



Dear Colleagues

Our 2018/19 [Annual Report and Accounts 2018/19](#) were published today and can be downloaded from our website.

As well as highlighting the transformation within The Pensions Ombudsman, the Report includes information on our operational and financial performance, along with some summaries of completed cases carried out during the year. Although there was only a modest 5% increase in the number of complaints accepted for investigation, the number of early resolution cases we took on was 50% higher than anticipated, meaning our output has tripled overall.

It has been another incredibly busy and exciting year for us as the changes from 2018/19 have had a chance to bed in. This is our first Annual Report to include the work of the Early Resolution Team that incorporates 240 volunteer pension specialists.

Our expanded remit and associated increase in headcount have necessitated an ongoing review of our internal systems and processes to make sure we have the right resource in place to respond to our customers' needs.

Through improving our processes, we have successfully maintained an average time of 5.3 months to complete new investigations and more cases than ever before (90%) are being resolved at an earlier stage without an ombudsman's involvement; which can only be a good thing for all parties concerned.

We have also continued to strengthen our ties with our stakeholders and partners, extending our reach to a wide range of influential individuals and organisations. This has not only enabled us to work with the industry to promote the benefits of a one-stage internal dispute resolution procedure but also to increase awareness of the work we do and our changing approach to dispute resolution. Our stakeholder event in February 2019 gave us an opportunity to share our ambition and vision with you; but more importantly we were able to learn more about what you want from us. Sharing insight in this way, together with the feedback from our Consumer Panel launched in March, will better enable us to work collaboratively to further improve the customer journey over the coming year.

Our caseload

- We received 8,205 phone enquiries and 5,759 written enquiries.
- We took on 1,528 new investigations, (representing a 5% increase on last year when groups of complaints are discounted).

- We completed 1,268 investigations, resolved 2,165 early resolution cases and 1,361 written quick responses (complaints that are clearly resolvable with the minimum of intervention).
- 80% of cases were resolved informally by our adjudicators with a further 8% being resolved without an ombudsman's decision; meaning almost 90% were resolved without the need for an ombudsman's intervention.
- 28% of cases formally decided by an ombudsman were upheld or partly upheld.
- Cases concerning the actions of the Pension Protection Fund continue to form a small part of our work, with 13 new referrals and 5 accepted for investigation in the year.
- Complaints about failure to act on instructions, transfers (such as the calculation or payment of transfer values) and the incorrect calculation of benefits continued to be the most common topics of completed investigations.

Our performance

- We completed new investigations in an average of 5.3 months, against a target of 6 months.
- 80% of cases were concluded by resolution.
- A further 8% were concluded following the acceptance of an Adjudicator's Opinion.
- 9% of complaints were completed by a Determination following an Adjudicator's Opinion.
- 2% of complaints resulted in a Determination following an Ombudsman's Preliminary Decision.
- 1% of complaints were discontinued.

I look forward to working with you over the coming year.



Anthony Arter
Pensions Ombudsman & Pension Protection Fund Ombudsman