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To: The Electricity Authority
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Genesis Energy submission on the Electricity Authority's *Improving Consumer Access and Choice Issues Paper*

Genesis Energy Limited **(Genesis)** welcomes the opportunity to comment on the Electricity Authority's **(the Authority)** *Improving Consumer Access and Choice Issues Paper*. Genesis supports the Authority's objective of ensuring New Zealand consumers can access reliable electricity services and participate in a competitive retail market. Access to electricity is fundamental to consumer wellbeing, and retailers have an important role in supporting positive customer outcomes. As part of our Gen 35 Strategy, Genesis aims to lower the total cost of energy for our customers. Energy wellbeing is one of our key priorities under our Community Investment Framework, including enabling fair energy access for all.[1] Genesis has also committed to extending Power Credits and to broadening eligibility criteria to improve access. Through our Te Tira Manaaki o Kenehi (Genesis Caring Team) we offer targeted, dedicated support for people in energy hardship, including access to support services such as MoneyTalks, EnergyMate and Work and Income, and Power Shout hours through which Genesis customers can donate free power hours.

Please find our responses to the Authority's consultation questions below. Note one response includes commercially sensitive information we provide in confidence, and we ask that this figure be redacted from the published version of this submission. Also see the ERGANZ submission and attached Consumer Care Audit and smart meter report (both completed by Concept Consulting) which Genesis supports and provided input to. These provide robust evidence and analysis that will prove useful to the Authority as it considers the issues raised in this Issues Paper. We agree there is value in building the evidence base and better understanding whether barriers exist that prevent some consumers from accessing retail electricity services or exercising meaningful choice. Any future regulatory intervention should be informed by robust evidence and a cost-benefit analysis and careful intervention logic to ensure the best options to solve the problem are identified.

The retail market has undergone significant regulatory change in recent years, including implementation of the Consumer Care Obligations, improved consumer information,

[1] https://www.genesisenergy.co.nz/about/communities/energy-wellbeing

enhanced switching processes, and continued investment in hardship support. These reforms should be allowed sufficient time to mature before additional regulatory obligations are considered. The recently implemented Consumer Care Obligations establish an important framework for identifying and supporting customers experiencing payment difficulty or vulnerability. The Authority should allow time to evaluate the effectiveness of these reforms before introducing additional obligations addressing similar objectives.

Where barriers are identified, Genesis considers that solutions should be proportionate, targeted, and recognise the shared responsibilities of retailers, metering providers, credit agencies, government agencies, and social service providers. We consider the following principles should guide any future work:

- regulation should be evidence-based and proportionate;
- interventions should address demonstrated market failures;
- retailers must retain the ability to manage legitimate commercial and credit risks;
- consumer access should be balanced against affordability and long-term sustainability for all customers;
- solutions should minimise unintended consequences that increase costs for the wider customer base.

To better understand how we could help consumers for whom credit history is a barrier, in 2023 Genesis participated in the ERGANZ 12-month pilot to test how the industry could work alongside government agencies (including the Ministry of Social Development) to support customers with poor credit ratings to obtain post-pay electricity supply.[2] Under the pilot, retailers accepted customers with credit scores below our standard threshold and provided wrap-around support to each customer, including liaising with MSD. A third-party guarantee was also provided as back-up should the customer run into arrears. While the sample size was small, the results of the pilot suggested that customers set up with a benefit redirection were more likely to be up to date on their payments. We therefore agree with the recommendation made by ERGANZ in its submission that the Authority work with MBIE and MSD to consider how access to the Winter Energy Payment (and/or other appropriate sources of WINZ support) could be improved, whether by simplifying the process for consumers and/or considering the potential to better target support to those most in need.

Benefit redirection is a key factor Genesis considers as part of our exceptional onboarding process for customers who do not meet our standard automated credit assessment. Applications can be referred to a manager or specialist Payments/Credit team for individual review where appropriate. This process allows additional contextual information to be considered before a final decision is made. Our Consumer Care Policy also requires staff to identify customers who may require additional support and to provide accessible communications, including access to support persons or interpreters where appropriate. Where a consumer agrees to accept benefit redirection, this materially improves their ability to access electricity as it reduces payment risk.

While we support the Authority undertaking this work to identify and address any unnecessary barriers to access, the issues raised are much broader and careful problem definition will be key to avoid policy or regulatory misdiagnosis. Cost of living pressures are not unique to the

[2] https://www.erganz.org.nz/assets/documents/ERANZ-year-in-review-24.pdf

electricity sector, and there is a risk of analysing issues relating to credit and metering in a vacuum without the broader context. While we support in principle sensible, targeted, net-beneficial measures to remove unnecessary barriers to access, it is important to note at the outset that such measures cannot solve broader affordability pressures. Hence, we would support the Authority engaging relevant government departments and agencies, including MBIE and MSD, to consider broader measures government could take to address the problem.

Yours sincerely,

Mitchell Trezona-Lecomte

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Consultation questions and response by Genesis Energy

Questions	Comments
Risks, impacts and market performance	
Q1. Do you agree with the risks identified for consumers who may have constrained access to electricity supply or limited retail choice? Please explain why or why not.	We agree credit risk and the lack of a communicating smart meter can be barriers that prevent some people from accessing the same range of electricity supply options as those with better credit and/or smart meters. We acknowledge that access to electricity is fundamental to wellbeing and electricity retailers have an important role to play. We would also refer the Authority to the ERGANZ submission and attached Concept Consumer Care Audit (which we provided input to) for further evidence and analysis.
Q2. What evidence is available on the number of consumers affected by these risks, the circumstances in which they arise, and the outcomes consumers experience?	We agree with the Authority that further evidence is required before progressing to options analysis, including work to better understand the size of the problem ie the number of people who are actually unable to access electricity supply. Please see the ERGANZ submission and attached Concept Consumer Care Audit, which provide useful evidence on this point. The data published by Centrix, indicating around 10% of credit-seeking consumers are likely to receive a credit score that makes them more likely to be refused, is broadly consistent with our experience. However, as noted further below, Genesis operates exceptional onboarding for some consumers who fail the initial credit check, meaning the actual fail rate is slightly lower.
Q3. Are there particular groups of consumers, regions, housing situations or metering circumstances where these risks are more likely to occur?	Please see ERGANZ's submission. On metering, we particularly draw the Authority's attention to evidence showing regional variations in smart metering uptake, with rural areas showing lower smart meter uptake.
Q4. Do you agree that access and choice constraints may affect retail market performance? Please explain why or why not.	Please see ERGANZ's submission.

Credit history and access to post-pay electricity	
Q5. Do you agree that consumer credit history or retailer credit-risk assessments may be limiting some consumers' access to electricity services or retail plans? Please explain why or why not.	Credit assessment remains an important component of prudent retail operations. Credit scores provide a valid assessment of credit risk for prospective consumers, allowing retailers to manage risk across large customer books. Retailers supply an essential service while carrying significant financial exposure through unpaid energy consumption. Removing or substantially limiting retailers' ability to assess credit risk could result in higher bad debt costs. [redacted] Before progressing to consideration of any options, we suggest improving understanding of: a) the number of consumers unable to access post-pay products; b) the reasons for those outcomes; c) existing alternative pathways available to consumers; and d) whether particular customer groups experience disproportionate impacts. If evidence demonstrates systemic issues, targeted interventions should be preferred over broad restrictions on commercial decision-making. Finally, we note the Authority's data shows the ratio of refusals to completed switches is materially higher among medium and small retailers than among large (100,000+) retailers. While it is only a single datapoint, it suggests larger retailers may be less risk averse than smaller retailers in their customer acquisition strategies.
Q6. What factors influence whether a retailer accepts, declines or offers alternative arrangements to a consumer following a credit-risk assessment?	Where an application does not meet our standard credit assessment criteria, it is not automatically declined. Depending on the circumstances, the application may be escalated for manual assessment by a manager or our specialist Payments/Credit

	team. This review considers additional information beyond the initial automated assessment, including factors such as the age and nature of adverse credit reporting, whether there is limited or no credit history, and any other relevant information available. This enables Genesis to make a more informed assessment and, where appropriate, approve an application that would otherwise have failed the automated credit assessment.
Q7. Are there any existing practices, safeguards or support arrangements that are working well to help consumers with adverse or limited credit history access electricity supply?	Genesis uses exceptional onboarding on a case-by-case basis to enable some consumers who do not meet our credit criteria to access electricity. See more detail in our response to relevant questions below.
Q8. Are you aware of any unintended behaviours or consequences that may arise when consumers cannot access electricity supply in their own name? To what extent does this occur?	
Metering capability and access to services	
Q9. Do you agree that legacy and non-communicating smart meters may be limiting some consumers' access to electricity services, retail plans or retail competition? Please explain why or why not.	As noted, we encourage the Authority to consider the key findings of ERGANZ's smart meter report, particularly the three main findings: 1. The remaining gap is not primarily an energy hardship issue; deprivation is a poor predictor of smart meter access. 2. The main barriers are behavioural and practical, with customer refusal and property constraints dominating. 3. A universal obligation to serve legacy meter customers should be supported, because some consumers may be unable—not unwilling—to obtain smart meters for reasons beyond their control. This aligns closely with the report's recommendation that all retailers continue to offer at least one pathway for non-AMI customers. As noted in the ERGANZ submission and attached report on smart metering (which Genesis supported), New Zealand's smart meter penetration is world leading at around 94 percent of all connections. Smart metering enables significant benefits both for customers and retailers including

	improved customer experience, innovative pricing products, better consumption information, demand flexibility and operational efficiencies. Given the benefits, retailers are already incentivised to support customers to upgrade legacy meters where possible. As noted in the paper, there are commercial drivers for retailers and MEPs to replace legacy meters. However, retailer influence over meter deployment is limited. Many metering outcomes depend upon metering equipment providers, distributors, asset ownership arrangements and broader industry investment decisions. Accordingly, any regulatory response should recognise that metering access is a sector-wide issue rather than solely a retailer responsibility. It is correct that some retail products will depend on a consumer having a communicating smart meter.
Q10. What are the most prevalent barriers to upgrading legacy meters or restoring communication capability to non-communicating smart meters?	In our experience, customer-related issues, including outright refusals or inability to secure appointments, are the most common barrier to upgrading remaining legacy meters. Regarding appointment issues, these often involve multiple visits as well as repeated attempts to re-contact customers and re-schedule appointments. Meter replacement costs are also important barriers for some consumers. Other barriers include health and safety (electrical safety and wiring, hazards, animals, asbestos, etc.), and issues relating to switchboard space, equipment inaccessibility, and distribution network issues. For further detail, see the ERGANZ submission and attached smart meter report.
Q11. What typically happens when a consumer needs a communicating smart meter to access a particular retail product or service, but an upgrade is delayed, declined, not technically straightforward, or cannot be arranged because the consumer does not have a retailer willing to serve them?	See ERGANZ submission.
Q12. How are the costs of meter upgrades, remedial work or communication issues currently managed, and are there circumstances where these costs may	Where necessary and appropriate, Genesis charges cost-reflective fees for meter upgrades, site visits, and any associated work. These are published on our website.

prevent consumers from accessing electricity services or retail choice?	
Q13. Are existing arrangements sufficient to address the remaining harder-to-upgrade premises, or are there opportunities to improve coordination between retailers, metering equipment providers, distributors, landlords and consumers?	As noted, around 94 percent of connections have smart meters, suggesting current regulatory and market arrangements do not unduly constrain consumers from getting a smart meter where they wish to.
Constrained access can affect health, wellbeing and participation	
Q14. Do you have any further information or evidence on the number and characteristics of consumers affected by access and choice constraints, the circumstances in which these constraints arise, and what happens after a consumer is declined or cannot access a suitable retail service?	See ERGANZ submission and attached Consumer Care Audit / Centrix analysis.
Alternative access pathways	
Q15. Are the three main alternative pathways — prepay, social retailing and exceptional onboarding — sufficient, suitable and sustainable?	There may be potential to increase access using exceptional onboarding by improving access to the Winter Energy Payment or other appropriate forms of government support. Genesis has an exceptional onboarding process for customers who do not meet the standard automated credit assessment. Applications can be referred to a manager or specialist Payments/Credit team for individual review where appropriate. This process allows additional contextual information to be considered before a final decision is made. Our Consumer Care Policy also requires staff to identify customers who may require additional support and to provide accessible communications, including access to support persons or interpreters where appropriate. Benefit redirection is considered by Genesis as part of our exceptional onboarding process. Improving consumer access to benefit redirection would therefore increase access for people who do not meet our credit threshold. Genesis does not currently offer prepay but we acknowledge it is an innovative option that caters to a specific market segment.

Q16. Are there consumer groups, regions, network areas or metering circumstances where consumers currently face limited or no practical pathway to access retail electricity supply? If so, which consumers are most affected and what do they do?	No further comment – see ERGANZ submission.
Prepay electricity	
Q17. Do prepay customers have sufficient access to pricing innovation and savings opportunities, including time-varying pricing, demand flexibility, free-hour offers or other emerging retail products? If not, what are the main barriers to making these options available to prepay customers?	While Genesis does not currently offer prepay, we agree that prepay products provide an important option for many consumers. While prepay will likely not be suitable for all consumers, it is an innovative retail option that caters to a specific market segment and should be viewed as complementary to other options. The Authority's analysis suggests prepay plans do provide value for money for those consumers who use them. The Authority may wish to continue monitoring customer outcomes across both prepay and post-pay markets while avoiding regulatory settings that inadvertently discourage retailers from offering prepay products.
Q18. What role is prepay currently playing for consumers who cannot access standard post-pay electricity services, and what benefits does it provide for those consumers?	No further comment – Genesis does not currently offer prepay.
Q19. Is there effective choice and competition in the prepay market, and what are the main operational, commercial, technological or regulatory barriers to offering prepay services?	As we do not currently offer prepay, we do not have a view on whether there is effective competition within the prepay market specifically. We note New Zealand's retail market generally is highly competitive and innovative, with prepay a good example of the type of innovation that has occurred.
Q20. To what extent do prepay disconnections reflect consumer choice, budgeting preferences or temporary pauses in use, compared with circumstances where consumers are unable to top up?	No further comment – Genesis does not currently offer prepay.
Q21. What information are retailers capturing that could help identify when repeated or longer prepay disconnections may indicate affordability pressure, difficulty maintaining supply, or other consumer impacts?	No further comment – Genesis does not currently offer prepay.

Q22. Are additional pathways, safeguards or protections needed to reduce the risk that medically dependent consumers are placed on, or remain on, prepay arrangements?	No further comment – Genesis does not currently offer prepay.
Q23. Do prepay customers have reduced access to innovation, competition and emerging opportunities to reduce electricity costs? If so, what technical, commercial or regulatory barriers may be preventing retailers from offering more innovative prepay products?	No further comment – Genesis does not currently offer prepay.
Q24. Does the use of prepay arrangements to recover previously incurred debt create additional risks for some consumers, and how are debt-recovery settings calculated, managed and communicated to consumers?	No further comment – Genesis does not currently offer prepay.
Social retailing	
Q25. Should social retailing remain a targeted community-based, industry-led response, or should it become a more substantial national access pathway for consumers who face barriers to standard post-pay electricity?	Genesis agrees there may be a role for social retailing. See ERGANZ submission for further comment.
Q26. What are the main barriers to scaling social retailing, including access to hedges, prudential requirements, metering capability, funding, referral pathways and operational capability?	The barriers identified by the Authority are relevant factors when considering constraints on the ability of social retailers to scale. As noted in the ERGANZ submission, social retailers that deliberately target customers with higher credit risk and higher cost to serve are by definition targeting a smaller addressable market than standard retailers.
Q27. What forms of support, if any, would be most effective in expanding social retailing without crowding out existing providers or reducing incentives for mainstream retailers to support consumers in hardship?	We agree with the comment in the ERGANZ submission that any support should be contestable and outcome-based rather than attached to a specific ownership model.
Exceptional onboarding	
Q28. Are there any other examples of exceptional onboarding for consumers with adverse or limited credit history onto standard post-pay plans, beyond the approaches outlined in this paper?	See ERGANZ submission and Concept Consumer Care Audit for discussion of the various exceptional onboarding models available in the market. As noted, Genesis offers exceptional onboarding.

Q29. How do consumers find out about what onboarding opportunities are available to access standard post-pay plans?	When an application does not meet our standard credit assessment criteria, customers are advised of the outcome of their application and, where further assessment is required, informed that their application is being reviewed. Where an application cannot be approved, Genesis explains the outcome and, where appropriate, discusses the reasons for the decision. Customers are also provided with information about our Consumer Care Policy, the support available if they are experiencing payment difficulties, and how they can raise concerns or make a complaint if they are dissatisfied with the outcome, links to Billy and information on what they could do to be accepted. As noted, our Consumer Care Policy also requires staff to identify customers who may require additional support and to provide accessible communications, including access to support persons where appropriate.
Q30. How are benefit redirections being used to support access to electricity supply, and are consumers being declined supply if they are unable or unwilling to redirect their benefit?	As noted in the ERGANZ submission, Genesis accepts benefit redirection as a condition for exceptional onboarding. Benefit redirection materially reduces payment risk for consumers who do not meet our initial credit assessment. The ERGANZ Connect Me pilot found that benefit redirection was highly effective in enabling higher credit risk consumers to stay connected and avoid accruing debt. As noted above, we see potential for government to explore improving access by simplifying the benefit redirection process (also noted in the ERGANZ submission). This would seem to be a sensible, low cost and easy improvement to implement.
Q31. How many consumers with adverse or limited credit history are being offered contracts by retailers after third-party advocacy or referrals, and what are the benefits, risks and limitations of this approach?	Genesis does not record this information at present.
Proposed outcomes and areas for improvement	
Q32. Do you agree with the proposed outcomes, and are there additional consumer outcomes the Authority should consider?	We agree generally with the proposed outcomes, although it is unclear what "meaningful" participation for consumers means. Appetite for active participation in

	electricity services varies widely among consumers.
Q33. What international examples of approaches to ensuring electricity access for all consumers do you believe would be appropriate for the New Zealand context and why?	If the Authority progresses to consider regulatory options, such as a 'standing offer' similar to the requirement under the National Energy Customer Framework, it will be critical to ensure such regulations are drafted in a way that still affords retailers flexibility to effectively manage credit and payment risk, acknowledging there are different mechanisms by which a retailer may legitimately manage credit risk, for example through benefit redirection or payment plans. As noted, any regulatory option should be accompanied by a robust cost-benefit analysis.
Q34. Do you agree with the proposed areas for improvement, and are there additional areas the Authority should consider?	It is unclear to what extent these areas for improvement map onto the six identified outcomes earlier in the paper and we think it is too early to say whether these are the best options for solving the problems. As noted, the first step will be to clearly define and quantify the problem; second, to identify and cost the possible solutions; and third, to ensure options are well-designed and will be net beneficial. It is difficult to comment on the desirability of these areas for improvement without an intervention logic showing how proposed improvements would result in the desired outcomes and thereby address identified problems. For example, it is unclear to what extent supporting social retailing or community-based models will achieve the outcomes or the extent to which these options are better than other options for solving the problem. Given the issues in this paper relate to consumer care, it may be beneficial to review the Consumer Care Obligations before adding new regulations.
Q35. Which areas should be prioritised for further work, and why?	We suggest a priority should be consideration of ways to improve access to the Winter Energy Payment for consumers in need as this has potential to have the greatest immediate impact on the problem. See ERGANZ submission for detailed comment.

Q36. What practical steps, including any quick wins, could improve access and choice in the short term?	As noted, improvements to the Winter Energy Payment has potential to be a 'quick win'. See ERGANZ submission.
Q37. What additional information, data and monitoring would help to improve understanding, practices and outcomes in relation to access and choice?	We support improved monitoring. We support the Authority undertaking this initial assessment and gathering evidence before progressing to options analysis. If it progresses to considering regulatory options, it will be critical for the Authority to conduct a robust cost-benefit analysis and establish that the benefits of options materially outweigh costs.
Q38. What changes could support increased access to mainstream post-pay electricity services, and what role could retailers, government agencies, iwi and other support agencies play?	As noted, improving access to the Winter Energy Payment is likely to be an effective way to improve access to electricity supply for higher credit risk consumers. See ERGANZ submission for further detail.
Q39. How could outcomes for consumers using prepay electricity be improved while preserving any benefits that consumers value?	See ERGANZ submission.
Q40. What role should social retailing and community-based models play in improving access and choice, and what are the risks of relying on them too heavily?	See ERGANZ submission.
Q41. Are current incentives for retailers to install communicating smart meters appropriate, and are particular regions, consumer groups or housing situations disproportionately affected by current metering arrangements?	Yes, as noted retailers are already incentivised to install communicating smart meters, with uptake already very high. For retailers the benefits are clear: lower meter reading costs, improved billing, remote connection and reconnection, tariff innovation, load control, outage detection, power quality monitoring and more accurate reconciliation. Smart meters enable innovation with demand-side flexibility, which allows retailers more flexibility in how they optimise their portfolio.
Q42. What opportunities are there for stronger cross-agency, community or partnership-based responses to improve electricity access and choice, and what should a well-functioning and inclusive electricity market look like over the next 5–10 years?	See ERGANZ submission.