

**I wish to acknowledge the Traditional Custodians of the lands  
on which we meet today.**

**I pay our respects to Elders past, present and into the future.  
We acknowledge their continuing connection to the land, sea  
and community.**

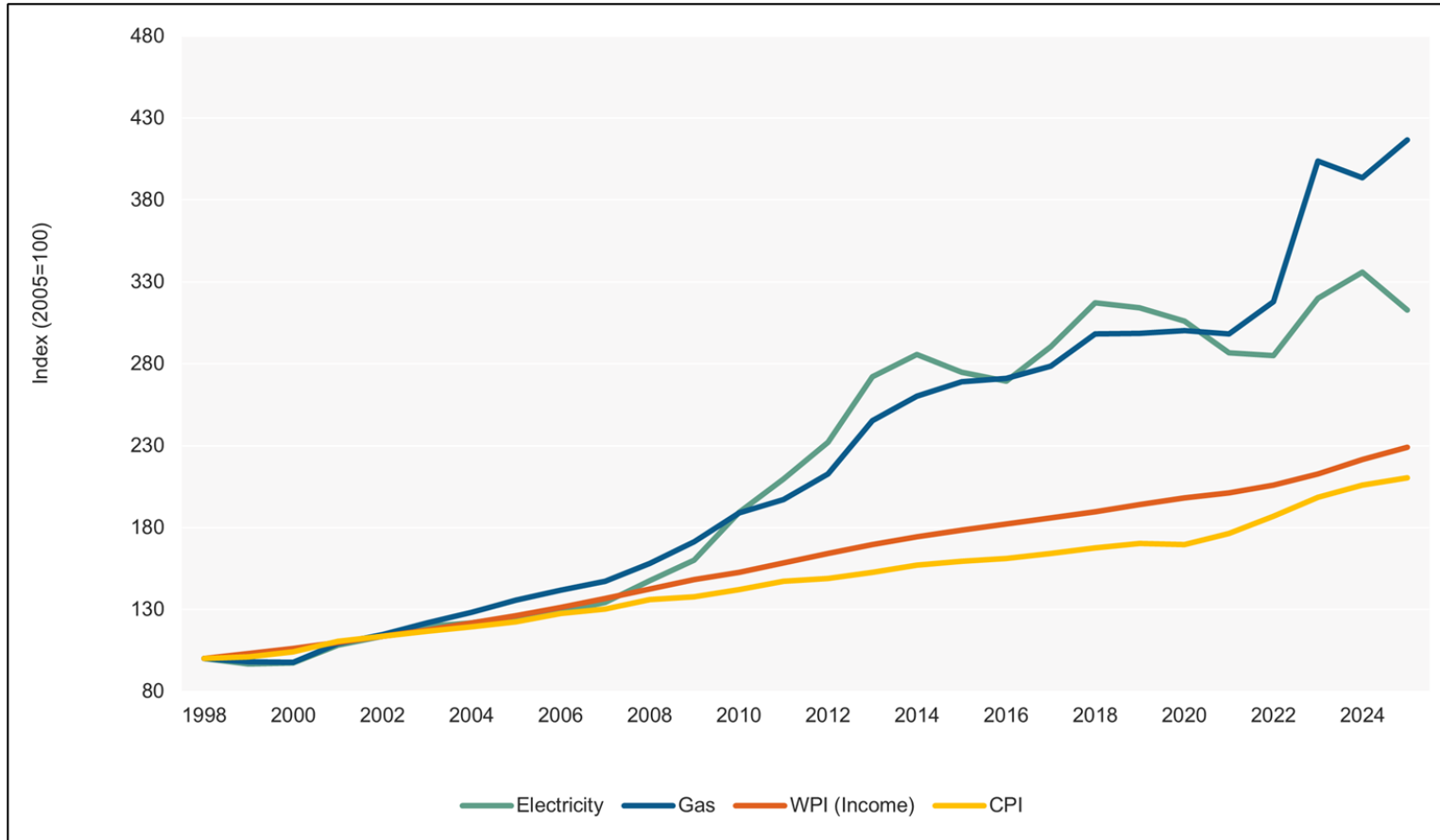
**I acknowledge and welcome any Aboriginal and Torres Strait  
Islander people who are attending today's event.**



# A simpler energy market for retailers and consumers

Jarrold Ball  
AER Board

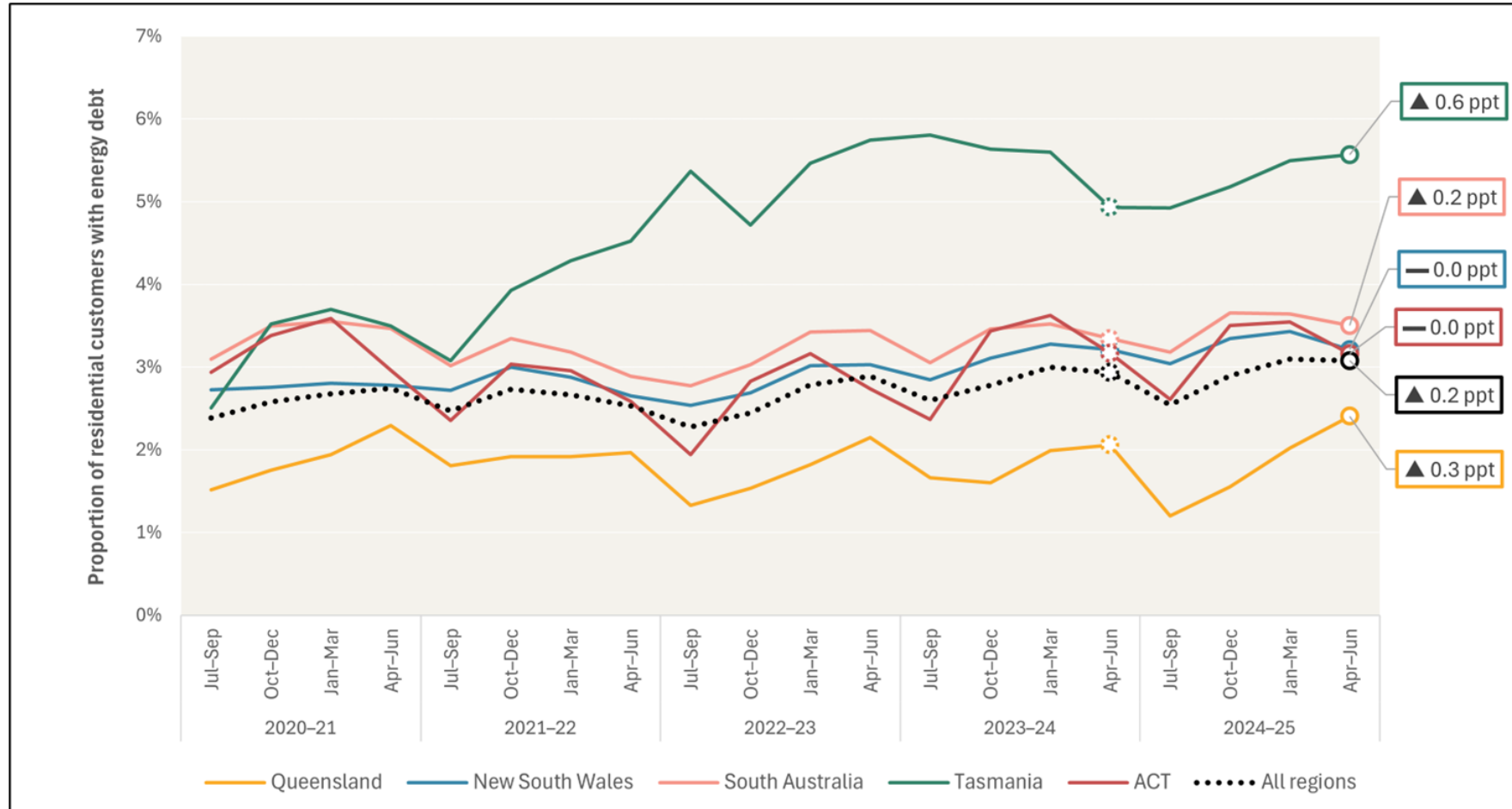
# Energy costs versus wage growth



ABS trends in electricity and gas versus wage growth

Source: ABS CPI (Consumer Price Index) and WPI (Wage Price Index) Data, Tables 1 and 2, Table 2a and Table 13.

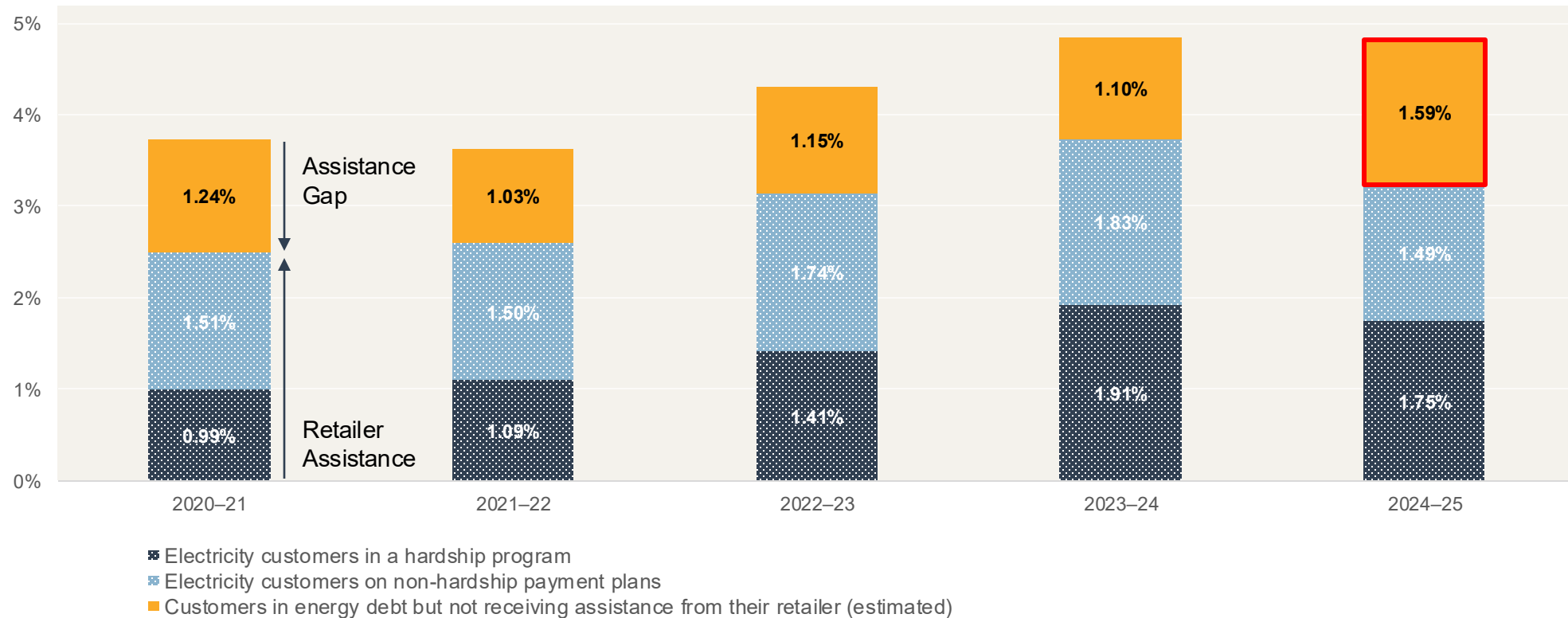
# Proportion of residential customers with energy debt by jurisdiction



Proportion of residential customers with energy debt, by jurisdiction

# Gaps in support remain

Estimating the scale of payment difficulty in the NECF over time using AER retail performance reporting data – Proportion of electricity customers



# The energy market can be complex for customers - leading to confusion and complaints



# We also understand the retail energy market is complex for retailers



**20+**

AER retail  
guidelines



**183**

retail rules



**322**

sections in  
the retail law



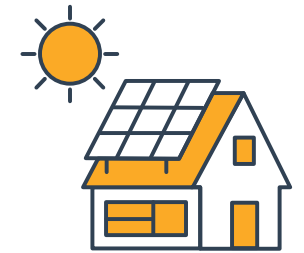
**Plus**

other legal  
and  
regulatory  
obligations



**In**

a rapidly  
transitioning  
market



**For**

an essential  
service that  
customers  
rely on for  
every aspect  
of their lives

# We are simplifying regulation by consolidating our retail guidelines



Benefit Change Notice Guidelines



Better Bills Guideline



Customer Hardship Policy Guideline



Retail Pricing Information Guidelines





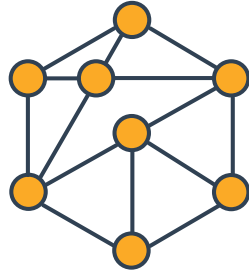
# We are currently consulting on opportunities to ...



Simplify the guidelines



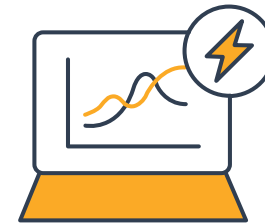
Improve retail communications



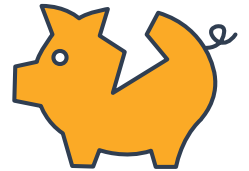
Manage increasing complexity



Make it easier to access a better offer



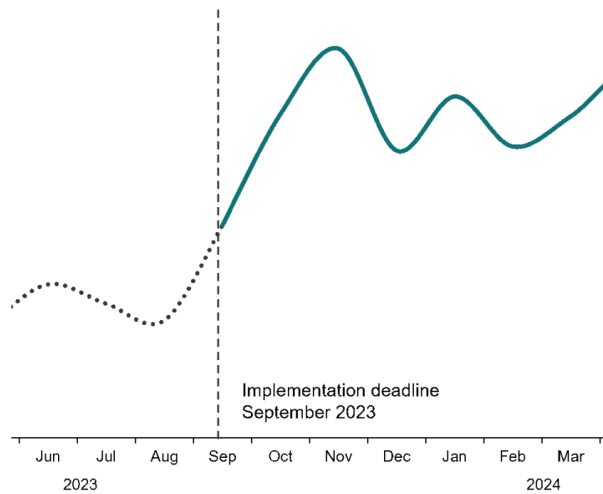
Improve price transparency



Improve payment assistance information

**Consultation closes Tuesday, 23 December 2025**

# We are considering changes to simplify the market for customers by ...



Making it even easier for customers to know if they could be on a better offer and how to compare plans



Making it easier for customers to identify and understand plan names



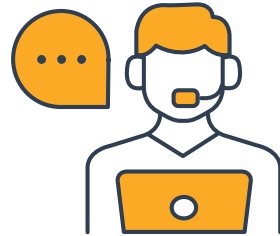
Introducing universal design principles that apply to all communications regulated by the guidelines

# We are advocating to simplify the framework through law and rule changes



## **Simpler**

definitions and  
eligibility  
frameworks



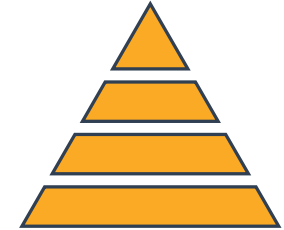
## **More flexible**

principles-based  
obligations



## **Clearer**

minimum  
standards for  
assistance



## **More consistent**

protections across  
frameworks,  
services and  
customers

# We are committed to working with the sector to innovate for better outcomes

Strategy to support a safer energy market for customers affected by family violence



1

**Build** organisational awareness and capability within the AER

2

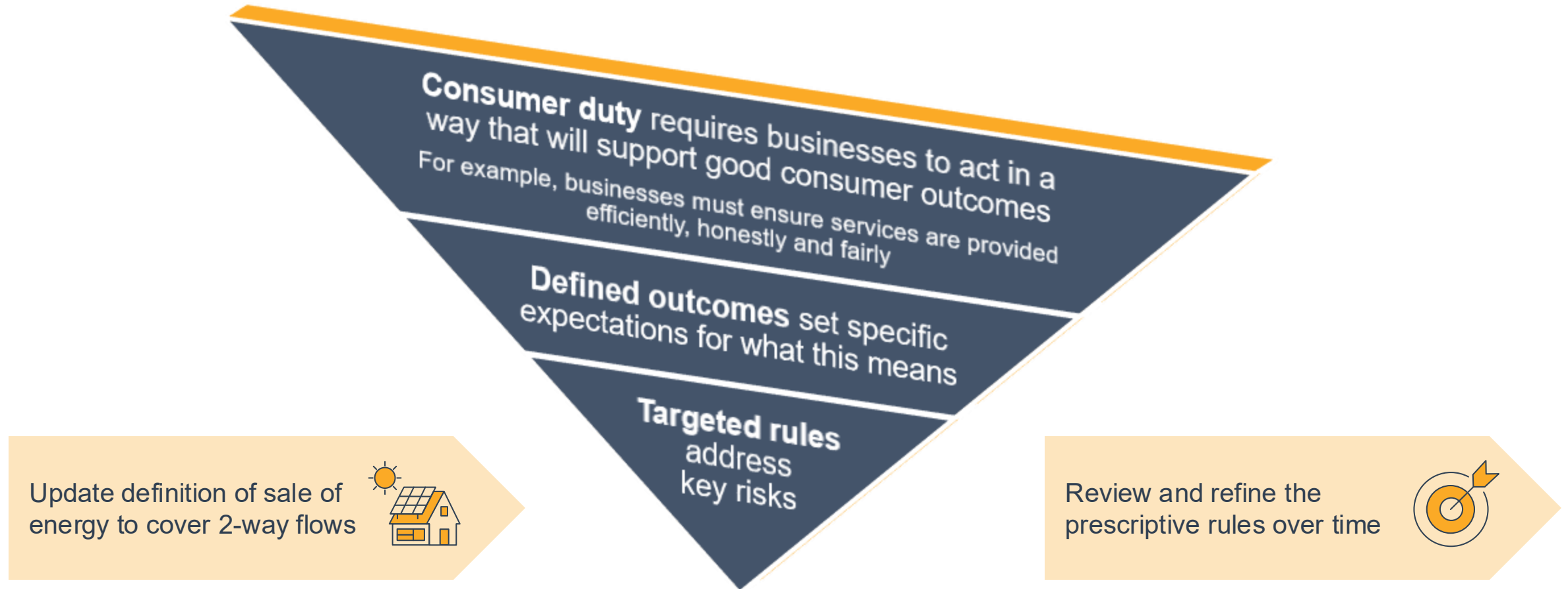
**Support** a regulatory framework that enables safety by design

3

**Encourage** regulated entities to prioritise safety in their businesses



# Stronger principles can ensure flexibility achieves good outcomes in a changing market



# Questions