Report on Customer Service

May 2022

PENSION REVIEW BOARD

Survey Objective & Inventory of External Customers

As part of the strategic planning process, the State Pension Review Board (PRB) conducts a biennial external assessment of the services provided by the agency. The most recent assessment was conducted in March and April of 2022. The survey was administered through an online host service where participants remained anonymous; responses were automatically emailed to PRB staff for compilation and analysis.

To conduct the survey as efficiently as possible, the agency focused on its priority population of customers for significant agency services. On March 14, 2022, the PRB sent the survey to 319 pension system trustees and administrators of actuarially funded defined benefit systems, governmental contacts, as well as other PRB stakeholders. This group of customers receive a variety of services, including agency reviews of Texas public retirement system reports, technical assistance, and education to plan administrators, trustees and members of Texas public retirement systems, the legislature, and the public.

Information Gathering Methods

The survey included questions on the PRB's educational materials, mission, transparency, communications, Texas Local Fire Fighters Retirement Act (TLFFRA) relations, facilities, staff, complaints, timeliness, and overall satisfaction. Respondents were also able to provide additional comments after each question to identify areas for improvement.

On March 14, 2022, emails containing links to the online survey were sent to 319 customers with the response period ending on April 15, 2022. The PRB received responses from 41 participants translating to a response rate of 12.85 percent, which is lower than the previous 2020 Customer Service Survey response rate of 16.33 percent.

For this survey, the PRB utilized the Office of the Governor's and the Legislative Budget Board's standard list of questions within the *Instructions for Preparing and Submitting Agency Strategic Plans Fiscal Years 2023 to 2027*. Additionally, the PRB included questions specific to the agency's operations and responsibilities. The final survey included 13 questions, not including optional short response questions. Each question had six response categories: *Very Unsatisfied*, *Unsatisfied*, *Neutral*, *Satisfied*, *Very Satisfied*, and *N/A* (not applicable). These response categories were given the numerical representation of 1 through 5, respectively, and the N/A response received no score.

To interpret the responses for the 2022 survey, the results in each category were divided into two areas: Satisfied and Not Satisfied. The PRB then tabulated a response of four or greater as *Satisfied*, a response of three as *Neutral*, and a response of two or lower as *Not Satisfied*. To determine the final overall satisfaction percentage for each category, the total number of responses equaling four or greater was then divided by the total number of responses indicating a numerical value. To calculate the average ranking in each category, all numerical responses were summed and then averaged. The standard deviation represents the deviation of response values from the calculated average. Larger standard deviations indicate that the average score was strongly affected by outlier responses.

Key Findings

The following tables in this section show each question and the responses received under the response categories. Please note the questions are sorted by topical category rather than in the order given in the survey.

Mission/Transparency

How satisfied are you with the agency's promotion of sound pension practices?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
15	16	5	0	2	3
Total Responses: 38	Average Answer: 4.11		Percent Satisfied: 81.58%	Standard Deviation: 1.01	

How satisfied are you with the overall openness and transparency of the PRB's operations?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
19	13	3	1	2	3
Total Responses: 38	Average Answer: 4.21		Percent Satisfied: 84.21%	Standard Deviation: 1.07	

The agency's mission is to provide the State of Texas with the necessary information and recommendations to help ensure that public retirement systems, whose combined assets total in the multi-billions, are actuarially sound, benefits are equitable, the systems are properly managed, tax expenditures for employee benefits are kept to a minimum while still providing for those employees, and to expand the knowledge and education of administrators, trustees, and members of Texas public retirement systems. The PRB strongly believes in its mission and uses the mission to direct agency practices.

A respondent noted "The board and staff seem to only promote how bad a small percentage of funds are and spending no time or effort to promote the larger percentage of funds doing well." The agency does focus on intensive reviews of systems to fulfill one of its core mandates, with a focus on reviewing systems with concerning performance metrics. These reviews analyze the potential or existing problems that threaten the actuarial soundness or inhibit an equitable distribution of benefits in public retirement systems. The PRB identifies systems showing funding issues, conducts in-depth analysis of the actuarial conditions, and provides them with recommendations and insights on addressing those issues. The plans and sponsors are invited to provide input and written responses for inclusion in the final published report. Additionally, both parties are invited to attend PRB meetings to discuss the review's findings, answer questions, and provide updates. The PRB has completed a total of 10 intensive reviews since 2018, only one of which occurred during this biennium. The agency's current intensive review concerns the Wichita Falls Firemen's Relief and Retirement Fund.

Another comment on the agency's mission and transparency included "The PRB is quick to request reports but does not offer any guidance or support to complete them." The PRB has made efforts to provide customers with guidance whenever possible, such as for the newest requirements of the funding policy and investment practices and performance evaluation guidance. PRB staff is also available to answer questions about reports, which another respondent recognized by stating that "staff has always been very helpful and thoughtful." The agency will continue efforts to identify ways to improve guidance and support provided to systems.

Education/Technical Assistance

Overall, how satisfied are you with the agency's educational services, including technical assistance, presentations, research papers, guidance, news clips, Texas Public Pension Data Center, and online courses?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
5	2	3	2	2	5
Total Responses: 36		Average Answer: 4.11		Percent Satisfied: 80.56%	Standard Deviation: 1.14

The agency maintains online courses covering seven key topic areas relevant to trustees. Prior to releasing the survey, the PRB began a course update project and updated its Actuarial Matters course. The agency plans to update the Benefits Administration, Governance, and Investment courses next.

Participants requested the agency create more educational courses and provide more research papers. The PRB is working to produce continuing education options on relevant current topics, as similar feedback requesting more course options was given during the 2021 Educational Services Survey. Recently, the agency has been focused on implementing legislation and conducting intensive reviews of retirement systems. The agency plans to revisit the possibility of providing more research papers as resources allow.

The PRB also received feedback requesting more support for systems, as well as a separate comment noting a known problem with the agency's learning management software (LMS). The current LMS used for the agency's educational courses does not allow participants to print completion certificates. Since participants cannot print their own certificates, they reach out to staff to produce them. When the PRB receives a request for a certificate or any other question about education compliance, staff promptly provides that information but this process is inefficient for both staff and for participants. To remedy this issue, the agency is currently preparing to transition to a new LMS to resolve the printing problem as well as allow for the PRB to expand the types of courses offered and overall to improve the user experience.

Communications

How satisfied are you that the PRB effectively communicates PRB policies, activities, reporting requirements, and information relating to legislative changes?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
19	11	3	5	1	2
Total Responses: 39		Average Answer: 4.08		Percent Satisfied: 76.92%	Standard Deviation: 1.16

How satisfied are you with agency communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
15	11	3	1	1	10
Total Responses: 31		Average Answer: 4.23		Percent Satisfied: 83.87%	Standard Deviation: 0.99

How satisfied are you with the agency's Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
11	15	5	2	1	7
Total Responses: 34		Average Answer:3.97		Percent Satisfied: 76.47%	Standard Deviation: 1

How satisfied are you with any agency brochures or other printed information, including the accuracy of that information?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
12	8	2	0	1	18
Total Responses: 23		Average Answer: 4.3		Percent Satisfied: 86.96%	Standard Deviation: 0.97

The PRB received comments from a few participants indicating they do not believe they receive enough information from the agency. The PRB is currently implementing or testing new ways to relay information to interested parties, which should help improve satisfaction in the future. For example, the agency has dramatically redesigned and reorganized the PRB website and recently began using social media, both of which should help with information dissemination. Additionally, the agency is now developing new methods of data visualization for board meetings to improve communication of complex information and data.

The PRB received a comment in this section noting that the data center was out of date; the agency is constantly looking for ways to improve its data center, including adding new charts, graphs, and information that is made available for each plan. Also, since plans are required to send annual reports to the PRB approximately seven months after the end of their fiscal years, the data displayed relies heavily on the timely submission of required reports. The data center is also automatically updated on a more frequent basis, as reports are reviewed by staff and entered into the agency database.

The third question in this section asked about satisfaction with the agency's internet site. The PRB launched its new website during the survey period. The new website features redesigned and restructured pages to prioritize user experience and overall accessibility. With the timing of the new website launch, it is very likely the scores in this section do not reflect the new website design. Additionally, it may capture frustration due to the transition, which should diminish naturally as visitors become accustomed to the new layout. The PRB did receive one comment later in the survey period that noted "The new site is absolutely amazing. Very intelligent design! So easy to find everything I need."

The final question in this section covered satisfaction with printed materials. The PRB receives very few requests for printed materials, and therefore most of the agency's printed materials are available only at board and committee meetings. The agency has shifted to paperless delivery methods for most documents and reports, which are provided on the website. On occasion, the agency receives requests for paper versions of documents such as the Texas Government Code and the TLFFRA code. On those occasions, the PRB works to fulfill the requests in a timely manner.

Texas Local Fire Fighters Retirement Act (TLFFRA)

If you represent a local firefighter plan organized under TLFFRA, how satisfied are you with the agency's TLFFRA resources, including the biennial TLFFRA report and assistance provided by the agency's TLFFRA specialist?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
4	4	1	1	2	29
Total Responses: 12	Average Answer: 3.58		Percent Satisfied: 66.67%		Standard Deviation: 1.51

The agency provides technical assistance and information to the TLFFRA systems on various issues, including service verification, questions relating to the TLFFRA statute, and reporting requirements. Additionally, the agency has one staff member who is dedicated to assisting TLFFRA plans, per state law. The TLFFRA specialist helps TLFFRA systems and responds to their questions and inquiries. In May 2022, the PRB released its *2022 TLFFRA Pension Report* providing general and comparative pension-related data for paid and part-paid TLFFRA systems, including current financial, actuarial, and benefits data.

The TLFFRA section only contained one question that was designed specifically for respondents who represented a TLFFRA plan. There was a very wide distribution of scores for this question, and it received the highest standard deviation in the survey. As there were only 12 responses for this section, eight of which were *satisfied* or *very satisfied*, the one *neutral* response and three *unsatisfied responses* contributed to the high standard deviation and low satisfaction percentage.

The agency received a comment on this question stating that the respondent was not sure who the TLFFRA specialist was. The PRB makes this information visible by featuring the TLFFRA specialist on the website on the TLFFRA-dedicated webpage as well as on the staff page. The agency also attends conferences and makes its TLFFRA specialist available in person if possible. Additionally, the TLFFRA specialist assists with referrals to the State Office of Administrative Hearings (SOAH) for members appealing local pension board decisions. Another comment noted that there were no workshops offered by the PRB specific to TLFFRA plans. The agency currently is considering future, TLFFRA-specific continuing education modules. The PRB is currently updating the TLFFRA Manual, which provides TLFFRA trustees with necessary information for administering their systems.

Facilities

How satisfied are you with the agency's facilities, including your ability to access the agency, the office location, signs, and cleanliness?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
8	4	5	0	0	24
Total Responses: 17	Average Answer: 4.18		Percent Satisfied: 70.59%		Standard Deviation: 0.88

This question is a required element for the customer service survey as outlined in the *Instructions for Preparing and submitting Agency Strategic Plans Fiscal Years 2023 to 2027*. This question had a very high N/A response rate with 24 N/A responses. The agency receives very few office visitors, so it is likely that many of these responses may be regarding the facilities used for board and committee meetings, which are usually located in legislative hearing rooms. The agency's office location is posted online and is

included on major PRB publications. The office is open to the public throughout the work week, but most public inquiries are handled via phone or email and do not necessitate an in-person visit to the office.

Staff

How satisfied are you with agency staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
25	5	3	0	2	6
Total Responses: 35	Average Answer: 4.46		Percent Satisfied: 85.71%	Standard Deviation: 1.07	

Over the past biennium, the agency has experienced a high turnover rate, including the departure of its staff actuary and the executive and deputy directors. The board named a new executive director on May 12, 2022, and recently hired a new financial analyst but still has some staff vacancies left to fill. Despite this high turnover and increased responsibilities for remaining staff, the PRB still maintains quick turnaround times on technical assistance and other requests. Staff maintains internal policies to ensure that all phone calls are quickly answered, and emails receive responses in a timely fashion.

One respondent commented that "I haven't met them in person, but staff have been extremely responsive and helpful via phone and email. I feel like they really care." Staff received another comment noting that the respondent was unsure who they should contact for support, so the agency intends to use this feedback and improve the visibility of key staff members, and to make clear who to contact for specific types of issues.

Complaints/Timely Information

How satisfied are you with the agency's complaint handling process, including whether it is easy to file a complaint and whether responses are timely?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
4	4	5	0	2	26
Total Responses: 15	Average Answer: 3.53		Percent Satisfied: 53.33%	Standard Deviation: 1.3	

How satisfied are you with the agency's ability to timely serve you, including the amount of time you wait for service in person?					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
12	8	4	1	2	14
Total Responses: 27	Average Answer: 4		Percent Satisfied: 74.07%	Standard Deviation: 1.21	

The first question regarding the agency's complaint handling process received the overall lowest satisfactory percentage of 53.33 percent of any question on the survey. This question had the second highest *N/A* response rate of 26 respondents, leaving only 15 responses. It is unsurprising that this question had a lower response rate because the agency only handled two complaints during the past biennium. The agency welcomes all suggestions and comments. The agency promptly responds to and investigates any complaints directed against the agency itself or any registered Texas public retirement

system, and refers nonjurisdictional complaints to the most appropriate organization. The second question received a comment from a respondent noting that "Staff is lightning fast!"

Overall

Please rate your overall satisfaction with the agency.					
Very Satisfied	**Satisfied**	**Neutral**	**Unsatisfied**	**Very Unsatisfied**	**N/A**
20	14	4	0	2	1
Total Responses: 40		Average Answer: 4.25		Percent Satisfied: 85%	Standard Deviation: 1.01

The final question results indicated that 85 percent of survey respondents were satisfied overall with the agency. This question had one of the highest satisfaction percentages indicating that while some respondents may be unsatisfied or neutral on specific categories, customers are generally satisfied with the agency overall.

Analysis & Conclusion

The results of the survey indicate overall satisfaction in most categories. Ten out of 13 survey questions received an average score above four, indicating that the survey respondents are generally satisfied with the services provided by the PRB. The highest scoring question was regarding satisfaction with agency brochures and other printed information, followed by satisfaction with agency staff and overall agency satisfaction. The lowest average score received was 53.33 percent, which included five *neutral* and nine *satisfied* responses indicating that the *neutral* responses, which were given a value of three, greatly affected the satisfaction score for that question.

The 2022 Customer Service Survey overall received fewer and lower results than in previous years. All of the questions had relatively high standard deviations compared to previous years as well, showing major outliers from the average scores. Also, many of the *unsatisfied* and *very unsatisfied* responses came from the same anonymous survey takers. In particular, there were two survey responses with *Unsatisfied* marked for nearly every answer with the exception of a couple of *neutral* and *N/A* responses. The survey was emailed to customers twice and posted on the agency website, but still received a low response rate. The survey also contained a few questions that had very high *N/A* rates, and the resulting small sample size for individual questions makes it more difficult to draw meaningful conclusions.

The 2020 Customer Service Survey concluded with the agency stating that some improvements that were being considered included the addition of new continuing education courses and the improvement of website navigation. The website redesign concluded in March of 2022, and the agency is working to produce continuing education courses soon. In the upcoming biennium, the agency aims to focus on providing more support to systems by updating several major existing programs, including but not limited to:

- Updating existing and developing new educational courses.
- Improving online learning experience by transitioning to a more user-friendly learning management system.
- Expanding communication methods by expanding use of social media and displaying more information on its website.
- Improving the online data center and providing more types of information by finishing the ongoing rebuild of its database.

- Creating a new method for systems to provide documentation and reports.

The PRB will use the results of this survey to help guide the agency in its mission and to consider ways to improve customer satisfaction. The results of this survey show that the PRB remains an asset to Texas public retirement systems, the legislature, and the public. The PRB would like to thank all participants of the 2022 Customer Service Survey for taking the time to share their valuable input.

Approach to Customer Service

The PRB will act in accordance with the highest standards of ethics, accountability, efficiency, and openness. The agency is proud to be of service to the state by providing the necessary information and recommendations to help ensure that promised pension benefits are provided to the public retirement systems' annuitants and in seeing that tax dollars are spent most efficiently. To accomplish these objectives, the PRB strives to:

- Support and promote sound pension practices,
- Provide timely and meaningful information on laws, rules or activities overseen by the agency,
- Return phone calls promptly and, if possible, within one working day,
- Respond to requests for written information within fourteen working days,
- Route information requests to the appropriate agency within one working day, even if the request does not relate to the PRB,
- Provide an internet site (www.prb.texas.gov) that contains information on the agency, the laws and reporting procedures that pertain to public pension systems, publications, pamphlets, and presentations on the agency's activities.

Customer Service-Related Performance Measures

Outcome Measures	Estimated FY 2022
Percent of legislative and public retirement system request for technical assistance answered	100%
Percentage of surveyed customer respondents expressing overall satisfaction with services received	85%
Output Measures	
Number of technical assistance reports produced	150
Number of persons participating in training sessions	450
Total customers surveyed	319
Response rate	12.85%
Total customers served	800
Efficiency Measures	
Cost per customer surveyed	$0.00
Explanatory Measures	
Number of retirement systems registered with the PRB	347
Total customers Identified	319
Total customer groups inventoried	8