

RETAIL ENERGY MARKET UPDATE PERFORMANCE

October to December 2012



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About this report

The Australian Energy Regulator (AER) is an independent statutory authority under Part IIIA of the *Competition and Consumer Act 2010 (Cth)* and is Australia's national energy market regulator.

The National Energy Retail Law and Rules commenced on 1 July 2012 in the Australian Capital Territory (ACT) and Tasmania (for electricity only). South Australia adopted the Retail Law on 1 February 2013 and will feature in the Quarter 3 report.

New South Wales (which has passed the legislation in preparation for National Energy Customer Framework (NECF) implementation) has indicated its intention to commence the NECF in 2013 and is aiming for a start date of 1 July 2013, although this date is still subject to the New South Wales Government's formal endorsement. In June 2012, the Victorian Government announced it will defer its transition to the NECF and Queensland is yet to consider the matter. Western Australia and the Northern Territory are not adopting the NECF.

In states and territories where the Retail Law has commenced, the AER is required to monitor and report on compliance and performance.

The first *Retail Energy Market Update* was published in December 2012, and covered retail market performance from 1 July to 30 September 2012. That update is available on the AER's website (www.aer.gov.au) and contains additional background that readers may find useful.

This second update provides an overview of key market and retail performance indicators for the ACT and Tasmania, including customer switching levels, customers experiencing payment difficulties, hardship, disconnections and reconnections, and complaints for December quarter (1 October to 31 December 2012). A summary of the data reported is also provided (Appendix 1).

Our next performance report, covering the period from 1 January to 31 March 2013, will include performance indicators from South Australia in addition to the ACT and Tasmania.

While we have noted some variations in performance between the September and December quarters, we feel that it is too early to attach any significance to them. Rather, trends will emerge over time and more meaningful analysis will be possible once we have built up a more substantial body of data. We expect our report to continue to evolve as more jurisdictions apply the Retail Law and the scope for analysis and comparisons grows.

This document is part of a suite of publications providing information about energy retailers' compliance and performance.

- ***Retail Energy Market Update: Compliance (published six-monthly)***
- ***Retail Energy Market Update: current consumer issues: notes for caseworkers (published six-monthly)***

These reports are available on the AER's website (www.aer.gov.au)

Quarter 2 2012–13 observations

The ACT and Tasmanian retail energy markets have remained fairly constant, with no retailers entering or exiting the market in the December quarter.

Compared with the previous quarter, the number of residential customers in Tasmania with an energy bill debt (that is, they owed money on their bill for longer than 90 days) almost doubled, increasing from 4602 to 9180.

In Tasmania, Aurora reported 226 residential electricity disconnections during the quarter. This represents an increase of around 45 per cent (up from 156) over the previous quarter and an increase on 2011-12 figures. Despite this increase, electricity disconnections are still generally lower than in previous years.

ActewAGL had 328 customers enter its hardship program this quarter, a steep increase compared to 71 in the last quarter. There was a 20 per cent increase in ActewAGL's electricity customers on hardship programs from the previous quarter, and a 37 per cent increase in its gas customers. A high proportion of these customers had less than \$500 debt on entry.

In the ACT, residential customers made 716 complaints to their retailer, which represents an increase of 34 per cent. The majority of customer complaints in the ACT were in relation to billing, however customer transfers comprised 20.7 per cent of complaints (a threefold increase from the previous quarter).

ActewAGL and EnergyAustralia, the two largest retailers supplying electricity to residential customers in the ACT, did not report any electricity disconnections for the quarter.

1. Retail market overview

This section provides an overview of the ACT and Tasmanian retail markets, with a particular focus on:

- the number of active energy retailers in those markets,
- the proportion of customers on standard and market retail contracts, and
- the extent to which customers are switching between retailers.

1.1 Energy retailers in the ACT and Tasmania

As in the previous quarter, there were ten active retailers in the ACT. Four retailers supplied energy to residential, small business and large customers—these were ActewAGL, EnergyAustralia, Origin Energy and Red Energy. The remainder supplied small business and/or large customers only—AGL Energy, Aurora Energy, EnergyAustralia Yallourn, ERM Power Retail, Momentum Energy and Powerdirect. ActewAGL remains the largest retailer in the ACT, supplying around 96 per cent of residential electricity and gas customers. In our first report we noted some factors that contributed to lower competitive activity in the ACT retail energy market. These factors included the small size of the market compared to other jurisdictions and ActewAGL's large customer share.

In Tasmania, only customers who use more than 50 megawatt hours (MWh) per year are able to choose their electricity retailer. As at 31 December 2012, there were three retailers—Aurora Energy, ERM Power Retail and Progressive Green—selling electricity to customers above the 50 MWh threshold in Tasmania.

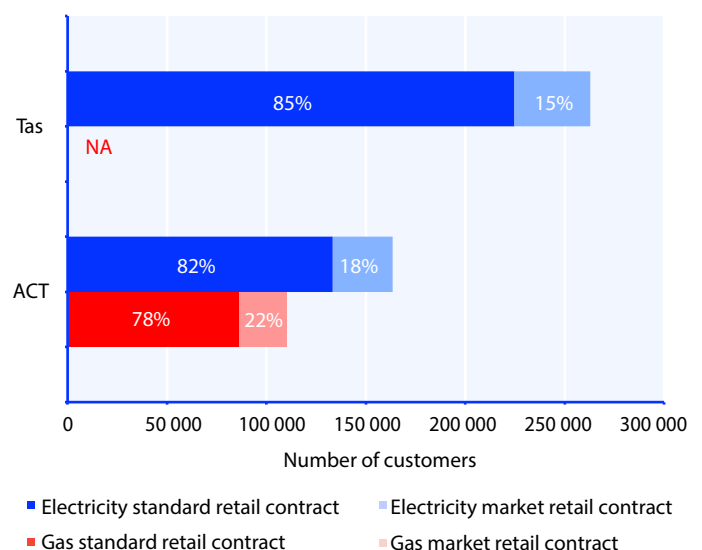
Aurora Energy—a wholly government owned retailer—supplies electricity to all residential and small business electricity customers under this threshold. We expect the number of retailers supplying electricity to customers in Tasmania to increase as policy changes designed to promote customer choice take effect from 2014.

1.2 Proportion of customers on standard and market retail contracts

In the ACT and Tasmania, the majority of small electricity customers are on standard retail contracts—82 per cent and 85 per cent, respectively. The proportion of small gas customers in the ACT on standard retail contracts increased slightly from 77 per cent in the previous quarter to 78 per cent this quarter.

The low proportion of customers on market retail contracts reflects the lower level of competition in both markets compared to other NEM jurisdictions. For the ACT this outcome reflects the findings of the Australian Energy Market Commission's March 2011 review which found that competition in the small customer market was not effective, partly because customers were unaware of their ability to switch retailers. In jurisdictions where there is a higher level of competition, there is more incentive for retailers to use the flexibility of market retail contracts to encourage customers to switch. This relationship will become more apparent in the next report, which covers the more active South Australian market.

Figure 1: Proportion of small customers on standard and market retail contracts—by jurisdiction



1.3 Customer switching rates

The frequency with which customers switch their energy retailer is one indication of customer participation in the retail energy market. Figures 2 and 3 below show the percentage of electricity and gas customers (respectively) who switched retailers in each quarter for the previous three years in Queensland, New South Wales, Victoria and South Australia.¹

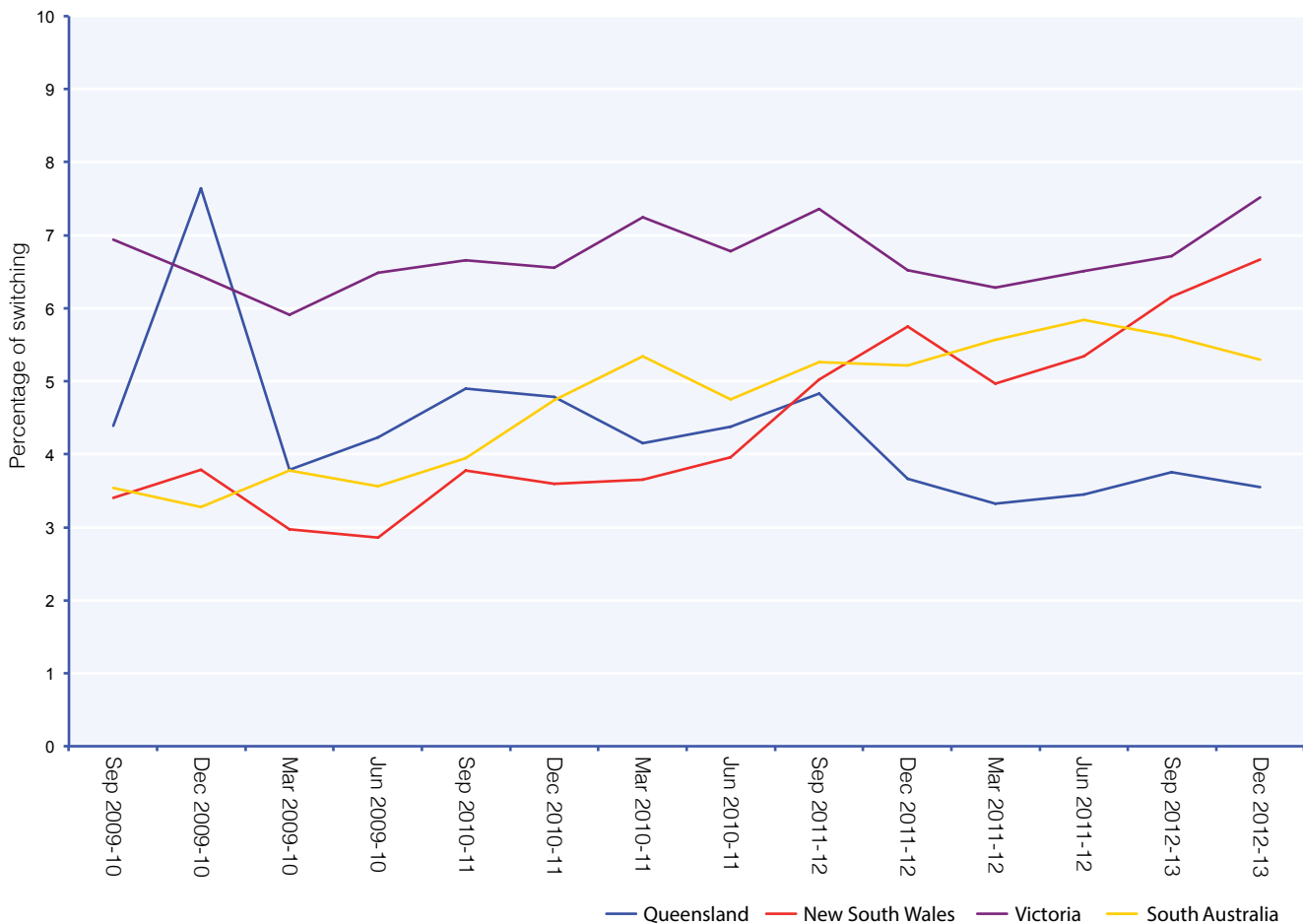
The figures show that switching rates range between about 2 and 8 per cent in these jurisdictions, with the highest rates in Victoria for both electricity and gas. Not only does Victoria have the largest number of active retailers, but also a higher proportion of smaller retailers supplying energy to small customers—which could help explain the greater competition between retailers as they seek to entice customers with attractive offers and to

increase their market share. Figures 2 and 3 also show that while switching in Victoria and New South Wales continues to grow for gas and electricity, it has decreased in both the Queensland and South Australia markets in recent months.

In comparison, switching rates in the ACT are comparatively and consistently low for both electricity and gas (Figure 4). Since the commencement of the Retail Law in July 2012, rates have been less than 0.15 per cent for electricity, and 0.10 percent or less for gas.²

Given the small number of competitors in the market, and the large market share historically held by ActewAGL, the low switching rates are not surprising.

Figure 2: Quarterly electricity customer switching rates—by jurisdiction



¹ The Australian Energy Market Operator (AEMO) regularly publishes switching data. For a more detailed discussion of switching see our Q1 2012–13 report. An explanation of how the AEMO's switching data is calculated is available at: www.aemo.com.au.

² In our Q1 2012–13 report, we discussed some of the reasons for the ACT's low level of switching.

Figure 3: Quarterly gas customer switching rates—by jurisdiction

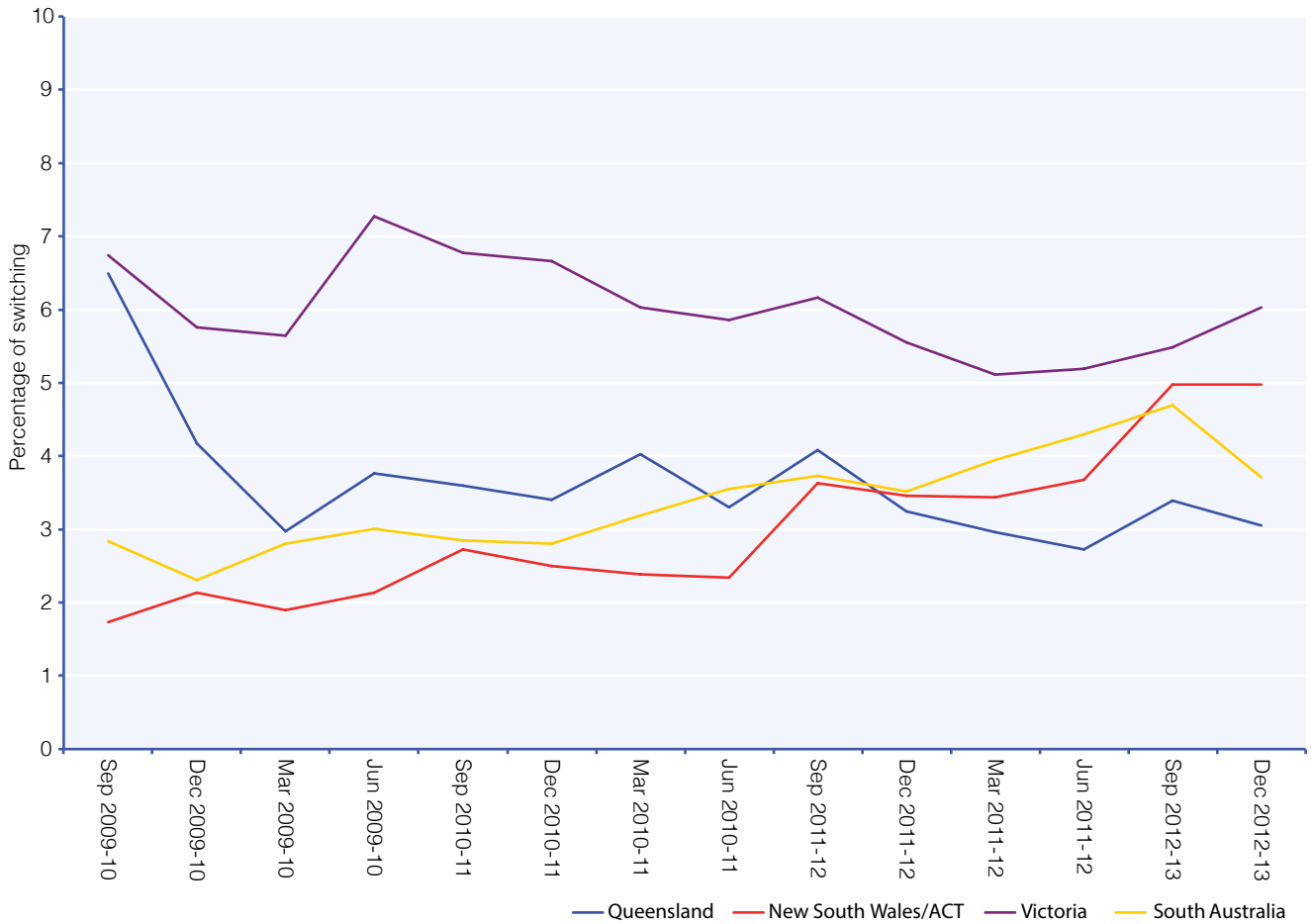
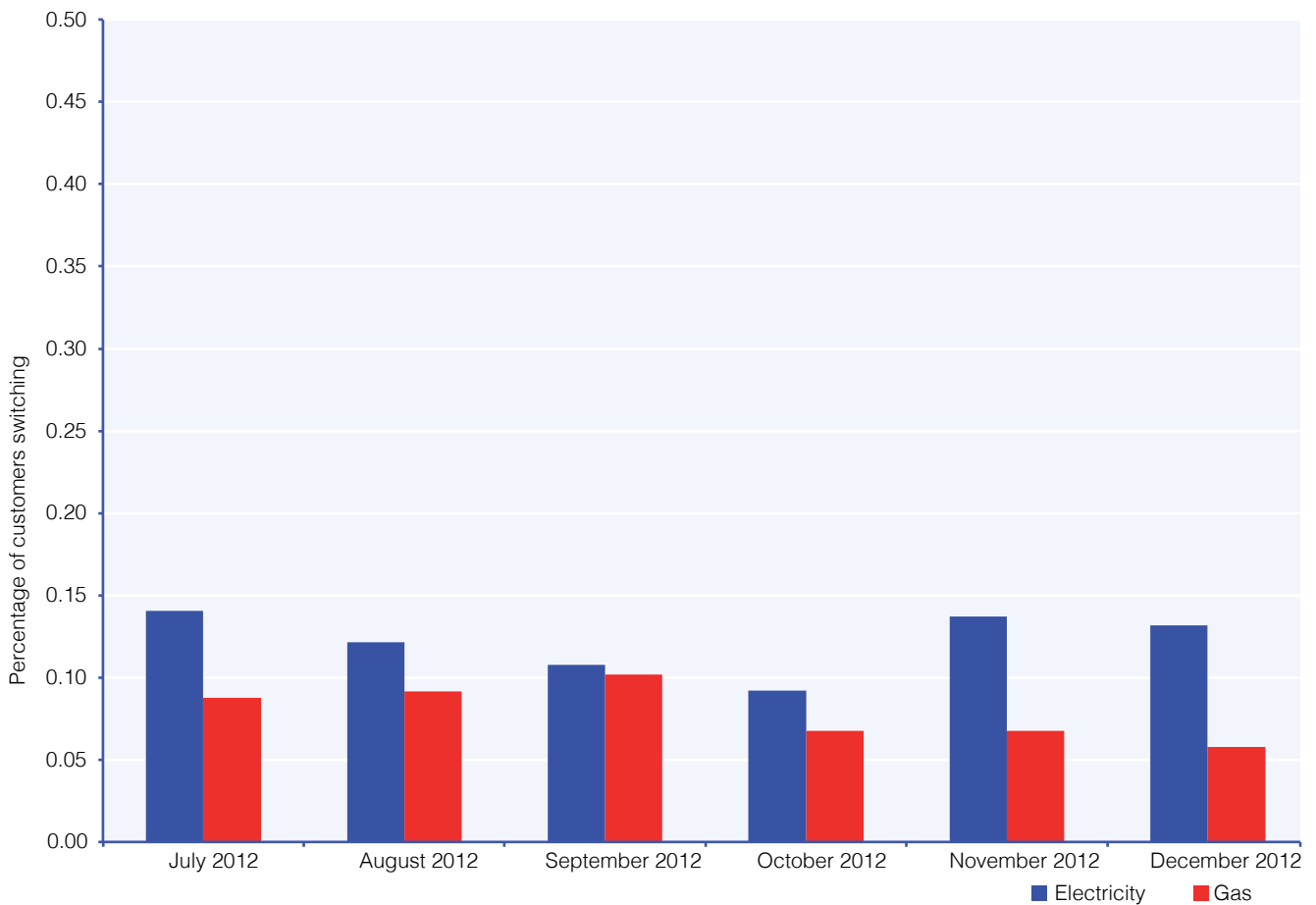


Figure 4: Monthly electricity and gas customer switching rates in the ACT



2. Retail market activities report

This section provides information on:

- retailers' handling of customers experiencing payment difficulties
- customer disconnections and reconnections
- customers on hardship programs
- the number and type of customer complaints and
- customers using prepayment meters.

2.1 Handling of customers experiencing payment difficulties

The number of small customers with energy bill debt, and the levels of that debt, can help us understand the extent of payment difficulties. 'Energy bill debt' for this purpose is defined as an amount owed to a retailer that has been outstanding for 90 days or more. Energy bill debt indicators can also provide an indication of the overall affordability of energy.

The Retail Rules require the AER to distinguish between customers experiencing payment difficulties generally and customers on hardship programs. Payment difficulties—as distinct from customer hardship—is when a customer has an energy bill debt but has not been identified as a hardship customer.

2.1.1 Residential customer energy bill debt

As Figure 5 shows, there was only a slight increase in the number of customers with an electricity bill debt in the ACT in the December quarter, but a much more significant increase of 45 per cent for gas. While over twice as many of the ACT's households had a gas bill debt compared with an electricity bill debt, the average amount owed on their electricity bill debt was higher—\$739 compared to \$467 for gas (Figure 6). The majority of customers with an energy bill debt owed less than \$500 (54.1 per cent for electricity and 71.6 per cent for gas) whilst a small number of energy customers with an energy bill debt owed over \$2500 (5 per cent for electricity and 2.1 per cent for gas).

Compared with the previous quarter, the number of customers with an electricity bill debt almost doubled in Tasmania, although the average amount of money owed by customers with a bill debt actually decreased. The majority of customers (59 per cent) with an electricity

bill debt in Tasmania had a debt under \$500 whilst 6.1 per cent had a bill debt over \$2500. We are interested in the movement in the debt brackets over time, and in particular, whether these reflect seasonal variations in energy consumption, as retailers suggest.

The increase in the number of customers with a debt below \$500 is consistent with the retailers' explanation that the increase is due to the heavier energy consumption during the winter months. However, more data will be required before we can confirm that this is a seasonal variation.

Figure 5: Residential customers with energy bill debt—by jurisdiction

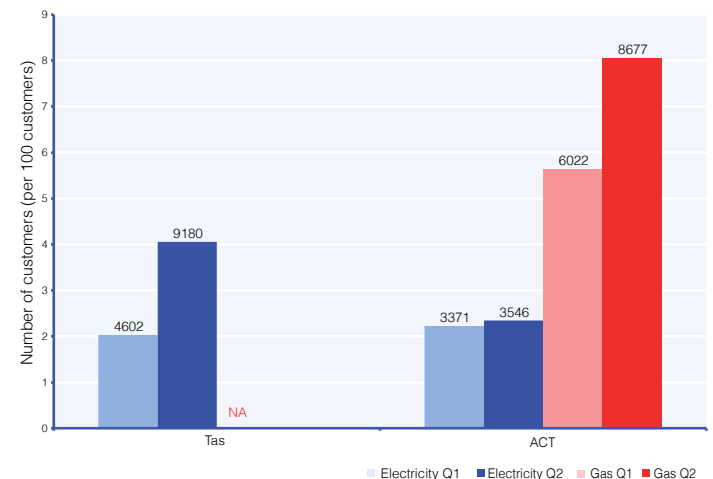
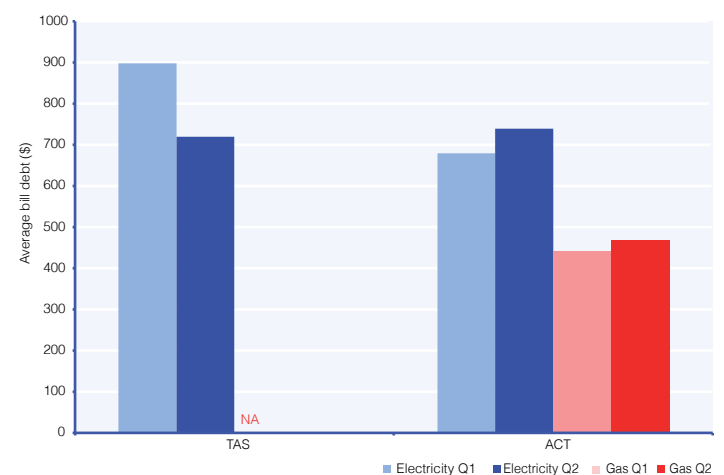
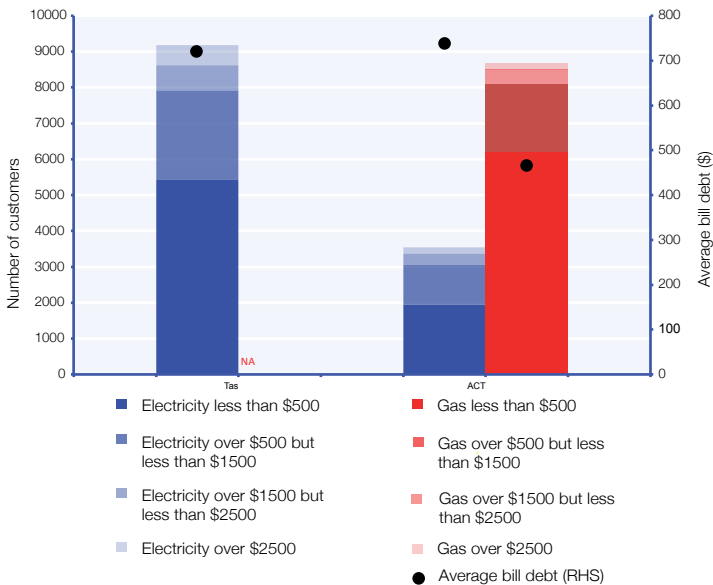


Figure 6: Average residential energy bill debt—by jurisdiction³



3 The Q1 data has been updated as EnergyAustralia has revised the average debt of its residential customers for that quarter.

Figure 7: Residential customer energy bill debt levels—by jurisdiction



2.1.2 Residential customers on payment plans

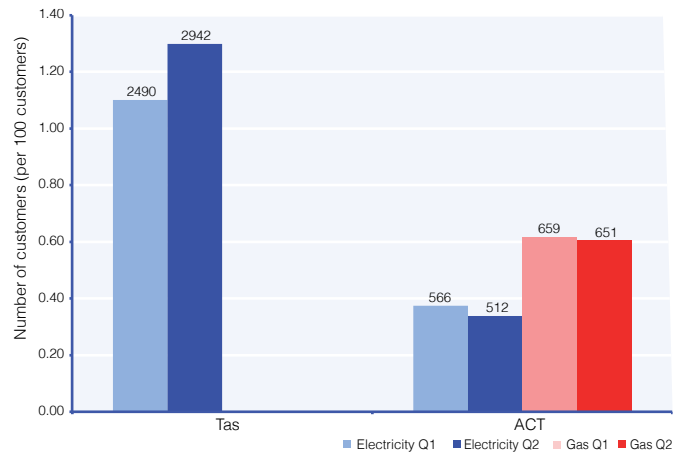
Retailers are required to report the number of residential customers on a payment plan. A payment plan must consist of at least three instalments and provide for the repayment of arrears.

Taken together, the number of customers with an energy bill debt and the number on payment plans provide information about the assistance provided by retailers to customers experiencing payment difficulties.

Figure 8 compares the number of customers on a payment plan by jurisdiction. It shows that in the ACT, 512 residential electricity customers and 651 residential gas customers were on a payment plan at the end of December. In Tasmania, 2942 residential electricity customers were on a payment plan at the end of the quarter.

The number of customers on a payment plan in the ACT is small compared to the number of customers with an energy bill debt, even after taking into account the seasonal variation associated with the cooler weather. Part of the reason for this difference may be that in the ACT the ACT Civil and Administrative Tribunal also has a payment plan scheme for energy customers in financial hardship. These customers are not included in the number of customers on payment plans reported by energy retailers.

Figure 8: Residential customers on payment plans—by jurisdiction



2.1.3 Small business customer energy bill debt

In the ACT, 331 small business electricity customers (2.7 per 100 customers) and 182 small business gas customers (10 per 100 customers) had an energy bill debt. This presents a significant upward trend compared to the September quarter. The average electricity bill debt rose by \$174 to \$1052, and the average gas bill debt almost doubled, rising from \$1234 to \$2073. In Tasmania, 1362 small business electricity customers had an average bill debt of \$1596 which is a significant drop from the September quarter average bill debt of \$2375.

2.2 Hardship program indicators

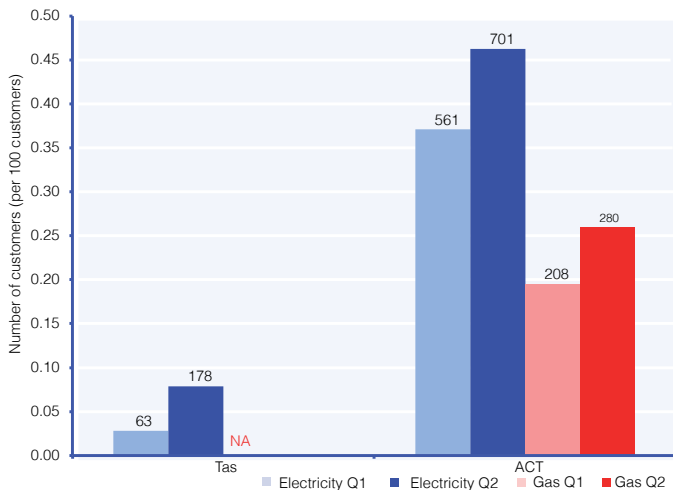
The Retail Law requires energy retailers to have a customer hardship policy for residential customers. Hardship indicators aim to provide an overall picture of retailers' activities to assist residential customers experiencing financial hardship.⁴

2.2.1 Residential customers on hardship programs

Figure 9 shows the number of residential customers in the ACT and Tasmania on hardship programs as a proportion of the total number of residential customers.

⁴ For further background and a discussion on the significance of hardship, please refer to the discussion in section 2.2 of the September quarter report.

Figure 9: Number of residential customers on a hardship program—by jurisdiction



In the ACT, 701 residential electricity customers (0.5 per 100 customers) and 280 residential gas customers (0.3 per 100 customers) were on a hardship program at the end of December.

Of these, ActewAGL accounted for 674 customers (0.5 per 100 customers) for electricity and 257 customers (0.0025 per 100 customers) for gas. This is a 20 percent increase in ActewAGL's electricity customers on hardship programs from the previous quarter, and a 37 percent increase in its gas customers. A high proportion of customers entering ActewAGL's hardship program entered with under \$500 debt. This increase might suggest that ActewAGL has been proactive in identifying customers experiencing financial hardship.

EnergyAustralia had 27 electricity and 23 residential gas customers on its hardship program which is comparable with the previous quarter. Red Energy and Origin Energy did not report any hardship customers for the December quarter.

In Tasmania, Aurora had 178 residential electricity customers (0.08 per 100 customers) on its hardship program, which is three times the number of hardship customers reported in the September quarter. Aurora attributed this increase to the introduction of the new hardship requirements introduced by the Retail Law in July 2012. Aurora advised that before the Retail Law and Rules took effect on 1 July 2012, it voluntarily maintained a hardship policy and hardship assistance fund as no hardship regulation existed. Under the voluntary approach, Aurora did not record specific hardship data, therefore these numbers may not necessarily reflect a rise of customers in hardship, rather the reporting of customers in hardship. The number remains small given

the large number of customers with an energy debt at the end of the quarter.

2.2.2 Debt levels of hardship program customers

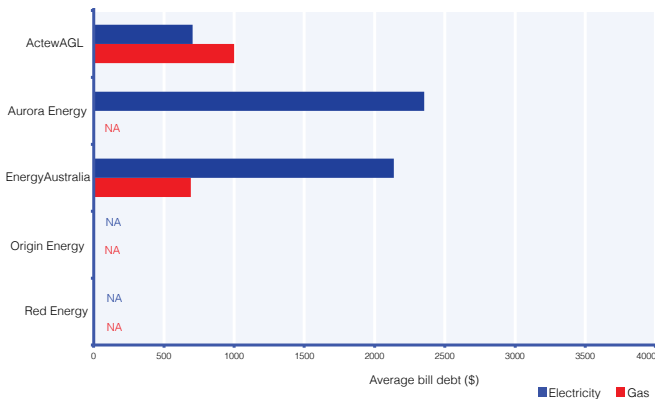
The AER collects data on the average debt upon entry into a hardship program (see Figure 10). High debt levels may help determine the effectiveness of retailers' processes for promptly identifying customers experiencing payment difficulties and assisting them in managing their debt at an earlier stage.

As shown in Figure 10, the average debt of both gas and electricity customers who entered ActewAGL's hardship program in the December quarter decreased compared to the September quarter. The decrease was most marked for gas, where the average debt on entry was \$1000, down from \$1713; and for electricity it was \$703, down from \$994. At the end of the quarter, the average debt of hardship customers in ActewAGL's hardship program was \$1101 for electricity customers and \$3517 for gas customers, which is higher than the average debt of customers entering the hardship program for the quarter.

EnergyAustralia reported the average debt on entry for its hardship customers was \$2138 for electricity and \$692 for its gas—an increase of \$327 for electricity and a decrease of \$803 for gas. For the same period, the average debt of EnergyAustralia's ACT hardship customers was lower for electricity at \$1656, and significantly higher for gas, at \$2199.

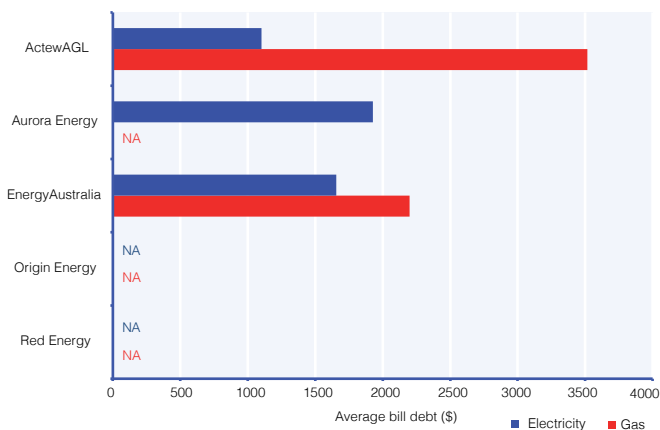
In Tasmania, Aurora reported an average debt on entry of \$2353 for residential electricity customers, up slightly from \$2178 last quarter. However, Aurora's electricity hardship customers had an average debt of \$1927, which is both lower than the debt on entry for the quarter, and a slight decrease from last quarter.

Figure 10: Average debt of customers who entered the hardship program—by retailer



The average bill debt on entry to a hardship program compared with the average bill debt of all customers on that hardship program may indicate the effectiveness of the program in assisting customers to reduce their debt. For example, if the average debt of all customers is less than the average debt on entry, it may suggest the program has helped customers.

Figure 11: Average debt of hardship program customers—by retailer



2.2.3 Customers exiting hardship programs

Retailers report the number of customers exiting their hardship programs for each of the following reasons:

- customers who successfully completed the program or exited with the agreement of the retailer
- customers who were excluded or removed from the program for not meeting the program's commitments (this also includes hardship program customers who

leave the program because they feel they are not able to meet the program requirements or payments requested by the retailer), and

- customers who transferred, switched or left the retailer.

Higher levels of customers successfully completing a retailer's hardship program may indicate the program has been effective in reducing customer debts. Conversely, higher levels of customers excluded or removed from the program for not meeting their commitments may suggest a hardship program that is less effectively helping customers to manage their energy bills.

Of the electricity customers who exited ActewAGL's hardship program during the December quarter, 22 customers exited after successfully completing the program; 29 were excluded and another 25 transferred or left ActewAGL. Of its gas hardship customers, three successfully exited the program, 11 were excluded and another four exited because they transferred or left ActewAGL.

Of the electricity customers exiting EnergyAustralia's hardship program during the December quarter, four successfully completed the hardship program while the other four were excluded. Of its gas hardship program customers, two customers successfully completed the program and four were excluded.

In Tasmania, Aurora reported 30 customers exited its hardship program during the quarter—four exited after successfully completing the program, 23 were excluded and three transferred or left.

No hardship program customers were disconnected in the ACT or Tasmania during the quarter.

2.3 Disconnections and reconnections

2.3.1 Residential customers

A general principle of the Retail Law is that disconnection of a customer due to hardship or an inability to pay their energy bills should be a last resort. A disconnection of such customers may only occur when a retailer has genuinely exhausted all of its obligations to assist a customer to manage their energy bill debt.⁵

In the ACT, 582 residential gas customers were disconnected during the December quarter. This is notably higher than the September quarter, when 325

⁵ For further background and a discussion on the significance of disconnections as an indicator of financial hardship, please refer to the discussion in section 2.3 in the Q1 2012–13 report.

customers were disconnected. This higher level of disconnections is largely consistent with disconnection levels for 2011–12.⁶

ActewAGL and EnergyAustralia, the two largest retailers supplying electricity to residential customers in the ACT, did not report any electricity disconnections for the quarter. In Tasmania, Aurora reported 226 residential electricity disconnections during the quarter. This represents an increase of around 45 per cent (up from 156) over the previous quarter and an increase on 2011–12 figures. Despite this increase, electricity disconnections are still generally lower than in previous years.

Figure 12: Residential customers disconnected for non-payment—by jurisdiction

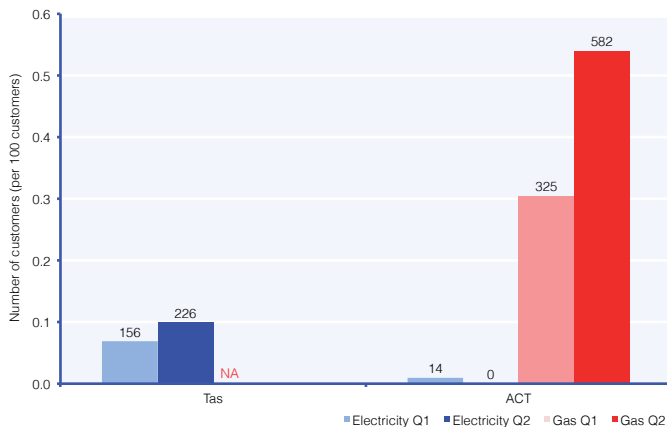
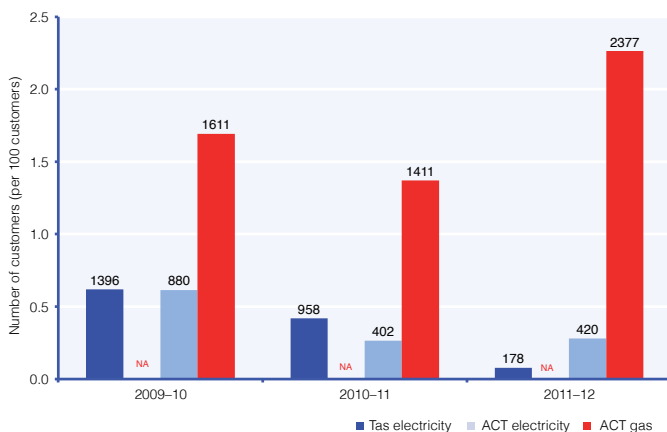


Figure 13: Residential electricity customers disconnected for non-payment over time



In the ACT, ActewAGL reconnected two electricity customers in the same name and address although

neither of these were reconnected within seven days.⁷ For gas, 326 residential gas customers were reconnected in the same name and address (up from 213 in the previous quarter)—280 of these were within seven days (or 86 per cent). EnergyAustralia reconnected one electricity customer, but not within seven days of the disconnection. EnergyAustralia did not report reconnecting any gas customers during the quarter.

In Tasmania, Aurora reconnected 62 customers within seven days out of a total of 79 customers reconnected (or 78 per cent).

2.3.2 Small business customers

ActewAGL did not disconnect any small business electricity customers in the ACT during the quarter, but it did report disconnecting 10 small business gas customers for non-payment, three more than in the previous quarter. Of these customers, two were reconnected in the same name and address within seven days of being disconnected. EnergyAustralia did not report any small business customer disconnections for gas or electricity.

As in the previous quarter, Aurora did not disconnect any small business customers in Tasmania.

2.4 Complaints

Customer complaints can give an indication of customer satisfaction and how well retailers are managing aspects of their service delivery.

⁶ In our Q1 2012–13 report we noted that in 2011–12 (prior to the commencement of NECF), ActewAGL reported 2377 gas disconnections.

⁷ This indicator may identify instances where a customer may have been able to avoid disconnection if appropriate support had been given.

Energy retailers are required to report the number of small customer complaints they receive in each of these categories:

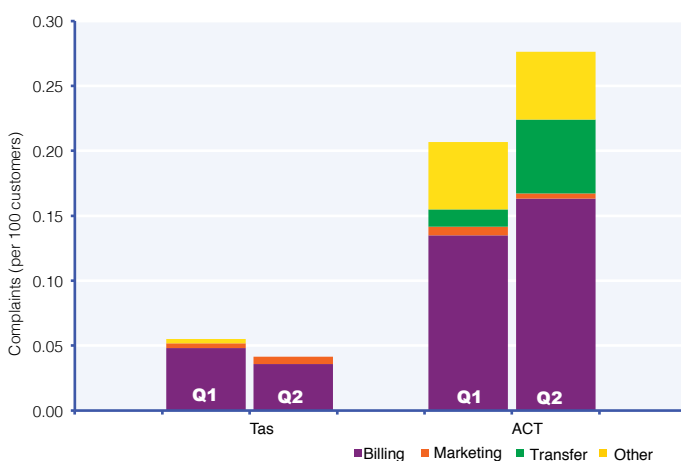
- Billing complaints—includes complaints about prices, billing errors, payment arrangements, debt recovery practices and disconnections.
- Energy marketing complaints—includes complaints about sales practices, advertising, contract terms, sales techniques and misleading conduct.
- Customer transfer complaints—includes complaints about timeliness of a transfer, disruption of supply due to transfer and billing problems directly associated with a transfer.
- Other complaints—includes any other complaint, such as complaints about customer service, privacy issues, failure to respond to complaints, and health and safety issues.

2.4.1 Residential customer complaints

ACT retailers reported a total of 716 complaints by residential customers for the December quarter, which represents an increase of 34 per cent. The majority of complaints were in relation to billing. Customer transfers comprised 20.7 per cent of complaints (a threefold increase from the previous quarter), and only a very small proportion of complaints were in relation to energy marketing. The remaining 18.9 per cent were recorded in the 'other' category. See Figure 14.

Residential electricity customers in Tasmania made 94 complaints to Aurora during the December quarter which is a modest fall from the previous quarter (125 complaints). Billing complaints represented the majority (86.2 per cent) of all complaints made. Marketing complaints, which includes misleading conduct and contract terms, comprised the remainder of complaints made (13.8 per cent).

Figure 14: Residential customer complaints—by jurisdiction

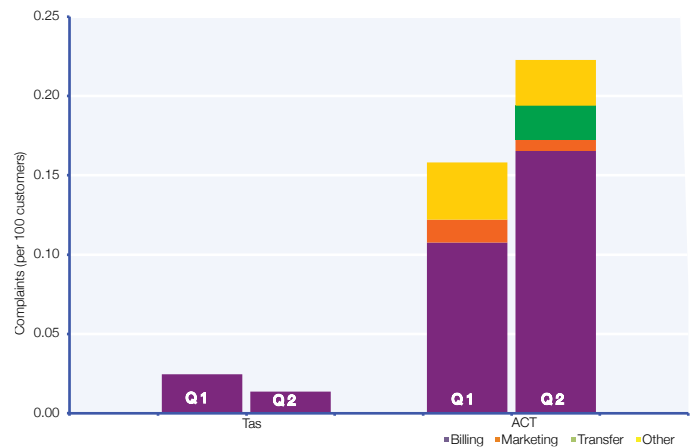


2.4.2 Small business customer complaints

Small business customers in the ACT reported relatively few complaints to their retailers—31 complaints during the December quarter. The majority of these complaints were in relation to billing (74.2 per cent). Transfers accounted for 9.7 per cent, marketing for 3.2 per cent, and "other", for 12.9 per cent. See Figure 15

In Tasmania, only five small business complaints were reported during the period (and all of these were billing complaints). This may be explained by the lack of marketing and customer transfer options in Tasmania with Aurora being the only retailer.

Figure 15: Small business customer complaints—by jurisdiction



2.5 Prepayment meters

The Retail Rules require the AER to report on the number of customers using prepayment meter systems, self-disconnections and the number of prepayment meters removed due to payment difficulties.

Aurora was the only retailer to report customers using prepayment meters—34 343 residential electricity customers (around 15 per cent) at the end of December. This is a small decrease of 389 customers since September, continuing the downward trend observed by the Office of the Tasmanian Economic Regulator (OTTER) over recent years. The OTTER reports show the number of prepayment meter customers peaked in January 2008 at around 40 000, and has been steadily declining ever since.

The average duration of self-disconnection events for this period was 218 minutes. This has increased from 182 minutes as reported in the September quarter report.

Appendix 1 – summary of data

	Data by jurisdiction		Data by retailers						
	TAS	ACT	TAS	ACT					
			Aurora	ActewAGL	Energy Australia	Powerdirect	Origin	Momentum	Red
Number of customers									
Residential									
<i>Electricity</i>			226419	145904					
<i>Gas</i>			0	103421					
Small business									
<i>Electricity</i>			36430	11218					
<i>Gas</i>			0	1731					
Complaints									
Residential									
<i>Billing</i>			81	405	18				
<i>Marketing</i>			13	8	2				
<i>Transfer</i>			0	145	3				
<i>Other</i>			0	126	9				
Small business									
<i>Billing</i>			5	22	1				
<i>Marketing</i>			0	0	1				
<i>Transfer</i>			0	3	0				
<i>Other</i>			0	4	0				
Number of customers in debt									
Residential									
<i>Electricity</i>	3546	9180							
<i>Gas</i>		8677							
Small business									
<i>Electricity</i>	1362	331							
<i>Gas</i>		182							
Average energy bill debt									
Residential									
<i>Electricity</i>	\$720	\$739							
<i>Gas</i>		\$467							
Small business									
<i>Electricity</i>	\$1596	\$1052							
<i>Gas</i>		\$2073							
Number of customers on a payment plan									
Residential									
<i>Electricity</i>			2942	303	204		5		
<i>Gas</i>				530	118		3		

	Data by jurisdiction		Data by retailers						
	TAS	ACT	TAS	ACT					
			Aurora	ActewAGL	Energy Australia	Powerdirect	Origin	Momentum	Red
Number of customers disconnected									
Residential									
<i>Electricity</i>			226						
<i>Gas</i>				582					
Small business									
<i>Electricity</i>									
<i>Gas</i>				10					
Number of customers reconnected following a disconnection									
Residential									
<i>Electricity</i>			79	2	1				
<i>Gas</i>				326	3				
Small business									
<i>Electricity</i>									
<i>Gas</i>				2					
Number of hardship customers									
Residential									
<i>Electricity</i>			178	674	27				
<i>Gas</i>				257	23				
Average debt of customers who entered a hardship program									
Residential									
<i>Electricity</i>			\$2353	\$703	\$2138				
<i>Gas</i>				\$1000	\$692				
Average debt of customers on a hardship program									
Residential									
<i>Electricity</i>			\$1927	\$1101	\$1656				
<i>Gas</i>				\$3517	\$2199				
Reasons for customers exiting retailers' hardship programs									
Residential									
<i>Electricity</i>									
Successfully completed			4	22	4				
Excluded			23	29	4				
Transferred			3	25	0				
<i>Gas</i>									
Successfully completed				3	2				
Excluded				11	4				
Transferred				4					