

The Pensions Ombudsman

Local Government Pensions Committee Technical Group

Meeting

12 December 2017

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The Pensions Ombudsman

- 1991 – Pension Ombudsman investigates and determines complaints and disputes concerning occupational and personal pension schemes.
- 2005 - PPFO deals with complaints and “reviewable matters” connected with the Pension Protection Fund + appeals against decisions of the manager of the Financial Assistance Scheme
- Independent and impartial – not a regulator
- Determinations are final and binding with no financial limit
- Non-Departmental Public Body sponsored by Department for Work and Pensions. Funded by levy collected by The Pensions Regulator.

Casework- our process

A1

Enquiry → Jurisdiction check → Triage → Resolve

Enquiries received and sifted



Complaints able to deal with are accepted for investigation



Resolvable complaints identified and dealt with immediately

Not resolvable? → A2

A2 & A3

Deeper investigations + Legacy cases

Investigations carried out

Legal expertise available to all areas

The Legal Team

Areas of work:

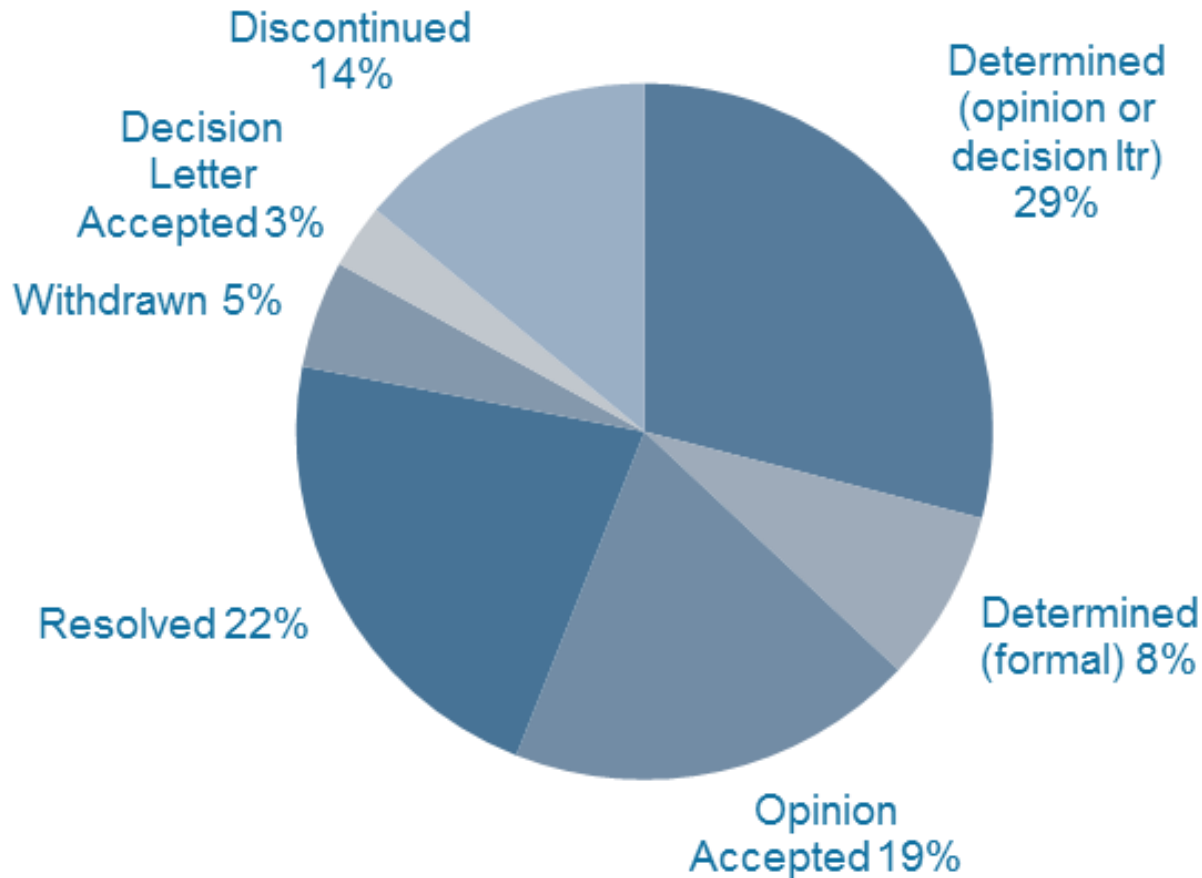


The statistics

- 61 staff
- Handled circa 6000 complaint enquiries 2016/17, up 18% from 2015/16
- In 2016/17 we accepted 1,333 new investigations and closed 7% more cases than 2015/16.
- 33% complaints determined were upheld, at least in part in 2016/17
- 70% resolved informally in 2016/17 compared to 63% in 2015/16

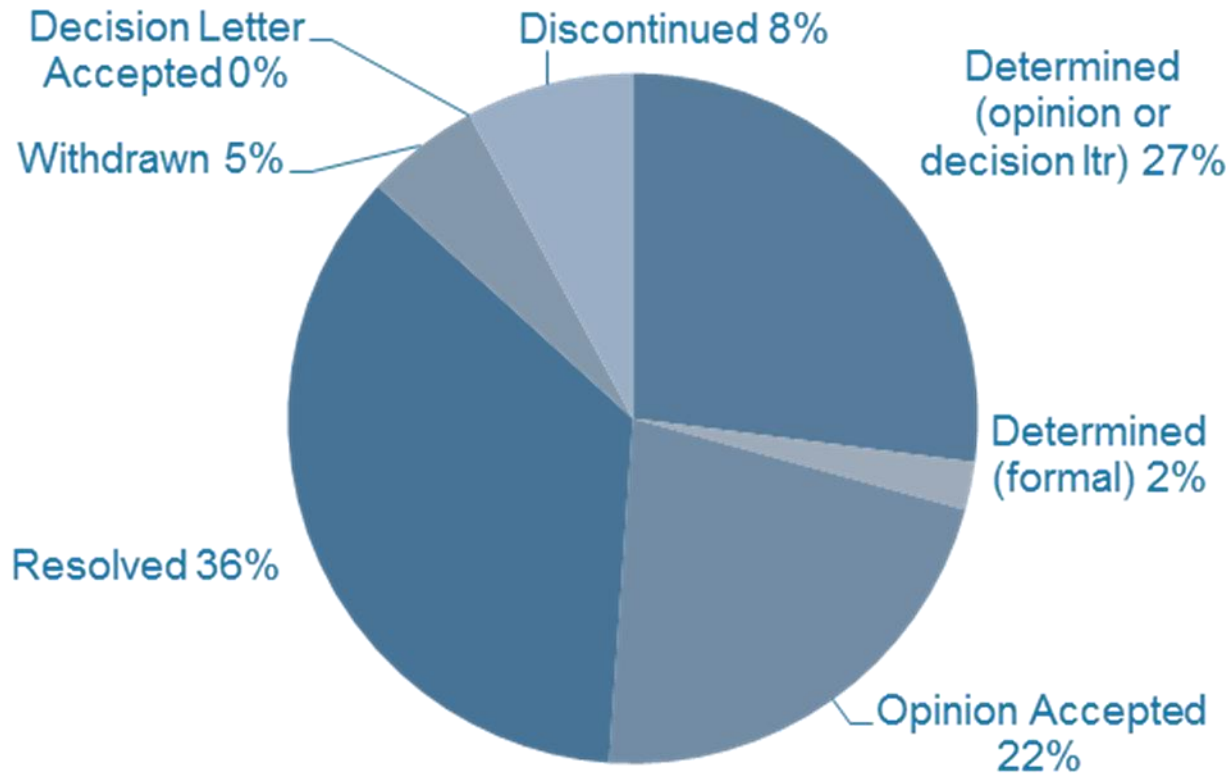
How investigations were completed

2015/16



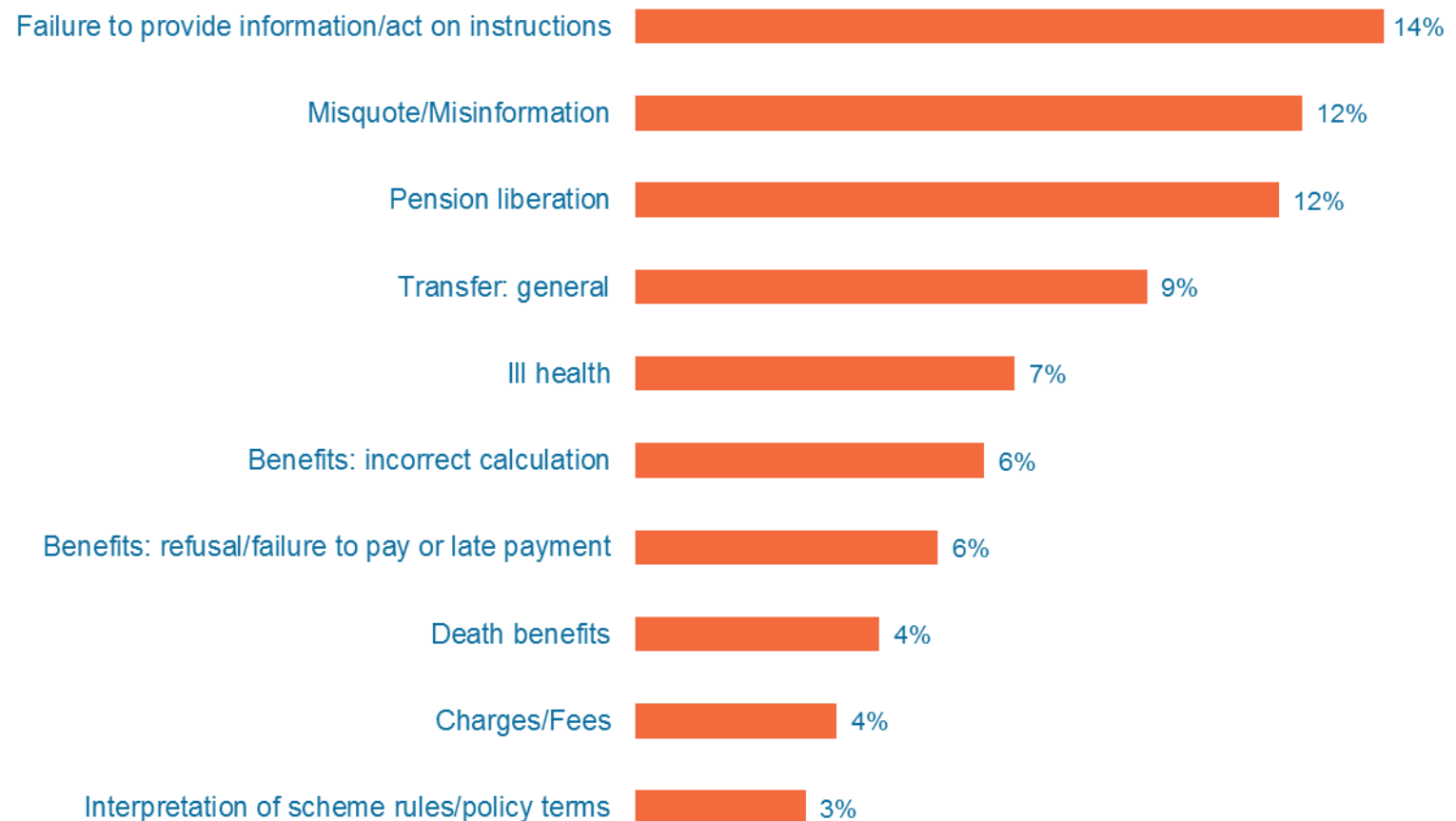
How investigations are completed

2016/17



Subject matter - Top 10

2016/17 (closed investigations)



Other casework changes

- Increase in awards for non-financial injustice i.e. £500 + if the non-financial injustice is significant
- Publication of decisions
- Anonymising applicants in published decisions

Local Government Pension Scheme statistics enquires & investigations



**Pensions
Ombudsman
Service**

Year	2014	2015	2016/17
Investigations accepted	114	79	100
Investigations closed	77	102	98
Enquiries	89	129	*

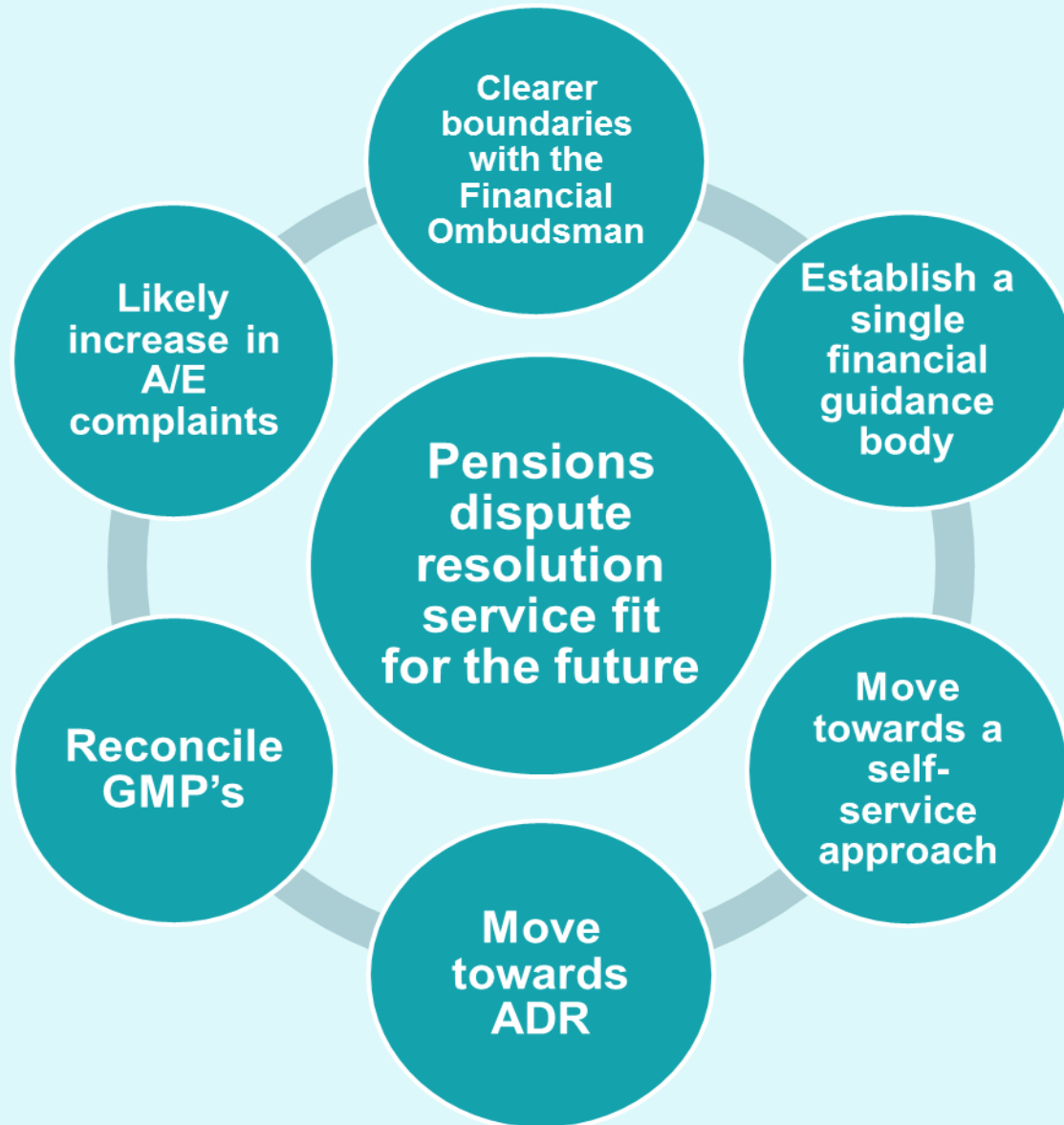
Outcome "Formal" Determined Investigations	2016/2017
Upheld	12.82% (5)
Partially upheld	17.95% (7)
Not upheld	69.25% (27)
Total	100% (39)

Outcome "informal" resolutions	2016/17
Opinion accepted	34.7% (34)
Resolution	25.5% (25)
Informal resolution	60.2% (59)

Outward looking

- Improving our systems – over 70% of applications to us are now made online
- Improving customer journey and putting the customer first
- Strengthening relationships with our partner organisations
- Building links with public schemes

The future?



Any questions?
