Appendix 3.2: Analysis of the potential gains from switching

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Introduction

- 1. Since the publication of the provisional findings report, we have extended the scope and the dimension of the analysis of the potential gains from switching (as set out in Appendix 7.4 to our provisional findings).
- This appendix presents the updated methodology and results of our assessment of the savings in the gas and electricity bills that domestic customers of the Six Large Energy Firms and Mid-tier Suppliers could have potentially made if they had switched to:
 - (a) tariffs within the same supplier (internal switching);
 - (b) another supplier but to a tariff with the same characteristics (like-for-like switching); and
 - (c) any tariff and supplier (flexible switching), over the period Q1 2012 to Q2 2015.
- 3. We also considered a set of sensitivity tests (see paragraph 16).
- 4. The analysis of annual potential gains from switching provides a measure of domestic customers' engagement with the retail markets and price differences between suppliers. We consider that a finding of material, persistent savings that go unexploited by customers would contribute to evidence of weak customer engagement in the retail domestic markets for electricity and gas in GB.

- 5. The purpose of the analysis in this appendix is therefore to help assess the extent of weak customer response in the domestic retail energy markets in GB. The purpose of this analysis is not to measure aggregate detriment. We have carried out an assessment of the customer detriment from the AECs we have provisionally identified on the benchmark analysis of domestic energy bills, which uses a similar dataset but also considers factors such as the different costs associated with customers on different payment methods and the sustainability of individual tariffs.
- 6. We calculated the potential savings available to domestic customers at 14 quarterly snapshot dates from 31 March 2012 to 30 June 2015 (the Relevant Period) using data on: the tariffs to which customers were subscribing on these dates; the numbers of customers subscribing to each tariff on these dates; consumption levels by region and tariff family;¹ and all tariffs available in the market at the snapshot dates, including tariffs offered by independent suppliers.²
- 7. The annual potential savings per customer available to dual fuel domestic customers of the Six Large Energy Firms and Mid-tier Suppliers amounted to, on average across the Relevant Period:³
 - (a) Internal switching scenarios:
 - (i) £51–£73 annually (representing savings of between 4 and 6% of the current bill) if they were customers of the Six Large Energy Firms.
 - (ii) £51–£64 annually (representing savings of between 4 and 5% of the current bill) if they were customers of Mid-tier Suppliers.
 - (b) Like-for-like scenarios:
 - (i) £40–£65 annually (representing savings of between 4 and 6% of the current bill) if they were customers of the Six Large Energy Firms.
 - (ii) £42–£72 annually (representing savings of between 3 and 5% of the current bill) if they were customers of Mid-tier Suppliers.

¹ The tariff families group customers by region, meter type (Economy 7 or standard, as observed from the type of tariff they subscribe to), payment method and tariff structure (variable, fixed, capped). A description of the consumption data we use is set out in the next section of this appendix.

² We included First Utility, Ovo Energy, Utility Warehouse, Co-operative Energy, M&S Energy, Sainsbury's Energy and Ebico.

³ The results presented in this appendix may differ from those presented in the provisional findings, Appendix 7.4. See paragraph 10 to paragraph 16 for an explanation of the additional work undertaken since publication of the provisional findings report.

- (c) Flexible scenario, deducting exit fees from the annual potential savings where exit fees are charged by the current supplier:
 - £164 annually from switching to any type of tariff and any payment method offered by any supplier (equivalent to 14% of the current bill).
 - (ii) £143 annually (equivalent to 11% of the current bill) if they were customers of Mid-tier Suppliers.
- 8. The structure of this appendix is as follows:
 - (a) We set out the data we have used in our analysis.
 - (b) We explain the methodology we have adopted.
 - (c) We present our results.
- 9. We provide further detail in the annexes:
 - (a) Annex A sets out the definitions used in the data and throughout this paper.
 - (b) Annex B describes in detail the data used for this analysis and the steps taken to clean it.
 - *(c)* Annex C explains the steps taken to calculate the annual potential gains from switching.
 - (d) Annex D sets out the assumptions about electricity and gas consumption used in the calculation of bills and savings.
 - (e) Annex E presents additional detailed results.

Data

- 10. The data used for the analysis combines three sets of information:
 - (a) Tariffs to which customers were subscribing at a given quarterly snapshot, including the number of accounts and the characteristics of each tariff.
 - *(b)* Annual data on estimated consumption at different consumption percentiles.⁴

⁴ We collected information at the 10th, 25th, 50th, 75th and 90th percentiles and the mean. Information has been provided by group of customers identified by region, meter type (Economy 7 or standard, as observed from the type of tariff they subscribe to), payment method and tariff structure (variable, fixed, capped).

- (c) Data on all tariffs available for subscription at the end of each quarter.⁵
- 11. Since the publication of our provisional findings report, we have collected additional information and extended the dimension of each set of data, as follows:
 - (a) We extended the Relevant Period of the analysis from Q1 2012 to Q2 2014 to Q1 2012 to Q2 2015.
 - (b) We extended the calculations of annual potential savings to customers of the four Mid-tier Suppliers (ie Co-operative Energy, First Utility, Ovo Energy, Utility Warehouse).
 - *(c)* We improved the quality of all existing data, such as missing observations and erroneous entries.
- We consider that the updated data is representative of the majority of domestic gas and electricity tariffs over the Relevant Period (Q1 2012 to Q2 2015). See Annex B for a list of exclusions applied to the dataset.

Methodology

Dimensions and scope of analysis

13. The analysis of annual potential gains from switching calculates the savings available to groups of customers (as defined by supplier, region, current tariff characteristics and consumption) allowing under different scenarios for several dimensions of customer choice (in particular, supplier, payment method and tariff structure).

Switching scenarios

- 14. In the provisional findings, we defined a set of switching scenarios that differed according to their assumptions concerning the tariff, supplier and payment method characteristics that customers would be willing to switch to.
- 15. Since the publication of our provisional findings, we have expanded the set of scenarios, as follows:
 - *(a)* Internal switching scenarios (S1 and S2), which estimate potential gains from switching tariffs within a supplier.

⁵ Information provided by Energylinx, a PCW.

- (b) Like-for-like scenarios (S3a and S3b), which allow switching to another supplier but to a tariff with the same characteristics, such as payment method, tariff structure, online, contract length⁶ and preference for standard evergreen tariffs.
- *(c)* Flexible scenario (S5), which allows customers to switch to any supplier and any tariff.
- 16. We have the following scenarios as sensitivities of the most flexible scenario (S5):
 - (a) S4a calculates gains from external switching to any tariff assuming strict preferences over online tariffs.
 - *(b)* S4b calculates gains from external switching to any tariff assuming strict preference for payment method.
 - *(c)* S4c also limits customer choice to tariffs offered by one of the Six Large Energy Firms.
 - *(d)* S5x calculates gains from external switching to any supplier and tariff deducting exit fees from the annual potential savings where exit fees are charged by the current supplier.⁷

⁶ These scenarios also restrict switching to tariffs with a similar contract length (where relevant). The contract length dimension is defined as follows. Some fixed-term tariffs have a fixed end date for their contract (regardless of when exactly a customer signed up), whereas other contracts end based on a contract length that counts from the date the customer signed up. We create a standardised contract length by using the contract ending date of the former to calculate, at first launch of tariff, the maximum length. We then use this standardised measure to classify tariffs into short- and long-term. We define short-term tariffs as those with a contract of up to and including 24 months, and long-term tariffs as those with a contract of more than 24 months. The switching scenarios S3a and S3b allow switching from short to short and from long to long fixed-term tariffs, but not switching from short to long. This restriction does not apply to non-standard variable price products that may have a limited contract, or capped tariffs. See Annex E for the composition of the electricity and gas fixed customer base.

⁷ We note that [\gg].

17. Table 1 summarises the scenarios that we have defined.

Table 1: Switching scenario definitions

Scenario	Parameters that can be changed when switching	Parameters that are held fixed when switching
S1 Internal switch: change tariff structure, but keep payment method	Tariff structure (variable/fixed/capped) Contract length Online Standard variable evergreen tariff	Supplier Payment method
S2 Internal switch: change tariff structure and payment method	Tariff structure (variable/fixed/capped) Payment method: only monthly direct debit (DD) and standard credit (SC) (or similar) Contract length Online Standard variable evergreen tariff	Supplier Payment method if prepayment
S3a External like-for-like switch to the Six Large Energy Firms only	Supplier (within the Six Large Energy Firms only)	Payment method Tariff structure (variable/fixed/capped) – Contract length (if fixed term) – 'short' or 'long' Online Standard variable evergreen tariff
S3b External like-for-like switch including independents	Supplier (including independents)	Payment method Tariff structure (variable/fixed/capped)* Contract length (if fixed term) – 'short' or 'long' Online Standard variable evergreen tariff
S4a External switch: any supplier, online tariff restriction	Supplier (including independents) Payment method: only DD and Credit Tariff structure (variable/fixed/capped) Contract length Standard variable evergreen tariff	Payment method if prepayment Online (only customers subscribing to online tariffs can switch to other online tariffs)
S4b External switch: any supplier, keep payment method	Supplier (including independents) Tariff structure (variable/fixed/capped) Contract length Online Standard variable evergreen tariff	Payment method
S4c External switch within the Six Large Energy Firms, keep payment method	Supplier (within the Six Large Energy Firms only) Tariff structure (variable/fixed/capped) Contract length Online Standard variable evergreen tariff	Payment method
S5 External switch: flexible tariff characteristics, any supplier	Supplier (including independents) Payment method: only DD and Credit Tariff structure (variable/fixed/capped) Contract length Online Standard variable evergreen tariff	Payment method if prepayment
S5x External switch: flexible tariff characteristics, any supplier and deduction of exit fees where applicable	Supplier (including independents) Payment method: only DD and Credit Tariff structure (variable/fixed/capped) Contract length Online Standard variable evergreen tariff	Payment method if prepayment

Source: CMA definitions.

*Customers on capped tariffs are allowed to switch to fixed tariffs but not variable tariffs. Customers on fixed tariffs are only allowed to switch to other fixed tariffs.

18. We note that in scenarios which restrict switching for fixed-term tariffs to those with a similar contract length (S3a and S3b), we classified tariffs into short-

and long-term.⁸ Similarly, in scenarios where payment methods are fixed (S4b and S4c), switching is still allowed within payment subtypes (for example, we do not distinguish quarterly DD and monthly DD as different payment methods). Annex B, provides a detailed description of how payment methods were grouped.

19. As a conservative approach, in each relevant scenario we excluded tariffs offered by small independent suppliers and all tariffs with unusual characteristics (for example, advance payment tariffs) from the choice set available to customers.⁹ This is because some of the tariffs were products that may have narrow appeal, or had very low or high prices which we were unable to verify on a systematic basis.

Calculation steps

- 20. We estimated potential savings for each group of customers (as defined by supplier, region, tariff, payment type and fuel type) of the Six Large Energy Firms and Mid-tier Suppliers at each quarterly snapshot from Q1 2012 to Q2 2015.
- 21. The annual potential savings were calculated as the difference between customers' current bill (that is, the annual bill of a customer subscribing to a tariff at the quarterly snapshot dates based on the level of consumption that characterises the tariff family (see paragraph 6)) and the cheapest available tariff for group of customers (as defined by supplier, region, current tariff characteristics and consumption). See Annex C for a full explanation of the calculation steps.

Results

22. We calculated the following metrics: the distribution of annual potential savings and the average potential savings available to customers of the Six Large Energy Firms and Mid-tier Suppliers during the Relevant Period (Q1 2012 to Q2 2015).

⁸ Contract length is defined as follows: some fixed-term tariffs have a fixed end date for their contract (regardless of when exactly a customer signed up), whereas other contracts end based on a contract length that counts from the date the customer signed up. We create a standardised contract length by using the contract ending date of the former to calculate, at first launch of tariff, the maximum length. We define short-term tariffs as those with a contract of up to and including 24 months, and long-term tariffs as those with a contract of more than 24 months.
⁹ The small independent suppliers that were excluded are: Better Energy, Daligas, Ecotricity, Extra Energy, Flow Energy, Glide, Good Energy, Green Energy, Green Star Energy, iSupply Energy, Loco2 Energy, Pioneer Energy, Spark Energy, Utilita, Woodland Trust Energy and Zog Energy.

23. In presenting our results, we have focused on the potential savings available to dual fuel customers.¹⁰ We have shown potential savings for single fuel gas and electricity customers in Annex E.

Summary statistics of potential savings

Distribution of annual potential savings

24. Figure 1 and Figure 2 illustrate the distribution of potential savings that were available to dual fuel customers of the Six Large Energy Firms and the Midtier Suppliers respectively. It shows the proportions (average across the Relevant Period and suppliers) of dual fuel customers who either had no potential savings or whose potential savings fell within the following ranges: £1 to £100, £101 to £200, £201 to £300, £301 to £400 or larger than £400. See Annex E for the underlying numbers and corresponding results for single fuel customers.



Figure 1: Distribution of potential annual savings (in \pounds) for dual fuel customers of the Six Large Energy Firms (average proportions across firms and quarters)

¹⁰ The proportion of customers included in the analysis of the gains from switching who are dual fuel is 75% in Q4 2012, 75% in Q4 2013, 76% in Q4 2014 and 76% in Q2 2015. Source: CMA analysis of tariff data request dated 15 September 2014 and 14 July 2015.



Figure 2: Distribution of potential annual savings (in £) for dual fuel customers of Mid-tier Suppliers (average proportions across firms and quarters)

- 25. Some key results are as follow:
 - (a) Like-for-like scenarios (S3a and S3b) are a lower bound estimate of the annual potential gains from switching externally to a different supplier whereas the most flexible scenario (S5) is an upper bound estimate. The proportion of customers who can gain £100 or more is between 10 and 20% in like-for-like scenarios and between 55 and 70% in the most flexible scenario.
 - (b) The flexible scenario (S5x) shows that deducting exit fees from the annual potential savings where exit fees are charged by the current supplier (S5x) gives similar results to S5. This suggests that exit fees had limited impact on the proportion of customers who can gain from switching.
 - (c) Compared to the most flexible scenario (S5), the sensitivities (S4a and S4b) show a lower proportion of customers who can gain £100 or more. This suggests customers could have larger savings if they switched to online tariffs or different payment method.
 - *(d)* The proportion of customers who can gain from switching is larger in scenarios where customers of the Six Large Energy Firms can switch to the Mid-tier Suppliers (ie S3b, S4a, S4b, S5 and S5x).

Weighted average annual potential savings

- 26. On average across the Relevant Period, the weighted average potential savings available to the Six Large Energy Firms' dual fuel customers amounted to £65 (equivalent to 6% of the bill) under S3b and £164 (equivalent to 14% of the bill) under S5x. The customers of the Mid-tier Suppliers could have gained £72 (equivalent to 5% of the bill) under S3b and £143 (equivalent to 11% of the bill) under S5x.
- 27. Table 2 and Table 3 show the weighted average gains (expressed in GBP or as a percentage of the bill) available to the Six Large Energy Firms' and the Mid-tier Suppliers' customers under each scenario. Within each quarter the weighted average savings have been calculated using data on the distribution of consumption, and the weights reflect the number of accounts that belong to each tariff.¹¹ The estimates include those customers who cannot gain from switching (ie gains equal to zero). Annex E shows the results for single fuel customers.

Table 2: Weighted average savings available to the Six Large Energy Firms' dual fuel customers

Scenario	Average (£ per year)	Average (% bill)
S1	51	4
S2	73	6
S3a	40	4
S3b	65	6
S4a	145	13
S4b	150	13
S4c	119	10
S5	172	15
S5x	164	14

Source: CMA analysis.

Table 3: Weighted average savings available to the mid-tiers suppliers' dual fuel customers

Scenario	Average (£ per year)	Average (% bill)
S1	51	4
S2	64	5
S3a	42	3
S3b	72	5
S4a	136	10
S4b	147	11
S4c	108	8
S5	157	12
S5x	143	11

¹¹ In this way, tariffs with more accounts receive a proportionally larger weight in the average than tariffs with fewer accounts. See Annex D for details on how this averaging accounts for different levels of assumption.

- 28. We note that the above results include all dual fuel customers, that is customers subscribed to standard variable tariffs (SVTs) as well as customers subscribed to non-standard tariffs such as longer fixed-term tariffs. Moreover, the results show weighted averages across all payment methods which we consider as a relevant driver of the annual potential gains from switching.
- 29. Table 4 and Table 5 show how the weighted average annual potential savings (expressed in GBP or as a percentage of the bill) differ for customers on different tariffs and payment methods under S5x. Table 4 shows the results for the customers of the Six Large Energy Firms whereas Table 5 shows the results for Mid-tier Suppliers.

Table 4: Weighted average savings under S5x for domestic customers of the Six Large EnergyFirms on different tariffs and payment methods from Q1 2012 to Q2 2015

Dual or single fuel	Tariff type	Payment type	Average savings under S5x (£)	Average savings under S5x (%)
Dual	Non-standard	All	109	9
Dual	SVT	DD	205	16
Dual	SVT	SC	245	23
Dual	SVT	Prepayment	70	8
Single gas	Non-standard	All	96	14
Single gas	SVT	DD	132	19
Single gas	SVT	SC	142	24
Single gas	SVT	Prepayment	48	13
Single electricity	Non-standard	All	55	9
Single electricity	SVT	DD	95	15
Single electricity	SVT	SC	118	23
Single electricity	SVT	Prepayment	45	8

Source: CMA analysis.

Table 5: Weighted average savings under S5x for customers of Mid-tier Suppliers on different tariffs and payment methods from Q1 2012 to Q2 2015*

Dual or single fuel	Tariff type	Payment type	Average savings under S5x (£)	Average savings under S5x (%)
Dual Dual Dual Dual	Non-standard SVT SVT SVT	All DD SC Prepayment	89 214 247 -	5 16 21 -
Single gas Single gas Single gas Single gas	Non-standard SVT SVT SVT	All DD SC Prepayment	43 103 108 -	6 14 17
Single electricity Single electricity Single electricity Single electricity	Non-standard SVT SVT SVT	All DD SC Prepayment	35 110 131 -	7 16 20

Source: CMA analysis.

*Mid-tier Suppliers have a small proportion of prepayment customers subscribed to SVTs. These customers haven't been included in the analysis of potential gains from switching. Note: First Utility, Ovo Energy and Utility Warehouse don't offer single fuel gas tariffs. First Utility, Ovo Energy and Utility

Note: First Utility, Ovo Energy and Utility Warehouse don't offer single fuel gas tariffs. First Utility, Ovo Energy and Utility Warehouse's single fuel gas accounts included in our analysis are those that were subscribed to dual fuel tariffs but switched away their electricity remaining with gas only.

- 30. We consider the key results are as follows:
 - (a) The savings available to SVT customers were, on average, larger than savings available to non-standard tariff customers.
 - *(b)* The savings available to customers of the Six Large Energy Firms were, generally, higher than those for the customers of the Mid-tier Suppliers.
 - *(c)* The savings available to prepayment customers were, on average, substantially lower than those available to customers on other payment methods, reflecting the more restricted range of tariffs available to them.
 - (*d*) The savings available to SC customers were, on average, higher than those available to customers on other payment methods.
 - *(e)* The savings available to customers of the Six Large Energy Firms on single fuel tariffs were, on average, comparable to those available to their dual fuel customers.

Comparisons of potential savings over time

31. We also looked at potential savings from switching available to dual fuel customers by supplier over time. Figure 3 shows the trend of the annual potential savings (% of the bill) for dual fuel customers of the Six Large Energy Firms and the Mid-tier Suppliers under S5x.

Figure 3: Weighted average potential savings (% of the bill) available to dual fuel customers of the Six Large Energy Firms and the Mid-tier Suppliers under S5x

[※]

Source: CMA analysis. Notes:

 Within each quarter the weighted averages are calculated using data on the distribution of consumption and the weights reflect the number of accounts that belong to each tariff.
 Base: all dual fuel customers.

- 32. Figure 3 shows that annual potential savings are lower in the early period Q3 2012 to Q3 2014 compared to later in the period. Particularly, we note that potential savings are increasing from Q1 2014 onwards.
- 33. We note a similar trend in our like-for-like scenario (S3b) (see Annex E).

Annex A: Definitions

1. This annex lists the definitions used in the three datasets: the supplier tariff data, consumption data and Energylinx data on available tariffs.

Tariffs, accounts and customer types

- 2. 'Tariff' refers to the product that is being supplied to the customer. It contains a set of characteristics that describe the product, such as: fuel type (single fuel, dual fuel, twin fuel), the terms of the price in the contract (variable, fixed, capped), payment method (DD, credit, prepayment and other), the price of the product, discounts directly associated with the product¹² and other relevant characteristics.
- 3. Where a household purchases both gas and electricity, it would have two 'accounts'. 'Customer' refers to a household that may have one or two accounts with one or two suppliers. Our datasets contain information on the number of accounts rather than customers.
- 4. We define three customer types with respect to their consumption of electricity and gas:
 - (a) 'Dual fuel' customers have electricity and gas accounts with the same supplier and receive a dual fuel discount.
 - (b) 'Twin fuel' customers have electricity and gas accounts with the same supplier but do not receive any dual fuel discount. For suppliers that do not offer dual fuel discounts or tariffs, all customers who have both electricity and gas accounts with them would be classified as twin fuel customers.
 - (c) 'Single fuel' customers have either an electricity or gas account with a given supplier. This includes customers who have accounts for electricity and gas with two different suppliers, and customers who only use one fuel (electricity).

Regions

5. Tariffs and accounts for both gas and electricity have been allocated to the 14 PES regions, as defined in the table below.

¹² Discounts that are generally available to customers, that is, are not specifically attached to particular tariffs, are not included in this definition. Examples of such discounts include prompt payment discounts that are awarded to any credit customers paying their bill promptly.

Table 1: PES regions of GB

Region	Also known as
East Midlands	-
East Anglia	Eastern
London	-
Merseyside and North Wales	Manweb
Midlands	-
North East	Northern
North West	Norweb
South Wales	SWALEC
South West	SWEB
North Scotland	Scottish Hydro
South Scotland	Scottish Power
South East	Seeboard
Southern	Southern Electric
Yorkshire	-

Source: CMA definitions.

Tariff types and characteristics

6. Tariff types and characteristics are defined in the table that follows. We note that many of these characteristics are not mutually exclusive.

Table 2: Tariff types, characteristics and definitions

Tariff characteristics	Definition
Variable tariff	The price of a variable tariff is not guaranteed for any period of time and can be increased or decreased by the supplier. This includes tracker tariffs. Tariffs that have a fixed-term contract but do not include a promise of a certain price level (or up to a certain price level) over the contract period are also classified as variable.
Fixed tariff	A tariff that guarantees a certain fixed price until a defined end date, or for a defined period of time
	This does not include tariffs that have an expiration date but allow the price to vary (see 'variable tariff').
Capped tariff	A tariff that guarantees a price no higher than a pre-determined level, until a defined end date or for a defined period of time.
Online tariff (supplier data, narrow definition)	A tariff that is available only to those subscribing online. Where the same tariff is available to customers using online and any other distribution channel (such as those contacting suppliers by telephone), these are not defined as online. We note that some tariffs that were marketed as online tariffs would not be classified as such using this definition, as they were also available through other sales channels.
Online tariff (auguliar data	A tariff available through opling channels only or cold prodeminantly through opling
wide definition)	channels or a tariff that requires online management of the account and/or paperless billing.
Online tariff (Energylinx data)	A tariff where the customer must supply an email address and complete the application to switch to the tariff online. This does not necessarily mean that the customer will receive paperless energy bills.
Social tariff	These were tariffs that were available to customers struggling to pay their bills. This has now been replaced by the WHD scheme. This may include other tariffs not mandated by the WHD but available to 'vulnerable' customers, whether it be due to low income, age, illness or disability, at a price that must be at most the same as the cheapest standard alternative for a customer within that region on each payment type.
Green tariff	A tariff that comes with a promise by the supplier to either meet the customer's usage with generation from renewable energy sources, or to contribute to environmental schemes. This should include all tariffs whose primary marketed attribute is being 'green' or 'sustainable', regardless of whether the 'green' status of that tariff has been accredited by certain external institutions.
Dynamic teleswitch tariff	Tariff suited for dynamically teleswitched meters (DTS) (typically designed for households with electric heating).
Tracker tariff	A tariff that is usually set at a percentage above or below a variable tariff or a certain external index.
Economy 7 tariff	A tariff that offers cheaper energy for seven off-peak hours during the night. Available to customers who have an Economy 7 or similar meter.
Time of use tariff	A tariff that offers energy for different prices depending on the time of the day, other than the Economy 7 tariff above.
Bundled tariff	A tariff where additional services or products are supplied, such as boiler maintenance. This does not include bolt-ons that are not attached to specific tariffs.
White label tariff*	A tariff relating to an energy product produced by a supplier that other companies rebrand and market under their own name.
Win-back tariff	A tariff offered to retain existing customers at risk of switching that is not publicly marketed.
Exit fee	Exit fee applied if the customer changes tariff before it expires.

Source: CMA definitions. *Centrica, EDF Energy and SSE provided information on their white label tariffs in their datasets. All white label tariffs were assessed together with other tariffs of that specific supplier.

Annex B: Data cleaning

1. This annex summarises the structure of the supplier data (tariff and consumption datasets) and the Energylinx data of available tariffs, and the steps we took in cleaning these datasets for the analysis.

Tariff data

- 2. The tariff dataset includes information on the majority of domestic gas and electricity tariffs at each end of quarterly snapshots from 31 March 2008 (Q1 2008) to 30 June 2015 (Q2 2015).
- 3. The datasets were constructed such that each row contains the tariff name, information on the number of accounts, prices, discounts, payment method, fuel type and other relevant characteristics of a specific gas or electricity tariff. Each tariff is listed in multiple rows to accommodate the following:
 - (a) Separate rows to indicate dual fuel, twin fuel and single fuel customers, and the associated prices and discounts.
 - (b) Separate rows for each payment method associated with a product (credit, debit, prepayment or other), and the associated prices and discounts.
 - (c) Economy 7 and other time-of-use tariffs are also entered in rows that are separate from the equivalent standard meter tariffs, if any.
- 4. The data includes discounts that are directly associated with a tariff and excludes discounts that were widely available such as prompt payment discounts, loyalty rewards, credits and rebated and vulnerable customer discounts.

Exclusions

- 5. We have excluded the following customers from our analysis:¹³
 - (a) All customers subscribed to green tariffs. Customers subscribed to such tariffs are likely to value non-monetary characteristics of the tariff more highly than most other customers.

¹³ These exclusions were done because these types of tariffs tend to be niche products, may be aimed at customers with very specific preferences (for example, green tariffs), have a complex pricing structure or have limited eligibility.

- (b) All customers subscribed to social tariffs or other tariffs that are restricted to certain types of (mostly vulnerable) households.
- (c) All customers subscribed to time-of-use tariffs other than Economy 7. The pricing structures for these tariffs can vary considerably according to meter type and across suppliers, so in the interests of data tractability we did not collect the full price information of such tariffs.
- (d) All Independent Gas Transporter tariffs.
- *(e)* All customers subscribed to tariffs where the price includes a bundle of energy and non-energy products (for example, boiler maintenance).
- *(f)* All customers of the Six Large Energy Firms subscribed to tariffs that had less than 1,000 accounts across all regions, within a given quarter.
- (g) All customers with an uncommon payment method (flagged as 'other').
- 6. We have also excluded data points that were erroneous or inconsistent:
 - (a) Missing data (unknown region, zero unit price).
 - (b) All tariffs that were erroneously recorded in the dataset and not relevant to our analysis (non-domestic tariffs or deemed tariffs).
 - *(c)* Tariffs where the price structure was inconsistent with the tariff description, or the price was not plausible (for example, extremely high).
 - (*d*) All tariffs introduced after the date of the quarterly snapshot, or those whose contract ended before the date of the quarterly snapshot.
 - *(e)* All fixed-price and fixed-term tariffs where the remaining contract length was less than three months at the date of the quarterly snapshot.
- 7. The graphs below summarise the proportion of accounts excluded from the analysis of the potential gains from switching.¹⁴ Generally the exclusions accounted for less than 20% of customer accounts and mostly reflected tariffs not relevant to our analysis. The proportion of excluded accounts is highest for Utility Warehouse's electricity and gas dataset. This is because Utility Warehouse mainly offered bundles of energy and non-energy products which have not been included in our analysis (see Annex B, paragraph 5(e)).

¹⁴ We note that some suppliers excluded a list of tariffs from the datasets they submitted. This explains why for some suppliers (for example, RWE) the proportion of accounts excluded from the analysis appears to be smaller.

Figure 1: Proportion of electricity accounts excluded from the analysis

[※]

Source: CMA analysis.

Figure 2: Proportion of gas accounts excluded from the analysis

[※]

Source: CMA analysis.

8. We also excluded some tariffs from the dual fuel analysis where we were unable to combine gas and electricity tariffs to form a dual fuel bill. Table 1 shows the number of electricity accounts that we were unable to pair with gas tariffs.

Table 1: Number of electricity accounts that could not be matched to a gas tariff in the data

	[≫]	[%]	[≫]	[%]	[※]	[※]	[≫]	[%]	[%]	[≫]
Q1 2012	-	-	45	3,452	33	16	26	119	13	140
Q2 2012	-	1	45	3,108	22	26	25	145	34	137
Q3 2012	-	-	65	1,228	26	46	22	176	180	143
Q4 2012	-	-	318	1,184	17	21	19	158	223	144
Q1 2013	-	-	164	606	18	-	16	13	-	138
Q2 2013	-	-	724	590	16	-	55	7	-	140
Q3 2013	1	-	749	567	18	-	56	10	-	138
Q4 2013	5	-	514	247	371	-	44	10	-	93
Q1 2014	1	10,318	404	-	173	-	31	63	-	129
Q2 2014	2	7,558	74	-	253	-	18	69	-	152
Q3 2014	-	28	78	-	113	-	15	112	-	162
Q4 2014	-	62	66	-	118	-	15	284	2	163
Q1 2015	-	-	70	29	150	4,294	17	96	14	-
Q2 2015	-	-	52	78	183	451	16	117	62	-

Source: CMA analysis.

Payment type categorisation

9. Payment types are grouped into four broad categories: DD (DD), standard credit (SC), prepayment (PP) and other. Accounts within the latter category were excluded from the analysis. The table below summarises how the categorisation was done in each of the Six Large Energy Firms' and Mid-tier Suppliers' data.

Table 2: Payment type categorisation for the Six Large Energy Firms

Supplier	Category	Payment type
Centrica	DD	Direct Debit – VDD, Direct Debit – CPS Standing Order
	SC	CPS – APT (Annual Payment Tariff) CPS – QEP (Quarterly Equal Payments) Cash/Cheque Fuel Direct Pending Fuel Direct
	PP	Prepayment
	Other	Magnetic Card
	DD	Budget Direct Debit (Monthly) (DD) Direct Debit Whole Amount (Monthly) (DD-WAM) Direct Debit Whole Amount (Quarterly) (DD-WAQ)

EDF Energy		Direct Debit Payment Plan Direct Debit Whole Amount
	SC	Cash/Cheque Whole Amount (Monthly) (CC-WAM) Cash/Cheque Whole Amount (Quarterly) (CC-WAQ) Cash/Cheque (Monthly) (CC-M) Cash/Cheque (Quarterly) (CC-Q) Cash/Cheque Cash/Cheque Payment Plan Payment Plan Card Standing Order Payment Plan
	PP	Prepayment (PK) Domestic Power Key User
E.ON	DD	Fixed Direct Debit Variable Direct Debit
	SC	On Demand Payment On Demand Unmonitored Payment Card Regular Cash Payment Standing Order Pay Plus
	PP	Prepayment Prepayment Meter Driven Billing
RWE	DD	Monthly Fixed Direct Debit Monthly Variable Direct Debit Quarterly Variable Direct Debit Legacy Monthly Fixed Direct Debit Legacy Receipt of Bill – Direct Debit
	SC	DWP/Fuel Direct Half-Yearly Receipt of Bill Monthly Receipt of Bill Payment Card Easi Pay Quarterly Receipt of Bill Regular Payment Scheme Monthly Regular Payment Scheme Fortnightly Regular Payment Scheme Weekly Legacy Weekly/Fortnightly/Monthly Regular Payment Scheme by Card Legacy Receipt of Bill – Credit
	PP	Prepayment Card Legacy Prepayment Card
Scottish Power	DD	Direct Debit Bankers order
	SC	Receipt of Bill Direct Debit Cash Card (Monthly) and Card (Weekly) Receipt of Bill Bankers Order Receipt of Bill Cash Receipt of Bill Card Pay in Advance Fuel Direct
	PP	Prepayment
SSE	DD	Direct Debit Variable Monthly Direct Debit Annual Direct Debit Standing Order
	SC	Budget Card Booklet Credit Card Cheque Cash Debit Card Direct Credit BACS
	PP	Pay As You Go
Co-operative Energy	DD CR PP	Monthly - fixed DD Quarterly - pay on bill PPM Electricity PPM Gas
First Utility	DD	Variable direct debt payment

		Direct Debit payment for a fixed amount
	SC	BACS Cash Cheque Credit Card
	PP	PayPoint prePayDebtTransfer
Ovo Energy	DD	Monthly Direct Debit Monthly Variable Direct Debit
	SC	Monthly Cash/Cheque
	PP	Prepayment Meter
Utility Warehouse	DD	Monthly Direct Debit Monthly Variable Direct Debit Quarterly Direct Debit Quarterly Variable Direct Debit
	SC	Monthly Debit/Credit Card Monthly Cash/Cheque Quarterly Debit/Credit Card Quarterly Cash/Cheque
	PP	Prepayment Meter

Source: Correspondence between the CMA and the parties.

Contract length

10. Fixed, capped and variable fixed-term tariffs can have either a fixed termination date (regardless of when the customer subscribed) or fixed duration of the contract that takes effect from the time the customer subscribes to the tariff. For tariffs with the former type of contract, we calculated the contract length as the difference, in months, between the date the tariff was first introduced into the market and the date the contract terminates. For tariffs that were in the market for a long period of time, this may overestimate the actual length of the contract.

Consumption data

11. The consumption dataset includes information on annual gas and electricity usage of suppliers' customers at the 10th, 25th, 50th, 75th and 90th percentiles and mean, by PES region, tariff structure (variable, fixed, capped), payment method (credit, DD, prepayment) and whether or not the tariff is an Economy 7 tariff (for electricity only). The data we collected does not distinguish between single fuel and dual fuel, and does not include customers on green, social tariffs and tariffs with uncommon payment methods. For Economy 7 tariffs, we also collected regional data on the proportion of total consumption that is consumed during the off-peak and peak periods.

12. All consumption figures are derived from Estimated Annual Consumption (electricity) and Annual Quantity (for gas) measures on an annual basis.¹⁵ These measures were available from all suppliers on a consistent basis.

Energylinx data

- 13. The Energylinx dataset lists tariffs offered by all suppliers (the Six Large Energy Firms as well as independents) to domestic customers for electricity and gas at each quarterly snapshot date. The dataset does not include time-of-use tariffs other than Economy 7, green tariffs and social tariffs. The structure of the dataset is otherwise the same as that of the supplier tariff data.
- 14. The table below summarises the way payment methods were categorised in this dataset. We have excluded the category 'other' from all switching scenarios.

¹⁵ As at 31 December 2012, 31 December 2013, 30 December 2014 and 30 June 2015.

Table 3: Payment type categorisation and descriptions from the Energylinx dataset

Payment type	Description	Category
Monthly Direct Debit	Equal monthly DDs based on a set proportion of the annual billing amount.	DD
Quarterly Direct Debit	This effectively is a quarterly bill that is then paid in full, usually around 14 days after it is sent.	DD
Standing Order	Rarely available, this is when the customer sets a specific payment from their account every month.	SC
Quarterly Cash/Cheque	Billed every quarter and paid by cash or cheque.	SC
Prepayment Meter	Where the customer has a meter that requires paying for energy before it is delivered.	PP
Advance Payment	Where the customer pays in advance for their energy delivery.	This does not apply to any tariff within the time frame for the project.
Monthly Card	The customer will pay towards their future energy bills by paying on a monthly basis.	Other
Monthly Debit/Credit Card	Similar to monthly cash/cheque in that the customer is provided with a bill on a monthly basis and payment is made by debit card and continuous payment authority has been provided.	SC
Monthly Variable Direct Debit	Where the monthly DD varies on a month-to-month basis, typically changed due to the customer receiving a monthly bill based on actual consumption.	DD
Quarterly Equal Payments	Payment made each quarter, typically in advance, set at one quarter of their expected annual energy spend.	Other
Monthly Cash/Cheque	Also known as 'Cash Cheque Whole Amount Monthly' where the customer is paying for their actual consumption for the month.	SC
Regular Cash	This may be weekly, fortnightly or monthly.	SC
Quarterly Debit Card	Similar to quarterly cash/cheque in that the customer is provided with a bill on a quarterly basis and payment is made by debit card and continuous payment authority has been provided.	SC

Source: Correspondence between the CMA and Energylinx.

Annex C: Potential savings calculation steps

1. This annex described the steps we undertook to calculate the annual potential savings.

Step 1: Calculating the current bill

- First, we calculate the current bill; that is, the annual bill of a customer subscribing to a tariff at the quarterly snapshot dates based on the levels of consumption that characterise the tariff family (see paragraph 6). For Economy 7 users we take account of the proportion of electricity used during the off-peak and peak times of the day.¹⁶
- 3. For single fuel tariffs, the calculated bill is a bill for only one fuel. For dual fuel and twin fuel tariffs, this is a combined gas and electricity bill.
- 4. To aid the calculation of dual fuel and twin fuel bills we asked the suppliers to indicate, for each electricity tariff, the gas tariff that was most commonly subscribed to by dual fuel customers on the electricity tariff. In a small number of cases the information provided was erroneous (for example, the gas tariff referred to as the most common matching pair did not exist in that quarter or region) and these tariffs had to be excluded from the dual fuel analysis. In a small number of cases, where the corresponding gas tariff could not be found, we assumed that the gas tariff was the standard variable evergreen tariff.
- 5. Our methodology for combining electricity and gas tariffs assumes that both accounts have the same payment method. Most of the resulting dual fuel bills are also of the same tariff structure (variable, fixed or capped), but a small number of accounts have different types for gas and electricity. Where this is the case, we use the electricity tariff's characteristics in conducting the search for the cheapest alternative tariff.
- 6. For dual fuel customers we assume that their level of consumption of electricity is in the same part of the consumption distribution as their gas consumption. That is, we assume that a low consuming electricity customer is also a low consuming gas customer. We have no reason to expect that this assumption would result in a systematic error that would bias our results. The bill calculation uses the standing charge, unit rate and other price information, as well as all tariff-specific discounts. The calculated bill is an annualised bill based on the price of the tariff at the end-of-quarter date.

¹⁶ See Annex B for a more detailed description of the consumption data.

7. The discounts we account for in the bill calculation are dual fuel discounts, discounts associated with payment type, and other discounts directly associated with the tariff (for example, an online discount that is part of an online tariff). Data does not include prompt-pay discounts, cash-backs or other financial or non-financial rewards that are not directly associated with the tariff but were instead widely available to customers who met certain conditions.

Step 2: Calculating the bill for the cheapest alternative tariff

- 8. Next, for each scenario we searched for the cheapest available tariff for each customer type (as defined by supplier, region, current tariff characteristics and consumption) as follows:
 - (a) For each type of customer, we filtered all available tariffs to keep only those that met the criteria set in the switching scenario.
 - (*b*) For each of the tariffs we identified by (*a*), we calculated an annual energy bill for each consumption level (as defined by the 10th, 25th, 50th, 75th and 90th percentiles and the mean consumption).
 - (c) For each consumption level, we identified the tariff (and the value of the associated bill) that offered the lowest possible bill.
 - (*d*) We recorded the result from (*c*) as the best available bill for that type of customer for that quarter in that switching scenario.

Step 3: Calculating the potential savings

9. The annualised potential savings for each customer group was calculated as the difference between the current bill from step 1 and best available tariff from step 2, or zero if the difference was negative.

Annex D: Consumption assumptions

- 1. This annex explains the methodology for how we have used the consumption data in summarising the average, the range, or the distribution of the potential gains from switching.
- 2. For each product in our dataset we know the number of accounts associated with each of those products at the quarterly snapshot date. In addition, each of the products belongs to a tariff family (see paragraph 6 of the appendix), and for each tariff family we have data on six points of the consumption distribution: the three quartiles, the tenth and 90th percentiles, and the mean.
- 3. In creating summary statistics for the potential gains from switching we allocate the customers subscribed to each product to the known points of the consumption distribution. First, we assume that the three quartiles represent a third of the customers each. Second, we assume that the tenth and 90th points in the consumption distribution represent 5% of the customers each. Finally, we consider the remaining 15% of the customers to either be very low or very high consumption (likely lower than the 7.5th or higher than the 92.5th percentile of the distribution) and as such they are excluded from the summary statistics. Figure 1 illustrates these assumptions.

Figure 1: Allocation of customer accounts to points in the consumption distribution



Source: CMA analysis.

4. We note that using these assumptions would be equivalent to using the simple mean consumption value if the consumption distribution was symmetric. However, in practice the consumption distribution is skewed with a small number of very high consumption consumers. Such high consumption values are not accounted for in our analysis. For this reason our estimate of the average bill, and average gains, for the assumed consumption distribution tends to be slightly lower than what the equivalent estimate for the overall mean consumption level would be.

Annex E: Additional tables

Distribution of the annual potential savings

Dual fuel

Six Large Energy Firms

Table 1: Distribution of potential annual savings for dual fuel customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	33	51	13	3	1	0
S2	26	46	21	6	1	0
S3A	24	66	8	1	0	0
S3B	15	63	18	3	1	0
S4A	5	35	37	13	5	4
S4B	3	30	43	15	5	3
S4C	7	40	35	12	4	1
S5	3	25	40	19	7	5
S5X	5	27	38	18	7	5

Source: CMA analysis.

Table 2: Distribution of potential annual savings for dual fuel SVT customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	29	54	13	3	1	0
S2	22	46	23	6	2	1
S3A	17	77	6	0	0	0
S3B	9	72	17	2	0	0
S4A	2	34	40	14	6	5
S4B	1	27	47	16	6	4
S4C	4	39	38	14	4	1
S5	1	21	41	21	8	6
S5X	1	21	41	21	8	6

Table 3: Distribution of potential annual savings for dual fuel SVT customers (no-prepayment) of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	17	62	16	4	1	0
S2	8	52	29	8	2	1
S3A	14	79	6	0	0	0
S3B	5	72	20	3	0	0
S4A	0	23	45	18	8	6
S4B	0	14	53	20	7	5
S4C	0	28	47	17	5	1
S5	0	7	47	27	11	8
S5X	0	7	47	27	11	8

Source: CMA analysis.

Table 4: Distribution of potential annual savings for dual fuel SVT DD customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	11	62	20	5	1	0
S2	11	62	20	5	1	0
S3A	14	80	6	1	0	0
S3B	7	77	15	2	0	0
S4A	0	33	40	14	7	6
S4B	0	11	51	22	9	7
S4C	0	20	51	20	7	2
S5	0	11	51	22	9	7
S5X	0	11	51	22	9	7

Source: CMA analysis.

Table 5: Distribution of potential annual savings for dual fuel SVT credit customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	26	61	10	2	0	0
S2	0	36	46	13	4	1
S3A	14	79	7	0	0	0
S3B	2	65	28	4	0	0
S4A	0	6	54	24	9	7
S4B	0	21	59	17	3	1
S4C	1	43	41	13	3	1
S5	0	1	40	36	14	9
S5X	0	1	40	36	14	9

Table 6: Distribution of potential annual savings for dual fuel SVT prepayment customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	71	26	2	0	0	0
S2	71	26	2	0	0	0
S3A	26	68	5	1	0	0
S3B	22	69	8	1	0	0
S4A	6	71	22	1	0	0
S4B	6	70	23	1	0	0
S4C	17	77	6	1	0	0
S5	6	70	23	1	0	0
S5X	6	70	23	1	0	0

Source: CMA analysis.

Table 7: Distribution of potential annual savings for dual fuel customers subscribed to nonstandard tariffs of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	42	44	11	2	0	0
S2	37	43	15	4	1	0
S3A	43	41	14	3	0	0
S3B	31	41	21	5	1	1
S4A	12	39	31	11	4	3
S4B	8	39	35	12	4	2
S4C	15	45	28	9	2	1
S5	8	34	36	14	5	3
S5X	14	41	29	10	3	2

Source: CMA analysis.

Four Mid-tier Suppliers

Table 8: Distribution of potential annual savings for dual fuel customers of the four Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	53	32	9	3	2	1
S2	45	36	11	5	3	2
S3A	39	46	9	3	1	1
S3B	26	49	16	5	2	1
S4A	14	39	26	11	5	4
S4B	12	33	29	14	7	4
S4C	21	34	26	11	5	3
S5	9	33	30	15	7	5
S5X	18	28	28	14	7	5

Table 9: Distribution of potential annual savings for dual fuel SVT customers of the four Midtier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	59	25	8	4	2	1
S2	48	29	12	6	3	2
S3A	30	60	8	1	0	0
S3B	22	59	14	3	1	0
S4A	2	34	33	16	8	7
S4B	2	23	37	22	9	7
S4C	3	29	38	20	7	3
S5	0	20	37	23	11	9
S5X	0	20	37	23	11	9

Source: CMA analysis.

Table 10: Distribution of potential annual savings for dual fuel SVT customers (no-prepayment) of the four Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	59	25	8	4	2	1
S2	48	29	12	6	3	2
S3A	30	60	8	1	0	0
S3B	22	59	14	3	1	0
S4A	2	34	33	16	8	7
S4B	2	23	37	22	9	7
S4C	3	29	38	20	7	3
S5	0	20	37	23	11	9
S5X	0	20	37	23	11	9

Source: CMA analysis.

 Table 11: Distribution of potential annual savings for dual fuel SVT DD customers of the four

 Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	54	26	10	5	2	2
S2	54	26	10	5	2	2
S3A	26	64	8	1	0	0
S3B	20	62	14	3	1	0
S4A	2	35	34	16	7	7
S4B	0	20	38	23	10	8
S4C	1	27	40	21	7	4
S5	0	20	38	23	10	8
S5X	0	20	38	23	10	8

Table 12: Distribution of potential annual savings for dual fuel SVT credit customers of the four Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual savings	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	82	17	1	0	0	0
S2	9	45	27	11	5	3
S3A	50	37	11	2	0	0
S3B	34	39	17	6	2	1
S4A	3	28	31	19	10	10
S4B	10	39	29	14	5	2
S4C	17	39	27	13	4	2
S5	1	15	35	21	16	12
S5X	1	15	35	21	16	12

Source: CMA analysis.

Table 13: Distribution of potential annual savings for dual fuel customers subscribed to nonstandard tariffs of the four Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	50	35	9	3	2	1
S2	43	39	10	4	3	2
S3A	49	33	10	4	2	2
S3B	32	41	16	6	3	2
S4A	25	40	19	8	4	4
S4B	21	40	22	8	5	3
S4C	37	35	16	6	4	3
S5	17	41	23	9	6	4
S5X	32	32	19	7	5	4

Source: CMA analysis.

Single fuel electricity

Six Large Energy Firms

 Table 14: Distribution of potential annual savings for single fuel electricity customers of the

 Six Large Energy Firms

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	63	4	0	0	0	63
S2	65	9	1	0	0	65
S3A	74	4	0	0	0	74
S3B	78	7	1	0	0	78
S4A	74	18	2	1	0	74
S4B	75	19	3	1	0	75
S4C	77	14	2	1	0	77
S5	64	27	5	1	0	64
S5X	64	27	5	1	0	64

Table 15: Distribution of potential annual savings for single fuel electricity SVT customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential ar	nnual savings	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
~ /	~~					
S1	29	66	4	0	0	0
S2	22	66	10	1	0	0
S3A	17	79	4	0	0	0
S3B	10	82	7	1	0	0
S4A	2	75	19	3	1	0
S4B	2	75	19	3	1	0
S4C	4	78	15	2	1	0
S5	2	63	29	5	1	0
S5X	2	63	29	5	1	0

Source: CMA analysis.

Table 16: Distribution of potential annual savings for single fuel electricity SVT customers (noprepayment) of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	14	80	5	1	0	0
S2	5	81	12	2	0	0
S3A	17	79	4	0	0	0
S3B	8	83	8	1	0	0
S4A	1	72	23	3	1	0
S4B	0	72	23	4	1	0
S4C	1	77	18	3	1	0
S5	0	57	35	6	1	0
S5X	0	57	35	6	1	0

Source: CMA analysis.

Table 17: Distribution of potential annual savings for single fuel electricity SVT DD customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual savings	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
Q1	10	Q1	Q	1	0	0
31	10	01	0	1	0	0
S2	10	81	8	1	0	0
S3A	18	77	4	0	0	0
S3B	11	82	6	1	0	0
S4A	2	79	16	3	1	0
S4B	0	65	28	5	1	0
S4C	0	72	22	4	1	0
S5	0	65	28	5	1	0
S5X	0	65	28	5	1	0

Table 18: Distribution of potential annual savings for single fuel electricity SVT credit customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential ar	nnual savings	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
C1	17	70	2	0	0	0
51	17	79	3	0	0	0
S2	1	81	16	2	0	0
S3A	16	81	3	0	0	0
S3B	5	85	9	1	0	0
S4A	0	66	29	4	1	0
S4B	0	78	19	2	1	0
S4C	1	82	15	2	0	0
S5	0	49	42	7	2	1
S5X	0	49	42	7	2	1

Source: CMA analysis.

Table 19: Distribution of potential annual savings for single fuel electricity SVT prepayment customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	83	16	1	0	0	0
S2	83	16	1	0	0	0
S3A	19	77	4	0	0	0
S3B	18	77	4	0	0	0
S4A	8	86	5	0	0	0
S4B	7	86	6	1	0	0
S4C	14	82	4	0	0	0
S5	7	86	6	1	0	0
S5X	7	86	6	1	0	0

Source: CMA analysis.

Table 20: Distribution of potential annual savings for single fuel electricity customers subscribed to non-standard tariffs of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	49	47	3	0	0	0
S2	42	53	5	1	0	0
S3A	50	46	4	1	0	0
S3B	43	52	5	1	0	0
S4A	21	66	11	2	0	0
S4B	13	72	12	2	1	0
S4C	21	67	10	2	0	0
S5	10	71	15	3	1	0
S5X	17	67	13	2	1	0

Mid-tier suppliers

Table 21: Distribution of potential annual savings for single fuel electricity customers of the four Mid-tier Suppliers

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	64	32	3	1	0	0
S2	55	39	4	1	0	0
S3A	42	49	7	1	0	0
S3B	35	55	8	2	1	0
S4A	24	57	13	4	1	0
S4B	17	58	18	4	2	1
S4C	24	55	15	4	1	1
S5	16	57	20	5	2	1
S5X	23	49	20	5	2	1

Source: CMA analysis.

Table 22: Distribution of potential annual savings for single fuel electricity SVT customers of the four Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	64	31	4	1	0	0
S2	51	41	6	1	0	0
S3A	26	65	7	2	0	0
S3B	21	67	9	3	1	0
S4A	5	69	19	5	2	1
S4B	3	60	26	7	3	1
S4C	4	65	22	6	2	1
S5	2	57	30	8	3	1
S5X	2	57	30	8	3	1

Source: CMA analysis.

Table 23: Distribution of potential annual savings for single fuel electricity SVT customers (noprepayment) of the four Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	64	31	4	1	0	0
S2	51	41	6	1	0	0
S3A	26	65	7	2	0	0
S3B	21	67	9	3	1	0
S4A	5	69	19	5	2	1
S4B	3	60	26	7	3	1
S4C	4	65	22	6	2	1
S5	2	57	30	8	3	1
S5X	2	57	30	8	3	1

Table 24: Distribution of potential annual savings for single fuel electricity SVT DD customers of the four Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential ar	nnual savings	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
C 1	60	34	5	1	0	0
31	00	54	5	1	0	0
S2	60	34	5	1	0	0
S3A	23	67	7	2	0	0
S3B	20	68	9	2	1	0
S4A	6	70	17	4	1	1
S4B	2	58	29	7	3	1
S4C	3	64	24	6	3	1
S5	2	58	29	7	3	1
S5X	2	58	29	7	3	1

Source: CMA analysis.

Table 25: Distribution of potential annual savings for single fuel electricity SVT credit customers of the four Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	80	19	1	0	0	0
S2	11	74	11	3	1	0
S3A	35	57	6	2	0	0
S3B	26	60	11	3	1	0
S4A	3	62	25	6	3	1
S4B	9	66	18	4	2	0
S4C	13	66	16	4	1	0
S5	1	49	35	10	3	1
S5X	1	49	35	10	3	1

Source: CMA analysis.

Table 26: Distribution of potential annual savings for single fuel electricity customers subscribed to non-standard tariffs of the four Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	63	34	2	1	0	0
S2	59	37	3	1	0	0
S3A	60	33	6	1	0	0
S3B	48	43	7	1	0	0
S4A	43	46	8	2	0	0
S4B	32	55	10	2	0	1
S4C	44	44	9	2	0	0
S5	29	57	10	3	0	1
S5X	45	42	9	3	0	1

Single fuel gas

Six Large Energy Firms

Table 27: Distribution of potential annual savings for single fuel gas customers of the Six Large Energy Firms

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	56	42	1	0	0	0
S2	32	64	4	0	0	0
S3A	10	84	6	0	0	0
S3B	9	85	6	0	0	0
S4A	2	61	32	5	1	0
S4B	2	58	33	6	1	0
S4C	3	57	32	6	1	0
S5	2	44	43	10	1	0
S5X	2	45	42	10	1	0

Source: CMA analysis.

Table 28: Distribution of potential annual savings for single fuel gas SVT customers of the Six Large Energy Firms: average proportions across firms and quarters

						%	
			Potential a	nnual saving:	s (£)		
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400	
S1	58	41	1	0	0	0	
S2	32	64	3	0	0	0	
S3A	6	89	5	0	0	0	
S3B	6	89	5	0	0	0	
S4A	1	63	31	4	1	0	
S4B	1	60	33	6	1	0	
S4C	3	59	32	6	1	0	
S5	1	45	43	10	1	0	
S5X	1	45	43	10	1	0	

Source: CMA analysis.

Table 29: Distribution of potential annual savings for single fuel gas SVT customers (noprepayment) of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
0 4	- 4	40			0	•
S1	51	48	1	0	0	0
S2	18	78	4	0	0	0
S3A	5	89	6	0	0	0
S3B	4	90	6	0	0	0
S4A	0	54	39	6	1	0
S4B	0	50	41	8	1	0
S4C	0	51	40	8	1	0
S5	0	31	54	13	2	0
S5X	0	31	54	13	2	0

Table 30: Distribution of potential annual savings for single fuel gas SVT DD customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual savings	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	38	60	2	0	0	0
S2	38	60	2	0	0	0
S3A	5	86	9	0	0	0
S3B	4	86	9	0	0	0
S4A	1	59	35	4	1	0
S4B	0	34	54	11	1	0
S4C	0	34	53	11	1	0
S5	0	34	54	11	1	0
S5X	0	34	54	11	1	0

Source: CMA analysis.

Table 31 Distribution of potential annual savings for single fuel gas SVT credit customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	62	37	1	0	0	0
S2	1	92	6	1	0	0
S3A	5	92	3	0	0	0
S3B	4	93	4	0	0	0
S4A	0	50	43	6	1	0
S4B	0	64	30	5	0	0
S4C	1	66	29	5	0	0
S5	0	29	55	14	2	0
S5X	0	29	55	14	2	0

Source: CMA analysis.

Table 32: Distribution of potential annual savings for single fuel gas SVT prepayment customers of the Six Large Energy Firms: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	86	14	0	0	0	0
S2	86	14	0	0	0	0
S3A	12	87	0	0	0	0
S3B	12	88	0	0	0	0
S4A	5	94	2	0	0	0
S4B	5	94	2	0	0	0
S4C	12	88	0	0	0	0
S5	5	94	2	0	0	0
S5X	5	94	2	0	0	0

Table 33: Distribution of potential annual savings for single fuel gas customers subscribed to non-standard tariffs of the Six Large Energy Firms: average proportions across firms and quarters

						%		
	Potential annual savings (£)							
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400		
S1	40	57	4	0	0	0		
S2	26	66	8	0	0	0		
S3A	39	46	14	1	0	0		
S3B	38	46	14	1	0	0		
S4A	9	45	38	7	1	0		
S4B	6	44	40	10	1	0		
S4C	6	45	37	10	1	0		
S5	5	34	45	13	2	0		
S5X	6	51	35	7	1	0		

Source: CMA analysis.

Four Mid-tier Suppliers

Table 34: Distribution of potential annual savings for single fuel gas customers of the four Midtier Suppliers

						%
			Potential a	nnual saving	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S1	81	19	0	0	0	0
S2	73	26	1	0	0	0
S3A	37	59	4	0	0	0
S3B	36	59	4	0	0	0
S4A	17	61	19	3	0	0
S4B	17	52	27	4	0	0
S4C	19	51	26	4	0	0
S5	13	51	30	6	1	0
S5X	16	48	30	6	1	0

Source: CMA analysis.

Table 35: Distribution of potential annual savings for single fuel gas SVT customers of the four Mid-tier Suppliers: average proportions across firms and quarters

						%
			Potential a	nnual saving:	s (£)	
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400
S 1	78	22	0	0	0	0
31	10	22	0	0	0	0
S2	67	32	1	0	0	0
S3A	31	67	3	0	0	0
S3B	30	67	3	0	0	0
S4A	8	67	22	3	0	0
S4B	7	55	33	5	0	0
S4C	9	53	33	5	0	0
S5	4	52	37	7	1	0
S5X	4	52	37	7	1	0

Table 36: Distribution of potential annual savings for single fuel gas SVT customers (noprepayment) of the four Mid-tier Suppliers: average proportions across firms and quarters

						%				
	Potential annual savings (£)									
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400				
S1	78	22	0	0	0	0				
S2	67	32	1	0	0	0				
S3A	31	67	3	0	0	0				
S3B	30	67	3	0	0	0				
S4A	8	67	22	3	0	0				
S4B	7	55	33	5	0	0				
S4C	9	53	33	5	0	0				
S5	4	52	37	7	1	0				
S5X	4	52	37	7	1	0				

Source: CMA analysis.

Table 37: Distribution of potential annual savings for single fuel gas SVT DD customers of the four Mid-tier Suppliers: average proportions across firms and quarters

						%				
	Potential annual savings (£)									
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400				
S1	77	23	0	0	0	0				
S2	77	23	0	0	0	0				
S3A	24	73	3	0	0	0				
S3B	23	74	3	0	0	0				
S4A	7	70	20	2	0	0				
S4B	2	53	38	6	0	0				
S4C	2	53	38	6	0	0				
S5	2	53	38	6	0	0				
S5X	2	53	38	6	0	0				

Source: CMA analysis.

Table 38: Distribution of potential annual savings for single fuel gas SVT credit customers of the four Mid-tier Suppliers: average proportions across firms and quarters

						%					
	Potential annual savings (£)										
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400					
S1	82	18	0	0	0	0					
S2	41	55	4	0	0	0					
S3A	48	50	2	0	0	0					
S3B	47	50	2	0	0	0					
S4A	10	58	27	5	1	0					
S4B	20	57	20	3	0	0					
S4C	27	51	20	3	0	0					
S5	8	46	34	10	1	0					
S5X	8	46	34	10	1	0					

Table 39: Distribution of potential annual savings for single fuel gas customers subscribed to non-standard tariffs of the four Mid-tier Suppliers: average proportions across firms and quarters

						%				
	Potential annual savings (£)									
	0	1 - 100	101 - 200	201 - 300	301 - 400	> 400				
S1	88	12	0	0	0	0				
S2	85	14	1	0	0	0				
S3A	53	40	6	1	0	0				
S3B	51	41	7	1	0	0				
S4A	38	48	12	2	0	0				
S4B	40	46	12	1	0	0				
S4C	42	45	12	1	0	0				
S5	33	49	16	3	0	0				
S5X	43	39	15	3	0	0				

Source: CMA analysis.

Average annual potential savings

Dual fuel

Six Large Energy Firms

Table 40: Average potential savings available to dual fuel customers across the Six Large **Energy Firms**

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	36	83	51	3	7	4
S2	51	113	73	5	10	6
S3A	13	52	40	1	4	4
S3B	35	79	65	3	7	6
S4A	93	156	145	8	14	13
S4B	109	164	150	9	15	13
S4C	77	134	119	7	12	10
S5	123	185	172	11	17	15
S5X	123	177	164	11	16	14

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff. 3. Base: dual fuel customers.

Table 41: Average potential savings available to dual fuel SVT customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	37	105	54	3	8	5
S2	62	148	82	5	12	7
S3A	6	55	38	1	5	4
S3B	27	82	63	2	7	6
S4A	111	184	156	10	16	14
S4B	125	177	161	11	15	14
S4C	95	147	129	8	12	11
S5	144	210	186	13	18	17
S5X	144	210	186	13	18	17

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel SVT customers.

Table 42: Average potential savings available to dual fuel SVT (no-prepayment) customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	44	129	67	4	10	6
S2	77	182	102	7	15	9
S3A	6	53	40	1	5	4
S3B	32	93	71	3	8	6
S4A	132	213	181	11	18	16
S4B	150	202	186	13	17	16
S4C	121	166	155	10	14	13
S5	175	244	219	15	20	19
S5X	175	244	219	15	20	19

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel SVT (no-prepayment) customers.

5. Base, dual luei 5 v I (no-prepayment) customers.

Table 43: Average potential savings available to dual fuel SVT DD customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	59	149	80	5	11	6
S2	59	149	80	5	11	6
S3A	8	50	39	1	4	3
S3B	25	67	61	2	5	5
S4A	120	189	167	10	15	13
S4B	164	214	205	13	17	16
S4C	135	179	171	11	15	14
S5	164	214	205	13	17	16
S5X	164	214	205	13	17	16

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel SVT DD customers.

Table 44: Average potential savings available to dual fuel SVT credit customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	17	103	44	2	9	4
S2	107	223	141	10	20	13
S3A	3	76	42	0	7	4
S3B	49	128	89	4	11	8
S4A	164	244	208	15	21	20
S4B	110	185	151	11	17	15
S4C	84	156	126	7	14	12
S5	203	281	245	19	25	23
S5X	203	281	245	19	25	23

Source: CMA analysis.

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel SVT credit customers.

Table 45: Average potential savings available to dual fuel SVT prepayment customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	0	15	9	0	2	1
S2	0	15	9	0	2	1
S3A	6	64	31	1	5	3
S3B	13	72	37	1	6	4
S4A	41	98	66	5	11	8
S4B	46	103	70	6	11	8
S4C	11	70	36	1	6	4
S5	46	103	70	6	11	8
S5X	46	103	70	6	11	8

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel SVT prepayment customers.

Table 46: Average potential savings available to dual fuel customers subscribed to nonstandard tariffs across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	24	56	42	2	5	3
S2	31	66	52	3	6	4
S3A	21	56	45	2	5	4
S3B	45	85	69	4	7	6
S4A	71	156	117	6	13	10
S4B	88	164	125	8	14	11
S4C	55	133	95	5	11	8
S5	97	184	138	8	16	12
S5X	80	124	109	6	10	9

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel customers subscribed to non-standard tariffs.

Four Mid-tier Suppliers

Table 47: Average potential savings available to dual fuel customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	13	81	51	1	6	4
S2	19	102	64	1	8	5
S3A	17	60	42	2	4	3
S3B	42	80	72	3	6	5
S4A	96	176	136	8	13	10
S4B	109	211	147	9	16	11
S4C	59	182	108	5	14	8
S5	111	219	157	9	16	12
S5X	90	219	143	7	16	11

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel customers.

Table 48: Average potential savings available to dual fuel SVT customers across the four Midtier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	8	162	52	0	11	4
S2	14	220	73	1	15	5
S3A	11	52	36	1	3	3
S3B	18	84	58	2	5	4
S4A	144	249	185	12	17	14
S4B	151	217	202	13	16	15
S4C	122	181	166	10	14	12
S5	182	249	219	15	17	17
S5X	182	249	219	15	17	17

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel SVT customers.

Table 49: Average potential savings available to dual fuel SVT (no-prepayment) customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	8	162	52	0	11	4
S2	14	220	73	1	15	5
S3A	11	52	36	1	3	3
S3B	18	84	58	2	5	4
S4A	144	249	185	12	17	14
S4B	151	217	202	13	16	15
S4C	122	181	166	10	14	12
S5	182	249	219	15	17	17
S5X	182	249	219	15	17	17

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel SVT (no-prepayment) customers.

Table 50: Average potential savings available to dual fuel SVT DD customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	8	222	61	0	15	4
S2	8	222	61	0	15	4
S3A	12	58	38	1	4	3
S3B	18	90	56	1	6	4
S4A	127	253	178	10	17	13
S4B	167	253	214	14	17	16
S4C	131	197	174	11	14	13
S5	167	253	214	14	17	16
S5X	167	253	214	14	17	16

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel SVT DD customers.

Table 51: Average potential savings available to dual fuel SVT credit customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	0	15	5	0	1	0
S2	83	214	146	7	16	12
S3A	0	44	27	0	3	2
S3B	3	94	63	0	7	5
S4A	189	244	222	14	20	18
S4B	65	171	133	5	14	11
S4C	56	153	120	4	12	9
S5	224	281	247	17	23	20
S5X	224	281	247	17	23	20

Source: CMA analysis.

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel SVT credit customers.

Table 52: Average potential savings available to dual fuel customers subscribed to nonstandard tariffs across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	34	63	51	2	5	4
S2	34	76	58	3	6	5
S3A	27	128	46	2	9	4
S3B	73	138	82	6	10	7
S4A	80	153	102	6	11	8
S4B	92	197	107	7	14	8
S4C	43	186	66	4	13	5
S5	93	200	113	7	15	9
S5X	67	200	89	5	15	7

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: dual fuel customers subscribed to non-standard tariffs.

Single fuel electricity

Six Large Energy Firms

Table 53: Average potential savings available to	single fuel electricity customers across the
Six Large Energy Firms	

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	16	36	27	3	6	5
S2	32	68	44	6	12	8
S3A	16	45	30	3	8	5
S3B	24	58	41	4	9	7
S4A	53	89	72	10	15	13
S4B	57	90	74	10	15	13
S4C	46	78	63	8	13	11
S5	72	108	90	13	18	16
S5X	71	107	89	13	18	16

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity customers.

Table 54: Average potential savings available to single fuel electricity SVT customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	16	38	29	3	7	5
S2	32	72	47	6	13	8
S3A	17	47	31	3	9	6
S3B	26	61	42	4	10	7
S4A	54	93	75	10	16	14
S4B	58	94	77	10	16	14
S4C	47	82	66	8	13	11
S5	73	113	94	13	19	17
S5X	73	113	94	13	19	17

Source: CMA analysis.

Notes:

 The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.
 The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity SVT customers.

Table 55: Average potential savings available to single fuel electricity SVT (no-prepayment) customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	17	56	35	3	10	6
S2	37	86	58	7	16	11
S3A	17	51	32	3	10	6
S3B	28	62	45	5	12	8
S4A	64	104	84	12	20	16
S4B	68	103	86	12	19	15
S4C	57	91	75	10	17	13
S5	90	126	107	16	23	19
S5X	90	126	107	16	23	19

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity SVT (no-prepayment) customers.

Table 56: Average potential savings available to single fuel electricity SVT DD customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	22	71	42	4	11	7
S2	22	71	42	4	11	7
S3A	21	50	33	3	8	5
S3B	27	59	41	4	9	7
S4A	52	87	70	8	14	11
S4B	81	115	95	13	18	15
S4C	70	103	85	11	16	14
S5	81	115	95	13	18	15
S5X	81	115	95	13	18	15

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

distribution. The weights reflect the number of accounts that belo

3. Base: single fuel electricity SVT customers.

Table 57: Average potential savings available to single fuel electricity SVT credit customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	10	49	29	2	9	5
S2	49	100	73	9	19	14
S3A	13	56	30	3	12	6
S3B	29	72	50	5	15	9
S4A	75	123	97	15	25	19
S4B	57	100	78	11	20	15
S4C	46	89	66	9	18	12
S5	98	142	118	19	28	23
S5X	98	142	118	19	28	23

Source: CMA analysis.

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity SVT credit customers.

Table 58: Average potential savings available to single fuel electricity SVT prepayment customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	0	17	5	0	3	1
S2	0	17	5	0	3	1
S3A	15	57	30	3	8	5
S3B	17	58	32	3	8	5
S4A	28	73	42	6	12	8
S4B	31	75	45	6	12	8
S4C	20	63	35	4	9	6
S5	31	75	45	6	12	8
S5X	31	75	45	6	12	8

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity SVT prepayment customers.

Table 59: Average potential savings available to single fuel electricity customers subscribed to non-standard tariffs across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	12	28	19	2	4	3
S2	17	36	25	3	6	4
S3A	11	33	23	2	6	4
S3B	14	41	28	2	7	5
S4A	28	60	49	5	10	8
S4B	37	65	55	6	11	9
S4C	28	56	46	5	9	7
S5	46	76	63	8	13	11
S5X	43	71	55	6	12	9

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity customers subscribed to non-standard tariffs.

Four Mid-tier Suppliers

Table 60: Average potential savings available to single fuel electricity customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	14	27	18	2	4	3
S2	19	45	25	2	7	4
S3A	11	56	29	2	8	4
S3B	15	66	36	2	9	5
S4A	25	97	58	4	14	9
S4B	40	121	72	6	17	11
S4C	30	110	62	5	15	9
S5	41	127	78	6	18	12
S5X	34	127	75	5	18	11

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity customers.

Table 61: Average potential savings available to single fuel electricity SVT customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	11	92	23	1	13	3
S2	17	172	35	2	25	5
S3A	11	96	37	2	13	5
S3B	14	110	45	2	15	6
S4A	54	177	84	8	26	12
S4B	68	152	105	11	21	15
S4C	58	143	93	9	20	13
S5	86	177	115	13	26	17
S5X	86	177	115	13	26	17

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the guarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity SVT customers.

Table 62: Average potential savings available to single fuel electricity SVT (no-prepayment) customers across the four Mid-tier Suppliers

		£			%
Min	Max	Avg	Min	Max	Avg
11	92	23	1	13	3
17	172	35	2	25	5
11	96	37	2	13	5
14	110	45	2	15	6
54	177	84	8	26	12
68	152	105	11	21	15
58	143	93	9	20	13
86	177	115	13	26	17
86	177	115	13	26	17
	Min 11 17 11 14 54 68 58 86 86	Min Max 11 92 17 172 11 96 14 110 54 177 68 152 58 143 86 177 86 177	Min Max Avg 11 92 23 17 172 35 11 96 37 14 110 45 54 177 84 68 152 105 58 143 93 86 177 115 86 177 115	Min Max Avg Min 11 92 23 1 17 172 35 2 11 96 37 2 14 110 45 2 54 177 84 8 68 152 105 11 58 143 93 9 86 177 115 13 86 177 115 13	Min Max Avg Min Max 11 92 23 1 13 17 172 35 2 25 11 96 37 2 13 14 110 45 2 15 54 177 84 8 26 68 152 105 11 21 58 143 93 9 20 86 177 115 13 26

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity SVT (no-prepayment) customers.

Table 63: Average potential savings available to single fuel electricity SVT DD customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	12	186	27	1	26	4
S2	12	186	27	1	26	4
S3A	11	122	38	2	16	5
S3B	13	132	45	2	17	6
S4A	43	191	79	7	26	11
S4B	75	191	110	12	26	16
S4C	62	176	97	10	24	14
S5	75	191	110	12	26	16
S5X	75	191	110	12	26	16

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity SVT DD customers.

Table 64: Average potential savings available to single fuel electricity SVT credit customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	0	7	6	0	1	1
S2	47	158	65	7	24	10
S3A	0	71	32	0	9	5
S3B	3	89	47	0	12	7
S4A	53	164	105	8	25	17
S4B	27	114	81	4	17	13
S4C	22	111	74	3	16	12
S5	88	164	131	13	25	21
S5X	88	164	131	13	25	21

Source: CMA analysis.

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity SVT credit customers.

Table 65: Average potential savings available to single fuel electricity customers subscribed to non-standard tariffs across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	9	27	13	1	4	2
S2	9	30	16	2	4	2
S3A	10	75	22	2	11	3
S3B	15	82	27	3	11	4
S4A	16	94	32	3	13	5
S4B	26	114	39	4	16	6
S4C	17	107	31	3	15	5
S5	27	117	41	4	16	7
S5X	17	117	35	3	16	5

Source: CMA analysis.

Notes:

The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.
 The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel electricity customers.

Single fuel gas

Six Large Energy Firms

Table 66: Average potential savings available to single fuel gas customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	2	34	15	0	5	2
S2	13	68	33	2	11	5
S3A	3	56	46	1	9	7
S3B	4	57	47	1	9	8
S4A	35	108	95	7	18	16
S4B	39	114	100	8	19	17
S4C	30	107	92	5	16	14
S5	50	134	119	10	22	20
S5X	50	130	115	10	21	19

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas customers.

Table 67: Average potential savings available to single fuel gas SVT customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	2	34	13	0	5	2
S2	13	72	32	2	12	5
S3A	2	57	47	0	9	7
S3B	3	58	48	1	9	8
S4A	39	107	95	8	18	16
S4B	43	112	99	9	19	17
S4C	31	105	90	5	16	14
S5	55	133	118	11	22	20
S5X	55	133	118	11	22	20

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas SVT customers.

Table 68: Average potential savings available to single fuel gas SVT (no-prepayment) customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	3	51	17	1	8	3
S2	22	108	40	4	18	6
S3A	3	60	52	0	9	8
S3B	4	61	53	1	9	8
S4A	51	115	107	9	18	17
S4B	57	121	113	10	19	18
S4C	52	117	108	9	17	16
S5	78	146	137	14	23	22
S5X	78	146	137	14	23	22

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas SVT (no-prepayment) customers.

Table 69: Average potential savings available to single fuel gas SVT DD customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	4	79	26	1	12	4
S2	4	79	26	1	12	4
S3A	4	73	62	1	10	9
S3B	5	73	63	1	10	9
S4A	35	109	99	6	15	14
S4B	66	142	132	10	20	19
S4C	65	142	131	10	20	19
S5	66	142	132	10	20	19
S5X	66	142	132	10	20	19

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas SVT DD customers.

Table 70: Average potential savings available to single fuel gas SVT credit customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	2	37	9	0	6	1
S2	34	124	52	6	21	8
S3A	2	49	43	0	8	7
S3B	3	51	45	1	9	8
S4A	66	121	114	13	21	20
S4B	49	104	97	10	18	17
S4C	40	95	89	7	15	14
S5	91	148	142	17	25	24
S5X	91	148	142	17	25	24

Source: CMA analysis.

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas SVT credit customers.

Table 71: Average potential savings available to single fuel gas SVT prepayment customers across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	0	4	1	0	1	0
S2	0	4	1	0	1	0
S3A	1	40	27	0	8	5
S3B	2	40	28	0	8	6
S4A	22	63	48	6	17	13
S4B	22	63	48	6	17	13
S4C	1	40	27	0	8	5
S5	22	63	48	6	17	13
S5X	22	63	48	6	17	13

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas SVT prepayment customers.

Table 72: Average potential savings available to single fuel gas customers subscribed to nonstandard tariffs across the Six Large Energy Firms

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	4	35	26	1	6	4
S2	12	47	40	2	8	6
S3A	8	50	43	1	7	6
S3B	8	51	43	1	7	6
S4A	18	119	99	3	17	15
S4B	26	128	107	5	19	16
S4C	25	125	105	4	18	15
S5	32	147	124	6	22	18
S5X	32	112	96	6	16	14

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas customers subscribed to non-standard tariffs.

Four Mid-tier Suppliers

Table 73: Average potential savings available to single fuel gas customers across the four Midtier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	0	5	2	0	1	0
S2	0	14	7	0	2	1
S3A	9	35	24	1	4	3
S3B	9	36	25	1	4	3
S4A	38	80	63	6	11	9
S4B	28	103	75	4	14	11
S4C	28	102	75	4	14	10
S5	43	114	87	7	16	12
S5X	37	114	85	6	16	12

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas customers.

Table 74: Average potential savings available to single fuel gas SVT customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	0	3	2	0	0	0
S2	0	13	8	0	2	1
S3A	0	34	25	0	4	3
S3B	0	34	25	0	4	3
S4A	40	83	73	6	12	10
S4B	25	107	92	4	15	13
S4C	25	106	92	4	15	13
S5	40	118	104	6	17	15
S5X	40	118	104	6	17	15

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas SVT customers.

Table 75: Average potential savings available to single fuel gas SVT (no-prepayment) customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	0	3	2	0	0	0
S2	0	13	8	0	2	1
S3A	0	34	25	0	4	3
S3B	0	34	25	0	4	3
S4A	40	83	73	6	12	10
S4B	25	107	92	4	15	13
S4C	25	106	92	4	15	13
S5	40	118	104	6	17	15
S5X	40	118	104	6	17	15

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas SVT (no-prepayment) customers.

Table 76: Average potential savings available to single fuel gas SVT DD customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	0	4	3	0	0	0
S2	0	4	3	0	0	0
S3A	0	35	28	0	4	4
S3B	0	35	28	0	4	4
S4A	46	75	69	7	10	9
S4B	46	111	103	7	15	14
S4C	46	111	103	7	15	14
S5	46	111	103	7	15	14
S5X	46	111	103	7	15	14

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas SVT DD customers.

Table 77: Average potential savings available to single fuel gas SVT credit customers across the four Mid-tier Suppliers

			£			%
	Min	Max	Avg	Min	Max	Avg
S1	0	2	1	0	0	0
S2	0	44	22	0	6	3
S3A	0	30	16	0	4	2
S3B	0	30	16	0	4	2
S4A	36	110	83	6	17	13
S4B	12	95	66	2	14	10
S4C	12	91	64	2	13	9
S5	36	143	108	6	22	17
S5X	36	143	108	6	22	17

Source: CMA analysis.

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas SVT credit customers.

Table 78: Average potential savings available to single fuel gas customers subscribed to nonstandard tariffs across the four Mid-tier Suppliers

		£			%
Min	Max	Avg	Min	Max	Avg
0	13	3	0	2	0
0	21	5	0	3	1
10	44	24	2	5	3
11	47	25	2	6	4
15	62	39	3	8	6
18	81	39	3	11	6
17	79	38	3	11	5
22	90	48	4	13	7
15	90	43	3	13	6
	<i>Min</i> 0 10 11 15 18 17 22 15	Min Max 0 13 0 21 10 44 11 47 15 62 18 81 17 79 22 90 15 90	£ Min Max Avg 0 13 3 0 21 5 10 44 24 11 47 25 15 62 39 18 81 39 17 79 38 22 90 48 15 90 43	£ Min Max Avg Min 0 13 3 0 0 21 5 0 10 44 24 2 11 47 25 2 15 62 39 3 18 81 39 3 17 79 38 3 22 90 48 4 15 90 43 3	£ Min Max Avg Min Max 0 13 3 0 2 0 21 5 0 3 10 44 24 2 5 11 47 25 2 6 15 62 39 3 8 18 81 39 3 11 17 79 38 3 11 22 90 48 4 13 15 90 43 3 13

Source: CMA analysis.

Notes:

1. The minimum and maximum correspond to the firms with the lowest and highest average savings respectively.

2. The average is a weighted average across the quarters and uses consumption at different levels of the consumption

distribution. The weights reflect the number of accounts that belong to each tariff.

3. Base: single fuel gas customers subscribed to non-standard tariffs customers.

Comparison of potential savings over time

Figure 1: Weighted average potential savings (% of the bill) available to dual fuel customers of the Six Large Energy Firms and the Mid-tier Suppliers under S3b

[※]

Source: CMA analysis.

Table 79: Weighted average potential savings (£ per year) available to dual fuel SVT customers of the Six Large Energy Firms under S5x

[※]	q1/12 [≫]	q2/12 [≫]	q3/12 [≫]	q4/12 [≫]	q1/13 [≫]	q2/13 [≫]	q3/13 [≫]	q4/13 [≫]	q1/14 [≫]	q2/14 [≫]	q3/14 [≫]	q4/14 [≫]	q1/15 [≫]	q2/15 [≫]
[≫]	[%]	[≫]	[※]	[≫]	[※]	[%]	[≫]	[※]	[%]	[※]	[≫]	[※]	[※]	[%]
[≫]	[%]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[※]

[%]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[%]	[%]
[%]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[%]
[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[≫]	[※]

Annual potential savings for domestic customers of the Six Large Energy Firms on different tariffs and payment methods – S1 and S2

Table 80: Weighted average savings under S1 and S2 for domestic customers of the Six Large Energy Firms on different tariffs and payment methods from Q1 2012 to Q2 2015

Dual or single fuel	Tariff type	Payment type	Average savings under S1 (£)	Average savings under S2 (£)	Average savings under S1 (%)	Average savings under S2 (%)
Dual	Non-standard	All	42	52	3	4
Dual	SVT	DD	80	80	6	6
Dual	SVT	SC	44	141	4	13
Dual	SVT	Prepayment	9	9	1	1
Single gas	Non-standard	All	26	40	4	6
Single gas	SVT	DD	26	26	4	4
Single gas	SVT	SC	9	52	1	8
Single gas	SVT	Prepayment	1	1	0	0
Single electricity	Non-standard	All	19	25	3	4
Single electricity	SVT	DD	42	42	7	7
Single electricity	SVT	SC	29	73	5	14
Single electricity	SVT	Prepayment	5	5	1	1

Source: CMA analysis of tariff data.

GB gas and electricity customer characteristics

Table 81: GB domestic electricity customer accounts of the Six Large Energy Firms by tariff, fuel and payment type, Q2 2015

Tariff type	Dual or single fuel	Payment type	%	%	%
SVT	Dualfuel			47	72
	Single fuel	DD SC Prepayment Other	25 11 10 0	47	
Non standard		DD SC Prepayment Other	10 10 6 0	20	28
Non-Standard	Dual fuel	DD SC Prepayment Other	19 2 1 0	22	20
	Single fuel	DD SC Prepayment Other	4 1 0 0	5	

Source: CMA analysis of Six Large Energy Firms' tariff data.

Base: customer accounts included in the analysis of potential gains from switching and (i) collective switching, (ii) accounts with less than three months remaining in the contract and (iii) time-of-use, social, green, DTS, bundle and winback tariffs. Note: Numbers in columns may not add up to 100% due to rounding.

Table 82: GB domestic gas customer accounts of the Six Large Energy Firms by tariff, fuel and payment type, Q2 2015

Tariff type	Dual or single fuel	Payment type	%	%	%
SVT	Dual fuel			EE	71
	Duariuer	DD	30 14	55	
		Prepayment Other	11 0		
	Single fuel		-	16	
		DD SC	5		
		Prepayment	4		
Non-standard		Other	0		20
Non-standard	Dual fuel			27	23
		DD	23		
		Prepayment	3 1		
	Oin als first	Other	0	0	
	Single fuel	DD	1	2	
		SC	1		
		Prepayment Other	0 0		

Source: CMA analysis of Six Large Energy Firms' tariff data.

Base: customer accounts included in the analysis of potential gains from switching and (i) collective switching, (ii) accounts with less than three months remaining in the contract and (iii) time-of-use, social, green, DTS, bundle and winback tariffs. Note: Numbers in columns may not add up to 100% due to rounding.

Table 83: GB domestic electricity customer accounts of the Mid-tier Suppliers by tariff, fuel and payment type, Q2 2015

Tariff type	Dual or single fuel	Payment type	%	%	%
SVT	Dual fuel			22	28
	Single fuel	DD SC Prepayment Other	19 4 0 0	23	
Non-standard	Single ruer	DD SC Prepayment Other	4 1 0 0	5	72
Non-Standard	Dual fuel	DD SC Prepayment Other	60 2 2 0	64	12
	Single fuel	DD SC Prepayment Other	6 0 1 0	8	

Source: CMA analysis of Mid-tier Suppliers' tariff data.

Base: customer accounts included in the analysis of potential gains from switching and (i) collective switching, (ii) accounts with less than three months remaining in the contract and (iii) time-of-use, social, green, DTS, bundle and winback tariffs. Note: Numbers in columns may not add up to 100% due to rounding.

Table 84: GB domestic gas customer accounts of the Mid-tier Suppliers by tariff, fuel and payment type, Q2 2015

Tariff type	Dual or single fuel	Payment type	%	%	%
SVT	enigie idei				26
	Dual fuel			25	
		DD	21		
		SC	4		
		Prepayment	0		
	o:	Other	0		
	Single fuel		4	1	
			1		
		Drenavment	0		
		Other	0		
Non-standard		Other	U		74
	Dual fuel			73	• •
		DD	68		
		SC	3		
		Prepayment	3		
		Other	0		
	Single fuel			1	
		DD	0		
		SC	0		
		Prepayment	0		
		Uner	0		

Source: CMA analysis of the Mid-tier Suppliers' tariff data. Base: customer accounts included in the analysis of potential gains from switching and (i) collective switching, (ii) accounts with less than three months remaining in the contract and (iii) time-of-use, social, green, DTS, bundle and winback tariffs. Note: Numbers in columns may not add up to 100% due to rounding.

Table 85: Proportion of gas customer accounts on short-term and long-term fixed tariffs by supplier, Q2 2015

		%
Supplier	Short-term tariffs (less than 24 months)	Long-term tariffs (at least 24 months)
[≫]	[%] [%]
[%]	[%] [≫]
[%]	[%] [≫]
[%]	[%] [≫]
[%]	[%] [≫]
[%]	[%] [≫]
[%]	[%] [≫]
[≫]	[%] [≫]
[≫]	[%] [≫]
[≫]	[%]] [≫]

Source: CMA analysis of tariff data. Base: customer accounts included in the analysis of potential gains from switching and (i) collective switching, (ii) accounts with less than three months remaining in the contract and (iii) time-of-use, social, green, DTS, bundle and winback tariffs.

Table 86: Proportion of electricity customer accounts on short-term and long-term fixed tariffs by supplier, Q2 2015

		%
Supplier	Short-term tariffs (less than 24 months)	Long-term tariffs (at least 24 months)
[≫]	[%]	[%]
[※]	[≫]	[%]
[※]	[≫]	[%]
[※]	[≫]	[%]
[※]	[≫]	[%]
[≫]	[≫]	[%]
[≫]	[≫]	[%]
[≫]	[≫]	[%]
[※]	[≫]	[%]
[※]	[※]	[%]

Source: CMA analysis of tariff data.

Base: customer accounts included in the analysis of potential gains from switching and (i) collective switching, (ii) accounts with less than three months remaining in the contract and (iii) time-of-use, social, green, DTS, bundle and winback tariffs.

Table 87: Proportion of gas customer accounts on SVT and non-standard tariffs (NST) and by supplier, Q2 2015

Supplier	NST	% SVT
Six Large Energy Firms	29	71
[※]	[≫]	[≫]
[※]	[≫]	[≫]
[※]	[≫]	[≫]
[※]	[≫]	[≫]
[※]	[≫]	[≫]
[※]	[≫]	[≫]
Mid-tier suppliers	74	26
[※]	[≫]	[≫]
[※]	[≫]	[≫]
[※]	[≫]	[≫]
[≫]	[≫]	[≫]

Source: CMA analysis of tariff data. Base: customer accounts included in the analysis of potential gains from switching and (i) collective switching, (ii) accounts with less than three months remaining in the contract and (iii) time-of-use, social, green, DTS, bundle and winback tariffs.

Table 88: Proportion of electricity customer accounts on SVT and NST and by supplier, Q2 2015

		%
Supplier	NST	SVT
Six Large Energy Firms	28	72
[※]	[≫]	[%]
[※]	[%]	[%]
[※]	[%]	[%]
[※]	[%]	[%]
[※]	[≫]	[%]
[※]	[≫]	[※]
Mid-tier suppliers	72	28
[※]	[≫]	[%]

[※]	[≫]	[%]
[※]	[≫]	[%]
[≫]	[※]	[※]

Source: CMA analysis of tariff data. Base: customer accounts included in the analysis of potential gains from switching and (i) collective switching, (ii) accounts with less than three months remaining in the contract and (iii) time-of-use, social, green, DTS, bundle and winback tariffs.