



Merseyside Pension Fund **Complaints Policy**

Wirral Metropolitan Borough Council

As approved by Pensions Committee on **xx xxxx 2022** following consultation with the Local Pensions Board

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Introduction

This is the Customer Complaints and Escalation policy for Merseyside Pension Fund (MPF) which is managed by Wirral Borough Council (the Administering Authority). The policy has been consulted upon with the members of the Local Pensions Board, prior to approval by the Pensions Committee at its meeting held on xx xxxx 2022.

This policy outlines the methods and timeframes adopted by Merseyside Pension Fund for recording, investigating, and implementing corrective actions to deal with complaints from members and employers.

Policy Objectives

To provide a fair and transparent procedure which is clear and accessible in informing stakeholders on how to contact the Fund, to make a complaint and to ensure staff understand their responsibility to investigate all complaints fairly and in a timely manner.

The overarching intent is to make sure that corrective and preventative actions are undertaken to resolve customer dissatisfaction and improve future service delivery. All complaints will be handled confidentially, sensitively, and in compliance with relevant data protection requirements.

Responsibilities

The Director of Pensions and the Head of Pension Administration have overall responsibility for ensuring effective actions are undertaken to resolve complaints in accordance with this policy and to also remedy any flaws in service provision.

All Service Area Managers have the responsibility for determining solutions and preventative measures to avoid future occurrences.

Proposals that may affect cross-section operational practices are discussed at the monthly meetings of the Fund Operating Group, chaired by the Director of Pensions.

Definition of a Complaint

A complaint is an expression of dissatisfaction, whether justified or not, about the standard or delivery of service and the actions or lack of actions by the service area or staff.

Customer complaints may be received from a variety of sources including employers, members, potential members, pensioners, deferred members or the representatives of members either verbally or in writing by whatever medium.

Procedure for Dealing with a Complaint

The pension officer who receives a verbal complaint, either over the telephone or at the public reception desk, should:

- Take the complainant's name, address and telephone number, membership category and, if relevant, the relationship of the complainant to the Scheme member, then document the date of receipt.
- Write down the facts of the complaint and inform the complainant of the formal procedure, next steps, expected response times and where appropriate, ask the complainant to send a written account by post or by email so that the complainant is satisfied that all details have been captured.
- The complaint must then be allocated for review by the Service Area Manager and forwarded to the Operations and Information Governance Manager to document in the Complaints and Compliments Register.

Where a complaint is received in writing by post or by email to mpfadmin@wirral.gov.uk, it will be allocated for review by the Service Area Manager and forwarded to the Operations and Information Governance Manager to document the following details in the Complaint and Compliments Register:

- Date complaint received
- Name of person making the complaint
- National Insurance number (if the complaint relates to a member)
- Brief description of the problem
- Brief description of corrective actions
- Date of response to the complainant

The Service Area Manager can assess a complaint as vexatious, based on the context or the persistent behaviour of the complainant. This assessment can include unreasonable complainant behaviour and may result in a cessation of contact with the complainant on the matter. Please note, that complainants still have recourse to the Statutory Complaint Procedure outlined within this policy.

Resolving Complaints

The Service Area Manager should ensure that the necessary investigations are made, which may involve one or more of the following:

- Analysing or examining records: personal files, correspondence, computer records etc.,
- Discussing relevant issues with the people concerned, both internally and externally,
- Issuing details and requesting comments from officers involved in the service delivery.

On completing the investigation, the Service Area Manager should ensure that:

- a) An appropriate response is provided to the complainant giving the relevant details within prescribed timescales,
- b) The result is summarised on the Complaints and Compliments Register, the summary should include details of investigations, conclusions, and follow-up actions,
- c) The level of seniority of the officer allocated to dealing with the complaint is based on whether the complaint relates to:
 - a one-off problem with the internal administration system which has been rectified satisfactorily,
 - a one-off problem where no further action is necessary or possible,
 - a recurring problem or an underlying trend which requires a procedural change,
 - a recurring problem or an underlying trend for which a solution or policy decision is still required.

Process and Timelines for responding to a complaint

Complaint Stage 1

The complaint will be formally acknowledged and logged on the Complaints and Compliments Register within 3 working days of receipt.

The acknowledgement will confirm who is dealing with the complaint and when the complainant can expect a written response.

A copy of this complaints' procedure will be attached. In many cases, a complaint is best resolved by the pension officer who provided the pension information or benefit entitlement to the member or beneficiary, in the first instance.

If the initial complaint has not been resolved within 7 working days of receipt, a Service Area Manager will investigate and take appropriate action within 14 working days of the initial complaint.

For employer related complaints, these will generally be actioned by the appropriate Service Area Manager within 14 working days of receipt.

Escalation Process

Complaint Stage 2

If the complainant feels that the problem has not been satisfactorily resolved at Stage 1, they can request that the complaint is reviewed by the Fund's Senior Management Team. The request for review will be acknowledged within 2 working days of receipt. The acknowledgement will confirm who will deal with the case and when the complainant can expect a written response.

The Senior Management Team may investigate the facts of the case themselves or delegate to a suitably senior officer to respond to the complaint. This may involve reviewing the case and speaking with the person who dealt with the complaint at Stage 1.

Stage 2 complaints will normally receive a definitive reply within 14 working days. If this is not possible because for example, an investigation has not been fully completed, a progress report will be sent with an indication of when a full reply will be given.

The decision taken at this stage is final. If the complainant is still not satisfied with the outcome of the complaint, they can invoke the Statutory Complaint Procedure under Regulation 72 -79 of the LGPS Regulations 2013.

Statutory Complaint Procedure - Internal Dispute Resolution Procedure (IDRP)

It is a requirement of the Pensions Act 1995 to have a procedure in place to review decisions on the correct operation and interpretation of the LGPS Regulations. The Local Government Pension Scheme Regulations contains a two-stage internal dispute resolution procedure (IDRP).

Details of the Specified persons authorised to deal with Stage 1 and Stage 2 appeals will be confirmed to the appellant on receipt of the complaint.

The Pensions Ombudsman has powers to review decisions from the IDRP, along with additional powers to review cases where maladministration is alleged. The Ombudsman will not investigate cases until the IDRP has been exhausted. The decisions of the Pensions Ombudsman are enforceable in a court of law.

Continuous Improvement

The Senior Management Team monitors and reviews the effectiveness of the complaints process to ensure that it continuously improves, and lessons learnt from complaint handling are carried through into the Fund's operational practices.

Complaints are reviewed quarterly by the Head of Pension Administration to identify any trends which may require the Service Area Manager to consider appropriate preventative measures necessitating procedural changes or providing further training to Fund staff or employers.

The Local Pension Board, which is key part of the Fund's Governance framework, will at each formal meeting, scrutinise the complaints received, and the actions taken during the reporting period.

Customer Surveys

Customer satisfaction is measured by utilising customer surveys. An online customer survey form is available on Merseyside Pension Fund's website (mpfund.uk/sat) which can be completed by a member or beneficiary to provide feedback on their experience in dealing with the Pension Fund.

Returned customer surveys are reviewed by the Fund's Communications Manager and feedback is passed on to the relevant Service Area Manager.

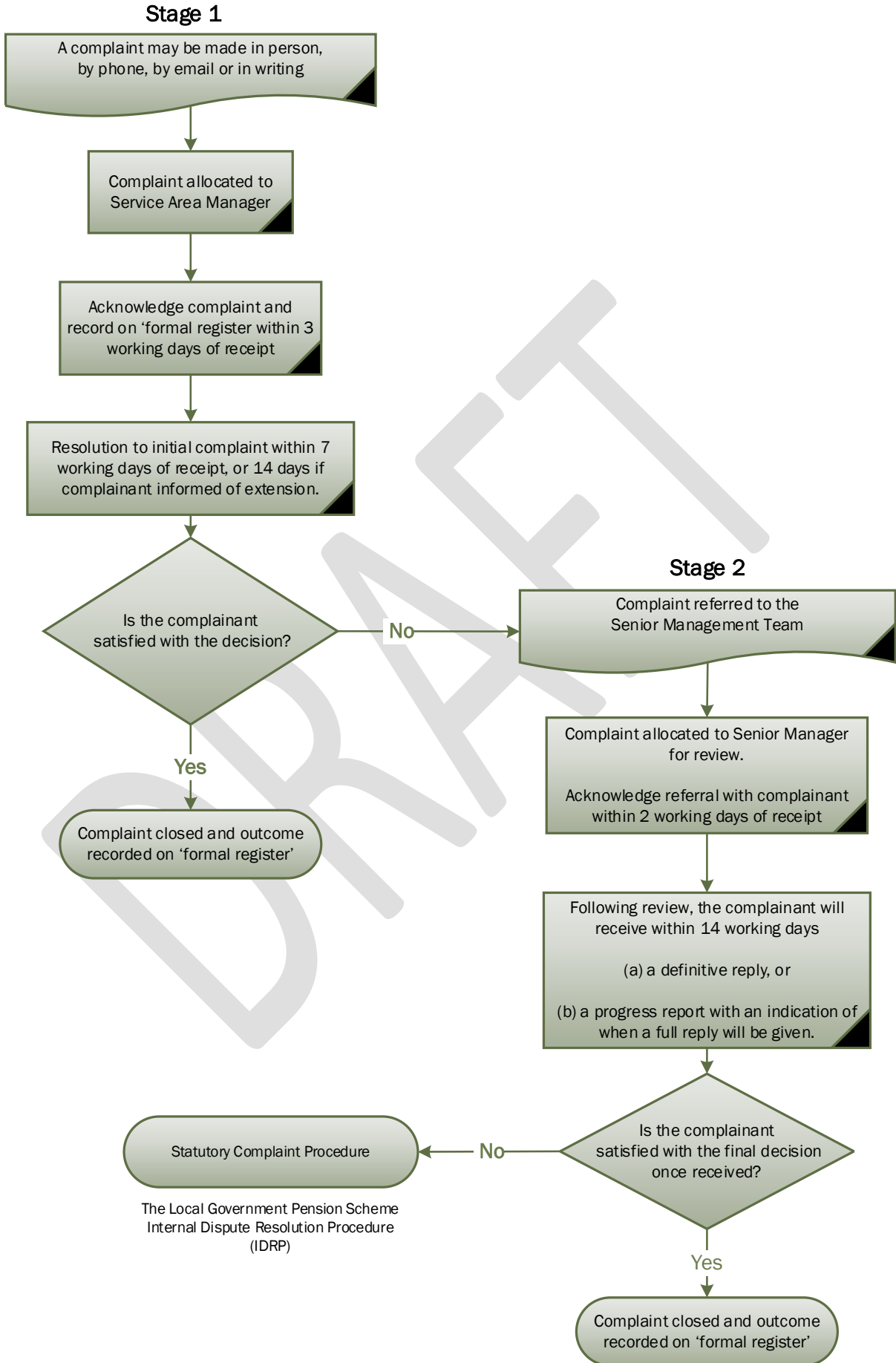
Ad Hoc Complimentary Customer Feedback

Any member or employer providing positive feedback on the service provided by an individual officer is acknowledged and forwarded to the Service Area Manager and Senior Management Team to commend the member of staff on their professional and conscientious approach to service delivery and customer care.

Data Protection and Information Security

All Fund officers shall follow the Fund's Data Protection Policy and the Administering Authority's Information Security Policy when dealing with Fund stakeholders. If a Fund officer identifies any inadequate information security issues whilst undertaking the functions of their role or dealing with a complaint, they are responsible for raising the issue with their immediate manager and the Fund's Operations and Information Governance Manager.

Appendix – Flowchart Summary of Complaints Procedure



Approved by Pensions Committee on xx xxxxx 2022

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ADMINISTERING AUTHORITY

