

# Exceptional Pensions Administration for the Private and Public Sectors

Pensions



CIVICA

# Exceptional Pensions Administration for the Private and Public Sectors

With an increasing focus on governance, risk management and efficiency, the demands placed upon pension schemes continue to grow. Customer expectations for self service portals and improved service levels demand the correct infrastructure to address the challenges of a modern pension scheme.

The Pensions Regulator's focus on data standards and auto-enrolment remain high on trustees' agendas. With schemes needing to provide more for less without introducing risk, technology can offer significant cost savings and provide the capability to respond to the increasingly complex pensions landscape.

Civica provides an exceptional resource, offering the best in pensions technology to address today's administration challenges whilst delivering cashable savings, increased performance and improved customer service. Civica's experience has been acquired whilst working with more than 2,000 organisations across a variety of sectors including pensions.

We enable our customers to work better, faster and more productively:

- > Safeguarding their members' interests
- > Saving time and money
- > Streamlining business processes
- > Providing improved scheme management information
- > Minimising the risks of inaccurate data and expensive errors
- > Enabling adherence to SLAs and disclosure requirements
- > Offering employers, members and other stakeholders self-service access
- > Providing trustees with web access
- > Providing a supportive and intuitive working environment for administrators.

## A Partner for Progress

Innovative systems that drive new ways of working, coupled with improved information management that builds on existing IT investment are fundamental. Pension schemes require a partner with the ability to deliver a solution based on extensive understanding of their business requirements.

Combining consulting and software skills, Civica delivers integrated solutions for pensions administration, document management, workflow, pensioner payroll and web publishing. Several of the 'Top 100 Pension Schemes' use the Civica pensions solution to achieve consistently high service levels.

Civica has been providing high profile TPA's, Local Government pension scheme providers and private sector schemes of all sizes with a combination of schemes, including defined benefit, defined contribution, CARE and hybrid for the last 16+ years. Today, in the region of 110 schemes, with a combined total of 600,000 members are administered by Civica's TPA clients.

Our customer base includes some of the UK's largest schemes – USS, Hymans, West Midlands Pension Fund, Tyne & Wear Pension Fund and Reed Elsevier.



Civica's pensions system was the first to include workflow and document management from the design stage, helping to remove paper from the workplace and allowing immediate electronic access to files and data. Case studies have shown productivity improvements of up to 30% with the introduction of these technologies.

Civica is working with Tyne and Wear Pension Fund to transform the way in which our Pensions Department operates. The decision to opt for Civica Pensions Online as part of the overall solution was a fundamental ingredient in enabling us to operate more securely and responsively. With Phase 1 of the project already underway we are seeing measurable benefits and positive feedback from users.

**Dave Smith**

Assistant Head of Pensions  
Tyne and Wear Pension Fund

Across the UK Civica is helping scheme administrators to improve performance and demonstrate savings.

The solution allows us to efficiently and effectively control and manage our client data and administration workloads and underpins our core services. The system has been instrumental in enabling us to offer a service that has been recognised by winning the Pension Scheme Administrator of the Year Award at the Professional Pensions Awards 2009.

**Phil Boyle**

Business Architect  
MNPA

# Civica Pensions

The best performing schemes are powered by effective software. Civica's range of software and services for integrated pensions management offer a complete, low risk and scalable platform, designed to support the way employers and schemes work. Our customers include MNPA, USS, West Midlands Pension Fund, Hymans Robertson and Church of England Pensions Board.

## Civica Pensions

- > Facilitates the management of defined benefit, defined contribution, CARE (career average revalued earnings) and hybrid pension schemes.
- > Offers a fully integrated solution including Pensioner Payroll, Workflow & EDM (Electronic Document Management), Contact Manager and Pensions Online, and integrates with Microsoft Office to allow the storage of email, Excel spreadsheets and Word documents.
- > Provides a range of administration, reporting and communications services to support in-house or third party administered pension schemes and meet trustee, employer and member expectations.
- > Minimises risks and errors through workflow processing with inbuilt prioritisation, tight control and validation of data processing.
- > Promotes self-service access for employers and members.
- > Frees up staff time to increase service quality and productivity.

## Software: Enabling Solutions

Designed to manage the entire pensions process, Civica's solution introduces consistency to all pensions business processes. Each module within Civica's pensions suite includes:

- > Intelligent workflow process routing to improve efficiency in the handling of member enquiries
- > Effective work management tools to provide users with a clear view of allocated tasks and priorities
- > Full audit history and tight control of data validation to reduce the risk of inaccurate member records
- > A 'calculation test harness' to allow quick and easy testing of a scheme's calculations
- > Fully integrated calculation and letter production to ensure that human error is eradicated.

## Integration

Civica has the expertise to help schemes achieve efficiency savings by streamlining service delivery and automating core processes and calculations. Our toolkit provides standard and bespoke integration to any 3rd party application using XML and web services, pre-configured APIs and other cost effective integration technologies.

## Pensions Online

Civica's online access and self-service channels promote administrator, manager, trustee, HR and payroll engagement by enabling employers and members to view and update scheme details and correspondence. This paperless access saves valuable staff time and is an instantaneous and secure method of access. Schemes retain full control over the information that is extended into the 'public domain', whilst consistently applying good practice to meet the complex demands of a modern pension scheme.

## Contact Manager

Our front office contact management solution enables administrators to efficiently handle member phone calls from first enquiry through to resolution. Easy access to members' files using fully integrated EDM & Workflow allows administrators to respond quickly and efficiently.

## EDM (Electronic Document Management) and Workflow

Our EDM & Workflow solution facilitates process based work management, improved service levels, and drives down the costs, duplication and errors traditionally associated with manual administration. Documents and information pass seamlessly around the organisation, improving service delivery. Workflow can manage and automate business processes, e.g. transfer requests – in or out, AVC enquiries, member deaths, enabling personnel to conduct relevant checks and follow consistent routes for specific activities.

## Trustee Governance

Civica provides pension scheme trustees with a solution to their document storage, distribution and retrieval needs. The OCR (Optical Character Recognition) and FTR (Full Text Retrieval) capabilities allow stored documents (including scanned images) to be quickly searched for, based upon their content. The document hierarchy is created by adding folders and subfolders, enabling the design of a document structure with the familiarity of a Windows folder structure. Civica Workflow assists with internal controls, including the distribution of key documents and the organisation and follow up actions of trustee meetings.

## Calculations Module

Civica's parameterised calculations module caters for all scheme types and can accommodate routine structural changes without introducing risk to the scheme through additional re-coding or hard-coding. Parameters are created for each individual tranche to highlight variances between benefits, for example, accrual rates, service calculations and spouses' benefits. Our calculation test harness is a unique feature of our solution that enables test cases to be maintained on the system allowing instantaneous regression testing of all calculations.

## Data Analysis

By monitoring the accuracy of data entered, the system helps prevent costly mistakes. Business rule validations and full audit control ensure that inaccurate data is avoided where possible. In line with the Pension Regulator's recommendations, a data analysis tool is provided with the system. All these data controls ensure that data recording is accurate and complete.

### Reporting

Reporting tools ensure a consistent and informed approach enabling customers to deliver comprehensive reporting together with effective management information. Users can easily and securely record, manipulate and analyse data and the tools can be used as a primary data source when measuring performance against indicators.

### Risk Management

Civica provides a set of standard pension workflow processes that can be used with the system from day one. Alternatively, Civica can work with you to design and maintain a series of workflows to reflect how you work and to promote conformity and compliance. Our consultants will objectively ensure users are adhering to best practice and agreed SLAs. Both flexible and user friendly, Civica's toolkit will enable you to manage process and procedural changes in-house.

### Pensioner Payroll

Minimising the administrative overhead of managing pensioner payroll, Civica's solution can deal with multiple sites and payrolls, handling large or small schemes with ease. Payroll processing is adaptable to each organisation's individual requirements, with total flexibility to set pay period, payment method (including BACS file creation), one-off deductions, allowances, and pre- and post-tax adjustments. Additional facilities handle one-off payments, either by BACS or cheque. All statutory year-end returns and in-year forms are produced within the solution and are delivered electronically to HM Revenue & Customs (HMRC).

### BPR (Business Process Re-engineering)

Civica's BPR consultancy enables organisations to re-evaluate how they interact with, and provide service to, their customers. We identify opportunities to streamline existing procedures and introduce improved ways of working which can facilitate the development of new process workflow maps.

## Managed Services: Delivering Solutions

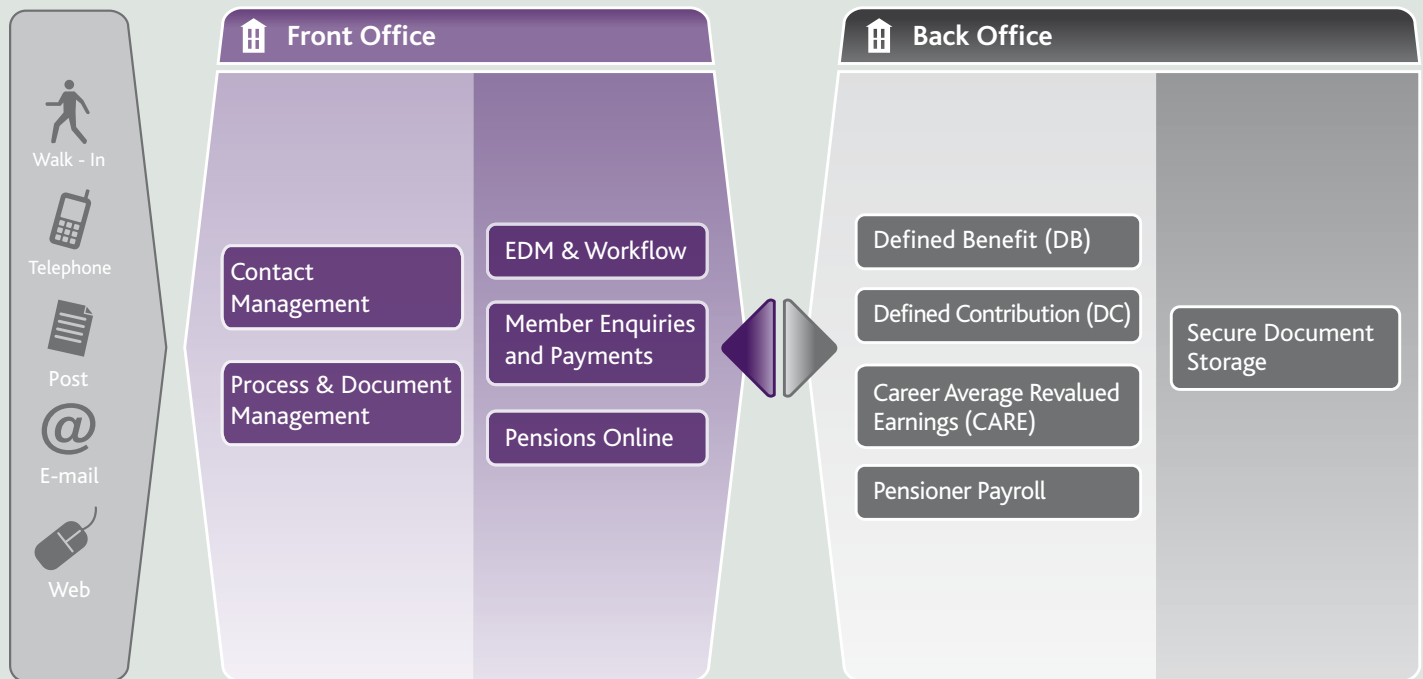
Civica's suite of tailored managed services ensures the capacity, performance and availability of a customer's technology assets either at our data centre or on-site. As the potential and complexity of systems increases, Civica provides the people, processes and infrastructure to sustain service levels with improved financial control and greater convenience.

We can assist in the day-to-day management of your IT infrastructure and provide complete telephony, data integration and home and remote working solutions which help to replace unpredictable costs with fixed ones. Customers are able to focus resources where they are most needed, assured of round-the-clock performance with built-in capacity and flexibility. We provide:

- > A single solution with improved service levels
- > Resource and capacity now and in the future
- > Predictable cost base with flexible payment models
- > Reduced payment and support overheads
- > Reporting based on business goals.



Figure 1: Civica's framework streamlines, joins up and automates core processes for pensions administrators.



# Delivering Better Results

## Hymans Robertson

Keen to remain at the forefront of pensions administration, Hymans Robertson selected Civica's pensions solution. The solution is already generating noticeable benefits in terms of processing efficiencies, risk control, quality of member communications and flexible working.

"Civica's leading edge software is enabling us to provide a professional and reliable pensions administration service. The process driven workflow system ensures our administration teams have everything they need at their finger tips. Pension benefits can be easily calculated and set-up and all member documentation, calculations and processes are held in a single, electronic record. Incoming post is scanned and indexed which is helping to noticeably reduce our carbon footprint. Like any transition to a new system, a lot of effort was needed and we were very pleased with the support provided by Civica. We remain delighted with our choice of administration system and what we have achieved to date through its use."

**Peter Dyer**  
Head of Administration  
Hymans Robertson

## Tyne and Wear Pension Fund

Tyne and Wear Pension Fund is having to deal with an increasing volume of scheme information and has been working with Civica to improve security and the way in which it is handled. The Council takes data security extremely seriously and is concerned about the possibility of pension scheme member details and documentation being lost in the postal system.

"The Pension Fund also had concerns that postal delays might result in pension scheme members being inconvenienced or, in some cases, suffering loss. Whilst such cases may be infrequent, they can be time-consuming to sort out and damage relationships. The Pension Fund required a solution which gives pension scheme employers and members the flexibility to self-serve, reducing risk and ultimately freeing up council resource."

**Dave Smith**  
Assistant Head of Pensions  
Tyne and Wear Pension Fund

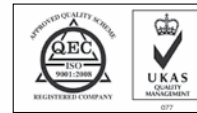
## Powys County Council

Powys made the transition to Civica's pensions solution, opting for the EDM & Workflow components. As Civica solutions were in operation elsewhere within Powys County Council, there was also the added benefit of cost savings through expanding existing infrastructure.

"The benefit of introducing elements of Civica's solution to the pensions department has been significant. Firstly, we've removed 16,000 paper files and transferred them to an electronic central database which has improved data security and freed up a lot of office space. In addition 7% of the team's entire working week was spent on filing; this has now been eliminated. At the same time, all paperwork is now processed centrally, which means that one section in the council receives all paper documents, processes them on our behalf and then makes them available to the pensions team on a central database."

**Joe Rollin**  
Pensions Manager  
Powys County Council

**Microsoft**  
**GOLD CERTIFIED**  
Partner





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