



Corporate Plan 2021-2024

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1.

Introduction

Introduction from the Pensions Ombudsman

When we set out our Corporate Plan last year, little did we know how long the challenge of Covid-19 would last. I am incredibly proud of the way in which my team at The Pensions Ombudsman (TPO), staff and volunteers, have responded to overcome the challenges faced with dedication and commitment to providing a quality service to our customers, with minimum disruption.

In the early stages of the pandemic, we initially saw a drop in the number of complaints received. However, there was a subsequent increase towards the end of the year which reflects the upward trend we have been seeing over the last few years. We expect this long-term increase in demand for our service to continue and also to receive complaints resulting from the economic disruption of the past year.

Overall, during 2020/21, we closed 4,853 pension complaints, representing an increase of almost 6%. However, as a result of the increasing workload and the restrictions imposed by the pandemic, we start the year with cases that are waiting to be progressed. A key priority for us over the coming year is to reduce customer journey times.

We are also seeing an increasing number of complex complaints concerning pensions dishonesty. Our decision in the Norton case, involving trustee wrongdoing, was very significant. In my Determination, I found Stuart Garner to be personally liable for the loss of the schemes' funds in respect of the 300+ members not just the 31 complainants. This important change in approach not only holds trustees personally liable but also provides significant benefits to scheme members by potentially enabling quicker redress for scheme members and the recovery of funds they might otherwise not receive. We are pleased that we have recently reached agreement with the Department for Work and Pensions on running a pilot to investigate more of these cases this year.

We have already made significant improvements to the customer journey with our newly developed website and the introduction of Live Chat. These initiatives make it easier for our customers to find the information they need to submit a valid complaint and improve the channels through which they can contact us. This enhanced use of technology will create efficiencies by freeing up staff time to focus on progressing complaints received.

But it is not all about the volume of cases, we also will focus on quality standards and listening to what our customers want. Feedback from the three Customer Satisfaction Surveys carried out last year has resulted in development of our key performance indicators (KPIs) against which we can measure progress alongside a new Quality Framework that prioritises continuous improvement. We know that the priority for customers is to reduce the time it takes us to consider their complaints.

Resolving complaints is not the only way we help our customers. A key strategic goal for us is to continue to work in collaboration with stakeholders across the pensions industry to improve standards in dispute resolution. Last year we increased resource in this area and implementation of our Stakeholder Engagement Strategy will be our focus over the coming year along with addressing feedback from our Stakeholder Satisfaction Survey (2020).

We have an exceptional team at TPO and it is vital that we invest in this invaluable resource to make TPO an excellent place to work and volunteer. Last year saw the launch

of our People and Volunteer Strategies. This will continue apace over the coming year with a strong emphasis on the Learning & Development of our staff.

TPO has transformed as an organisation and the improvements we have made so far provides us with an excellent platform on which to build. We have made it easier for customers to know when and how best to bring complaints to us and made changes in the way we work enabling us to consider complaints more efficiently and effectively. We will continue to build on these improvements, but it will nonetheless remain a significant challenge, given our challenging financial situation.

I am delighted that my appointment as Pensions Ombudsman has been extended until 31 July 2022. There may be challenges ahead, but our transformation puts us in an excellent position to continue going from strength to strength and meet those challenges head on.



Anthony Arter
Pensions Ombudsman
Pension Protection Fund Ombudsman
August 2021

Foreword from the Chair

It has certainly been an extraordinary year. I would like to express my gratitude to staff and volunteers for the exemplary way in which they have adapted to the new ways of working and their continued dedication in focusing on our customers' needs during this time.

Despite the challenges presented by Covid-19, the Corporate Board continued with its work programme focusing on risks, finance and TPO performance against KPIs, alongside the implementation of the Tailored Review recommendations.

As TPO's interim Chair since September 2019, I was delighted to be appointed as permanent Chair in November last year. A rigorous selection process undertaken by HM Government Public Appointments in appointing four Non-Executive Directors (NEDS) is complete. I am delighted to extend a warm welcome to: Emir Feisal, Myfanwy Barrett, Mark Ardron (reappointed) and Robert Branagh, who joined us on 1 May 2021. They bring with them a wealth of expertise and I am very much looking forward to working with them.

We now have a full Board structure, in line with Cabinet Office principles for effective and proportionate governance as well as fulfilling one of the 2019 Tailored Review recommendations.

The 2019 [Tailored Review](#) recommendations identified improvements that we should make in order to modernise and improve the service we provide, with 16 recommendations for implementation. We continue to make excellent progress in implementing these recommendations and expect the outstanding recommendations to move to business as usual imminently.

Since I became Chair, TPO has undergone an extensive transformation process and the infrastructure is now in place on which we can build over the coming years.

Although there is a great deal of uncertainty ahead, our data shows that the volume and complexity of cases is likely to increase. We also face financial pressures. We will need to do more with less and will continue to review and refine the ways in which we work to deliver the quality service our customers need with the resource available to us.

This Corporate Plan sets out our priorities for the year ahead and outlines our newly-developed KPIs that will enable us to measure our progress. Reducing waiting times for our customers must remain a priority.

I am immensely proud to be Chair of TPO, and I look forward to another year of putting our vision into action.



Caroline Rookes
Chair
August 2021

Who we are and what we do

The Pensions Ombudsman combines in one organisation the Pensions Ombudsman and the Pension Protection Fund Ombudsman. Our primary function is handling pension complaints. We act impartially and our service is free.

Pensions Ombudsman

The Pensions Ombudsman investigates and determines complaints and disputes concerning occupational and personal pension schemes. Our governing primary legislation is Part X of both the Pension Schemes Act 1993 and Pension Schemes (Northern Ireland) Act 1993.

We operate an early resolution service and a formal adjudication service. Wherever possible we resolve complaints informally at an early stage, frequently before the issues have been formally considered by the parties. At adjudication stage we investigate and determine complaints that were not resolved by the parties or by us at early resolution stage.

Our Determinations are final, binding and enforceable in court.

Pension Protection Fund Ombudsman

The Pension Protection Fund Ombudsman determines complaints and reviewable matters concerning the Pension Protection Fund; and also appeals against it in respect of its decisions as manager of the Financial Assistance Scheme. Our governing primary legislation is sections 209 to 218 of the Pensions Act 2004 and sections 191 to 197 of the Pensions (Northern Ireland) Order 2005. Our Determinations are final, binding and enforceable in court.

Status and funding

We are a non-departmental public body and are funded by the Department for Work and Pensions (DWP). The grant-in-aid that funds us is largely recovered from the general levy on pension schemes that is administered by The Pensions Regulator.

Our principal place of business is 10 South Colonnade, Canary Wharf, London E14 4PU.

Our vision

A trusted, fair, impartial service that makes it easy for everyone to resolve pension complaints.

Our aims

- Get the right outcome every time and in good time – by being proportionate, efficient and consistent.
- Make it easier to resolve complaints about pensions – by ensuring more people know where to go for help and by working closely with our stakeholders and partners.
- Provide a trusted, accessible service – by listening, delivering on promises and being honest about what we can and cannot do.
- Deliver value for money – by making a difference to how pension schemes are run and by continually reviewing and improving the way we work.
- Ensure everyone who works here is supported to succeed – by being a good employer and helping people develop their potential.

Our values

We are: Fair – we look at the facts, without taking sides and we are always impartial. We take our responsibilities seriously.

Collaborative – we share what we know so everyone can do a better job. We seek out opportunities to work with others and then take action to make it happen.

Open – we are approachable and make it easy for people to get the help they need. We are honest and transparent about how and why we make our decisions.

We: Show respect – we are considerate and take people's needs into account. We believe in treating people with dignity and we welcome different points of view.

Build trust – we take pride in our work and do our best to get it right. We always do what we say we will.

And we: Keep learning – we are open to change and want to find better ways of doing things. We stay positive, take charge of our own development and support people trying something new.

2.

Overview



Overview

We start the year with the challenge of meeting increasing demand for our service with no corresponding increase in resource. This is set against a backdrop of uncertainty that the Covid-19 pandemic has created in terms of how we work, the economic climate and the likelihood of further increases in demand for our service as a result.

Last year we implemented a number of key changes that focused on improving the customer journey, resolving complaints at an early stage, saving time and money for all parties involved.

Over the coming year we will continue to build on these improvements, reviewing and adjusting our internal processes, with a firm focus on our customer journey times and realising the efficiencies that have been built into our infrastructure through the Casework Reorganisation Programme that was carried out last year.

We have already made many significant changes to improve the experience of customers through our Digitalisation Programme. Our website redevelopment has been further enhanced by the addition of 'Frequently Asked Questions', case studies and a 'question tree' to help customers establish whether or not they have a valid complaint to bring to us and, if not, where they can go for help. Since its introduction in November 2020, this increased functionality has helped with a steady reduction in the number of complaints made to us that are not ready or appropriate for our consideration. By March 2021, the number of invalid applications made to us had decreased by 15%. We are continuing to monitor this and making any necessary improvements to reduce this further.

Our customer portal, enabling customers to submit general enquiries and online applications, is now ready to go live. However, we are currently liaising with DWP about Digital Service Standards requirements from the Government Digital Service, before the portal can be launched.

We have further augmented the channels available for customers to contact us with the launch of our Live Chat on 29 March. This is a new service which is being gradually rolled out to meet customer demand. It will allow our Enquiries Specialists to deal with multiple enquiries which, in turn, will reduce the demand on our phone service.

The above initiatives not only make the complaint process more accessible to our customers and stakeholders but will improve the quality of submitted applications. This will free up staff time to focus on progressing complaints, helping to drive down customer journey times. Over the coming year, we will carefully monitor these initiatives and further refine them to ensure we are meeting customer needs at the same time as realising efficiencies.

One of our key priorities last year was to listen to our customers to find out if we were meeting their expectations. During 2019/20 we carried out three customer satisfaction surveys targeting customers at different stages in the complaints process to identify where we could make further improvements.

The results established a baseline and the creation of a new key performance indicator (KPI) against which we can continue to measure customer satisfaction (see page 19).

Feedback has been incorporated into a new Quality Framework that we launched on 1 April 2021. The new Quality Framework reflects changes made as part of our Casework Reorganisation Programme and focuses on risk-based assessments and a process of continuous improvement. Continuing to address customer feedback from these surveys will be a key focus for us over the coming year.

Working collaboratively with key strategic partners and our stakeholders remains a priority for us to achieve our strategic goals and improve standards in dispute resolution across the pensions industry. Additional resource and a new Stakeholder Engagement Strategy has given greater focus to this work and a Stakeholder Satisfaction Survey carried out last year showed that the work we are doing to engage with the pensions industry has been received positively. Our focus over the coming year will be to address the feedback from this survey which includes providing further advice and guidance, particularly on our website and improving our engagement with consumer groups, Master Trusts and Parliamentarians.

Our staff and our volunteers are our greatest resource and we want to repay their dedication by continuing with the improvements that will make TPO a great place to work and volunteer. Our People Strategy, agreed in August 2020, sets out the activities we need to undertake to improve and manage how we engage with our people to deliver on our strategic goals. A considerable amount of work has already been carried out that will continue over the coming year with a focus on learning and development, performance management and addressing feedback from the staff survey. For the first time, we used the Civil Service staff survey to enable us to benchmark the results and create a new KPI (see page 19) against which to measure staff satisfaction going forward.

Last year, our Early Resolution Team resolved 1,442 complaints at an early stage. We would not be able to achieve this without our volunteer team of pension professionals who generously give their time and expertise to resolve complaints for our customers. With an increasing emphasis on resolving disputes at an early stage, their contribution is essential. We have recently reviewed our list of volunteers and removed those who have not been active for some time. So, although the numbers have temporarily dropped, capacity remains the same and we have embarked on an active recruitment programme as part of our Volunteer Strategy.

Despite ongoing improvements to increase our efficiency, we know without more resources this will not be sufficient to meet the rise in demand and tackle the build-up of unallocated cases.

We have been monitoring and refining our processes and policies so we can continue to resolve complaints earlier in our process, using a proportionate amount of resource. This will allow us to focus time and specialist staff on those complaints that most require investigation.

To help us achieve this, we have developed a range of new key performance indicators which provide a more complete picture of customer experience and the full range of organisational performance. The targets we have set are stretching and dependent on the changes we make to our service in the first part of the year having the impact we anticipate they will.

Strategic goals

These are our overarching goals under our current three-year strategy.

1.	Providing a customer-focused service for the resolution of occupational and personal pension complaints	<ul style="list-style-type: none"> • improving the ways in which customers can find out about our service and manage their complaints with us • carrying out regular customer surveys and use the results to feed into future business planning • making our service a straightforward, easy, fair and impartial alternative to the courts • continuing to seek changes to legislation and signposting customers and stakeholders where necessary • running a pilot to investigate more cases where there is alleged dishonesty by trustees.
2.	Supporting and influencing the pensions industry and the wider alternative dispute resolution sector to deliver effective dispute resolution	<ul style="list-style-type: none"> • reviewing and improving the materials available to the pensions industry about how we handle complaints • influencing and shaping policy in the pensions industry and government • influencing industry to adopt a one stage IDRPs.
3.	Transforming and improving our services and processes	<ul style="list-style-type: none"> • continuing our Digitalisation Programme • continuing to improve our service in terms of time, quality and value for money • strengthening our governance in line with Cabinet Office guidelines • improving management information to assist decision-making and for identifying and tracking efficiencies • supporting and developing our staff through an expanded programme of learning and development.

Progress review – 2020/21

What we did in 2020/21

The table below outlines our KPIs for 2020/21 and our performance against them.

What we said we would do	What we did
Customer satisfaction	
<ul style="list-style-type: none"> Deal with enquiries at a rate equivalent to 90% of new enquiries received in the year. Close investigations at a rate equivalent to 90% of the number taken on in the year. Have no more than 10% of open investigations aged more than 12 months. 	<ul style="list-style-type: none"> Achieved. We dealt with enquiries at a rate equivalent to 101.8% of new enquiries received in the year. Achieved. We closed investigations at a rate equivalent to 99.3% of the number taken on in the year. We had 29.1% open investigations aged more than 12 months (see explanation below).
<ul style="list-style-type: none"> Keep scores from the Quality Assurance Framework above 80%. 	<ul style="list-style-type: none"> Achieved. Over 2020/21 the average score of the 1,748 quality audits carried out was 87%. Scores ranged between 85% and 90%.
<ul style="list-style-type: none"> Establish a baseline by September 2020 against which we can measure customer satisfaction for the remainder of the year. 	<ul style="list-style-type: none"> Achieved. See key performance indicators for 2021/22 (page 19)
Stakeholder satisfaction	
<ul style="list-style-type: none"> Conduct a stakeholder survey to establish a baseline for measuring stakeholder satisfaction. Increase the amount of information provided to customers and stakeholders to help customers to decide on next steps and to help stakeholders to resolve complaints without the need for TPO to be involved. 	<ul style="list-style-type: none"> Achieved. Achieved through the Digitalisation Programme and redevelopment of the website.

Staff and volunteer satisfaction

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| <ul style="list-style-type: none"> • Annual staff turnover to not exceed 12%. • Average number of days sickness per staff member to not exceed seven days. • Conduct a staff satisfaction survey to establish a baseline against which we can measure performance for the remainder of the year. • Volunteer numbers are maintained (currently 214) with the aim of increasing the number to 300. • Conduct a volunteer survey to establish a baseline for measuring volunteersatisfaction. | <ul style="list-style-type: none"> • Achieved. Turnover for the year amongst permanent staff was 9.35% of headcount (9.21% of FTE). • Achieved. Average absence per employee was 4.56 days. • Achieved. Our employee engagement index was 66% (the same as the Civil Service Staff Survey 2020). • Volunteer numbers are currently at 202 following an exercise to remove volunteers who have not been active for some considerable time, so capacity has not been diminished. A robust volunteer recruitment campaign as part of the Volunteer Strategy has been put in place. • Achieved: 97% of respondents said they would recommend volunteering for TPO. 95% were satisfied or very satisfied with the administration and technical support they receive from TPO. |
|--|---|

As part of our Casework Reorganisation Programme, implemented in May 2020, the customer journey was redesigned. This means we categorise our workload differently which make direct comparisons with previous years more difficult. To reflect the revised customer journey, we have developed new key performance indicators for 2021/22 (see page 19).

General enquiries

General enquiries now include matters previously categorised as enquiries, written enquiries and 'quick responses'.

In 2020/21 we resolved 11,737 general enquiries (2019/20: 8,883 written enquiries, including quick responses). This increase on last year is due in part to more issues being retained by the Enquiries Team to deliver an earlier resolution to the customer; previously, these may have been put forward as potential pension complaints.

Pension complaints

Pension complaints are the completed applications we receive. Previously these were included as written enquiries and taken on by either the Early Resolution Team or Adjudication Teams where they became 'investigations'.

Overall, we closed a total of 4,853 pension complaints in 2020/21, representing an increase of almost 6% compared to last year. This includes 175 pension complaints that were abandoned for various reasons at different stages in the process.

Timescales for pension complaints

Timescales are measured from when we have a valid application through to their closure.

At the close of 2020/21, we had 1,416 of our 4,853 active pension complaints aged older than 12 months, which is 29.1%.

We have made progress in closing pension complaints earlier in our process, with 47% closed within three months in 2020/21 compared to 19% in 2019/20. The removal of complaints closed earlier has meant that the remaining active pension complaints that are older has increased as a proportion.

In addition, the impact of Covid-19 and the increasing volume and complexity of pension complaints that we are receiving, on our limited resources, has meant that it is taking us longer to resolve some pension complaints. So, complaints that previously may have been resolved between 6-12 months, are now taking over 12 months.

We always have a small proportion of cases that we cannot progress due to circumstances beyond our control, for example, awaiting the outcome of court proceedings.

3.

What we expect in
2021/22

What we expect in 2021/22

For the last three years, we have seen a sustained increase in demand for our services. Based on recent historic levels, this upward trend is expected to continue over the next three years as the table below demonstrates:

	Actual 2018/19	Actual 2019/20	Actual 2020/21	Trend	Forecast 2021/22	Forecast 2022/23	Forecast 2023/24
New contacts and enquiries							
Total contacts	8,205 (-)	11,552* (+41%)	16,673 (+44%)	↑	17,400 (+5%)	18,300 (+5%)	19,200 (+5%)
General enquiries	7,215 (-)	10,969 (+52%)	11,524 (+5%)	↑	12,100 (+5%)	12,700 (+5%)	13,300 (+5%)
New pension complaints							
Overall total	5,251 (-)	5,698 (+7%)	5,567 (-2%)	↔	6,050 (+10%)	6,655 (+10%)	6,990 (+5%)
Closed pension complaints							
Overall total**	4,205 (-)	4,599 (+16%)	4,853 (+6%)	↑	5,500 (+13%)	5,500 (-)	5,500 (-)
Assessment	772 (-)	1,131 (-22%)	2,474 (+118%)	↑	2,750 (+11%)	2,750 (-)	2,750 (-)
Early resolution	2,165 (-)	2,264 (+16%)	1,442 (-36%)	↓	1,750 (+21%)	1,750 (-)	1,750 (-)
Adjudication	1,268 (-)	1,204 (+16%)	762 (-37%)	↓	1,000 (+31%)	1,000 (-)	1,000 (-)

*Only phone calls measured for 2018/19 & 2019/20.

** Overall closures total also includes abandoned cases.

During 2021/22 we are forecasting that we will receive a less significant increase for the number of contacts and general enquiries than in previous years. But we expect to see a continued increase in new pension complaints.

Inflow

- **Contacts:** Significant upward trend in recent years is expected to stabilise at 5% with the introduction of Live Chat and the new website.
- **General enquiries:** Expected to stabilise at 5% in line with the increase in contacts.
- **New pension complaints:** Expected to increase by 10%, due to both the trend in increased demand and as the impact of the Covid-19 pandemic on the financial landscape takes effect.

Outflow

- **Assessment closures:** Expected to increase by 13% as we continue to review and make improvements to the customer journey.
- **Early resolution closures:** Expected to increase by 21% as we continue to review and make improvements to the customer journey.
- **Adjudication closures:** Expected to increase by 31% based on current Adjudication resourcing as we continue to review and make improvements to the customer journey.

Unallocated cases

We also expect to start 2021/22 with a significant queue of work awaiting allocation.

A small backlog had started to develop after several years of increased demand which has not been matched by an increase in resource. This increased significantly in the first part of 2020/21 due to the Covid-19 pandemic. This drop was due to volunteer availability being reduced and caseworkers not being able to access paper files. We had already anticipated a drop in output as staff familiarised themselves with the new Casework Management System and the reorganisation in our casework processes. Over the long term, both of these changes will improve how we work but have had a short-term impact on productivity. Processes have been put in place to deal with the unallocated cases, but this will remain a significant challenge that we need to address at the same time as responding to the continued increase in demand for our service we anticipate.

Pension Protection Fund Ombudsman

2020/21 was similar to the previous year in terms of the number of new matters referred to us. Eight matters were investigated and closed. The small caseload of the Pension Protection Fund Ombudsman does not warrant detailed monitoring in the same way. We usually aim to close in a year the same number of complaints as are opened.

Assumptions made

The forecasts above are based on a number of internal and external factors.

Internal factors

Historical data

Due to significant changes in our working practices over the last three to five years, we are restricted in the amount of available historical data which makes a direct comparison with previous years difficult. One of the major changes to our working practices has been the transfer of the Early Resolution Service to TPO in March 2018. This changed focus to early resolution outcomes is not fully represented in previous data trends. Nevertheless, we have analysed historical data, where available, and whichever metrics are used, it is clear there have been significant increases. This increasing trend in pension enquiries has been mirrored by the experience of the former Pensions Advisory Service (now part of the Money and Pensions Service) who has seen an increase in pension enquiries dealt with, through its helpline, webchat and written enquiries, from 154,894 in 2017/18 to 206,086 in 2019/20.

Through our engagement work with partners and other organisations across the wider pensions landscape, we have identified and considered several external factors that may impact on the future demand for our services. One of the key external factors is the economic climate.

Economic climate and recession

The economic climate, resulting from the Covid-19 pandemic and Brexit, will lead to significant changes to the pension landscape given economic uncertainty, pressure on businesses and people's changing financial circumstances.

Although the exact impact is hard to qualify, under the current economic climate we assume over the following years there will be an increase in complaints relating to:

- the application of the furlough scheme and its ending, for example, payment of contributions, salary sacrifice and death cover
- delays in providing information, processing requests and carrying out transfers due to remote working, redundancies and volumes of requests
- pension benefit claims especially those concerning ill health or redundancy.

Other external factors

Activity across the wider pensions landscape can significantly influence future demand for our service, even if there is a delay. Due to the nature of TPO's role there can be several years between activity in the wider pensions landscape and an individual becoming aware of an issue with their own pension that they wish to raise with us as a pension complaint.

Automatic Enrolment has contributed to more than 10 million additional people enrolling in a workplace pension scheme. The Pensions Regulator projects that the total number of people with a workplace pension will continue to increase through to 2025 when nearly 50 million will be enrolled.

We have seen a gradual increase in the number of complaints relating to the non-payment of automatic enrolment contributions and it is reasonable to expect that there will be a time lag before potential maladministration complaints are received on a much larger scale.

The introduction of **Pensions freedoms** with expanded options for people to transfer/draw down their pensions from the age of 55 will increase demand for our services. Insight from our stakeholder relationships with the pensions industry tells us that Covid-19 has led to more members asking for early retirement quotes and transfer value requests, particularly within Defined Contribution schemes.

These new freedoms also mean that people are more vulnerable to **scams**. Recent intelligence and analysis with our partner organisations has identified there are increasing examples where investment fraud victims have used pension funds or savings that would otherwise be reserved for retirement in order to finance what they believe to be a genuine investment opportunity. It is anticipated there will be an increase in pension-related scams as the public look to release their pensions funds in response to the current economic climate.

The introduction of the new **Pensions Dashboard** will raise people's awareness of pensions. The ability to scrutinise their pension arrangements will lead to more people identifying issues earlier and will increase demand upon TPO services.

The **Pension Schemes Act 2021** and the Conditions for Transfers Regulations (currently under consultation, expected autumn 2021) impose additional conditions on a member's statutory right to transfer accrued pension rights to another scheme. While it is hoped that this will reduce the number of pension scam transfers, it is also likely to lead to an increase in members' complaints to us that trustees have wrongly blocked their transfer.

Our priorities and key performance indicators for 2021/22

Our updated KPIs for this year will ensure we focus on three key areas:

- our customers
- our stakeholders
- our staff.

<p>Customer satisfaction</p> <p>To ensure we deal with cases in a timely and efficient manner and meet customers' expectations.</p>	Case duration	<p>General enquiries</p> <ul style="list-style-type: none"> • 90% resolved within four weeks (28 calendar days) <p>Assessment</p> <ul style="list-style-type: none"> • 30% assessed within three months • 60% assessed within six months <p>Early Resolution</p> <ul style="list-style-type: none"> • 60% closed within nine months of transfer to ERT <p>Adjudication</p> <ul style="list-style-type: none"> • 60% closed within 12 months of transfer to adjudication <p>Total pension complaint closures</p> <ul style="list-style-type: none"> • 70% closed within 12 months. <p><i>(see narrative below for more information)</i></p>
	Internal quality assurance standards	<ul style="list-style-type: none"> • Maintain scores from the Quality Assurance Framework at 85%.
	Customer survey	<p>Increase on baseline for 2020/21:</p> <ul style="list-style-type: none"> • Providing you with a good service: 53% • Providing clear information: 67% • Providing clear decision making: 62%

Staff To make TPO a great place to work	Staff engagement	<ul style="list-style-type: none"> • Annual civil service staff survey engagement score – increase on 2020 score (66%) • Annualised staff sickness rate (all types) – at or above the Chartered Institute of Personnel and Development (CIPD) average for public sector
Effective use of resource and efficiencies	Casework output	Average number of total pension complaint closures per month <ul style="list-style-type: none"> • Increase on 2020/21 average (405 closures per month)

How our casework KPIs will be calculated

Time taken to;

- resolve **general enquiries** - calculated as the number of working days from 'creation date' to closure.
- deliver **total pension complaint** closures - calculated as the age from general enquiry 'creation date' to closure.
- deliver our **assessment service** - calculated as the age from 'application received date' or 're-activation date' to 'assessment closure date', 'date passed to ERT' or 'date passed to Adjudication' as applicable.
- Deliver our **Early Resolution service** - calculated as the age from 'date passed to ERT' to the 'ERT closure date'.
- Deliver our **adjudication service** - calculated as the age from the 'date passed to Adjudication' to the 'Adjudication closure date'.

As well as working towards meeting our KPIs outlined above, we will also continue to measure and report on our budget, stakeholder satisfaction and the volume of work we receive and complete.

In terms of **Stakeholder satisfaction**, in 2020/21 we conducted our first stakeholder survey. We will continue to conduct annual stakeholder surveys to measure perceptions of TPO and collect information on what we can do to support our stakeholders better.

4.

Finance



Finance

Our budget is set by our sponsor department, DWP. Our estimated costs over the next three years are detailed below, along with spend from the last two financial years for comparative purposes. The agreed business-as-usual budget for 2021/22 is £8.2 million. Additional funds have been requested for projects.

Over the three years from April 2017 to March 2020, we saw a significant increase in our staffing levels, workload and funding. These were necessary to be able to meet increasing demand for our services. Funding is not due to increase for 2021/22 and we expect the staff complement to remain stable. We do anticipate a further increase in demand for our services, but this will have to be met from increased productivity and efficiency.

	2019/20 Spend £'000	2020/21 Spend £'000	2021/22 Forecast spend £'000	2022/23 Forecast spend £'000	2023/24 Forecast spend £'000
Staff salaries	5,469	6,429	6,344	6,344	6,344
Other staff costs inc training and recruitment	469	288	136	136	136
IT/Telecommunications	591	569	608	608	608
Professional services	165	146	92	92	92
Subscriptions	90	141	95	95	95
Legal costs	68	11	70	70	70
Accommodation	447	526	520	520	520
Printing and stationery	27	10	9	9	9
Insurance	21	21	21	21	21
Postage /courier	15	6	2	2	2
Other	29	16	25	25	25
Staff exit costs		263			
Total operating costs	7,390	8,426	7,922	7,922	7,922
Non cash items	315	229	226	266	266
Total comprehensive expenditure	7,705	8,655	8,188	8,188	8,188

Forecast of resource allocation across the organisation 2021/22

Resource allocation for 2021/22 is below. Costs include salaries, which make up 74% of total costs, and other costs including, IT, professional services, subscriptions, rent and office costs, depreciation and amortisation. These costs have been allocated to the various business areas of TPO on the basis of total salary costs per directorate.



