

# Point. Click. Switch.

By Maayan Jaffe  
Photo by David Stuck

## How much do you pay for energy?

“The mystery is how you can make a few clicks and save money,” said Andrew Finkelstein, vice president of business development for Residential Title & Escrow Company and its affiliated Commercial Settlement Services, LLC in Owings Mills.

Finkelstein said he has saved more than \$1,000 in just under three years — all in energy savings.

How did he do it? Point. Click. Switch.

That’s important information for people who are still using Baltimore Gas & Electric; as of June 1, the company’s cost per kilowatt hour of electricity took a spike and by the end of the month, users are going to be seeing that on their electricity bills.

PointClickSwitch.com started three

shop Maryland energy suppliers, choose a new product, fill out a web form and make the switch online. The company screens energy suppliers and features them on their website, favoring those with good customer services and prices. This is much more robust than what BGE or the Maryland Public Service Commission currently offers consumers on their websites; BGE offers links to all licensed energy suppliers, and PSC offers price listings of those suppliers.

Schwartzberg, who lives in Hunt Valley with his wife and 4-year-old son, said the business as of late has really taken off. Currently, PointClickSwitch has 2,500 customers and is confident more are on the way.

If not, they should be.

**“The mystery is how you can make a few clicks and save money.”**

— *PointClickSwitch customer Andrew Finkelstein*

years ago, the brainchild of three young local real estate businessmen, Jason Schwartzberg, Paul Clary and Phil Croskey. A few months ago, Schwartzberg, who was a member of The Associated: Jewish Community Federation of Baltimore’s Young Leadership Council and volunteers at Comprehensive Housing Assistance, Inc.’s annual volunteer days, left the real estate industry to work with the website full time.

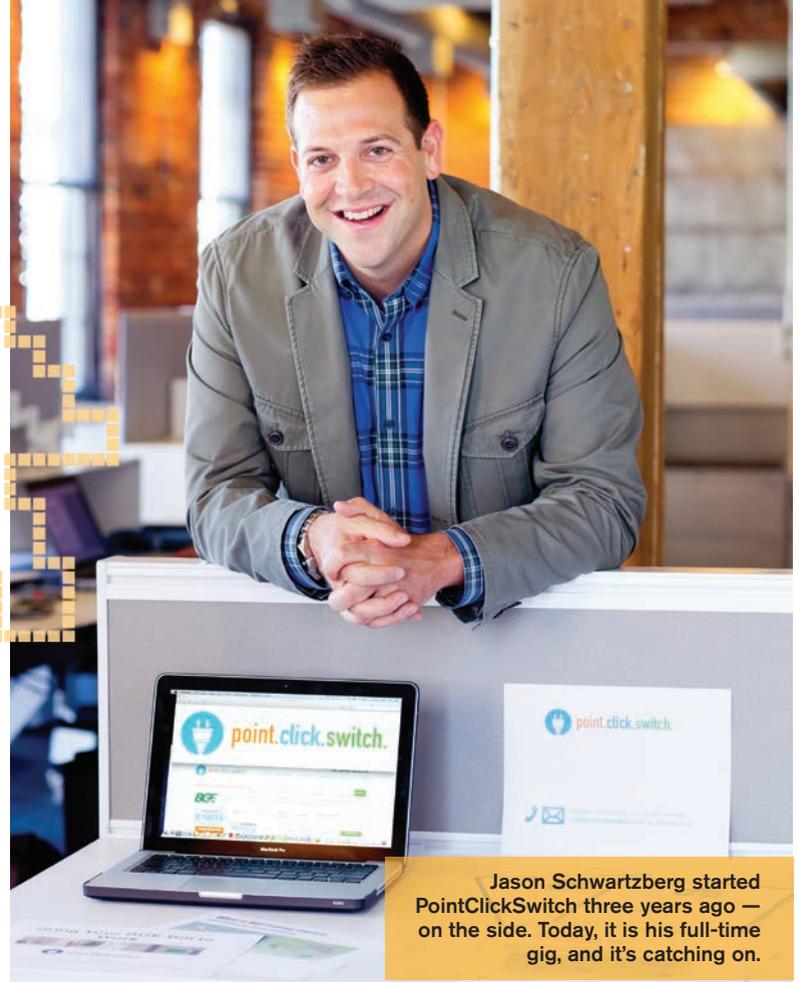
Here’s how it works: PointClickSwitch allows users to comparison

A visit to PointClickSwitch.com on a recent Monday found BGE’s rate at \$.10474 a kilowatt hour, with prices from other companies as low as \$.0829. Some suppliers had options to lock in rates for as many as 24 months.

“People think 10 cents versus eight cents is not a lot,” said Finkelstein. “But when your bill comes at the end of the month, the difference could be 20 percent.”

Some background.

In 1999, Maryland’s energy market



Jason Schwartzberg started PointClickSwitch three years ago — on the side. Today, it is his full-time gig, and it’s catching on.

was deregulated, which allowed consumers and businesses to choose their energy supplier, but not their distributor. By law, utilities that distribute electricity to homes are required to offer a baseline level of services and pricing to consumers and can act as both supplier and distributor of the energy.

In Baltimore, most consumers still pay for the supply and distribution of their energy from BGE, but that is slowly changing. Laurie Duhan, manager of energy services for BGE, said 325,000 (or 29 percent) of residential customers purchase electricity from a company other than BGE.

“This is not a new start-up we are worried about,” she said.

Duhan explained that BGE does not lose out when consumers opt for a different energy supplier. She said one’s BGE bill is divided into three major areas: customer charge, delivery charge and supply charge.

“It is the customer charge and the delivery that allows the utility [company] to recover its costs, maintain the call center, take care of pipes and wires, have employees to be there to

handle the customers and earn a fair return,” she said, noting that BGE “likes having our customers have a choice. ... We encourage people to shop and come up with a decision.”

In fact, BGE ensures that if a residence chooses a variant supplier, the bill will still be unified. The utility company works behind the scenes with suppliers to track and then bill the consumer — at no extra charge.

PointClickSwitch makes its money by charging the energy suppliers, who wish to make their rates available on the site, either an upfront marketing fee or a small percentage of the customer’s monthly bill.

“Some people clip coupons,” said Finkelstein, “but that takes a lot of time and energy. ... I can’t think of any other few minutes that create that much value.”

Said Schwartzberg: “For anyone who pays a BGE bill, this is an opportunity.”

To learn more, call 888-826-1316 or visit [pointclickswitch.com](http://pointclickswitch.com). J

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