

<b>Report Title</b>	Customer Engagement Update	
<b>Originating service</b>	Pension Services	
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<b>Report to be/has been considered by</b>	Rachel Brothwood Email	Executive Director of Pensions <a href="mailto:Rachel.brothwood@wolverhampton.gov.uk">Rachel.brothwood@wolverhampton.gov.uk</a>

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**Recommendations for action:**

The Pensions Board is asked to note:

1. The engagement activity and informed service development.

## 1.0 Purpose

- 1.1 To provide Board with an update of the Fund's customer engagement activity from 1<sup>st</sup> October 2023 to 31<sup>st</sup> December 2023 and to cover future planned customer engagement activity in the context of the Fund's Customer Engagement Strategy.

## 2.0 Background

- 2.1 One of the Fund's key objectives is to engage to improve outcomes for our customers. In line with this objective, the Fund has published, and keeps under review, a Customer Engagement Strategy, to review satisfaction and help inform improvements to its pension services.

## 3.0 Member Engagement & Communication

- 3.1 The Member Services team continues to deliver member support via hybrid channels including member webinars, face to face presentations and following up with individual consultations as required. During this reporting period **1,721** members attended our presentations, webinars, workshops and other events. These were followed by **340** individual member consultations. Our events are delivered at various times throughout the day to accommodate attendance around member and work commitments. This delivery and the associated feedback is summarised in Appendix A.
- 3.2 During this reporting period, the Member Services team's focus within the context of 'hard-to-reach' activity, has been to provide face to face support to adult services, library services and Parish Councils across the region. **9** satellite support events were delivered to **112** hard to reach members. These are members who may not normally be able to access our services due to the nature of their work and location, which might include access to web-based delivery (i.e. computer facilities), working hours or 'satellite' locations.
- 3.3 The Fund's roadshow vehicle hosted events across the region, during this reporting period we visited **8** locations and saw **708** members. Feedback from these events was **88%** of members rated them excellent, **11%** rated very good and **3%** as good.
- 3.4 A total of **388** Pension Saving Statements were sent to members by the 5 October 2023 where they had exceeded the annual allowance limit. The Member Services team followed-up on the issuing of these statements with offering high earners the chance to book on **4** Pension Tax Webinars, which **206** higher earners registered for (this was **75** more attendees than 2022). These webinars covered the changes to lifetime allowance and annual allowance along with signposting a range of support which is provided from videos to factsheets.
- 3.5 The Fund continued to review and update our website, including revised publications, and we are also reviewing all website forms to ensure they are all fully electronic and up to date with current best practices and branding.

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- 3.6 Website content continues to be updated and there have been **374,134** web page views in this quarter.
- 3.7 The Fund has created a dedicated page on our website ("**System Transition Update**"), to keep customers up to date on our services, along with an evolving set of FAQs and signposting to further support.
- 3.8 In-line with the transition to our new Pensions Administration System and to ensure members remain up to date, as well as signposting important information and guidance available, during the months of October & December we provided members with a further update on progress. This was sent to approximately **150,000** scheme members for whom we hold an email address.
- 3.9 Throughout this quarter **24,285** members have registered for the new Pension Portal bringing the total registrations at 31 December 2023 to **57,922**. Registrations in total to date stand at **66,645**.
- 3.10 The Pension Portal suite of support continues to expand which includes videos, booklets and guides.
- 3.11 Each Autumn the Fund provides Deferred and Active members with a newsletter which covers a variety of updates across the Fund, important member information and covers topical issues in the LGPS. Through October to December the Fund has sent newsletters with a unique card to assist members to take control of their pension benefits and register for the Pension Portal. A copy of these newsletters are available on the Fund's website.
- 3.12 The Fund hosts an annual pensioner engagement forum, designed for pensioner members to provide their feedback and thoughts to enhance a member's retirement journey for the future. Due to increased demand of attendees registering to be part of this event, the Fund held two forums, on the 27<sup>th</sup> October and the second on the 22<sup>nd</sup> November. Compton Care attended as a guest speaker along with a talk from Dementia friends. Pension Age and Alzheimer's UK also provided literature to assist members on a variety of subjects. The group provided some useful feedback in regard to advertising our "Tea & Teach" events which we will act upon when promoting these events this year. Other feedback will be published in the "You said, we did" part of the 2024 pensioner newsletter.
- 3.13 The Fund offers bespoke member support to assist all employers with their individual workforce needs. The Fund created a bespoke support package for one local authority to aid member understanding around mandatory leave implications for benefits, which included the delivery of several face to face and virtual events along with creating a video and an electronic leaflet.

## 4.0 Customer Services

- 4.1 An overview of our front-line customer contact activity is shown in Appendix B. This outlines the variety and volume of support provided by the Fund to address members'

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pension queries. An indication of the statistics for the previous year is included within the charts as a comparative measure.

4.2 The most popular queries to our contact centre remain as follows:

- Customers following up on an existing Fund process.
- Requests for Pensions Portal support
- Enquiries about accessing pension benefits.
- Request for support with a Fund letter/form.
- Members updating their personal details.

4.3 Contact volumes have been higher (11%) in aggregate over the October to December period compared to prior year due to the ongoing pension administration system transition. The average length of each call has increased by a third as we seek to resolve member issues.

4.4 During the reporting period, member phone lines remained opened from 10am-12pm and 2pm-4pm (whilst noting these opening hours have been increased to 08:30am-12:30pm and 2pm-4pm since March 2024).

4.5 As a further update to present date and to be expanded upon in the next quarter's report, call volumes remain high with longer handling times. Answer rates are improving over time and with a reduction in calls going unanswered. Similarly, emails to the Fund's dedicated customer mailbox remain high, at between 1,500 and 2,000 per week. The Fund has halved the amount of emails outstanding during the period 22 January to 26 February 2024 and is now responding to emails on average within 7 working days.

## 5.0 Complaints

5.1 The Fund has a complaint monitoring framework, which enables regular monitoring and review of trends impacting performance. Where a complaint highlights an improvement area, this is investigated and monitored to help shape future services and improve overall customer satisfaction going forward. This mirrors the process undertaken for general customer feedback.

5.2 Complaint numbers have continued to increase and are higher compared to previous years. 381 complaints were received during reporting period (compared to 152 in the previous quarter), of those complaints, 79% relate to processing delays resulting from the transition to the new Pensions Administration System and the planned period of downtime in July prior to go-live, together with ongoing internal training and development. The remaining 21% are related to Customer Experience resulting from increased customer contact, longer waiting and call handling times, and queries relating to the introduction of the new member portal.

## **6.0 Employer Engagement**

### **6.1 Employer Support**

- 6.1.1 The Fund continues to engage with a number of employers and employer groups on the new pension administration system and our customer servicing.
- 6.1.2 A key element of this support, provided by the Employer Services team, is focussed upon employer self-service via the portal (ESS).
- 6.1.3 Alongside telephone and email support, the team conducted 55 system transition support meetings representing 144 employers. Collectively, these employers are responsible for submitting data and payments for over 27,000 members. A plan is also underway to identify and reach out to more employers/payroll providers who we believe need greater support in these initial stages of go live. At present, targeted support is focused on those that are impacted by the March accounting exercise.
- 6.1.4 In addition to the individual support meetings and scheduled online training sessions, guidance documents and videos to assist with navigation can also be found on the Fund's website via the employer pages and also the Employer System Support landing page. A Frequently Asked Questions document has also been uploaded following analysis of common queries raised by employers post go live. The Employer Services team will continue to monitor the queries raised by ESS users and will adjust and adapt the support offered where appropriate.

### **6.2 Employer Webinars**

- 6.2.1 Focus remained on dedicated support and the delivery of training specific to the system transition. The Employer Services team delivered a reduced programme of employer education over the quarter with 2 virtual 'employer discretion' sessions delivered to 2 employers.
- 6.2.2 Looking forward to Q1 2024, employer webinars will incorporate system developments, following the system transition, to include:
- Employer Self Service (ESS) general navigation
  - Running estimates
  - Employer Self Service reporting and processes
  - Monthly data submission
  - Completing and submitting your 2024 Final Statement

### **6.3 Employer Engagement and Performance**

- 6.3.1 Utilising the current virtual working arrangements, the Employer Services team continued to hold performance meetings with various employers throughout the period, albeit at a reduced level to enable additional support to be directed towards the system transition project. Employer performance is assessed in line with the Fund's Pension Administration Strategy (PAS).

6.3.2 During the period the team held 15 meetings with organisations representing 179 employers. Collectively these employers are responsible for submitting data and payments for over 26,000 members.

6.3.3 A Customer Servicing update (employer edition) was circulated in December 2023 which provided a system transition update. The update outlined system developments, acknowledging continued software developments, resourcing arrangements, benefit processing and prioritisation and employer support links.

## **7.0 Engagement since 1 January 2024**

7.1 To encourage the further take-up of the new self-serve function, the Fund has developed pension portal promotion events which will assist members to register and navigate around the new portal. This campaign consists of invites to webinars, face to face support and engagement with employers to increase their members' portal sign up rate.

7.2 In February 2024 the Fund provided customers with a further update of the progress we have made with our system transition, with more detail to follow in the next quarter's report.

7.3 The Fund offers a large variety of member support through various channels, and we appreciate that members require swift and easy access. With this in mind and also encompassing feedback from the Board, the Fund has produced a short Member Support Leaflet which signposts all the key information which members of the scheme may need.

7.4 The Fund's "Tea & Teach" sessions are currently being planned for the months of May to June. We are hoping to partner up with local organisations to provide as much support and literature as possible for our pensioners. Feedback will be provided in the next customer engagement update.

## **8.0 Larger Fund Events**

8.1 The Fund delivered its employer Annual General Meeting on the 30<sup>th</sup> November 2023. The event covered a variety of updates for employers and also an interactive employer panel. Feedback from the event was **29%** attendees rated it as excellent, **68%** rated it as Good and **3%** as satisfactory.

## **9.0 Financial Implications**

9.1 There are no financial implications associated with this report.

## **10.0 Legal Implications**

10.1 There are no legal implications associated with this report.

## **11.0 Equalities Implications**

11.1 The report contains no direct equalities implications.

**12.0 Other Implications**

12.1 There are no other implications.

**13.0 Background papers**

13.1 2023 Active member newsletter: [Active Member Newsletter 2023 \(wmpfonline.com\)](#)

13.2 2023 Deferred member newsletter: [Deferred Member Newsletter 2023 \(wmpfonline.com\)](#)

13.3 [October 2023 Customer Servicing update](#)

13.4 [December 2023 Customer Servicing update](#)

13.5 [March 2024 Customer Servicing update](#)

**14.0 Appendices**

14.1 Appendix A - Review of feedback from member presentations and individual pension consultations

14.2 Appendix B – Customer Services summary