

**Welcome to the November edition of our e-newsletter. In this edition we update you on the progress of our inquiry into how energy retailers assist customers who are facing financial difficulties paying for their energy.**



## Chairperson's update

Over the past two months we have been analysing submissions to our Draft Report and actively engaging stakeholders, on the findings of our Draft Report and the proposed new framework for customers experiencing payment difficulties.

Six technical Working Group meetings have been held and a further three are scheduled for mid-December. The wealth of experience on the working groups is proving to be extremely valuable. Our thinking continues to evolve as we incorporate feedback on both the framework itself and details of its architecture.

Our consultation supports the Commission's findings about the problems with the current framework that were set out in our Draft Report. The aims of the proposed new framework have also been supported, including the need to:

- › Promote early action to assist customers at risk of payment difficulty
- › Address the different types of payment difficulty experienced by customers
- › Set objectives for assistance related to each type of payment difficulty
- › Include a safety net of default assistance that all customers can expect to receive
- › Outline retailer obligations and customer responsibilities
- › Promote and facilitate innovation

Nonetheless, many issues need to be addressed in developing a new framework. Good progress is being made in identifying and working through these issues with the assistance of the Working Groups.

When we commenced the Inquiry we set ourselves the deadline of completing the final report by the end of the year. Recently, a range of stakeholders have suggested that there would be merit in extending the date for the final report to enable the Working Groups to progress some of the further detail of the new framework.

The Commission has considered these suggestions, and last week I wrote to the Minister for Energy and Resources. **We will now submit the Final Report in early February 2016. This will allow the Working Groups to conduct a further two rounds of workshops** before the Final Report is completed.

The Commission continues to appreciate your ongoing support for this inquiry and our particular thanks go to those who have participated in the Working Groups to date.

I would like to take this opportunity to wish everyone a happy and safe holiday season and we will continue to update you on our progress.

**Dr Ron Ben-David**

Chairperson

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## Developing the detail

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The technical working groups have devoted much of their time to resolving the details of issues raised through submissions and public forums. These include:

- › Clearly defining different types of payment difficulty;
- › Using customer data to determine the type of payment difficulty a customer is experiencing;
- › Setting out the detail of the assistance that will be available to customers;
- › Examining how the framework can accommodate retailer innovation;
- › What form of customer engagement is required;
- › How engagement protects a customer from disconnection;
- › The role and practical engagement of third parties.

Extending the release of the Final Report to February will give us the opportunity to further engage with the working groups to refine our response to these issues.

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## Communication is key

Our consultation so far and the submissions received have identified that consistent and transparent communication between retailers and customers is a key to assisting customers to resolve their payment difficulties.

The Commission has identified the need for customer focused Guidelines to help customers in payment difficulty understand what assistance is available and how to access that assistance. Sections of the Guidelines will be tailored specifically for customers represented by third parties such as financial counsellors and social policy workers, as well as those from culturally and linguistically diverse communities.

The Working groups are also assisting the Commission with this task.

## Next Working Group Meetings

The next Working Group meetings are scheduled for the **16th and 17th of December** and another round will be scheduled for the 20th and 21st of January.

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