



An Coimisiún
um Rialáil Fóntais
**Commission for
Regulation of Utilities**

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Consultation on a Revised Accreditation Framework for Price Comparison Websites

Consultation Paper

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Executive Summary

In 2011, the CRU published a decision paper setting out the principles to be met by price comparison websites in order to receive accreditation for independence, impartiality and accuracy. This Decision incorporated 11 principles which price comparison website providers must adhere to in order to be accredited by the CRU. The paper also set out the CRU's decisions with regard to an auditing process to ensure that accredited websites continue to meet the required standards of the CRU's accreditation framework.

At the time of publication of the decision paper, the electricity retail market had recently been deregulated, while the gas retail market was still undergoing the process of deregulation. A period of time has now passed since retail price deregulation was completed for both markets in 2014, with significant developments and a number of new entrants to the electricity and gas retail markets since this time. To date, two price comparison websites have also been accredited and audited on an annual basis by the CRU.

Easy access to neutral, objective information is crucial to the development of the electricity and gas retail markets. It is important that customers have a trusted place to go in order to evaluate the complex information that is presented to them. Price Comparison tools can help to compile information on unit charges, standing charges and other associated charges and tailor plans to a customer's current supplier and consumption level. As shown by recent experiments carried out by the Economic and Social Research Institute on behalf of a number of organisations, including the CRU¹, customers can find it difficult to make the right choice when descriptions of products force them to think about too many parameters at once. Once customers have to take into account more than two or three factors at the same time, they can struggle to identify the best deal available. In this instance Price Comparison Tools can be very useful to help customers choose the best deal for their consumption level.

In March 2012, the first price comparison website, Bonkers, was accredited by the CRU. In May 2013 a second price comparison website, USwitch (now Switcher) was accredited. The CRU monitors and audits these websites to ensure their continued compliance with the accreditation rules. This ensures that website providers adhere to the eleven principles set out by the CRU and provides a checklist against which website providers are audited.

¹ See PRICE Lab: An Investigation of Consumer's Capabilities with Complex Products

Price comparison websites that are easy to use and trusted by consumers are a valuable tool in delivering cost savings to consumers, reducing confusion about tariff offerings and promoting competition. However these websites must provide reliable, accurate and unbiased information to customers. The aim of the accreditation process is to provide credibility to price comparison websites and customer confidence in the service they provide along with the overall switching process. The CRU's consumer survey data shows an increase in the number of customers using price comparison tools to switch between 2013 and 2017, from 1% to 5% of customers. In 2017, 14% of customers used a price comparison website when evaluating offers.

The CRU is now conducting a review of the accreditation framework and invites feedback from interested stakeholders on proposed changes to the accreditation framework, which are outlined in this paper. The CRU considers it timely to review this framework based on the changes to the electricity and gas markets since 2011, the importance of price comparison websites to customer switching and information obtained through the CRU's audit process of price comparison websites.

Section 2.1 of this paper outlines the changes and revisions proposed to the requirements under each of the 11 accreditation principles. The current principles which price comparison websites must adhere to are set out, followed by proposals on amendments to a number of requirements along with a number of new requirements. Where it is proposed that the text of a requirement is amended, the new proposed text has been highlighted in blue. Where any new requirements are proposed they have been highlighted separately.

A summary of the changes proposed in the Consultation Paper is shown below. Interested stakeholders are invited to comment on these proposals and any further revisions that may be required.

Principle	Description	Proposed Changes
Independence and Impartiality	A website must not be owned by or affiliated with any electricity or gas supplier.	<ul style="list-style-type: none"> • Revision to requirement 4 on the presentation of information on agreements between website providers, requiring a list to identify all suppliers that the website provider receives a commission from. • A new requirement concerning information provided for exclusive offers, requiring website providers to

		state whether they receive commission in relation to such offers.
Inclusion and Presentation of Tariffs	Consumers should be provided with the most complete and accurate tariff information available.	<ul style="list-style-type: none"> • Revision to requirement 2 on the time period for price comparisons to require website providers to provide an option to compare offers over a longer time period than one year. This requirement has also been updated to reference the Estimated Annual Bill introduced in the Supplier Handbook. • Revision to requirement 3 on the accuracy of comparisons to include guidelines on the presentation of Estimated Annual Bills where price changes are due to come into effect • A new requirement on provision of information on legacy tariffs is proposed.
Calculation of Price Comparisons	The calculation of price comparisons should give impartial results that provide customers with clear and accurate information.	<ul style="list-style-type: none"> • Revision to requirement 8 concerning updates to the CRU's typical consumption figures to 4,200kWh for Electricity and 11,000kWh for gas.
Accuracy and Frequency of Tariff Updates	Websites should have accurate and up to date tariff information for price comparisons.	<ul style="list-style-type: none"> • Additional requirement proposed concerning presentation of Estimated Annual Bills where price changes are due to come into effect. • A new requirement to provide information on how estimates of customer's potential savings for each offer are calculated.

Website Filter Options and Results	Results should be comprehensive, accurate and ordered in an appropriate manner.	<ul style="list-style-type: none"> Revision to requirement 2 to include information on the PSO Levy and Carbon tax in price comparisons.
Green Tariffs	Requirements for displaying tariff offers that are labelled as 'green'.	<ul style="list-style-type: none"> Additional requirement proposed concerning provision of fuel mix information with the detailed information displayed about each tariff.
Website Management	An accredited website provider must maintain control over the management of the website.	<ul style="list-style-type: none"> Revision to requirement 4 in relation to use of the CRU logo on third party platforms.
Consumer Information and Accessibility	Accredited websites must be accessible and understandable for all energy consumers.	<ul style="list-style-type: none"> Additional requirement proposed on provision of signposting to energy efficiency information on websites.
Customer Service Ratings	Any accredited website wishing to assign ratings to suppliers based on customer service must first seek approval from the CER on the methodology used to assign ratings.	<ul style="list-style-type: none"> Additional requirement proposed in relation to any supplier ratings methodology that website providers may use, setting out that it should be evidence based and objective.
Customer Care	Accredited websites must be consumer focused and should provide a link to www.energycustomers.ie .	<ul style="list-style-type: none"> The link to www.energycustomers.ie will be replaced with a link to the CRU's website, www.cru.ie, which includes a section for energy customers.
Data Protection	Requirements accredited websites must adhere to where customer data is captured.	<ul style="list-style-type: none"> Revision to requirement 1 which states that service providers are bound by data protection legislation to reflect the General Data Protection Regulation.

Public/ Customer Impact Statement

Electricity and gas customers can use price comparison websites to compare both the prices and details of offers available from all suppliers in the market. Customers can enter information on their current supplier, their consumption or how much money they spend on electricity or gas and they will be presented with a comparison page listing the offers that they can switch to.

The CRU accredits price comparison websites in order to ensure that the information that they provide to customers is accurate, fully representative of the offers available in the electricity and gas markets and provided on an impartial basis. The CRU encourages customers to use accredited price comparison websites to compare offers for electricity and gas.

Price comparison websites that are easy to use and trusted by consumers are a valuable tool in delivering cost savings to consumers, reducing confusion about tariff offerings and promoting competition. They can assist customers in engaging with the electricity and gas retail markets.

Price Comparison tools can help to compile information on unit charges, standing charges and other associated charges and provide information on potential cost savings based on a customer's current supplier and their level of consumption for electricity or gas. These websites must provide reliable, accurate and unbiased information to customers. The aim of the CRU's accreditation process is to provide credibility to price comparison websites and customer confidence in the service they provide along with the overall switching process. To date, two Price Comparison Websites have been accredited by the CRU; Bonkers.ie and Switcher.ie.

The aim of this Consultation Paper is to ensure that the accreditation process for price comparison websites is up to date and that the information provided to customers is transparent, accurate and unbiased.

This document outlines the CRU's proposals for a number of revisions to the principles to be met by price comparison websites in order to receive and maintain accreditation from the CRU. This follows on from the accreditation framework for price comparison websites that was set out by the CRU in 2011 in CER/11/085.

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Glossary of Terms and Abbreviations

Abbreviation or Term	Definition or Meaning
CRU	Commission for Regulation of Utilities
EAB	Estimated Annual Bill
PCT	Price Comparison Tool
CEER	Council of European Energy Regulators

1. Introduction

1.1 Background

This document sets out the CRU's consultation questions on proposed changes to the principles to be met by price comparison websites to receive accreditation from the CRU. The CRU has an established accreditation process for price comparison websites, which requires such websites to provide customers with access to accurate, reliable and transparent information. In order to be accredited, a website must show that they have met specific principles as set out in the CRU's accreditation framework (CER/11/144). These principles are summarised as follows;

1. **Independence and Impartiality** - an accredited website must not be owned by or affiliated with any electricity or gas supplier. In addition the manner in which information is presented on the price comparison website must adhere to certain principles of impartiality.
2. **Tariff and Price Comparisons** - an accredited website must provide consumers with as complete as possible picture of available tariffs.
3. **Calculation of Cost Comparisons** - the calculation of any price comparisons must give impartial results that provide consumers with clear and accurate information.
4. **Accuracy and Tariff Updating** - an accredited website must update its website regularly and make every effort to have the most up to date and accurate tariff information for price comparisons.
5. **Website Filter Options and Results** – an accredited website must provide consumers with a reasonable set of criteria to filter tariff results. Results presented to consumers must be comprehensive, accurate and ordered in the most appropriate manner.
6. **Green Tariffs** - an accredited website must adhere to specific principles set out for how green tariffs should be treated on accredited price comparison websites.
7. **Website Management** - an accredited website must maintain control over the management of its website, including the tariff information and comparison calculator.
8. **Consumer Information and Accessibility** - an accredited websites must be accessible and understandable for all energy consumers.
9. **Customer Service Ratings** — an accredited website wishing to assign ratings to suppliers based on customer service must first seek approval from the CRU on the methodology used to assign ratings.

10. **Customer Care** - an accredited website must be consumer focused and must provide a link to www.energycustomers.ie, the CRU's website for electricity and natural gas consumers.

11. **Data Protection** - this principle places obligations on the website provider in relation to the use of customer information.

Tariff comparison tools are a useful mechanism to assist consumers to compare the range of products and services available in the market, with the potential to deliver cost savings to customers, increase transparency in the market and promote competition. As per CER/11/144, the CRU remains of the view that independent companies are best placed to offer such services based on their expertise in developing interfaces and software that consumers can understand. However these websites must provide reliable, accurate and unbiased information, which is why the CRU decided on a set of principles to be met by price comparison websites in order to receive accreditation from the CRU. Since the CRU decision on the accreditation framework in 2011, two Price Comparison Websites have been accredited by the CRU and a yearly audit of each website has been conducted.

At the time of the CRU's initial decision on the accreditation framework in 2011, major changes were taking place in the electricity and gas markets with the process of price deregulation. The Electricity Regulation Act 1999, as amended, provided for the deregulation and introduction of competition into the Irish electricity and natural gas markets. The Single Electricity Market (SEM) was subsequently established in November 2007. The electricity market was fully deregulated in April 2011. Following this, full deregulation of the natural gas market occurred in July 2014. Since this time, competition has developed significantly with 12 electricity and 8 gas suppliers now operating in the market, with a diverse range of tariff offers available to customers. While increased competition and choice can be of benefit to customers, the large number of tariff types now available with associated discounts, cashback offers and tied products could be difficult to navigate. Therefore price comparison websites are an important tool to assist consumers in benefitting fully from competition. It is important to ensure that the CRU's accreditation framework is fit for purpose given the changes in the electricity and gas markets since 2011.

The importance of effective Price Comparison tools is highlighted by the 2017 consumer survey. While both residential and business customers were found to be using increased market competition to switch supplier, there are still significant barriers to engagement including a lack of understanding of prices and offers and low levels of awareness of offers.

Through each of the PCT audits carried out on an annual basis, the CRU has found both Bonkers.ie and Switcher.ie to be compliant with the requirements of the accreditation framework. However, certain areas of the framework have been identified for review, as set out in this paper.

As part of this review process the CRU has engaged with current price comparison websites and recent revisions to the CEER Guidelines of Good Practice on Comparison Tools in the new energy market design have been considered. The CEER Guidelines of Good Practice on Price Comparison Tools were published in 2012 and updated in December 2017. The GGP covers a number of areas, including independence of the tool, transparency, exhaustiveness, clarity and comprehensibility, correctness and accuracy, user-friendliness, accessibility and customer empowerment.

A number of provisions in EU legislation relate to the provision of price comparison tools. These include the Third Energy Package Directive relating to transparency, billing and price information and the Energy Efficiency Directive relating to metering and consumption data. As part of the 2016 Clean Energy package Member States are required to ensure that customers have free access to at least one tool comparing the offers of suppliers.

The focus of the accreditation principles in the current CRU framework is to provide customers with up to date information on and ranking of tariff offers in the electricity and gas markets. This information must be presented by the accredited price comparison websites in an impartial, accurate and easy to understand manner.

1.2 Related Documents

- Consultation on the Accreditation Process for Price Comparison Websites [CER11085](#)
- Decision on the Accreditation Process for Price Comparison Websites [CER11144](#)
- Customer Protection in the Deregulated Electricity Market [CER11057](#)
- Review of the Supplier's Handbook Decision Paper [CER17059](#)
- Electricity and Gas Supplier's Handbook April 2017 [CER17060](#)

Information on the CRU's role and relevant legislation can be found on the CRU's website at www.cru.ie

1.3 Structure of Paper

This paper sets out proposed revisions to the requirements under each of the principles for the accreditation of price comparison websites followed by the audit process to ensure that any accredited websites maintain the standards as set out in the accreditation process.

Section 1 of this paper sets out the background to the accreditation process and developments in the market which have prompted a review of this process.

Section 2 sets out the current principles of the accreditation framework and sets out the CRU's proposals for changes and additions to a number of the requirements under these principles.

Section 3 sets out the current Audit Process and process for any revocation of an accreditation as currently in place.

- Section 1 – Introduction
- Section 2 – Accreditation Framework
- Section 3 – Audit Process and Revocation of Accreditation

The CRU welcomes responses to its proposals to revisions to the principles of the accreditation framework. Consultation responses may also include new proposals which have not been raised in this paper for the CRU's consideration. The CRU intends to publish all submissions received. Respondents who do not wish their submission to be published should mark their response as confidential.

The deadline for responses to this paper, via email to gkelly@cru.ie, is the 12th October 2018.

2. Accreditation Framework

2.1 Introduction

The CRU considers that it is absolutely essential that consumers receive a fair and transparent service from accredited websites, both to facilitate an easy switching process that delivers customer's expected savings and to increase trust and engagement in the electricity and gas markets. Accreditation entitles a price comparison website to use the CRU logo on its website and to state that it is accredited to provide independent, impartial advice on energy plans.

This section of the consultation paper presents the current principles which price comparison websites must adhere to under each of the areas set out in table 1. Proposals on amendments to each requirement or the addition of new requirements are outlined under each heading.

Under each principle, where it is proposed that the text of a requirement is amended, the new proposed text has been highlighted in blue. Where any new requirements are proposed they have been highlighted separately.

Principle	Description	Proposed Changes
Independence and Impartiality	A website must not be owned by or affiliated with any electricity or gas supplier.	<ul style="list-style-type: none"> Revision to requirement 4 on the presentation of information on agreements between website providers, requiring a list to identify all suppliers that the website provider receives a commission from. A new requirement concerning information provided for exclusive offers, requiring website providers to state whether they receive commission in relation to such offers.
Inclusion and Presentation of Tariffs	Consumers should be provided with the most complete and accurate tariff information available.	<ul style="list-style-type: none"> Revision to requirement 2 on the time period for price comparisons to require website providers to provide an option to compare offers over a longer time period than one year.

		<p>This requirement has also been updated to reference the Estimated Annual Bill introduced in the Supplier Handbook.</p> <ul style="list-style-type: none"> • Revision to requirement 3 on the accuracy of comparisons to include guidelines on the presentation of Estimated Annual Bills where price changes are due to come into effect • A new requirement on provision of information on legacy tariffs is proposed.
Calculation of Price Comparisons	The calculation of price comparisons should give impartial results that provide customers with clear and accurate information.	<ul style="list-style-type: none"> • Revision to requirement 8 concerning updates to the CRU's typical consumption figures to 4,200kWh for Electricity and 11,000kWh for gas.
Accuracy and Frequency of Tariff Updates	Websites should have accurate and up to date tariff information for price comparisons.	<ul style="list-style-type: none"> • Additional requirement proposed concerning presentation of Estimated Annual Bills where price changes are due to come into effect. • A new requirement to provide information on how estimates of customer's potential savings for each offer are calculated.
Website Filter Options and Results	Results should be comprehensive, accurate and ordered in an appropriate manner.	<ul style="list-style-type: none"> • Revision to requirement 2 to include information on the PSO Levy and Carbon tax in price comparisons.
Green Tariffs	Requirements for displaying tariff offers that are labelled as 'green'.	<ul style="list-style-type: none"> • Additional requirement proposed concerning provision of fuel mix information with the detailed

		information displayed about each tariff.
Website Management	An accredited website provider must maintain control over the management of the website.	<ul style="list-style-type: none"> Revision to requirement 4 in relation to use of the CRU logo on third party platforms.
Consumer Information and Accessibility	Accredited websites must be accessible and understandable for all energy consumers.	<ul style="list-style-type: none"> Additional requirement proposed on provision of signposting to energy efficiency information on websites.
Customer Service Ratings	Any accredited website wishing to assign ratings to suppliers based on customer service must first seek approval from the CER on the methodology used to assign ratings.	<ul style="list-style-type: none"> Additional requirement proposed in relation to any supplier ratings methodology that website providers may use, setting out that it should be evidence based and objective.
Customer Care	Accredited websites must be consumer focused and should provide a link to www.energycustomers.ie .	<ul style="list-style-type: none"> The link to www.energycustomers.ie will be replaced with a link to the CRU's website, www.cru.ie, which includes a section for energy customers.
Data Protection	Requirements accredited websites must adhere to where customer data is captured.	<ul style="list-style-type: none"> Revision to requirement 1 which states that service providers are bound by data protection legislation to reflect the General Data Protection Regulation.

Table 1

No significant changes to the audit process or process for revocation of a PCT's accreditation have been proposed, however suggestions are welcome from interested stakeholders. It has been proposed that an additional requirement is introduced whereby price PCTs cannot appoint the same independent auditor for more than three years in a row.

Process	Description	Proposed Changes
Audit Process	Process to ensure that accredited websites continue to meet the principles of accreditation.	Proposal to limit the number of years an independent auditor can be appointed by a PCT and to carry out a CRU audit once per year.
Process for Revocation of Accreditation	Process for revoking a website's accreditation where they fail to address issues highlighted by the CRU	No changes proposed.

Table 2

Each of the following sections describes the current principles with which price comparison websites must comply to become accredited, followed by proposed changes to a number of the requirements under each of these principles and new requirements proposed under this consultation paper. These are set out in separate text boxes.

Stakeholders are invited to comment on these proposed changes and suggest additional revisions to the accreditation framework.

2.2 Independence and Impartiality

A price comparison tool must be independent of energy supply companies and give users an impartial overview of the market. As such, it cannot be owned or affiliated with any electricity or gas supplier and information presented on the price comparison website must be impartial. There are also specific requirements in terms of the commercial arrangements that a website provider enters into and the manner in which information is presented on the website.

As per the 2011 decision, price comparison websites are required to meet the following requirements related to the principle of independence from any electricity or gas supplier in order to become accredited;

Current requirements under the Principle for independence and impartiality:

1. The website provider must be independent of any gas or electricity supplier or of any company that is an affiliate of any gas or electricity supplier. The website provider must inform the CRU of any change in ownership or commercial interest which might impact on its independence and impartiality.

2. The information and data presented on the website must be impartial and not favour any particular electricity or gas supplier. Any information or price comparison results must not be presented in a manner which may directly or indirectly bias a consumer's decision.
3. Results must be presented in terms of lowest price, unless the consumer chooses to search by other criteria.
4. The website provider can enter agreements with suppliers to receive commission for switches carried out from their website, but this must not interfere with the delivery of independent and impartial price comparison results and information. In addition to this, the website providers must clearly identify on the website that it receives commission or payment from suppliers.
5. Where a consumer cannot automatically switch online to their chosen supplier directly through the provider's website, the provider must not recommend an alternative supplier.
6. The advertisements from energy suppliers, their agents, affiliates, or brands operating under the licence of a supplier must not be displayed on the home/main page or on the energy price comparison pages of the service provider's website.

Proposed revisions/additional requirements:

In the CEER's updated Guidelines for Good Practice for Price Comparison Tools, guideline 3 relates to disclosure by PCTs of the way they operate, their funding and their owners. Based on these guidelines, an amendment to requirement 4 is proposed as follows;

Request for consultation feedback 1:

4. The website provider can enter into agreements with suppliers to receive commission for switches carried out from their website, but this must not interfere with the delivery of independent and impartial price comparison results and information. In addition to this, the website providers must clearly identify on the website that it receives commission or payment from suppliers. A list on the website should identify all suppliers from whom the website provider receives a commission and this information should be easily accessible for website users

Price Comparison Websites have developed a number of 'exclusive' offers with different suppliers since 2011 which have not been covered by the accreditation framework. This entails a website provider showing an offer on their price list which is marked separately as exclusive and is generally available for a limited time period.

This type of offer is linked to requirement 4 whereby agreements with suppliers should not interfere with the delivery of independent and impartial price comparison results and information. On this basis, an additional requirement is proposed;

Request for consultation feedback 2:

For any 'exclusive' offers displayed on a Price Comparison Website, website providers must clearly state whether they receive a payment or commission from suppliers in relation to such offers. This information should be easily accessible for website users.

2.3 Inclusion and Presentation of Tariffs

Price comparison websites should allow customers to make an informed choice on the electricity or gas tariff offer that is right for them. Any accredited website should provide customers with as complete as possible a picture of the tariffs currently available in the market.

With regards to the presentation of tariffs and price comparisons, the following set of requirements apply:

Current requirements under the principle of Inclusion and Presentation of Tariffs:

1. The website provider must endeavour to include all tariffs offered by licensed suppliers that are available to the consumer, when presenting comparison results. If information on a tariff is publicly available then it must be included by the website providers.
2. The website provider must use one year as its default time period for price comparisons, in line with the requirement, set out in the decision on Customer Protection, for suppliers to show annual consumption on each bill issued. However they may provide the option for consumers to shorten or lengthen the period of time to conduct the comparison.
 - Standing charges must be shown as an annual charge, not as a daily or monthly charge. This approach must also be applied to any other fixed charge included in a supplier's tariff.
3. With regards to tariff offerings that expire within the comparison period of one year (or alternative period chosen by the consumer) the following principles apply:
 - If it is not possible to calculate savings over the comparison period, including the details of the tariff that a consumer will be transferred to once the initial tariff offered

expires, then the website provider may provide details of the tariff, however a warning message must alert the consumer to this fact.

- If the estimated savings are subject to a tariff that expires within the chosen time period, but the full cost for the period can be compared then the website provider may provide details of the tariff, however a warning message must alert the consumer to this fact.
- The warning message for the two options must include as a minimum:
 - The date that the tariff is due to end.
 - That the consumer will therefore be transferred to a different and possibly more expensive tariff after that date (further cost information on the new tariff should also be provided).
 - That the total cost provided in the comparison has taken into account a combination of the initial tariff rates up to the expiry date and the subsequent tariff rates after that date.

Additional notes on the inclusion and presentation of tariffs

1. Where gas and electricity tariffs are offered in a dual fuel bundle, the gas and electricity prices must be shown separately, with details provided on the additional components of the tariff such as Direct Debit or e-Billing.
2. The unit price for electricity and/or gas must be displayed as well as the annual standing charge and any other fixed charge included in a supplier's tariff.
3. Details of non-cash offers should be listed separately to the gas and electricity base prices.
4. The website provider must make all reasonable endeavours to obtain, update and ensure the accuracy of all data displayed on its website covering all licensed suppliers tariffs.

Proposed revisions/additional requirements:

It is proposed that requirement 2 is revised to align with the CRU's requirements in the Supplier Handbook in terms of the methodology and definition of the Estimated Annual Bill and typical consumption figures, and to provide more information to customers concerning comparisons of prices over more than one year.

The Estimated Annual Bill was introduced as part of the revision to the Supplier's Handbook carried out in 2017. The Supplier's Handbook sets out the minimum standards electricity and gas suppliers

must adhere to in supplying final customers. Suppliers are required to display the Estimated Annual Bill on all marketing and advertisements which promote a specific energy offer (s), or include any reference to price / tariffs, discounts, savings or cost.

The estimated annual bill must be calculated based on updated typical average consumption figures approved by the CRU and must include all energy costs such as unit rate, standing charge, PSO levy, etc. Monetary values attributed to non-energy related elements such as loyalty points, vouchers and cash-back offers should not be included.

Currently, it is optional for price comparison websites to provide comparisons of offers over a longer period than one year. The CRU invites feedback from stakeholders on whether a requirement should be introduced to compare offers over a longer time period, for example over three years, in order to take into account any retention offers provided by suppliers after the first year of sign up.

Based on this, it is proposed that requirement 2 should be updated to state;

Request for consultation feedback 3:

1. *The website provider must use one year as its default time period for price comparisons, in line with the requirement, set out in the decision on Customer Protection, for suppliers to show annual consumption on each bill issued. However, website providers should provide an option to compare offers over a longer time period, including information on costs after year one.*

The Estimated Annual Bill as referenced in the Supplier Handbook should be displayed with all price comparisons, using typical annual consumption values as published by the CRU. Website Providers may provide the option for consumers to shorten or lengthen the period of time to conduct the comparison.

- *Standing charges must be shown as an annual charge, not as a daily or monthly charge. This approach must also be applied to any other fixed charge included in a supplier's tariff including prepayment charges.*

It is proposed that requirement 3 is revised to allow for more accurate comparisons of savings and bills over the forthcoming 12 month period where price changes have been announced by suppliers. At present, there are different methodologies followed by price comparison websites to present this information and the CRU is of the view that this could be confusing to customers as the different methodologies result in different Estimated Annual Bills when comparing offers across both websites.

There are a number of options on how this information can be presented. Currently, a number of suppliers and one price comparison website publish EABs which are in line with current rates where price changes are announced, and update these EABs with the updated rates once they have come into effect. This means that a customer does not immediately see what their EAB will effectively be for the next 12 months where a price change is due to come into effect within the next 30 days, for example.

Currently, one price comparison website uses a pro-rata methodology where a price change is due to come into effect, calculating an EAB for a customer from the date of switching for the next twelve months by splitting consumption between the current rates and the date from which the new rates are due to come into effect. Customers are also notified that price changes have been factored into the calculations presented on the price comparison website. The CRU considers that this provides the greatest accuracy to customers without presenting too much information which could be potentially confusing. While the CRU Supplier Handbook does not currently specify the approach to be taken in this area, the CRU is of the view that this issue needs to be addressed in relation to price comparison websites given the different approaches currently taken by website providers.

Another option is to present EABs based on current rates with a second EAB presented beside it based on the new rates which are due to come into effect. One issue that this could present is that there may be too much price information displayed at once which could be confusing for customers.

As the Supplier Handbook does not explicitly request that Suppliers provide information about a customer's expected annual average bill where a price change is due to come into effect, it is important that the information provided by PCTs is clear and accurate for customers.

Based on this, the proposed changes to requirement 3 are set out below. The CRU is of the view that this approach provides the most accurate information to customers regarding their expected EAB over the next 12 months where price changes have been announced and enables them to compare tariffs more easily. Feedback on the approach to be taken to requirement 3 is requested from interested stakeholders.

Request for consultation feedback 4:

3. *With regards to tariff offerings that expire or price changes due to take effect within the comparison period of one year (or alternative period chosen by the consumer) the following principles apply:*

- *If it is not possible to calculate savings over the comparison period, including the details of the tariff that a consumer will be transferred to once the initial tariff offered expires, then the website provider may provide details of the tariff, however a warning message must alert the consumer to this fact.*
- *If the estimated savings are subject to a tariff that expires/changes within the chosen time period, but the full cost for the period can be compared then the website provider should provide details of the annual cost of the tariff for 12 months from the day of customer sign up. Within this calculation the website provider should include any price changes due to come into effect where they are available. A warning message should also alert the customer that the tariff is changing.*
- *The warning message for the two options must include as a minimum:*
 - *The date that the tariff is due to end/for a price change to come into effect.*
 - *That the consumer will therefore be transferred to a different and possibly more expensive tariff after that date (further cost information on the new tariff should also be provided, including an Estimate Annual Bill calculated on the basis of both the current and impending tariff).*
 - *That the total cost provided in the comparison has taken into account a combination of the initial tariff rates up to the expiry date and the subsequent tariff rates after that date.*

It is also proposed that a new requirement is added concerning the provision of information on legacy tariffs, to enable customers on legacy tariffs to see the potential price savings from switching from their legacy tariff to another tariff.

Request for consultation feedback 5:

The website provider should, as far as reasonably possible, include information on legacy tariffs for the purpose of comparison if a customer is currently on a legacy tariff.

It is proposed that the additional notes on tariffs are also updated to reflect innovation in tariff types in the market such as level pay. This should be taken to mean that details of any new payment methods should be provided by comparison websites for information.

Additional notes on the inclusion and presentation of tariffs

Request for consultation feedback 6:

Where an offer includes an alternative payment method to billing on a bi-monthly basis, such as level pay, or is based on changes in consumption, details of this should be listed separately.

2.4 Calculation of Price Comparisons

In order to ensure that website providers calculate price comparisons in a way that provides information impartially to consumers with clear and accurate results, accredited websites must adhere to the following requirements:

Current requirements under the Principle for website calculation of price comparisons:

1. When making a price comparison calculation the website provider must not include the following factors;
 - Introductory sign up offers, one-time discounts/special offers or other promotional discounts that last for less than the duration of the tariff,
 - Discounts that apply to other services that a supplier may add to a product offering,
 - Non-price offers,
 - For a comparison period of 12 months: any one-off payment after the first 12 months of a consumers supply start date or after any subsequent 12 month period.
2. When making a price comparison calculation the website provider should include the following factors in their calculations;
 - Recurring discounts that are paid automatically: for paying by a certain method (e.g. monthly Direct Debit); dual fuel discounts; online discount; compulsory paperless billing discounts
 - Fixed charges (e.g. a fixed monthly membership fee)
3. The CRU reserves the right to review any new form of discount and issue accredited website providers direction as to how such discounts should be treated.
4. The website provider must display the details of a consumer's current tariff in the results page. This should be based on the information the consumer has entered. These details should include:
 - Current supplier's name
 - Current tariff name
 - Unit rates / standing charges
 - Current payment method

- All discounts that are included in the calculation of the current tariff
 - Estimated current spend (€) per annum
 - Estimated current usage in kWh for gas and / or electricity per annum
5. The website provider should indicate to consumers if they are likely to incur a termination fee by switching from their current tariff.
 6. The website provider should clearly indicate any tariff option that includes a fixed term contract or termination fee.
 7. When comparing nightsaver tariffs a consumption split of 50% day and 50% night must be used (based on RMDS Standard Load Profile for domestic nightsaver).
 8. The website provider should emphasise to consumers the importance of entering accurate information in order to get the best comparison and should encourage consumers to input their annual consumption figures in order to do this.
- Where a consumer is unable to provide their annual consumption figure the website provider must use an average annual figure of 5,300kWhs for electricity and 13,800kWhs for gas.

Proposed Revisions/Additional Requirements:

The only proposed revision to the calculation of Price Comparisons is to update the typical consumption values under requirement 8. These were updated in 2017 to 4,200kWh for electricity customers and 11,000kWh for gas customers, however as these may be amended further in future the new specific values have been removed from the requirement.

Currently, under requirement 8 if a customer is not aware of their annual consumption for electricity or gas, price comparison websites are required to provide typical annual consumption figures for electricity and gas customers as set out periodically by the CRU. As part of this consultation the CRU invites feedback from interested stakeholders on other approaches that may be taken to provide customers with useful price comparison information where they are not aware of their consumption. This could allow for customers to self-identify their typical consumption based on their house type and number of rooms for example. The difficulty with presenting this information is availability of accurate and impartial data on consumption levels for different house types, which is why an additional requirement in this area has not been proposed in this consultation.

Request for consultation feedback 7:

8. The website provider should emphasise to consumers the importance of entering accurate information in order to get the best comparison and should encourage consumers to input their annual consumption figures in order to do this.

- *Where a consumer is unable to provide their annual consumption figure the website provider must use an average annual figure for typical consumption as set out by the CRU for electricity and gas.*

In addition, the CRU has received feedback from price comparison websites concerning the revision of principles 1 and 2 to allow price comparisons to include cash back offers or other tied products in their calculations. A cash back offer usually involves a supplier offering a certain monetary amount off the customer's bill on sign up, which is either applied automatically to the customer's bill or once the customer signs up to avail of the offer on their account.

Any potential review to these principles would entail cash back offers that are applied automatically on customer sign up (i.e. where the customer does not have to take any extra steps to avail of the cashback offer) being included in the calculation of an EAB on price comparison websites. The rationale for revising the principles to accommodate this would be to take into account all energy costs such as the unit rate, standing charge and any taxes or levies along with the monetary value attributed to certain cash-back offers.

At this time, the CRU is not minded to review these principles to include cash back offers. The Supplier Handbook, which sets out minimum standards suppliers must adhere to in the electricity and gas retail markets, recently underwent an extensive review process and a requirement on suppliers was introduced to display an estimated annual bill on certain marketing and advertising material. As part of the methodology suppliers are obligated to follow when calculating the Estimated Annual Bill, the calculation must not include a monetary value attributed to non-energy related elements by suppliers, their representatives or third parties such as loyalty points, non-cash vouchers or cash-back offers. The CRU is of the view that this methodology should not be different for price comparison websites as it could lead to confusion where cash back offers are displayed separately on supplier websites and not on price comparison websites.

However, the CRU recognises that stakeholders may have different views on this issue and welcomes feedback as part of the consultation process. One potential option would be to allow for an opt-in filter on price comparison websites which would rank Estimate Annual Bills including cash-back offers which are automatically applied to customer's bills on sign up.

Since the publication of the accreditation framework in 2011, tariff offers have also developed significantly with a number of associated products on offer for customers on sign-up, for example energy management devices, services and vouchers. The CRU is of the view that these should be presented separately on the main comparison page for customers, but welcomes feedback on the potential for separate filters on price comparison websites to allow comparisons based on these associated products and services.

Request for consultation feedback 8:

The CRU invites feedback from stakeholders concerning the requirement to present cash-back offers separately to the Estimated Annual Bill and any opt-in filters that may be applied to price comparison websites to compare cash-back and other offers.

Feedback is also invited from stakeholders on the comparison of energy management devices, services and the facilitation of comparison of broader market innovations.

2.5 Accuracy and Updating Tariffs

Website providers are required to regularly update their databases to ensure the information they present is accurate and up to date.

To ensure that website providers use the most up to date and accurate tariff information for price comparisons, accredited websites must adhere to the following set of requirements;

Current requirements under the Principle of Accuracy and Updating Tariffs;

1. Website providers must update their tariff database on a regular basis to ensure that price comparisons are as accurate as possible. The date the tariffs were last updated must be stated on the website.
2. All tariffs offered by licensed suppliers that are publicly available should be included on the website and where possible new tariffs/suppliers should be added to the price comparison website within two working days of the details and confirmation of the effective date being made public.
3. A new tariff cannot be included on the website that has a lead time in excess of four weeks of it being available to consumers.

Proposed Revisions/Additional Requirements:

It is proposed that an additional requirement is added to this section concerning updates to tariffs where a price change has been announced by a supplier, as per the discussion under Section 2.3 of this consultation paper. As discussed, there are a number of potential methodologies for presenting this information however the current accreditation framework is not specific in this area and this has led to different approaches being taken by different price comparison websites. The CRU welcomes the views of stakeholders on this issue.

Request for consultation feedback 9:

Where a price change has been announced by a supplier, with the effective date of the price change and associated tariffs known, where possible the estimated annual bills of affected tariffs should be presented to take account of this price change. The estimated annual bill for the next 12 months should be calculated based on the both the current and impending tariff.

A notification that the charges associated with the tariffs are due to change should be included with the details of the offer.

It is also proposed that two additional requirements are included here aimed at increasing the transparency of information provided to customers. The CRU is cognisant of the balance between presenting transparent calculations and information to customers and the usability of the websites so these requirements are not prescriptive on where this information is presented.

Request for consultation feedback 10:

A message or link should be provided on the results page explaining how an estimated average price for each tariff is calculated.

Request for consultation feedback 11:

Where a website provider displays an estimate of the savings a consumer could make by switching to a new tariff, the website provider must include a link or message explaining how this savings figure is calculated.

2.6 Website Filter Options and Results

Consumers should have a reasonable set of criteria to filter tariff results, which should be comprehensive, accurate and ordered in the most appropriate manner. In order to ensure that the website provides appropriate filter options and results accredited websites must adhere to the following set of requirements:

Current requirements under the Principle of Website Filter Options and Results;

1. Taking into account any relevant filters selected by the consumer, the results page of the price comparison list must provide (on a single page) all tariff options, with the cheapest tariff presented first. Where there are more than ten tariff options, at least the first ten must be shown on the first page and the website must also give consumers the option to view all other tariff options beyond the initial list.
2. Accredited website providers must include VAT in all rates shown and the final price comparison results and clearly indicate that this is the case.
3. The results page should clearly show the requirements of each tariff option for example; payment method, dual fuel, expiry date, etc
4. A service provider may provide filters so that consumers may search results based on the different types of tariff available or other criteria, for example green tariffs, but these must be opt-in options only.
5. A website provider may provide a filter option in the search page so that the results show only those tariffs to which the consumer can switch by using the online links on the price comparison website. In order to do this the following must be included
 - There must be a clear statement in a prominent position at the top of the results page explaining that only those tariffs to which the consumer can switch online through the service provider's site are displayed on the results page.
 - There must be an option on the results page for the consumer to expand the results to show all tariffs. This should be easy to do and not involve the consumer having to re-enter details or return to a previous page.
 - This must not be the default position.
6. The website provider must clearly explain the potential impact to consumers who select an opt-in filter, so that consumers are fully aware of the bearing and limitations this may have on the results.

Proposed Revisions/Additional Requirements:

It is proposed that revisions are made to requirement 2 for website filter options and results to ensure that all relevant price details are included on price comparison websites, outlined below;

Request for consultation feedback 12:

2. Accredited website providers must show all prices inclusive and exclusive of VAT and the final price comparison results and clearly indicate that this is the case. The PSO levy and carbon tax, where applicable, should also be separately identified in calculations. This further detail may be provided on a further information page for each offer.

The CRU also welcomes feedback on the potential provision of opt-in filters to present cash-back offers to customers along with other products and services such as energy management devices.

2.7 Green Tariffs

In recent years, an increasing number of tariffs labelled as ‘green’ have become available, guaranteeing that customer’s electricity is sourced from renewable generation for example. In 2015, the CRU published a Decision Paper on the Regulation of Green Source Products in the Electricity Retail Market for suppliers, CER/15/205. With regards to the treatment of tariff products labelled “green”, accredited websites must adhere to the following set of requirements:

Current requirements under the Principle for green tariffs:

1. Tariff offerings labelled “green” by suppliers must be included in price comparisons
2. A website provider may offer a filter for tariffs that suppliers define as green.
3. If a consumer chooses to use a filter to search for green tariffs then the website provider must list the tariff results in line with the principles set out above. They must also provide information on the green credentials claimed by the supplier.

Proposed Revisions/Additional Requirements:

It is proposed that a new requirement is added to reflect Supplier’s Fuel Mix. The CRU is required to ensure that all suppliers provide reliable information on bills and promotional materials sent to customers regarding the contribution of each energy source to the overall fuel mix of the supplier concerned and the associated environmental impacts in the preceding year.

Fuel mix disclosure presents reliable information regarding the sources of energy that suppliers have chosen to meet their customers' demand (their fuel mix) and the related environmental impact. Based on this, customers considering switching supplier may take a supplier's fuel mix into account and it would seem useful to include this information with offers displayed on price comparison websites. The new requirement is as follows;

Request for consultation feedback 13:

Website providers should include a supplier's fuel mix information with the detailed information displayed about each tariff.

2.8 Website Management

Accredited websites must adhere to the following set of principles to maintain control of the management of the website, including the tariff information and comparison calculator;

Current requirements under the Principle for Website Management:

1. The website provider must retain full control over the information content of the website and over the presentation of that content.
2. If the website is maintained by a third party the website provider will be held responsible for ensuring that the third party complies with the principles for accreditation.
3. The price comparison website may not be maintained by a third party that also manages another accredited price comparison website.
4. The use of accredited price comparison platforms on third party websites must be pre-approved by the CRU. In addition the use of CRU accreditation logo may only be used on third party websites where accompanied by the accredited websites logo and where it is clear to whom the accreditation applies.

Additional Notes on Website Management

1. Where an accredited website's price comparison platform is used on third party websites then all the principles of accreditation will be applied to that site and will be incorporated into all auditing processes. If the comparison platform on the third party website does not

comply with the principles of accreditation then the rules around revocation of accreditation will apply to the primary website and any subsidiary websites

2. Accredited websites must employ the services of an independent auditor each year to conduct a full review of their compliance with the principles of accreditation. Where accredited websites price comparison platform is used on third party websites then the annual audit must incorporate these third party websites and review of their compliance with the principles of accreditation.

Proposed Revisions/Additional Requirements:

It is proposed that requirement 4, in relation to the use of the CRU logo, is revised to limit its use to accredited Price Comparison Websites. This is to ensure that the logo should not be used more broadly than in relation to accredited price comparison websites for electricity and gas. The changes to requirement 4 are set out below.

Request for consultation feedback 14:

4. The use of accredited price comparison platforms on third party websites must be pre-approved by the CRU. In addition the use of CRU accreditation logo may only be used on third party websites where accompanied by the accredited websites logo and where it is clear to whom the accreditation applies. It is not permitted to use this logo to represent any broader accreditation than the price comparison website itself. It should be set out clearly on price comparison websites that the CRU logo and accreditation is related only to the comparison of prices for electricity and gas and not to any other comparison services a website may provide.

2.9 Consumer Information and Accessibility

Price comparison websites are required to include an explanation of the terms use on their website and ensure that information is presented clearly. Accredited websites must adhere to the following set of requirements to ensure accredited websites are accessible and understandable for all energy consumers.

Current requirements under the Principle for Consumer Information and Accessibility:

1. The website provider must provide consumers with an explanation of the different payment methods shown on the website:

- Standard credit by cash/cheque
 - Direct Debit
 - Prepayment
 - Any other payment methods included
2. Where possible on the site the website provider must use plain English, this applies in particular to any explanatory text.
 3. Website providers should adopt Universal Design in all customer communications and front line services no later than 1st January 2012.
 - Website pages and all attachments and functionality should be designed to meet the relevant accessibility guidelines from the W3C World Wide Web Consortium.
 4. The website provider should endeavour to make the website understandable and accessible to all energy consumers.
 5. The website provider must provide links to the relevant Terms and Conditions that apply to each of the tariffs listed on the website.

Proposed Revisions/Additional Requirements:

It is proposed that a new requirement is included regarding the provision of energy efficiency information, reflecting a requirement which was recently introduced in Ofgem's Confidence Code. This is a code of practice, similar to the CRU's accreditation framework, which is used by Ofgem to govern independent energy price comparison sites.

Request for consultation feedback 15:

A website provider should provide signposting on their website to independent sources of advice on energy efficiency matters that will be of benefit to all energy consumers.

2.10 Customer Service Ratings

In some jurisdictions, price comparison websites may apply ratings to energy suppliers based on their customer service. It is important that any methodology used to measure customer service levels is reasonable and fair, hence accredited websites must adhere to the following set of principles;

Current requirements under the principle for website customer service ratings:

1. Website providers may assign ratings to a supplier's performance and invite the consumer to consider quality of service issues as a comparison criteria.
2. Where a website provider does wish to assign such ratings they must first seek approval from the CRU on the methodology used to assign ratings. This is to ensure that the methodology is reasonable and applied in an impartial manner.

Proposed Revisions/Additional Requirements:

It is proposed that an additional Requirement is added concerning the development of any supplier ratings methodology by price comparison websites;

Request for consultation feedback 16:

In developing a supplier ratings methodology, it should be evidence-based and objective, applied consistently across suppliers, comprehensively cover all suppliers and be refreshed at least once every 12 months. Explanatory messaging around these ratings should be clear and objective.

2.11 Customer Care

Price Comparison websites should be consumer focused and have established customer care procedures. Accessing an accredited website may be a consumer's first source of information regarding tariffs and suppliers; therefore it is essential that the websites should inform consumers of their rights. In order to ensure that website providers do this they must adhere to the following set of requirements:

Current requirements under the Principle for Customer Care:

1. The website provider must provide a link to www.energycustomers.ie, the CRU's website for electricity and natural gas consumers, and this must be displayed in an appropriate position on the website as well as a short explanatory text to be set out by the CRU.
2. The website provider should establish effective customer care and complaints handling procedures.

The CRU is not proposing any revisions to the text or additional requirements for Customer Care, however the link to www.energycustomers.ie will be replaced with a link to the CRU's website, www.cru.ie, which includes a section for energy customers.

2.12 Data Protection

Accredited websites must adhere to the following set of principles where customer data is captured;

Current requirements under the Principle for Data Protection:

1. Notwithstanding the provisions of this framework, service providers are bound by all relevant legislation, including Data Protection legislation with regards to the use of customer information.

Proposed Revisions/Additional Requirements:

The CRU is proposing a minor change to requirement one to take account of the General Data Protection Regulation 2016/679 which recently came into force;

Request for consultation feedback 17:

1. Notwithstanding the provisions of this framework, service providers are bound by all relevant legislation, including Data Protection legislation and the [General Data Protection Regulation](#) with regards to the use of customer information.

2.13 Future Principles

In this review the CRU is cognisant of the fact that updates to the accreditation framework will be required in future due to significant changes to the retail energy markets brought about by smart meters, smart grids and demand response.

These developments will have an impact on how well-functioning price comparison tools should operate, and will require associated updates to the framework, for example for price comparison tools to include offers for prosumers and demand side response. Smart meters will facilitate offerings of new products and services, such as time-of-use tariffs, to all energy customers. These updated meters will provide customers with more granular information about their consumption and make new products and services available.

Time-use-tariffs will be based on electricity prices and demand at different times of the day, meaning customers will be able to shift some of their electricity usage to cheaper time periods. Any transition to time-of use tariffs will need to be accompanied by a further review of the accreditation framework and audit process to ensure accessible comparisons of new tariff types are available for customers.

3. Audit Process

The CRU does not propose any changes to the main annual auditing procedure that is currently in place to ensure that accredited websites continue to meet the principles of accreditation and maintain high standards and is of the view that the process as set out in CER/11/144 for Audits under section 3 and Revocation of Accreditation under section 4 should remain in place. For completeness, these processes and the associated application process are included in Appendix 1, 2 and 3.

The checklist which is to be used by independent auditors will be updated and published based on the final requirements set out in the Decision Paper on the revised accreditation framework.

Two minor amendments to the auditing process are proposed;

1. The CRU is proposing that price comparison websites cannot appoint the same independent auditor for the annual audit for more than three years in a row.
2. The CRU also proposes that the timing and frequency of regular audits, to be carried out by the CRU, are reduced to once a year, to take place following the annual audit.

In order to ensure that accredited websites continue to adhere to the principles of the accreditation framework the CRU will audit price comparison websites on a regular basis, through annual reports, regular audits and ad hoc audits as necessary. For annual audits, accredited websites are required to employ an independent auditor to conduct an audit of their compliance with the accreditation framework. Similarly, it is envisaged that there will be no changes to the application process and associated cost.

As part of this consultation interested stakeholders are invited to submit their views on any aspect of the current audit process. These views will be considered carefully by the CRU. The process for audits and revocation of accreditation will be published in full in the final Decision Paper on revisions to the accreditation framework.

Feedback is also requested on the timing of the audit for 2018. As the consultation process for this review will close on the 12th October 2018, it is envisaged that a Decision will be published in November. There may be a lead time required for price comparison websites to implement changes as a result of revisions to the accreditation framework, so the CRU is considering whether the audit for 2018 will be conducted against the framework that is currently in place or against the revised framework.

Request for consultation feedback 18:

Respondents are invited to submit their views on the current audit process. While the CRU has proposed no changes to the requirements of the main annual audit in this Consultation Paper any suggestions for revisions will be considered.

The CRU has proposed two minor amendments to the audit process;

1. The CRU is proposing that price comparison websites cannot appoint the same independent auditor for the annual audit for more than three years in a row.
2. The CRU also proposes that the timing and frequency of regular audits, carried out by the CRU, are reduced to once a year, to take place following the annual audit.

Respondents are also invited to submit their views on the timing of the price comparison website audit for 2018, and whether this should be conducted against the current framework or revised framework once a Decision Paper is published.

4. Summary of Proposals

A number of proposed changes to accreditation principles and new requirements have been outlined in this paper and are summarised below;

- Under the principle of independence and impartiality, whereby a website must not be owned by or affiliated with any electricity or gas supplier, a revision to requirement 4 and a new requirement concerning PCTs offering 'exclusive' offers on their websites from suppliers has been proposed. Requirement 4 concerns the agreements PCTs may enter into with suppliers to receive commission for switches carried out through their website, and the proposed addition would require their websites to have a list identifying all suppliers from whom the website provider receives a commission.
- Under the principle of Inclusion and Presentation of Tariffs, which requires PCTs to ensure that customers are provided with the most complete and accurate tariff information available, a revision to requirements 2 and 3 and a new requirement concerning the provision of information for customers on legacy tariffs has been proposed. Requirement 2 on the time period for price comparisons has been updated to reflect the recently revised Supplier Handbook and to reference the Estimated Annual Bill as contained in the Handbook. Requirement 3, which concerns tariff offerings that are due to expire within the comparison period of one year, has been updated to include more explicit requirements on how tariff offers with price changes due to take effect should be treated. It is proposed that where a tariff is due to change the website provider should provide details of the cost of the tariff for 12 months from the day of customer sign up, calculated on the basis of both the current and impending tariff. Currently different processes are followed by price comparison tools and the CRU is of the view that further clarity is required in this area.
- Under the principle of Calculation of Price Comparisons, which requires PCTs to provide clear, accurate and impartial results, a revision to requirement 8 has been proposed to reflect recent updates to the CRU's typical annual consumption figures for electricity and gas. The CRU also invites feedback from stakeholders on the requirement to present cashback offers separately to the Estimated Annual Bill and how filters might be used to present this information along with information on non-price related offers.
- Under the principle of Accuracy and Frequency of Tariff Updates, whereby websites should have accurate and up to date tariff information, additional requirements have been proposed concerning the approach PCTs should take where price changes have been announced by suppliers, the display of estimated annual bills and information to be provided by PCTs on estimates of savings. To complement the Principle of Inclusion and

Presentation of Tariffs, the approach PCTs should take where price changes are due to come into effect for supplier’s tariffs is outlined.

- Under the principle of Website Filter Options and Results, whereby results should be comprehensive, accurate and order in an appropriate manner, a revision to requirement 2 has been proposed. This proposes an amendment to require prices to be shown inclusive and exclusive of VAT, with the PSO levy and carbon tax identified separately in calculations, where applicable.
- Under the principle of Green Tariffs, which sets out requirements for displaying tariff offers that are labelled as ‘green’, an additional requirement has been proposed concerning a requirement to display of fuel mix information with the detailed information displayed about each tariff.
- Under the principle of Consumer Information and Accessibility, under which accredited websites must be accessible and understandable for energy consumers, an additional requirement has been proposed to require PCTs to provide signposting on their website to independent sources of energy efficiency information.
- Under the principle of Customer Service Ratings, on the principles PCTs must adhere to if they wish to assign ratings to suppliers based on customer service metrics, an additional requirement has been proposed on supplier ratings methodology and how it should be applied.
- No changes have been proposed to the principle of Customer Care, though proposals are invited from interested stakeholders.

Principle	Proposed Changes	Requested Consultation Response Number
Independence and Impartiality	Revision to requirement 4 and new requirement on exclusive offers.	1 & 2
Inclusion and Presentation of Tariffs	Revision to requirements 2 and 3 and new requirement on legacy tariffs.	3,4,5 & 6
Calculation of Price Comparisons	Revision to requirement 8.	7 & 8

Accuracy and Frequency of Tariff Updates	Additional requirements proposed concerning price changes, estimated annual bills and estimates of savings.	9,10 & 11
Website Filter Options and Results	Revision to requirement 2.	12
Green Tariffs	Additional requirement proposed concerning fuel mix information.	13
Website Management	Revision to requirement 4 in relation to use of the CRU logo.	14
Consumer Information and Accessibility	Additional requirement proposed on energy efficiency information.	15
Customer Service Ratings	Additional requirement proposed on supplier ratings methodology.	16
Customer Care	Change to link for energy customer information	
Data Protection	Revision to requirement 1 to reflect General Data Protection Regulation.	17
Audit Process	Proposed Changes	Requested Consultation Response Number
Independent Audit and CRU Audit	Proposal regarding appointment of auditor and frequency of CRY Audits	18

5. Next Steps

This document has set out the CRU's proposals around revisions to the principles of accreditation for price comparison websites. Feedback on these proposals is invited from interested stakeholders.

Consultation responses may also include new proposals which have not been raised in this paper for the CRU's consideration. The deadline for responses to this paper, via email to gkelly@cru.ie, is Friday 12th October 2018.

Appendix 1 Audits

Annual Audit

In order to retain their accreditation website providers have to employ the services of an independent auditor each year to conduct a full review of their compliance with the principles of accreditation. With regards to the annual report the following applies:

- The cost of conducting the annual report is to be borne by the accredited website.
- The annual audit must be conducted by auditor approved by the CRU. Accredited website providers must seek approval from the CRU on their choice of auditor in advance of conducting the audit.
- Accredited websites must also seek approval from the CRU for the audit's terms of reference.
- The annual report must incorporate any third party websites where an accredited websites price comparison platform is used and report on its compliance with the principles of accreditation.
- The annual audit must be conducted and the report submitted to the CRU within three months of the anniversary of accreditation.
- Following the submission of the auditor's report accredited websites must provide any additional information that the CRU requests.

Regular Audit

The regular audit will be undertaken by the CRU and will examine all accredited websites. The CRU will conduct regular audits twice per annum.

The checklist to be used in the regular audit will be updated following this consultation process based on the final revised principles of accreditation. The CRU will review each accredited website to ensure that they meet all of the points on the checklist. In addition the CRU will run a number of dummy price comparisons to ensure that the results and data provided adhere to all the necessary principles.

This checklist will be available on the CRU website and the CRU may amend this checklist to take account of market developments. The CRU is aware that changes to the checklist may have implications for accredited websites or require amendments to their websites, therefore the CRU will notify all accredited website of any changes. Where necessary the CRU will allow sufficient time for website to make any required changes to their websites before changes to the checklist come into effect.

Ad Hoc Audit

In addition to the regular audit the CRU may conduct ad hoc audits at any time during the year. An ad hoc audit may be carried out for any of the following reasons:

- Where concerns have been raised that an accredited website has breached any of the principles of accreditation.
- Where a new product or service is launched by a supplier or by a website provider.
- Any other circumstances in which the CRU deems it necessary to conduct an audit to ensure website providers are complying with all the principles of accreditation.

Audit Results

The CRU is conscious of the potential that price comparison websites have in further developing competition in electricity and gas retail markets. As part of this it is imperative that consumers are confident in the impartiality of and in the search results provided by accredited websites. Therefore the CRU is committed to full transparency in the accreditation and auditing process.

Annual Audit

Accredited websites are required to hire independent auditors to undertake a review of their compliance with the accreditation principles and submit a report to the CRU an annual basis. In order to ensure there is full transparency in the process and to guarantee consumer confidence, the CRU intends on publishing these reports. The exception may be where there is confidential information in which case certain sections of the report may not be published. However the onus will be upon the website provider to demonstrate to the CRU why any sections should not be published.

Where practicable, the CRU will publish the report along with the results of the next regular audit. However, if the CRU is undertaking further investigation or has requested additional documentation on the annual report this may be postponed.

Regular Audits

The CRU will publish the results of all regular audits undertaken. As part of the published audits the CRU will include a version of this checklist indicating whether the accredited website was deemed compliant with each principle. It is envisaged that this would be published within six weeks of the audit.

Further to his checklist, the CRU may include any additional notes regarding compliance or additional checks undertaken.

Website Provider Obligations

In order to receive accreditation from the CRU all website providers must commit to full co-operation with all audit processes. This entails:

- A declaration of compliance, which will be included as part of the application process for accreditation.
- The website provider must supply an annual independent audit within three months of the anniversary of receiving accreditation.
- The website provider must comply with all annual reviews as well as all regular and ad hoc audits conducted by the CRU.
- Website providers must provide the CRU with any information relevant to the accreditation principles requested.
- Website providers must provide information to the CRU in a timely manner.
- Meeting with the CRU where requested, to discuss any queries or issues the CRU may have with regards to the accreditation process.

In conducting any audits and in dealing with all matters regarding accreditation the CRU will endeavour to minimise the impact on the website provider's time and resources. However, if the CRU decides that a website provider is not providing all relevant information in a timely manner the CRU may deem this to be a breach of the accreditation principles.

Appendix 2 Revocation of Accreditation

Introduction

The purpose of the annual and regular audit process outlined is to ensure that websites adhere to the accreditation principles. Therefore this section will address how the CRY will address situations where an accredited website is found not to be in compliance with any of the principles.

When auditing accredited websites, the CRU will classify infringements of the principles as being either minor or major infringements. This section sets out what constitutes each of these and how they will be treated.

Major Infringements

The checklist sets out the accreditation principles which will be reviewed during regular audits. A number of the principles are of particular importance and as such a breach of these would be viewed as being a major infringement of the accreditation principles.

The checklist items whose non-compliance would be deemed a major infringement are as follows:

- Independence from any gas or electricity supplier or affiliate.
- Information and data presented on the website must be impartial.
- Results must be presented in terms of best price.
- Identification on the website that commission or payment is received from suppliers.
- The website must not recommend an alternative supplier where a consumer cannot automatically switch online to their chosen supplier.
- No advertisements from energy suppliers may be displayed on the home page or on the energy price comparison pages.
- The website provider must manage and control the website and use its own tariff database and calculator.
- The website provider must retain full control over the information content and presentation. If managed by a third party, then the third party may not manage another accredited price comparison website.
- Where the price comparison website is used on a third party website approval must be given by the CRU.

- Results pages must clearly show the requirements of each tariff option.
- Approval must be given by the CRU on the methodology used to assign customer service ratings.
- There must be a clear indication of any tariff option that includes a fixed term contract or termination fee.
- A link to www.cru.ie must be displayed in an appropriate position on the website.
- Any decision by the Data Protection Commissioner that found the website provider in breach of Data Protection Legislation.

Should the CRU find that an accredited website is in breach of any of the above, the provider will be contacted immediately. Where possible the provider must address the issue with immediate effect. If this is not possible then an explanation must be provided to the CRU as to why this is the case and a timeline for resolution set out.

Revocation of Accreditation

If the CRU is of the view that the infringement cannot be rectified this may result in the revocation of the accreditation. Under such circumstances the CRU will notify the provider that the accreditation has been revoked. The website provider will then have two days to remove all references to accreditation from their website. In addition any references to accreditation in any advertising or other forms must cease with immediate effect.

Following the formal revocation of accreditation of any website provider the CRU will issue a public statement to this effect.

Suspension of Accreditation

Alternatively, if the CRU is not satisfied with the timeline for resolution set out by the website provider, accreditation may be temporarily suspended. Under such circumstances the CRU will notify the provider that the accreditation has been suspended. In line with the procedure for revocation of the accreditation the website provider will have two days to remove all references to accreditation from their website as well as ceasing to make any references to accreditation in any advertising or elsewhere.

In order to remove the suspension the website provider must write to the CRU providing evidence that they are fully compliant with the accreditation principles.

Minor Infringements

The CRU considers the infringements set out above as being of a serious nature and as such there is a need to immediately address them. In addition to these a range of minor infringements are set out in the regular audit checklist which will be treated in a less urgent manner.

If the CRU, in conducting an audit or annual review, finds that a website provider has made a minor infringement of the accreditation principles it will list this in its report. In addition the CRU will also formally notify the website provider and ask them to make the necessary changes to address the infringement.

The CRU must be informed by the website provider of the actions they will undertake to rectify the situation and the planned timeline for action. Depending on the circumstances the CRU may conduct an ad hoc audit to ensure that the minor infringement has been rectified, or alternatively it may be checked at the next audit.

Repeated Infringements

The CRU will publish the audit checklist as part of all audit results, showing any infringements of the accreditation principles and providing any necessary details. The following is how the CRU will treat repeated infringements:

- If a website provider is found to have infringed on a particular principle for two consecutive audits then they will receive a formal warning from the CRU stating that a third infringement will be treated as a major infringement and dealt with accordingly.
- If a website provider is found to have six infringements within a one year period then they will receive a formal warning from the CRU stating that any further infringements will be treated as a major infringement and dealt with accordingly.

Other Infringements

As set out above the CRU views price comparison websites as forming part of the consumer's overall switching experience and therefore extremely important in terms of consumer confidence.

In addition to the above list of infringements, the CRU also reserve the right to revoke accreditation where an accredited website is found to have breached any relevant legislation and thereby bringing into disrepute the accreditation process.

Appendix 3 Application Process & Costs

Introduction

In order to receive accreditation website providers are required to complete the application process with the CRU. This process allows the CRU to evaluate whether the provider fully adheres to all of the principles set out in the accreditation framework. The following section sets out the process and costs involved in making an application.

Application Process

All applications for the accreditation of price comparison websites must be made directly to the CRU. All applications from price comparison websites must include the following:

- A detailed document demonstrating compliance with all of the principles for accreditation.
- A copy of the business plan.
- The application fee of €254.

The CRU will publish the application form alongside on its website, which applicant can download and complete. It is intended that this form, by providing a more detailed set of requirements, will provide guidance to applicants on what is required.

The CRU will use the principles for accreditation as the basis for assessing any applications for accreditation. With regards to the application process the CRU will commit to the following:

1. The CRU will acknowledge all applications within 7 working days of receiving them. The acknowledgement will include a phone number and a named contact for enquiries.
2. The CRU will process all applications as quickly as possible and keep applicants advised of progress.