

Pensions Board

23 January 2018

Report Title	Customer Engagement Update	
Originating service	Pension Services	
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Recommendation for noting:

The Board is asked to note:

1. The engagement activity to date and plans for future engagement on the horizon.

1.0 Purpose

- 1.1 To provide the Board with an update of the Fund's customer engagement activity to date, in line with its Customer Engagement Strategy.

2.0 Background

- 2.1 One of the Fund's key objectives is to provide excellent customer service. In line with this objective, the Fund has published, and keeps under review, a Customer Engagement Strategy.
- 2.2 In line with the Customer Engagement Strategy, the Fund strives to engage with as many stakeholders as possible, to obtain and consider their feedback which will help inform improvements to the service.
- 2.3 This report outlines some of the recent customer engagement activity, both the work undertaken by the Member Services team and examples of specific engagement with a variety of stakeholders.

3.0 Member Services Team

- 3.1 The Fund maintains a dedicated team which engages with members on a variety of subjects, to support them with what are often technical pensions matters and so as to increase their understanding of the pension benefits provided by the LGPS.
- 3.2 In total, the Member Services Team has assisted 1,360 members via its Roadshows with pension related information over the period April to December 2017.

Presentations

- 3.3 Fund officers have continued to deliver presentations upon request from employers. The team provide support on a variety of pension topics that are requested by an employer for their employees.
- 3.4 The emphasis during this reporting period has been:
- Planning, developing and enhancing our service.
 - Supporting those members who are at risk of redundancy or maybe facing reductions in pay.
 - Providing support and guidance to members at local authority depot sites and further and higher educational establishments using the Pension Roadshow Bus.
 - Planning and delivering joint Fund and Prudential events.
 - Providing an overview of the scheme and communicating the benefits the scheme offers.

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- 3.5 A total of 11 Fund presentations were delivered to 224 attendees, these presentations were held at a variety of different employers, including the district councils, universities, schools/academies and other admitted bodies.
- 3.6 The feedback from these presentations was 37.25% of the members rated them as excellent, 31.5% as very good, 22.25% as good, 8.75% as satisfactory and 0.25% as poor. Therefore, over 90% of members rated presentations as good, very good or excellent.
- 3.7 The Fund works in partnership with Prudential to deliver a joint presentation covering how the Scheme works and tax efficient methods of saving towards the future. During this period 22 of these presentations were delivered across 7 employers, 331 members attended.

Roadshows

- 3.8 During the reporting period April to December 2017 the Fund started to deliver Roadshow events at our local authority sites. The roadshow Statistics for this reporting period are:

Roadshow Event	Footfall
April 2017	
Redfern Road depot	41
Perry Barr depot	63
Montague Street	65
Leys Lane	78
May 2017	
Bham Met College Stourbridge campus	25
Bham Met College Matthew Boulton campus	18
Sixth Form College	30
June 2017	
Sandwell College	31
Halesowen College	45
City College Coventry	30
City of W'ton College	31
Bournville college	52
Dudley College	37
Walsall College	41
July 2017	
Henley College	26
Sandwell Leisure Trust (Wednesbury)	8
Sandwell Leisure Trust	10

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August 2017	
Amey	28
September 2017	
Birmingham CC / Woodcock Street	102
Wolverhampton CC	98
Dudley MBC	15
Birmingham CC / Lifford House	82
Solihull MBC	87
Sandwell MBC	92
Walsall MBC	74
Coventry CC	116
October 2017	
South & City College	36
TOTALS	1361

Satellite Site support

- 3.9 To ensure the Fund covers a diverse cross section of our members and employers over the West Midlands, we are targeting smaller satellite offices where members due to their role and/or work patterns are unable to attend events at larger employer sites. The departments being considered are Social Services, Libraries, Leisure Centres, recycling depots, environmental services.

Additional Support

- 3.10 Further support has also been provided to members either through drop in sessions or scheduled one to one support sessions. In total, additional support was delivered to 67 members on an individual basis.
- 3.11 A summary of the feedback received from members attending the Member Services team events is covered in Appendix A. Overall 98% of members were satisfied or more with the service provided by the Member Services team.

4.0 Customer Services Team

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

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- 4.2 During July and August, the Fund's call response rate fell slightly short of the KPI of 85%. The primary reasons for this were as follows:
- An increase in call volume
 - An increase in email volume
 - An increase in web portal 'ask a question' queries
- 4.3 The increase in customer contact can be attributed to the effect of redundancy programmes implemented by individual employers along with the implementation of the new member Pensions Portal.
- 4.4 During August, additional support was provided to the team in order to manage the increased workload. As result of this support, the KPI was achieved in September.
- 4.5 We are continuing to see a trend of increasing customer enquiries including a preference for electronic communications among members.
- 4.6 The Fund is exploring ways in which efficiencies can be identified to manage the customer contact received. Potential improvements in both our systems and internal processes are being investigated at this stage. These improvements will then be investigated as part of the council-wide Digital Transformation Programme and in conjunction with our system provider, Civica.
- 4.7 Members are able to visit the Fund's reception for one-to-one consultations as required during office opening hours, although in general members are encouraged to book an appointment where possible to ensure there is appropriate resourcing and cases can be researched in advance. As highlighted in appendix B, 472 members visited reception during the reporting period.
- 4.8 The Fund's Customer Services team is currently leading on an application to become a recognised "Dementia Friendly Organisation" with "Dementia Friend" training planned for Fund staff in January/February 2018.

5.0 Customer surveys

- 5.1 The Fund has recently negotiated a customer survey as part of its telecommunications package with Windsor Telecom.
- 5.2 The optional survey has been applied to the Customer and Employer helplines with effect from 1 December 2017 and will take customers less than a minute to complete. Customers are also able to request a call back to discuss their feedback further.
- 5.3 In addition to the telephone survey, the Fund has developed an electronic survey hosted through SurveyMonkey. A link to the survey has been added to letters and emails sent by the Customer Services team.
- 5.4 The output and results of the surveys are currently being finessed in terms of the information provided, and this will be reviewed on a monthly basis and reported to

Pensions Committee and Local Pension Board, will provide the Fund details of customer satisfaction levels and also important information which will enable prioritisation for service development and any corrective action to be taken as required.

6.0 Employer Annual General Meeting (AGM)

6.1 The Fund held its employer AGM on 29 November 2017 at the Molineux Stadium, Wolverhampton. Attended by 54 representatives from our employer organisations, Pension Board, Committee & Union members, feedback from attendees was positive with 52% rating the AGM as excellent and 48% rating it as good. More detailed feedback from the event is provided in appendix C.

6.2 The Fund continues to explore ways in which to further promote the employer AGM and the Mid-Year Review, in order to encourage an increased and diverse (representing all the main employer groups) attendance at future events.

7.0 Pensioner engagement forum.

7.1 The Fund held a pensioner engagement forum on 18 October 2017. This is a relatively new initiative and is aimed at ensuring engagement extends to pensioner members who are currently receiving benefits from the Fund to obtain their feedback on their experience and anything else they would like to see from the Fund in the future.

7.2 The first pensioner engagement forum was attended by five pensioner members by way of a pilot forum, however the plan is to increase numbers for future events and to further define the scope of these meetings.

7.3 The pensioner engagement forum covered the following principal topics:

- Pensioner Newsletter
- Tell us once service
- The Fund's web portal
- Retirement experience
- Feedback on retirement education workshop the Fund is planning
- Proposals for the future

8.0 New Member Pensions Portal Promotion

8.1 The Fund implemented a new Pensions Portal in August 2017 as an upgrade in terms of efficiency and functionality on its predecessor. The Pensions Portal has been designed using member feedback and is expected to deliver efficiencies for customers, our employers and the Fund.

8.2 To maximise the number of members using the new Pensions Portal, a communication plan was developed for both the Fund and employers. Employers were also issued with a toolkit to assist them with their promotions.

- 8.3 The City of Wolverhampton Council were the first Fund employer to pilot the communication plan and as a direct result, saw a 19% increase in the number of members registered for the Pensions Portal. The communication plan and toolkit has now been circulated to the remainder of our employer base with the aim of increasing their Pensions Portal users.
- 8.4 Overall, as a combined result of Fund and Employer portal promotions, the Fund saw a 102% increase in the number of activated Portal users over an eight week period compared to the previous year. Work to increase the number of Portal users will become part of the daily functions of the Member & Customer Services Teams, with progress being reported on a regular basis.
- 8.5 There are currently over 39,000 members registered to use the web-portal facility as at 30 September 2017. A breakdown of those registered and authenticated between the Main Fund and WMITA is provided below:

Registered and authenticated

WMITA - 743

WMPF – 38,889

- 8.6 There has been an increase of over 6,000 registered members over the last quarter due to the work by the member services team on promoting the new web portal and alongside promotion by several of the Fund's larger employers.

9.0 Website Development

- 9.1 The Fund recently undertook a comprehensive review of the website to ensure that the latest information is accessible to our customers.
- 9.2 The next stage is to assess how the Fund can use the latest website technology to create efficiencies and meet ever changing customer expectations as part of the Digital Transformation Programme. Any amendments made to the Fund's website will be representative of the employer and customer base.

10.0 Employer performance

- 10.1 The Fund continues to engage with participating employers to cover both the Fund's own performance and the performance of individual employers in line with the Pensions Administration Strategy (PAS).
- 10.2 The performance of the Fund and participating employers is covered at both the Mid-Year Review and Annual General Meeting events, with summary performance covered in the Employer Briefing Note issued every two months.
- 10.3 The Fund has implemented a performance dashboard which provides a summary of performance against key data sets or responsibilities set out in the PAS. As part of rolling-out these dashboards they were trialled with district councils and the Employer

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Peer Group to obtain valuable feedback. In line with the revision required for the PAS (to reflect the move to monthly data submissions from the previous annual cycle) the Fund has reviewed the dashboards and will release a revised version effective 1 April 2018. Again it is the intention to engage with district councils and the Employer Peer Group to develop the dashboards to ensure the relevant performance information is provided and also to facilitate greater self-assessment by employers.

- 10.4 In line with the LGPS Regulations (Regulations 80(3) and (4)) and the Fund's Pension Administration Strategy (PAS) the Fund has reviewed the performance of participating employers with regards to the submission of annual returns information. As a result, where employers submitted this data outside of the required timescales or in excess of the permissible 5% error rate of their total Active Membership, a charge has been levied.
- 10.5 Although there was a significant improvement in the timeliness of receipt of annual returns, the quality fell short of the 5% threshold in a number of cases. The Fund has written to 261 employers attaching an invoice for the relevant charges applying to each organisation. As part of this process, employers are able to appeal such charges where evidence can be provided to suggest data submissions were on time or where mitigating circumstances apply. If payroll provision is outsourced by an employer, the overriding responsibility remains with the employer and the Fund engages with employers prior to charges being triggered.
- 10.6 The Fund will continue to engage with all employers written to as part of this process, both to further consider the charges themselves, but primarily with a view to ensuring sufficient performance for 2018/19 and beyond.

11.0 Employer Peer Group

- 11.1 The Fund is currently reviewing and refreshing the terms of reference for the Employer Peer Group as well as considering the attendees with a view to widening the diversity of representation within the group.
- 11.2 During early 2018 the Fund will send out an invitation to all participating employers in order to increase the membership of this group, but also to ensure that representation covers all of the main employer sectors.
- 11.3 Aligned to the terms of engagement for the Employer Peer Group and forming part of the workplan for 2018, the group will review the ways in which the Fund engages with its employers, the content of the Fund's employer coaching sessions, and also the information made available to employers to include the use electronic notice boards and interactive forums.
- 11.4 As outlined above, the timing and content of the employer coaching sessions will be reviewed by Employer Peer Group, the planned dates of which for 2018 are as follows:

7th February 2018
18th April 2018

13th June 2018
12th September 2018
14th November 2018

12.0 Birmingham Association of School Business Management (BASBM) conference

- 12.1 Following attendance at the same event in 2016, the Fund was invited to provide a workshop session at the Birmingham Association of School Business Management (BASBM) conference on 15 November 2017 where over 70 Birmingham based academies were in attendance and over 200 attendees in total (extending to LEA schools).
- 12.2 As part of the Fund's session, delegates received an interactive session which provided an overview of Fund and employer roles and responsibilities in line with the Pensions Administration Strategy, but also covered the following specific topics:
- Monthly submissions
 - Funding
 - Employer coaching
 - The new member Pensions Portal.

13.0 Solihull Area Committee of Parish and Town Councils (SAC)

- 13.1 As part of the Fund's drive to extend the coverage of its engagement to 'harder to reach groups' encapsulating as many different categories of employer as possible, the Fund presented at an evening meeting of the Solihull Area Committee of Parish and Town Councils on 19 October 2017.
- 13.2 The meeting was attended by around 15-20 Parish/Town Councillors and also a limited number of Parish/Town clerks.
- 13.3 The Fund officers presented on a number of topics in what was an interactive session, with areas of specific focus selected by the Councillors themselves. This included an update on developments within the Fund and the wider LGPS.
- 13.4 During the meeting, the Chairman presented to the Fund officers a letter on behalf of the Clerks primarily around issues surrounding the implementation of monthly data submissions. The Fund has drafted a formal response to the letter and has offered the relevant Clerks a bespoke employer coaching session to assist them with any issues they may have.

14.0 Individual ad-hoc employer engagement

- 14.1 As part of the continual engagement with participating employers, largely via the Fund's dedicated Employer Services team, there have been a number of instances of individual ad-hoc engagement with employers covering a wide range of topics. An example of this is the continued engagement with Further Education Colleges around the provision of

security in exchange for contribution flexibility, but also some significant employer outsourcing initiatives/programmes.

15.0 Financial implications

15.1 Dependent upon the outcome of the Fund's website review there could be financial implications for the Fund, both in terms of a potential change of contract terms and conditions or a change in provider.

16.0 Legal implications

16.1 The report contains no direct legal implications

17.0 Equalities implications

17.1 The report contains no direct equalities implications.

18.0 Environmental implications

18.1 The report contains no direct environmental implications.

19.0 Human resources implications

19.1 The report contains no direct human resources implications.

20.0 Corporate landlord implications

20.1 The report contains no direct corporate landlord implications.

21.0 Schedule of Appendices

21.1 Appendix A – Member Services – summary of presentation feedback

21.2 Appendix B – Customer Services statistics

21.3 Appendix C – Employer Annual General Meeting feedback