20 May 2026

Non-domestic Consumer Protection Team
Utility Regulator
1st Floor, Millennium House
Great Victoria Street
Belfast
BT2 7AQ

Dear Sir/Madam,
I am writing in response to the Utility Regulator's Position Paper on Third Party Intermediaries in the Energy Market. While I fully support greater transparency for non-domestic consumers, I am concerned that the current proposals are unfairly discriminatory towards independent brokers and Third-Party Intermediaries (TPIs).

Discriminatory Treatment of Brokers and TPIs
The proposals require suppliers to prominently display broker commissions on the customer's Principal Terms, while applying no equivalent obligation to other parties earning revenue from the same customer. This selective approach is unbalanced and potentially anti-competitive.

Unequal Scrutiny: NI Broker commissions are typically modest (often 0.1–0.5p per kWh). In contrast, suppliers frequently apply significant uplifts/margins - often 40% or more when customers move to out-of-contract or deemed tariffs. These margins usually represent a far greater cost to the customer, yet there is no requirement to disclose them comparably.

Stigmatisation of the Broker Channel: Highlighting only broker commissions risks creating the misleading impression that using an independent broker is uniquely expensive or less transparent.

V**alue of Broker Services:** Independent brokers provide substantial additional value beyond securing a supply contract. This includes bill validation and audits, ongoing bill reviews, expert advice on energy reduction and efficiency, contract management, risk management, tendering support, and impartial guidance on regulatory developments. Mandatory disclosure of their remuneration, while ignoring these additional services & benefits, presents a distorted picture of the value they deliver to businesses.

Disproportionate Obligations: Targeting the competitive broker segment while leaving supplier margins, network charges, and other costs less transparent creates an uneven playing field.

Concerns on the Proposed Disclosure Format

Requiring both a lump-sum total and a per-unit figure is unnecessarily complex. There is a very strong case I feel for mandating only the commission uplift (per-unit adder):

- The lump sum is merely a projection based on estimated consumption and risks becoming very inaccurate or misleading.
- A clear per-unit uplift allows customers to easily compare offers and understand the true pricing impact.
- Broker commission is not always defined by a kWh 'uplift'. Several suppliers pay a one-off, up-front fee/commission for both renewals & acquisitions (as opposed to residual payments over a contract term).

Thoughts/Recommendations

I respectfully propose that the Utility Regulator adopts a fairer, more balanced approach by:

1. Replacing the selective focus on broker commissions with a high-level cost-stack breakdown on the Principal Terms (showing wholesale, networks, supplier margin, levies, and third-party costs).
2. Limiting any future mandatory disclosure to the per-unit commission uplift only.
3. Introducing comparable transparency requirements for large supplier mark-ups on out-of-contract and deemed tariffs.
4. Requiring all brokers/TPIs to clearly state on their Letter of Authorisation (LOA) how they are remunerated (MJ Utilities LOA has stated this from day one).
5. Ensuring all rules are proportionate to the Northern Ireland market and do not disadvantage independent brokers.

Fair regulation demands consistent standards across all parties earning from the customer, rather than targeting one part of the supply chain. The current proposals risk reducing competition and consumer choice.

I thank you for considering these points before the consultation closes. I am happy to discuss them further if helpful.

Yours Sincerely

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Director

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