

Managing member complaints

✓ Geraldine Brassett reveals the best ways to manage member complaints and the importance of learning lessons from them

When managing complaints there are three important points to remember.

Firstly, members are unlikely to want to complain; they want to be receiving a level of service that doesn't warrant a complaint. Secondly, regardless of whose 'fault' it is, an unhappy member should feel they are being taken seriously and are a valued customer. Finally...for pensions administrators some complaints are inevitable – meeting an SLA does not mean that information is correct or meets the needs and expectations of the member.

One golden rule of complaint management is to maintain open, honest communication. For me, it is also one of the golden rules of complaint avoidance, and why I address this first. Acknowledging correspondence, providing realistic timescales, updating on progress and managing expectations are all material to preventing a complaint in the first place. Time consuming as this may be, it is likely less so than having to deal with a particularly thorny complaint.

Let's put ourselves in the position of a scheme member who's had a bad experience with a tricky annual allowance query.

Their email requesting figures was received by the administrator three weeks ago but, quite frankly, no one wants to touch it. They phone up to check the status. At this stage they are annoyed but not angry.

Firstly they want someone to listen and understand what they need, why



they need it and when they need it by. Frustratingly, the person answering the call doesn't try to find out this information. They look at the member's workflow record, realise the case is complex and, seeing that no one has touched it, tell the member someone will call them back – anything to get them off the phone.

The member is understandably not cool with that, after all they have waited three weeks already. But as long as someone takes ownership they are ok. It is only upon hanging up they realise they have been speaking to a commitment-phobe who didn't say when they would call back.

Twenty-four hours later the member is still waiting and they are now, of course, angry. They phone again, go through the whole sorry tale and the person they speak to doesn't even apologise. Despite what many believe, saying sorry is not an admission of any liability, but it is polite and courteous – people appreciate it. An apology well delivered can diffuse a situation.

But back to our member. They are transferred to someone who transfers them elsewhere and, joy of joys, the middle-transferee has fully appraised the

experienced administrator of the case so they don't have to repeat themselves again. This experience couldn't be more different. The person they are speaking to lets them vent, listens, repeats the key points back, summarises and then sends email confirmation of the conversation along with the timescale in which they will receive a response.

Imagine the disappointment when said date comes and goes without a response or update. So, guess what, the member calls again, only to be told the case was delayed because it is so complex it had to be referred to another team. This is not what they want to hear. Annoyance has now reached stratospheric levels.

This case is a perfect example of why communication is key. All the member needed here was for someone to explain that the clock had been stopped and why. They may not have been happy, but this would have given them opportunity to let the scheme know if they had a date they really needed the requested information by and, as such, what is now a serious case of member dissatisfaction could have been avoided.

Perhaps I appear light-hearted about what is a serious subject in the above example but, for me, it illustrates much of what is wrong in complaint handling. This age-old case demonstrates how making a couple of small changes can make a huge difference to the member experience – be it through handling a complaint in a positive way, or avoiding one altogether.

In summary, ownership, communication, empathy and management of expectations are key in managing complaints. Do not forget however the importance of compliance and good governance – keep phone notes (if you don't have call recording), capture details of each complaint, look for trends, evaluate outcomes and, most importantly, learn from them.

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