



AUSTRALIAN COMPETITION
& CONSUMER COMMISSION

2018 National Consumer Congress

Evolving markets, enduring questions

Hosted by the Australian Competition and Consumer Commission

Thursday 15 March 2018

The Ivy at 330 George Street, Sydney

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8.45–9.15	Registration
9.15–9.20	Welcome
	Congress MC Delia Rickard, Deputy Chair, Australian Competition and Consumer Commission
9.20–9.25	Welcome to Sydney
	Speaker The Hon. Matthew Kean MP, NSW Minister for Innovation and Better Regulation
9.25–9.40	ACCC Chairman’s address
	Speaker Rod Sims, Chairman, Australian Competition and Consumer Commission
9.40–9.50	Minister’s address
	Speaker The Hon. Michael Sukkar MP, Assistant Minister to the Treasurer
9.50–10.00	Keynote address
	Speaker Alan Kirkland, Chief Executive Officer, CHOICE
10.00–10.10	Q&A session
	Opportunity for questions from the audience for Minister Kean, Minister Sukkar, Rod Sims and Alan Kirkland.
10.10–11.10	Panel discussion Managing your data—is there an algorithm for that?
Synopsis	Algorithms can impact a big part of our lives, particularly our activities online. You may not know that an algorithm is at work behind the scenes, collecting and analysing your data and ultimately affecting your decision making. There are many advantages in using algorithms to analyse the masses of data constantly being created, but how do we manage and control the systems that use them and the (sometimes unintended) effects they have? This session will consider how companies and government currently use algorithms to target and market their products to consumers. It will also consider the ethical, legal and policy issues surrounding the use of this data, in particular how it changes the rules for markets and demands a new approach from regulators.
Moderator	Lyria Bennett Moses, Associate Professor and Director of the Allens Hub for Technology, Law and Innovation, UNSW Law
Panellists	Professor James Arvanitakis, Pro Vice-Chancellor (Research and Graduate Studies), Western Sydney University Kate Carruthers, Chief Data & Analytics Officer, UNSW Sydney Viveka Weiley, Head of New Things, CHOICE
11.10–11.30	Morning tea
11.30–11.40	Rant, rave and reason session
	Synopsis Do you have a burning consumer issue you want to rave or vent about?

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11.40-12.40 Panel discussion | Happy retirement—not just a glossy brochure?

Synopsis	<p>Australia's population continues to age and residential parks, retirement villages and independent living units are becoming important housing options for many seniors. The security provided by safe, affordable and fair housing is critical to the welfare of seniors to enjoy their retirement with the dignity and security they deserve.</p> <p>However, behind the promise of a happy retirement illustrated in glossy brochures, the reality experienced by many residents is often very different to original expectations.</p> <p>Join moderator Sarah Danckert of the award-winning <i>Four Corners</i> program 'Bleed Them Dry Until They Die' and panel experts to discuss the biggest challenges that consumers face in housing choices when leaving the family home. Is there a need for a robust regulatory framework across Australia to address issues such as excessive fees and complex contracts? Do we need a change to dispute resolution options for retirement housing to provide greater power to consumers?</p>
Moderator	Sarah Danckert, Journalist, Fairfax newspapers
Panellists	Denise Boyd, Director, Policy and Campaigns, Consumer Action Law Centre James Kelly, Co-founder and Managing Director, Lifestyle Communities Ian Yates AM, Chief Executive, COTA Australia

12.40-13.40 Lunch

13.40-13.50 Debate | If you're not for competition, you must be against it?

Synopsis	<p>To decide if competition is the incentive to progress or if consumers are actually better off without competition in the marketplace, consumer advocate and expert havoc maker Julian Morrow will take to the floor to moderate between two heavyweight debaters. Our two debaters will go head-to-head in battle to show us why they are for or against competition. Who will remain standing? Will competition come out on top?</p>
Moderator	Julian 'Havoc Maker' Morrow, Executive Producer, <i>The Checkout</i>
Speakers	Michelle 'Groovy' Groves, Chief Executive Officer, Australian Energy Regulator David 'not Doctor Who' Tennant, Chief Executive Officer, FamilyCare

13.50-14.55 Panel discussion | Are consumers enjoying the full benefits of competition?

Synopsis	<p>There is no simple answer to the question does competition benefit consumers? Our moderator will lead a panel of experts in an in-depth discussion exploring the benefits and limitations of competition in the banking and energy markets, and uncovering what is really happening in these sectors.</p> <p>Our panel will be asked to consider issues about the energy and banking markets, including whether competition has failed the vulnerable consumer. Is competition working at all? Is it regulation, not competition, that is hurting markets? What further intervention, if any, is needed from government to preserve the sanctity of these markets for the future?</p>
Moderator	Julian Morrow, Executive Producer, <i>The Checkout</i>
Panellists	Dr Ron Ben-David, Chairperson, Essential Services Commission of Victoria Christine Cupitt, Executive Director, Policy, Australian Banking Association Michelle Groves, Chief Executive Officer, Australian Energy Regulator Rod Sims, Chairman, Australian Competition and Consumer Commission David Tennant, Chief Executive Officer, FamilyCare Danielle Wood, Program Director, Budget Policy and Institutional Reform, Grattan Institute

14.55-15.15 Afternoon tea

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15.15-15.45 **Keynote address | Consumer protection in a brave new world—the innovative disruption of the Internet of Things**

Synopsis A brief contrarian's dive into the disruptive and rapidly evolving world of the consumer Internet of Things. Will consumer protection laws suffice in a looming world of smart cars, smart homes and smart wearables? Attractive machines that offer us ordered safety, economy, automated convenience and intuitively, knowing ourselves better than we do. What are the adverse implications for smart consumers—does consumer Internet of Things innovation and change have a dark side for human autonomy, privacy, security, genuine consent, targeted information and big data?

 Could we be facing a perfect tech-driven consumer-adverse storm—and if so, what should regulators and consumer advocates do for shelter—especially from a product safety perspective?

Speaker Dr Kate Mathews, Hon. Teaching Fellow, Bond University

15.45-16.15 **Congress soapbox—spotlight on consumer research and gaps**

Synopsis A number of consumer representatives will join Gordon Renouf to discuss current and possible future research areas to better understand consumer behaviour, experiences and areas for reform.

Convenor Gordon Renouf, Deputy Chair, Consumers' Federation of Australia

16.15-16.30 **Wrap-up session | Congress take-outs**

Speaker Catriona Lowe, Chair, ACCC's Consumer Consultative Committee

16.30 **Close**
