

**Teachers' Pension Scheme Pension Board (TPSPB)
Service Delivery and Maintenance of Data Sub-Committee**

22 June 2022 - (by Teams teleconference)

Present:		
Simon Lowe	Employer Representative – Chair (departed due to illness during Item 7)	SL
Jackie Wood	Employer Representative - Chair for items 7-10	JW
Peter Strike	Member Representative	PS
Heather McKenzie	Member Representative	HM
Neville Mackay	TPSPB Chair (Observer)	SF
Amy Gibbs	TP Head of Governance and Risk	AG
Anna Alderson	DfE Senior Contract Manager	AA
Zaheer Patel	DfE Contract Manager	ZP
Mel Phillip	DfE Casework & Correspondence & TPSPB	MP
Kelly Elliott	DfE Secretariat	KE
Helen Cowan	DfE Secretariat Manager	HC
Anna Leonard	DfE Head of Supplier Management (Observer)	AL
Apologies:		
Danielle Barker	TP Head of Operations	DBa
Susan Anyan	Independent Pension Specialist (Observer)	SA

	Item	Action
Agenda Item 1	<p>Welcome and Apologies:</p> <ul style="list-style-type: none"> • SL explained that he would be chairing the meeting in preparation for JW's departure next year. He welcomed those in attendance including observer AL, Head of Supplier Management. He noted the apologies from DBa and SA. • The minutes from 23 March 2022 were ratified. 	
Agenda Item 2	<p>Actions from the previous meeting:</p> <ul style="list-style-type: none"> • SL noted all items were closed. 	
Agenda Item 3	<p>Transitional Protection:</p> <ul style="list-style-type: none"> • AA explained that preparation work had begun regarding the balancing Contract Amendment Notice (CAN) 152. However, delays to the laying of the HM Treasury directions until later this year has delayed progress being made with casework. Engagement with members has therefore been postponed until October 2023. CAN 152 was subsequently paused pending replan activity and updates will be provided to the sub-committee regarding the replan and any changes to the guidance from Treasury. • Recruitment around the Essentials CAN 149 has been completed and staff were either now in training or had begun work on the preparatory work before case rectification begins. • AG confirmed that TP were working closely with the Department regarding the re-planning of the CANs and were continuing to process casework where possible in the interim. She reassured the Board that all activity was ongoing regarding technical aspects, but TP were still awaiting formal direction from the Department. 	

	<ul style="list-style-type: none"> • JW asked if recruited staff were already working on the Transitional Protection project and raised concerns that recruitment had been ongoing for a while, and the project had been repeatedly pushed back. • AG confirmed that new starters were working on the project including actioning the initial steps and data cleanses that they were hired to perform. Focus had been placed on cross-skilling. The team were slightly behind on case burn down, but not significantly. The delays and subsequent extra time had given TP the leeway to build a strong administrative team. • SL asked what contingencies were in place should there be further delays to the direction from Treasury. • AA advised that there were timelines to be worked to. Currently, rectification was due to begin in October 2023 and due to be completed by August 2025. The Department's contract with TP would end on 30 September 2025 and the replan was taking this into consideration and working around it. Further delay would be considered under transition and possibly included within the new 2025 contract. • AG added that once the direction was received from Treasury and the Department, TP had several penalties and incentives built-in to the project to ensure staff were appropriately incentivised to meet deadlines. This would be made clear in commercial agreements. • PS added that the Commercial sub-committee had been reassured that the negotiations were in hand and the committee were expecting a further report at the next meeting. There were therefore two sub-committees monitoring the situation. 	
Agenda Item 4	<p>Customer Contact – Satisfaction Results:</p> <ul style="list-style-type: none"> • AG advised that TP received contact through various channels, for example, digital, webchat, secure mail, and white mail. At each touch point members and employers could give feedback in the form of scoring and comments. • TP had previously faced challenges regarding absence and attrition which influenced customer satisfaction. Following these challenges and a mediation plan requested by Department, there had been improvement in performance. • A dip in performance was noted after the Chatbot and WhatsApp features were introduced, but this was an expected trend, as users were familiarising themselves with the new way of working. • The volume of communications had increased, but there was no corresponding increase in the volume of feedback received. This was a challenge. The school holiday periods showed the largest decline in the volume of surveys received. Improvement in service was still being observed and targets were being met, but feedback volumes were low. TP were trying to understand what action they could take to influence feedback going forward. • In 2020, due to the Covid pandemic, the employer telephone line was closed but email contact remained open. Employer behaviour changed from utilising the contact centre to email. This change in behaviour could also be attributed to employers working remotely. • Currently employers were asked if they were willing to provide feedback at the end of calls and there were links and specific feedback requests in emails. 	

<ul style="list-style-type: none"> • As a result of the decline in feedback, TP had implemented the following: <ul style="list-style-type: none"> ○ An Outcome Measure working group to review performance and identify risks. The group is headed by AA and DBa, as well as members of finance. ○ Each month TP collect verbatim comments from both members and employers. ○ The Engagement team produce a monthly report to capture outcomes and feedback. ○ Regular “Town Hall” sessions discuss feedback. ○ Daily customer service feedback emails are issued and are used by operations and engagement. Positive feedback is shared with staff as well as identifying training needs. The information is also used to understand trends and if operational changes need to be considered. • AG commented that over the last year the Operations team had received an increase in complaints, and despite efforts to increase resources, the complaints kept rising. DBa investigated the process and noted that the contact centre received the highest complaint volumes. Complaints had reduced significantly since due to mitigation controls, enhancements and the mediation plan that the Department had requested. There was now a better overall member experience. • The complaints key performance indicator (KPI) had experienced peaks and troughs throughout the year, but it was anticipated that performance would overall remain positive. TP would continue to undertake reviews of reports and address any trends and issues. • SL requested that the slides were shared with the Board and AG agreed. SL noted AGs report was very positive. • JW noted that it was difficult to gain feedback from employers, particularly as behaviours had changed and employers were emailing more and utilising the contact centre less. Time constraints for employers also caused difficulty, as feedback may not be considered a priority. • AG advised that TP had considered setting up pulse feedback, which would give members and employers the option to quickly select a rating between one and five stars. However, she noted that this did not provide the quality of feedback needed to be effectively acted upon. • JW noted that there was online training run by the employer relationship team and suggested that such events could be used to gather feedback. • AG confirmed that this was already being actioned. TP were trying to get a better mechanism in place for recording feedback from these interactions. • PS commented that very good feedback was being received through the comments and there was clearly improvement. He noted that the speed of response appeared to be a service-level agreement (SLA) where TP were not as successful. He asked if there were any solutions being considered to address the issue. • AG advised that, from an employer perspective, TP were responding to queries much faster than the SLA required. The volume of negative responses was not increasing, there was just significantly less feedback overall. • AA added that receiving less feedback overall was amplifying the 	SD1/220622
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	<p>negative responses, even though complaints weren't increasing.</p> <ul style="list-style-type: none"> • AG advised that TP wanted to improve upon the situation, but there was currently no obvious solution to the problem. The situation was still being monitored and investigated. • SL asked if any of the complaints were being received from repeat correspondents. • AG was not sure but advised she would follow this up for the next meeting. • NM noted that, compared to previous problems that have been identified, AG was suggesting that there was greater difficulty in diagnosing and solving issues regarding customer satisfaction and feedback. There was no single root cause with an easy fix solution. He asked if AG felt that the situation could be monitored without action to see if changes occurred organically or did she feel it was a substantive issue that needed to be addressed. • AG replied that she would prefer to act and consider further options, for example, alter the surveys to be more succinct and therefore require less time to complete. She felt that members and employers were mostly satisfied, so were not completing the survey, as they would perhaps be more likely to provide feedback if dissatisfied. • HM commented that some of the issue may relate to employer training and understanding. She suggested that a survey containing questions with multiple answer options would be easier to complete than a text box. • SL noted that a survey with fewer options may provide limited information for TP to act upon. 	SD2/220622
Agenda Item 5	<p>Money and Pensions Service (Paper 7):</p> <ul style="list-style-type: none"> • AG advised that in the 2021 calendar year the Money and Pensions Service (MaPS) received 161 queries relating to the Teacher's Pensions Scheme (TPS) out of approximately 152,000 queries. • Most queries were regarding pension contributions, accessing statements, and bereavements. 24 related to transfers, 20 related to ill-health and over 40 related to tax. Only 3 of the queries were regarding complaints, 2 of which were linked to retirement applications. There were no enquiries specific to policy or legislation. • The Operations team had reviewed any trends/repeat queries and were currently considering what information was already available to the members. The team were now aiming to create easier access to the information members were seeking. Though there was still further analysis to be conducted regarding trends. • JW felt it was a good idea for TP to consider what website guidance was available regarding the trending queries and asked for an update to be provided at the next meeting. • AG advised that it was difficult to understand the full circumstances surrounding the enquiries as the report was redacted to protect identities meaning TP were unable to identify which members were raising the questions and what discussions they may have had with TP directly. • AG noted that many of the queries were related to multiple pensions and highlighted that TP are not permitted to provide 	SD3/220622

	<p>financial advice.</p> <ul style="list-style-type: none"> • SL wondered if the members had approached TP before contacting MaPS. • AG commented that the nature of the queries suggested that the members had information already, which they most likely received from TP. This suggested that the members perhaps didn't understand the information they were given or were seeking a second opinion. • NM noted the trend of multiple pension queries within the report and understood that TP were unable to provide advice when one of the pensions was a private pension. He asked what TP's stance was when the multiple pensions were all within the public sector. He noted that there were broad similarities between these schemes and asked how valid it was for TP to state that they could not provide advice. • AG replied that offering advice posed great risk, particularly if the advice was misunderstood and acted upon, or if the information was incorrect. She added that members should be speaking to a financial advisor for advice to avoid misunderstandings. • NM acknowledged that this was a reasonable response. He noted that some of the issues raised appeared quite easy to solve, but TP would be exposed to challenge if information was misunderstood or incorrect. • AG hoped that the Operations team would give members direction to the right place for advice and further information. However, as the members details were redacted in the report TP were unable to investigate if such direction had been given. • PS commented that it was a frustrating process for members to find an appropriate source for advice and hoped more would be done to direct people to a suitable contact. • AG advised that she would confirm what instruction was being given to TP administrators in these situations and report back at the next meeting. • SL noted that overall, the report was quite positive, though it was clear that some of the queries were complex. 	SD4/220622
Agenda Item 6	<p>Any issues raised from TPARG (31 May):</p> <ul style="list-style-type: none"> • ZP advised of one topic to report from the meeting. In November 2021, TPARG noted that complaints had been received relating to Goodwin – specifically that payments had been issued to members' accounts without explanation. The letters associated with the payments were delayed, so members had to contact TP directly for information. At the TPARG meeting in May, it was noted that similar complaints had arisen again. The number was low, but the problem was still occurring. ZP advised that if the issue continued, it would be escalated to the committee and an update would be provided in the Quarterly report and at the September meeting. 	SD5/220622
Agenda Item 7	<p>Review Dashboard and supporting papers:</p> <p>Dashboard</p> <ul style="list-style-type: none"> • SL noted that at the last meeting PS had requested a breakdown of payments by sector. He felt that the new data was interesting. 	

	<ul style="list-style-type: none"> • PS commented that the data was helpful and changed the business perspective while showing the complexity of the academies system. He asked if the colour pattern could be consistent across the diagrams for future reporting. AG agreed. • SL asked if the figures for multi academy trusts (MAT) and academies crossed over and if there may be duplication within the figures. • AG advised that employers were defined using information available on 'Get information about schools' (GIAS). Therefore, the status of the establishments used in the report matched those used by the government website, to ensure consistency. <p>Quarterly Report</p> <ul style="list-style-type: none"> • AA advised that the Quarterly report covered the period to the end of April. However, she had information and highlights covering May. Further updates regarding the matters raised would also be provided at next sub-committee. • She stated that the second bite pensions increase (PI) exercise had concluded successfully. This was an annual exercise and was considered a large piece of work with a large impact on members. • TP were beginning work on the summer retirement exercise. At the end of May, they had received 3900 applications. Recruitment for temporary staff had begun and AA noted that some were returners who had worked on the exercise in previous years, therefore the knowledge and expertise on the team was good. • Regarding Multi Factor Authentication (MFA), enhanced security protocols were launched on 10 May. No negative feedback had been received regarding the process and it had been very well received by members. • There had been an enhancement to KPI1, which related to complaints. In the last Quarterly report, it was noted that changes were being made to this KPI to split the standard cases from the more complex and create a better experience for members. AA was pleased to report that KPI1A for the standard cases achieved 98.72% in May, and KPI1B for the complex cases achieved 100%. • Changes had also been made to KPI5. The KPI was split into revisions and re-employment. The re-employment element achieved 100% against the KPI and revisions achieved 90.24%. • JW asked if reporting would change for September. • AA confirmed that SLA3 regarding a change of entitlement would contain 3 separate elements going forward – re-employment, revisions, and payroll. Therefore, the committee would see a change to the reporting in the next Quarterly report from 1 May. The information would also be available on the dashboard. • AA noted that, as AG had advised in the customer contact satisfaction update, the outcome measures were generally in a good position and changes were expected to be seen within the results moving forward. • AA advised that rectification work regarding the Goodwin judgement was progressing well. Work was expected to be 	SD6/220622
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	<p>completed in September. The processing of cases had slowed due to the complexity of those remaining. AA offered assurance to the committee that the project was still in a good place overall.</p> <ul style="list-style-type: none"> • JW brought attention to the historic calculations mentioned in the Quarterly report. She noted that at the last meeting it had been agreed that the committee would be provided with more detailed information regarding these cases. • ZP advised that there were approximately 85,000 cases, but an exact figure had yet to be confirmed. TP had shared burndown forecasts for these cases, taking into account their resource plans, with the Department, and all cases were expected to be completed by December 2023. Overpayments and underpayments would continue to be tracked, but the overpayment rate currently remained low. ZP advised that a further update would be provided in the next Quarterly report. • JW noted that employers were still requiring a lot of support regarding the Monthly Contribution Reconciliation (MCR), even those that had been onboarded and were live. She asked for reassurance that TP had the resources to manage this level of support. • ZP advised that, as of early June, 4865 employers had onboarded (40% of employers). The MCR team had been split into 2 teams, the Business as usual (BAU) team and the onboarding team. At a high level, if an employer submitted accurate information for 3 months and was at an acceptable low error level, they were moved to the BAU team. There were currently around 1000 employers due to be moved to this team. • TP have also been providing enhanced MCR training for employers which have seen good levels of attendance. • The error correction exercise has proven more time consuming than expected and a replan was being considered. • AG added that TP were also working closely with payroll providers regarding their software solutions. • JW asked AA to explain the issues that had been identified regarding opt-in and opt-out. • AA advised that TP had identified problems with member records. Some members were showing as opted out, but with service and salary data on record, and some were showing as opted in but with no data on record. A data cleanse was needed and TP had raised a proposal with the Department to resource a team to correct the records. A further update would be provided at the next meeting and through the Quarterly report. • AG added that this issue had been identified through the success of MCR, as matching data and records was much easier now. This was a retrospect rectification to make sure the data was accurate going forward. • HM commented that members had raised concerns through their unions regarding phased withdrawal and schools leaving the scheme. • AG advised that TP were monitoring the situation but were not noting large volumes of leavers. When an employer showed interest in phased withdrawal, TP communicated with members regarding the implications. Further information was also available to members on the TP website. 	<p>SD7/220622</p> <p>SD8/220622</p>
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	<ul style="list-style-type: none"> • PS raised concerns that pressures within the system would lead to an increasing trend of establishments leaving the scheme. He added that it was important to monitor the situation and detect trends. • HM agreed that due diligence would be required from the Board in the long term. • JW was content that TP were monitoring the situation and providing the committee with relevant information. <p>Issue Log</p> <ul style="list-style-type: none"> • SL noted no issues had been reported. <p>Complaints Dashboard</p> <ul style="list-style-type: none"> • AA noted there had been a decrease in complaints and these were being very successfully actioned within the KPI. • JW commented this was positive and it confirmed that the new process was having an impact. She hoped this would be further evidenced in the next report. • AA reiterated that limited feedback from members was affecting the outcome measures, but the findings were still positive overall. 	
Agenda Item 8	<p>Agree Key Issues from the Meeting / Report to highlight at the next TPSPB meeting:</p> <ul style="list-style-type: none"> • MCR • Transitional Protection • Customer Contact Satisfaction 	
Agenda Item 9	<p>Agree whether any individual papers or presentation should be shared with remaining Board members:</p> <ul style="list-style-type: none"> • Customer Contact Satisfaction • MaPs Report 	SD9/220622
Agenda Item 10	<p>AOB</p> <ul style="list-style-type: none"> • None. 	
Next meeting	21 September 2022 in Darlington	

Minutes agreed by Chair:



Date: 30 June 2022

Confirmed by circulation to sub-committee members on: 30 June 2022

Ratified at sub-committee meeting on 21 September 2022