Member of Public H response to Statement of Scope

## PAGE 3: Your details

**Q1: Title (e.g. Mr, Mrs, Ms, Dr, etc)**

**Q2: Forename**

**Q3: Surname**

**Q4: Email**

**Q5: What is your role / profession?**

Company Director

**Q6: Are you representing yourself or an organisation?** Yourself

## PAGE 4: Publishing your details

**Q7: If you are representing yourself rather than an organisation would you be content for us to include your name when we publish your response?** Yes

## PAGE 5: Your organisation

**Q8: What is the organisation's name?** *Respondent skipped this question*

**Q9: Please could you briefly explain the role of your organisation, including the sectors in which it operates or has most interest?** *Respondent skipped this question*

## PAGE 6: Theme 1: Consumers' perceptions, use and experience of DCTs

**Q10: 1. When and why do consumers use DCTs? To what extent to they trust them?**

When shopping around for motor, building/contents and energy

**Q11: 2. How do consumers choose which and how many DCTs to use?**

Name awareness of the dct plus top 5 or 6

**Q12: 3. What are consumers' expectations of DCTs - for instance in terms of market coverage and the relationships between DCTs and the suppliers they list?**

Only interest is the lowest possible price

**Q13: 4. What are consumers' experiences of using DCTs? Do they benefit from using them and, if so, how? What works well and what could be improved?**

Latterly, not good, certain company's are no longer included because they either do not pay or do not pay enough commission

## PAGE 7: Theme 2: Impact of DCTs on competition between suppliers of the services they compare

**Q14: 5. What factors influence suppliers' use and choice of DCTs and why?**

Lowest price plus online dealings only

**Q15: 6. To what extent do DCTs make it easier for suppliers to enter the market, attract more consumers and engage more effectively with them?**

It seems to be commission driven these days so, it's easy for new entrance to enter if they are prepared to pay the commission demanded by the dtcs but difficult if not

**Q16: 7. How have DCTs affected competition between suppliers? What impact has this had on the price, quality and range of products offered by suppliers?**

Narrowing the field now that commission is the driving force

**Q17: 8. What are the barriers, if any, to DCTs increasing competition between suppliers, and how can these be overcome?**

Commission

**Q18: 9. In what ways, if any, have DCTs changed suppliers' approach to consumers - for instance in terms of whether they treat consumers who use DCTs differently to those who do not?**

Increased competition between dcts

## PAGE 8: Theme 3: Competition between DCTs

**Q19: 10. In what ways do DCTs compete with each other - for instance in terms of coverage, the savings consumers can make, the services they provide, their ease of use, transparency and how they protect consumers' data?**

*Respondent skipped this question*

**Q20: 11. What factors influence how effectively DCTs can compete - for example, whether they can secure the necessary consumer data, supplier information or other data?**

*Respondent skipped this question*

**Q21: 12. If there are barriers to competition between DCTs, how significant are these and how can they be overcome?**

*Respondent skipped this question*

## PAGE 9: Theme 4: The regulatory environment

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| **Q22: 13. Are there any areas of regulation or self-regulation applying to DCTs that lack clarity, certainty, consistency, or enforcement?** | *Respondent skipped this question* |
| **Q23: 14. Do there appear to be any areas where DCTs may not be meeting competition or consumer protection requirements?** | *Respondent skipped this question* |
| **Q24: 15. Do any aspects of regulatory approaches to DCTs need to change and, if so, why?** | *Respondent skipped this question* |

## PAGE 10: Future developments, other comments and further contact

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| **Q25: 16. Finally and in relation to all of the issues above, what likely developments over the next three years should we take into account and why?** | *Respondent skipped this question* |
| **Q26: Do you have any other comments you would like to add?** | *Respondent skipped this question* |
| **Q27: Would you be willing for us to contact you to discuss your response?** | *Respondent skipped this question* |