



The Energy
Charter

THE ENERGY CHARTER

First Edition, January 2019



OVERVIEW

The purpose of the Energy Charter is to progress the culture and solutions required to deliver a more affordable, sustainable and reliable energy system for all Australians. It is focused on embedding a customer-centric culture and conduct in energy businesses to create tangible improvements in affordability and service delivery.

This first edition of the Energy Charter includes:

- Introduction: outlines the current environment for energy businesses, how the term ‘customer’ is treated in the Energy Charter and how the Energy Charter relates to the existing regulatory environment.
- The Energy Charter Vision, Purpose, Guiding Values and Principles: sets out the foundations and provides context on the overarching structure of the Energy Charter.
- The Energy Charter Principles and Principles in Action: describes the five principles to advance the Vision. Supporting each Principle is explanatory commentary and the Principles in Action that describe how the Principle translates into action.

Other supporting documents are available on the Energy Charter website www.theenergycharter.com.au and includes the *Energy Charter in Operation* which identifies the approach to operational and governance matters, including the governance structure, reporting and accountability.

Contact details

Please contact us at director@theenergycharter.com.au or find out more at www.theenergycharter.com.au.

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INTRODUCTION

Energy plays a vital role in everyone's lives. It lights homes and powers businesses. It is important that energy is affordable, available, and can meet the community's needs now and into the future.

The energy system is at a pivotal point of transition as we move from a centralised system to a system that is increasingly decentralised. The successful evolution of the energy system depends on harnessing the significant natural advantages Australia has for conventional and cleaner energy and leveraging innovation in technology and service delivery.

Integral to the success of that transition is that the Australian community has trust and confidence in energy businesses and the energy system. Over the past decade, electricity and gas costs have increased and confidence in energy businesses has eroded. The findings and recommendations of key reports have identified the complex reasons for energy bill increases. The Australian Competition and Consumer Commission said in its 2018 report that the energy market needs to be reset. Energy affordability, reducing emissions and the transition to a cleaner energy system, reliability and ensuring equitable access to energy for all Australians have been identified as key priorities for the community.

Ensuring that the community has confidence in energy businesses is critical to delivering the energy system that Australia needs for the future. Although the transition of the energy system requires the collective efforts of government, regulators and energy businesses, the energy industry acknowledges the significant role it must play.

In that context, in early 2018, a number of Australian energy businesses across the supply chain came together to develop the Energy Charter, recognising that better customer outcomes required a whole of industry approach.

The development of the Energy Charter was a collaborative process, with consumer and customer representatives sharing critical perspectives and insights, as well as providing extensive input throughout the consultation processes. Energy Consumers Australia played an important advisory role, closely monitoring progress and providing guidance based on customer and community expectations of the initiative.

Embedding the Energy Charter across the energy supply chain will be an ongoing effort with the focus on continuous improvement. Some components will deliver outcomes in the short-term whilst others will provide longer-term benefits. However, all are critical to the delivery of an affordable, reliable and cleaner energy system that is adaptable to meet the changing needs of Australian homes and businesses.

Scope of the Energy Charter

The Energy Charter articulates a vision for the energy industry and the high-level principles and principles in action that energy businesses should embed in order to deliver on that vision.

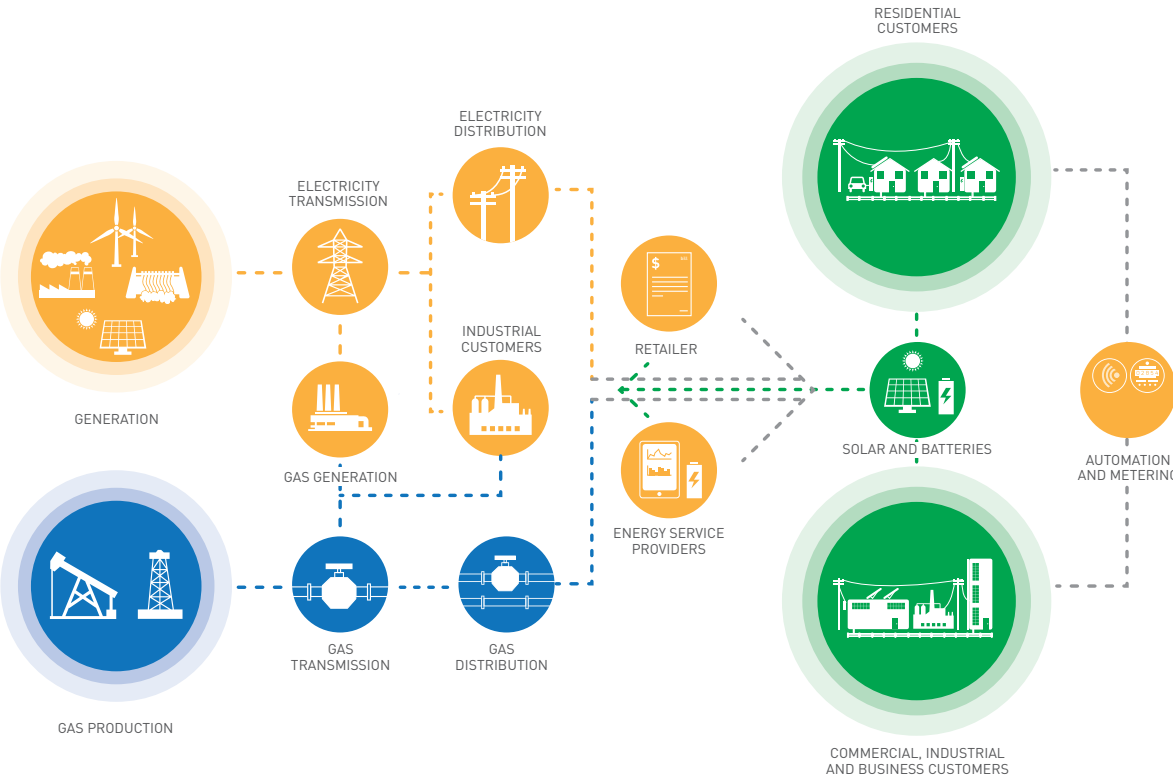
The principles are common for all businesses in the energy industry, irrespective of where they sit in the supply chain, and apply equally to conventional and new energy businesses.

How the principles are applied by each business will vary depending on the nature of the business, its customers and its areas of focus as it progresses a customer-centric culture. Flexibility in application, while providing clarity of expectation, is a critical feature of the Energy Charter.

Adoption of the Energy Charter is voluntary, and all energy businesses are invited to participate.

Energy Charter signatories agree to publicly account for how they are delivering against the Energy Charter principles to provide improved outcomes for customers, with their performance to be assessed and evaluated by an independent panel.

Figure 1: The Australian Energy Supply Chain





The energy customer

The Energy Charter is focused on improving outcomes for all customers across the spectrum - from Australian households, small businesses, and medium to large enterprises. It recognises that within all customer segments there will be different priorities, with different levels of willingness and ability to engage. Customers are likely to have changing preferences and engagement over time.

The Energy Charter commitments apply across the whole energy supply chain, so who the 'customer' is for an energy business will vary, depending on the business making the commitment. Participating businesses have the flexibility to define who they consider their customer to be. This may be the direct bill paying customer relationship, and/or households and businesses who are the end-users of energy services, and/or other stakeholders, such as local communities.

The whole of energy sector approach of the Energy Charter recognises that while individual energy businesses have different roles to play, the decisions of all energy businesses across the supply chain will ultimately impact the end-use customer in some way. If each energy business across the supply chain delivers the Energy Charter commitments for their customers, this should lead to better outcomes for all.

Going beyond energy law, rules and regulation

Australian energy businesses are subject to a comprehensive suite of legislative, regulatory and licensing requirements across each jurisdiction. In particular, three energy objectives (National Electricity Objective, National Gas Objective and National Energy Retail Objective) apply to achieve economic efficiency in the long-term interests of consumers.

Participants developing the Energy Charter regard compliance with legislation, rules and regulation to be a base line or minimum standard of doing business. This includes full compliance with obligations under the *Competition & Consumer Act 2010*.

The Energy Charter complements existing regulatory obligations by setting out direct commitments from energy businesses to their customers and stakeholders, with the intent to go above and beyond what is required by law so as to deliver improved customer outcomes.

If each business across the supply chain delivers the Energy Charter commitments for their customers, this should lead to better outcomes for all.



VISION, PURPOSE, GUIDING VALUES AND PRINCIPLES

The Energy Charter at a Glance

INDUSTRY VISION TOGETHER, DELIVER ENERGY FOR A BETTER AUSTRALIA

PURPOSE To progress the culture and solutions required to deliver a more affordable, reliable and sustainable energy system for all Australians in line with community expectations.

GUIDING VALUES

- Be invested, make a difference
- Be open, learn, improve
- Think big, be bold

FIVE PRINCIPLES

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

THE ENERGY CHARTER IN OPERATION

Joining the Energy Charter
Governance
Reporting requirements
Accountability Framework

Measures and metrics
Maturity model
Commitment letter

PRINCIPLES IN ACTION

How the Principles can be translated into an action capable of measurement by each part of the supply chain.



Vision

The Vision for the energy industry that underpins the Energy Charter is of an energy industry that works ‘together’ across the supply chain to ‘deliver energy for a better Australia’.

Energy is an essential service. Every energy business needs to be deeply connected to the importance of what they do and the responsibility they have to the community. Energy businesses need to work together as part of the whole industry, to deliver on that responsibility.

‘Together, deliver energy for a better Australia’.

‘Together’ emphasises the importance of energy businesses working together not only with one another, but also with their customers, the community and other stakeholders for an aligned purpose. That purpose is to ‘deliver energy for a better Australia’, recognising energy supports economic prosperity and social inclusion and is essential to meet the needs of the Australian community now and into the future.

The Energy Charter Vision sets the Vision for the energy industry as a whole. Each energy business has a role to play to achieve that Vision, and only together can that Vision be achieved.

Purpose

The purpose of the Energy Charter is to progress the culture and solutions required to deliver a more affordable, reliable and sustainable energy system for all Australians in line with community expectations. It is focused on embedding customer-centric culture and conduct in energy businesses to create tangible improvements in affordability and service delivery.

It seeks to align the whole energy supply chain behind a common purpose - of putting customers at the forefront and fostering collective accountability for better customer outcomes.

The Energy Charter is about improving business practices and delivering better outcomes for customers that are mutually beneficial for energy businesses and customers. It recognises that energy businesses must be commercially strong and viable over the longer term, in order to deliver products and services for customers. Similarly, it recognises that energy businesses need to focus on customers and meeting their needs, in order to have strong and sustainable businesses.

Our Guiding Values

The Energy Charter Guiding Values identify how Energy Charter signatories are to approach the Energy Charter.

Be invested, make a difference

Signatories should give life to the spirit and intent of the Energy Charter and make a real difference. Signatories should contribute to the Energy Charter's development and invest in the conversations and initiatives that will drive change for better customer outcomes.

Be open, learn, improve

The Energy Charter is about supporting continuous improvement and that requires openness. Openness to seeking feedback, to listening, to viewing the world differently and to learning. It is also about transparency and opening up to be accountable.

Think big, be bold

Signatories should think big, try different approaches and 'think outside the box' when it comes to applying the Energy Charter. This may be in ways of working, trying new approaches to challenges or exploring new solutions. Irrespective of whether it succeeds, the learnings will be invaluable.

The Five Principles

The Energy Charter sets out five principles to advance the industry vision. Supporting each principle is commentary which explains its context and relevance to the overall vision.

The five principles do not exist in isolation of each other. At the heart of the principles is Principle One, which relates to the culture of energy businesses and the need to focus on good customer outcomes. This principle underpins the mindset and behaviours required for delivery against the remaining four principles

Principles in Action

The Energy Charter sets out a list of Principles in Action. These describe how a principle can be translated into a practical action capable of measurement by each part of the supply chain. They represent the initiatives that have a material and positive impact on the delivery or progression of that principle. They also provide the basis on which each participating energy company will report on its progress against the Energy Charter.

The commentary that accompanies each Principle provides important context and sets out the spirit and intent for each Principle and Principle in Action. As such, each Principle and Principle in Action should be read with and interpreted in light of the accompanying commentary.



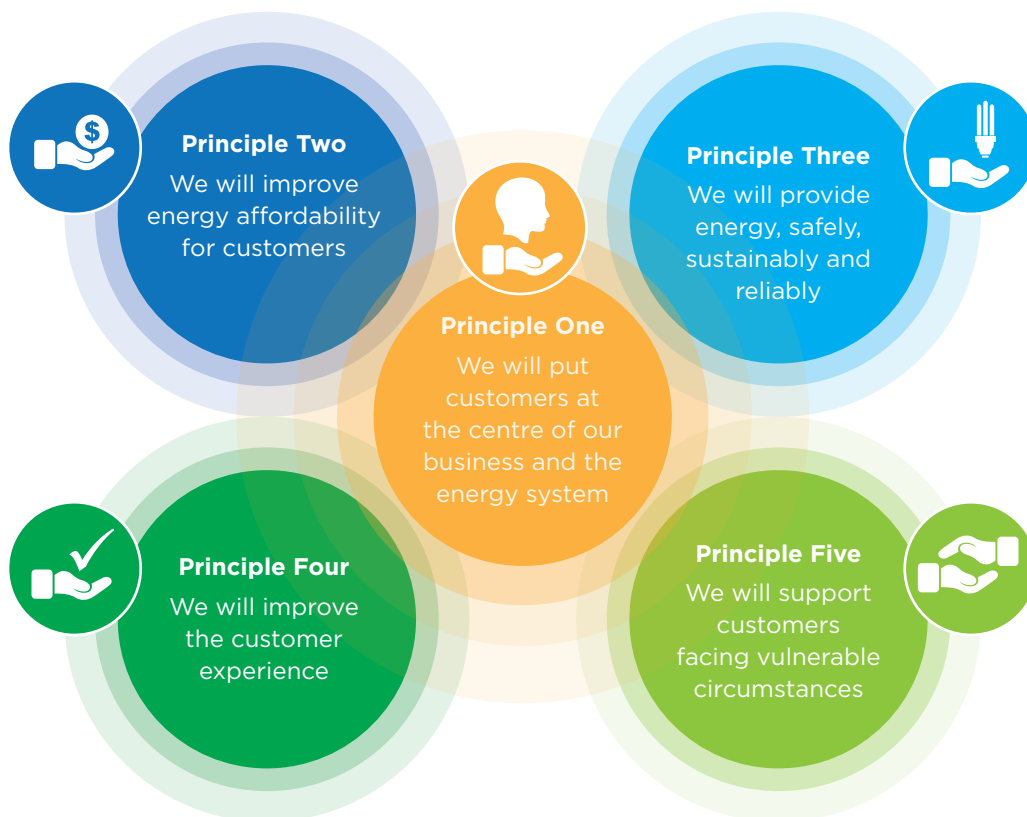
By signing up to the Energy Charter, each energy business agrees to assess and publicly disclose its performance against the Energy Charter Principles, and its progress in implementing each of the Principles in Action.

Relevant application of the Principles in Action

The Energy Charter has been drafted to allow for flexible application across the energy supply chain. The principle based approach recognises the many ways in which customers engage with the energy system and the different responsibilities individual energy business have depending on where they are positioned in the supply chain. It allows for flexibility in implementing relevant customer solutions rather than prescribing specific initiatives a business must take.

Depending on where a business is positioned in the energy supply chain, it may focus more directly on those Principles in Action that are more relevant to its business. These decisions will be shared by each business as part of its disclosures. Where a principle or action has not been reported on, the business should explain why. This is known as an **'if not, why not'** approach to reporting.

Figure 2: The Five Principles



THE ENERGY CHARTER PRINCIPLES AND PRINCIPLES IN ACTION



ONE:

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

Having the right culture underpins the way we behave, the decisions we make and the outcomes we deliver. We recognise that getting the culture right for our customers is crucial not only to deliver on our customer commitments, but also to the long-term success of our businesses.

We will develop the culture within our businesses that puts the customer at the centre and will work together and with our stakeholders to deliver the safe, affordable, reliable and sustainable energy system the community expects.

For energy businesses to be successful over the long-term, and for the community to have confidence in the energy system, they need to place customers at the centre of their decisions and deliver what households and businesses need.

Boards and management determine the desired culture and values of a business informed by a range of factors, including customer-centricity. The boards and management of energy businesses should lead a customer focused culture and be held accountable to deliver it through their 'culture statements'. This includes corporate purpose, codes of conduct, values, strategies and policies, and remuneration structures that ensure remuneration frameworks are aligned with desired culture¹.

The focus on what customers need should be embedded at every level of the business and applied to all planning, investment, and operational decisions. Employees should be empowered and rewarded to act in the best interests of customers, ensuring incentives are aligned to drive positive customer outcomes. For each decision, the business must ask, 'How will this benefit the customer?'.

Energy businesses should seek customer insights and act on these to deliver better customer outcomes. There should be clear processes to determine what energy customers need, their preferences and how this is included in business decisions. Energy businesses must be prepared to be accountable and to explain the reasons behind their actions, particularly when expectations are not met.

With extensive customer insights now available and the scale of individual and collaborative research taking place, the opportunity to use this information to improve customer outcomes is significant. Sharing insights with government, institutions and across the energy supply chain will also improve the energy system for better customer outcomes.

Energy businesses should seek appropriate ways to work together within and across the supply chain to advocate collectively on policy issues and develop better customer service solutions to deliver an affordable, reliable and cleaner energy system.

¹ In line with Principle 3 of the ASX Corporate Governance Principles and Recommendations 4th Edition Consultation Draft

Principle in action

To fulfil this principle energy businesses should:

- 1.1** Have a Board that actively oversees the business's culture so as to be aligned with Energy Charter Principles.
- 1.2** Have management operationally accountable for embedding a 'customer at the centre' culture.
- 1.3** Ensure their work force is engaged and incentives are aligned to drive positive customer outcomes.
- 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.
- 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.



THE ENERGY CHARTER PRINCIPLES AND PRINCIPLES IN ACTION



TWO: We will improve energy affordability for customers

We recognise that affordable energy is essential for Australian households and businesses.

We will do what we can to make energy more affordable, by running our businesses efficiently so customers benefit, by offering customers energy deals that best meet their needs, helping them manage their energy use, and by working together to put downward pressure on price, as well as innovating for cost effective solutions that meet residential and business customer needs.

Energy costs are a clear concern for Australian households and businesses. Price increases have meant that energy is not affordable for some and led many to question the reasons for the increases and the value of the services they receive. There are also concerns that one of Australia's historic economic advantages (i.e. low energy prices) is being diminished, impacting the international competitiveness of Australian businesses.

Energy businesses must be commercially strong and viable over the longer term, in order to efficiently deliver products and services for customers. Equally, they need to focus on customers and meeting their needs, in order to have strong and sustainable businesses.

Energy businesses have a responsibility to ensure that their businesses operate cost-effectively and that investment, commercial and operational decisions are efficient and provide clear customer benefits. Those benefits may be in the form of improved product and service offerings and/or reduced cost.

Energy businesses should explore alternatives to building new infrastructure unless there is a clear benefit to customers and seek opportunities to maximise the use of existing infrastructure to meet community needs. Energy businesses must be prepared to explain their decisions and how these have benefited customers.

Energy customers have diverse needs. Some will prefer basic products whilst others will place a higher value on specific features. Energy businesses should develop products and services based on customer insights and make offers using clear communication that allows customers to choose the best deal for them. Energy businesses should also support customers with effective tools and incentives to manage their energy use and costs.

Improving affordability for low-income households is an important feature of an equitable energy system. Pricing arrangements that support customers in vulnerable circumstances should be put in place and explained to customers.

There are opportunities for the energy sector to work together to improve affordability, such as being innovative in delivering competitive energy solutions for business and residential customers.

Principle in action

To fulfil this principle energy businesses should:

- 2.1** Ensure that investment, commercial and operational decisions are cost efficient, and explain how customers benefit from these decisions.
- 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.
- 2.3** Work cooperatively across the supply chain and with other stakeholders to improve affordability over the short and long term.
- 2.4** Innovate to deliver competitive energy solutions for business and residential customers.
- 2.5** Advocate on behalf of customers to improve energy affordability through engagement in regulatory and policy processes.



THE ENERGY CHARTER PRINCIPLES AND PRINCIPLES IN ACTION



THREE: We will provide energy safely, sustainably and reliably

We recognise the essential nature of energy and the need to deliver and use energy safely, sustainably and reliably. We recognise the role of energy businesses to respond to the shift to a cleaner energy system that is already underway. We understand the value energy brings to the community and the potential consequences and impacts for customers when reliability and quality of energy supply is compromised.

We will provide energy safely, sustainably and reliably. We will listen to customer preferences and demonstrate how they inform decisions and outcomes and how the community benefits.

Delivering energy safely, without harm to people, the community or the environment is, and will continue to be, the priority for how energy businesses approach operations and make decisions.

The sustainable delivery and use of energy is essential for every Australian home and business and has three dimensions: social, economic and environmental. The delivery of energy should allow us to meet the needs of the community today without compromising the ability of future generations to meet their own needs.²

Delivering energy sustainably recognises:

- that equitable access to energy is core to social inclusion and quality of life;
- that the communities in which energy businesses operate need to benefit;
- the need to reduce the impact of energy production, generation, delivery and use on the environment and natural resources; and
- that energy businesses need to be financially sustainable in order to meet the needs of customers now and in the future.

The way we produce, deliver and use energy is changing, with a significant shift to lower-emissions, decentralised, and digitised energy solutions.

Energy business investment decisions should demonstrate broad community benefit and reflect the interest and needs of customers now and into the future. Investment or innovative approaches to solving supply, reliability and power quality issues should be determined by working together with the community, and across the supply chain.

Energy delivery must consider the impact on the environment at a local and global level. Energy businesses should develop business strategy and manage operations to respond to the shift to a cleaner energy system that is already underway. This can include identifying internal responsibility and expertise, accounting for risk and promoting transparency with respect to social, financial and environmental reporting.

² GRI Sustainability Reporting Standards; UN Sustainable Development Goals; Report of the World Commission on Environment and Development: Our Common Future; Toward a sustainable energy future for all: directions for the World Bank Group's energy sector



Those countries, including Australia, who have ratified the United Nations Paris Agreement, agree to work to limit global temperature rise to well below 2 degrees. Australia's national commitments should align with this Agreement and be met through a range of complementary national emissions reduction measures which are technology neutral, informed by science, deliver energy security and reliability and minimise costs to the economy. These measures should account for the different role each business and different sectors can play and for jurisdictional differences across the Australian energy market.

Energy businesses are engaged in a range of national and global initiatives and have a significant contribution to make in the transition to a low-carbon future. Energy businesses should continue to work with government, other energy businesses, the community and industry bodies to develop a planned transition to a cleaner energy system. This planned transition is required to meet the needs of customers, employees, shareholders and communities, and to support reliability and affordability in the future.

There are also opportunities to facilitate new services and technologies that support sustainable energy solutions that meet the changing needs of the market and customers. This may include demand management and energy efficiency initiatives, or community energy projects.

New connections and reconnections must be timely and efficient, and disconnection must always be regarded as serious and a last resort. Known maintenance disruptions should be well planned and appropriately communicated to affected customers. Unplanned disruptions should be resolved as quickly as possible with communications to affected customers being timely and clear.

Achieving safe, sustainable and reliable energy supply cost efficiently is a responsibility that should be effectively shared across the energy supply chain. While each part of the chain has a role to play, the best outcomes will come when those parts work together. That means planning for the future, supporting each other and the community during emergencies, and preparing for known seasonal demand and requirements.

Principle in action

To fulfil this principle energy businesses should:

- 3.1** Maintain the highest standards of safety for their people, the community and the environment.
- 3.2** Engage with customers and the community on investments, and manage operations in line with their expectations, demonstrating how communities' benefit.
- 3.3** Develop business strategy and manage operations to respond to the shift to a cleaner energy system that is already underway.
- 3.4** Work with government, other energy businesses, the community and industry bodies to develop a planned transition to a cleaner energy system.
- 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.

THE ENERGY CHARTER PRINCIPLES AND PRINCIPLES IN ACTION



FOUR: We will improve the customer experience

We recognise that it should be easy for customers to make informed decisions about their energy use and services that outcomes should be transparent, and all customers should benefit from the transformation of the energy system. Customer service from energy businesses should be respectful, efficient and seamless, particularly if things go wrong.

We will make it easy for everyone to get the best product or service for them regardless of their ability to engage, or interest in, the energy market. We will continually improve our processes and communication and will work together to provide better services across the supply chain to meet customer needs.

Customer experience and service that enables confidence in energy businesses is essential to the success of the energy system.

Customers should not need to be energy experts to choose the right product or service for them. Regardless of a customer's interest in, or ability to engage with, the energy market, all customers must be able to easily access products and services that are fair and transparent.

What individual households and businesses value most highly from their energy service will vary. Customer preferences should be incorporated into planning and decisions, incorporating best practice approaches and principles of universal access and design to develop tailored products, communication platforms and tools.

For customers to make informed choices about energy, they need easy access to insightful and useful information and tools that are clear and easy to use, not only to get the best deals for them but to also manage their energy use. These should be free from jargon or confusing or misleading language and be comparable and focused on customer priorities like price, service quality and terms and conditions. This includes streamlining access to, and the portability of, a customer's energy data to better inform and enable customer choice.

New technology and automation of services can be used to facilitate engagement with customers and deliver innovative, more efficient and cleaner energy solutions. Those customers who choose to engage more should be able to do so and be rewarded for their behaviour. However, customers who do not engage, for any reason, should have access to products and services that meet their needs on fair terms.

Customers expect their contact with their energy business to be respectful and efficient. This requires appropriately trained frontline staff who can meet the needs and expectations of customers. There must be effective customer issue resolution processes, so that issues can be resolved quickly and completely.

For those energy services or issues where customers need to interact with more than one part of the energy supply chain, there should be proactive cooperation between businesses to support a seamless customer experience.

Principle in action

To fulfil this principle energy businesses should:

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



THE ENERGY CHARTER PRINCIPLES AND PRINCIPLES IN ACTION



FIVE:

We will support customers facing vulnerable circumstances

We recognise that some households and businesses may experience vulnerability that requires support from energy providers, which may require collaboration with governments and community service organisations. Not all experiences of vulnerability will be the same and providing support requires solutions tailored for different circumstances.

We will establish processes for early recognition of, and engagement with, customers facing vulnerable circumstances, support customers to navigate periods of vulnerability and collaborate with the community and government to assist those who need it most.

The individual circumstances of customers are different and may include situations that require additional support from energy businesses, in collaboration with governments and community service organisations.

Vulnerability can come in varying forms for both households and businesses. It may manifest itself in financial hardship, making it difficult for customers to pay their energy bills. There may be a number of underlying factors contributing to a customer's vulnerability including illness or disability, language or cultural background, caring responsibilities, or loss of employment. For business customers it may arise from changes in economic conditions or transitional circumstances (e.g. natural disasters or traffic works outside a local shopping strip). There may be some circumstances where a customer facing vulnerability may be categorised as both a residential and a business customer, such as farming enterprises (e.g. periods of drought). For some customers, the need for extra support may be temporary, and others may require longer term assistance.

Identification and early engagement with customers at risk of vulnerability can help to avoid longer term issues. This may include proactively ensuring that customers are accessing the best products for them, advice on flexible payment options and energy debt, helping customers manage and reduce their energy consumption and encouraging early contact when assistance is required.

The most sustainable outcomes may be where customers are partners in developing the solution. Frontline staff who are the first point of contact for customers must be trained and empathetic about the varied and underlying causes of vulnerability, and skilled in facilitating the right conversations with customers.

While energy businesses cannot solve the underlying issues impacting customers, they are an important point of contact to help customers access the support services they need. Forging strong relationships with community service organisations and government will assist in connecting customers quickly to the right support services.

These relationships should be leveraged for advocacy and collaboration, to develop consistency and best practice across support programs and to support policies that will be in the best interests of customers.

Principle in action

To fulfil this principle energy businesses should:

- 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.
- 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.
- 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.

Forging strong relationships with community service organisations and government will assist in connecting customers quickly to the right support services.

Embedding the Energy Charter across the energy supply chain will be an ongoing effort with the focus on continual improvement. Some components will deliver outcomes in the short-term whilst others will provide longer-term benefits. All are critical to the delivery of an affordable, reliable and cleaner energy system that is adaptable to meet the changing needs of Australian homes and businesses.





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