

Issue 4 – July 2018

The Pensions Ombudsman News

Welcome to the fourth edition of The Pensions Ombudsman (TPO) News. In this issue, we are delighted to welcome contributions from one of our Volunteer Advisers, our TPO Apprentice, TPO's Legal Forum, SSPA and NILGOSC. If you are interested in contributing in future newsletters, please contact mairi.spiby@pensions-ombudsman.org.uk

Introductory message from Pensions Ombudsman, Anthony Arter

In March 2017 in this newsletter, I outlined my vision for The Pensions Ombudsman (TPO). Since then, TPO has been through a significant change programme, transforming the customer journey.

We have reviewed our processes and structure; embraced new technology to help us improve our throughput while maintaining quality, and moved to a physical environment that helps us to work smarter and more collaboratively.

We are beginning to see the results of our hard work over the last two years – 70% of our cases are now resolved informally and the time taken to resolve complaints has been halved to five months. Plus, 710 of the 730 backlog cases ringfenced in April 2017, have now been cleared (the remainder could not be completed for reasons outside our control).

On 29 March I was delighted to welcome 15 members of staff from The Pensions Advisory Service (TPAS) along with 240 highly skilled volunteers to our service when the pensions dispute element of TPAS joined TPO. For the first time, people have one place to go to resolve their pension disputes.

And our work with you has gathered pace. We now have 20 stakeholder managers working directly with 33 schemes, providers and administrators and are hoping to increase capacity with some of the new people who have joined TPO.

One important way we can improve the customer journey is to work together to streamline and standardise the process for all our customers. I am delighted that so many schemes are now introducing a one-step internal dispute resolution procedure (IDRP). The earlier and quicker we can, as an industry, resolve pension complaints, the more beneficial it is for everyone.



If you would like to contribute to future newsletters or discuss any news items, please contact Mairi Spiby, Stakeholder Manager: mairi.spiby@pensions-ombudsman.org.uk

“Pensions are tricky” says Angela Sharma, TPO volunteer and lawyer with Taylor Wessing

I've been in this business for longer than I care to mention and I'm always amazed at how it never stops being challenging. As a lawyer, I am used to having to consider all sorts of technical issues and write opinions on how the rules work but as a former TPAS adviser (which I've been for around 10 years now) and now with TPO, you really do see life at the coal face and from the viewpoint of people to whom the issues arguably mean the most – the members.

Pensions, of course, are very important but they are also full of jargon, complicated terminology and, usually, lots of law and paperwork (and forms!) so it's no wonder that they can seem to be a bit of a mystery to anyone having to deal with them. The cases I've been involved with have varied greatly, from an overstatement scenario where the member thought it was unfair that the scheme did not have to automatically honour a higher level of benefits he had been told, to blocked transfers and delay or they have sometimes related to difficulties with getting hold of information. Being a TPO adviser is not always as straightforward as it seems, particularly, given a TPO adviser's role to act objectively, where there may be great sympathy for the complainant who, for technical reasons, does not have a sound case. Sometimes the issues are so sensitive, I have had to ask TPO head office about the TPO line on it.

However, at the risk of using a cliché, the work is immensely rewarding – for example by opening lines of communications so that a complainant can get answers, simply explaining matters so that the complainant better understands how the pension operates, and even helping a complainant understand if they have a case worth pursuing. Ultimately it is the 'thank you's' and words of gratitude from complainants which make this work so very satisfying.

I have learnt a great deal too – for example, how to deliver difficult messages and manage expectations, as well appreciating scenarios from the members' perspectives.

I am fortunate to have a very supportive employer, and we as advisers are lucky to have a great team at TPO head office that is there to provide excellent support, help and assistance, both on the technical side and on practical issues. I hope to be able to carry on my volunteering for as long as I am able – it really feels good, to use another cliché – to be able to 'give back' to people when it really matters to them and hopefully use all that I have learnt in my career to support the work of this great organisation (whatever form it takes), pension schemes themselves and pension scheme members.

Angela
*TPO volunteer
and lawyer
with Taylor
Wessing*



If you're a pension professional who wants to make a real difference by helping people with their pension problems, why not become a TPO volunteer adviser! You only need to devote a few hours per month and can work from home. For more information, contact Paul Day, Casework Manager: paul.day@pensions-ombudsman.org.uk

New Signposting to TPO

In April we launched new signposting to our services. We have been working with you to improve the service we offer which includes signposting. You asked for our help when signposting to TPO (and TPAS) to use on your websites, product literature and some standard letters.

Following significant changes (see below), we also included sample wording to help you refer to our service.

- TPO and the Financial Ombudsman Service (FOS) signed an updated version of our Memorandum of Understanding (MoU) to improve the framework for cooperation and the exchange of information on complaints that fall within our respective remits. Details of the updated MoU is set out in an [explanatory leaflet](#) on our website.
- Meanwhile, the Financial Conduct Authority (FCA) ran a [consultation](#) on changes to the FCA Handbook rules for authorised firms in respect of signposting consumers to TPO as well as FOS. The consultation closed on 1 February 2018 with resulting changes implemented on 1 April 2018.

This resulted in our decision to provide 'optional' generic signposting wording(s). We have received significant positive feedback about this and many of you have adopted our templates, tailored to your individual business needs.

We hope that this work will ensure greater consistency in terms of the language we all use to explain the complex choices our customers may have to make.

If you would like the template wording, please email mairi.spiby@pensions-ombudsman.org.uk

SPPA introduces streamlined process IDRPs appeals

On 1 May 2018 the Scottish Public Pensions Agency (SPPA) which administers the Firefighters', NHS, Police and Teachers' schemes in Scotland, introduced a new streamlined process for handling IDRPs appeals following recommendations from the Pension Ombudsman.

In developing the new process, SPPA has worked in partnership with Pension Boards to ensure external stakeholders were aware of new developments, allowing them to contribute ideas and raise concerns on behalf of the groups they represent.

We have benefited from working with TPO who has offered advice and support throughout this process.

What improvements has SPPA made?

We will engage with members directly, ensuring we get all the relevant information from customers or their representatives at the earliest possible stage of the appeal process seeking early resolution where possible.

We have introduced training to help staff, in handling sensitive matters, support members through the dispute procedure as we recognise this can be a difficult time.

We have developed electronic workflows for our processes to monitor cases and provide a more robust reporting mechanism.

SPPA continues to put the customers' needs at the heart of our service delivery and work on business solutions to enhance the customer experience. We expect that streamlining the process will also be a more efficient use of resources.

SPPA is looking forward to continuing dialogue with TPO and Pension Boards to continue to improve the services we provide.

Lorraine Gallagher
Policy Business Manager, SPPA

NILGOSC host Conference in Stormont

NILGOSC, who administer the Northern Ireland Local Government Pension Scheme (LGPS (NI)), hosted the Northern Ireland Public Service Pension Scheme Conference in Belfast in April, with over 100 delegates from across Northern Ireland and further afield in attendance.

The conference was chaired and opened by NILGOSC Chief Executive, David Murphy. The morning session began with an interesting contribution from Michael Scanlon of the Government Actuary's Department (GAD), who looked at Cost Cap Valuation and some trends and issues that GAD will be looking at over the next year.

Rebecca Woodley from The Pensions Regulator gave an overview of its role and outlined its focus for the year ahead. The morning session concluded with a presentation from Cat Ellis and Andy Wright from Eversheds Sutherland on the General Data Protection Regulation (GDPR) and the impact it may have on public bodies.

After lunch Mairi Spiby and Paul Strachan from TPO spoke about the role of the Ombudsman and the changes that had happened within the Ombudsman's office in recent months.

Julie Thompson, the Department of Finance's Budget Director, then gave an overview of the current budgetary landscape in Northern Ireland and the outlook to 2020.

The final speaker of the day, Lesley Alexander of Ferrier Pearce Communications, gave an engaging presentation on Good Member Communications and provided some views on the future of pension communications. An interesting and informative afternoon was had by all in attendance.

Seamus Donnelly
Communication's Officer, N.I.L.G.O.S.C

TPO Legal Forum

Following the success of its first Legal Forum in September 2017, TPO held a further specialist event for lawyers in May 2018. The Legal Forum was well-attended, with representatives from a range of providers, legal firms, large scheme employers and industry bodies present including, for example, members of the Association of Pension Lawyers Litigation Forum.

The Legal Forum is a transparent forum to enable the legal representatives of our stakeholders to better understand the work of TPO; deliver guidance and share best practice with them to reduce enquiries and complaints; and for TPO to better understand stakeholders' legal representatives approach to complaint handling and informal resolution mechanisms.

We hope that this work will enable us to improve communication and better understand our customers' needs, helping us to achieve our goals of providing an impartial, consistent, expert pensions dispute resolution service.

What happened?

As was the case in the previous Legal Forum, Chatham House Rules were adopted and terms of reference were agreed in advance, to establish trust and encourage open and honest debate and meaningful information sharing.

The following topics were discussed, followed by an open forum for members to raise matters of interest or concern:

- signposting to TPO: recent changes to the FCA Handbook and TPO template

- TPO’s new approach to redress for non-financial injustice
- TPR and TPO: sharing of information
- GDPR: handling data for pension complaints

- recent appeals against Ombudsman decisions.

Next meeting will be late 2018/early 2019.



Attendees at the Legal Forum in May

Meet Sean Francis, TPO Apprentice



It’s been six months since I started work as a Level 3 Apprentice at TPO. Through the Apprenticeship scheme I have been given the

opportunity to work and learn simultaneously while gaining experience from colleagues who are experts in their fields.

It’s fair to say that I approached this role slightly apprehensive – it’s my first venture into full-time employment.

Thankfully my colleagues have helped to ease the transition for me and I have settled in well. As I look back over the last six months, I have achieved many personal milestones.

My work at TPO is varied and every day is different, which I enjoy. It is an exciting place to work, especially as the needs of the business and our customers are changing.

I have been given the opportunity to work in different teams within the organisation and have helped at staff events, dealt with staff communications and assisted with social media. It is a brilliant opportunity to learn new skills in work I want to be involved in. It has also helped me build my confidence.

I am currently involved with the First Contact Team, dealing with all initial queries. I gather information and evidence from customers before we can decide if we can investigate their complaints. I’m looking forward to being involved with the Legal Team and the more in-depth jurisdiction checks.

Apprenticeships are an excellent stepping stone into the world of work and it’s been a huge eye opener for me. For other young people interested in an apprenticeship, I would say 100% to go for it. It’s a really good experience if you want to learn and earn money at the same time.

*Sean Francis
Casework Assistant (TPO Apprentice)*