



Mozo Experts Choice Awards
Energy 2018
Residential & Small Business

Methodology Report
September 2018



Mozo Experts Choice Awards Energy 2018

Every day, Mozo keeps track of thousands of products in banking, insurance and energy. We use our knowledge and experience to identify those products that offer great value or market-leading features, and we recognise them with these awards.

- For product providers, it's a third-party endorsement of their product.
- For consumers, it's a sign that a product is among the leaders and is worthy of consideration.

Our awards in Energy recognise the products and retailers who offer the best value plans in each State, in the areas of:

- Electricity plans
- Electricity plans for consumers with solar panels
- Greenpower products
- Gas plans

For the first time, in 2018 we've also awarded the best Small Business plans in each category as well.

This report lists the winners and explains the judging methodology.

Overall State Winners in Electricity

NSW Electricity Retailer of the Year

QEnergy

VIC Electricity Retailer of the Year

Tango Energy

QLD Electricity Retailer of the Year

Powershop

Residential Energy - 2018 Winners

New South Wales Residential

Electricity - NSW

amaysim	electricity 2
QEnergy	Flexi Home
QEnergy	Flexi Saver Home

Solar-Friendly Electricity - NSW

EnergyAustralia	Secure Saver
Powerdirect	Market Offer

Green Electricity - NSW

AGL	Essentials with 100% GreenPower
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Gas Plan - NSW

CovaU	Freedom
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Victoria Residential

Electricity - VIC

Globird Energy	EasySave
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Globird Energy	GloSave
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Tango Energy	Home eSelect
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Tango Energy	Home Select
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Solar-Friendly Electricity - VIC

Globird Energy	EasySave
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Globird Energy	GloSave
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Tango Energy	Home eSelect
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Tango Energy	Home Select
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Green Electricity - VIC

AGL	Essentials with 100% GreenPower
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Gas Plan - VIC

EnergyAustralia	Secure Saver
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South Australia Residential

Electricity - SA

Momentum Energy

SmilePower Flexi

Powerdirect

Market Offer

Solar-Friendly Electricity - SA

amaysim

solar 2

Powerdirect

Market Offer

Green Electricity - SA

AGL

Essentials with 100% GreenPower

Gas Plan - SA

Lumo Energy

Lumo Advantage Premium

Queensland Residential

Electricity - QLD

Alinta Energy

Home SaverPlus

Powershop

Mega Pack

Solar-Friendly Electricity - QLD

EnergyAustralia

Secure Saver

Green Electricity - QLD

AGL

Essentials with 100% GreenPower

Gas Plan - QLD

AGL

Essentials

Australian Capital Territory Residential

Electricity - ACT

ActewAGL

Energy Rewards Home 25%

ActewAGL

Energy Rewards Home Saver 25%

Solar-Friendly Electricity - ACT

Origin Energy

Solar Boost

Green Electricity - ACT

Energy Locals

Member Promise 2020 with 100%
GreenPower

Gas Plan - ACT

Origin Energy

Maximiser

Small Business - 2018 Winners

New South Wales Small Business

Small Business Electricity - NSW

QEnergy	Flexi Saver Biz
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QEnergy	Flexi Biz
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CovaU	Freedom
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Small Business Solar-Friendly Electricity - NSW

Lumo Energy	Lumo Business Premium
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QEnergy	Flexi Saver Biz
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Small Business Green Electricity - NSW

AGL	Business Savers with 100% GreenPower
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Small Business Gas Plan - NSW

CovaU	Freedom
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Victoria Small Business

Small Business Electricity - VIC

Alinta Energy	Business Saver 37
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Tango Energy	Business eSelect
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Tango Energy	Business Select
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Small Business Solar-Friendly Electricity - VIC

Alinta Energy	Business Saver 37
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Tango Energy	Business eSelect
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Tango Energy	Business Select
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Small Business Green Electricity - VIC

AGL	Business Savers with 100% GreenPower
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Small Business Gas Plan - VIC

Lumo Energy	Lumo Basic
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Lumo Energy	Lumo Business Premium
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South Australia Small Business

Small Business Electricity - SA

Alinta Energy	Business Saver 28
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QEnergy	Flexi Saver Biz
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QEnergy	Flexi Biz
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Small Business Solar-Friendly Electricity - SA

Lumo Energy	Lumo Basic
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Lumo Energy	Lumo Advantage Premium
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Small Business Green Electricity - SA

AGL	Business Savers with 100% GreenPower
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Small Business Gas Plan - SA

AGL	Business Savers
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Queensland Small Business

Small Business Electricity - QLD

Powershop

Mega Pack

Powershop

Power Saver

Small Business Solar-Friendly Electricity - QLD

Powershop

Mega Pack

EnergyAustralia

Everyday Saver Business

Small Business Green Electricity - QLD

Powershop

Mega Pack with 100% GreenPower

Small Business Gas Plan - QLD

Origin Energy

BusinessSaver

Australian Capital Territory Small Business

Small Business Electricity - ACT

EnergyAustralia

Everyday Saver Business

EnergyAustralia

Flex Saver Business

Small Business Solar-Friendly Electricity - ACT

Energy Locals

Small Business Save Me

Small Business Green Electricity - ACT

Energy Locals

Small Business Save Me with 100%
GreenPower

Small Business Gas Plan - ACT

Origin Energy

BusinessSaver

How do we judge the winners?

Overall calculation methodology: lowest cost

The winning products are those that provide the cheapest energy at the time of judging, for a set of customer scenarios.

Our scenarios covered each of the different distributor areas in each State (because prices differ) and for residential costs we considered several different levels of energy usage (because this affects the influence of daily supply charges versus variable usage charges).

Energy usage estimates were based on published industry benchmarks wherever possible. Refer to Appendix 3 for details.

Cost calculations were based on single rate tariffs, guaranteed discounts and any conditional discounts for paying on time, direct debit, paying online or in advance, or e-billing. Discounts for combining gas and electricity plans were not included.

Upfront one-off credits or incentives were not included in the cost calculations. Upfront one-off joining fees were included fully in the annual cost.

Solar-friendly electricity

These awards recognise those products that provide the cheapest energy for customers with existing solar panels, after making an allowance for feed-in tariffs for selling excess energy to the grid and well as the cost of buying electricity from the grid.

See Appendix 3 for assumptions.

Green electricity

The judges believe that the best way to make a real difference is to purchase an electricity plan with 100% GreenPower, as this is the way to ensure that your decision is encouraging *new* investment in renewable energy. We calculated the overall cost of such plans including both the base tariff and the additional GreenPower tariff.

However, we also believe that it would be best to choose a retailer who has demonstrated a commitment to making a difference to the future of the energy sector. To this end, retailers are only eligible for our Green Electricity awards if they achieved certain ratings in the Green Electricity Guide 2018. See Appendix 3 for details.

What products do we consider?

Mozo considered all electricity and gas plans available to residential and small business customers, where energy price fact sheets were published on the retailer website. Electricity plans that require the consumer to also sign up to a gas plan were excluded, as were products not aimed at the general public such as those only available to households in a limited area.

We considered products in NSW, Victoria, South Australia, the ACT and in the contestable market in SE Queensland covered by the Energex electricity distribution network.

We grouped products into four categories for the awards:

- **Electricity** - all electricity plans are eligible.
- **Solar-friendly electricity** - only electricity plans that are compatible with existing roof-top solar panels are eligible.
- **GreenPower** - only electricity plans that allow the purchase of 100% GreenPower are eligible.
- **Gas** - all gas plans are eligible.

In carrying out the Mozo Experts Choice Awards energy research we analysed 194 products from 27 residential energy retailers and 133 products from 27 small business energy retailers; covering a total of 30 providers.

How we manage conflicts of interest

Mozo Experts Choice Awards are based on objective verifiable facts and analysis wherever possible, and any assumptions made are set out in this report.

Mozo Experts Choice awards are awarded irrespective of a product provider's commercial relationship with Mozo. Mozo's research team analyses product data and determines the winners in each Mozo Experts Choice category without reference to Mozo's sales or commercial functions.

Providers do not pay to enter the Mozo Experts Choice Awards. In fact they don't 'enter' at all - Mozo makes its own assessment of the market.

After winners are announced, providers may pay Mozo a licence fee should they wish to use the Mozo Experts Choice Awards badges in their own marketing activities. A product provider may also choose to list its products on the Mozo website in a way that may generate revenue for Mozo. Neither of these has any bearing on the judging process.

About Mozo

Mozo Pty Ltd provides a comparison service with the goal of helping consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service that across the retail banking market, general insurance, life insurance, business banking, energy and more.

Hundreds of thousands of Australians a month use Mozo's comparison service. Mozo's comparison technology and expertise has been used by some of Australia's largest online publishers.

Mozo holds an Australian Financial Services Licence and an Australian Credit Licence. Mozo's management team have experience in consumer credit and financial services in a variety of roles from executive management, marketing, actuarial services and technology. Mozo's team are often called upon to provide expert media commentary in relation to the product areas they cover.

Our Experts Choice Awards analysis is overseen by AJ Duncanson, Mozo's Data Services Director. AJ has worked in financial services and product comparison for over 28 years in Australia and the UK and is a qualified actuary and Responsible Manager on Mozo's Australian Financial Services Licence and Australian Credit Licence.

Important Information

The information published in this report is of a general nature only and does not take into account your situation or needs. Before choosing a product, you should consider whether it's appropriate to you and you should read all the information available from the product provider.

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Appendix 1

List of residential energy products considered in the awards.

Electricity

1st Energy Direct Saver
1st Energy easySaver
1st Energy Saver
1st Energy Standing Offer
ActewAGL Energy Rewards Home
ActewAGL Energy Rewards Home 25%
ActewAGL Energy Rewards Home Saver
ActewAGL Energy Rewards Home Saver 25%
ActewAGL Energy Rewards Home Saver+
ActewAGL Energy Rewards Home Saver+ 25%
ActewAGL Standing Offer Home
ActewAGL Standing Offer Home Saver
ActewAGL Standing Offer Home Saver+
AGL Essentials
AGL Everyday
AGL Everyday (Solar)
AGL Home Office Everyday
AGL Prepaid
AGL Savers
AGL Savers (Solar)
AGL Savers Home Connect
AGL Savers Home Connect (Solar)
AGL Set & Forget
AGL Set & Forget (Solar)
AGL Set and Forget
AGL Solar Savers
AGL Standing Offer
AGL Standing Offer (Solar)
Alinta Energy Fair Deal 25
Alinta Energy Fair Deal 27
Alinta Energy Fair Deal 43
Alinta Energy Home SaverPlus
Alinta Energy Home SaverPlus (Solar)
Alinta Energy Standing Offer
Alinta Energy Standing Offer (Solar)
Alinta Energy Sure Saver

amaysim electricity 1
amaysim electricity 2
amaysim electricity 3
amaysim electricity standing
amaysim solar 1
amaysim solar 2
Click Energy Agate
Click Energy Connect
Click Energy Easy
Click Energy Elite
Click Energy Natural
Click Energy Opal
Click Energy Shine
Click Energy Shine Budget
Click Energy Shine Extra
Click Energy Shine Reward
Click Energy Solar
Click Energy Solar Bright
Click Energy Solar Light
Click Energy Standing
Commander Power & Gas Market Offer
Commander Power & Gas Standing Offer
CovaU Freedom
CovaU Freedom Solar
CovaU Smart Saver
CovaU Smart Saver Solar
CovaU Standing Offer
Diamond Energy Retail Supply Offer
Diamond Energy Standing Offer
Dodo Power & Gas Market Offer
Dodo Power & Gas Standing Offer
Energy Locals Member Promise 2020
Energy Locals Simple Saver
Energy Locals Solar Promise 2020
EnergyAustralia Anytime Saver
EnergyAustralia Basic
EnergyAustralia Flexi Saver
EnergyAustralia Secure Saver
GloBird Energy EasySave
GloBird Energy GloSave
GloBird Energy Standing Offer
Lumo Energy Lumo Advantage
Lumo Energy Lumo Advantage Premium Package
Lumo Energy Lumo Basic

Lumo Energy Lumo eDeal
Lumo Energy Lumo Movers
Lumo Energy Lumo Options
Mojo Power Connect
Mojo Power Energy without Benefits
Mojo Power Energy without Benefits (Solar)
Mojo Power EnergyPass
Momentum Energy SmilePower
Momentum Energy SmilePower Flexi
Momentum Energy Standing Offer
Online Power & Gas Contract Saver
Online Power & Gas Fixed Saver
Online Power & Gas Fixed Saver 35
Online Power & Gas Flexi Saver
Online Power & Gas Standing Offer
Origin Energy BillSaver
Origin Energy BillSaver (Solar)
Origin Energy Maximiser
Origin Energy Maximiser (Solar)
Origin Energy One Low Rate
Origin Energy Saver
Origin Energy Saver (Solar)
Origin Energy Smart Saver
Origin Energy Smart Saver (Solar)
Origin Energy Solar Boost
Origin Energy Solar Boost Plus
Origin Energy Standing Offer
Origin Energy Standing Offer (Solar)
Origin Energy Supply
Origin Energy Supply (Solar)
People Energy On-Time Saver
People Energy Standing Offer
People Energy Total Saver
Powerdirect Market Offer
Powerdirect Market Offer (Solar)
Powerdirect Standing Offer
Powerdirect Standing Offer (Solar)
Powershop Mega Pack
Powershop Power Saver
Powershop Standing Offer
QEnergy Flexi Home
QEnergy Flexi Saver Home
QEnergy Home Your Way
Red Energy Easy Saver

Red Energy Living Energy Saver
Red Energy Qantas Red Plus
Red Energy Qantas Red Saver
Red Energy Standing Offer
Sanctuary Energy Standing Offer
Simply Energy Simply Plus
Simply Energy Simply Save
Simply Energy Standing Offer
Sumo Power 32% Pay on Time
Sumo Power 37% Pay on Time
Sumo Power 42% Pay on Time
Sumo Power Standing Offer
Tango Energy Home eSelect
Tango Energy Home Select
Tango Energy Standing Offer

Gas

ActewAGL Standing Offer
AGL Essentials
AGL Everyday
AGL Savers
AGL Set & Forget
AGL Set and Forget
AGL Standing Offer
Alinta Energy Fair Deal Gas
Alinta Energy Standing Offer
Alinta Energy Sure Saver
amaysim gas 1
amaysim gas 2
amaysim gas 3
amaysim gas 4
amaysim gas standing
Click Energy Lavender
Click Energy Lilac
Click Energy Magenta
Click Energy Standing
CovaU Freedom
CovaU Smart Saver
CovaU Standing Offer
Dodo Power & Gas Market Offer
Dodo Power & Gas Standing Offer
EnergyAustralia Anytime Saver
EnergyAustralia Basic
EnergyAustralia Flexi Saver

EnergyAustralia Secure Saver
GloBird Energy Boost
GloBird Energy EasySave
GloBird Energy GloSave
Lumo Energy Lumo Advantage
Lumo Energy Lumo Advantage Premium Package
Lumo Energy Lumo Basic
Lumo Energy Lumo eDeal
Lumo Energy Lumo Movers
Lumo Energy Lumo Options
Momentum Energy Gas
Momentum Energy Standing Offer
Origin Energy BillSaver
Origin Energy DailySaver
Origin Energy Maximiser
Origin Energy Saver
Origin Energy Smart Saver
Origin Energy Standing Offer
Origin Energy Supply
Red Energy Easy Saver
Red Energy Qantas Red Plus
Red Energy Qantas Red Saver
Red Energy Standing Offer
Simply Energy Simply Plus
Simply Energy Simply Save
Simply Energy Standing Offer
Sumo Power Market Offer
Sumo Power Standing Offer

Appendix 2

List of small business energy products considered in the awards.

Electricity

1st Energy Saver
1st Energy Saver Business 38
1st Energy Standing Offer
1st Energy Standing Offer Business
ActewAGL Business 12% Offer
ActewAGL Business Electricity Plan
AGL Business Everyday
AGL Business Fixed
AGL Business Freedom
AGL Business Savers
AGL Business Solar Savers
AGL Business Standing Offer
AGL Home Office Everyday
Alinta Energy Business Saver 27
Alinta Energy Business Saver 28
Alinta Energy Business Saver 37
Alinta Energy Business SaverPlus
Alinta Energy Business SaverPlus (Solar)
Alinta Energy Business Standing Offer
Alinta Energy Business Standing Offer (Solar)
Alinta Energy Small Business Standing Offer
amaysim business 1
amaysim Business Standing
amaysim business standing
Blue NRG 36 Anytime
Blue NRG Market Offer
Blue NRG Standing Offer
Blue NRG Super Saver Anytime
Click Energy Business Plus
Click Energy Business Select
Click Energy Business Standing
Commander Power & Gas Business Market
Commander Power & Gas Business Offer
Commander Power & Gas Business Standing
Commander Power & Gas Business Standing Offer

CovaU Freedom
CovaU Freedom Solar
CovaU Smart Saver Business
CovaU Standard Offer
CovaU Standing Offer Business
Diamond Energy Diamond Power
Diamond Energy Diamond Solar
Diamond Energy Diamond Standard
Dodo Power & Gas Business Market Offer
Dodo Power & Gas Business Standing Offer
Energy Locals Small Business Save Me
EnergyAustralia Basic Business
EnergyAustralia Everyday Saver Business
EnergyAustralia Flexi Saver Business
EnergyAustralia Rate Fix Business
ERM Power Business Standing Offer
GloBird Energy BizSave
GloBird Energy Business Standing Offer
Lumo Energy Lumo Advantage
Lumo Energy Lumo Advantage Premium
Lumo Energy Lumo Basic
Lumo Energy Lumo Business Options
Lumo Energy Lumo Business Premium
Momentum Energy SmilePower
Momentum Energy SmilePower Flexi
Momentum Energy Standing Offer
Next Business Energy Electricity Offer
Next Business Energy Standing Offer
Origin Energy Business BillSaver
Origin Energy Business Solar Boost
Origin Energy BusinessSaver
Origin Energy Rate Freeze
Origin Energy Standing Offer
Origin Energy Supply
People Energy 30% Business Total Saver
People Energy 35% Business On Time Saver
People Energy Business
Powerdirect 38% business electricity market Offer
Powerdirect business electricity standing Offer
Powerdirect Business Market Offer
Powerdirect Business Standing Offer
Powershop Mega Pack
Powershop Power Saver
Powershop Standing Offer

QEnergy Biz Your Way
QEnergy Flexi Biz
QEnergy Flexi Saver Biz
Red Energy Easy Saver
Red Energy Living Energy Easy
Red Energy Living Energy Saver
Red Energy Living Energy Simple
Red Energy Standing Offer
Simply Energy Business Plus
Simply Energy Business Plus 15
Simply Energy Business Save
Simply Energy Business Save 10
Simply Energy Business Standing Offer
Sumo Power Business
Sumo Power Business 37%
Tango Energy Business eSelect
Tango Energy Business Select
Tango Energy Business Standing

Gas

ActewAGL Natural Gas Plan
AGL Business Everyday
AGL Business Fixed
AGL Business Freedom
AGL Business Savers
AGL Business Standing Offer
AGL Home Office Everyday
Click Energy Business Plus Gas
Click Energy Business Standing
CovaU Freedom
CovaU Smart Saver Business
CovaU Standard Offer
CovaU Standard Offer Business
EnergyAustralia Basic Business
EnergyAustralia Everyday Saver Business
EnergyAustralia Flexi Saver Business
EnergyAustralia Rate Fix Business
Lumo Energy Lumo Advantage
Lumo Energy Lumo Advantage Premium
Lumo Energy Lumo Basic
Lumo Energy Lumo Business Options
Lumo Energy Lumo Business Premium
Lumo Energy Lumo Options
Momentum Energy Gas

Momentum Energy Gas Standing Offer
Origin Energy Business BillSaver
Origin Energy BusinessSaver
Origin Energy Rate Freeze
Origin Energy Standing Offer
Origin Energy Supply
Powershop Business Market Offer
Powershop Business Standing Offer
Red Energy Easy Saver
Red Energy Living Energy Simple
Red Energy Standing Offer
Simply Energy Business Standing Offer

Appendix 3

Assumptions used in cost calculations - all awards

Residential energy usage assumptions were based on the industry benchmarks as currently published by the AER. We used 3 different usage scenarios in each State:

- Low usage = a 1 person household, without any of the additional usage factors like a pool or subfloor heating;
- Medium usage = a 3 person household, without any of the additional usage factors like a pool or subfloor heating;
- High usage = a 5 person household, with additional usage factors.

The AER does not publish benchmarks of averages for small business customers. For our Small Business award calculations, we assumed electricity usage of 20,000 kWh/year and gas usage of 100,000 MJ/year. We tested our results to ensure that they were not unduly influenced by our choice of assumption.

Solar-friendly - additional assumptions

Calculations in this category consisted of two parts:

1. The cost of electricity drawn from the grid. This calculation followed the same approach as the Electricity category, except:
 - Low energy use households were not considered.
 - The energy usage assumptions were reduced to reflect that some of the energy needs would be met by solar-generated power.
2. The feed-in rebate earned by selling unused solar power back to the grid. We assumed no eligibility for any Government bonus schemes.

To enable these calculations, we had to make assumptions about the amount of power generated by solar panels, and the percentage of this power that the customer used. Our estimate of the power generated from residential solar panels came from a calculator published by the U.S. National Renewable Energy Laboratory, assuming an average 4Kw system in the relevant State capital. We assumed that 50% of the solar-generated energy was used by the household, the rest sold to the grid and none stored. For small business users, we assumed double the solar generation capacity.

Green electricity - additional criteria

To be eligible, a retailer must have achieved the following scores in the Green Electricity Guide 2018*:

1. Public support for decarbonisation	10/10
2. Compliance with RET	10/10
3. Position on coal	10/10
4. Overall Fossil fuels policy & investment	7.5/10
5. Overall corporate sustainability, transparency & responsibility	7.5/10

We did **not** take into account the score for the retailer's current intensity of carbon emissions, since the awards apply to products with 100% GreenPower.

The following retailers met these eligibility criteria:

- Powershop
- Diamond Energy
- Energy Locals
- Enova Energy
- AGL Energy
- Powerdirect

and the awards went to the cheapest product from amongst them based on the sum of the base tariff and their additional 100% GreenPower tariff.

**The Green Electricity Guide is produced by The Total Environment Centre and Greenpeace Australia Pacific with funding from Energy Consumers Australia. Mozo has no affiliation with the Green Electricity Guide, but we like it very much.*