

Pension Protection Fund (PPF) and Civica provide efficient administration for Financial Assistance Scheme (FAS)



Civica Universal Pension Management (UPM) helps the PPF to bring FAS member services in-house and meets its unique requirements.

In 2017, as part of its long-term strategic plan, the PPF announced that FAS administration would be integrated and brought in-house. This decision followed the PPF's successful insourcing of its member services in 2015. The PPF has worked with the Department for Work and Pensions to assess the best approach to FAS administration in the long term.

Making the right decision

The decision to bring FAS member services in-house provided a unique opportunity to build and execute a tailored and flexible administration system and member website that could meet the needs of FAS members. As FAS benefits are notoriously complex, the PPF needed to select a competent provider that it trusted not to cause any delays or miscalculate member benefits.

It was also important to ensure that FAS members would view this transition as a smooth and natural step, with the same exemplary customer service that PPF members receive being delivered to FAS members.

"At the PPF, we are always trying to think of new ways to make our members' lives as easy as possible, so it was logical for us to look at what we had already delivered, i.e. the system we have for our 236,000 PPF members, and how we could tailor the existing product for an equally important group, our 150,000 FAS members. Civica understands our work, which is why we felt they were best placed to help us deliver the project," says Sara Protheroe, Chief Customer Officer at the PPF.

Outcomes

- ▶ Tailored product to meet extraordinarily intricate needs
- ▶ Intuitive and secure member website, with services available to members 24 hours a day, 7 days a week
- ▶ Ability to update members' personal and bank details in real time
- ▶ Reduced administrative cost per member
- ▶ Added value to the members

39%

expected fall in administrative cost per member



97.3%

customer satisfaction throughout the transition period



£1 million

projected annual savings per year



The project to insource FAS member services was delivered on three key benchmarks; budget, timescale and quality.



Delivering efficient administration services to FAS

The key for this project was to ensure the PPF and Civica deliver seamless pension administration services, including digital services, to members of FAS. An ongoing relationship with PPF has given Civica an unparalleled understanding of how it operates as an organisation, as well as valuable insight into interactions with its members. It is this relationship, and the level of understanding between the two organisations, that was the bedrock of success for this project.

"We decided, with Civica, that the key to delivering these objectives was the UPM administration service (which is the system we use for existing PPF members), configured to meet FAS's unique requirements," says Lucy Ogan, Director of Performance Improvement at the PPF.

The PPF will make savings of £1 million per year. As well as savings, it has had a positive impact on the quality of service that FAS members receive.

The automated processes configured in the new co-designed pensions administration system enable employees to focus on more complex issues that cannot be automated. Call waiting times have reduced in part because of the system's capabilities, and the PPF has been able to eliminate call menus, as the extent of automation has meant that they were able to train all team members to deal with the full range of members' calls.

The success of this project was predominantly measured by the feedback received from FAS members following the transition. The PPF is a member-orientated organisation, and as such, is fortunate to have a direct line of communication with FAS members. This enables the PPF as well as Civica to receive direct feedback on the introduction of the new service.

"I have really enjoyed receiving feedback from members who are really happy with the change in-house and are extremely happy with the new level of service they are receiving. This really touched me as I am so pleased our members are happy."

FAS Member Services

Continuous partnership

Over the next three years, more than 150,000 new members will transfer to the PPF (with 130,000 members in schemes currently being assessed for PPF entry). Members will see improved value for money thanks to the benefits of the new system. The PPF and Civica will further extend the range of services available to members, as part of a wider strategy to meet the challenge of an expanding member base head on.

Given the success of the PPF's previous insourcing project, expectations were high. However, they were met and in some instances have surpassed the benchmark that was set for both the PPF and Civica.

"We will collaborate and co-create with Civica in the future, as we have established a highly capable and effective working relationship, and a partnership with shared knowledge, understanding and trust," says Sara Protheroe, Chief Customer Officer at the PPF.