



Bundesnetzagentur

Comparison Tools – Sector Inquiry in Germany

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www.bundesnetzagentur.de



- Comparison tools are frequently use to get “best” offer
- **Consumer** expect “**fair**” **comparison** of competitors
- **Private** comparison **tools** often face with **criticism**
 - **Transparency**
 - **Fairness**
 - **Thrust**
 - **Cooperation**
 - **Ranking**
 - ...



- **Public, media and courts push government**
 - Coalition add topic to the agenda in 2018
- **Bundeskartellamt** launched “**sector inquiry**” 18th October 2017
- Analysis **several sector** (tools)
 - **Energy**
 - **Telecommunication**
 - **Finance and Insurance**
 - **Travel (Booking)**
 - **Flying**
 - **Car Rental**



- Internal and external discussions (public consultation) **identifying** following **scopes of study**:
 - **Market overview**
 - **Consumer** related (legal) **issues**:
 - **Market share and coverage**
 - **Preselection, “Position 0” and Ranking**
 - **Influencing**
 - **User Rating**
 - **Business Models**
- Finally the study closes with a **legal assessment** and **recommendations**



- **Selection of “biggest player”**
 - **Criteria:**
 - „ **page views**” and „ **visitors**” by Wolfram-Alpha, SimilarWeb and Sistrix (40% of CT missing)
 - **Questionnaire** by Bundeskartellamt, addressed **to 134 relevant CT** operators (available by google search – first 3 pages; known from advertising; known by test and studies) – 124 Answers
 - **Also** covering **Meta-Search Tools**



- **30 “Energy” CT** were analysed
 - Dealing with 3.5 Mio contracts (self assessment)
 - Main Players: **Check24** und **Verivox**
 - 95% of „services“; 85% of visits

check.com	Check24
check24.de	
tarifcheck.de	
billigstrom.de	Verivox/ProSiebenSat.1
energievergleich.de	
preis24.de	
stromseite.de	
tarife.de	
toptarif.de	
verivox.de	

- Energieverbraucherportal.de, Deine-versorger.de, Hauspilot.de or Mut-zum-Wechseln.de (smaller ones)
- Other **CTs using** data by **Check24 and Verivox**



- **Market share and coverage**
 - **80% - 90%** of all **tariffs** available
 - Some tariffs / **offers excluded**
 - Supplier **does** not **want** to participate
 - **Complexity** of tariffs
 - CT exclude supplier (e.g. **unfair contract conditions**)



Preselection

19. <input type="checkbox"/>	 ★★★★★ (473)	Fest plus ✓ inkl. 150 € Sofortbonus ✓ inkl. 15 % Neukundenbonus (158 €) ✓ 12 Monate eingeschränkte Preisgarantie ✓ Verivox geprüft	747,32 € im 1. Jahr 258,27 € gespart	MEHR ZUM TARIF
Tarifdetails ▾				
20. <input type="checkbox"/>	 ★★★★★ (11)	einsstrom Online ✓ inkl. 45 € Sofortbonus ✓ inkl. 130 € Neukundenbonus ✓ 12 Monate eingeschränkte Preisgarantie ✓ Verivox geprüft	749,87 € im 1. Jahr 255,72 € gespart	MEHR ZUM TARIF
Tarifdetails ▾				

20 WEITERE TARIFE LADEN
 Alle Tarife laden (73 von 422)

Position 0

Anbietername ▾	Kundenbewertung ▾	Preisgarantie-Dauer ▾	Preis ▾	Empfehlung + Preis
Best-Seller 0				
 Marke der gas-de GmbH Tarif grünGas easy Klimagas Nur bei CHECK24	Exklusiv Sofortbonus: 300 € Optional: Preisfixierung für 24 Monate Neukundenbonus: 15 % (350 €) Preisfixierung: 12 Monate Vertragslaufzeit: 12 Monate	 TÜV GUT 2.1 KANALISATIONEN KANALISATIONEN	1.688,29 € im 1. Jahr 396,95 € sparen	weiter »
<input type="checkbox"/> Tarif vergleichen Tarif- & Preisdetails ▾ ★★★★★ 27.518 Kundenbewertungen ▾				
Hohe Empfehlungsquote 0				
 der energie für sachsen Tarif eprimoGas Primaaklima - 15 Klimagas Nur bei CHECK24	Bonus Sofortbonus: 123 € Von 91 % unserer Kunden empfohlen Optional: Preisfixierung bis 2020 Arbeitspreisarbeits 0,20 Ct/kWh Preisfixierung: 15 Monate Vertragslaufzeit: 12 Monate		1.795,34 € im 1. Jahr 289,90 € sparen	weiter »
<input type="checkbox"/> Tarif vergleichen Tarif- & Preisdetails ▾ ★★★★★ 18.541 Kundenbewertungen ▾				
 Tarif Düsseldorf Online - 2019	Neukundenbonus: 202 € Preisfixierung: bis 31.12.2019 Vertragslaufzeit: 12 Monate		1.669,07 € im 1. Jahr 416,17 € sparen	weiter »

Position 0



- **Preselection**, "Position 0" and Ranking
 - **17%** respectively **32%** of **422 tariffs** are presented by **preselections**
 - **Excluded tariffs** have "**unfair**" conditions (pre payment, time of contract, cancelation deadline)
 - Limitation of tariffs per supplier
 - Bonus excludes in first selection
 - Tariffs without provision (for CT) excluded in the first selection (**no user rating available, too**)
 - **Except** for **ONE** all **CT** make a **preselection**, this is **not** always **easy** to assess **for user**



- Preselection, "**Position 0**" and Ranking
 - **All big** Player use **Position 0** ("Best user rating", "our best", "best green offer" ...)
 - **Tariffs** are presented **twice** (Position 0 and ranking), commonly not in the Top 3
 - Position 0 **criteria** seems to be **trustful but hard to assess** by user
- Preselection, "Position 0" and **Ranking**
 - Based on **calculated monthly payment**
 - Bonus payment included (first), **also bonus by CT!**
 - **12 month** contract (first)
 - **Savings compare** with "**basic tariff**" (first)



- Influencing
 - in contrast to other sectors, **no “exclusive or limited” offers**
 - **CTs** offering/paying **bonus** when **switching** in specific offers (only with exclusive suppliers)
- User ratings
 - Only **tariffs commissioned** by CT included
- Business Models
 - **Bundling with suppliers** unclear
 - **Commissioned** based model may **disadvantage** suppliers
 - Private CTs may **not cover all** offers, suppliers may not cooperate



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