

Issue 9 – August 2020

The Pensions Ombudsman News

Welcome to the ninth edition of The Pensions Ombudsman (TPO) News. In this issue, we include details of our new Chief Operating Officer, our new casework structure and an update of our website project. If you are interested in contributing in future newsletters, please contact mairi.dearden@pensions-ombudsman.org.uk

Introductory message from Pensions Ombudsman, Anthony Arter

As lockdown measures continue to ease, at The Pensions Ombudsman (TPO) we have begun preparations for a limited and gradual return to our office when it is safe to do so.

Since our office building reopened, a small team of staff has returned to deal with the incoming and outgoing post but as access to the building is restricted, so is access to our post. The majority of our staff will continue to work remotely, so please continue to correspond with us electronically wherever possible.

Throughout the Covid-19 pandemic, I have been very proud of what we as an organisation have achieved. In this time, we have implemented our internal Casework Reorganisation Programme, launched our new website, published our [Corporate Plan 2020-23](#) and our [Annual Report and Accounts 2019/20](#) have been laid in Parliament. It has certainly been a busy time.

We have also said goodbye to Karen Johnston, Deputy Pensions Ombudsman when her appointment ended on 30 June 2020. Since 1 July 2015, Karen has made over 800 Determinations with only seven appeals. We wish Karen the best of luck in her future endeavours.

For an interim period, there will not be a standalone Deputy Pensions Ombudsman. This reflects the decrease in the number of complaints requiring an Ombudsman's Determination. The Legal Director, Claire Ryan, has been given authority to act as the Deputy Pensions Ombudsman and make Determinations if I am unavailable or conflicted.



I am delighted to welcome Alex Robertson, our new Chief Operating Officer. Alex joined us on 29 June, from the Parliamentary and Health Service Ombudsman where he was the Executive Director for Strategy and Operations. Alex brings with him a breadth of experience, and I am very pleased he is now part of the team.

I hope you find this edition useful.



Anthony Arter
Pensions Ombudsman

COVID-19 and an update from the Stakeholder Team

Given the widescale impact upon us all as a result of the Covid-19 pandemic, we have been working with you to find solutions to the operational and IT issues that have emerged and we are extremely grateful for your input.

Our service continues to operate as normal, with telephone lines open Monday to Friday between the hours of 9.00am and 5.00pm. We are accepting new applications as well as continuing to work on existing cases. Please [read more](#) about the continuing restrictions to our postal service.

We continue to follow guidance from The Pensions Regulator (TPR) to allow for possible effects that the current situation is having on you, our stakeholders. Specifically, we have taken steps to ensure that our work does not place unnecessary demands on the NHS or other care providers. Please look at our new website for up to date information.

Due to a robust Business Continuity Plan, all our staff are working remotely, and we have successfully made the transition to the daily use of Microsoft Teams and Zoom meetings! Our HR, Communications and management teams, have been working exceptionally hard to ensure we support our staff and enable people to keep in touch. We've held quizzes, coffee mornings, a TPO's Got Talent and a "Would I lie to you?".

Importantly our flexible working policy has enabled our staff to juggle work and caring responsibilities and continue to deliver a high-quality service. Despite logistical difficulties we have recruited new staff, set them up to work remotely and introduced a restructure of our casework function, to deal with the ever-increasing demand.

Our stakeholder relationships lie at the heart of our business, by promoting our service, explaining our work, listening to what our stakeholders have to say and using that intelligence to influence and improve our strategic and operational planning and delivery. All of which has proved invaluable in an extremely challenging time for us all.

New Chief Operating Officer

Alex Robertson joined us on 29 June from the Parliamentary and Health Service Ombudsman (PHSO) where he was Executive Director for Strategy and Operations since January 2018. See a message from Alex:

Since joining TPO, I have been busy meeting with the different teams in the organisation, Department for Work and Pensions, attending my first Operational Executive and Corporate Board meetings and generally getting up to speed with the work we do. It certainly does feel strange doing this virtually and not in person, but I have been made to feel very welcome and I am struck by how well everyone has managed to carry on working with minimal disruption.

Prior to joining the organisation, I worked at PHSO and the Electoral Commission. At TPO, I am looking forward to managing the casework and corporate service functions and continually improving the service we offer. One of my priorities will be making sure I understand how the people we work with view our service and what we can do to improve it. Hopefully I'll get a chance to meet many of you before long and we'll also be sending out a survey in the autumn to find out more about what you think.

New Casework Structure

As you know, the Dispute Resolution Team from The Pensions Advisory Service transferred to TPO in March 2018 and, as a result, we started to look at how we could incorporate the work they do within our own business model. This was also an opportunity for us to review our processes and structure to become more stream-lined and customer focused.

After a year of planning and rolling out parts of the project, which included the expansion of the Engagement Team, the implementation of our new office restructure is now in place. When contacting us, you might find some of the team names have changed, in particular at the front end of our process, with a new Enquiries and Assessment Team and Service Integrity and Development Team.

The Enquiries and Assessment Team is made up of three teams – Enquiries (which will take over the functions of our previous First Contact Team), Jurisdiction (made up of our specialist Jurisdiction Adjudicators) and our new Case Assessment Team (which will handle those cases that have not been dealt with by Enquiries and are assessed to decide what needs to happen next on the case and for its journey to be mapped out).

You may find you are also contacted by our Customer Service Team, who will handle our formal response process and provide any updates on cases that are waiting to be allocated to various areas of the business.

Our Early Resolution Team and Adjudication Teams remain in place, but with some changes to staff moving to new roles in the organisation.

COVID-19 Guidance Booklet

In May, TPO worked with six other government pension bodies to reassure pension savers about the safety of their pensions amid growing concerns about the impact of the COVID-19 crisis.

For the first time the Pension Protection Fund (PPF), Department for Work and Pensions (DWP), Financial Services Compensation Scheme (FSCS), Money and Pensions Service (MaPS), TPR and the Financial Conduct Authority (FCA) came together to produce a helpful guide “COVID-19 and your pension – where to get help”, which can be found on our [website](#).

In this uncertain period, TPO and other pensions bodies, want to make sure that people are supported and know where to go to get help with their pensions. The guide outlines the measures taken across the pensions industry to protect pensions and details on the free and impartial guidance available.

Website Project

At the end of May, our [new website](#) went live. As you can see, the new look is fresh and modern, with improved functionalities such as the search tool and filtering capabilities. We hope you can find the information you need and navigate more easily through the website.

We have received excellent feedback from our stakeholders including;

Can I just give a big thumbs up to the new design. It has a clear logic to the layout and drop down menus and I particularly welcome the more intuitive search engine for previous cases.

Bob Holloway, Pensions Secretary, LGPS Scheme Advisory Board.

We have now successfully kicked off Phase 2 of the Website Redevelopment project as of Monday 8 June. The requirements supporting the delivery of the agreed website enhancements (Question Tree, FAQs & Case Studies) have been finalised along with the supporting project plan and milestones. CIVIC (the supplier) are currently working through the development of these enhancements, which will be deployed to a secured staging environment to allow us to run through user testing and provide feedback before the end solution is launched to the live website.

Additional website enhancements focused on a live chat service and blog functionality are currently being explored by TPO and a decision will be made in the coming weeks whether these will be passed across to CIVIC for implementation on the website. All enhancements are scheduled to go live by September.

Can you make a difference?

Whether it's answering questions; clearing up misunderstandings; ensuring proper consideration of an ill health retirement application; or helping a member get appropriate redress if something has gone wrong; many of your fellow pension professionals are regularly helping TPO respond to thousands of customers who contact us each year. Can you help too?

As well as the satisfaction of knowing you are making a difference, volunteering for TPO gives access to technical material, training and support. You will have the opportunity to learn from the work you do, develop your career and learn about pension scheme members' experience; which will further improve your communications.

We are looking for pension professionals with a broad and in-depth knowledge of pensions, but more importantly, the commitment and time (which can be as little as a couple of hours per week) to help others. We normally expect volunteers to have at least 10 years' pension experience, or, if less, then a relevant pension qualification.

If you would like to know more, then take look at our [jobs and volunteering section of our website](#) or contact our Network Volunteer Manager [Paul Day](#) or by calling 0203 959 1612.

Legal Forum

TPO held its bi-annual Legal Forum on 28 July. It was the first time that this specialist event for lawyers was held on Zoom, with representatives from a cross-section of the pensions world attending.

What is the Legal Forum?

The Legal Forum is a platform to discuss issues influencing our work and our decision-making ability and those of our stakeholders. It aims to help attendees to understand TPO's approach to handling complaints and to allow us to share ways in which we can reduce the number of complaints we receive and speed up complaints handling. It is also an opportunity for us to obtain thoughts and feedback from industry lawyers on TPO's work and issues that may affect us.

The Legal Forum meetings adopt the Chatham House Rules and agreed terms of reference in order to encourage open and honest debate and meaningful information sharing.

What happened?

The meeting discussed a wide range of topics including:

- TPO operational issues arising from COVID-19;
- recent appeals against Ombudsman determinations and the appeal procedure in Scotland;
- non-payment of employer contributions;
- TPO's new website and portal;
- Claims Management Companies;
- TPO's approach to group complaints.

The next meeting is planned for January 2021 and we will update you nearer the time. If you are interested in joining the Legal Forum, please contact [Tina Norris](#).

IDRP and the help we can give

Many cases are resolved without the need for a complainant to use their scheme's internal disputes resolution procedure (IDRP). But there will be cases, where it is appropriate for the IDRP to be used. It is also a pre-requisite requirement, before we can formally consider a complaint against a scheme's trustees or managers.

Except in limited circumstances, for example due to a disability or limited access to necessary facilities, we expect complainants to make an IDRP complaint themselves. However, to ensure their views are properly expressed and their complaint is given necessary focus, our Early Resolution Team and volunteers will give guidance on how to present an IDRP appeal. The level of guidance will depend on the circumstances of the case.

Whatever help we give, it should not be considered as an indication of the potential outcome of the case, if it was formally considered. Such an investigation would be independent of any view, or help, previously given.

Twitter

Do you wish to keep up with the latest TPO updates? You can follow us on [Twitter](#) where we post our latest news and information.