

Crucial pensions software helping to secure a vital safety net

UPM aids the Pension Protection Fund (PPF) to deliver high quality services and peace of mind for customers.

Essential protection for pension scheme members

The PPF was set up to protect people with a defined benefit pension if their employer goes bust. Today, the PPF manages £39 billion of assets for around 300,000 members. Although it isn't a traditional pension scheme, much of its day-to-day activity is the same, including dealing with retirement and making pension payments.

The organisation's quality of service is vital, as Sara Protheroe, Chief Customer Officer says "People don't choose to have their pension with us. But we want them to feel that they would have chosen us if they had been able to."

Although the PPF doesn't seek to grow as a commercial scheme would, insolvencies mean that the fund grows over time, as such the PPF has taken on 45,000 new members in the last three years.

Choosing Civica as an in-sourcing partner

The PPF's relationship with Civica began in 2012. Sara explains "One of the biggest decisions we had to make was what pensions admin system we'd work with. We put a lot of effort into it, visiting customers of different systems and then running a very thorough procurement process that ultimately led us to pick Civica UPM."

One of the main reasons to choose UPM was the "values fit": "Our purpose and values are important to us, and we wanted to work with people who shared them. There are always bumps along the way with a complex IT project, but if you have two organisations who are committed to doing the right thing, it helps you to deal with them smoothly."



"Civica's technology is enabling the PPF to deliver excellent member service while working as efficiently as possible. There doesn't have to be a trade-off between service excellence and cost."

Sara Protheroe, Chief Customer Officer, PPF

Learn more:

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The PPF needed an admin system that could continuously improve, as members' expectations increased. With an outsourced provider, the process of making changes to the system involved inevitable delays. But Civica UPM liberated the PPF to make its own changes in-house, for example, processing of forms, without the need for the back-and-forth with the vendor.

People, communication, and technology

After going live, the PPF focused on its critical success factors - the first being people: "prioritising values and customer service skills over pensions knowledge and experience" says Sara. The PPF believe through investment in both technology and people, engaged and committed employees will deliver the best service.

"Working with UPM enables us to achieve our vision of continuous improvement to our service."

Sara Protheroe

Communication is vital. Especially around encouraging members to use digital. For example, reminding members at key ages such as 50 and 55 that they can use the PPF's benefit modeler to review their pension provision, and 'retire online' from 55 onwards.

Technology is the other success factor: "UPM is a strong core product that enables us to work efficiently and effectively, to monitor progress and to continuously improve", Sara comments. The PPF website is the most important resource in its recent journey to improve efficiency and service.

"We've broken new ground in terms of member self-service compared to other pension schemes."

"The most important service we've added has been the ability for members to 'retire online' – we were the first defined benefits scheme to make this possible and depended heavily on Civica for it."

Retiring online – a "huge achievement"

Around 60% of PPF retirements are now completed online. This is huge achievement: "Given that this is one of the core, most laborious processes in pensions, it takes a huge burden off our team. It's a massive win."

Digital future

PPF's preference is to engage with members entirely digitally if they so choose. UPM makes this possible. Members can upload any type of document, avoiding security risks, and family members or those representing an estate can notify the organisation of a bereavement digitally.

No trade-off between service excellence and efficiency

At the start of the PPF's most recent three-year plan period, 46% of member transactions were online. By the end, they'd risen to 78%, Sara explains, "this enables us to do more with the same resource and absorb the increase in members we've seen over the last three years without increasing our headcount."

Most importantly, Sara added, "Civica's technology is enabling the PPF to deliver excellent member service while working as efficiently as possible. There doesn't have to be a trade-off between service excellence and cost."

Looking ahead

Today's economic climate may lead to an increase in PPF membership. Sara anticipates that "we will be able to absorb this without increasing our headcount or reducing our service level, because of the investments we're making in technology." As member expectations evolve, the PPF needs to constantly develop its processes and systems.

Proud partner

"We're very proud to work with PPF and have built a solid partnership over the last 10 years. From the shared culture to the core business values we both advocate, they're a great fit, and important strategic partner. Our common interest and drive for innovation has cemented our progressive relationship. I look forward to continuing to support the journey, advancing the member services." Chris Jones, Managing Director, Civica Pensions.

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