Appendix F   Anticipated monitoring programme

Key area	Authority work programme	Data	Planned or likely use	Benefit and link to Authority work programme
General retail market analysis	Multiple workstreams, including competition and improving customer choice.	Base data	Understanding the 'vital statistics' of the retail market, including changes over time. For example: • Market size and segmentation • Product types and adoption (e.g. time of use plans, spot price, fixed term plans, bundled plans)	A complete, up to date and unambiguous set of base data allows retailers, the Authority and other stakeholders to make more informed, and therefore better quality, decisions in a more timely manner and without the expense of trying to source data through other means. Better data supports improved decision quality enabling reduced: • risk to investors (and therefore the cost of capital they face), increasing the capacity and willingness to innovate/ invest • risk of both type 1 and type 2 regulatory errors (erroneous decision to intervene, or not to intervene [or in relation to the timing or form of intervention])
Pricing	Competition, improving customer choice, consumer care	Tables 1 and 2, specifically rates, total billed, electricity revenue, fixed term Boolean.	Understanding prices customers are paying and how these change over time. For example: • How pricing differs between retailers • Extent to which there are obvious reasons for differences in pricing • How often customers' rates change (for example, what happens when a	Greater transparency over pricing will reduce information asymmetry between retailers, consumers and other parties, improving: • retailers' ability and incentive to innovate to offer attractive services and competitive pricing • consumers' knowledge and ability to act as informed customers, improving purchasing and re-contracting decisions

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			customer gets to the end of a fixed term contract)	
Switching	Competition, improving customer choice	Rates and product offering, fixed term Boolean, bundling Boolean, low user Boolean, prepay Boolean, spot price Boolean, currently available Booleans, rates, incentive flags, discount data. Existing switching data.	Understanding switching decisions by customers (both between retailers and to different plans with the same retailer). For example: • Products customers are switching from and to. • Extent to which switching results in more favourable rates. • Cost savings or increases for switching customers. • Extent to which customers receive incentives to switch retailers.	Consumer switching is an important indicator of retail competition and customer satisfaction. A more sophisticated understanding of consumer switching choices and the outcomes of switching at an individual consumer level will improve information available to: • consumers when considering switching plan or retailer. • consumer advocates, support, and advisory bodies. • retailers in assessing switching drivers, and their own performance vs the performance of other retailers. • the Authority in monitoring performance, identifying potential issues and assessing whether and how to intervene
Competition	Competition, improving customer choice and others	Base data. Brand, customer segment, currently available Boolean, length of time with retailer and socioeconomic factors by retailer and region.	Understanding the extent to which customers are benefiting from competition, and if not, which customers are missing out. For example: • Extent of choice customers have (of retailer and plan type), by customer segment and geography • Number/proportion of customers on rates currently available to new customers	Effective competition between retailers is the main mechanism for ensuring good outcomes for consumers. However, it is difficult to assess how much different consumers benefit from effective competition and reasons for why competition benefits do not flow through to consumers. Even where data is partially or fully public, it is complex and costly to analyse due to the number of individual plans available to different customer segments in different localities. Publishing this information as a single data set will assist the Authority and other parties in

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		Census meshblock data and existing switching data.	• Extent to which customers who would benefit from switching are not switching • Strengths of different retailers in different customer segments and geographies.	assessing the extent to which different consumers benefit from effective competition and, to the extent they do not, the reasons for this. This is likely to be an area where stakeholders would benefit from Authority-developed metrics and tools to improve the accessibility of the data.
Bundling	Competition monitoring and others	Bundling Booleans, rates, discounts and fees, half hourly consumption.	Understanding how product bundling is done and the extent to which this benefits consumers. For example: • Extent to which bundling results in lower prices (ie, as opposed to just convenience benefits) • Customer retention for ICPs on bundled plans vs ICPs with similar consumption profiles on electricity-only plans in the same geographic regions	Bundling of electricity with other services is increasing. Bundling can be pro-competitive and improve outcomes for consumers but can also have anti-competitive effects. Understanding how electricity is bundled with other services will assist: • consumers in understanding how services are bundled by different retailers in different localities • the Authority and stakeholders to understand bundling practices and to assess the outcomes bundling produces for individual consumers and competition
Network charges	Distribution pricing, default distributor agreements, transmission pricing	Network charges, low user Boolean, fixed rates, combined with information from networks about how they charge retailers	Understanding how different retailers translate network charges into retail prices. For example: • Component of customers' charges that are attributed to network charges • How this compares with what networks charge retailers	Network costs are a material component of electricity bills. Consumption choices affect network costs and ultimately consumer bills. Network pricing can signal the cost of consumption choices in advance and can provide consumers with the opportunity to alter consumption patterns and help reduce network cost.

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			• How this varies between low and standard users
			
			• Number/proportion of customers that are charged half hourly (to measure whether retailers are passing all the half hourly data they have to distributors)
				The extent to which this occurs depends on how retailers 'repackage' network prices into retail tariffs. Improved transparency will assist:
				
				• consumers in understanding the relationship between network and retail prices
				
				• networks in understanding how their price signals reach consumers (and if not, why not)
				
				• the Authority and all stakeholders in understanding:
				
				   o how pricing structures affect overall system cost and outcomes for consumers
				
				   o the extent to which existing policy interventions are effective
				
				   o the reasons existing interventions may not be effective and the changes that may be necessary as a result.
				
				This is likely to be an area where stakeholders would benefit from Authority-developed metrics and tools to improve the accessibility of the data.

Debt and disconnections	Consumer protection/ mandating Consumer Care Guidelines	All data in table 3, plus debt information from table 1a of the amended notice. Monthly questions on debt and disconnections	Understanding customer debt and disconnection values and trends. For example: • How much customers owe • Number/proportion of accounts frequently in arrears	This expands data collected under the current retailer financial stress notice. Increased transparency of debt and disconnections will assist different parties' understanding and ability to act (individually or in concert) to reduce consumer harm and unnecessary debt and disconnection-related costs by assisting:

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			• Number/proportion of ICPs that are disconnected, prepay and non-prepay split
			
			• How long ICPs are disconnected for (prepay and post-pay)
			
			• Extent to which prepay ICPs are frequently disconnecting and reconnecting
			
			• Level of debt at which disconnections are being actioned (for post-pay)
			
			• Reasonableness of disconnection and reconnection fees (including variance between manual vs remote, prepay vs post-pay).
			
			How much debt being passed to debt collection.
				• consumer rights/support bodies and policy makers in assessing risk areas and using this to inform their own actions and the evidence base for policy reform and development
				
				• retailers in understanding sector level outcomes and trends
				
				• the Authority in understanding:
				
				    o financial risks to consumers and potential retailers
				
				    o the extent to which existing policy interventions are effective
				
				    o the reasons existing interventions may not be effective and the changes that may be necessary as a result.

Monitoring regulation changes	Compliance, EPR, low user phase out, end of prompt payment/late payment, phasing out of discontinued pricing and fee arrangements	Low user Boolean, rates, fees, bill total	Understanding retailers' progress with regulation changes, such as phasing out low user fixed rates. For example: • Number/proportion of plans that still have prompt payment discounts or late payment penalties • Proportion of fees compared to the rest of the bill • Any variations between customer types/ demographics	Certain commercial practices and regulations are being phased out over specific time horizons. Transparency over the extent to which different retailers in different locations and for different customer types are progressing with phase out plans will assist: • all stakeholders in understanding of progress and potential issues • the Authority in monitoring compliance and in assessing potential risks for consumers.

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			• Number/proportion of plans that are still low user plans • How prices are changing as low user plans are phased out.	

Credit checks and bonds	Mandating Consumer Care Guidelines	Aggregated question on credit checks, aggregated question on bonds.	Understanding the extent to which credit affects access to and cost of electricity. For example:
			
			• Number/proportion of potential customers refused electricity supply because of failed credit checks/ creditworthiness
			
			• Number/proportion of customers being charged bonds (including their value)
			
			• Reasonableness of bonds.
				Transparency of retailer credit checking, their refusal to supply and their requirements for bonds will assist stakeholders in assessing the reasonableness of retailer practices and assist:
				
				• consumer rights/support bodies and policy makers in assessing risk areas for financially strained and or vulnerable consumers and using this to inform their own actions and the evidence base for policy reform and development
				
				• retailers in observing peer practices and understanding sector level outcomes and trends
				
				• the Authority in understanding:
				
				    ○ the extent to which these practices are reasonable
				
				    ○ if they are not, the reasons for this and the changes that may be necessary as a result.

Medically dependent customers (MDCs)	Mandating Consumer Care Guidelines	MDC Boolean, disconnections, rates, TOU Booleans etc.	Understanding MDC electricity supply circumstances. For example: • Extent to which differences exist between products and rates for MDCs	Publication of this data will help stakeholders build a deep understanding of MDCs' circumstances and assist: consumer advocates, government agencies and the Authority in understanding key facts about this group including:

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		Monthly aggregated questions	and similar non-medically dependent customers. • Number/proportion of MDCs that have large arrears owing. • Whether any, and if so how many, MDCs have been disconnected. Understanding how many MDC applications are requested, received, declined, and reason for declines. Understanding how many MDCs are reviewed and outcome of reviews. Monitoring all disconnections and reconnections.	• pricing • quality • service availability outcomes • the extent to which current protections are adequate given the risks • changes that may be necessary if current protections are inadequate. Monitoring this will assess whether retailers are complying with the mandated consumer care guidelines and inform decisions to improve consumer protection measures, or decisions to investigate.
Complaints	Mandating Consumer Care Guidelines	Analysis of aggregated questions on complaints	Understanding areas of concern for customers (both for different retailers and in aggregate), as inferred from complaint data, and how complaints differ between retailers. Note: caution required due to differences in complaint recording between retailers	A deeper understanding of consumer complaints enabled by this data will assist: • consumer advocates, dispute resolution services, government agencies and the Authority in understanding 'pain points' for consumers • retailers and stakeholders in assessing the relative performance of retailers in different areas • the Authority and stakeholders in assessing whether intervention is necessary and, if so, what form that might take.

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Retailer stress/financial help	Competition monitoring, Risk management review, mandating Consumer Care Guidelines	Total owing by account, aggregated question on arrears. Link with prudentials.	Understanding the extent of and changes in retailer stress over time. For example: • Total arrears for active customers • Value of arrears written off each month • Aggregated retailer arrears levels (and by extension the amount of consumer debt carried by all retailers).	Transparency of retailer financial stress will allow the Authority and stakeholders to assess financial stress at a point in time and overtime. This will assist the Authority and stakeholders in understanding retailer solvency risk and to act as appropriate to mitigate or manage acute risks. Can assist in monitoring consumer debt across the retail market, if all retailers submit arrears and debt figures.
Load control	Competition monitoring, system resilience, distribution involvement in flexibility services, managing peak electricity demand	Load control Boolean, rates, aggregated questions on load control.	Understanding how many ICPs are subject to load control, who controls it (distributor or retailer) and how it is used. For example: • Change in use of load control by retailers using/ providing load control and flexibility services • Variation in rates for customers subject to load control • Capacity of controlled load (by type) • Conditions on use of load control.	Transparency of load control practices across the country will assist market participants and stakeholders in understanding current load management capacity and utilisation. This information, coupled with consumption and demand response information is increasingly valuable for efficiently managing network and energy constraints.
Consumption and demand response	Competition monitoring, system resilience, distribution involvement in flexibility	Rates, half hourly data, load controlled flag	Understanding what consumption patterns commonly occur, and how these are linked to customer segmentation. For example: • Which customers likely use EVs and batteries	As above (ie, regarding load control data), with additional consumption and pricing information.

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	services, managing peak electricity demand, updating regulatory settings for distribution networks.		• Types of load control currently being used • Extent of changes in consumption when load is controllable • Extent to which distributed energy resources and load control is currently being used to reduce peak demand • Relationship between consumption and price by different consumer demographics • How consumption shifts with price and how different price structures affect consumer behaviour (eg, when a customer moves to a time-of-use (TOU) plan or between TOU plans) • How TOU plans evolve over time and the number/ proportion of customers on TOU plans in different areas	