Electricity Authority Advisory Group meeting notes

Consumer Protection Work Programme subgroup
10am Wednesday 26 November 2025

Attendees
Electricity Authority
Carl Billington - Principal Advisor Advisory Groups; Freda Wells – Senior Advisor, Sally Blackwell - Senior Analyst, Guiliana Taylor - Analyst, Daniel Griffiths – Manager, Retail & Consumer, Carolina Rodriquez – Principal Analyst, Retail & Consumer, Andrew Millar – General Manager.

Advisory Group
- Initial discussion: Jamie Silk (Chair); Keith Scoles; Miranda Struthers; Liz Kilduff; Jeremy Adamson; Fiona Wiseman; Miranda Struthers; Helen Tua; Jessica Walker;
- Follow-up discussion: Jodi Gardner, Gareth Cartwright,

Apologies
Voon Kong, Sam Elder, Keri Brown

Confidentiality

The confidentiality status for this engagement was set as open, limited – which means that participants are welcome to indicate to peers and colleagues they are engaged on this topic and share high-level information in confidence and invite feedback. It was noted that this is an umbrella programme with a range of initiatives, each of which will have its own confidentiality designation. For this reason, only high-level feedback should be shared or passed on.

Confidentiality status may change at later stages of this work and the Authority will advise if this occurs.

EAAG – Confidentiality & Information Sharing Rubric			
OPEN		**CLOSED**	
1. No restriction: share openly & widely	**2. Limited: share in-confidence with a pre-agreed circulation.**	**3.Temporary: will become open for sharing soon, but hold until then.**	**4. Confidential: Don’t share.**

	This might also mean we are open about the topic we are discussing but not the detail yet.		

Introduction and context

The Chair and the Authority Representative provided a brief introduction and reminder of engagement process and confidentiality parameters.

The Chair reiterated thanks to the EA for engaging the EAAG at the start as the problem is still being defined, and the Authority Representative emphasised the importance of EAAG's advice during the formative stage, noting the value of calibrating the EAs thinking to ensure the work done is impactful for consumers.

The Authority then provided context for the work, it's purpose (to identify the next set of consumer protections needed), and key steps in the process to date.

The more detailed purpose of the workshop was to:

- Test the completeness of the issues collated and identify any gaps
- Review and further refine the scope of the issues
- Support prioritisation and sequencing of work to ensure the programme is maximising positive outcomes for consumers
- Understand the perspectives of diverse stakeholders on potential interventions that could be explored which may best address the issues.

Key summary from the Authority's high-level overview and background

The Authority provided the following key points as a high-level summary:

- The 2022 amendments to the Electricity Act expanded the Authority's mandate to include a statutory objective to protect domestic and small business consumers.
- Over the past two years, feedback has indicated gaps in consumer protections across the electricity market beyond existing Consumer Care Obligations (CCOs).

- The Authority is now progressing the next phase of this mandate, while continuing work to increase awareness of CCOs and ensure compliance.
- Ongoing work to strengthen consumer protections includes work on consumer mobility and affordability (e.g., enhanced comparison and switching service launching next year) and billing improvements
- In the 2024 decision paper on CCOs, there was a commitment to undertake further work on wider consumer protection issues and consult on these by mid-2026.
- To identify issues, the Authority collated data and compiled a longlist of over 100 consumer protection issues gathered from over 1,000 submissions, monitoring data, hardship panels, sector organisations, and consumer advocates; and refined this down to the current 18 priority issues for EAAG advice.
- New quantitative data from the retail market monitoring programme is also being used to understand issues.
- Issues were removed from the list if classified as 'already in progress' in other programmes.
- Five themes emerged from the 18 issues listed, these are:

  1. Removing barriers to electricity and choice
  2. protecting and supporting at-risk consumers
  3. Increasing affordability and transparency
  4. preventing and managing debt and disconnection
  5. strengthening protections for medically dependent consumers (MDCs).

First discussion topic: Issues and gaps.

The first discussion activity involved an initial sense check of the 18 issues. Participants were split into two groups to allow for more discussion. Each group responded to questions about the issues list on a miro board, grouped by, 'what is strong, wrong and missing', in order to help validate and refine the list. The key themes from these discussions are summarised below.

- **Prioritisation by consumer impact** - the Authority needs to ensure the priorities it chooses to focus on have an evidence base to show they are the ones that have the greatest impact for consumers – that will yield the biggest bang for buck in terms of consumer wellbeing and meaningful outcomes.

- **Depth of understanding -** a lot of these issues are more complex than they first appear and there are clauses in contracts and bundled arrangements that may have unintended consequences, like meter types that can end up predetermining the options and costs available to consumers (when half hour meter data can now be used to overcome these “limitations”).
- Just because retailers have underinvested in digital technologies, the consumer shouldn’t end up disadvantaged as a result.
- We can also empower consumers by raising their awareness of the Consumer Care Obligations – CNZ research suggests only 25% of consumers are aware of them.
- Many of these items point to the commercial arrangements and much of that is driven by the need for cost-recovery. However, this raises the issue of fair cost-recovery and balancing that against what the public perceives as fair or appropriate. It was cautioned that industry decisions seen as mathematically or financially fair, may still be perceived as unfair by the public, which erodes trust.
- We need collaboration across the system, i.e. Health and housing, to support a wrap-around approach, because people are getting lost in the cracks.
- **System and supply chain barriers -** Can we broaden our view across the system, and look further up the supply chain for actions that may limit consumers choices later? Such as the way an electrician wires a house.
- Addressing these issues is bigger than just industry – industry absolutely is a crucial part, but we also need the social service and economic agencies (MSD and MBIE) and community groups and NGOs to join the conversation.
- The group also stressed the importance of using data and evidence to validate these issues – as issues are identified and suggestions raised, we need a robust way to validate and confirm the actual issue in need of addressing and then to measure the degree of success we have in responding to the issue or opportunity. Has the Authority thought about how it will draw on evidential analysis to inform this work (and the prioritisation processes it requires)?
- There isn’t always consistency in the rules and obligations across service contracts – different penalties and obligations can apply across different products and services. This needs to factored into any approach here as it may inadvertently limit a consumer’s options.

- **Human-centred perspective -** We need to meet whanau where they are at, taking a whanau-centred approach, rather than a top-down approach, reflected lived realities of hardship rather than starting from institutional assumptions. Families living in commercial or non-standard premises, off-grid, or in debt – illustrate both visible and hidden hardship – such as a sick child impacting income. We need to hear their stories instead of just looking in. We may find holistic solutions with a different way of thinking. There is also real value to carefully framing our terminology (e.g. referring to people “self disconnecting” voluntarily gives a sense they have agency or a real choice, which is unhelpful).
- We need to take a step back from a patchwork quilt of change, to assess the big picture and ask: ‘what’s our 2050 solution? Where do we want to be?’, rather than reacting and adding another small patch to the quilt.
- Many consumers fear doing the wrong thing, and so they stay stuck. They need help on the consumer mobility journey. If we put the onus on the consumer, we need to ensure that we are arming them with the right information and what to do with it.
- How do we attribute the value of health or how do we weight criteria in decisions beyond economic criteria?
- Several comments highlight a number of the issues often being caused or aggravated by human error and poor validation processes. Addressing this lack of quality/ customer outcome focus/ culture will help well beyond the prioritised issues.
- An additional theme was noted that arises from ID requirements where some people will not meet what has become normal required criteria e.g. current photo ID, no online presence etc.

Several other themes were captured in the Miro boards but are covered in other areas of Authority work.

Part two – Proposed Prioritisation Approach and Discussion.

The Authority then talked through the five steps it will follow for building the new work programme:

1. filter issues
2. assess impact – using the three criteria of;

    a. severity of harm or risk
    b. scale of the problem (i.e. number of people affected), and
    c. equity consideration.
3. check evidence
4. prioritisation metrics – plotting issues based on impact and evidence, and
5. sequencing and resourcing.

Participants were asked to identify and rank their top five priority issues and comment on their why for each ranking, using the miro board. The groups ranking or 'votes' formed significant clusters around the theme 1: '*removing barriers to electricity access and choice' (*particularly the issue of consumer access to postpay or pre-pay power) and theme 3: increasing affordability and transparency.

A summary of key themes from the groups discussion for this session is below.

- Poor credit histories can become a trap for consumers – preventing their access to postpay contracts. It will need MSD input to help get some consumers past credit thresholds.

- New Zealand apparently have 96% for digital meters penetration but configuration barriers and other issues that prevent consumers being able to switch are still frequent. There is a need to understand what the actual barriers here are.

- People were aware of instances where consumers couldn't get a smart meter because they'd have to sign up to postpay and can't pass the credit check. This can lead to other complications where people sign up in someone else's name (identify theft) or a landlords name (which can then affect the landlord's credit rating).

- The industry sees numerous complaints about incorrect ICP switching – usually through some form of human error (registered addresses differing from council addresses, wrong address given by neighbours, confusion among flats or units etc). It undermines credibility and trust as consumers (both those expecting to be switched, and those who find themselves mistakenly switched) blame the industry for it.

- Access is everything. If we don't overcome access barriers, nothing else matters. Disability is part of that. We need to collaborate with Whaikaha.

- How do we attribute the value of health or how do we weight criteria in decisions beyond economic criteria?

- A large number of consumers need someone else to help navigate their service agreements and someone to close the loop for them to make sure any changes requested are followed through on. Need to build third-party support into the system.
- Evidence was cited of a number of cases where network categories aren't optimised for the consumer – ie incorrectly listed as a temporary dwelling etc and the consumer isn't aware. These situations need to be addressed as the savings are potentially significant.
- Concern about the risk of weather event-related disconnections for medically dependent consumers (MDCs) – as weather events are increasing, does this increase the risk for MDCs? The back end of the emergency response system needs to be improved.
- It was also noted that many of these items/practices have been phased out by a number of retailers (ie Mercury and Contact have stopped disconnections).
- Given the scale of these issues, it was emphasised that EA needs to collaborate with the wider sector, including the community sector, and EECA, that we need to look beyond the price piece and also look at efficiency and education.

Additional topics and feedback raised

- There was significant discussion about the definition of affordability that is being used – and whether there is a consistent definition that is being applied across the sector.
- Some members referenced the definition from the earlier Energy Hardship Expert Panel.
- It was noted that affordability is generally used to mean the cheapest cost of making electricity available, which is a definition that conceptually centres on the energy industry and its efficiency. There are other lenses (including taking a more distributed perspective, beginning with consumers and communities).
- Another member framed it in terms of a demand-side vs supply-side affordability (being able to afford to pay, vs being able to afford to supply).
- Others made reference to sustainable lending concepts from the banking industry, and reference was also made to the Authority's Affordability Strategy (currently in development).
- Another group member referenced recent research that EECA have been publishing. The most recent relevant example is:

- How New Zealanders are using energy March 2025 | EECA

- Another member also challenged the way the term 'equity' is being used, noting that framed in terms of negative impacts (ie the need to address situations of inequity) but contending that this work also needs to include a positive framing to identify opportunities, behaviours and decisions that might have a positive effect on improving equity.
- The group noted the obvious challenge of sourcing evidence of hidden hardship – which by its very nature tends to confound evidence. It was acknowledged there is a lot of anecdotal evidence but little that is quantitative.
- It was suggested that with increased penetration of smart meters we should have the opportunity to increasingly pair qualitative and anecdotal data/evidence with quantitative data. There is significant potential in these opportunities. Equally there was some caution that there are likely to be demographic and/or geographic skews to the sample for which customers are able to access smart meters.

Conclusion and next steps

The group expressed collective alignment to the direction and process presented. The Authority expressed thanks for the depth of dialogue, and concluded with the Authority indicating their expected next steps and timelines from here:

- Aiming to develop an initial concept paper for the February or March Board meeting.
- Depending on Board feedback, the team expect to work towards a public consultation process by June 2026.