

# Mozo Experts Choice Awards

## RESIDENTIAL ELECTRICITY

Research Report  
September 2017



---

# Mozo Experts Choice Awards

---

The Mozo Experts Choice Awards are an initiative that recognises Australia's best value products and helps Australians to save money by choosing better products.

The Mozo Experts Choice Awards are designed to recognise products that provide consumers with value for money. Mozo maintains an extensive database of products covering the majority of providers in each of the markets we service. We use this data to calculate the cost or benefit to the consumer of the key pricing elements in a product, after grouping products into categories so that we are comparing products of similar type. Experts Choice awards are given to those products that represent the best value in their category.

Within each category, awards are typically given to the top 10% of products based on the calculated value to the customer. All winning products are deemed worthy of consideration as a good value product in that category; we do not publish a ranking of products within the winners list.

Additional awards may also be given to recognise a product provider who has won more product awards than any other.

This report explains the methodology in detail.

---

# Electricity

## - what products do we consider?

---

Mozo considered all residential electricity plans available to the general public where energy price fact sheets were published on the retailer website. Electricity prices 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 with a swimming pool or those 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 three categories for the awards:

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

In carrying out the Mozo Experts Choice Residential Electricity research we analysed 274 different products from 27 different electricity providers, based on data contained in Mozo's product database as at 1 May 2017 and 10 August 2017 (except VIC where we used 1 November 2016 and 10 August 2017).

---

# Mozo Experts Choice winners 2017

## Electricity (NSW)

---

### 1) ELECTRICITY

Provider	Product
Alinta Energy	Fair Deal 23
Dodo Power & Gas	Market Offer
Powerdirect	Market Offer

### 2) SOLAR-FRIENDLY ELECTRICITY

Provider	Product
Dodo Power & Gas	Market Offer
Commander Power & Gas	Market Offer

### 3) GreenPower

Provider	Product
Red Energy	Living Energy Saver

---

# Mozo Experts Choice winners 2017

## Electricity (VIC)

---

### 1) ELECTRICITY

Provider	Product
GloBird Energy	EasySave
Simply Energy	Simply Plus
GloBird Energy	GloSave

### 2) SOLAR-FRIENDLY ELECTRICITY

Provider	Product
GloBird Energy	EasySave
GloBird Energy	GloSave

### 3) GreenPower

Provider	Product
Red Energy	Living Energy Saver

---

# Mozo Experts Choice winners 2017

## Electricity (QLD - Southeast)

---

### 1) ELECTRICITY

Provider	Product
EnergyAustralia	Flexi Saver

### 2) SOLAR-FRIENDLY ELECTRICITY

Provider	Product
Origin Energy	Solar Boost Plus

### 3) GreenPower

Provider	Product
Red Energy	Easy Saver

---

# Mozo Experts Choice winners 2017

## Electricity (SA)

---

### 1) ELECTRICITY

Provider	Product
Powerdirect	Market Offer
Origin Energy	Energy Maximiser

### 2) SOLAR-FRIENDLY ELECTRICITY

Provider	Product
Origin Energy	Solar Boost Plus

### 3) GreenPower

Provider	Product
Diamond Energy	Retail Supply Offer

---

# Mozo Experts Choice winners 2017

## Electricity (ACT)

---

### 1) ELECTRICITY

Provider	Product
ActewAGL Energy	Rewards Home Saver

### 2) SOLAR-FRIENDLY ELECTRICITY

Provider	Product
Origin Energy	Solar Boost Plus

### 3) GreenPower

No products were eligible for this award.



---

# Electricity

## - how are the winners determined?

---

Mozo Experts Choice Awards for Electricity are awarded in the following categories and based on the following methodology:

### ELECTRICITY

**Aim:**

To identify the electricity products for residential customers that have represented the best value to consumers, over the recent past and across different customer scenarios.

**Method:**

We determined the value of a product by calculating the annual cost for a number of different scenarios, and then taking the average.

Within each State or Territory, our scenarios covered each combination of:

- each electricity distributor area;
- households with Low, Medium and High electricity usage;
- prices at 1 May 2017 and prices at 10 August 2017 (except VIC where we used 1 November 2016 and 10 August 2017).

Household usage estimates were based on Statewide usage benchmarks for each State or Territory as published by the Australian Energy Regulator. Refer to Appendix 2 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.

The judges felt that their usual practice of awarding the top 10% in each category would result in too many awards relative to the number of providers and market offers. As a result, winners were restricted to 3 awards in each of NSW and VIC, two awards in SA and one award in each of QLD and the ACT.

---

## SOLAR-FRIENDLY ELECTRICITY

### **Aim:**

To identify the electricity products for residential customers that have represented the best value to consumers, over the recent past and across different customer scenarios, and that are available to homes with existing rooftop solar panels.

### **Method:**

Calculations in this category consisted of two parts:

- The cost of electricity drawn from the grid. This calculation followed the same approach as the Electricity category, except:
  - Only Medium and High energy use households were considered.
  - The energy usage assumptions were reduced to reflect that some of the household's needs would be met by solar-generated power.
- 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 household used.

- To estimate the power generated from solar panels, we sourced data from a calculator published by the U.S. National Renewable Energy Laboratory. This calculator factors in location, to get accurate readings on hours and angle of sunlight, and so the figures are appropriate for Australian conditions. See Appendix 2 for details.
- We assumed that 50% of the solar-generated energy was used by the household, the rest sold to the grid and none stored. This percentage will vary greatly from household to household, as it depends on the time of day that energy is used relative to when it is generated. We were unable to find published data to support this assumption. However, we did run scenarios with higher and lower percentages and we found that the average of a range of scenarios gave results very similar to a single scenario using the mid point of the percentages. Therefore, we consider the 50% assumption to be a reasonable proxy for the average of a range of different household behaviours.

---

The judges felt that their usual practice of awarding the top 10% in each category would result in too many awards relative to the number of providers and market offers. As a result, they restricted the winners list to 2 awards in each of NSW and VIC, and one award in each of QLD, SA and the ACT.

## GreenPower

### **Aim:**

To identify electricity products for residential customers that have represented the best value to consumers, over the recent past and across different customer scenarios, and that actively support renewable energy development via GreenPower and don't support coal-fired electricity generation.

### **Method:**

Calculations in this category followed the same approach as the Electricity category, except with the additional cost of 100% GreenPower.

Products were excluded if offered by a retailer that owns coal-fired electricity generation assets, either directly or via their parent company, as reported by the Greenpeace / TEC Green Electricity Guide 2015. See Appendix 2 for details.

The judges felt that their usual practice of awarding the top 10% in each category would result in too many awards relative to the number of providers and market offers. As a result, they restricted the winners list to 1 award per State. No products in the ACT met the eligibility criteria.

---

# Mozo Experts Choice Awards

## - 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'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. Our internal structures help to avoid conflicts of interest arising between our research team and other areas of the business in the generation of our research reports.

A provider can participate in the Mozo Experts Choice Awards free of charge.

Mozo charges a licence fee to providers should they wish to use the Mozo Experts Choice Awards badges in their own marketing activities. Mozo may also offer promotional packages that may be purchased.

A product provider may also choose to list its products on the Mozo website in a way that may generate revenue for Mozo.

Mozo Experts Choice awards are awarded irrespective of a product provider's commercial relationship with Mozo.

### **DISCLAIMER:**

*Any statement in this document is general in nature and does not take into account your situation or needs. Before choosing an energy product, you should consider whether it's appropriate to you and you should read the Energy Price Fact Sheet available from the energy retailer.*

---

# Who is Mozo?

---

Mozo Pty Ltd ("Mozo") provides a comparison service that was launched in 2008 by a team of passionate financial services enthusiasts with the goal of creating an online service that helped consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service that covers the retail banking market, general insurance, life insurance, business banking, and in 2015 Mozo expanded into comparison of residential energy plans.

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 carried out by our Director of Comparison Data Services and our Product Data Manager, who between them have over 50 years of experience in financial services and 21 years in online financial services comparison.

AJ Duncanson is our Director of Comparison Data Services. AJ has worked in financial services and product comparison for over 25 years in Australia and the UK and is a qualified actuary. He is a Responsible Manager for Mozo's Australian Financial Services Licence.

Peter Marshall is our Product Data Manager. He has over 30 years' experience in finance, including managing product data at other financial comparison sites before Mozo. Peter is also a Responsible Manager for Mozo's Australian Financial Services Licence.

---

# Appendix 1

---

List of all retailers and products considered in the awards. Products in this list were included in our calculations provided they were in the market at both dates we considered, and provided tariff information was publicly available.

## AUSTRALIAN CAPITAL TERRITORY

ActewAGL Standing Offer Home  
ActewAGL Standing Offer Home Saver  
ActewAGL Standing Offer Home Saver+  
ActewAGL Energy Rewards Home  
ActewAGL Energy Rewards Home Saver+  
ActewAGL Energy Rewards Home Saver  
EnergyAustralia Basic  
EnergyAustralia Flexi Saver  
EnergyAustralia Anytime Saver  
Origin Energy Maximiser  
Origin Energy Saver  
Origin Energy Supply  
Origin Energy Standing Offer  
Origin Energy Predictable Plan (tariffs not available)  
Origin Energy Solar Boost  
Origin Energy Solar Boost Plus  
Origin Energy BillSaver

## NEW SOUTH WALES

1st Energy Saver  
1st Energy Standing Offer  
AGL Standing Offer  
AGL Savers  
AGL Everyday  
ActewAGL Energy Rewards  
ActewAGL Standing Offer  
Alinta Energy Fair Deal 23  
Alinta Energy Standing Offer  
Click Energy Connect

---

Click Energy Easy  
Click Energy Elite  
Click Energy Natural  
Click Energy Shine Saver  
Click Energy Shine  
Click Energy Standing  
Click Energy Platinum  
Click Energy Superior  
Click Energy Gold  
Commander Power & Gas Standing Offer  
Commander Power & Gas Market Offer  
CovaU Standing Offer  
CovaU Freedom  
Diamond Energy Retail Supply Offer  
Diamond Energy Standing Offer  
Dodo Power & Gas Standing Offer  
Dodo Power & Gas Market Offer  
Energy Locals Market Offer  
EnergyAustralia Basic  
EnergyAustralia Flexi Saver  
EnergyAustralia Anytime Saver  
Enova Energy Standing Offer  
Enova Energy GreenPower Saver  
Enova Energy GreenPower Premium  
Enova Energy Economy  
Enova Energy Solar Plus  
Mojo Power Basic EnergyPass  
Mojo Power Plus+ EnergyPass  
Mojo Power Basic EnergyPass (with upfront annual subscription fee)  
Mojo Power Plus+ EnergyPass (with upfront annual subscription fee)  
Mojo Power Energy without Benefits  
Momentum Energy SmilePower  
Momentum Energy Standing Offer  
Momentum Energy SmilePower Flexi  
Origin Energy Maximiser  
Origin Energy Saver  
Origin Energy Supply

---

---

Origin Energy Standing Offer  
Origin Energy Predictable Plan (tariffs not available)  
Origin Energy Solar Boost  
Origin Energy BillSaver  
Origin Energy Solar Boost Plus  
Powerdirect Market Offer  
Powerdirect Market Offer (Solar)  
Powerdirect Standing Offer  
Powershop Online Saver  
Powershop Standing Offer  
QEnergy Home Your Way  
QEnergy Freedom Home  
QEnergy Home Discounter  
Red Energy Standing Offer  
Red Energy Living Energy Saver  
Sanctuary Energy Standing Offer  
Simply Energy Simply Save  
Simply Energy Standing Offer  
Simply Energy Simply Plus

## QUEENSLAND

AGL Savers  
AGL Standing Offer (Solar)  
AGL Standing Offer  
AGL Set & Forget  
AGL Everyday (Solar)  
AGL Everyday  
Click Energy Connect  
Click Energy Easy  
Click Energy Elite  
Click Energy Natural  
Click Energy Shine Budget  
Click Energy Shine Reward  
Click Energy Shine  
Click Energy Standing



---

Click Energy People Power  
Click Energy Opal  
Click Energy Shine Extra  
Click Energy Topaz  
Diamond Energy Retail Supply Offer  
Diamond Energy Standing Offer  
Dodo Power & Gas Standing Offer  
Dodo Power & Gas Market Offer  
Energy Locals Market Offer  
EnergyAustralia Basic  
EnergyAustralia Flexi Saver  
EnergyAustralia Anytime Saver  
Mojo Power Energy without Benefits (Solar)  
Mojo Power Energy without Benefits  
Mojo Power Plus+ EnergyPass (Solar)  
Mojo Power Basic EnergyPass (Solar)  
Mojo Power Basic EnergyPass (with upfront annual subscription fee) (Solar)  
Mojo Power Plus+ EnergyPass (with upfront annual subscription fee) (Solar)  
Mojo Power Plus+ EnergyPass  
Mojo Power Basic EnergyPass  
Mojo Power Plus+ EnergyPass (with upfront annual subscription fee)  
Mojo Power Basic EnergyPass (with upfront annual subscription fee)  
Momentum Energy Standing Offer  
Origin Energy Maximiser  
Origin Energy Saver  
Origin Energy Supply  
Origin Energy Standing Offer  
Origin Energy Maximiser (Solar)  
Origin Energy Saver (Solar)  
Origin Energy Supply (Solar)  
Origin Energy Standing Offer (Solar)  
Origin Energy Predictable Plan (tariffs not available)  
Origin Energy Solar Boost Plus  
Origin Energy Solar Boost  
Powerdirect Standing Offer  
Powerdirect Market Offer  
Powerdirect Market Offer (Solar)

---

---

Powerdirect Standing Offer (Solar)  
Powershop Online Saver  
Powershop Standing Offer  
QEnergy Home Your Way  
QEnergy Freedom Home  
QEnergy Home Discounter  
Red Energy Easy Saver  
Red Energy Standing Offer  
Sanctuary Energy Standing Offer  
Simply Energy Simply Plus  
Simply Energy Standing Offer  
Simply Energy Simply Save

## SOUTH AUSTRALIA

AGL Savers  
AGL Set and Forget  
AGL Standing Offer  
AGL Everyday  
Alinta Energy Fair Deal  
Alinta Energy Standing Offer  
Click Energy Natural  
Click Energy Shine Essential  
Click Energy Shine Plus  
Click Energy Standing  
Click Energy Jade  
Click Energy Connect  
Click Energy Opal  
Click Energy Sapphire  
Commander Power & Gas Standing Offer  
Commander Power & Gas Market Offer  
Diamond Energy Retail Supply Offer  
Diamond Energy Standing Offer  
Dodo Power & Gas Standing Offer  
Dodo Power & Gas Market Offer  
EnergyAustralia Flexi Saver

---

EnergyAustralia Basic  
EnergyAustralia Anytime Saver  
Lumo Energy Lumo Life 10  
Lumo Energy Lumo Options  
Lumo Energy Lumo Movers  
Lumo Energy Lumo Advantage  
Momentum Energy SmilePower  
Momentum Energy SmilePower Flexi  
Momentum Energy Standing Offer  
Origin Energy Maximiser  
Origin Energy Saver  
Origin Energy Supply  
Origin Energy Standing Offer  
Origin Energy Predictable Plan (tariffs not available)  
Origin Energy Solar Boost  
Origin Energy BillSaver  
Origin Energy Solar Boost Plus  
Pacific Hydro Home Flex  
Powerdirect Market Offer  
Powerdirect Standing Offer  
QEnergy Home Your Way  
Red Energy Standing Offer  
Red Energy Easy Saver  
Sanctuary Energy Standing Offer  
Simply Energy Standing Offer  
Simply Energy Simply Save  
Simply Energy Simply Plus

## VICTORIA

1st Energy Standing Offer  
1st Energy Saver  
AGL Standing Offer  
AGL Savers  
AGL Everyday  
Alinta Energy Fair Deal

---

Alinta Energy Standing Offer  
Click Energy Connect  
Click Energy Natural  
Click Energy Platinum  
Click Energy Shine  
Click Energy Standing  
Click Energy Superior  
Click Energy Ruby  
Click Energy Emerald  
Click Energy Shine Bonus  
Click Energy Opal  
Commander Power & Gas Standing Offer  
Commander Power & Gas Market Offer  
CovaU Smart Saver  
CovaU Standing Offer  
Diamond Energy Retail Supply Offer  
Diamond Energy Standing Offer  
Dodo Power & Gas Standing Offer  
Dodo Power & Gas Market Offer  
EnergyAustralia Flexi Saver  
EnergyAustralia Basic  
EnergyAustralia Anytime Saver  
GloBird Energy GloSave  
GloBird Energy Boost  
GloBird Energy Standing Offer  
GloBird Energy EasySave  
GloBird Energy Solar Plus  
Lumo Energy Lumo Advantage  
Lumo Energy Lumo Movers  
Lumo Energy Lumo Life 10  
Lumo Energy Lumo Options  
Lumo Energy Lumo Advantage Premium Package  
Lumo Energy Lumo eDeal  
Momentum Energy Standing Offer  
Momentum Energy SmilePower  
Momentum Energy SmilePower Flexi  
Online Power & Gas Standing Offer

---

Online Power & Gas Fixed Saver 35  
Online Power & Gas Flexi Saver  
Online Power & Gas Fixed Saver  
Online Power & Gas Contract Saver  
Origin Energy Maximiser  
Origin Energy Saver  
Origin Energy Supply  
Origin Energy Standing Offer  
Origin Energy Predictable Plan (tariffs not available)  
Origin Energy Solar Boost  
Origin Energy BillSaver  
Origin Energy Solar Boost Plus  
Pacific Hydro Home Flex  
Pacific Hydro Home Rate  
People Energy Total Saver  
People Energy On-Time Saver  
People Energy Standing Offer  
Powerdirect Market Offer  
Powerdirect Standing Offer  
Powershop Online Saver  
Powershop Standing Offer  
QEnergy Home Your Way  
QEnergy Freedom Home  
QEnergy Home Discounter  
Red Energy Living Energy Saver  
Red Energy Standing Offer  
Simply Energy Standing Offer  
Simply Energy Simply Save  
Simply Energy Simply Plus  
Sumo Power Standing Offer  
Sumo Power 36% Pre-pay Monthly  
Sumo Power 32% Pay on Time  
Sumo Power All You Can Eat Plan (tariffs not available)

---

# Appendix 2

---

## 1. Household electricity usage benchmarks used in our calculations:

We sourced figures from the Australian Energy Regulator's Electricity Bill Benchmarks for Residential Customers. We used the Statewide average benchmarks for households without a swimming pool and including households with or without mains gas. We chose the averages for a 1, 3 and 5 person household and then adjusted them to cover a wider range of usage levels, as shown in this table.

Household energy usage scenarios (kWh/year)	Low usage = average 1 person home	Medium usage = average 3 person home	High usage = 150% of average 5 person home
NSW	3,347	6,530	13,330
VIC	3,152	4,993	9,696
QLD	3,231	5,731	11,172
SA	3,326	6,107	8,256
ACT	4,315	7,855	15,091

## 2. Solar panel power generation assumptions used in our calculations:

We sourced figures from the U.S. National Renewable Energy Laboratory's PVWatts® calculator, assuming:

- a 3 kW system with default tilt and loss assumptions
- roof-mounted, North-facing
- located in the relevant Australian State or Territory capital

Solar energy scenarios	Solar generated kWh / year
NSW	4,186
VIC	4,116
QLD	4,561
SA	4,527
ACT	4,663

---

3. Retailers who were excluded from the GreenPower award due to ownership of coal-fired electricity generation assets, as reported by the Greenpeace / TEC Green Electricity Guide 2015:

- AGL
- ActewAGL
- Alinta Energy
- EnergyAustralia
- Origin Energy
- Powerdirect
- Simply Energy