



The Energy Charter

Annual Disclosure Statement 2019

A message from the Chief Executive Officer



Origin is a founding member of the Energy Charter, a world-first initiative by energy companies across the supply chain championing five customer principles that support making energy easier and simpler.

We want customers to have confidence that they are paying a fair price for energy and receive a service they recognise as value for money. Energy prices are higher than customers expect, and energy pricing has become confusing, with different products and offers, conditional discounting and practices that make it hard for consumers to confidently choose a retailer.

The Energy Charter brings the energy sector across retail, generation and networks together for the first time, with a pledge from the signatory companies to publicly report on how they are all doing against agreed customer commitments. This is a first step in providing greater transparency to our customers.

Over the next year, we will focus on a range of improvements including addition of further low-cost renewable energy supply, improving the functionality of our products and experiences, and continuing to embed a customer-centric approach across our business.

The principles of The Energy Charter align with Origin's purpose of getting energy right for our customers, communities and planet.

A handwritten signature in black ink, which appears to read "Frank Calabria". The signature is fluid and cursive.

Frank Calabria
Chief Executive Officer

About the Energy Charter

The Energy Charter is an industry led, world-first whole-of-sector initiative to address customer expectations.

The purpose of this Annual Disclosure Statement is to outline how Origin has delivered against these principles. The Accountability Panel will review the disclosures of all Energy Charter signatories and will publish a final report by 30 November 2019.

Further information on the Energy Charter can be found at: www.theenergycharter.com.au and the Accountability Panel at: www.theenergycharterpanel.com.au.

The Energy Charter is a principles-based disclosure regime that can be applied to all businesses across the gas and electricity supply chains. The five principles are:

- 1. We will put customers at the centre of our business and the energy system**
- 2. We will improve energy affordability for customers**
- 3. We will provide energy safely, sustainably and reliably**
- 4. We will improve the customer experience**
- 5. We will support customers facing vulnerable circumstances**



Australia's leading energy retailer

4.2 million gas, electricity and LPG customer accounts



Growing renewable supply and storage

Targeted to make up more than 25 per cent of owned and contracted generation capacity by 2020



Powering Australia

Almost 7,500 MW of gas, coal and renewable generation and storage across the east coast

About Origin

Origin Energy is Australia's largest energy retailer, with a business that spans energy retailing, generation and upstream gas exploration and production.

We have an important role to play in providing energy, including electricity, natural gas, solar and LPG, to more than 4 million customer accounts and operate a diverse generation portfolio incorporating coal, gas, pumped hydro and renewables.

Our 5,500 employees are located across four capital city offices, onsite at 10 power stations across the eastern states, at LPG terminals nationally and in our upstream gas operations in the Bowen and Surat Basins in Queensland.

Our generation portfolio comprises Australia's largest power station, Eraring Power Station, which meets about 20 per cent of NSW demand, Australia's largest portfolio of peaking gas generators and the Shoalhaven pumped hydro scheme in NSW. Together with 1,200MW of contracted renewable capacity, Origin has 7,476MW of capacity in the National Electricity Market (NEM).

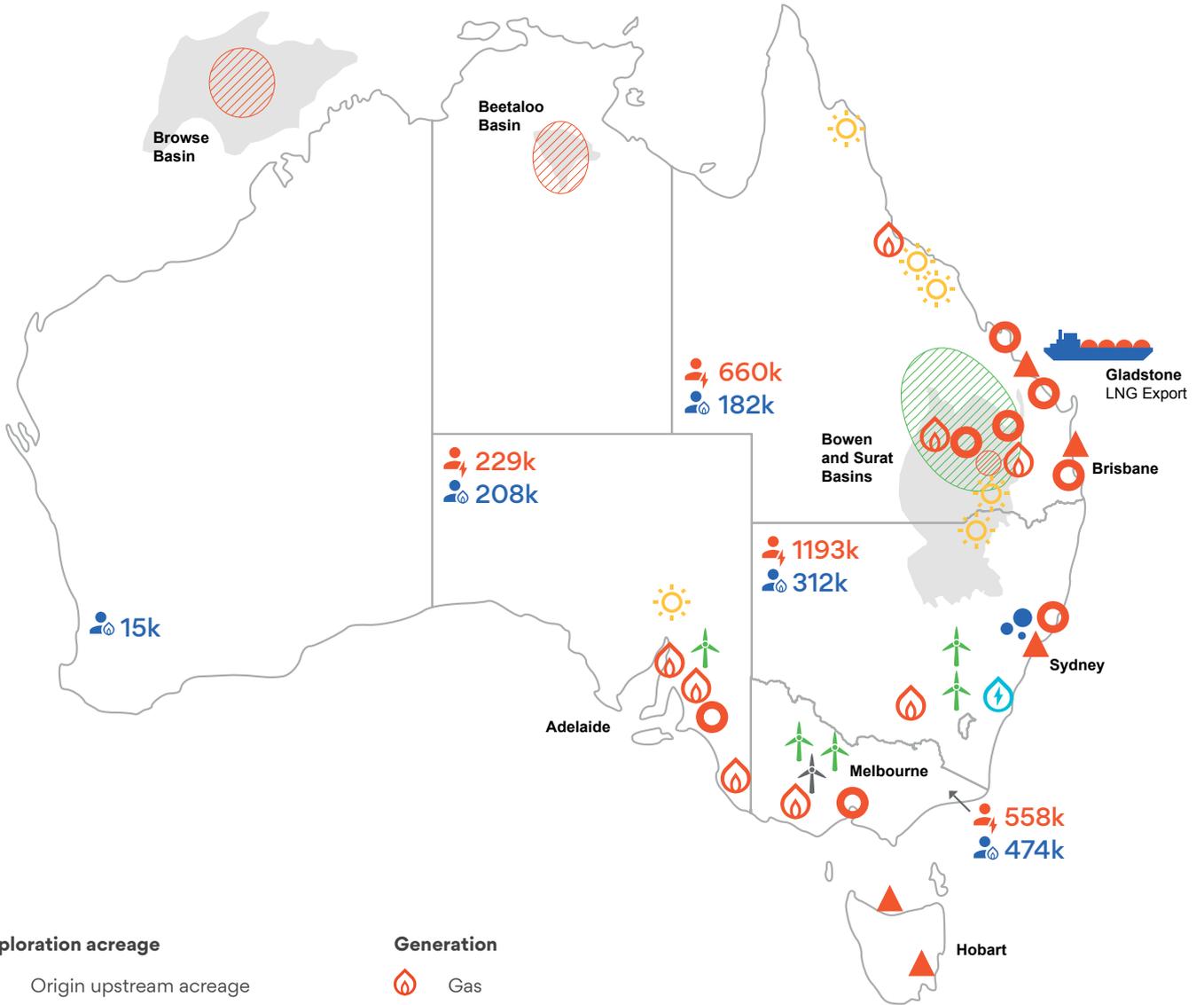
We believe our company, and the energy industry more broadly, should be at the forefront of action to reduce carbon emissions. Origin was the first Australian company to set an emissions reduction target endorsed by the Science Based Targets initiative (SBTi) — aiming to halve our direct carbon emissions by 2032. We're also working towards renewables and storage to make up 25 per cent of our generation capacity by 2020.

Through the Origin Foundation, we support programs that use education to help break the cycle of disadvantage and empower young Australians to reach their potential, contributing more than \$25 million to good causes since 2010.

This disclosure report focusses on households, small business and commercial and industrial customers.

Origin is a 37.5 per cent shareholder in Australia Pacific LNG (APLNG), which supplies gas under long-term contracts to customers in Asia, as well as around 30 per cent of east coast gas demand each year. APLNG is not a signatory to the Energy Charter. The Energy Charter principles most relevant to APLNG are those affecting community and environment, which are described in our Sustainability Report (lodged with the Australian Securities Exchange on 13 September 2019).

Where we operate



Exploration acreage

- Origin upstream acreage
- APLNG upstream acreage

- Office

- Electricity customer accounts
- Natural gas customer accounts

Generation

- Gas
- Pumped hydro
- Solar (contracted)
- Wind (contracted)
- Coal
- Under construction
- LPG seaboard terminal

Introduction

It has been a challenging year in energy markets with customers continuing to face higher energy prices while the industry undergoes unprecedented change.

Our industry is rapidly transitioning to renewables, rooftop solar continues to grow and there is the emergence of connected devices in the home. Wholesale electricity and gas markets remain tight and wholesale energy prices high.

Origin has been focused on improving affordability for customers, including automatically discounting tariffs for concession holders, absorbing increased network costs in NSW, offering deeper discounts or implementing the new regulated offers. In FY2019, we estimate these measures impacted pre-tax earnings by about \$100 million with a similar impact expected in FY2020¹.

At the start of this year, we commenced our Retail 2020 program with three objectives:

- creating a superior customer experience;
- becoming the lowest-cost retailer; and
- accelerating revenue growth from new products and services.

We are working to lift trust and improve earnings by transforming our operating model, our capabilities and our culture. We are moving fast, early and decisively.

Origin embarked on a cultural transformation program in 2018 with a new purpose, values and behaviours which are closely aligned with the Energy Charter principles. We are continuing to embed our values framework in the culture and so over time deliver against the Energy Charter principles.

¹ Operating and Financial Review, 30 June 2019.

2019 highlights

Principle	Highlights	Opportunities for improvement
1 – Customer-centric	<ul style="list-style-type: none"> • New company purpose and values includes specific reference to importance of customer approach. • Customer advocacy metric included as a key performance indicator in Origin's performance scorecard. • Remuneration and bonuses tied to customer metrics and demonstration of values and behaviours. • Executive remuneration tied to employee engagement score. • Strategic Net Promoter Score (NPS) improved by seven points in FY2019 to -6. • Culture of innovation through a dedicated Future Energy team and collaboration with start-up incubators. 	<ul style="list-style-type: none"> • Further embed customer-centric approach in our employee behaviours and incentives at every stage. • Lifting engagement to top quartile of Australian/New Zealand companies (69 per cent). • Improve customer experience by identifying and enhancing end-to-end customer journeys, e.g. moving house. • Improve grade of service issues (including longer wait and service times) caused by increased complexity of reregulation.
2 – Affordability	<ul style="list-style-type: none"> • Above and beyond requirements of the Default Market Offer by reducing prices for 550,000 customers. • Discounts for concessions customers continued. • Held electricity prices flat or decreased for 1 July 2019 for residential and small business customers. • New power purchase agreements (PPAs) and smoothing products for large customers. 	<ul style="list-style-type: none"> • Improve our NPS. • Continue to add low-cost renewable energy supply. • Continue to reduce cost to serve. • Enhance tools to help customers manage energy usage.
3 – Safe, sustainable and reliable	<ul style="list-style-type: none"> • Pursuing decarbonisation targets including halving our direct emissions by 2032. • Maintaining reliability by upgrades at gas fired power stations, running Eraring more flexibly and investigating further investment in pumped hydro and utility scale batteries. 	<ul style="list-style-type: none"> • Improve our safety performance. • Explore further investment in reliable generation.
4 – Customer experience	<ul style="list-style-type: none"> • New customer insight panels established. • Simplified products from 55 to 17. • Improved digital services. • Improved net promoter score and customer advocacy. • Reduced customer complaints. 	<ul style="list-style-type: none"> • Further refine products with improved self-service capability. • Improving service for digital meter installation following Power of Choice reforms. • Further refine our digital products with improved self-service capability.
5 – Vulnerable customers	<ul style="list-style-type: none"> • Power On program, which provided support valued at \$15 million. • Launched our Financial Inclusion Action Plan (FIAP). 	<ul style="list-style-type: none"> • Building on FIAP by implementing all remaining commitments.

Performance against the five principles

Principle 1: We will put customers at the centre of our business and the energy system

Origin is committed to embedding a customer-centric approach and implementing a program to bring our purpose, values and behaviours to life.

1.1 Have a board that actively oversees the business' culture so as to be aligned with Energy Charter principles.

1.2 Have management operationally accountable for embedding a 'customer at the centre culture'.

Our purpose and values were launched in 2018 after an extensive consultation process and are intended to guide our 5,500 employees in their day-to-day decisions and actions. Origin believes that observing our values and behaviours supports a customer-centric culture.

Origin's purpose and values (page 9) are endorsed by the board and incorporated in our remuneration framework, reflected in a balanced scorecard approach to performance:

- A balanced scorecard approach is used to determine the Managing Director and CEO's bonus (short-term incentive). This scorecard is weighted 60 per cent for financial performance, 20 per cent for customer and 20 per cent for people metrics. In FY2019, the customer score comprised strategic NPS (10 per cent), customer value (5 per cent) and customer market share (5 per cent) with the Managing Director and CEO achieving a total score of 11 out of 20 for the customer metrics.

- Bonuses for eligible employees have a similar structure and always include a customer component.

We reviewed our remuneration policy this year to ensure it is aligned with our purpose, values and behaviours.

The board reviews customer experience performance regularly, including:

- Regular reports to the board on customer complaints, their drivers and actions to reduce complaints.
- The Managing Director and CEO chairs Origin's Customer Advisory Panel which brings together representatives of leading social welfare, consumer protection, energy policy and customer advocacy groups, as well as large energy users and Origin executives. These forums, which are held several times a year, ensure that a diversity of views are understood when making business decisions.
- Origin's Financial Inclusion Action Plan (FIAP) is sponsored by the Managing Director and CEO – see Principle 5.

1.3 Ensure their work force is engaged and incentives are aligned to drive positive customer outcomes.

Employees who are engaged can directly impact positive customer outcomes. Each year we commission Aon Hewitt to conduct an independent employee engagement survey.

In 2019, 86 per cent of Origin employees participated in this survey. Our overall score was 61 per cent, which was consistent with last year's result despite significant organisational changes during the year. Origin remains ahead of the energy and utilities industry engagement score which declined over the year to 56 per cent.

We strive to lift engagement across Origin through organisation-wide as well as local business unit plans with an aspiration to score in the top quartile of organisations across Australia and New Zealand (more than 69 per cent).

Part of executive remuneration is tied to Origin's overall engagement score and is included in the balanced scorecard approach described above.

All employees participating in a formal short-term incentive plan² are assessed against agreed key performance indicators with business performance and customer-facing key performance indicators (eg. NPS) forming part of the incentive assessment. In FY2019, Origin introduced a modifier to its short-term incentives whereby employees who demonstrated exemplary or substandard values and behaviours had either a positive or negative impact to their short-term incentive. A formal behaviour assessment (based on behaviourally anchored rating scales or BARS methodology) now forms part of the employee assessment framework. It includes an assessment of customer-centric behaviours.

Our 'Success Is' rewards and recognition program applies to all customer facing roles and creates a direct incentive to promote a customer-centric approach. Recognition for individuals and teams that improve customer outcomes can range from a card, thanking the employee for a great job, to awarding points that can be redeemed for rewards.

1.4 Have robust processes to determine customer and community needs and be accountable on how feedback has been considered and incorporated into decision making.

One of our key customer measurement tools is the NPS, which measures customer advocacy, and helps us understand what our customers are saying about their experience with us. NPS is measured at the strategic and interaction levels, after a customer has a conversation or digital experience with us. We have commenced measuring customer experience at key points in the customer journey e.g. when moving home. This spans staff and digital touchpoints (often with multiple interactions) and in combination, provides us with a more useful indicator to guide improvements in customer experience.

Interaction NPS was 22.0 in FY2019, an improvement from 21.7 at the end of FY2018. Since we began measuring interaction NPS in FY2016, our performance has improved 79 per cent. This is due to improved customer experiences and more specifically, customer needs being met in the first instance (first-call resolution).

² A small number of employees do not have formal key performance indicators but may be eligible for a discretionary bonus.

Interaction NPS is measured at an agent level, team level, interaction type (sales phone calls, service phone calls, solar phone calls, LPG deliveries and online MyAccount visits) and captures verbatim feedback from our customers. We use the insights to provide coaching to agents and inform action planning to improve customer experience.

We also collate and analyse verbatim feedback received by our call centres as well as through channels such as field sales and kiosks. Origin has performed well on first-call resolution (meeting customer needs in a single call) and has identified areas for improvement, such as our grade of service (speed of answering customer calls).

1.5 Demonstrate a culture of innovation and collaboration for positive customer outcomes, including through the sharing insights with government, research institutions and across the supply chain, as well as joint advocacy on regulatory, policy and operational issues.

To support Origin's strategy of connecting customers to the energies and technologies of the future, Origin has dedicated in-house teams and partners with start-ups and other innovators in the energy space to prototype and trial new technologies with a view to bringing them to market.

Initiatives during the year include trialling a two-shift system at Eraring power station which provided insights into how to improve Eraring's flexibility to support the continued growth in renewable generation; rolling out Usage Buster, which helps customers see how much electricity each appliance in their home consumes; and trialling an AI-powered platform to connect and orchestrate distributed assets. More information on the latter can be found in Principle 3.

Origin continues to support energy start-ups through Free Electrons, a global start-up accelerator and is also the principal sponsor of EnergyLabs in Australia.

For details on joint advocacy on regulatory, policy and operational issues, see sections 2.5 and 3.4.

Our purpose

Our purpose and values were launched in 2018 after an extensive consultation process and are intended to guide our 5,500 employees in their day-to-day decisions and actions.

Our purpose

Getting energy right for our customers, communities and planet.

Our values

- Work as one team, one Origin
- Be the customer champion
- Care about our impact
- Find a better way
- Being accountable

As part of the annual performance review process, all employees are required to assess their behaviour against each value. The behaviours that sit underneath each value are similar to the Energy Charter principles and apply to all 5,500 Origin employees, not just those in retail or customer-facing roles.

'Be a customer champion' requires employees to demonstrate that they take ownership of customer feedback and act on it, and that they have general knowledge about Origin's products and services (Energy Charter principles 1, 2, 4 and 5).

'Care about our impact' requires employees to assess the impact of their actions and decisions on customers, the community and the planet and encourages them to speak up to ensure issues they are concerned about are clear (Energy Charter principles 1, 2, 3 and 5).

'Find a better way' requires employees to share ways to improve their day-to-day work and new ideas to innovate for the future (all Energy Charter principles).

'Being accountable' requires employees to agree on deliverables and take ownership for achieving them and acknowledge when things don't go to plan and use these instances as an opportunity to learn (all principles).

A component of employee short-term incentive is linked to the behaviours scorecard.

Principle 2: We will improve energy affordability for customers

Affordability remains the most pressing issue for our customers and we will continue to focus on actions to reduce energy prices.

2.1 Ensure that investment, commercial and operational decisions are cost-efficient, and explain how customers benefit from these decisions.

Customers have experienced higher electricity prices in recent years driven by rising wholesale electricity costs caused by the rapid and unexpected retirement of coal-fired power stations. The resulting tight supply-demand balance has been compounded by high market prices for generation fuels such as coal and gas.

Origin's investment committee, comprising the group executive and chaired by the Chief Financial Officer, oversees Origin's investment activity. It meets on a monthly basis to evaluate, endorse and approve funding against criteria including financial returns, emissions impact (if relevant) and strategic alignment, including customer benefits.

Investment in new supply and improving the flexibility of our assets is critical to reducing energy prices and ensuring reliable supply. Our target is for renewables and storage to make up more than 25 per cent of our owned and contracted generation capacity by 2020. In FY2019, a number of contracted renewable projects were commissioned including the second stage (110MW) of the Bungala Solar Farm

in South Australia, creating Australia's largest solar farm as of November 2018. Clare (100MW), Daydream (150MW) and Darling Downs (110MW) solar farms, all in Queensland, were also commissioned in FY2019.

Origin upgraded a unit at Quarantine Power Station in South Australia replacing the unit with a new fast-start aero-derivative which enables it to dispatch to the grid in as little as three minutes. The ability to ramp up and down quickly will be the key to firming new renewable energy coming into the grid over the next few years to maintain reliable, secure supply for customers.

We are also conducting feasibility studies into brownfields projects, including doubling the capacity of the Shoalhaven pumped hydro scheme to 475MW.

2.2 Offer customers energy deals that best meet their needs, supported by effective tools and incentives for customers to manage their energy use and cost.

Origin is Australia's largest energy retailer, with 4.2 million customer accounts. Affordability remains the most pressing issue for our customers and we will continue to focus on actions to reduce energy prices.

To improve affordability for electricity customers and make it easier for customers to take up the right market offers and discounts, Origin:

- went beyond what was required by the Commonwealth Government's Default Market Offer (DMO) to ensure that none of our electricity customers on a flat rate tariff pay more than the DMO.
- gave concession card holders in NSW, ACT, Queensland and South Australia on standing offers or non-discounted plans an automatic 10 per cent discount on electricity usage charges on 1 January 2019, resulting in more than 230,000 concession card holders saving an average of \$169 off the standing offer rate³. Origin's price relief measures came at a cost of \$100m in FY2019.

- continued to deliver the South Australian Government's Concessions Energy Discount Offer, increasing the discount from 18 per cent to 20 per cent in FY2019. Around 54,000 South Australian concession cardholders have taken up the offer.
- ceased offering contracts with large discounts contingent on timely bill payment ('Pay on time' discounts) from 1 July 2019.
- has protected hardship customers from price increases since 2016 and worked closely with community partners to support these customers, including investing more than \$15 million in our Power On hardship program. For more information on vulnerable customers see Principle 5.

Electricity prices for Origin customers on a market contract did not increase on 1 July 2019.

Residential and small and medium enterprises (SME) gas prices were increased in July 2019, reflecting increases in wholesale and (in most jurisdictions) network prices. There was no change to Origin's Victorian residential and small medium enterprise (SME) prices on 1 January 2019.

While Origin successfully delivered the significant system and operational changes required to implement the new DMO and Victorian Default Offer (VDO), and other mandated requirements under the Thwaites review in Victoria (such as best offer on invoice, GST-inclusive invoice, clear advice, bill change and price change notices) by 1 July, it has not been without its challenges. The changes have resulted in an increase in our average handling time and longer wait times for customers who call our sales contact centre. We have taken immediate steps to improve service levels, simplify conversations, provide additional training to agents and recruit additional sales staff, and will continue to make our offers easier for customers to understand.

³ Origin media release, Origin to lower energy prices for concession customers, 30 November 2018, <https://www.originenergy.com.au/about/investors-media/media-centre/origin-to-lower-energy-prices-for-concession-customers.html>.

Origin will continue to focus on improving the customer experience by providing tools for customers to help manage their energy use and costs at a time that is convenient for them.

This year, Origin launched Usage Buster, which tells customers how much energy individual appliances consume. We also made improvements to our app to show customers' consumption and costs on a daily, monthly and quarterly basis, and to make it easier to manage their account. Customers' digital interactions and self-service increased from 63 per cent to 83 per cent in FY2019, with call volumes going down 20 per cent.

2.3 Work cooperatively across the supply chain and with other stakeholders to improve energy affordability over the short and long term.

Increasing capacity and supply in the market is critical to keep downward pressure on energy prices.

Origin is on track to have 25 per cent of owned and contracted generation capacity coming from renewables and storage by 2020, with 476MW of new renewable supply coming online in FY2019.

Origin also increased supply in the market by lifting output from the Ering Power Station and delivering additional gas supply to the domestic market. Ering's output in FY2019 was the highest in recent years at 16.5TWh.

Energy Charter signatories are working on a number of 'Better Together' initiatives designed to improve customer outcomes by addressing issues that span the industry supply chain. Eight initiatives have been scoped and shortlisted in consultation with customer advocates, including working with network businesses to improve the meter installation process to minimise interruptions to supply.

2.4 Innovate to deliver competitive energy solutions for business and residential customers.

Commercial and industrial prices are driven by changes to input costs, with retail costs and margins playing a lesser role. Origin continues to compete for a greater share of this market by tailoring packages to meet the individual needs of our customers, including:

- Smoothing or bringing forward lower prices where the forward curve allows.
- Offering renewable PPAs with firming, such as the following:
 - Origin commenced a supply contract with 20 Sydney councils that matched 39,000MWh of consumption with energy supply from Moree Solar Farm in northern NSW to meet up to 35 per cent of load from 1 July 2019 under a new PPA that runs to the end of 2030. Origin will firm the solar with electricity from other sources such as peaking gas-fired power stations;
 - We signed an agreement with Sydney Airport to match the equivalent of 75 per cent of the airport's load with renewable energy. Origin structured an all-in-one agreement with Sydney Airport, which includes contracted wind power from Crudine Ridge Wind Farm, bundled with firming energy, to support the airport's goal of halving its carbon intensity by 2025; and
- Demand response: a 3.5MW 'load generation' agreement with a customer with behind-the-meter generators at a number of sites. The agreement shares the benefit of any reduction in metered demand when Origin calls on the generation during periods of high prices.

Origin introduced a suite of new products, including voltage optimisation, power factor correction and lighting and demand response, in addition to our existing solar products, which are aimed at saving large users money. Recently, we introduced routine network tariff reviews to identify customers suitable for a tariff change that may reduce their bill. We have also started using new analytical tools and segmentation insights to target customers who may be suitable for energy solutions that have a positive payback.

For residential customers, Origin is growing its distributed generation and home energy services business. For more than 10 years, Origin has been a leader in rooftop solar, offering new products to encourage greater uptake. At the end of FY2019, 441,000 Origin customers had rooftop solar installed at their properties. We trialled a demand response initiative where customers could opt to have their air-conditioning temperature automatically adjusted on hot days.

2.5 Advocate on behalf of customers to improve energy affordability through engagement in regulatory and policy processes.

Bipartisan agreement on integrated energy and climate policy remains a priority to help address energy affordability and to contribute to more sustainable pricing in the future. Policy certainty is needed to encourage timely investment in new energy supply and put downward pressure on prices. This is particularly important given that many of Australia's ageing coal-fired power stations will reach the end of their operational lives over the coming decades and will need to be replaced. Ensuring this is done at the lowest cost to customers while maintaining reliable supply must be a key priority.

Origin actively engages in policy reform, lodging more than 100 regulatory submissions in FY2019. Origin's CEO, executives and senior managers also present views on critical issues at major energy forums. We play an important role in maintaining downward pressure on regulated network prices, making submissions on almost all network determinations in 2019.

The CEO and other Origin spokespeople use opportunities to advocate for sound policy outcomes in media, other public statements and speeches on our blog and on social media.

We also advocate for better customer outcomes through our membership of industry associations. See our [website](#) for more information on industry associations or our Sustainability Report for our position on energy policy.

Principle 3: We will provide energy safely, sustainably and reliably

Energy is essential to every home and business. In supplying energy to more than 4.2 million customer accounts, Origin is mindful of balancing the three objectives of affordability, reliability and sustainability.

3.1 Maintain the highest standards of safety for their people, the community and the environment

Everyone at Origin has a role in maintaining a safe workplace.

One of our core values is caring about our impact – on each other, the environment and the communities in which we operate. We expect our people to demonstrate care by complying with safety regulations and our Life Saving Rules (11 non-negotiable safety rules that must always be complied with), and taking action to make our workplace safe. Every Origin employee has the authority to stop unsafe operations, endorsed by our Executive Leadership Team.

We exceeded our environmental performance target, with no environmental consequence incidents occurring in FY2019. More details on Origin's environmental performance can be found in our Sustainability Report.

Origin's primary measure for personal safety is the Total Recordable Injury Frequency Rate (TRIFR). This measures the number of work-related recordable injuries per million hours worked for employees and contractors company-wide. Following an improvement in our safety performance over the past two years, it was disappointing that in FY2019 our TRIFR increased to 4.5 from 2.2.

We remain committed to preventing injuries and maintaining zero fatalities in our workplace. We are consolidating our safety leadership programs into a single Origin-wide program that equips our people with consistent knowledge and understanding of the tools and techniques that drive an HSE-focused culture, where everyone is accountable, mindful of risk and continuously learning.

Our FY2020 priorities include a continued focus on safety-critical equipment, including preventative maintenance as well as aligning performance standards, hazard analysis simplification and continued investment in building technical process safety competency across the workforce.

More information on safety management and performance can be found in our Sustainability Report.

3.2 Engage with customers and the community on investments, and manage operations in line with their expectations, demonstrating how communities benefit

Our assets, including power stations, can have a life span of several decades, which means that we have a long-term presence in the communities in which we operate. We aspire to support stable local economies and regional communities, working closely with them to understand and manage the environmental, economic and social impacts of our activities.

Our procurement practices recognise that using local suppliers is an important way of sharing economic value in the communities where we operate. We continue to engage with local communities around our operating assets,

including holding information evenings for key suppliers to discuss opportunities on projects. We also incorporate regional participation plans in major contracts, requiring principal contractors to commit to targets for regional employment, procurement and community engagement.

In FY2019, we spent \$247 million with regional suppliers in our Regional Buy program and worked with 34 Indigenous businesses across construction, personal protective equipment, security services, and training.

During the year, we spent over \$780,000 on community programs, chosen by employees to reflect the issues that are important to the communities in which they work.

We continue to monitor complaints from community members, response times and the resolution of these matters. In FY2019, 12 complaints were received from communities, compared to 86 the previous year. The majority of complaints for our retail and generation business in FY2019 related to noise. The decrease in complaints is largely the result of a greater focus on community engagement and transparency, with many issues resolved 'in the field' and not progressing to a formal complaint.

The Origin Foundation has provided more than \$25.2 million to causes supporting education, particularly for disadvantaged youth, since its launch in 2010. In FY2019, more than \$1.5 million was distributed to communities through grants and workplace giving programs, and Origin employees participated in 2,000 instances of volunteering.

Origin was recognised by GoodCompany as Australia's number one company in the 2019 Best Workplaces to Give Back survey.

Further information on how we engage with communities can be found in our Sustainability Report.

3.3 Develop business strategy and manage operations to respond to the shift to a cleaner energy system that is already underway

Climate change remains one of the most significant challenges facing companies worldwide and managing the transition to a low-carbon economy is a high priority for Origin.

Origin unequivocally supports the Paris Agreement, and actions consistent with ensuring that any rise in global temperatures is limited to well below 2°C. We are targeting renewables and storage to account for more than 25 per cent of our owned and contracted generation capacity by 2020.

In 2017, Origin became the first Australian company to set an emissions reduction target approved by the Science Based Targets initiative (SBTi). We have a formal, public commitment to halve our direct emissions from our owned and operated business (Scope 1) and emissions from the electricity we buy to power our offices and operating sites (Scope 2) and reduce by 25 per cent indirect Scope 3 emissions by 2032.

Origin plans to meet these targets by exiting coal-fired generation by 2032 or earlier, increasing reliance on gas and increasing our investment in renewables.

Our diverse generation portfolio positions us well to meet today's demands and take opportunities presented by national or global commitments for cleaner energy. For more information, see [Resilience of Origin's generation portfolio to a low carbon economy](#).

3.4 Work with government, other energy businesses, the community and industry bodies to develop a planned transition to a cleaner energy system

Electricity generation contributes approximately 35 per cent of Australia's emissions. As one of Australia's largest generators, we believe the electricity sector should be responsible for more than its proportional share of any national reduction measure by helping to unlock abatement in other sectors, such as transport and construction, through electrification.

We continue to support a national goal of net zero emissions in the electricity sector by 2050 or earlier, and are proud of our ongoing contribution to the decarbonisation of the National Energy Market (NEM).

Origin is an active participant in energy policy development, including processes led by the Australian Energy Market Commission, the Energy Security Board and state government bodies. During FY2019, we contributed strongly to the Australian energy and climate policy debate including supporting a market-based emissions reduction and reliability mechanism.

Origin is a supporter of the Task Force on Climate-related Financial Disclosures (TCFD) and our TCFD disclosures are included in our Sustainability Report.

3.5 Facilitate new services and technologies that support sustainable energy solutions that meet the changing needs of the market

3.6 Implement solutions across the supply chain:

- a. that support energy connection, service and reliability that meets customers' needs;
- b. to resolve service issues that impact customers and the community.

Energy markets around the world are rapidly transforming with both low-cost renewables and new digital technologies, and Australia is no exception.

The continued penetration of decentralised generation and storage, combined with the rise of internet-enabled devices, is changing the way our customers interact with us, and use energy at home and in business.

We are developing a leading digital platform and analytics capability to connect millions of distributed assets and data points in order to provide more personalised and value-added services to our customers, both in front of and behind the meter.

This year, we trialled an internally developed Artificial Intelligence (AI) platform to connect and orchestrate distributed assets. Customers were offered internet-enabled air conditioning controllers that enabled them to use their mobile device to control their air-conditioning units. Origin ran demand response events where customers opted in to have their temperature adjusted on hot days. We are planning more customer trials to extend the AI platform capability and ultimately the platform will be instrumental in managing distributed assets at critical times of market volatility.

We are also making it easier to purchase solar and understand usage. Customers can now see their feed-in credit for solar, net electricity cost and consumption online in 'My Account' or on our mobile app.

A new simple web experience was launched that allows customers to provide meter access information to enable timely and seamless meter upgrades as well as submit a self-meter read.

Origin is supporting the reliability of the NEM by:

- improving the flexibility of our Eraring coal-fired power station;
- upgrades to our fleet of gas-fired generation, the largest in the NEM;
- exploring opportunities to retrofit utility-scale batteries at existing thermal power stations and to also build them with new renewable energy projects; and
- exploring potential new projects to upgrade pumped hydro storage and install utility-scale batteries.

Principle 4: We will improve the customer experience

Origin is committed to creating a positive customer experience and looking for ways to make energy easier and smarter. We want to encourage more customers to be engaged in the market and take advantage of the products and services on offer.

4.1 Enable customers to get fair outcomes regardless of their ability or desire to participate in the energy market

Origin has long supported the introduction of a reference price across the sector as a way of making it clearer and easier for customers to navigate the market and compare offers from retailers.

By requiring all retailers to promote their offers using a common reference price, the introduction of the DMO and VDO will help make it easier for customers to navigate the market. We see this as a positive way of helping to build customer confidence.

The practice of discounting, particularly conditional discounts that are not cost-reflective, has resulted in some customers losing a significant benefit if they pay late. From 1 July 2019, Origin no longer offers⁴ pay-on-time discounts to residential customers.

During FY2019, we simplified our product offering from 55 to 17 products to reduce complexity for customers. Our simplified product suite focuses on passing on savings to customers when they select lower-cost service options.

The combined effect of these changes is to reduce the difference in price between that paid by a customer not engaging with the market on a default offer and those aggressively shopping for the best deal.

4.2 Empower customers by:

- a. making sure all communication is clear, in plain terms, accessible and understandable;
- b. providing insightful and useful information and accessible tools; and
- c. streamlining access to, and portability of, customer energy data.

Origin's mobile app has become a key digital channel for our customers to self-serve, with customers using the app to actively monitor their usage, check their predicted bills, view their bill history and pay their bills. To date, 310,000 customers have installed our app, with an Android version launched this year for the first time. Usage and cost information has been added to My Account and the app so that customers can see costs and actual consumption in a quarterly, monthly or daily view.

High-bill complaints are reducing as we provide more information and tools to help customers to understand their energy usage through My Account, mobile apps and more detailed usage information for customers with smart meters.

The app has live chat functionality and allows customers to organise their next move, add a new property to their account or send a photo of their meter to update their reading. Live chat volumes have doubled over the past year.

We have been making it easier for customers with smart meters to understand their electricity usage with the rollout of the Usage Buster app, which splits usage by appliance. Some 232,000 residential customers with smart meters have access to Usage Buster and we are working to roll it out to solar, controlled load and basic meter customers over the next six months.

To help our small to medium enterprise (SME) customers, we launched a portal with improved usage and billing information, as well as Origin Connect, a portal to help builders streamline connection processes.

4.3 Ensure that innovation and design in products and services, as well as communication platforms and tools, are driven by customers' needs and preferences

Higher energy prices and a desire to use energy more sustainably are driving greater customer interest in using technology. A customer insights panel and customer experience lounge has been established to improve Origin's understanding of customer priorities.

During the year, Origin trialled demand management systems with customers, which enabled them to use their mobile devices to control their air conditioners and participate in demand management events where Origin adjusted the temperature of their air conditioners during peak periods in exchange for a small reward. The intent is to broaden this platform to include multiple products.

Origin also partnered with the Victorian Government to develop a virtual power plant, which has enabled customers to purchase a battery at up to a 57 per cent⁵ discount off the recommended retail price. Customers will receive a credit for power discharged from their battery back into the grid during the five-year trial.

For SME customers, we launched a multi-site portal with improved information. Our new metering tool allows users to provide meter access information to enable timely and seamless meter upgrades and to submit a self-meter read.

Our digital-first approach is driving more customer interactions through our online channels, including increased My Account registrations and visitation and greater uptake of eBilling accounts. Digital interactions and self-service grew from 63 per cent in FY2018 to 83 per cent in FY2019, with a 20 per cent reduction in service call volumes.

⁴ For new energy plans.

⁵ <https://www.originenergy.com.au/solar/panels-batteries/virtual-power-plant.html>.

4.4 Have effective and accessible dispute resolution processes, co-ordinated across the supply chain, to resolve customer issues and implement process improvements in response

We endeavour to resolve customer complaints quickly and identify learning opportunities to enhance our service delivery and customer experience. We measure complaints at an interaction level and develop action plans to address key drivers, reporting to the Board's risk committee.

If a customer feels that, despite our best efforts, we haven't addressed their issue or concern, they can have the matter reviewed by the relevant ombudsman in their state or territory.

In FY2019, the number of ombudsman complaints per 1,000 Origin customers was 2.7, a decrease from 2.8 complaints per 1,000 customers in the previous period and 4.9 per 1,000 customers in the five years to the end of FY2019.

The key drivers of Ombudsman complaints are meter installation delays, high bills, and credit and payment-related issues (default listing, disconnection for non-payment and deferral of payment).

With the introduction of Power of Choice reforms, retailers, including Origin, are now responsible for digital meter installations at customer premises. As we establish new processes and responsibilities, we acknowledge we are at times not meeting customer expectations. Challenges include difficulty in contacting customers in remote and regional areas and scheduling appointments, increased and variable demand from solar, higher meter fault notifications, technician availability in remote areas and work required on a customer's meter board prior to installation.

We have taken considerable steps to improve installation times, including increasing resources across our meter providers, simplifying and improving our processes, increasing resources to make and receive customer calls and introducing a new digital metering tool allowing users to provide us with meter access information.

These improvements saw ombudsman complaints for metering reduce by 74 per cent and inbound customer calls reduce by 17 per cent between May and August 2019.

We are also aiming to improve processes across the industry through the Energy Charter 'Better Together' initiative.

Credit and payment-related complaints have increased recently as we lift our focus on adherence to Origin's policies on payment. We have recently implemented new system capability that reduces the risk of incorrectly default-listing a customer in the event of their invoice being cancelled and rebilled. We also have ongoing and heightened monitoring and reporting on credit and payment-related complaints.

Origin's Business Energy team, which serves larger customers, has a focus on improving energy affordability and customer experience. We are introducing a range of improvements for business customers, including:

- improving our billing process with quicker response times and reduced manual intervention;
- trialling a new digital platform for business customers and aim to release towards the end of the calendar year;
- contract novation for customers moving or purchasing businesses, which reduces break fees; and
- implemented an interaction NPS measure, instead of relying on annual surveys.

Major energy users are account-managed and our smaller business customers have dedicated contacts for energy contracting and a service team to manage any service issues.

Principle 5: We will support customers facing vulnerable circumstances

We support vulnerable customers through tailored solutions including direct bill relief, getting our customers on the right deal and helping them access concession and other government or community support.

5.1 Have processes to enable early identification of and engagement with customers at risk of vulnerability, coupled with intervention measures that can prevent customers falling into hardship

5.2 Provide products and services that are tailored to customers facing vulnerable circumstances and support them to get back on track

For close to 16 years, Power On – Origin’s hardship program – has helped vulnerable customers with tailored payment plans, matched incentive payments, energy efficiency audits and appliance replacement schemes. At the end of FY2019, our Power On hardship program had supported 43,600 customers.

Early engagement is a key factor in reducing the impacts on vulnerable customers. We use predictive modelling to assess the likelihood a customer will experience payment difficulties within the next six months.

5.3 Provide flexible solutions that are easy to access and are provided by specially trained frontline staff with expertise in supporting those customers who face additional barriers to engaging with the energy market

Eligible customers can take part in Origin’s Power On hardship program. They can nominate themselves or be referred by our call centre staff, who are trained to identify if a customer may be experiencing signs of hardship. While on our program, the customer is protected from any collection activity, including disconnection. We stay in regular contact with hardship customers to ensure they are on the most appropriate product.

Origin has a dedicated team that provides vulnerable customer support, including front-line staff to deliver programs.

We continuously survey customers to identify our strengths and opportunities. Over the six months to August 2019, our customers rated our customer advocacy team an average NPS result of positive 49.

5.4 Take a collaborative approach, partnering across the energy supply chain and with government and community service organisations to implement innovative solutions that improve outcomes (affordability or experience) for customers facing vulnerable circumstances

Origin works with community organisations and state and federal government agencies to help vulnerable customers achieve financial independence. We support regular programs including Bring Your Bills days, Anti-Poverty Week and drought relief activities hosted by state energy and water ombudsman offices.

At Bring Your Bills days, we provide face-to-face support, help customers understand their bills, ensure they are on the best plan for their circumstances and provide energy-saving tips. For customers facing financial difficulty, we are able to apply eligible rebates to their accounts and discuss options to help manage their ongoing energy costs.

In March 2018, we launched our Financial Inclusion Action Plan (FIAP) to make energy accessible and affordable for all Australians. Good Shepherd Microfinance runs the FIAP program, which was developed to support Australia’s 2015 commitment to the G20 FIAP and United Nations Sustainable Development Goals. To date, we have met 11 of our 15 FIAP commitments to tackle financial exclusion, with the remaining four commitments well underway.

“Early intervention, education and awareness can help to reduce debt, energy disconnection and the number of customers entering the program. It’s incredibly rewarding to contribute to this and help shape a leading hardship program that aims to improve financial inclusion for all Australians.

“The face of financial hardship and vulnerability is changing. We’re seeing increasing numbers of double-income families apply for hardship support. Unexpected job loss, relationship breakdowns, or medical emergencies are key contributors to financial hardship.”

Mel Homes-Allen
Origin’s advocacy programs lead

Appendix

Principle 1: We will put customers at the center of our business and the energy system

Principle in action	Activity and evidence
1.1 Have a board that actively oversees the business' culture so as to be aligned with Energy Charter Principles.	<ul style="list-style-type: none"> Company purpose and values launched in 2018 endorsed by board, formal behaviour assessment forms part of the annual performance reviews for all employees. Managing Director and CEO's bonus (short-term incentive) determined using a balanced scorecard approach comprising 20 per cent customer metrics, including Net Promoter Score, customer value and market share. Regular reports to the Origin board on customer complaints, their drivers and actions to reduce them. Customer Advisory Panel chaired by Managing Director and CEO. Managing Director and CEO sponsors Origin's Financial Inclusion and Action Plan (FIAP).
1.2 Have management operationally accountable for embedding a 'customer at the centre' culture.	<ul style="list-style-type: none"> Balanced scorecard approach used for management remuneration, which includes a customer component (such as NPS).
1.3 Ensure their work force is engaged and incentives are aligned to drive positive customer outcomes.	<ul style="list-style-type: none"> Annual employee engagement survey, with score maintained at 61 (above industry average). Executive remuneration linked to engagement score. Employee bonuses (short-term incentive) include a customer component. Demonstration of company values and behaviours impact quantum of bonus. Success Is rewards and recognition program for customer-facing roles.
1.4 Have robust processes to determine customer and community needs and be accountable on how feedback has been considered and incorporated into decision making.	<ul style="list-style-type: none"> Net Promoter Score measured at strategic, interaction and journey level. Regular monitoring of customer feedback from call centres, online and through third party channels. Focus on improving end-to-end customer experience by identifying and enhancing journeys, including moving hours.
1.5 Demonstrate a culture of innovation and collaboration for positive customer outcomes, including through the sharing of insights with government, research institutions and across the supply chain, as well as joint advocacy on regulatory, policy and operational issues.	<ul style="list-style-type: none"> In-house teams dedicated to developing and bringing new technologies to market. Two-shift trial at Eraring power station. Trialled AI platform to connect and orchestrate distributed assets. Rollout of Usage Buster to help customers understand energy consumption of individual appliances. Founding partner of global Free Electrons incubator platform and Australian-based Energy Labs. Ongoing advocacy on policy and regulatory issues including those around customer pricing and reliability. Membership of industry associations.
<i>Continuous improvement for the Principle – expected focus areas for 2019-June 2020</i>	<ul style="list-style-type: none"> Further embedding customer-centric approach in our employee behaviours and incentives at every stage. Lifting engagement to top quartile of Australian/New Zealand companies (68 per cent). Improving customer experience by identifying and enhancing end-to-end customer journeys, eg moving house. Improving grade of service issues (including longer wait and service times) caused by increased complexity of reregulation.

Principle 2: We will improve energy affordability for customers

Principle in action	Activity and evidence
2.1 Ensure that investment, commercial and operational decisions are cost efficient, and explain how customers benefit from these decisions.	<ul style="list-style-type: none"> • Origin investment committee oversees investment activity to ensure appropriate returns and alignment with strategic objectives, including customer benefits. • Target for renewables and storage to comprise more than 25 per cent of Origin's generation capacity by 2020, putting downward pressure on prices through increased supply. • Completed upgrade of unit at Quarantine Power Station to a fast-start aero-derivative turbine which will support more renewables coming into the market. Feasibility study into expansion of Shoalhaven pumped hydro system underway.
2.2 Offer customers energy deals that best meet their needs, supported by effective tools and incentives for customers to manage their energy use and cost.	<ul style="list-style-type: none"> • Extended Commonwealth Default Market Offer and Victorian Default Offer pricing to customers on non-discounted flat rate plans, resulting in more than 520,000 customers paying less for electricity from 1 July 2019. • Additional concession customer discounts and partnerships with state governments on concession card offers. • Ceased offering 'pay on time' discounts from 1 July 2019. • Hardship customers protected from price increases since 2016. • Offered new analytical tools and segmentation insights for business customers who may be suitable for energy solutions with a positive payback.
2.3 Work cooperatively across the supply chain and with other stakeholders to improve energy affordability over the short and long term.	<ul style="list-style-type: none"> • On track for 25 per cent of owned and contracted generation capacity to come from renewables and storage by 2020, 476MW of new renewable supply brought online in FY2019. • Worked with suppliers and government agencies to run Eraring power station at 16.5TWh in FY2019, keeping downward pressure on wholesale prices. • Progress on Energy Charter signatories 'Better Together' initiatives.
2.4 Innovate to deliver competitive energy solutions for business and residential customers.	<ul style="list-style-type: none"> • Bill-smoothing for business energy customers. • Renewable power purchase agreements tailored to customer's needs. • Suite of new products such as voltage optimisation, power factor correction, lighting and demand response for business energy customers. • Growth in distributed energy solutions for residential customers, including demand response trial. • Also see 1.5 above.
2.5 Advocate on behalf of customers to improve energy affordability through engagement in regulatory and policy processes.	<ul style="list-style-type: none"> • More than 100 regulatory submissions lodged in FY2019. • Continued advocacy for integrated energy and climate policy in public submissions, CEO speeches and media opportunities.
<i>Continuous improvement for the Principle – expected focus areas for July 2019-June 2020</i>	<ul style="list-style-type: none"> • Improvement in NPS. • Continuing to invest in low-cost renewable energy supply. • Continuing to reduce cost to serve. • Enhance tools to help customers manage energy usage.

Principle 3: We will provide energy safely, sustainably and reliably

Principle in action	Activity and evidence
3.1 Maintain the highest standards of safety for their people, the community and the environment.	<ul style="list-style-type: none"> Safety culture embedded in our values – “caring about our impact”, “being accountable”, “find a better way”. 2018-19 HSE performance declined, with TRIFR increasing to 4.5.
3.2 Engage with customers and the community on investments, and manage operations in line with their expectations, demonstrating how communities benefit.	<ul style="list-style-type: none"> Procurement policy recognises using local suppliers is a way of sharing economic value in the communities where we operate. \$247 million spent with regional suppliers in FY2019. 34 Indigenous businesses engaged across construction, personal protective equipment, security services and training. \$780,000 spent on community programs chosen by employees. 12 complaints received from the community in FY2019, compared to 86 the previous year. Decrease due to more issues being resolved in the field before they progress to a formal complaint. Origin Foundation, which focuses on education, distributed \$1.5 million through community grants, volunteering and workplace giving programs in FY2019. GoodCompany’s #1 workplace to give back in 2019.
3.3 Develop business strategy and manage operations to respond to the shift to a cleaner energy system that is already underway.	<ul style="list-style-type: none"> Support for the Paris Agreement, first Australian company to set emissions reductions targets approved by the Science-Based Targets initiative. Diverse generation portfolio, comprising coal, gas, pumped hydro and renewables and are working to enhance the flexibility of our assets to be able to support the addition of more wind and solar capacity to the National Electricity Market. We will meet our targets by exiting coal-fired generation in 2032 or earlier, increasing reliance on gas and increasing interest in renewables.
3.4 Work with government, other energy businesses, the community and industry bodies to develop a planned transition to a cleaner energy system.	<ul style="list-style-type: none"> We are a leading advocate for integrated energy and climate policy through our public statements, submissions and thought leadership. Strong support for ambitious emission reductions targets, including net zero emissions for the electricity sector by 2050 or earlier. Taskforce on Climate Related Financial Disclosure disclosures included in our sustainability reporting.
3.5 Facilitate new services and technologies that support sustainable energy solutions that meet the changing needs of the market.	<ul style="list-style-type: none"> Developing a leading digital platform and analytics capability to connect millions of distributed assets and data points. Solar and net electricity cost and consumption information available in My Account or through the app. Web portal for customers to provide meter access information online and submit self-meter reads.
3.6 Implement solutions across the supply chain: <p>a. that support energy connection, service and reliability that meets customers’ needs.</p> <p>b. to resolve service issues that impact customers and the community.</p>	<ul style="list-style-type: none"> Origin is supporting the reliability of the NEM through: <ul style="list-style-type: none"> Improving the flexibility of Eraring power station Upgrades to our fleet of gas-fired generation, the largest in the NEM Exploring opportunities to retrofit utility-scale batteries at existing thermal power stations and to also build them with new renewable energy projects. Exploring potential new projects to upgrade pumped hydro storage and install utility scale batteries.
<i>Continuous improvement for the Principle – expected focus areas for July 2019-June 2020</i>	<ul style="list-style-type: none"> Improving our safety performance. Exploring further investment in reliable generation.

Principle 4: We will improve the customer experience

Principle in action	Activity and evidence
4.1 Enable customers to get fair outcomes regardless of their ability or desire to participate in the energy market.	<ul style="list-style-type: none"> Supported the introduction of a reference price across the sector as a way of making it clearer and easier for customers to navigate the market and compare offers between retailers. Phased out conditional discounts (such as pay on time discounts) from 1 July 2019. Simplified product offering, from 55 to 17 products, to reduce complexity for customers.
4.2 Empower customers by: <ul style="list-style-type: none"> a. making sure all communication is clear, in plain terms, accessible and understandable; b. providing insightful and useful information and accessible tools; and c. streamlining access to, and portability of, customer energy data. 	<ul style="list-style-type: none"> Upgraded digital platform and launched a new app with enhanced self-service capability and improved information to make it easier for customers to manage their accounts. Launched new energy usage tools (see 4.3 below). Launched new portal for SME customers with improved usage and billing information and Origin Connect for builders to streamline connection processes.
4.3 Ensure that innovation and design in products and services, as well as communication platforms and tools, are driven by customers' needs and preferences.	<ul style="list-style-type: none"> Trialed a new demand response product which included internet-enabled air conditioning controllers. Intent is to broaden this platform to include multiple products. Virtual power plant trial in Victoria. Launched a multi-site portal with improved information for SME customers. Digital interactions and self-service grew from 63 per cent to 83 per cent in FY2019, with a 20 per cent reduction in service call volumes.
4.4 Have effective and accessible dispute resolution processes, co-ordinated across the supply chain, to resolve customer issues and implement process improvements in response.	<ul style="list-style-type: none"> Decrease in ombudsman complaints to 2.7 per 1000 customers in FY2019. Regular monitoring of NPS at both strategic and interaction level, including verbatim feedback. Interaction NPS improved to 22.1, with a focus on first call resolution. Measures to improve installation times for digital meter customers. Improvements for business customers.

Principle 5: We will support customers facing vulnerable circumstances

Principle in action	Activity and evidence
5.1 Have processes to enable early identification of and engagement with customers at risk of vulnerability, coupled with intervention measures that can prevent customers falling into hardship.	<ul style="list-style-type: none"> Predictive modelling to assess the likelihood a customer will experience payment difficulties and implementing early engagement strategies.
5.2 Provide products and services that are tailored to customers facing vulnerable circumstances and support them to get back on track.	<ul style="list-style-type: none"> Power On hardship program has been helping vulnerable customers for 16 years with personalised payment plans, matched incentive payments, energy efficiency audits and appliance replacement schemes.
5.3 Provide flexible solutions that are easy to access and are provided by specially trained frontline staff with expertise in supporting those customers who face additional barriers to engaging with the energy market.	<ul style="list-style-type: none"> Power On program (see 5.2). Dedicated team for vulnerable customer support, including programs, such as Power On and financial literacy and community initiatives. We continuously survey customers to identify strengths and opportunities. Customers have rated our Customer Advocacy Team an NPS result of 49.
5.4 Take a collaborative approach, partnering across the energy supply chain and with government and community service organisations to implement innovative solutions that improve outcomes (affordability or experience) for customers facing vulnerable circumstances.	<ul style="list-style-type: none"> Working with community organisations and government agencies to deliver initiatives such as Bring Your Bills Days, Anti-Poverty Week and drought relief activities hosted by State Energy and Water Ombudsman. Launch of Financial Inclusion Action Plan (FIAP) in 2018, in partnership with Good Shepherd Microfinance, which was developed to support Australia's 2015 commitment to the G20 FIAP and the United Nations' Sustainable Development Goals. We outlined 15 commitments to track including reviewing our products and services and building company-wide awareness of our commitments and have met 11 commitments to date.
<i>Continuous improvement for the Principle – expected focus areas for July 2019-June 2020</i>	<ul style="list-style-type: none"> Building on our FIAP by implementing all remaining commitments.