

Summary of the energy retailers' responses:

Energy Australia

Energy Australia (EA) is having conversations with its customers around what they can afford; reporting that approximately 5% of customers contacting them do not have capacity to pay their bills at the moment. Payment plans are available, and in cases where customers report no capacity to pay, EA will initially allow four weeks for the customer to re-engage, before having a subsequent conversation.

EA has also implemented changes into their systems that proactively identifies a customer's risk of hardship using internal data. This allows them to change the style and method of proactive engagement, including communications channels. Once contact is made, the agents can offer them additional support this includes such things as tailored payment solutions, government grant and concession information, checking that they are on the best plan, energy audits (currently over the phone only due to COVID), payment matching and when deemed necessary appliance swaps.

EA has a strong focus on supporting and empowering its staff to have the right conversations with customers, recognising the importance of allowing customers to feel safe enough to say, "I can't afford to pay anything now" or "I've got ten bucks a fortnight". The key conversation is "what can you afford?"

EA has also extended its EAP and increased resources for its staff, including nutrition and exercise support. EA is focused on doing the right thing for its staff to ensure its customers are well supported too.

As a result of COVID-19 and the bushfires, EA's customer demographics are now different, and EA is conscious that its customers' circumstances can change rapidly. Staff are being strategically trained so that responses to hardship can be targeted and tailored.

Calls have increased by 76% since March, and EA have doubled its resources in response. However, EA are finding that calls times are taking longer, and are asking customers to be patient.

AGL

AGL has been setting up payment arrangements that are affordable for customers, and in line with the Payment Difficulty Framework. AGL is focused on making sure customers can keep the lights on, and stay connected through this challenging time.

There are a lot of conversations happening with frontline staff to ensure everyone knows how to connect and engage with the customer. AGL is making sure their team do their best to listen, empathise, and understand the situation to get the best outcome.

Half of AGL's onshore staff are based in Adelaide, and the other half are based in Victoria. Most of the Adelaide cohort are back in the office and the feedback has been resoundingly positive around the ability to return to work and have some human interaction again. This has driven some better outcomes from those teams and those people that have been able to reconnect.

AGL has assisted customers impacted by COVID-19 through its COVID Support Program, which ran from March through to the end of July, and followed that up with a series of additional offers for customers at the conclusion of that program.

AGL has created a COVID Resource Centre for customers to access information that can help support them in terms of managing their energy costs and energy needs, and AGL is also looking at how to extend that support out more broadly to incorporate small business customers.

For customers who don't have capacity to pay, AGL has run a series (and will continue to do so until it's no longer required) of 'Settle for Less' offers. AGL has re-established its payment matching initiative, which has increased the number of payments that AGL are making on behalf of customers who are unable to meet their ongoing costs of energy consumption.

For residential customers, AGL is now in a position to help complete URG applications over the phone, which is traditionally a heavy customer effort; quite a complex and unsettling experience for customers.

Origin Energy

Similar to Energy Australia and AGL, Origin is also having tailored, one-on-one conversations with customers to understand their needs, and to provide an appropriate support plan.

Origin reviews eligible concession benefits including government grants, discusses payment options, including short-term payment options and regular ongoing payment options, subsidies, and matched payment plans. Customers supported by Origin's 'Power On' program will not be disconnected, will not receive credit calls or be default listed, and are provided with support in closing the gap between usage and payments through Origin's financial counselling referrals, as well as a free home energy consultation and energy information to help reduce their bill.

Origin Energy is doing more debt settlements, and waving debt for clients.

Origin understands that some customers feel a level of anxiety about calling their energy retailer to discuss payment of their bills, so they have established a dedicated live chat team to support customers. They are also currently piloting a digital portal as part of an early intervention strategy, where they are proactively contacting customers who are showing a change in their payment or consumption behaviours.

Origin has approximately 50 agents trained on the DHHS portal and is working with customers to complete and submit their URG applications. In order to improve the overall experience for both Origin's customers and their staff, Origin is looking to automate the process and save significant time off calls.

Victorian Water Industry Association (VicWater)

In light of this year's bushfires, droughts, and the pandemic, customers have faced some big challenges, and the Victorian water industry has very much developed tailored packages to support them.

Those tailored packages have gone beyond payment plans to referrals for support through financial counselling. The 19 Victorian water corporations have made an effort to get out and be among the community, to listen and find out what's really required.

All retail water corporations are now involved in assisting customers with URG applications, and it is a challenging environment. In many cases, calls last for over an hour, just in relation to URGS, but the water corps are committed to doing the right thing by the customer. For example, the metropolitan water corporations – City West Water, South East Water and Yarra Valley Water – have stepped in to help drive a solution to the URGS backlog, and things are now improving.

The water services are focused on providing a local customer experience, so that customers experiencing hardship who call their provider know that they will be speaking with someone from their local water corporation; talking to a community member.

VicWater is seeking a greater shift towards automated concessions, as well as being more proactive with customers to provide better assistance and reduce stress. These are the focus of its efforts in the coming months.

Momentum Energy

Momentum is a much smaller player in the energy industry, but that affords them the opportunity to really listen to their customers.

Momentum is finding that for a lot of farmers, who have come off a very bad drought season and then straight into COVID, their capacity to pay is zero. Momentum's approach on that has been "don't worry about it, we'll work it through", taking really long phone calls and trying to offer as much support as possible.

Momentum has also maintained an adaptive response to situations. They were able to respond quickly during the lockdown of the public housing towers – working out who its customers were, and what their energy needs were, knowing that they were going to have to be home for four weeks or longer. Momentum sent out very simple comms to those customers to help them understand the support being provided.

Momentum has been working hard to balance the customers' needs with the needs of its staff as well. Staff have been provided with extensive leave, mental health support, and nutrition support. Momentum believes that if its people are strong, the experience for the customers, regardless of the situation, will be better.

When COVID-19 first started to happen, Momentum moved very quickly and put resources towards completing URG applications immediately on behalf of customers, knowing that it was a really tough form for its customers to fill out. Momentum wants to collaborate to improve the design of the URGS process to make the scheme work better.

Momentum reported that hardship accounts have doubled since the start of COVID-19, and family violence in particular has grown by 40%.

Momentum is working with another TCP partner, Language Loop, on a service which aims to help provide translations for customers seeking to access assistance. The intention is to improve accessibility for customers whose first language is not English.