



West Midlands Pension Fund
Customer Engagement Strategy
November 2016

Background

The West Midlands Pension Fund is one of the largest pension funds in the United Kingdom with over 290,000 members, in excess of 570 individual employers and over £12bn in assets. To maintain a high level of customer service success, it is vital for the Fund to understand the needs of our customers as well as their views on the services and products that we provide. We can achieve this understanding through ensuring regular dialogue with our stakeholders as part of the day-to-day running of the Fund and throughout any significant changes impacting the Fund and its operation. This assists us to maintain the strong reputation that we hold as a Fund within the LGPS.

Objectives

The aims of this document are to detail:

- what customer engagement is to the West Midlands Pension Fund
- when customer engagement should be considered
- the types of engagement activities we undertake
- how the outputs from customer engagement activities are used
- how we feed back to our customers the results and actions arising from their engagement with us.

This document does not set out to impose the activities that must be carried out or how our customers should engage with us. It's aim is to outline the reasons why engagement is important to the Fund and how our customers' opinions are used to shape their experience of our services.

Who are our customers?

Whilst not an exhaustive list, we consider the following stakeholders as customers within this customer engagement strategy:

- Contributing members
- Deferred members
- Members in receipt of a pension
- Participating Employers
- Trustees of Pensions Committees
- Members of the Local Pension Board
- Fund employees
- Trade Unions

What is Customer Engagement?

Customer engagement is about encouraging customers to interact and share in the experiences of the Fund helping to develop the future delivery of our services. When delivered well, a strong customer engagement program will foster loyalty and confidence.

We recognise that engagement is about being involved with people and their ideas in order to create better understanding in an ever changing environment. Engaging with our customers helps to build a connection between them and the Fund.

The West Midlands Pension Fund seeks the input of our customers on aspects of our customer service with the ultimate aim of taking appropriate actions to improve service delivery, making these more relevant to our customers and more closely meeting their requirements and expectations. We recognise that as well as regular feedback surveys, our customers provide their thoughts on our services through multiple routes and existing internal processes. These include, but are not exclusive to:

- telephone calls
- letters
- emails
- web portal “ask a question” processes
- visits to reception / attendance at Fund events or presentations
- complaints
- compliments
- customer journey mapping sessions

Our staff are trained to recognise when feedback is given and part of their role is to share that feedback to aid future service developments.

When should customer engagement be considered?

Customer engagement is a continual process which develops with our business. It is usual for customers to engage with the Fund at times when they need help or assistance or when they feel dissatisfied with the service they have received. This type of engagement is considered “business as usual” as the Fund does not need to proactively encourage this contact. However, there will be times when more formal engagement is undertaken and the Fund will actively seek contact from its customers.

The engagement plan attached at Appendix 1 highlights the active engagement planned by the Fund over the next 12 months.

Customer Engagement: Types of activities

The range of customer engagement activities which the Fund uses are diverse and include:

- Member surveys (available online at wmpfonline.com, via customer service advisors and in reception) which record feedback on many aspects of customer service including the quality of written material, online communication, and in-person customer service as well as gathering data on whether our customers believe they are treated fairly by the Fund.
- Employer surveys used to assess the quality of information provided to employers and the timeliness of that information.
- A robust complaints process which is monitored by the Compliance and Risk function of the Fund.
- A self-service officer compliment system where data is captured regarding customer compliments.
- A customer journey mapping system which ensures stakeholders are involved in any changes to our internal processes which affect our customers.
- Face to face meetings through 1-2-1 sessions booked with our staff
- Presentations delivered (routine and bespoke)
- Employer coaching sessions
- Disclosure e-mailings
- Regular updates on the Fund’s website

Current engagement activities – Members

The West Midlands Pension Fund has a member satisfaction survey. This is available online and is also made available as a printed document for display in our reception area. For the purpose of reporting, quarters are defined as 1 January to 31 March, 1 April to 30 June, 1 July to 30 September and 1 October to 31 December each year.

When seeking to improve a service it is important to understand why that service is needed, how it is used, and who is using it. What might be right for the Fund, might not necessarily be right for our customers. The Fund offers Customer Journey Mapping sessions to both members and employers. These help us track a customer's 'journey' when using the information we provide to better understand how it is used and how it can be improved. The Fund encourages participation in our Customer Journey Mapping sessions and invites everyone who makes contact with the Fund through our feedback process to participate.

The Fund has a both Member & Customer Services Teams who are the front face service of the Fund and through their work showcase the Fund as a top performer in the LGPS establishing relationships with key stakeholders, helping members gain confidence that their pension is well managed.

Using a suite of communications, deliverables and channels, the team provide information on a range of topics, such as: an induction to the LGPS; redundancy and at risk support; 'LGPS and You' presentations (which is a general overview of the LGPS and captures scheme changes and protections); pre-retirement information; pension Tax awareness; and retirement planning guidance. All of which are presented in the medium most appropriate to the audience, whether attending at an employer's place of work or attending on members at the Fund's offices.

Current engagement activities – Employers

Every year the Fund publishes an Employer Survey to assess the quality of information we are providing to our Employers. The feedback received is analysed into relevant groups with further questions asked on a more specific level. The survey is circulated following the Fund's AGM with a more detailed breakdown sought in early Spring.

A key focus of the Fund is to ensure that employers receive information at the point they need it. The fund has a dedicated Employer Relationship Team who help employers to understand the pension scheme enabling them to relay accurate information to their employees. Educating employers is therefore a key role in the function of the team. Employers can also receive bespoke communication material to support their needs in each locality for events.

The team offer the same commitment to all of the Fund's employers but understand one size does not fit all and are constantly liaising with employers to gauge the type of support they require within their organisation, this can include all the support needed from when they first join the scheme, to when they become an exiting employer or when they are facing financial difficulties. To support this, the Fund offers Customer Journey Mapping sessions to its employers, helping us track a customer's 'journey' and identify service improvements.

In addition, the Fund hosts an Employer Peer Group every quarter. This is a forum where representatives from different employer groups within the Fund can meet and discuss topics relevant to their work and to present feedback on the processes the Fund implements. It is also a useful group to "pilot" potential changes in the Fund processes.

Current engagement activities – Trustees and Pension Board Members

The Fund hosts three structured days of training for our Trustees and Pension Board members focussing on topics of relevance to their work and industry practice. Every year the Fund issues a training needs analysis, based on the CIPFA module, to assess levels of knowledge. The results structure the training events for that year.

Trustees and Board Members are encouraged to engage with the Fund through the Trustee Management Officer and are asked to complete feedback surveys after each training session to ensure the needs identified have been addressed.

A Media Roundup is circulated to Trustees and Pension Board Members every month informing them of key topics currently being discussed in the wider pension industry.

Where possible, the Fund engages with its external stakeholders, (Fund Managers, industry professionals) to provide bespoke training to the Trustees and Pension Board members, this encourages active debate and helps the group establish links between their role and actions of the Fund.

Engagement with Fund employees

While recognising that the Fund needs to engage with its external stakeholders we also recognise that our own employees are key to the Fund's success in delivering our services at the highest standard possible.

Our employees are the front face service of the Fund and are usually the first point of engagement with our customers. The feedback they provide on the questions and queries they are receiving help the Fund shape its services to be more efficient and effective for our users.

The Fund has regularly meetings with our employees from across a variety of teams and discuss the compliments/complaints we have received during that month, the risk register and the customer engagement strategy helping to identify lessons learned and determine actions for improvement by those employees responsible for implementing them.

Using the feedback data that our customers provide

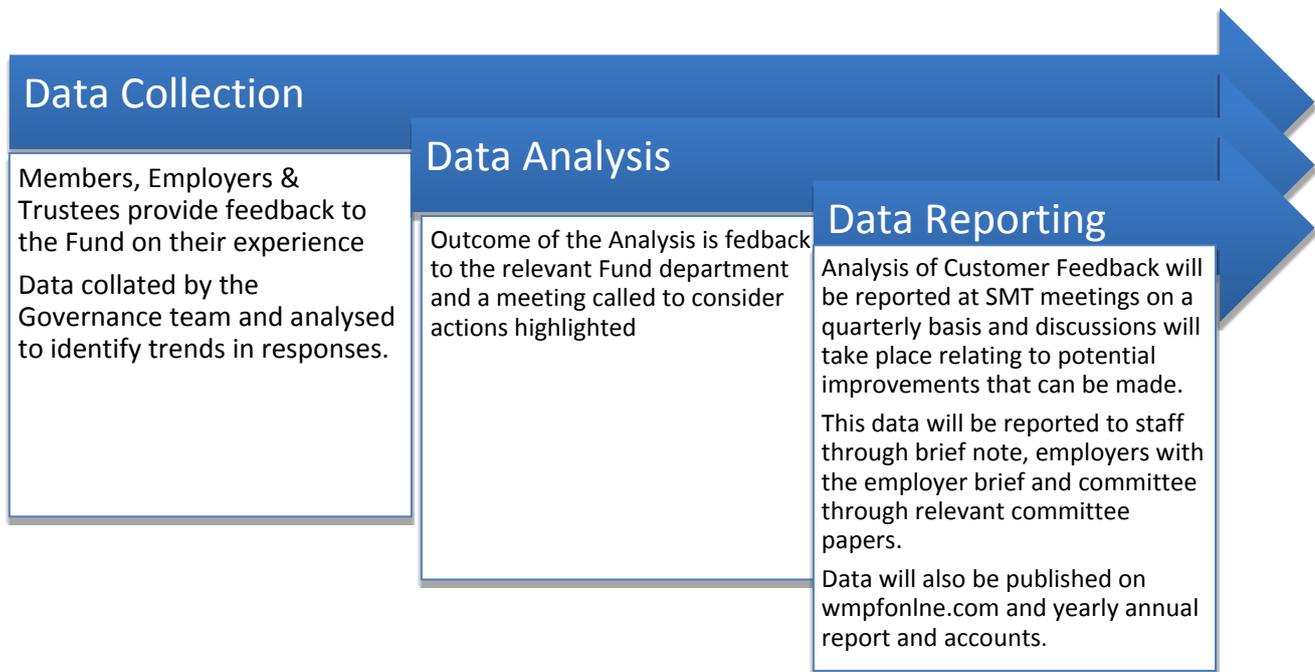
The output from any engagement activity is used by the business in order to improve the customer service that we provide. By doing this it is likely that we will receive continuous feedback from our customer and broaden the range of responses we receive which will ensure that over time feedback is more representative of our broad customer base.

It is similarly important to note that Fund decisions can not only be made solely on customer feedback. A considered approach assessing both business need and customer feedback is taken regarding any decision which would affect our customers.

An important element of any customer engagement activity is managing how customer feedback will be used. It is therefore important that we give our stakeholders explanations on why data is gathered and how it will be used. More information on this can be found on the Fund's website under Information governance.

Analysis for the previous quarter feedback data for members and employers is completed by Communications in each quarter on 1 April, 1 July, 1 October and 4 January in advance of that period's Senior Management (SMT) meeting.

The diagram below describes the process of service monitoring and reporting procedure:



Following this process, each team is responsible for monitoring their service area and for identifying areas which may benefit from direct engagement or support from the Fund.

Communicating back to our customers

The Fund will provide feedback on how customer engagement data has been used in the most practical means, including:

- Our website, wmpfonline.com through a “How did we do?” page
- In the Fund’s Annual Report and Accounts
- In annual electronic mailings / eNewsletters
- In letters inviting customers to attend Customer Journey Mapping (CJM) sessions where we will provide examples of how we have used data in the past. Throughout 2015/2016 the Fund hosted 2 such events, 1) Benefit Statements and 2) Annual Returns. The feedback from these sessions provided a valuable insight into the customer’s use of the information the Fund provides and changed the approach and final product.

Officer responsibilities

All Fund staff members are responsible for providing excellent service to the Fund's stakeholders. Front line members of staff have had additional Customer Services training in November 2016.



Managers and Team Leaders will ensure that, where appropriate, Fund officers on telephones or reception are encouraging members to complete the online surveys to ensure any process improvements are captured and representative of Fund membership.



Employer Relationship Officers will be responsible for ensuring that the employer survey is sent to all participating employers each year.



The Employer Relationship Team will ensure that Employers are reminded to complete these surveys through quarterly articles in the Employers' Briefing Note.



The Trustee Management Officer will be responsible for the collection of feedback from Fund trustees.



The Communications Officer / Event Co-Ordinator will be responsible for the analysis of data and the Head of Governance will present this to SMT at quarterly meetings.



SMT will be responsible for discussing the data and engaging with their teams to implement service improvements.



Each team will be responsible for identify potential CJM sessions / further qualitative information from actions discussed at the Customer Engagement meetings.



The Governance Team will be responsible for presenting this information to all stakeholders through the appropriate channel as documented in the section above.

Ownership of the Customer Engagement Strategy

This strategy is owned by the Head of Governance who manages the Communications, Marketing and Business Development functions of the Fund. The day-to-day management of this process has been delegated to the Fund's Events Co-Ordinator alongside stakeholders from across the business.

The Head of Client and Funding Management is responsible for the Employer and Member Relationship Teams and has oversight of the implementation of this policy within the Fund.

Strategy owner:	Head of Governance
Last Updated	October 2016
Next review	June 2017

Month	Employer	Member (Active)	Member (Deferred)	Member (Pensioner)	Internal	Trustees
January		<ul style="list-style-type: none"> Member survey results to be collated 	<ul style="list-style-type: none"> Member survey results to be collated 	<ul style="list-style-type: none"> Member survey results to be collated Pensioners were paid early in December therefore pay date queries rise in January 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee Catch up (one week after staff forum) Media Roundup Website review by service area Technical Network Group update Website updates BOPs Weekly timescale updates to member services Customer engagement quarterly meeting 	<ul style="list-style-type: none"> Media Roundup 24.01.2017 Stakeholder meeting 24.01.17 Pension Board meeting Collation of Special Pension committee reports Plan property visit for March 2017
February		<ul style="list-style-type: none"> Member survey results to be collated 	<ul style="list-style-type: none"> Member survey results to be collated 	<ul style="list-style-type: none"> Member survey results to be collated Incoming customer contact increasing as a result of Tax Coding/Pension credit letters being issued by Inland Revenue and DWP. 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee Catch up (one week after staff forum) Media Roundup Complaints review (compliance) Technical Network Group update 	<ul style="list-style-type: none"> Media Roundup 07.02.2017 Special Committee Prepare slides for Trustee training 07.03.2017 08.02.2017 start prep for Committee meeting dated 22.03.17

Month	Employer	Member (Active)	Member (Deferred)	Member (Pensioner)	Internal	Trustees
					<ul style="list-style-type: none"> Website updates BOPs Weekly timescale updates to member services 	
March	<ul style="list-style-type: none"> Employer survey to be circulated MYR planning to begin 	<ul style="list-style-type: none"> Member survey results to be collated Main depot roadshow events 	<ul style="list-style-type: none"> Member survey results to be collated Main depot roadshow events 	<ul style="list-style-type: none"> Member survey results to be collated Incoming customer contact increasing as a result of Tax Coding/Pension credit letters being issued by Inland Revenue and DWP. Incoming customer contact increasing as a result of quarterly and annually paid member's paylips/P60's being issued. Main depot roadshow events 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee Catch up (one week after staff forum) Technical Network Group update Media Roundup Website updates BOPs Weekly timescale updates to member services 	<ul style="list-style-type: none"> Media Roundup Pooling update 07/03/2017 Trustee training 22.03.2017 IASC and Pensions Committee Possible property visit Trustee training
April	<ul style="list-style-type: none"> Employer survey results to be collated Start promotion for MYR 	<ul style="list-style-type: none"> Member survey results to be collated Main depot roadshow events 	<ul style="list-style-type: none"> Member survey results to be collated Main depot roadshow events Preparation for DBS 	<ul style="list-style-type: none"> Member survey results to be collated Incoming customer contact increasing as a result of Tax Coding/Pension credit letters being issued by 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee Catch up (one week after staff forum) Technical Network Group update 	<ul style="list-style-type: none"> Media Roundup Pooling update Start prep for induction training for new Trustees

Month	Employer	Member (Active)	Member (Deferred)	Member (Pensioner)	Internal	Trustees
				<p>Inland Revenue and DWP.</p> <ul style="list-style-type: none"> Incoming customer contact increasing as a result of monthly paid member's payslips/P60's being issued. Main depot roadshow events 	<ul style="list-style-type: none"> Media Roundup Website review by service area Complaints review (compliance) Website updates BOPs Weekly timescale updates to member services Customer engagement quarterly meeting 	
May		<ul style="list-style-type: none"> Member survey results to be collated Education site roadshow events 	<ul style="list-style-type: none"> Member survey results to be collated Education site roadshow events Preparation for DBS 	<ul style="list-style-type: none"> Member survey results to be collated Education site roadshow events 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee Catch up (one week after staff forum) Technical Network Group update Media Roundup Website updates BOPs Weekly timescale updates to member services 	<ul style="list-style-type: none"> Media Roundup Pooling update Elections – review committee changes and arrange induction course Write to exiting Trustees 21.06.2017 start prep for Committee meeting dated 21.06.17 Start prep for reports for Pensions Board meeting provisional

Month	Employer	Member (Active)	Member (Deferred)	Member (Pensioner)	Internal	Trustees
						date 04.07.2017 <ul style="list-style-type: none"> Invites for MYR to PB and PC
June	<ul style="list-style-type: none"> MYR event Employer survey to be circulated 	<ul style="list-style-type: none"> Member survey results to be collated Education site roadshow events Prudential summer events AVC statements sent to members (by Pru) 	<ul style="list-style-type: none"> Member survey results to be collated DBS issued Education site roadshow events Prudential summer events 	<ul style="list-style-type: none"> Member survey results to be collated Quarterly payslips issued Education site roadshow events Prudential summer events 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee Catch up (one week after staff forum) Technical Network Group update Media Roundup Website review by service area Complaints review (compliance) Website updates BOPs Weekly timescale updates to member services 	<ul style="list-style-type: none"> Media Roundup Pooling update Trustee Induction TBC 21.06.2017 Provisional date for IASC and Pensions Committee MYR Organise joint training event for PB and PC on July 11 on Pensions Admin Strategy
July	<ul style="list-style-type: none"> Employer survey to be reviewed – take to July quarterly engagement meeting 	<ul style="list-style-type: none"> Member survey results to be collated Education site roadshow events Prudential summer events AVC statements sent to members (by Pru) Preparation for ABS 	<ul style="list-style-type: none"> Member survey results to be collated Education site roadshow events Prudential summer events 	<ul style="list-style-type: none"> Member survey results to be collated Education site roadshow events Prudential summer events Overseas existence checking 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee Catch up (one week after staff forum) Technical Network Group update Media Roundup 	<ul style="list-style-type: none"> Media Roundup Pooling update 04.07.2017 Provisional date for Pensions Board meeting 11.07.16 Provisional date

Month	Employer	Member (Active)	Member (Deferred)	Member (Pensioner)	Internal	Trustees
					<ul style="list-style-type: none"> Website updates BOPs Weekly timescale updates to member services Customer engagement quarterly meeting 	joint training event
August		<ul style="list-style-type: none"> Member survey results to be collated ABS Made Available Web portal workshop (Wolverhampton) Preparation for ABS 	<ul style="list-style-type: none"> Member survey results to be collated Web portal workshop (Wolverhampton) 	<ul style="list-style-type: none"> Member survey results to be collated Web portal workshop (Wolverhampton) WMITA existence checking 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee catch up (2nd Friday of month) Media Roundup Complaints review (compliance) Website updates BOPs Weekly timescale updates to member services 	<ul style="list-style-type: none"> Media Roundup Pooling update 02.08.2016 start prep for Committee meeting dated 06.09.17
September	<ul style="list-style-type: none"> Planning for AGM to begin 	<ul style="list-style-type: none"> Member survey results to be collated Password re-sets start as a result of ABS Civic roadshow 	<ul style="list-style-type: none"> Member survey results to be collated Civic roadshow events 	<ul style="list-style-type: none"> Member survey results to be collated Overseas Pension Confirmation sent out by Payroll (I have asked if next year this 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee Catch up (one week after staff forum) Technical 	<ul style="list-style-type: none"> Media Roundup 06.09.2016 Provisional dates for IASC and Pensions Committee

Month	Employer	Member (Active)	Member (Deferred)	Member (Pensioner)	Internal	Trustees
		events		<ul style="list-style-type: none"> can be moved so that it doesn't co-inside with ABS) Civic roadshow events 	<ul style="list-style-type: none"> Network Group update Media Roundup Website review by service area Website updates BOPs Weekly timescale updates to member services 	
October	<ul style="list-style-type: none"> Start promoting AGM 	<ul style="list-style-type: none"> Member survey results to be collated Civic roadshow events Prudential autumn events 	<ul style="list-style-type: none"> Member survey results to be collated Civic roadshow events Prudential autumn events 	<ul style="list-style-type: none"> Member survey results to be collated Civic roadshow events Prudential autumn events 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee Catch up (one week after staff forum) Technical Network Group update Media Roundup Complaints review (compliance) Website updates BOPs Weekly timescale updates to member services 	<ul style="list-style-type: none"> Media Roundup Send invites for LAPFF conference to Trustees TBA – PLSA conference Invites for AGM Prep Trustee training and send invites
November	<ul style="list-style-type: none"> AGM event 	<ul style="list-style-type: none"> Member survey results to be collated 	<ul style="list-style-type: none"> Member survey results to be collated 	<ul style="list-style-type: none"> Member survey results to be collated 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) 	<ul style="list-style-type: none"> Media Roundup 02.11.2016

Month	Employer	Member (Active)	Member (Deferred)	Member (Pensioner)	Internal	Trustees
					<ul style="list-style-type: none"> Employee Catch up (one week after staff forum) Technical Network Group update Media Roundup Website updates BOPs Weekly timescale updates to member services Customer engagement quarterly meeting 	<ul style="list-style-type: none"> start prep for Committee meeting dated 06.12.17 14.11.16 provisional date for Trustee Training AGM
December		<ul style="list-style-type: none"> Member survey results to be collated 	<ul style="list-style-type: none"> Member survey results to be collated 	<ul style="list-style-type: none"> Member survey results to be collated Early Pension Pay day resulting in queries Quarterly Payslips issued. 	<ul style="list-style-type: none"> Staff Forum (1st Friday of month) Employee Catch up (one week after staff forum) Technical Network Group update Media Roundup Website review by service area Complaints review (compliance) Website updates 	<ul style="list-style-type: none"> Media Roundup 06.12.2016 Provisional date for IASC and Pensions Committee TBA - LAPFF conference

Month	Employer	Member (Active)	Member (Deferred)	Member (Pensioner)	Internal	Trustees
					BOPs <ul style="list-style-type: none">• Weekly timescale updates to member services	