



LPP

Local Pensions Partnership
Administration

Cumbria Local Government Pension Scheme

Quarterly Administration Report

1st July – 30th September 2023

lppapensions.co.uk

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DEFINITIONS

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Total Fund Membership

Total Fund Membership is the number of Member records held on the LPPA pensions administration system that are contributing to, awaiting benefits, or receiving benefits from the pension fund.

Current Age Demographic

The age profile of the Membership is split across three types of status:

Active Members – Members who are currently contributing toward their pension benefits.

Deferred Members – Members who hold a deferred benefit in the fund.

Pensioner Members – Pensioners and Dependants who are currently receiving a pension.

Page 10

Casework Performance - All Cases

Performance is measured once all information is made available to LPPA to enable them to complete the process. Relevant processes are assigned a target timescale for completion, and the performance is measured as the percentage of processes that have been completed within that timescale.

Page 11

Casework Performance - Standard

The category of 'Other' on this page covers processes including, but not limited to:

- APC/AVC Queries
- Additional Concs Cessation
- Change of Hours
- Change of Personal Details
- Under Three Month Opt-Out
- Main to 50/50 Scheme Changes
- Divorce Quotes
- Divorce Settlement
- Ill Health Reviews

Please note that this page includes cases that have met the SLA target, but the stop trigger may also have been actioned before the process has been completed.

Page 12

Ongoing Casework at the end of the Reporting Quarter

Please note the number of processes brought forward, does not match the corresponding number of outstanding processes reported in the previous quarter (due to various reasons which can include; but not limited to, the deletion of a process or changes in assigned categories).

Page 14 & 15

Helpdesk Performance

Average wait time measures the time taken from the caller being placed into the queue, to them speaking with a Helpdesk adviser.

Page 20 & 21

Member Online Portal

The number and percentage of member records by status, that are registered for LPPA's Member Self-Service facility, PensionPoint.

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Common/Scheme Specific Data Fails

The Pensions Regulator requires Administrators to keep Member data up to date to ensure benefits are accurately paid. This is split by Common Data (details that are specific to the Member) and Scheme Specific Data (data that is related to the pension).

Individual Fails shows the total number of unique Members that have a single or multiple number of Common Data or Scheme Specific Data fails. On both charts, the Accuracy Rate (%) then compares the number of Individual Fails to the total number of Scheme Members.

For more detail on the Data Items / Error types presented in these charts, please visit either the [TPR](#) or [PASA](#) (The Pension Administration Standards Association) websites.

OUR CORE VALUES

This administration report is produced in accordance with the Service Level Agreement (SLA) for the provision of pension administration services.

The report describes the performance of Local Pensions Partnership Administration (LPPA) against the standards set out in the SLA.

Within LPPA, our values play a fundamental role in guiding our behaviour as we grow our pensions services business and share the benefits with our Clients.



ANNUAL PLAN

✓ COMPLETED 📅 DUE

	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24
Annual Benefit Statement and Newsletter to Deferred Members				✓								
Pension Increases		✓										
P60s and Newsletter to Pensioners		✓										
Annual Benefit Statement and Newsletter to Active Members					✓							
Pension Saving Statements							📅					
HMRC Scheme Returns							📅					
IAS19 data				✓	✓				📅			📅

EXECUTIVE SUMMARY

Forward thinking...
Working together...
Doing the right thing...
Committed to excellence...

This performance report covers the reporting period of Q2 2023/24 (July – September 2023)

Casework and Helpdesk performance metrics continue to trend in the right direction, but this is not yet translating fully through to the member, employer and client experience.

Payroll

All pensioner payroll and lump sum payments due in the reporting period were made on time (this equates to over £100 million, across all clients, in pension payments per month).

Statutory deadlines

All regulatory and statutory deadlines due in the reporting period were met.

- Annual Benefit Statements for eligible active and deferred members
- Newsletter issued to active and deferred members.

Casework SLA performance

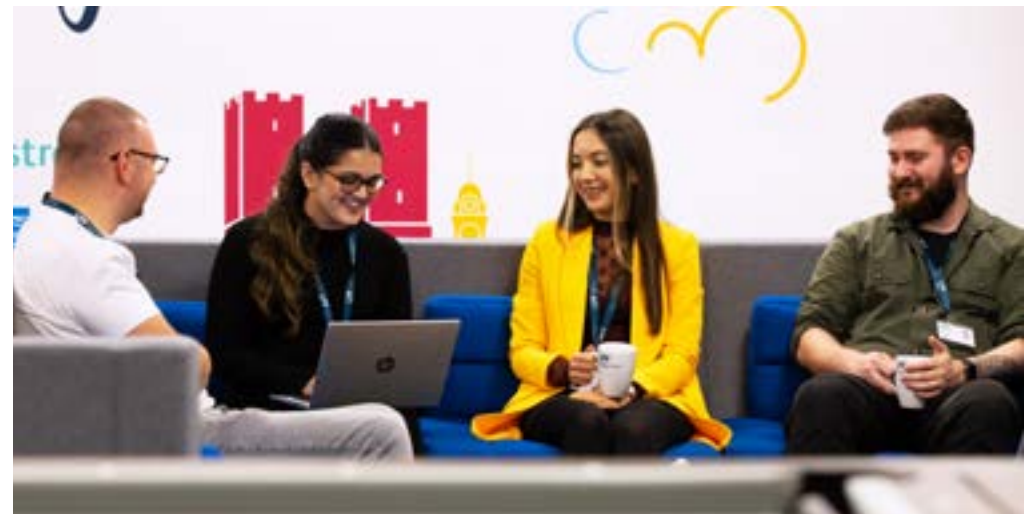
Overall performance against SLAs is back above the targeted 95% however, performance has been impacted by a focus to clear cases that had already missed the SLA. Cases that have missed SLA impact the performance measure when they are completed, and not when they miss.

Satisfaction scores

Helpdesk and Retirement satisfaction scores are now reported at client level and for the last 12 months. Moving away from 'All LPPA' reporting reduces the number of completed member surveys, which affects the visual presentation of the graphs. However, it does provide a more specific view of satisfaction scores for your members.

Pensions Helpdesk

Helpdesk performance for average call wait time and number of answered calls is now reported at a client level – the abandoned call rate remains at 'All LPPA' level, as the Helpdesk telephone number is the same for all clients (and therefore it isn't possible to measure abandon rates at client level).



Fund Membership

In this section...

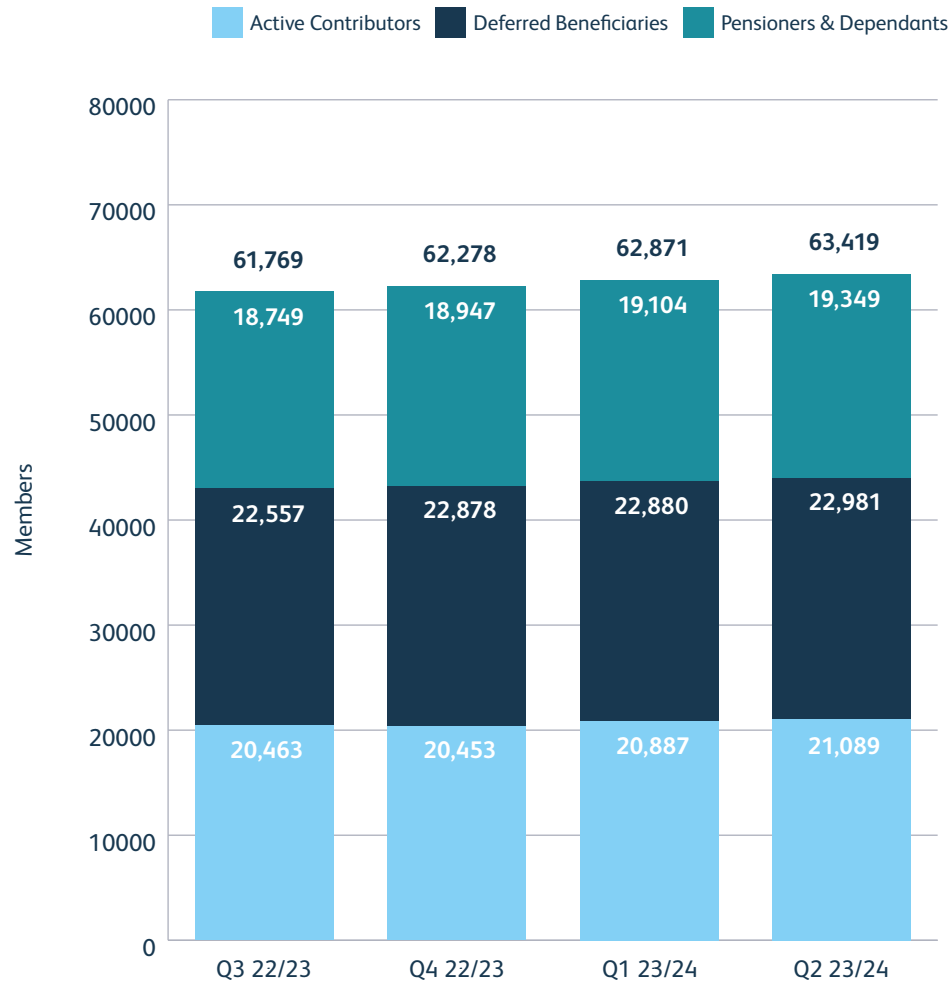
- Total fund membership
- Current age demographic

TOTAL FUND MEMBERSHIP



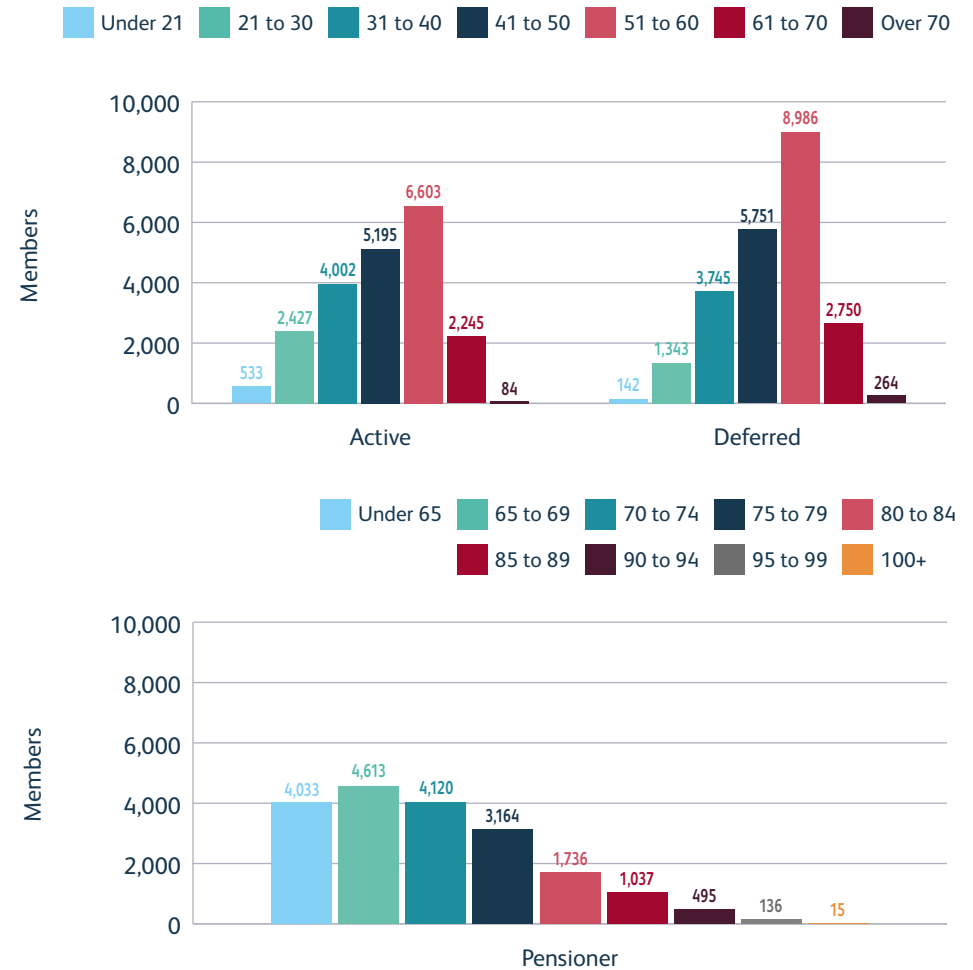
TOTAL FUND MEMBERSHIP

CLIENT SPECIFIC



CURRENT AGE DEMOGRAPHIC

CLIENT SPECIFIC



Casework Performance

In this section...

- Performance – all cases
- Performance standard
- Ongoing casework at end of reporting quarter

CASEWORK PERFORMANCE

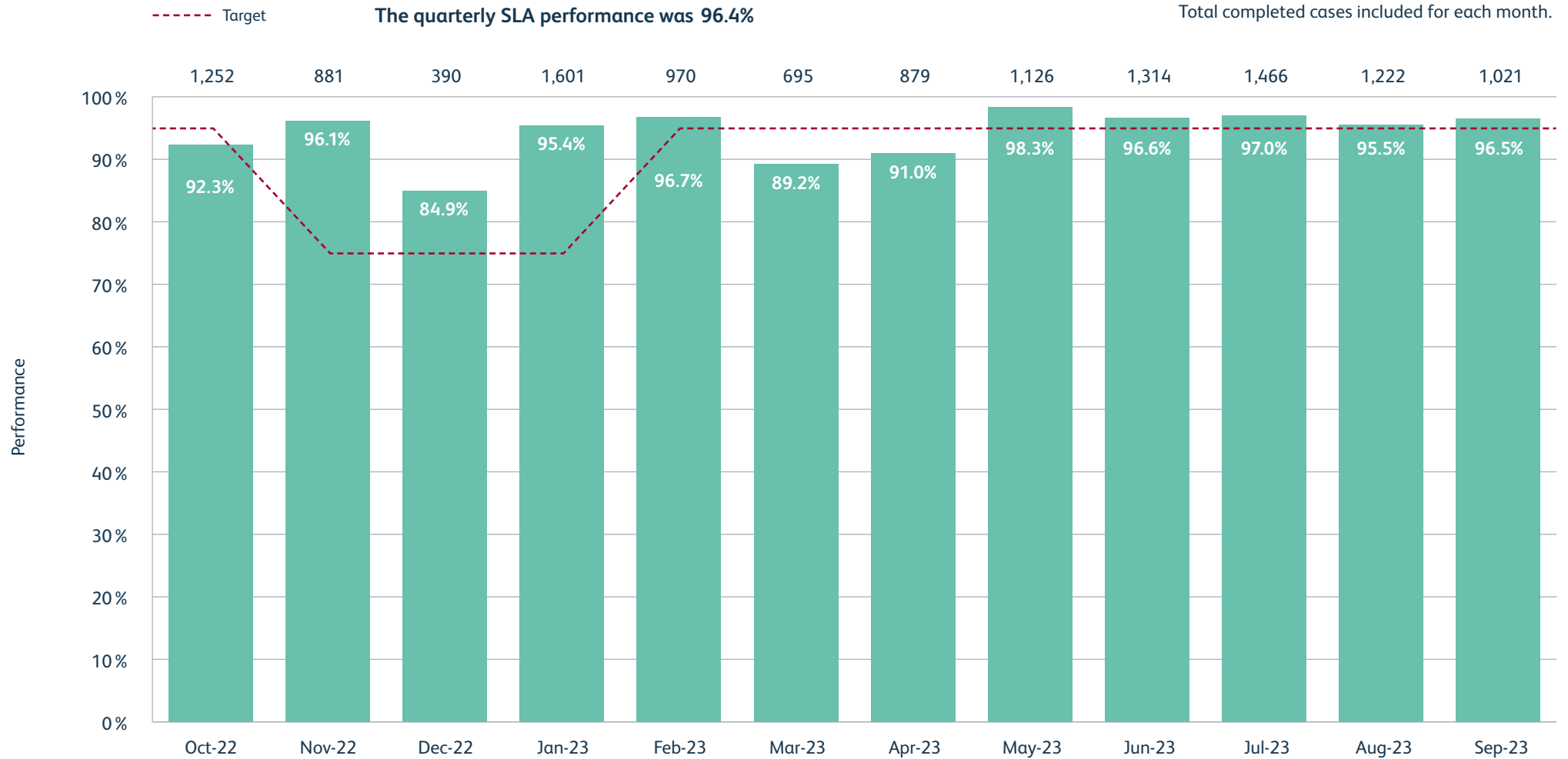
Please note:

Agreed with clients that LPPA's monthly operational targets would be relaxed from Nov 22 to Jan 23, in line with UPM migration timings (22/23).



PERFORMANCE – ALL CASES

CLIENT SPECIFIC

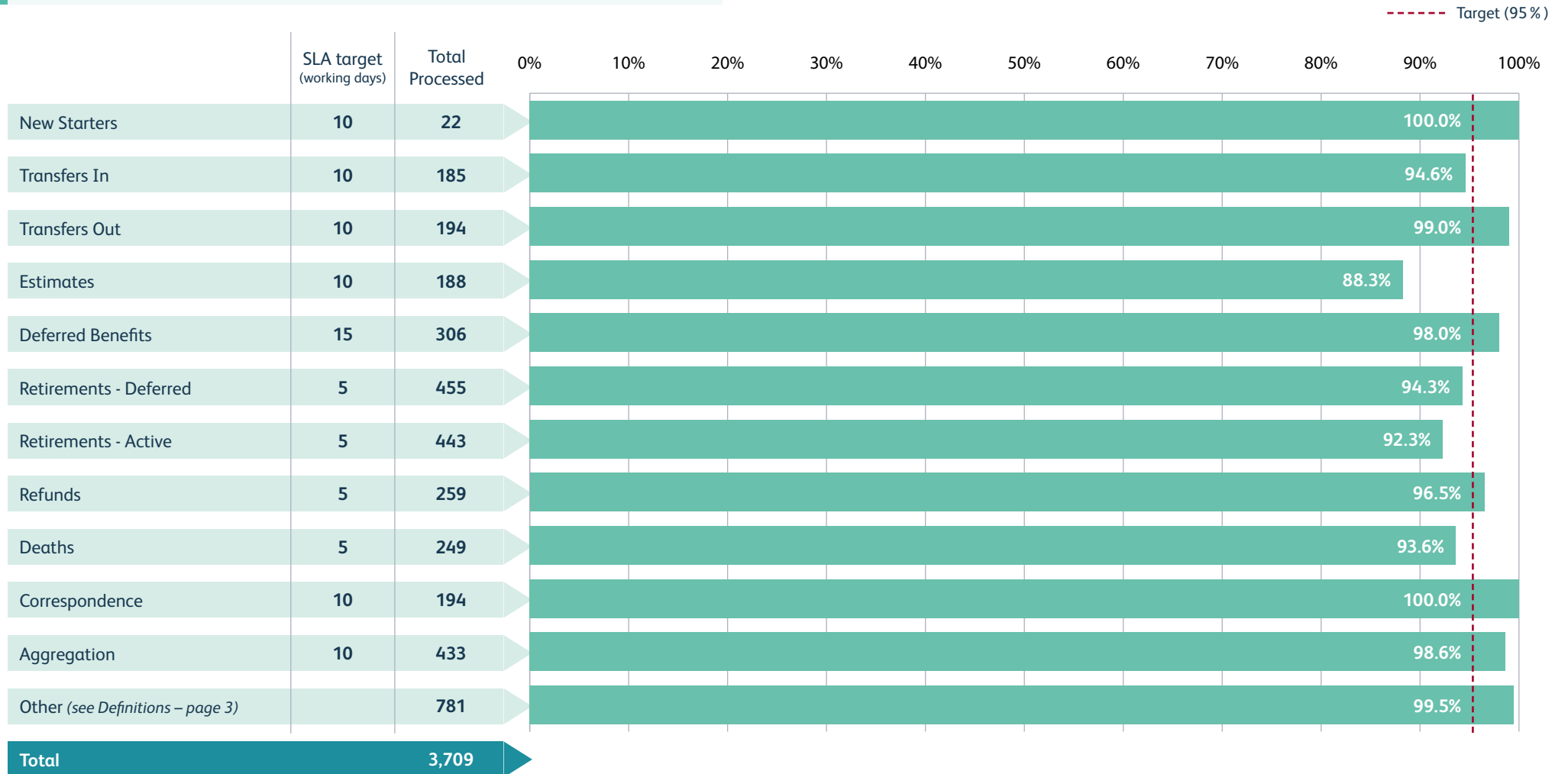


CASEWORK PERFORMANCE



PERFORMANCE STANDARD

CLIENT SPECIFIC



CASEWORK PERFORMANCE



ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER

CLIENT SPECIFIC

The following table is created by identifying all reportable casework within UPM, and includes those that have subsequently Completed / Aborted / Remain Outstanding within the quarter. The figures in this table cannot be compared to those in the previous slide for a number of reasons including: the table includes aborted cases, but the horizontal bar graph does not; the SLA 'stop trigger' can be actioned before the process has been completed.

	Brought Forward at 01/07/23	Received (Inbound)	Completed (Outbound)	Outstanding as of 30/09/23
New Starters	37	93	75	55
Transfers In	569	201	186	584
Transfers Out	285	164	175	274
Estimates	162	214	238	138
Deferred Benefits	1,152	970	611	1,511
Retirements - Deferred	438	565	561	442
Retirements - Active	347	605	632	320
Refunds	182	497	401	278
Deaths	323	301	302	322
Correspondence	217	291	242	266
Aggregation	809	1,102	953	958
Other (see Definitions – page 3)	272	996	1,002	266
TOTALS	4,793	5,999	5,378	5,414

Helpdesk Calls Performance

The Helpdesk deals with all online enquiries and calls from Members for all funds that LPPA provide administration services for.

In this section...

- Wait time range
- Calls answered

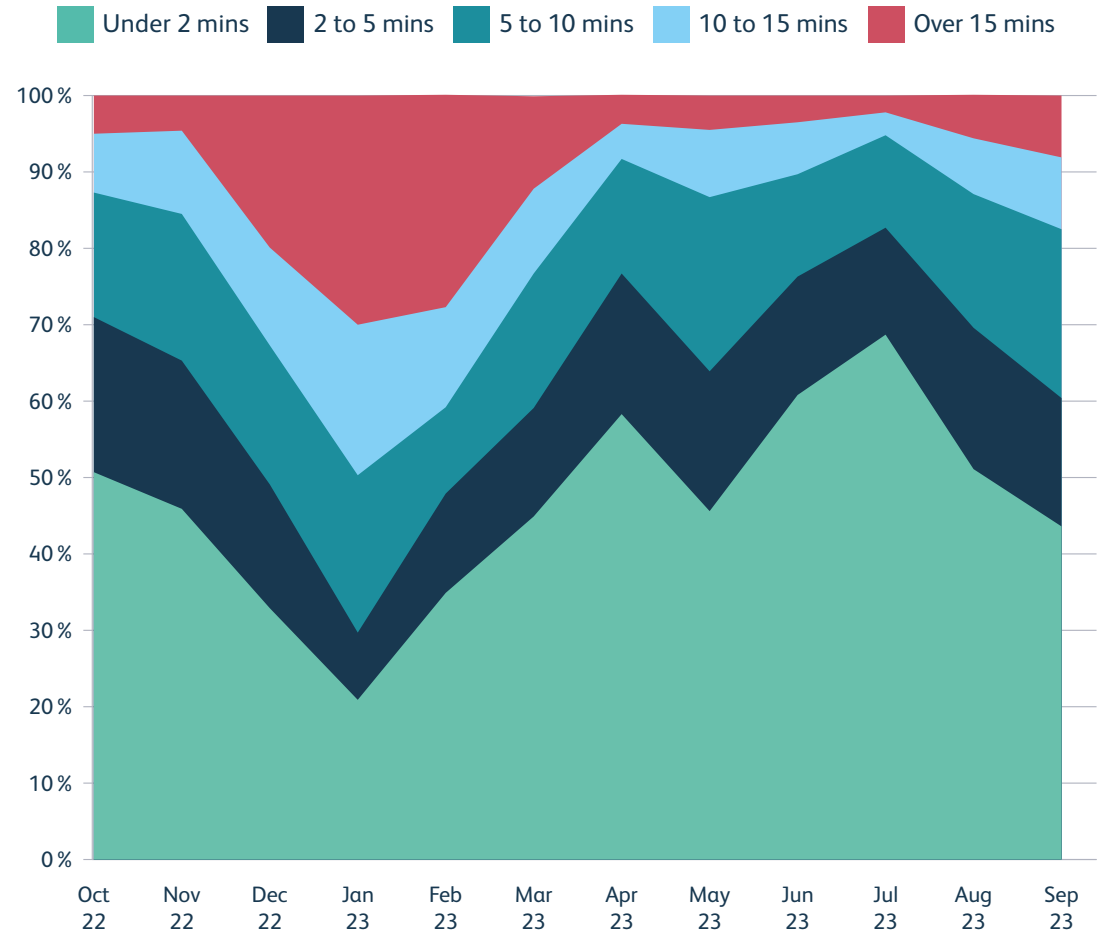
HELPDESK CALLS PERFORMANCE



WAIT TIME RANGE

CLIENT SPECIFIC

	Under 2 mins	2 to 5 mins	5 to 10 mins	10 to 15 mins	Over 15 mins
Oct 22	50.7%	20.3%	16.3%	7.7%	5.0%
Nov 22	45.9%	19.4%	19.2%	10.9%	4.6%
Dec 22	32.9%	16.2%	18.2%	12.8%	19.9%
Jan 23	20.9%	8.8%	20.6%	19.7%	30.0%
Feb 23	34.9%	13.0%	11.3%	13.1%	27.8%
Mar 23	44.9%	14.2%	17.6%	11.1%	12.1%
Apr 23	58.3%	18.4%	15.0%	4.6%	3.8%
May 23	45.6%	18.3%	22.8%	8.8%	4.5%
Jun 23	60.8%	15.5%	13.4%	6.8%	3.5%
Jul 23	68.7%	14.0%	12.1%	3.0%	2.2%
Aug 23	51.1%	18.5%	17.5%	7.3%	5.7%
Sep 23	43.6%	16.8%	22.1%	9.4%	8.1%



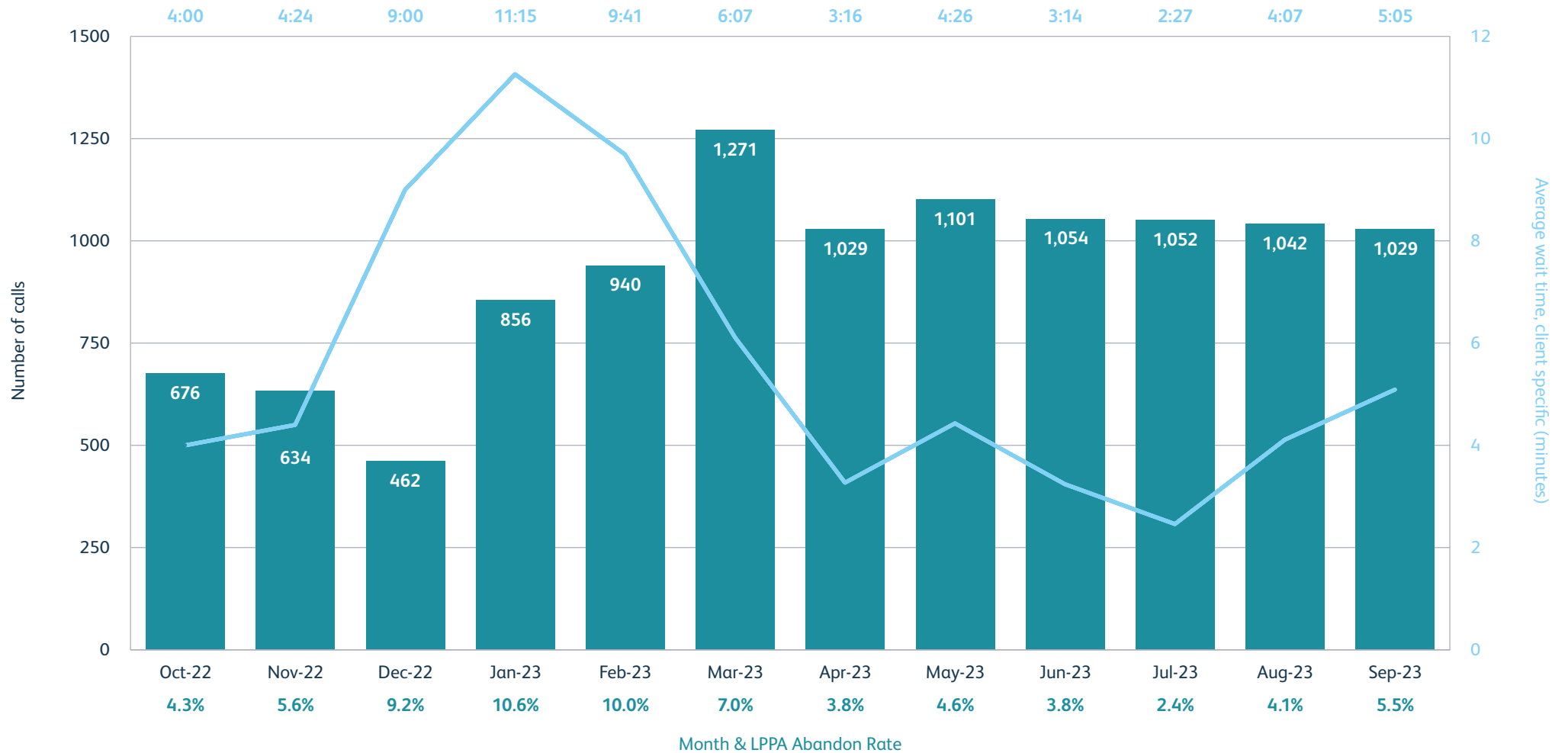
HELPDESK CALLS PERFORMANCE



CALLS ANSWERED

CLIENT SPECIFIC

— Average wait time (mm:ss)



Customer Satisfaction Scores

In this section...

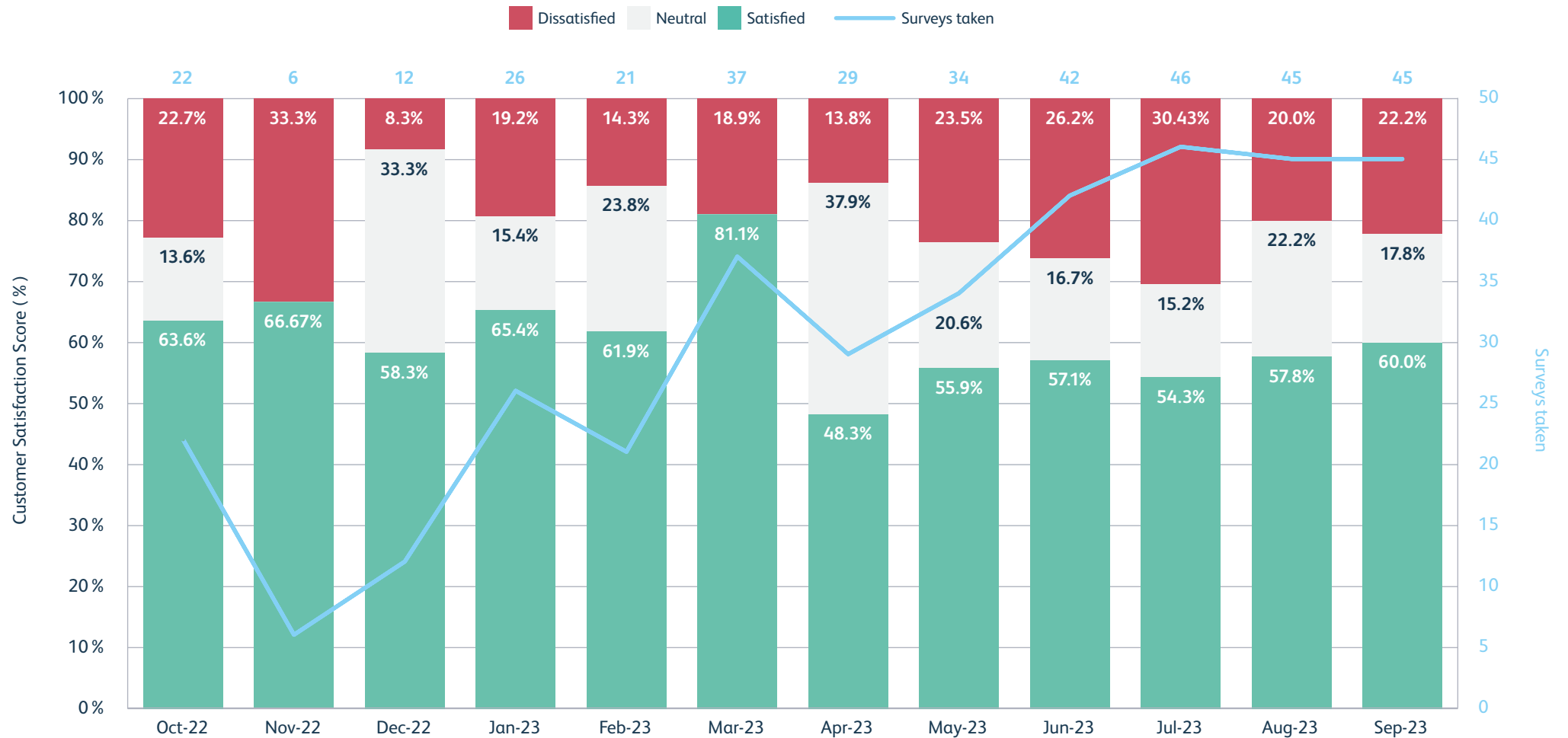
- Helpdesk calls satisfaction
- Retirements

CUSTOMER SATISFACTION SCORES



HELPDESK CALLS SATISFACTION

CLIENT SPECIFIC

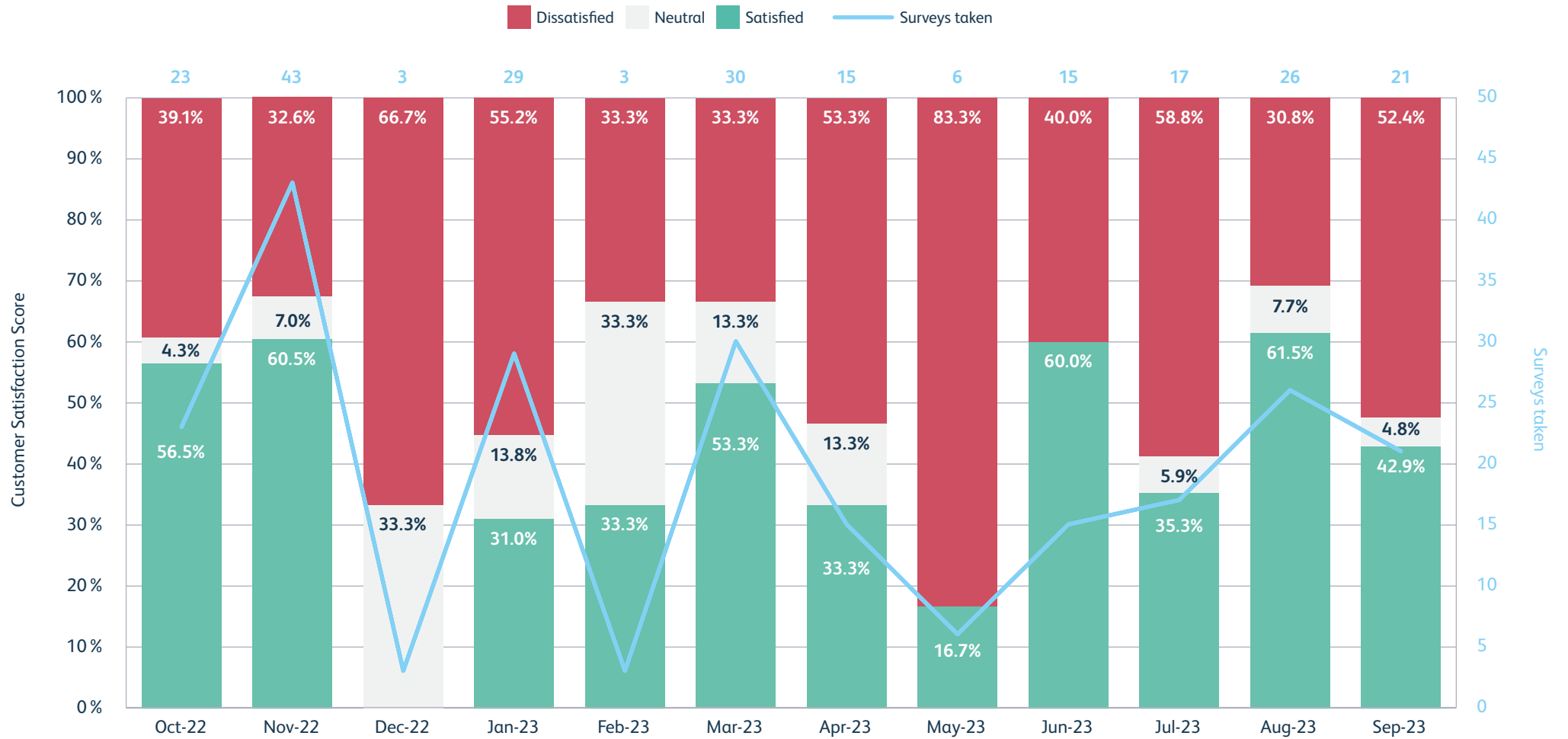


CUSTOMER SATISFACTION SCORES

Please note:

Surveys were paused in February and reinstated in March, following a review of the process. Some surveys were being issued before payment had been made to the member – the timing of the survey has now been updated to correct this.

RETIREMENTS CLIENT SPECIFIC





Member Online Portal

In this section...

- Total members registered
- Members registered (%)

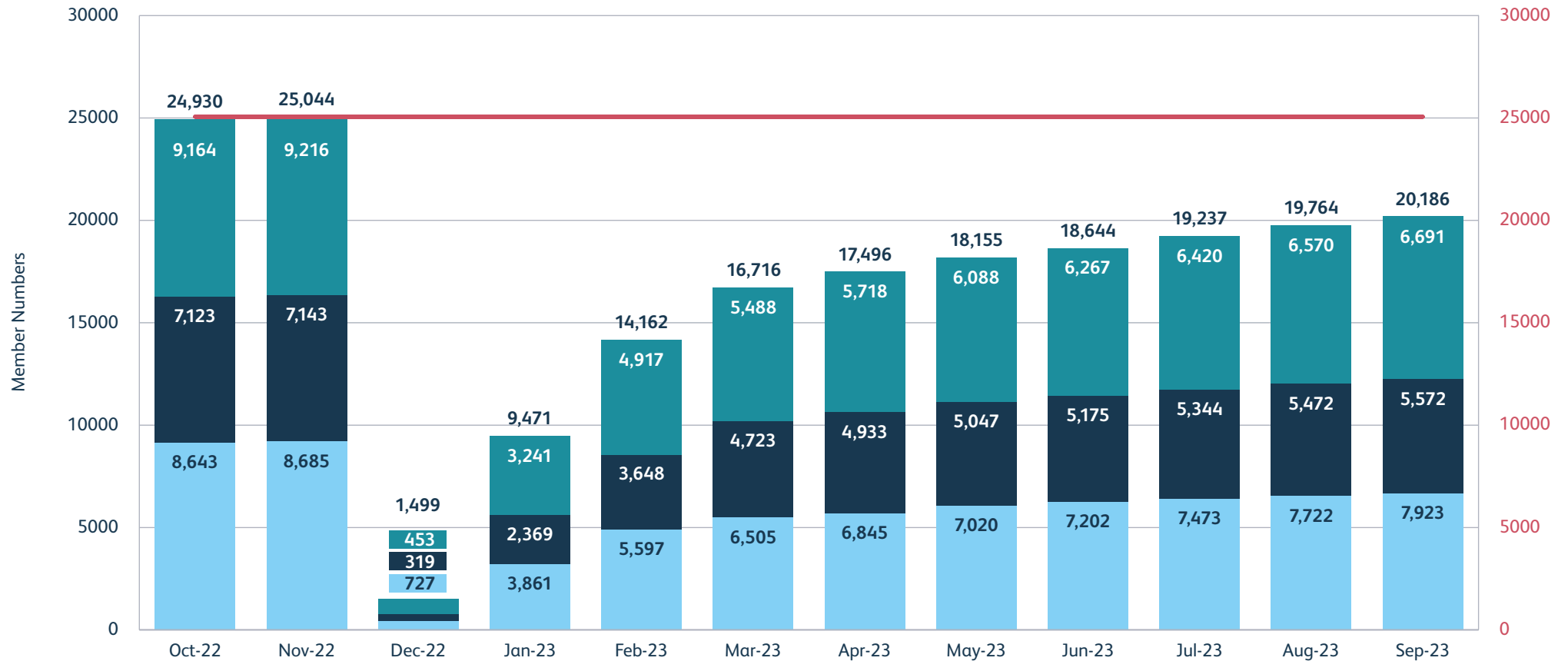


TOTAL MEMBERS REGISTERED

CLIENT SPECIFIC

Active Deferred Pensioner

25,044 (previous My Pension Online registrations as of November 2022)

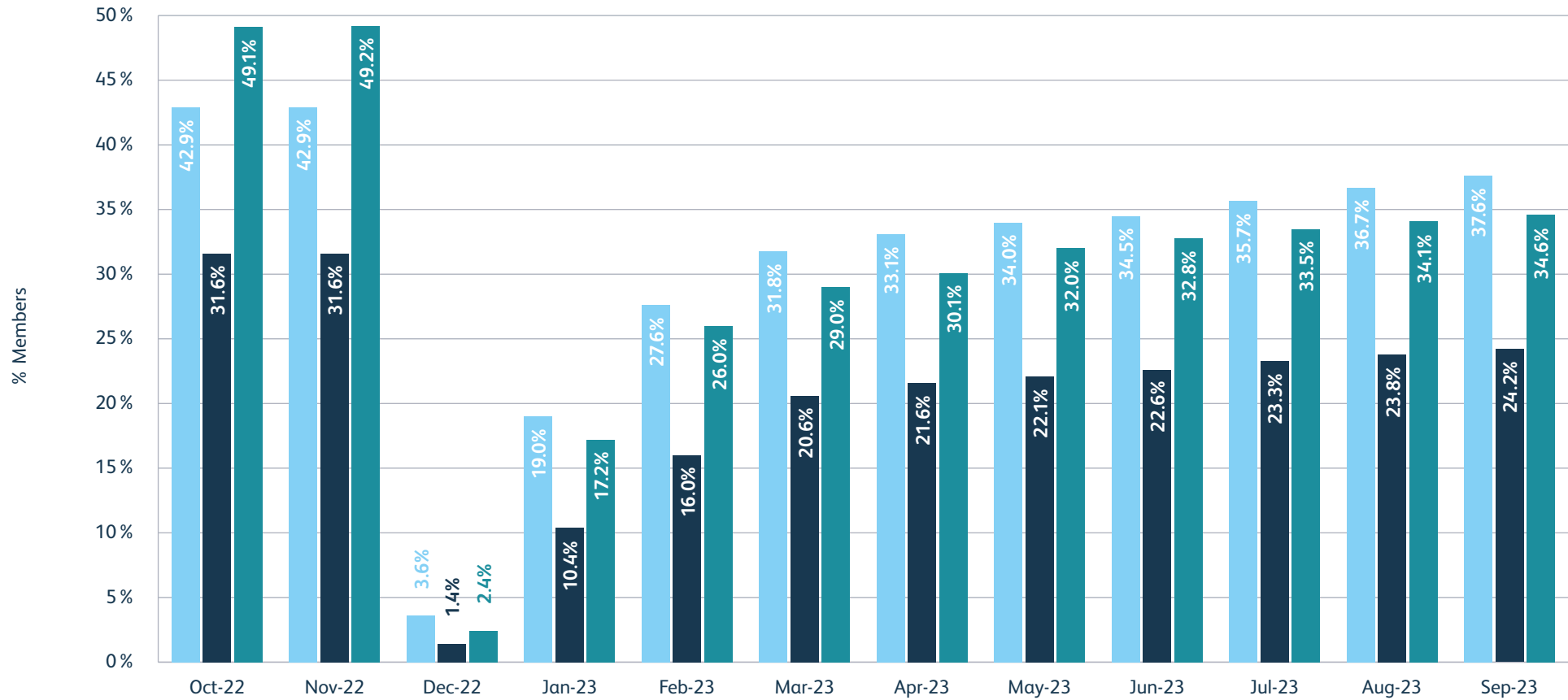




MEMBERS REGISTERED (%)

CLIENT SPECIFIC

Active Deferred Pensioner



Employer Engagement & Member Communication Activity

In this section...

- Delivered
- Scheduled
- Engagement communications (Employers & Members)

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

DELIVERED

ALL LPPA

- [Pension Pulse](#) bulletin (employer newsletter) was issued to all employers.
- A separate email communicating [GAD factor changes](#) was also issued to all employers.
- An annual LPPA [Member newsletter](#) was produced for active/deferred members. Articles included pension increases, cost of living tips and member real-life stories.
- Member emails communicating [newsletter and ABS](#) were issued in July and August.
- [Automated email notifications](#) went live, alerting employers when they have unresolved data queries in their UPM portal work feed.
- Employers were also updated on [LGA training resources](#).
- Following feedback from members, a new “Service History” page went live in PensionPoint for active LG members. This now provides information on employment service, transfers and CARE history.
- The LPPA website was updated to provide more information for LG members on the [impact of remedy](#) (including links to the LGPS McCloud remedy page).
- Several emails were issued in September to employers, to provide updates on improvements to UPM employer portal functionality (generating [member estimates](#) – this now includes Tier 1 and 2 ill health), new [training sessions](#) and an update on [ABS activity](#).

SCHEDULED

ALL LPPA

- Remedy / McCloud information will continue to be added to the LPPA website for members, including additional updates from the LGA (Local Government Association).
- Further enhancements to the UPM employer portal planned.
- Additional PensionPoint development planned.
- Online LPPA Employer Forum planned for 23 November 23.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



ENGAGEMENT COMMUNICATIONS

CLIENT SPECIFIC

- 4 Virtual employer visits were held
- Absence and Ill Health training was delivered with 2 employers attending
- 10 employers attended LGPS Scheme Essentials Training
- 1 employer attended Scheme Leavers training
- UPM employer portal training was delivered with 4 employers attending
- Employer responsibilities training was delivered with 4 employers attending
- Submitting monthly returns training was delivered and 4 employers attended
- Monthly member sessions were delivered, with 11 Cumbria Fund members attending the Making Sense of your Pension sessions and 6 attended the Making Sense of your Retirement session



EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



EMPLOYERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
05 Jul	South Lakeland District Council	Submitting Monthly Returns	2
12 Jul	Cumbria Constabulary	Virtual Employer Visit	2
17 Jul	South Lakeland District Council	UPM Employer Portal	1
17 Jul	Lake District National Park Authority	UPM Employer Portal	1
27 Jul	Cumberland Council	Virtual Employer Visit	1
27 Jul	South Lakeland District Council	Employer Responsibilities	1
01 Aug	Cumberland Council	Virtual Employer Visit	1
03 Aug	South Cumbria Multi Academy Trust	Scheme Leavers	1
08 Aug	Greenwich Leisure Limited	Submitting Monthly Returns	1
22 Aug	Furness College	LGPS Scheme Essentials	1
22 Aug	Westmorland and Furness Council	LGPS Scheme Essentials	1
22 Aug	South Lakeland District Council	LGPS Scheme Essentials	1
05 Sep	South Lakeland District Council	Absence and Ill Health	2
05 Sep	Westmorland and Furness Council	Absence and Ill Health	3
06 Sep	Cumbria Constabulary	Virtual Employer Visit	2
07 Sep	South Lakeland District Council	Submitting Monthly Returns	1
07 Sep	Westmorland and Furness Council	Submitting Monthly Returns	1
12 Sep	South Lakeland District Council	UPM Employer Portal	2
12 Sep	Copeland Borough Council	UPM Employer Portal	1
21 Sep	Westmorland and Furness Council	Employer Responsibilities	1
21 Sep	Cumberland Council	Employer Responsibilities	2
21 Sep	Cumbria Constabulary	Employer Responsibilities	1
26 Sep	West House	LGPS Scheme Essentials	1
26 Sep	Lakes College	LGPS Scheme Essentials	1
26 Sep	Kingmoor Junior School	LGPS Scheme Essentials	1

Date	Employer	Activity	Number in attendance
26 Sep	Cumbria Constabulary	LGPS Scheme Essentials	2
26 Sep	Westmorland and Furness Council	LGPS Scheme Essentials	1
26 Sep	Cumberland Council	LGPS Scheme Essentials	3
26 Sep	Copeland Borough Council	LGPS Scheme Essentials	1



MEMBERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
18 Jul	All Cumbria Employers	Making sense of your pension	7
20 Jul	All Cumbria Employers	Making sense of retirement	4
15 Aug	All Cumbria Employers	Making sense of your pension	2
17 Aug	All Cumbria Employers	Making sense of retirement	2
21 Sep	All Cumbria Employers	Making sense of your pension	2

Data Quality

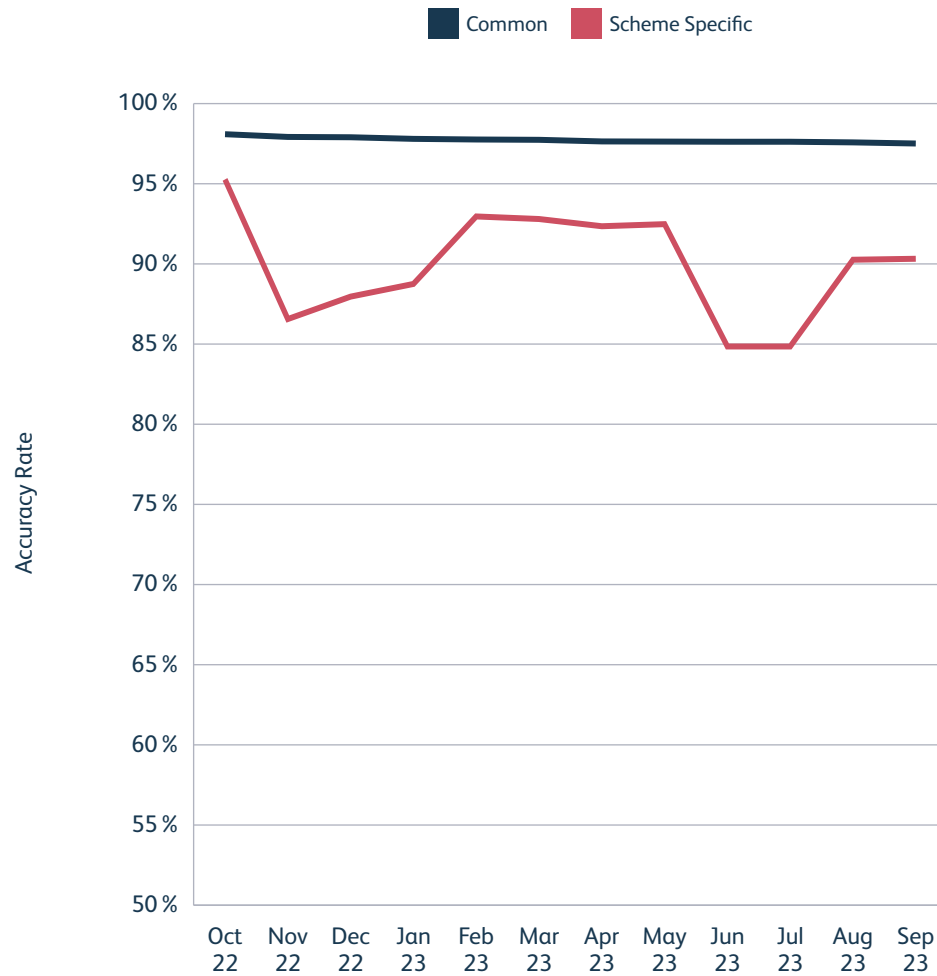
In this section...

- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

TPR DATA SCORES

CLIENT SPECIFIC



	Common (Target 95%)	Scheme Specific (Target 90%)
Oct 22	98.09%	95.27%
Nov 22	97.92%	86.56%
Dec 22	97.90%	87.96%
Jan 23	97.80%	88.75%
Feb 23	97.76%	92.96%
Mar 23	97.74%	92.80%
Apr 23	97.64%	92.35%
May 23	97.63%	92.48%
Jun 23	97.62%	84.85%
Jul 23	97.62%	84.85%
Aug 23	97.58%	90.26%
Sep 23	97.51%	90.32%

END OF QUARTER DATA QUALITY (TPR SCORES)

COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	3	46	31
Duplicate effective date in status history	1	83	34
Gender is not Male or Female	24	0	0
Duplicate entries in status history	11	142	72
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	4	2	1
Missing Surname	1	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	5	0	0
No entry in the status history	2	0	0
Last entry in status history does not match current status	49	15	6
Member has no address	54	1,082	41
Missing Forename(s)	1	0	0
Missing State Retirement Date	24	0	0
Missing postcode	57	1,087	41
Missing Date Joined Pensionable Service	3	1	0
Total Fails	239	2,458	226
Individual Fails	154	1,267	155
Total Members	21,089	22,981	19,349
Accuracy Rate	99.3%	94.5%	99.2%
Total accuracy rate			97.5%

Please note:

The increase in Q2 Annual Allowance and CARE errors is linked to the year-end data return process and outstanding leavers, which is subject to ongoing work between employers and LPPA. The scores are expected to improve over the coming months as queries are resolved and leavers are processed



SCHEME SPECIFIC DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	416
AVC's/Additional Contributions	46
Deferred Benefits	10
Tranches (DB)	69
Gross Pension (Pensioners)	93
Tranches (Pensioners)	364
Gross Pension (Dependants)	35
Tranches (Dependants)	126
Date of Leaving	43
Date Joined Scheme	51
Employer Details	2
Salary	593
Crystallisation	699
CARE Data	2,066
CARE Revaluation	2
Annual Allowance	1,572
LTA Factors	771
Date Contracted Out	7
Pre-88 GMP	529
Post-88 GMP	1,269
Total Fails	8,763
Individual Fails	6,142
Total Members	63,419
Accuracy Rate	90.3%

LPP

Local Pensions Partnership
Administration