollment process. In addition to the hoops customers are being required to jump through, the block procedure could also impact a supplier's ability to timely switch a customer. Requiring a customer who has elected to switch to a supplier to undertake two more phone calls to effectuate that switch and to suffer through an unnecessary delay of the switch is unreasonable and unnecessary. It is very likely that customers placing blocks on their accounts will not understand the purpose of the block or what it will mean for them if they elect to shop in the future. Mechanisms that frustrate the ability to shop such as this must be avoided particularly in light of all the advantages that the monopoly provider enjoys as the historical provider and the default service provider.

The proposed procedure would provide a competitive advantage to default service over all the competitive suppliers products by creating the misimpression that the default service product is superior to competitive suppliers and would presumably recover costs from all utility customers to implement a process which would create a regulated product receiving an advantage over competitive products. The proposed procedure directly conflicts with Ohio's state policy to "promote effective competition in the provision of natural gas services and goods by avoiding subsidies flowing to or from regulated natural gas services and goods."

The proposed block mechanism would also provide a competitive advantage to opt-out aggregators. Eligibility requirements for enrollment in an opt-out aggregation and an opt-out list are set by Ohio Rev. Code § 4929.26. A customer who sets a block with the utility has not "opted out" and would still be eligible for an opt-out aggregation enrollment without the need to

Ohio Revised Code Section 4929.02(A)(8).

remove a block. This process would advantage an optout aggregation provider over CRNGSs by requiring additional steps for non-aggregation enrollments. The process would provide preferential treatment to opt-out aggregators (in addition to the advantages that are set by statute). The block mechanism could create confusion, as a customer may believe a block prevents them from any enrollment, including an opt-out aggregation.

Staff's proposed block procedure is not a necessary or reasonable restriction on the competitive market. Customers today can block an enrollment by simply not providing their utility account number, declining to answer any of the various questions asked by a representative of a supplier, and rescinding their enrollment. In addition, there are procedures in place if a customer claims they did not authorize enrollment with a CRNGS. A customer may file a complaint with the Commission claiming an unauthorized enrollment. In evaluating complaints of that nature, a CRNGSs' failure to provide adequate documentation evidencing an authorized enrollment has specific repercussions.

If the Commission believes that provision of a customer's utility account number and existing and lengthy consents do not adequately protect consumers in the enrollment process, then it should evaluate other procedures. For example, if the use of a utility account number for enrollment with a CRNGS paves the way for bad actors to slam customers, the Commission should require enrollments from a functionality whereby a customer would provide information only known to them. Rather than require utilities to program barriers to the market, the Commission should allow a customer the protection of using information not commonly found on a bill for the purpose of enrollment. The advancement of enrollment procedures is in line with Ohio's state policy to "recognize the continuing emergence of competitive natural gas

markets through the development and implementation of flexible regulatory treatment."⁵ If the Commission believes utilization of account numbers is not a customer protection then the Commission should promote the use of existing technologies and customer identity tools to change the enrollment requirements to rely on information not on customer bills (as opposed to adding more steps to the enrollment process).

No evidence or reasoning for why a block should be implemented has been presented. It is a barrier to competitive products without a discussion of alternatives to whatever the perceived problem is. Direct Energy assumes that Staff views the current enrollment processes and utilization of the utility account number as not providing ample consumer protections and that it is necessary to require a step where information known only to the customer and not listed on a bill is necessary. To that end, the better approach would be to not use the utility account number as the required enrollment 'key' and replace it with some information known only to customers and shared with the utility. This approach has been used by many other utilities through what is referred to as enroll from the wallet.

In sum, Direct Energy does not support the proposed block mechanism. Rather, if the Commission determines customers should have an additional key to unlock an enrollment then implementing an enroll from wallet option rather than the proposed block mechanism (which would be a barrier to competition) should be implemented to conform with state policy and minimize the likely damage to the competitive retail market.

Ohio Revised Code Section 4929.02(A)(6).

C. Default Service Price to Compare Statement on Bills

Staff proposes the inclusion of a price to compare ("PTC") statement on customer bills.⁶ Staff proposes specific language set forth below that would be included to assist the customer in understanding the PTC:

In order for you to save money by selecting a competitive retail natural gas provider, your price to compare, which is the standard choice offer (SCO) rate or the gas cost recovery (GCR) rate, is (dollar amount per Mcf) for this billing month. The SCO rate or GCR rate is approved by the public utilities commission.⁷

Direct Energy recognizes that the purpose of Staff's recommendation is to provide customers with information when shopping. However, the proposed language here includes information that could lead consumers to conclude that: (1) The utility's default service product would be the price the customer would receive in a future month; (2) price comparisons of a monthly variable product in many cases tied to NYMEX close are 1:1 to the fixed or flat bill, etc. the customer is looking at; and, (3) the utility's default service is somehow stable, superior or protected because it is "approved" by the Commission.

Default service is intended to be a backstop to the competitive market, i.e. supply service that is always available to consumers if they elect not to shop or if their supplier otherwise does not provide service. In Ohio, default service is a monthly variable price. With the exception of Duke Energy Ohio, the price varies with the NYMEX close each month. A customer who sees a gas PTC will likely not receive that price the following month should they choose to stay on or return to default service. Staff's statement that the PTC is "approved" by the Commission, if used by a CRNGS to describe a product, would be considered misleading due to the lack of information on variability and a formula. The designation of the default service rate as the "price

Staff Proposed Amendments to Ohio Adm.Code 4901:1-13-11.

Staff Proposed Amendments to Ohio Adm.Code 4901:1-13-11(B)(13).

to compare" inappropriately encourages customers to use the default service rate as the benchmark by which to assess the products offered by CRNGSs. Including the PTC on customer bills gives an unfair and misleading advantage to the default service over all the other suppliers because customers are constantly promoted a price that is no longer available.

In addition, the first sentence of the proposed PTC statement focuses on "saving money." Most competitive products are fixed in some form while the default service product is not and default service pricing cannot be predicted. A customer on a fixed or flat price with a supplier who may look at a single month low "PTC" when their overall savings to default service comparison is positive may decide to leave a contract based on a single month misleading statement of PTC on their bill. Competitive suppliers can offer a great variety of products and services tailored to meet the individual needs of consumers. For some consumers that may mean a product that costs less than the utility product. However, other consumers may elect to shop for a variety of reasons unconnected to price such as flat bill products, which charge the same amount each month regardless of usage. Educating consumers to focus only on what is essentially a prior months now expired pricing is a disservice to the competitive market and not one that should be endorsed by the Commission through the proposed PTC statement on customer bills.

In addition, the proposed PTC statement primes customers to prefer the default service product. By detailing that "[t]he SCO rate or GCR rate is approved by the public utilities commission," the statement inappropriately leads customers to assume the rate is capped or price protected (of which it is neither). It also implicitly places the imprimatur of the Commission on the default service product in a way that the Commission would not do for any competitive supplier. In other words, a consumer could look at the language and say, "Oh this must be the

best price because it is approved by the public utilities commission." Such a conclusion ignores the benefits of pricing established in the competitive market which is exactly the pricing that a competitive market is intended to provide consumers. For these reasons, Direct Energy opposes the inclusion of language on customer bills, which appears to act as a direct Commission endorsement of a product because it would hamper competition and mislead consumers.

In a competitive market, continued comparison to a regulatory based provider of last resort rate sends the wrong signals and fails to account for the customer's unique preferences. The proposed PTC statement does not promote "diversity of natural gas supplies and suppliers" or the "availability of...comparable natural gas services and goods." By focusing solely on the PTC (a monthly variable price), the Commission disincentives customers from having accurate information to make an informed decision and evaluating the diverse products offered by CRNGSs. The proposed PTC statement misleads and would have the customer constantly comparing their existing price to a price they will not receive given the lag in switching and the fact that the price is tied to NYMEX monthly close.

To avoid providing an unfair advantage to the utility and to ensure that customers are fully informed, the Commission should decline to include the proposed PTC statement in its regulations as it has in the past. While Direct Energy opposes the inclusion of the proposed PTC statement, Direct Energy fully supports a separate Staff proposal that would require a statement on customer bills that refers the customer to the Commission's energy choice website to view the price-to-compare and CRNGS rate offers. Staff's proposal to direct customers to the Commission's energy choice website aligns with Ohio's policies to promote availability of

8 Ohio Rev. Code Ann. § 4929.02(A)(3).

⁹ Ohio Rev. Code Ann. § 4929.02(A)(2).

Staff Proposed Amendments to Ohio Adm.Code 4901:1-13-11(B)(28).

services and encourage market access. Those policies are set forth in Ohio Revised Code Section 4929.02(A) and provide as follows:

- Section (A)(2) states that it is the policy of Ohio to "[p]romote the availability of unbundled and comparable natural gas services and goods that provide wholesale and retail consumers with the supplier, price, terms, conditions, and quality options they elect to meet their respective needs.";
- Section (A)(3) states that it is the policy of Ohio to "[p]romote diversity of natural gas supplies and suppliers, by giving consumers effective choices over the selection of those supplies and suppliers.";
- Section (A)(4) states that it is the policy of Ohio to "[e]ncourage innovation and market access for cost-effective supply- and demand-side natural gas services and goods"; and
- Section (A)(6) states that it is the policy of Ohio to "[r]ecognize the continuing emergence of competitive natural gas markets through the development and implementation of flexible regulatory treatment."

Directing customers to the Commission's energy choice website for information on other rate offers available would appropriately encourage competition and fully inform customers.

The Commission's energy choice website currently provides Apples to Apples Comparison

Charts that empower customers to compare the diverse products available in the market. The Apples to Apples Comparison Charts disclose a variety of information beyond the monthly rate, including the product type, term length, introductory rates, promotional offers, etc. The energy choice website also discloses each utility's default service price and includes a statement that it varies each month along with historical charts for comparison.

For the reasons set forth above, Direct Energy supports the inclusion of a reference to the Commission's energy choice website on customer bills but objects to the inclusion of the PTC statement. To highlight the PTC on a customer's bill (and tout it as approved by the

Energy Choice Ohio, https://energychoice.ohio.gov/Default.aspx {L0850637.3}

Commission) would only serve to treat default service as a preferred product and mislead customers leaving a customer without a full understanding of the PTC and how it compares to other products available.

D. Permitted Charges on Natural Gas Residential Customer Bills

Staff proposes that the following provision be incorporated into the minimum gas service standards in the Ohio Administrative Code:

"Natural gas residential bills are to contain only charges that are either a natural gas or competitive retail natural gas commodity charge or an approved tariffed distribution charge or service." ¹²

Direct Energy submits that the proposed provision is not necessary, as the Commission does not regulate CRNGS rates. To keep in line with the legislature's directive to reduce unnecessary regulations, the Commission should decline to adopt Staff's proposed language.

If, however, the Commission elects to consider this proposal, then Direct Energy submits that it should be revised so that suppliers are permitted to include all their charges on the natural gas residential bill. There is no specific reason why the competitive supplier's charges should be limited to the commodity charge when a consumer has chosen a product that includes more than the commodity. The rule contains no explanation of what is considered non-commodity and appears to give Staff and the utility full discretion to audit and in their own opinion determine what price a supplier should charge. Staff or the utility could require elimination of costs to serve such as employee and revenue requirements simply because the vague rule of non-commodity has been adopted.

To the extent the intent of the proposal is to disallow separate line items for services unrelated to a CRNGS product offering or tariffed product, Direct Energy recommends that the

Staff Proposed Ohio Adm.Code 4901:1-13-11(K).

language be revised to make that more clear. It is important to remember, though, that there are a variety of way for suppliers to design their products and services and such diversity should be encouraged because it will expand the offerings available to consumers and is line with state policy to promote "diversity of natural gas supplies and suppliers" and the "availability of...comparable natural gas services and goods." Direct Energy offers that the evaluation of what charges may be placed on a bill may be better addressed in utility proceedings on a case-by-case basis.

E. The Amendments to Ohio Adm.Code Chapter 4901:1-13 Should Follow the Legislature's Directive to Reduce Regulatory Restrictions

Staff's proposed amendments to Ohio Adm.Code Chapter 4901:1-13 do not comply with the legislature's mandate to reduce regulatory restrictions. The Ohio legislature recently passed House Bill 166l that mandates reductions in the overall number of state regulations. Effective October 17, 2019, the law provides that a state agency "may not adopt a new regulatory restriction unless it simultaneously removes two or more other existing regulatory restrictions." Ohio Rev. Code Ann. § 121.95(F). The intent of the General Assembly was to reform Ohio's regulatory environment by reducing overly burdensome or unnecessary regulation on Ohio businesses.

Direct is concerned that the proposed inclusion of certain existing rules rather than maintaining references to rules in other chapters may be an attempt to avoid the spirit of the new mandate. Direct Energy encourages the Commission to keep rules that apply to specific industry sectors within those rule sections to avoid confusion. As described below, the

¹³ Ohio Rev. Code Ann. § 4929.02(A)(3).

¹⁴ Ohio Rev. Code Ann. § 4929.02(A)(2).

A state agency is specifically defined to include the Public Utilities Commission of Ohio. Ohio Rev. Code Ann. § 121.95(A).

Commission could address some of the rules proposed for inclusion in Chapter 4901:1-13 in its review of regulations in chapters applicable to other industry sectors. ¹⁶

Staff proposes that existing provisions in Ohio Adm.Code 4901:1-27-13(F) that set forth steps to be taken by a natural gas company in the event of a material default by a CRNGS be moved to Ohio Adm.Code 4901:1-13-14(J). Staff's proposal would delete the current reference to Ohio Adm.Code 4901:1-27-13(F) in Ohio Adm.Code 4901:1-13-14(J). Direct Energy's concern is that this approach paves the way to, in the future, remove the rule from Ohio Adm.Code 4901:1-27-13(F) in exchange for a new rule applicable to CRNGSs. Direct Energy submits that elimination of a duplicate provision or reference to a regulation should not count as a reduction in regulatory restrictions. Such an approach would not meet the spirit of Ohio Rev. Code Ann. § 121.95(F) to reduce regulations imposed on an industry.

Similarly, Staff proposes to delete references to, and add the provisions on the use of customer information by a natural gas company currently in Ohio Adm.Code 4901:1-29-09(C) to Ohio Adm.Code 4901:1-13-12. The Commission's Entry¹⁷ indicates that Staff intends to later delete the provisions in Ohio Adm.Code 4901:1-29-09(C). The concern here is that this approach lays the foundation for Staff to technically reduce supplier rules (or references to rules) without eliminating any regulatory restrictions. Direct Energy does not oppose the proposed addition of the language currently in Ohio Adm.Code 4901:1-29-09(C) to Ohio Adm.Code 4901:1-13-12; however, the provisions are requirements imposed on a natural gas company. As such, it would not be appropriate to consider the deletion of references to those provisions as a reduction in requirements imposed on CRNGSs. Direct Energy suggests that the references to

PUCO Case No. 17-1847-GA-ORD (In the Matter of the Commission's Review of Chapter 4901:1-29 of the Ohio Administrative Code).

Entry entered December 18, 2019 in PUCO Case No. 19-1429-GA-ORD.

Ohio Adm.Code 4901:1-29-09 remain in Chapter 4901:1-13 and that the rules be addressed in the Commission's review of Chapter 4901:1-29. 18

Direct Energy encourages the Commission to not adopt the proposed block mechanism as it does not follow the intent of the General Assembly to reform Ohio's regulatory environment to reduce burdensome and unnecessary regulation. As House Bill 1661 mandates reductions in the overall number of state regulations, the Commission should follow the legislature's directive. ¹⁹ Pursuant to the legislature's directive, the Commission should not entertain overly burdensome and unnecessary regulations such as the proposed block procedure, particularly when such proposals do not advance the goal of developing a functioning competitive market but rather threaten to derail such outcome.

Staff proposes the addition of numerous regulatory restrictions (such as the retail natural gas supplier block mechanism) which place restrictions on CRNGS businesses but does not propose the required deletion of two regulatory restrictions for each addition. Staff's approach is contrary to the intent of the legislature as Staff's proposal does not reduce regulatory restrictions on the impacted businesses. If adopted, Staff's proposal would add to regulatory burdens placed on CRNGS businesses in the state. Consequently, Staff's proposals should not be adopted unless additional regulatory restrictions are simultaneously eliminated, in accordance with Ohio Rev. Code Ann. § 121.95(F).

III. CONCLUSION

Direct Energy respectfully requests that its comments and suggested edits for the CRNGS rules in Ohio Adm.Code Chapter 4901:1-13 be adopted by the Commission. Among the various

See PUCO Case No. 17-1847-GA-ORD.

Ohio Rev. Code Ann. § 121.95(F).

comments set forth above, Direct Energy strongly urges the Commission to accept the following recommendations to: (1) not move the existing provisions in Ohio Adm.Code 4901:1-27-13(F) to Ohio Adm.Code 4901:1-13-14 or, in the alternative, amend the provisions to ensure due process in the event a natural gas company takes action to terminate or suspend a CRNGS from its supplier program; (2) reject the proposed retail natural gas supplier block mechanism; (3) include a reference to the Commission's energy choice website on customer bills; (4) reject the proposed inclusion of the PTC statement on customer bills; (5) not adopt the proposed language on permitted charges on a natural gas customer bill; and (6) follow the legislature's mandate to reduce regulatory restrictions.

Respectfully submitted,

/s/ Scott R. Dismukes

Scott Dismukes, Esquire
(OH Registration No. 0071769)
Eckert Seamans Cherin & Mellott, LLC
U.S. Steel Tower
600 Grant Street, 44th Floor
Pittsburgh, PA 15219
Tel. 412.566.1998
sdismukes@eckertseamans.com

Daniel Clearfield, Esquire
Sarah Stoner, Esquire
Eckert Seamans Cherin & Mellott, LLC
213 Market Street, 8th Floor
Harrisburg, PA 17101
Tel. 717.237.6000
dclearfield@eckertseamans.com
sstoner@eckertseamans.com

Counsel for Direct Energy Services, LLC and Direct Energy Business, LLC

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Summary: Comments Direct Energy Comments on PUCO Gas Rulemaking Proceeding electronically filed by Mr. Scott R. Dismukes on behalf of Eckert Seamans Cherin & Mellott, LLC and Clearfield, Daniel Mr. and Stoner, Sarah Ms.