

Communicating with members

This guidance note outlines our views on best practice for communicating with pension scheme members.

We have been dealing with pension complaints for 30 years. We want to share the experience and expertise we have to help the pensions industry drive up standards in informal dispute resolution and reduce the number of disputes and complaints. We know pensions are complicated, and people find them hard to understand, but we believe there are simple steps that can be taken to resolve pension disputes and complaints without the need for TPO to be involved. The disputes and complaints we see often stem from poor communication and failings in customer service.

What we see

Many of the enquiries and complaints we receive are not resolved through formal investigation and Determination, but through engagement, education, and informal resolution.

In 2020/21:

- Our Enquiries Team handled 16,673 initial contacts made by phone, email, post and webchat from people who thought we might be able to help them. We aim to resolve issues in a single transaction where possible. Many of these contacts are resolved by explaining how pensions work, sorting out misunderstandings and managing people's expectations.
- Over a third of complaints dealt with by our [Early Resolution Service \(ERS\)](#) were closed by providing a robust explanation to the customer, without us needing to contact any other parties.
- In 78% of Determinations made by the Ombudsman, the complaints were not upheld or only partially upheld.

We believe this provides a significant opportunity for us to work proactively with businesses and organisations across the pensions industry, to help them reduce the number of disputes and complaints arising and resolve more complaints early and informally themselves.

What are we doing to help?

In November 2020, we conducted our first stakeholder survey. The feedback indicated that our stakeholders wanted us to provide more guidance materials on our website. Our new section, '[How to Avoid the Ombudsman](#)', contains links to key guidance, related Determinations and case studies, which we will continue to update.

Top ten complaint topics

Our Annual Report and Accounts, available on the '[Our Publications](#)' section of our website, detail the top ten complaint topics each year, which you may find useful.

Top tips on how to avoid the Ombudsman

- Put yourself in the place of the member. The ability to be empathetic and listen can prevent an issue becoming a dispute or complaint.
- Use plain English, make sure all communication channels are accessible and communicate in a way that is person-centred and non-confrontational.
- Make sure you and the member have a shared understanding of the complaint, as it may avoid the complaint changing or confusion arising at a later stage.
- Clarify what happened and what should have happened. Explain this to the member and include any relevant legislation, policies, or procedures. Is there a difference between what happened and what should have happened, and are you responsible?
- Clarify the outcome the members want. They may not be clear, and you may need to probe further to find out what they expect. Manage expectations robustly.
- Accept responsibility. If something has gone wrong, and you can put it right, do so and do not be afraid to apologise. It can resolve some disputes and prevent them escalating into a formal complaint.
- Explain any areas of disagreement. If you cannot do what the member wants, take time to explain why.
- Avoid unnecessary technical terms, but where these must be used, provide an explanation of the term.
- Address all the issues raised and show that each element has been fully and fairly investigated.
- Make sure members have access to up-to-date scheme information that is accurate, clear, and concise.
- Communicate scheme changes clearly to members, and make sure the administrators/managers of the scheme are aware of the changes.
- Comply with legal requirements, as failure to do so can lead to complaints.
- Avoid delays, comply with internal policy or service level agreements, keep members informed and explain delays or why a response cannot be given.

If we contact you about a complaint, engage with us

When we ask for information, as we are entitled to under our evidence-gathering powers, provide us with it as soon as possible. If it is not easy to collate historical or complex data, tell us and explain why it may take time. Remember to provide us with the evidence to support your position regarding the complaint, as well as addressing the issues raised by the member.