29 February 2024

Electricity Authority
PO Box 10041
Wellington
By email: retaildata@ea.govt.nz

SUBMISSION ON IMPROVING RETAIL MARKET MONITORING

1. Introduction

Thank you for the opportunity to make a submission on the 'Improving Retail Market Monitoring' consultation paper. This submission is from Consumer NZ, an independent, non-profit organisation dedicated to championing and empowering consumers in Aotearoa. Consumer NZ has a reputation for being fair, impartial and providing comprehensive consumer information and advice.

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2. Comments on the Consultation

Consumer NZ strongly supports the proposal to improve retail data monitoring. We think increased data collection is critical for the Electricity Authority (the Authority) to effectively monitor the retail market.

Increased mandatory data collection is required if the Authority is to be effective in meeting its new statutory obligations to protect the interests of

consumers[1]. In particular, the data will be required to monitor retailer compliance with the Consumer Care Guidelines[2]. Increased data collection could also serve to meet key recommendations of the Electricity Price Review[3] and Energy Hardship Expert Panel[4].

Consumer NZ believes the proposal would have significant additional benefits such as enhancing retail competition by potentially making it much easier for households to compare the multitude of offers available to them.

Consumer NZ has been advocating for increased data provision for many years. We believe that data is the 'secret sauce' required to realise the full benefits of retail competition, long promised, but long denied to consumers.

There are several indicators that retail electricity competition is not delivering to its full potential for far too many consumers. For many years Consumer NZ has sought to raise awareness that outcomes for consumers we observe in the electricity retail market are inconsistent with those we would expect from a thriving competitive market.

- Firstly, the incumbent gentailers retain a high market share, despite having higher prices and lower customer satisfaction scores. The market share of the top four gentailers is currently 83.6%[5]. This has barely changed from ten years ago when the market share of the top four gentailers was 83.2%[6].

- Secondly, despite households being concerned about their electricity costs[7], and significant savings being available[8], switching rates remain stubbornly low with only around 6% of households changing provider in the last 12 months[9].

[1] The statutory objectives set out in section 15 of the Electricity Industry Act 2010. The additional objective to protect the interests of domestic and small business consumers came into force on 31 December 2022.
[2] Consumer Care Guidelines are expected to become mandatory by 1 January 2025.
[3] Recommendation C3 of the Electricity Price Review Final Report, 21 May 2019.
[4] Recommendations D16 and D17 of Te Kore, Te Pō, Te Ao Mārama, Energy Hardship: The challenges and a way forward, Energy Hardship Expert Panel Report to the Minister, July 2023.
[5] EMI market share data.
[6] Ibid at 5.
[7] In the 2023 Consumer NZ Energy survey (May 2023) 62% of consumers said they were concerned about their electricity costs and 19% of households reported they had experienced financial difficulty paying their monthly power bill in the last 12 months.
[8] The average savings on Powerswitch by changing retailer over the 12-months was $388 per annum.
[9] EMI data for trader switches. This excludes move in switches i.e. people changing because they moved house.

- Lastly, record gentailer profits. In the last financial year gentailers reported $2.7 billion in operating profits, an 18% increase from the previous year. That's around $7.4 million profit every day[10].

Increasing switching rates has the potential to unlock significant benefits for New Zealand households. This is especially important given the current cost-of-living crisis. We estimate that each 1% of additional households that switch to a lower cost provider would produce a collective saving to consumers of over $7 million per annum[11].

A key reason that consumers are not switching in the expected numbers is comparing offers is unnecessarily complex and difficult because key data is not available. Consumer NZ believes the proposal could not only solve this long-standing problem but could also transform energy retailing by enabling automation of comparison services and the provision of bespoke energy savings advice to households.

The current paucity of data is also hiding the true extent of energy hardship issues in New Zealand and hindering development of effective mitigations. Discussion is often unnecessarily side-tracked by disagreements about the validity of the limited datasets that are currently available. The proposal solves this issue.

Our comments in response to the specific consultation questions are attached in Appendix 1.

Thank you for the opportunity to provide comment.

[10] Online article, August 31 2023: https://www.stuff.co.nz/business/132841291/big-four-power-companies-earning-7-million-every-day

[11] 1% x 1.96M (number of residential ICPs on 31 January 24) x $388 (average savings over last 12 months) = $7.6M.

APPENDIX 1

Q1. What are your views on the Authority's description of the current issues with its monitoring of the retail market? Are there any additional issues we have not included?

1. The current lack of data availability is obstructing retail competition.

The benefits for consumers that could arise from full retail competition are not being realised due to the unavailability of data. The proposal provides an opportunity to solve this long-standing problem.

Most New Zealand households are anxious about the size of their power bills. In the latest Consumer NZ Energy survey 62% of consumers said they were concerned about their electricity costs and 19% of households reported they had experienced financial difficulty paying their monthly power bill in the last 12 months[12].

The good news for most consumers is that their power bills can be significantly reduced just by changing provider. The average savings on Powerswitch by changing retailer over the last 12-months was $388 per annum[13].

Yet despite households being concerned about their electricity costs, and despite the significant saving available, only around 6% changed provider in the last 12-months[14]. In fact, most households have not changed retailer for several years. 42% of households have been with their current provider for more than 5 years, 22% for 3-5 years, and 23% for 1-2 years. Around one quarter - close to 500,000 households - have been with their provider for more than 10 years[15].

We estimate that each 1% of additional households that switch to a lower cost provider (that's only around 20,000 households) produces a collective saving to consumers of over $7 million[16]. Increasing switching rates also increases competitive pressure, which helps keep a lid on prices in general.

[12] Ibid at 7.
[13] Ibid at 8.
[14] Ibid at 9.
[15] CAC Consumer Sentiment Survey March 2023.
[16] Ibid at 11.

So, given all the benefits, especially in a cost-of-living crisis, why are so few households currently switching?

The key reason is comparing retail offers has been made unnecessarily complex and difficult due to key data not being made available. Website analysis showed that 32% of Powerswitch users gave up carrying out a comparison because they could not find key information on their bill[17].

Consumer NZ examination of power bills showed that[18]:

- only 40% of electricity bills had a pricing plan named, and of these,
    - 80% had a different pricing plan name to that provided by retailers to Powerswitch.
- only 47% of bills contained historic consumption data.

Analysis of the behaviour from 110,000 Powerswitch user sessions[19] identified that:

- In 61% of sessions users provided no consumption data
- In 42% of sessions users did not identify their current retail plan.

A study by Energy Link[20] found that improving the quality of consumer data is the largest challenge facing comparison services.

> *'The review found a high level of confidence that Powerswitch will produce the correct retailer ranking for a given consumption, metering configuration, location and user preference.*
>
> *However, users are not providing sufficient reliable information for the consumption estimation algorithm to operate effectively.*
>
> *Effectiveness is increasingly under challenge from technological change either directly such as the uptake of EVs and PV Solar generation, or indirectly by the facilitation of novel, smart-meter-enabled tariff structures such as those based on consumption measures over specified time periods.*
>
> *The ability to get consumer data is the highest priority challenge facing Powerswitch.'*

The 2019 Electricity Price Review also recognised the potential for data to be used to help consumers find cheaper power deals[21].

[17] Powerswitch Strategic Review – Energy Link, January 2023.
[18] CNZ billing analysis – November 2022.
[19] Ibid at 17.
[20] Ibid at 17
[21] Ibid at 3.

'Quick, easy access to long-term consumption data is vital if consumers are to make informed choices, rather than guesstimates, about which plan suits their needs. It is also vital if authorised agents (such as Powerswitch and other price comparison tools) are to be able to provide more accurate estimates of how much consumers can save by switching.'

The proposal could mitigate the data problem. If key data points collected by the Authority were made available to providers of comparison services, comparisons would no longer require users to find and enter information (that in many cases is not readily available to them) or be reliant on estimates and assumptions. Detailed comparisons would only require that a user provide their address when using tools like Powerswitch. Further, using Powerswitch as an example, ongoing periodic household comparisons of all new offers coming onto the market could be automated for those registered Powerswitch users who want them.

If it became mandatory for key data to be shared with approved recipients (with the consent of the individual to whom that data relates), we believe the proposal could be a game-changer for retail competition and a catalyst for innovation.

2. **Data provision needs to be mandatory because retailers are hamstrung from making voluntary improvements.**

An alternative solution is that retailers improve data provision voluntarily. Consumer NZ does not believe this is feasible.

For several years, Consumer NZ has raised data issues with retailers. Retailers are cognisant of the issues, and some are sympathetic to the idea of improving data provision. However, retailers are faced with a first mover problem - that is, any individual retailer looking to voluntarily increase data provision would be putting themselves at a competitive disadvantage if other retailers do not follow suit. In effect, they would be acting to make it easier for competing retailers to win their customers, which would be contrary to their commercial interests and duties to their shareholders.

For this reason, we take the view that compulsory rather than voluntary data provision is required to ensure uniform compliance and a level competitive playing field.

3. **The proposal will aid in the expansion of comparison services.**

An issue not identified is the difficulty currently faced in providing households on bundled plans with a more fulsome comparison service.

Bundled plans refer to households that take one or more non-energy services (typically broadband and mobile services) in addition to electricity/gas from the same retailer.

In the latest CNZ survey, 27% of respondents reported their energy services were part of a package or bundle[22].

A current difficulty faced by households on bundled services is determining their overall net cost position relative to other offers, i.e. what is the combined cost of all their services compared to other bundled offers in the market, and/or obtaining each service as a stand-alone service from multiple retailers.

We have recently made changes to Powerswitch to include comparison of broadband bundles and are currently investigating the inclusion of mobile. But again, issues around practically accessing the data required to undertake complex comparison of multiple services currently makes this prohibitively costly and unnecessarily difficult. Under the proposal, the additional data, if made available to us, would make comparisons of bundled offers more straightforward.

4. **The proposal will provide data to help advocates assist consumers facing energy hardship and improve public safety.**

Consumer NZ, along with other consumer advocates, has long expressed concern that data on frequency and duration of disconnections (including pre-pay), and other measures such as the number of households that retailers refuse to supply for not meeting credit criteria, is hampering efforts to assist households facing hardship. The paucity and omission of data (such as the deliberate omission of pre-pay disconnections) has, on occasion, made discussion with the industry fraught, and the analysis of potential solutions unnecessarily difficult.

Data issues were identified as aggravating factor in the recent

[22] Consumer NZ Survey, May 2023, question 10.

Energy Hardship Expert Panel Report. The panel recommended that the Authority require electricity retailers to report on key energy hardship indicators, then publish electricity retailer data relating to the key energy hardship indicators[23].

Due to the unavailability of key energy hardship metrics, several parties have used data provided by the Consumer NZ annual energy survey and our other investigations as an alternative to better understand the problem[24].

We are aware that retailers undertake their own surveys and analysis of disconnection rates. And although retailers have declined to make this data publicly available, we understand their disconnection figures do not align with figures in the Consumer NZ survey data[25]. We believe a key reason for this is their treatment of pre-pay disconnections. Regardless, having a common dataset as the basis for analysis will move the debate on to more productive areas, such as determining effective solutions to alleviate hardship and reduce disconnections.

5. **Tagging ICPs in the registry with Medically Dependent Consumers (MDCs) or vulnerable status will improve safety.**

Amending the proposal to make the inclusion of an MDC or vulnerable tag against an ICP in the registry could increase the safety of households where the loss of electricity could be catastrophic.

Consumer NZ believes removing an essential service from a vulnerable household for their inability to pay their power bill is a disproportionate sanction when compared to the potential harm to that household.

The proposal, if amended, could improve public safety by providing a mechanism for auto-checking the status of an ICP whenever remotely activated disconnections are initiated by Meter Equipment Providers (MEPs) at the request of retailers.

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[23] Recommendations D16 and D17 of Te Kore, Te Pō, Te Ao Mārama, Energy Hardship: The challenges and a way forward. Energy Harship Expert Panel Report to the Minister. July 2023.

[24] The Consumer NZ annual survey is a nationally representative survey that has been undertaken in its current format since 2015, although Consumer NZ has been undertaking an energy survey in some form since 2005. To be nationally representative survey requires a minimum sample size of 2,000.

[25] In our latest survey (May 2023), 2% of households (circa. 38,000 households) reported being disconnected for non-payment in the last 12 months. Additionally, 6% of households said they had to switch to a prepay plan because they experienced trouble paying their electricity bill. Of those on pre-pay plans 50% said they had been auto disconnected at some point.

From discussing the mechanics of disconnection with an MEP, our understanding is that, where smart meters are installed[26], most disconnections are activated remotely, and the disconnection process is now largely automated. The retailer's system notifies the MEP's system to disconnect the ICP. The MEP's system then automatically undertakes a check with the registry to prevent cutting off the wrong ICP before disconnection occurs. In effect most disconnections are now undertaken by 'two black boxes talking to each other'. The increasing automation of disconnection has increased the danger inherent in the removal of an essential service, as it removes the opportunity for a final human visual check of the health and safety implications for household members immediately prior to final disconnection. With remote disconnections rather than site visits now the norm, further safeguards need to be implemented.

Having the data in the registry will allow further safeguards in the automated remote disconnection process. Where an ICP is tagged as medically dependent or vulnerable, remotely initiated systems could be set to not auto-disconnect before proper welfare checks and intervention can occur.

This would work for remote disconnections for both pre and post pay households as both the processes followed, and the physical mechanics and systems used are identical[27].

Q2. The Authority is proposing that retail market monitoring should be through one consolidated, mandatory request, collected on a consistent basis, that is proactively published, cost-effective, and fills identified information gaps. What are your thoughts on this proposal?

For the reasons outlined in Question 1, Consumer NZ strongly supports the establishment of a process of regular ongoing and mandatory data provision. Having one agency undertaking information collection bridges the information gaps currently trying to be filled in an ad-hoc manner by multiple parties with different objectives.

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[26] According to EMI data around 92% of residential ICPs now have a smart meter installed. https://www.emi.ea.govt.nz/Retail/Reports/AWNGPD?DateTo=20240131&Entity=MEP&MarketSegment=Res&Show=Share&_si=_dr_DateTo|20240131,_dr_Entity|Trader,_dr_MarketSegment|Res,v|4

[27] CNZ understanding is that the introduction of smart meters means that specialist or additional pre-pay meters are no longer required. Prepay is just a payment option. There is now no physical difference in the arrangement of electrical supply equipment or special metering between pre and post pay customers.

Consumer NZ's experience with Powerswitch is that managing large datasets is a complex and expensive undertaking. The proposal makes the collection, collation, updating, and publication of data efficient and cost effective by leveraging the established industry data transfer mechanisms (EIEPs), the exiting registry database, and the EMI dashboards and webtools.

From our experience running Powerswitch we have several practical suggestions that would improve the proposal.

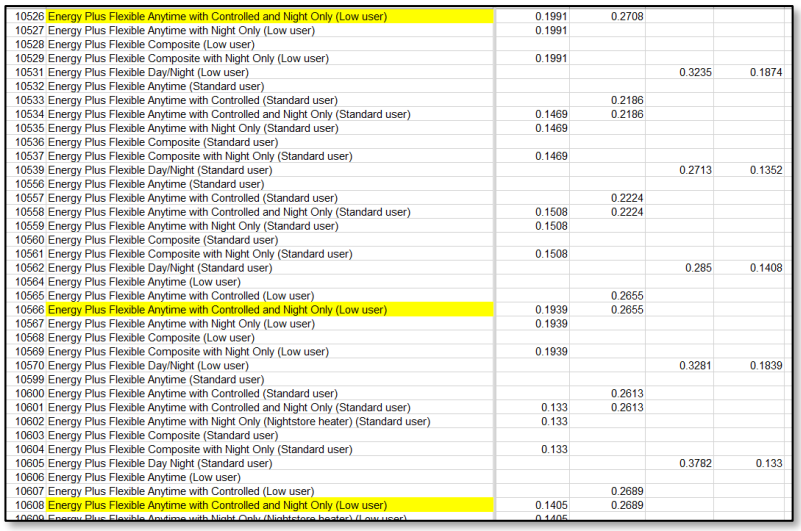
1. Use a unique pricing plan code rather than a pricing plan name.

Using a plan name to differentiate tariff sets is impractical due to the very large number of unique tariffs sets in the market. It would be more practical to instead use a unique code.

Currently in the Powerswitch database there are 17,058 sets of prices ('tariff sets') under the 3,464 electricity pricing plans and 569 gas plans. This is because the tariff set for each pricing plan can vary by network pricing region, and there are around seventy network pricing regions. Each pricing plan will currently also have a low user and standard user options, again with different tariff structures under each. Some retailers also reuse the same pricing plan names over time – so the tariff sets under a particular pricing plan name today will differ from those offered under the same pricing plan name several years ago (but prices for which are still valid for those consumers on fixed-term contracts yet to expire).

The solution is to use a unique and unchanging code for each tariff set assigned at an ICP. The unique code is also of use when looking at tariff changes over time.

The screen shot below is of a recent download of the Powerswitch database. This shows how the same pricing plan will have differing tariffs according to network location, user category, and date.



10526	Energy Plus Flexible Anytime with Controlled and Night Only (Low user)	0.1991	0.2708		
10527	Energy Plus Flexible Anytime with Night Only (Low user)	0.1991			
10528	Energy Plus Flexible Composite (Low user)				
10529	Energy Plus Flexible Composite with Night Only (Low user)	0.1991			
10531	Energy Plus Flexible Day/Night (Low user)			0.3235	0.1874
10532	Energy Plus Flexible Anytime (Standard user)				
10533	Energy Plus Flexible Anytime with Controlled (Standard user)		0.2186		
10534	Energy Plus Flexible Anytime with Controlled and Night Only (Standard user)	0.1469	0.2186		
10535	Energy Plus Flexible Anytime with Night Only (Standard user)	0.1469			
10536	Energy Plus Flexible Composite (Standard user)				
10537	Energy Plus Flexible Composite with Night Only (Standard user)	0.1469			
10539	Energy Plus Flexible Day/Night (Standard user)			0.2713	0.1352
10556	Energy Plus Flexible Anytime (Standard user)				
10557	Energy Plus Flexible Anytime with Controlled (Standard user)		0.2224		
10558	Energy Plus Flexible Anytime with Controlled and Night Only (Standard user)	0.1508	0.2224		
10559	Energy Plus Flexible Anytime with Night Only (Standard user)	0.1508			
10560	Energy Plus Flexible Composite (Standard user)				
10561	Energy Plus Flexible Composite with Night Only (Standard user)	0.1508			
10562	Energy Plus Flexible Day/Night (Standard user)			0.285	0.1408
10564	Energy Plus Flexible Anytime (Low user)				
10565	Energy Plus Flexible Anytime with Controlled (Low user)		0.2655		
10566	Energy Plus Flexible Anytime with Controlled and Night Only (Low user)	0.1939	0.2655		
10567	Energy Plus Flexible Anytime with Night Only (Low user)	0.1939			
10568	Energy Plus Flexible Composite (Low user)				
10569	Energy Plus Flexible Composite with Night Only (Low user)	0.1939			
10570	Energy Plus Flexible Day/Night (Low user)			0.3281	0.1839
10599	Energy Plus Flexible Anytime (Standard user)				
10600	Energy Plus Flexible Anytime with Controlled (Standard user)		0.2613		
10601	Energy Plus Flexible Anytime with Controlled and Night Only (Standard user)	0.133	0.2613		
10602	Energy Plus Flexible Anytime with Night Only (Nightstore heater) (Standard user)	0.133			
10603	Energy Plus Flexible Composite (Standard user)				
10604	Energy Plus Flexible Composite with Night Only (Standard user)	0.133			
10605	Energy Plus Flexible Day Night (Standard user)			0.3782	0.133
10606	Energy Plus Flexible Anytime (Low user)				
10607	Energy Plus Flexible Anytime with Controlled (Low user)		0.2689		
10608	Energy Plus Flexible Anytime with Controlled and Night Only (Low user)	0.1405	0.2689		
10609	Energy Plus Flexible Anytime with Night Only (Nightstore heater) (Low user)	0.1405			

2. The proposal provides an opportunity to data cleanse the registry.

The proposal provides a catalyst for a long overdue clean-up of the registry and to ensure that, going forward, registry users are providing data in the correct formats.

'Dirty data' is a long-standing and ongoing issue with the registry. Dirty data refers to data points that have been entered into the registry in the incorrect format, which then cause automated processes to fail. For example, if an address has been entered in the registry in the wrong format it will cause commonly used address picker tools to fail. Powerswitch uses the address provided via our address picker tool to interrogate the registry for a site user's ICP, retailer, and meter configuration. If the address does not match due to formatting errors, it causes an error and a non-return of data. Around 8% of Powerswitch API requests to the registry return an error due to dirty data issues.

We understand other registry users have similar issues to Powerswitch when accessing data in the registry. Unless addressed, dirty-data issues could become more pronounced under the proposal if more data is included in the registry and sought from it.

3. It may be more efficient to obtain consumption data directly from MEPs.

Our understanding is that some retailers may not hold historic consumption data by ICP. To meet the requirement of the proposal some retailers would

need to request the required data from the relevant MEP before sending it to the Authority. It may be more efficient for MEPs to provide data directly.

Q3. What are your views on the Authority's proposal that a new clause 2.16 notice is the correct tool to improve retail market monitoring?

We agree that this is the appropriate mechanism.

Q4. What are your views on the ICPs the proposed notice applies to, and do you believe the proposed notice should apply to any other group of ICPs?

Consumer NZ is most concerned with the residential sector. However, we can see increased data has potential benefit for SMEs who may also be currently struggling to identify lower cost options.

Q5. (For retailers) What is your definition of mass market? Will the request for account managed small businesses capture all the small businesses that fall outside your definition of mass market?

Not a retailer

Q6. (For retailers) What method would you prefer to use to submit your data? Improving retail market monitoring: clause 2.16 information notice

Not a retailer

Q7. Do you have any feedback on the proposed notice (Appendix A)?

We have discussed the proposal with other consumer advocates. CNZ support the submissions of energy hardship advocacy groups, and in particular agree with the suggested changes and additions made in table 1 of the submission made by Common Grace Aotearoa.

Q8. (For retailers) Would you be able to provide the information requested in the proposed notice backdated to 1 January 2018? If not, what is the earliest date from which you could provide the requested information?

Not a retailer.

Q9. What are your views on how the information requested in the proposed notice would meet the Authority's statutory monitoring of competition, reliability, and efficiency in the retail market, and domestic and small business consumers' outcomes? What information do you think is needed to meet the Authority's statutory monitoring requirements?

Information should be included about contract term, residual terms, early termination fees, and application of early termination fees.

Where a consumer is on a fixed-term contract a retailer will often require an early termination fee if the consumer seeks to change provider prior to their contract term expiring.

Our experience is that many households are unaware, or have forgotten, they are on a fixed-term contract. Others may be unaware due to another household member having agreed to the original contract.

A key reason many people forget is the information about their fixed contract and the length of the remaining term is regularly omitted by retailers from power bills.

Some people are switching provider only to find, often after the fact, that they are penalised by an early termination fee they were unaware they were liable for. Obviously, if households considering a switch were made aware, most would delay switching. Many households are nervous about switching and any uncertainties about the risk of potential penalties, even where a fixed term contract does not exist, will put risk-averse households off changing provider, even where cheaper plans are on offer[28].

In one notable example, a retailer is charging its customers an early termination fee for not providing sufficient notice of a switch[29] even where those customers are not on a fixed-term contract.

This unfortunate situation could be avoided, and households would have more confidence in switching, if people were told whether they are currently on a fixed-term contract with residual terms, along with the penalties for changing

[28] We undertake a monthly survey of non-switching Powerswitch users. 25% of respondents gave anxiety as a reason for not switching.

[29] Pulse has been charging $150 to customers who switched provider without first providing them with a 30-day notice. Consumer NZ believe this is anti-competitive and have discussed this with the Commerce Commission.

before the term expires. Consumer NZ believes retailers should include such information on power bills.

However, the proposal provides another solution. Retailers could be required to notify which ICPs they supply are on a fixed-term contract, the term length, time remaining, and the early termination fee. If this information was made available to Powerswitch we could make users seeking to switch aware.

Q10. Do you believe the benefits of the Authority having this information outweigh the costs? If not, why?

Yes. We believe that increased data provision is vital for improving retail competition. Benefits overwhelmingly outweigh costs.

Because switching rates are so low the potential financial benefits through improving electricity retail competition are considerable. For example, every 1% increase in the switching rate would currently represent over $7 million in savings to consumers[30].

There are also likely to be wider long-term cost and societal benefits through increased data collection. For example, we believe better data enables better analysis and targeting, resulting in more effective policy and mitigations in areas such as reducing energy hardship.

By requiring more data, an overhead cost is introduced. However, the proposal uses systems and protocols already being used by retailers to provide data to the Authority (i.e. there is no cost required to build new systems, the only cost is the additional overhead to add further datapoints, although our expectation is that data provision would quickly become largely automated).

Compliance costs should not be seen as a barrier. Meeting compliance requirements is an expected and reasonable part of doing business, particularly for providers of an essential service. By choosing to become a provider of an essential service it is a reasonable expectation that electricity retailers are under higher levels of scrutiny requiring higher levels of data provision. If they are unable or unwilling to meet these requirements, they should not be permitted to operate in the market.

[30] Ibid at 11.

Regardless, any small increases in overheads need to be seen against the context of the large savings made available through improving retail competition and the large profits being made, particularly by gentailers[31].

Q11. (For retailers) Do you currently provide the Authority with any of the data requested in the proposed notice through any other mechanism that would not be replaced by a new notice (i.e., not the RFS notice, or voluntary information provided annually and quarterly)

Not a retailer.

Q12. (For retailers) What is the time and cost for you to put the processes in place to provide the data requested in the proposed notice initially and on an ongoing basis (noting the proposed two-month implementation period)? What resources would this take? Please provide evidence to Improving retail market monitoring: clause 2.16 information notice support any estimates where possible.

Not a retailer.

Q13. (For retailers) Do you collect customer or ICP level information on EV chargers? If so, what are the details of this information e.g., whether the charger is a smart charger?

Not a retailer.

Q14. What are your views on the information the Authority intends to initially publish from the proposed notice, including the proposed level of detail?

Consumer NZ's view is that more data needs to be made available to increase switching and for effective analysis and policy making around issues such as energy hardship.

Consideration should be given to including key data points in the registry to enable comparison and safety initiatives.

A Privacy Impact Assessment (PIA) and consultation with the Office of the Privacy Commissioner should be undertaken to determine and mitigate any privacy issues.

[31] Ibid at 10.

Q15. What information do you believe the Authority should or should not publish? What level of detail do you consider appropriate for publication, and why?

A PIA should be undertaken to determine this.

Q16. (For retailers) What information requested through the proposed draft notice would you expect to mark as confidential under clause 2.21 of the Code?

Not a retailer.

Q17. What are your views on the privacy implications of this clause 2.16 notice and the methods we have outlined to manage these?

A PIA should be undertaken to fully tease this out. The Authority should maintain strict security protocols and ensure retailers disclose the purpose for which the data is being collected in privacy policies, so customers are aware of the intended use. Comparison tools, such as Powerswitch would make users aware that by using their services, the user is consenting to the access and use of this data.

Q18. (For retailers) Do you foresee this notice creating any new issues or costs for you from a privacy perspective?

Not a retailer.