

Speech: Pensions Dashboard Development Day

Thank you all for coming along today to help us take forward the pensions dashboard project. It is really encouraging to know that such a broad spectrum of organisations is represented here, coming together to consider how we can make the dashboard a reality.

The fact that we are all here is an amazing start. As I announced at the PLSA conference in October, the government is committed to making the dashboard happen and I am utterly pleased that responsibility has transferred to the DWP from HM Treasury. It makes sense – we have responsibility for the legislation and the State Pension (a key component to any dashboard).

As the Chinese philosopher Lao Tzu said, 'a journey of a thousand miles begins with a single step'. Well it's true...we might have taken more than a few preliminary steps with this...but the journey is now on! The government is truly on board and I hope by being here today will mean that you are too.

The pensions landscape is transforming and we need to bring the consumer with us, ensuring that the right technology is in place not simply to meet the expectations of a digital age (which is one thing) but to maximise opportunities to engage, and change the way people think about their pension.

The pensions freedoms introduced the much needed flexibility to address the fact that we are living longer and thinking differently about work and retirement.

Automatic enrolment is changing the behaviour of millions of people, turning them into savers by harnessing their natural inertia. By 2018, [10 million workers are expected to be newly saving or saving more into a workplace pension](#) as a result of automatic enrolment.

We also know the nature of work is changing, with more people taking on multiple jobs.

People increasingly have built up multiple pension pots but it is easy to lose touch with these. There are £100s of millions in lost pension pots.

The research tells us there is a lack of feeling of ownership among people of their pension pots. The difficulty accessing these and the complexity of pension information has led to very low levels of engagement, which causes confusion and frustration.

However, engaging people with their pensions continues to be a key challenge.

Increasing engagement can help people better understand their pensions and maximise their savings for retirement; developing a sense of personal ownership and building trust in the system. How we achieve that is of course not straightforward. It is not all going to be magically solved with a single

tool. But clearly the pension dashboard could form a critical part of this journey.

We have seen how people value simple and flexible ways to access pension information. Check Your State Pension has provided over 6 million estimates online since 2016. It is time to build on this success.

More widely we have seen the rapid pace of change in how we access and manage our money through mobile banking. This change has been led by the consumer, with [19.6 million people using this type of service across the UK in 2016](#).

But, as [research published by B&CE highlighted](#), while almost 9 out of 10 people at working age know what's in their bank account, only 4 in 10 are likely to know how much they have saved in their different pension schemes.

As demonstrated by the example of mobile banking, for the pension dashboard to be successful it has to be led by the user.

Being clear about what we are trying to achieve with the dashboard is key...the consumer is at the heart of our approach.

The [recent research from the industry consortium](#), the Pensions Dashboard Project, highlights the experiences of other countries that have already introduced a dashboard.

We will take the learnings from these countries into our thinking – learning lessons and building on their successes. Though of course I recognise the context and policy aims of a dashboard will differ from country to country. The scale and complexity of the pension landscape in the UK brings about its own challenges. But these problems are surmountable.

The report said that 'while different dashboards had different impacts...a common theme across all dashboards has been an increased level of engagement with pensions'. ([Page 45 'Changes in consumer behaviour following the introduction of the dashboard'](#).)

This is encouraging.

The dashboard offers a great opportunity to give people straightforward access to their pension information in a clear and simple form – bringing together an individual's savings in a single place online.

The architecture behind the dashboard has been shown to work and we have the digital capability to make it a success.

But proper engagement will only happen if the consumer has trust in the dashboard and confidence that the information is complete to the extent that it is useful. The independent user research commissioned through the Money Advice Service highlighted the low tolerance among consumers for an incomplete dashboard. That is why we need all parts of the industry on board.

Whether it's the experiences of other countries or qualitative user research, there is growing evidence for some form of compulsion to bring about a

complete dashboard in a reasonable timeframe. But there are different ways of approaching this – the Swedish example is an interesting one, where legislation was, in the end, not necessary.

The DWP feasibility study is looking into the detail of all this and we will explore the user perspective and the requirements and concerns among industry. If it is appropriate and necessary to legislate to bring schemes on board within a reasonable timeframe, we will do so.

It is time to bring pensions into the digital age.

All scheme providers have a duty to ensure that a person's data, information that belongs to them, is made available when the person requests it. The pension dashboard can help facilitate the provision of basic pension information, to the benefit of the consumer and industry. Particularly if it means reconnecting members with lost pots.

It can also harness the potential for a great deal more.

Whatever our approach, and particularly if we enable expansion into the open market, a consumer protection framework will be vital to mitigate the risks of poor choices, potential misselling and scams. And of course, the data must be kept secure.

We need to maximise people's engagement in their pension while maintaining their trust. We will ensure that consumer interests are properly safeguarded and their information protected.

There are many complex issues and challenges to the delivery of a dashboard, and I want to hear your views.

Whether we target those newly saving as a result of automatic enrolment, or the over 50s contemplating their quality of life at retirement, prompted perhaps by a mid-life MOT, the pensions dashboard can really help to transform the way people engage with and think about their pension.

So if you take anything from what I've just said please remember this:

1. the government is on board and I hope you are too; the fact we are all here is a great start
2. consumers are at the heart of our approach (to give people a sense of ownership, access to their information and remove complexity) and
3. yes there are challenges but they are surmountable – just because there are no quick solutions doesn't mean we shouldn't start the work

So thank you for your participation here today, and continuing to work with us to make the dashboard a reality.

[Check against delivery]

[News story: Defence Secretary congratulates NATO Secretary General, Jens Stoltenberg](#)



UK Defence Secretary Gavin Williamson with the NATO Secretary General, Jens Stoltenberg. Crown copyright.

Defence Secretary Gavin Williamson said:

I congratulate Jens Stoltenberg on the extension of his term as NATO Secretary General, he is a great friend and ally of the UK. NATO is the cornerstone of our defence and the UK a leading member of the alliance, one of just a handful of nations to meet the commitment to spend 2% of GDP on defence.

Next year, our current Chief of the Defence Staff, Air Chief Marshal Sir Stuart Peach, will take over as Chairman of the Military Committee – the most senior military officer in the alliance. I look forward to continue working closely with the Secretary General to ensure that NATO is in the best possible shape to tackle the threats facing us all.

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[Press release: PM's Chanukah message: 12 December 2017](#)

I want to send my very best wishes to everyone celebrating Chanukah in our

Jewish communities here in the UK and all around the world.

Chanukah recalls a time, over two millennia ago, when the Jewish people successfully resisted a vile attempt to wipe out their religion and culture.

It marks the triumph of freedom over hatred. And it calls on us all – whatever our religion or background – to defend the values and way of life that we share.

So as the Menorah candles are lit, let us renew that pledge today.

Let us celebrate that in Britain you can practice your faith free from question or fear.

Let us take pride in the extraordinary contribution made by members of the Jewish Community in all areas of national life.

Let us redouble our efforts to fight anti-Semitism in all its forms – including unequivocally condemning those who abhorrently use criticism of the Israeli government to question the right of Israel to exist.

And let us draw hope from the message of Chanukah, confident in our values and determined to defeat hatred and extremism wherever it is found – today and for every generation to come.

[News story: Civil news: how to get your bill paid on first submission](#)

We have identified five common issues that prevent us paying a bill first time and these are detailed in new guidance on our training website.

‘Avoiding secondary billing requests’ is a new ‘quick guide’ module to help avoid your CCMS bill being included in the 26% we return using a further information document request.

Dealing with incorrectly returned claims

If you think we have asked for information that you believe has already been provided you can challenge this request using the recently upgraded ‘Civil Claim Fix’ service.

Other useful guidance

There is a wide range of advanced billing guidance on the CCMS training website. These give step-by-step instructions on:

- completing appeal bills

- court assessed bills
- high cost billing
- outcomes The advanced guides are intended as a next step once you are comfortable with the basics of CCMS.

Drop us a line if you would find advanced guides in other areas of CCMS work useful.

Further information

[CCMS training website: closing cases and submitting bills](#) – scroll down to the ‘advanced billing guides’ for the module on ‘avoiding secondary billing requests’

LAACivilClaimFix@legalaid.gsi.gov.uk – to contact our ‘Civil Claim Fix’ team

digital.assist@legalaid.gsi.gov.uk – to provide feedback on the quick and advanced guides

News story: Happy Anniversary DASA

DASA was launched in conjunction with the Defence Innovation Initiative in Glasgow by MinDP. Having evolved from CDE, DASA was given the remit to find and fund exploitable innovations in order to give government departments any advantage it can to protect the country from its adversaries.

By running competitions and collaborating with industry and academia, we help to rapidly develop innovative solutions to the most pressing national security or defence challenges.

Here are some of our highlights from the past year.

We’ve invested

We’ve assessed over 715 proposals, funded 147 projects and invested £17.3m in innovative ideas that will support our front line services. We’ve launched 8 new competitions this year and are managing a further 7 on behalf of our customers who include The Home Office, Department of Transport, MOD and Dstl.

The majority of proposals and funding goes to UK businesses, but we do accept international applications. Around 75% of funding has been allocated to industry and we believe by investing in grass roots innovation we help to stimulate the UK economy.

We provide access

We pride ourselves in being accessible and easy to work with. This year we've delivered 18 Accelerator competition events and held 100+ face to face meetings around the country to support innovation proposals.

Our Innovation Network Events offer potential suppliers the opportunity to hear and talk directly to the customer, technical, security and defence experts as well as the DASA team.

We've exhibited, presented and attended at 4 major exhibitions including DSEI, DPTRE, Innovate and UK Security Expo. Our innovation partners have also visited numerous conferences, symposiums and meetings around the country to promote our services.

We're trying new things

Our offer is growing and we accept proposals from anyone with a good idea, at any level of development with an exploitation pathway.

To facilitate this we're trying new things and have piloted new approaches to make it quicker and easier for innovators to access our service including the Open Call for Innovation One Page Pitch, short form contracts, multi technology readiness level proposals, hackathons, sandpits and symposiums.

These new trials have proven very popular. For example, we launched the One Page Pitch, where an innovation summary is submitted and assessed within a fortnight, at DSEI in September. In just 10 weeks, we received 199 proposals and 60% were asked to submit a full proposal to the Open Call for Innovation.

We're agile

One of our key aims is to help innovators bridge the innovation gap and see great ideas become real solutions. Several of our new themed competitions this year offered a new fast track approach.

Our new operating model helped us to respond quickly to the UK terrorist attacks this summer. We scoped and launched our [Improving Crowd Resilience competition](#) in just 8 weeks.

We support

We have a network of 750 cross government experts who support our competitions. This year we have recruited and trained over 280 new assessors.

Our core team has doubled and from January our Innovation Partners will be based regionally so that suppliers won't have to travel far to get support.

We also have an exploitation team which actively look for routes to market to help innovations become a reality.

We're open to new ideas

We fund the best ideas – with 58% of funding allocated to SMEs and micro organisations. Moreover 40% of those funded have never applied to us before. Our attractive terms and conditions, include:

- 100% ownership of IP
- 100% funding (no match funding required)
- a quick decision process
- short form contracts
- access to exploitation routes

We are still evolving.

To keep up to date with new competitions, events and exhibitions please subscribe to our twitter, LinkedIn or website alerts.