

Quarterly Administration Report

Cumbria Local Government
Pension Scheme

1st April - 30th June 2024

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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, or receiving benefits from the pension fund.

Page 10 & 11

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 13

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 14

Casework Performance - Standard

'Deaths' are included as a specific process, but it is important to highlight that processing can take a significant amount of time to complete fully. Furthermore, there can be seasonal aspects which impact case volumes ie. higher mortality rates during winter.

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
- Ill Health Reviews
- Complaints

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 15

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 are not limited to, the deletion of a process, or changes to the process category that a case is assigned to).

From Q1 2024/25, "Deaths" include over / under payments, and updates to pension and payroll processes (multiple associated processes can be triggered within a case, including the setup of multiple beneficiaries, and making multiple payments to individuals).

Page 17 & 18

Contact Centre Performance

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

Page 20 & 21

Contact Centre Call Satisfaction

Members are given the option to answer two questions, following a call with the LPPA Contact Centre (these relate to general satisfaction with LPPA, and satisfaction with the adviser they have spoken to – both responses follow a three-point rating scale).

Page 22 & 23

Retirement Satisfaction

Graphs show a breakdown of quarterly retirement surveys (emails issued and responses received)

- Retirements processed / completed - members can have multiple process counts.
- Surveys issued - does not equal retirement processes for several reasons; ill health retirements do not receive a survey; not all members provide an email address; members with multiple retirement processes only receive one survey email; there is a planned delay in issuing surveys to allow for initial payments to be paid).

Satisfaction / Dissatisfaction is included as a % of email surveys issued. This demonstrates that a significant number of surveys are not completed (work is ongoing to encourage an increase in the number of responses to email surveys issued).

The Satisfaction Scores highlighted in Green and Red compare the satisfied / dissatisfied responses received, as a % of total survey responses - this is the true measure of member satisfaction.

Satisfied responses include very satisfied (with the service) and satisfied.

Dissatisfied responses include dissatisfied and very dissatisfied.

Neutral responses are not included in the data tables.

Page 25

Member Online Portal

The number of member records by status, that are registered for LPPA's member self-service portal, PensionPoint.

Page 29

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 (basic details that are specific to the Member) and Scheme Specific Data (data that is related to a member data and specific circumstances surrounding their record).

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.



STATUTORY DEADLINES

 COMPLETED
  DUE

	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25
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												

EXECUTIVE SUMMARY

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

This performance report covers the reporting period of Q1 2024/25 (April – June 2024)

Casework SLA performance

Overall operational casework performance was 97.9% against overall Service Level Agreements (SLAs) for the quarter.

Contact Centre

Contact Centre wait times have been consistently under the targeted 4-minute wait time with an average wait time over the quarter of 2 minutes 28 seconds.

Satisfaction scores

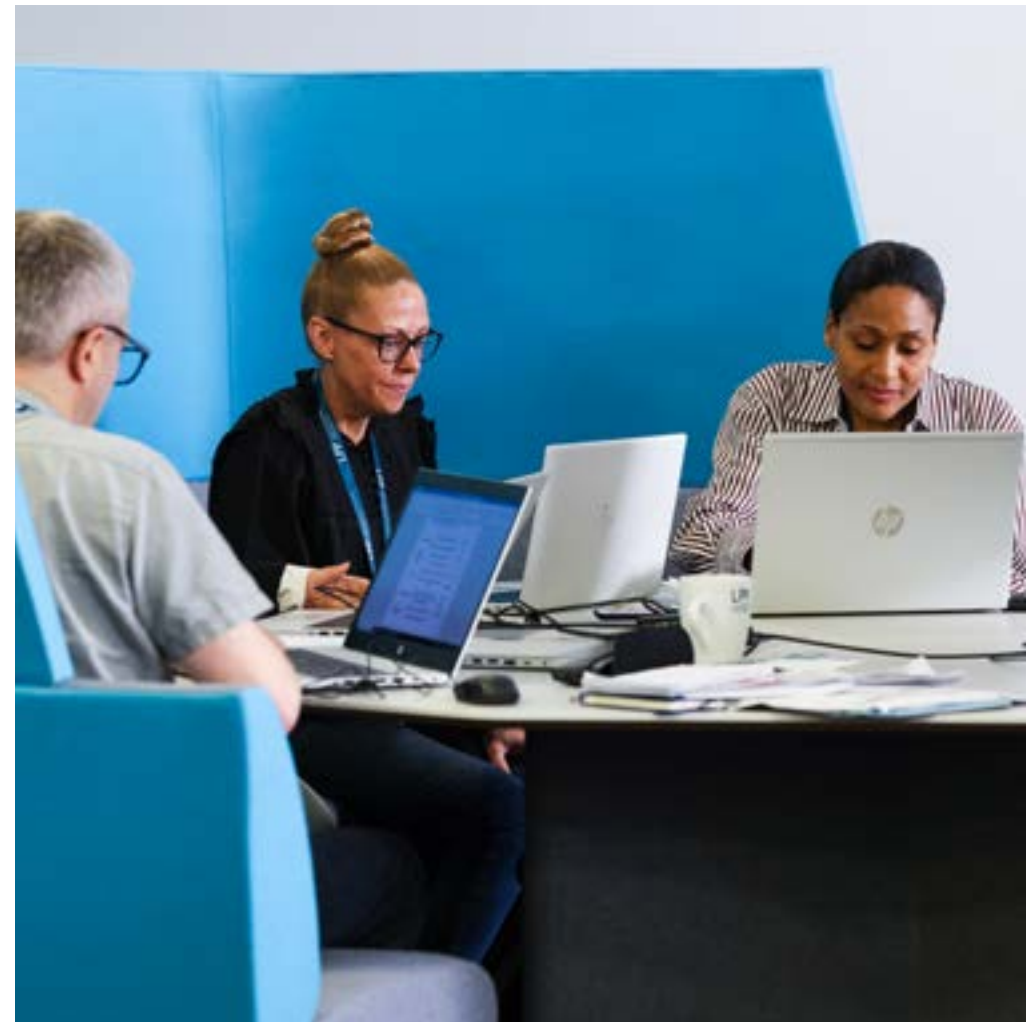
This report includes a new presentation of member satisfaction for retirements. The majority of those surveyed about their retirement experience do not respond. Of those that responded to the survey, the customer satisfaction was 45.7%. Low survey responses can lead to high volatility in the satisfaction scores.

Contact Centre satisfaction now includes both overall satisfaction and satisfaction with the individual call handler that the member spoke to. Satisfaction with the individual call handler is typically higher than overall satisfaction, with satisfaction rates for the quarter at 92.7% and 68.3% respectively.

Outlook

Activity levels are, and are expected to remain high, due to:

- Embedding of monthly returns for all employers and managing the associated spikes in work driven by the late and concentrated submission of monthly return files from some employers
- Production of Annual Benefit Statements ahead of the 31st August deadline.
- Efficiency and Service Improvement Programme (ESIP) of work.
- Activity to continue to improve the member experience in key areas.
- Significant regulatory change including implementation of McCloud remedy and the Pensions Dashboard.



LPPA PROJECTS - UPDATE

McCloud Remedy

Following the McCloud judgment, changes to all public service pension schemes that provided transitional protections to older members, including the LGPS came into force on 1st October 2023. The changes were designed to rectify unlawful discrimination against younger scheme members. In the LGPS, the impact is an extension of the underpin to all eligible members. The national timeline for revisiting all member cases is Oct 23 – Aug 25.

A dedicated project manager and team remains in place overseeing and delivering all the key areas of the project including:

- Data capture and data cleanse from employers to ensure that hours changes and service breaks have all been recorded correctly.
- System design and development is thoroughly tested prior to release into the live environment.
- Appropriate communication plans are in place and delivered.
- Contact Centre and Operational colleague training & business readiness.

Current Position

- Employers were given to 31st March 2024 to confirm that all data held in respect of remedy (e.g. hours, service, etc.) is correct.
- Eligibility flags are in place to identify all members in scope for remedy.
- We are now calculating benefits and applying the underpin for active members retiring (for those members with a McCloud eligible flag, and whose data has been verified as being present and correct).
- Systems functionality to revisit eligible revision cases (e.g. those that have already retired) in line with nationally agreed cohorts and timescales is due in October 24.

Efficiency and Service Improvement Programme

LPPA mobilised an Efficiency and Service Improvement Programme (ESIP) shortly after the move to the new administration system (UPM). ESIP is designed to leverage the investment in UPM, delivering automation and improved self-service capability. ESIP currently has 10 projects in flight. ESIP's automation of Deferred (CARE only) Retirement Quote is on track to go live in July (this is the third process automation following the automation of refund quotes and deferred statements). Other activity in flight includes work to improve the monthly returns process and the member and employer online portals.

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

Data Project

LPPA is partnering with Civica and Intellica on a data project to improve data quality ahead of valuation and the introduction of the Pensions Dashboard. Work is well underway on the creation of the systems test environments. As part of the initiation phase, we have been working closely with our supplier to work through a series of detailed workshops and agree the scope of the Data Validation Checks (DVCs) that we will check the integrity of member data against.

The project is working towards producing a series of dashboards to give us clear visibility of the integrity and accuracy of the data that we hold to comply with regulatory change and to enable us to launch more self-service and automation for members and employers.

While we are working through the early phases of the project, delivery dates are yet to be finalised, but we expect to be able to share the initial dashboard results with the Fund during Q2 i.e. between July – September 2024.

Pensions Dashboard

The Pensions Dashboard will enable individuals to access their pensions information online, securely and all in one place. The connection date for public sector schemes to connect to the Pensions Dashboard is 31st October 2025. The dashboard project has been mobilised with a full-time project manager. Work is well underway on documenting full business requirements, including:

- Systems requirements (including the rules for partial matching of records and the treatment of AVCs); and
- the business readiness aspects of the project (e.g. readiness to deal with new inbound enquiries relating to dashboard).

Civica are LPPA's Integrated Service Provider (ISP) for dashboard connection.

Fund Membership

In this section...

- Total fund membership
- Current age demographic

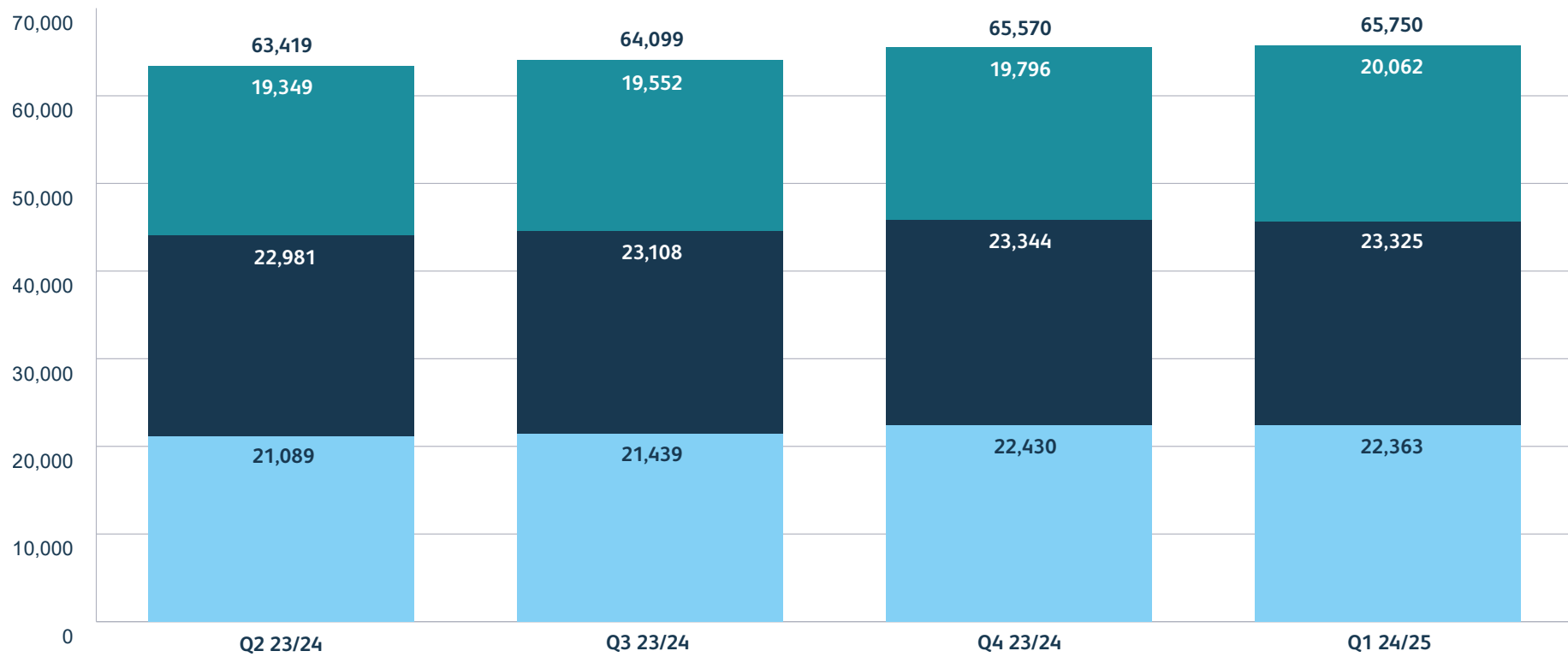
TOTAL FUND MEMBERSHIP



TOTAL FUND MEMBERSHIP

CLIENT SPECIFIC

Active Contributors Deferred Beneficiaries Pensioners & Dependants



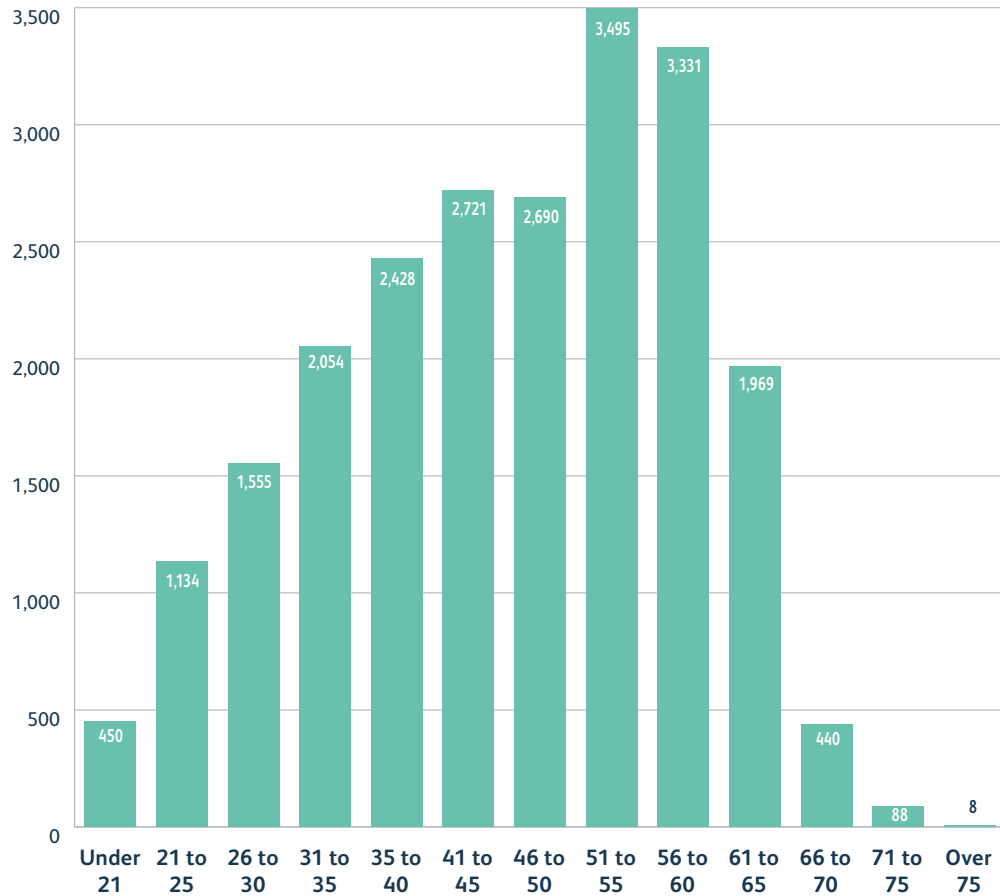
TOTAL FUND MEMBERSHIP



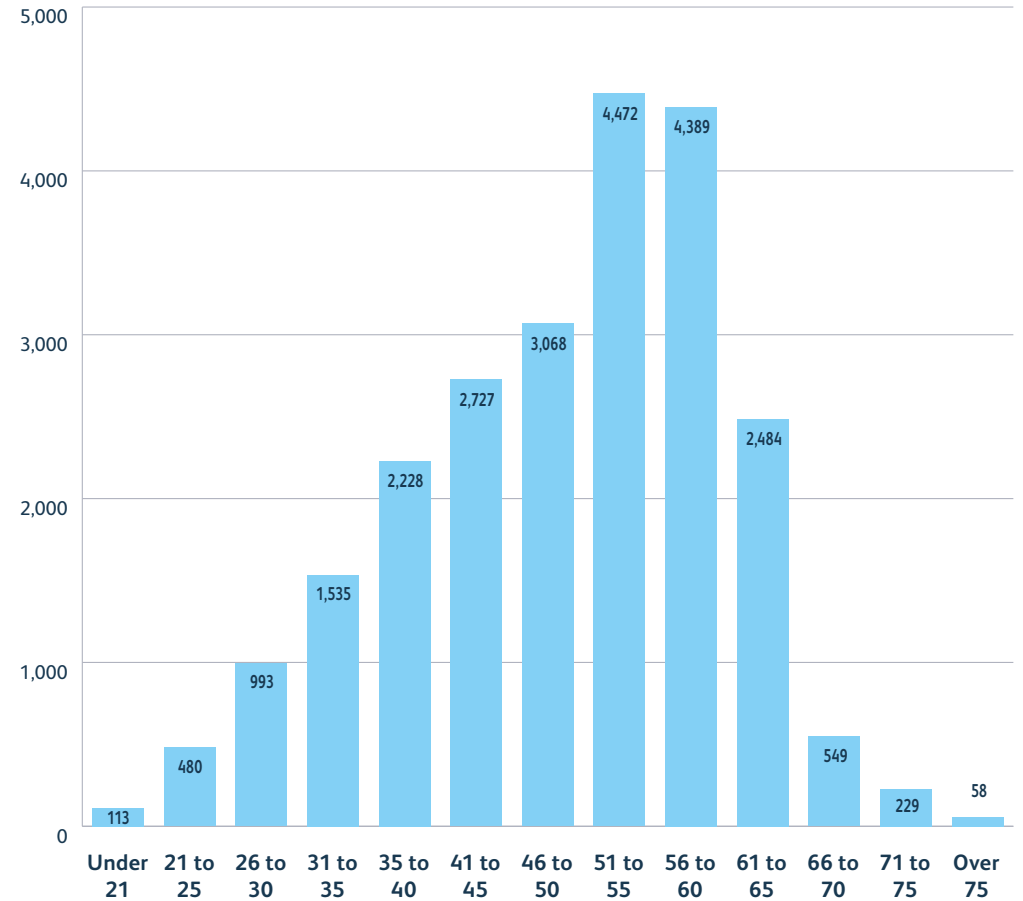
CURRENT AGE DEMOGRAPHIC

CLIENT SPECIFIC

Active



Deferred

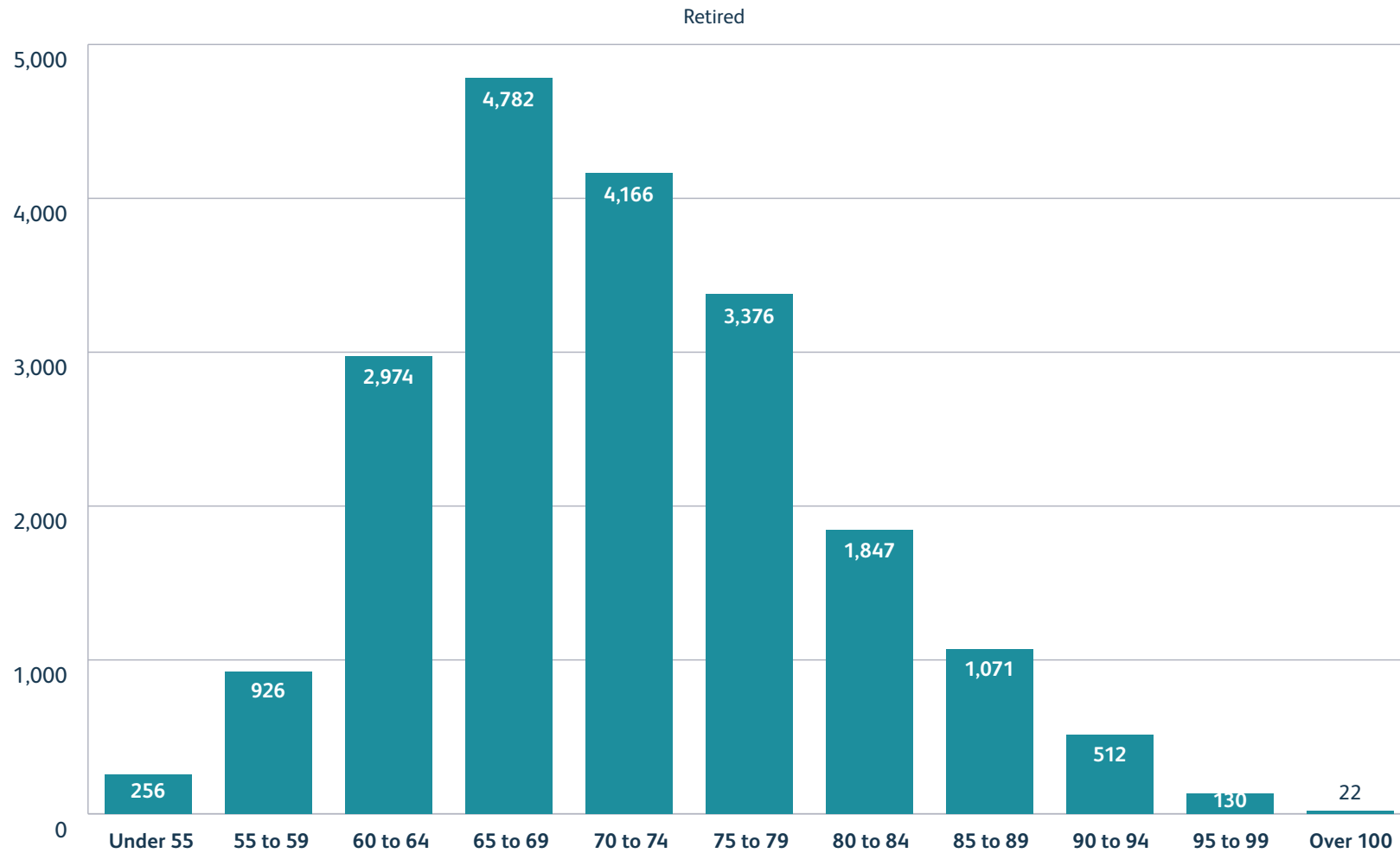


TOTAL FUND MEMBERSHIP



CURRENT AGE DEMOGRAPHIC

CLIENT SPECIFIC



Casework Performance

In this section...

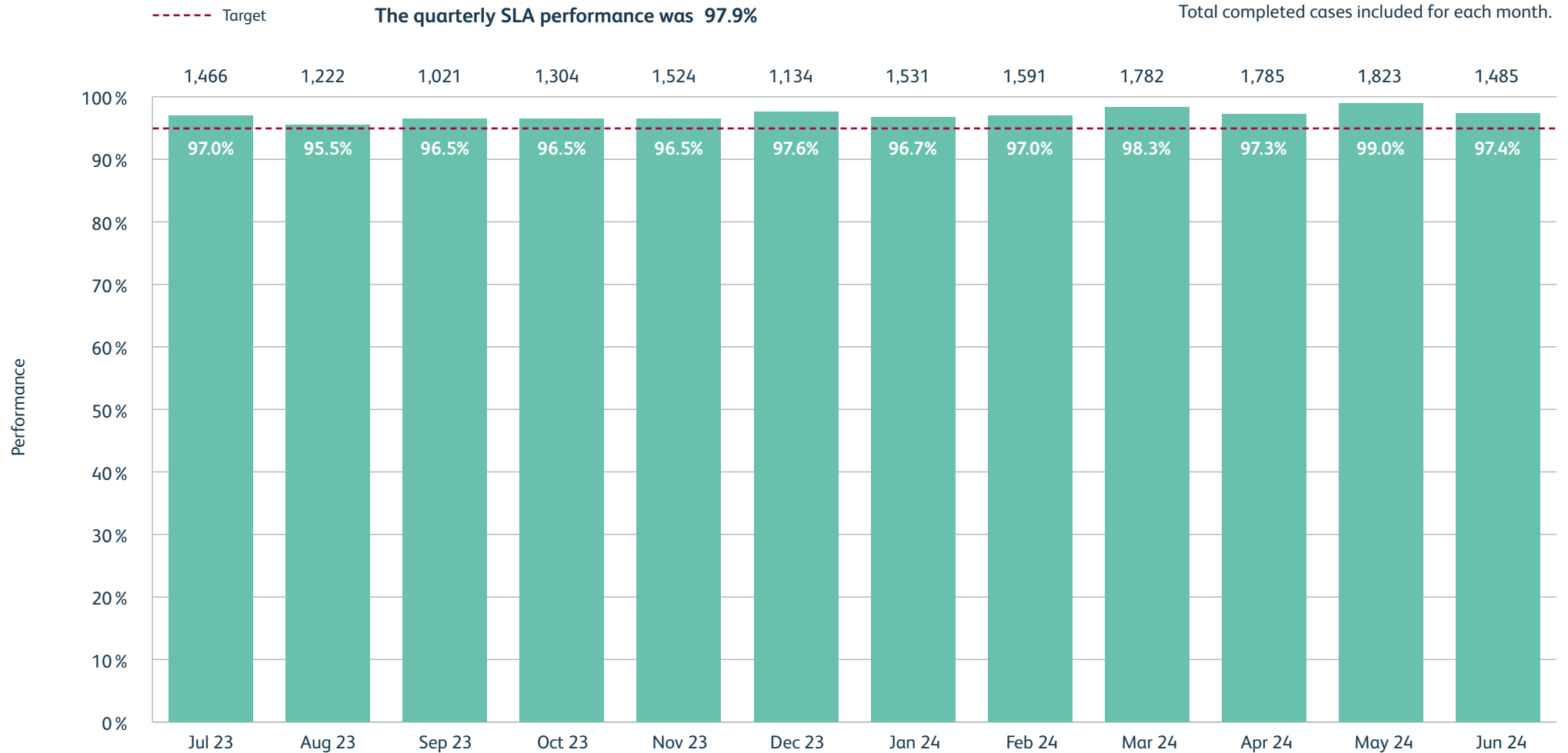
- Performance – all cases
- Performance standard
- Ongoing casework at the end of the reporting quarter

CASEWORK PERFORMANCE



PERFORMANCE – ALL CASES

CLIENT SPECIFIC



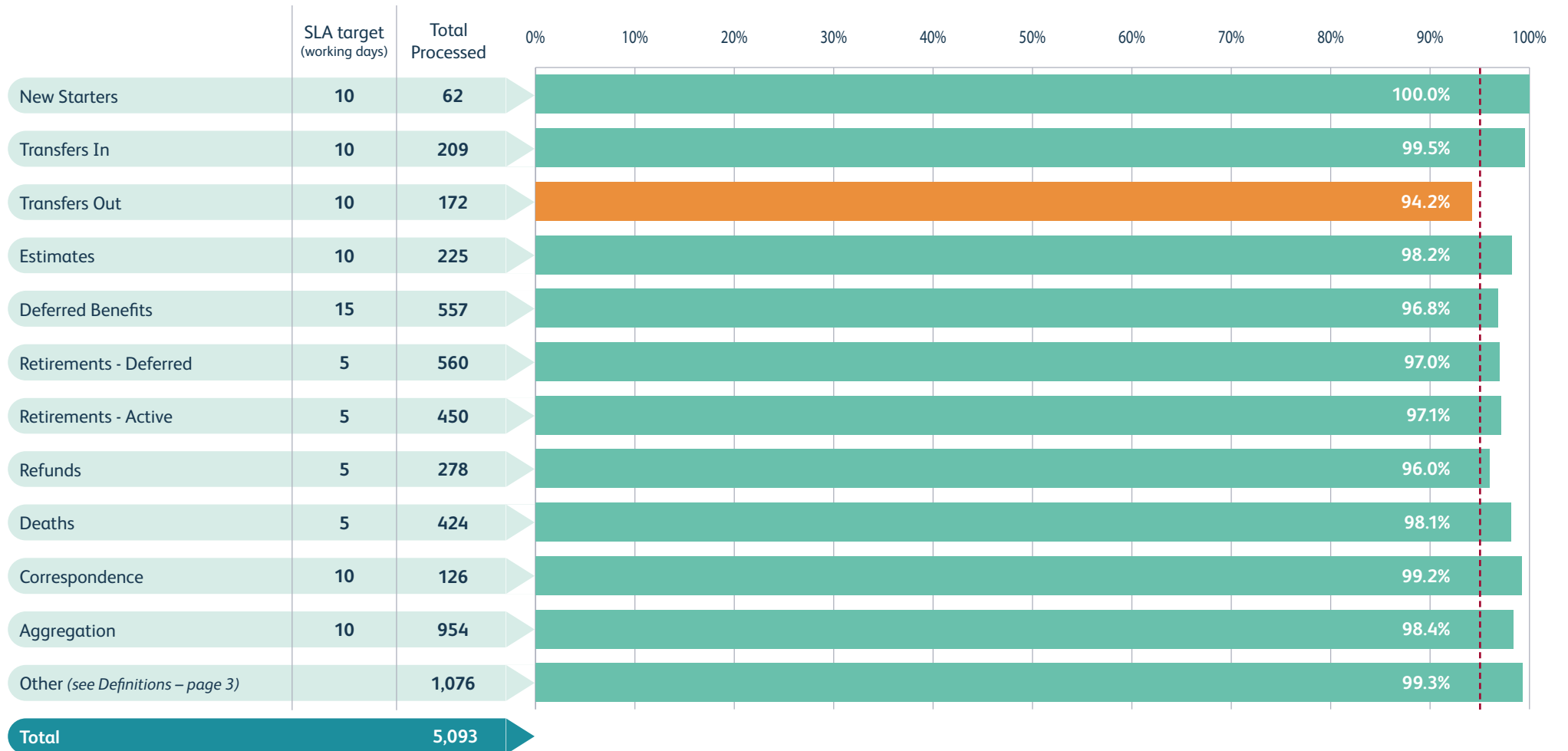
CASEWORK PERFORMANCE



PERFORMANCE STANDARD

CLIENT SPECIFIC

----- Target (95%)



CASEWORK PERFORMANCE

Please note:

*From Q1, Deaths includes 'Overpayments' and 'Update Pension and Payroll' processes.

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 01/04/24	Received (Inbound)	Completed (Outbound)	Outstanding as of 30/06/24
New Starters	110	212	168	154
Transfers In	606	321	315	612
Transfers Out	236	212	212	236
Estimates	100	288	283	105
Deferred Benefits	1,546	999	1,002	1,543
Retirements - Deferred	364	625	615	374
Retirements - Active	369	551	534	386
Refunds	233	467	419	281
Deaths*	715	678	643	750
Correspondence	180	272	295	157
Aggregation	1,477	1,129	1,290	1,316
Other	194	1,116	1,173	137
Total	6,130	6,870	6,949	6,051

Contact Centre Calls Performance

The Contact Centre deals with all online enquiries and calls from Members for all funds that LPPA provides administration services for.

In this section...

- Wait time range
- Calls answered

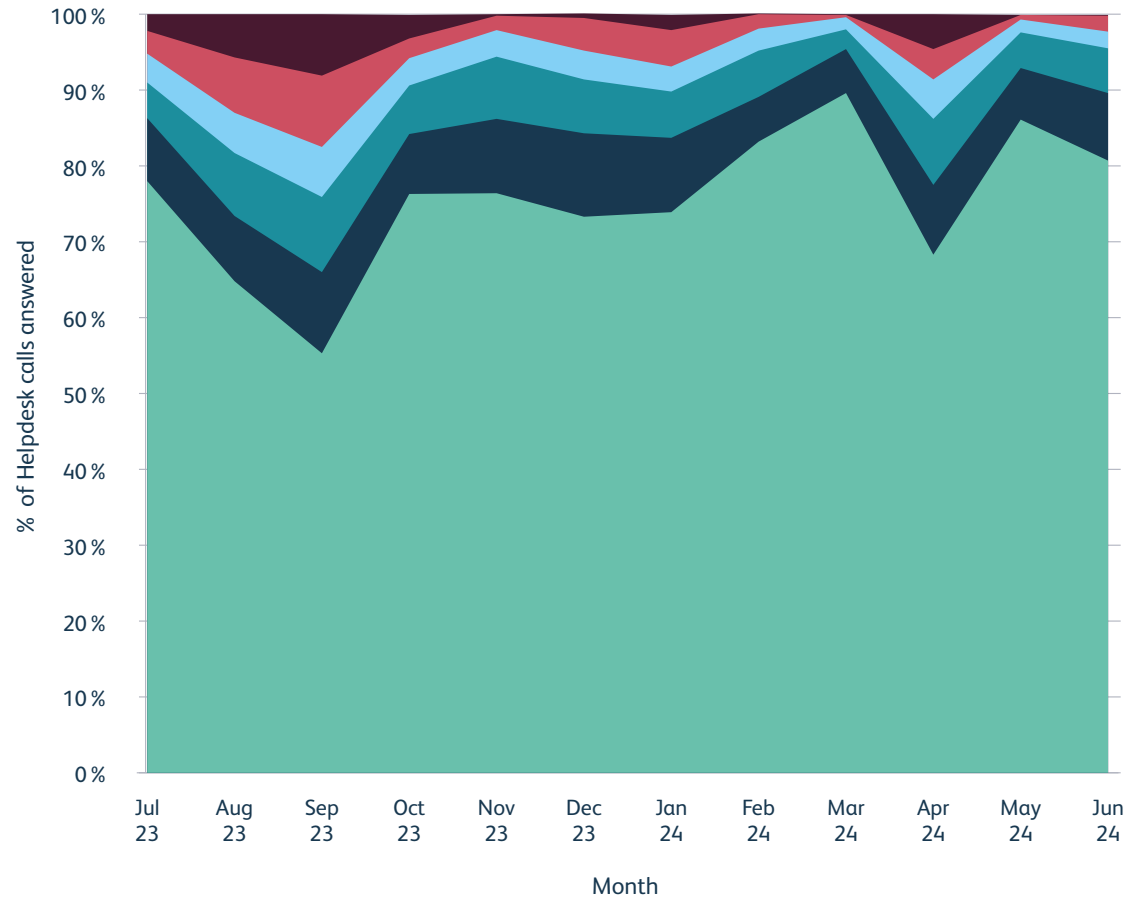
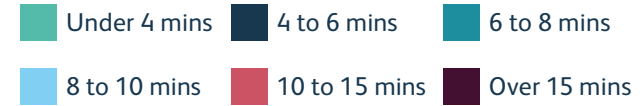
CONTACT CENTRE CALLS PERFORMANCE



WAIT TIME RANGE

CLIENT SPECIFIC

	Under 4 mins	4 to 6 mins	6 to 8 mins	8 to 10 mins	10 to 15 mins	Over 15 mins
Jul 23	78.0%	8.3%	4.7%	3.8%	3.0%	2.2%
Aug 23	64.8%	8.6%	8.3%	5.3%	7.3%	5.7%
Sep 23	55.3%	10.7%	9.9%	6.6%	9.4%	8.1%
Oct 23	76.3%	7.9%	6.4%	3.6%	2.6%	3.1%
Nov 23	76.4%	9.8%	8.2%	3.5%	1.9%	0.2%
Dec 23	73.3%	11.0%	7.1%	3.8%	4.3%	0.6%
Jan 24	73.9%	9.8%	6.1%	3.3%	4.8%	2.0%
Feb 24	83.2%	5.9%	6.1%	2.9%	1.9%	0.1%
Mar 24	89.6%	5.8%	2.6%	1.6%	0.3%	0.1%
Apr 24	68.3%	9.2%	8.7%	5.2%	4.0%	4.6%
May 24	86.1%	6.8%	4.7%	1.7%	0.6%	0.0%
Jun 24	80.7%	8.9%	5.9%	2.2%	2.1%	0.1%



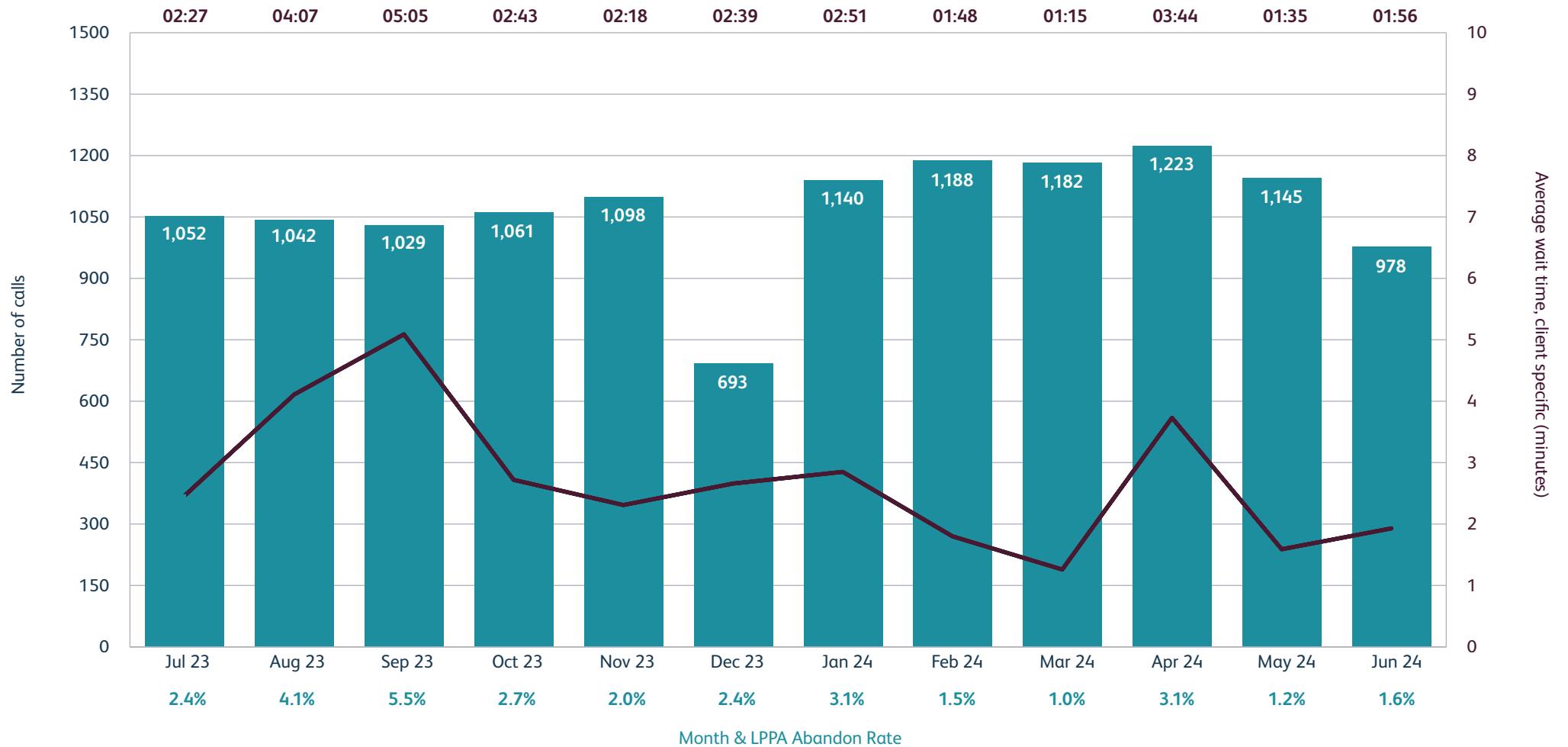
CONTACT CENTRE CALLS PERFORMANCE

CALLS ANSWERED

CLIENT SPECIFIC

— Average wait time (mm:ss)

Quarterly average wait time was 2 minutes 28 seconds



Customer Satisfaction Scores

In this section...

- Contact Centre calls satisfaction
- Contact Centre calls satisfaction - Agent
- Retirements - Active
- Retirements - Deferred

CUSTOMER SATISFACTION SCORES

Please note:

The graph measures monthly member satisfaction with LPPA (“How satisfied are you with the overall service you have received from LPPA?”).

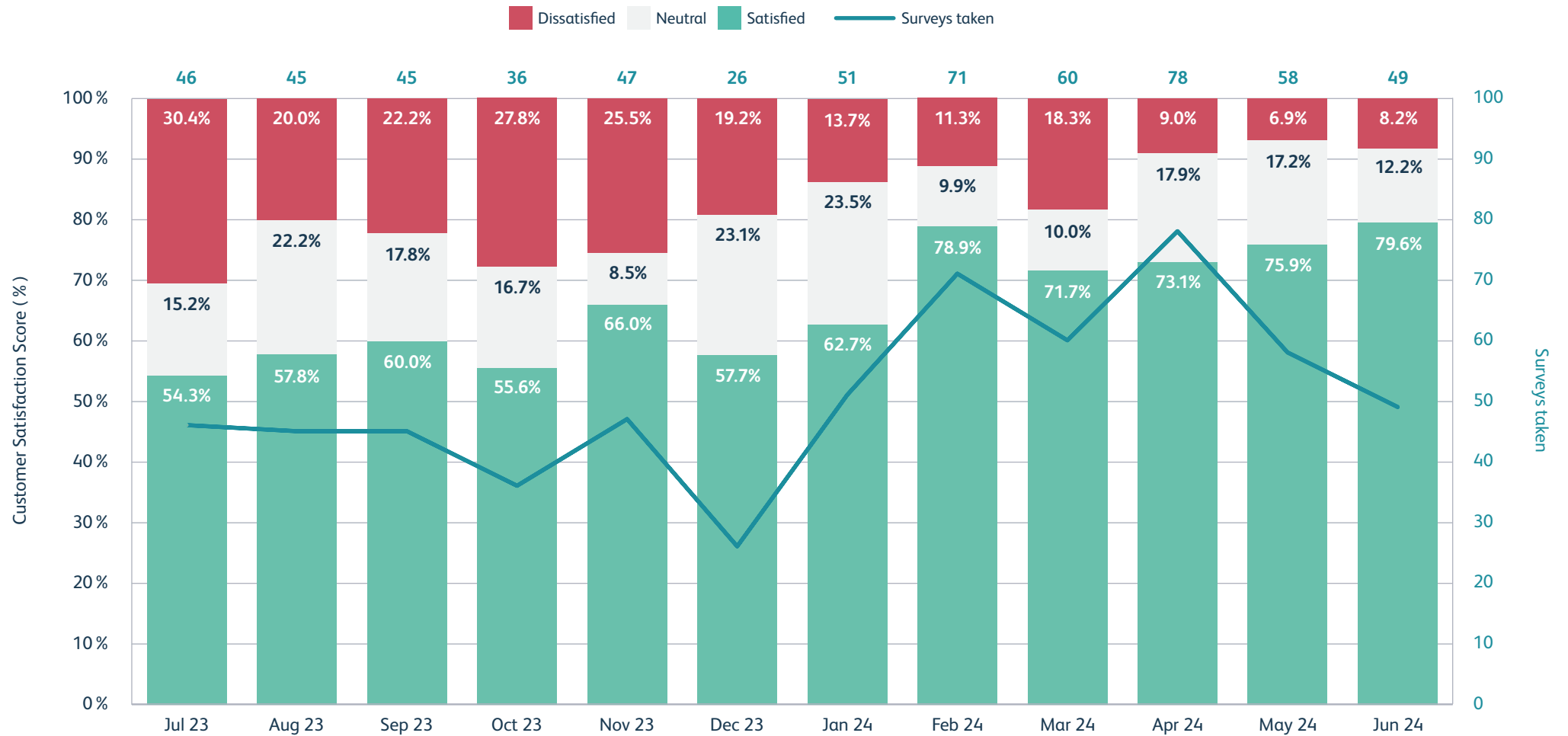
Survey responses as a % of Q1 calls answered - 5.5%



CONTACT CENTRE CALLS SATISFACTION - OVERALL

CLIENT SPECIFIC

Overall member satisfaction for the quarter was 76.2%



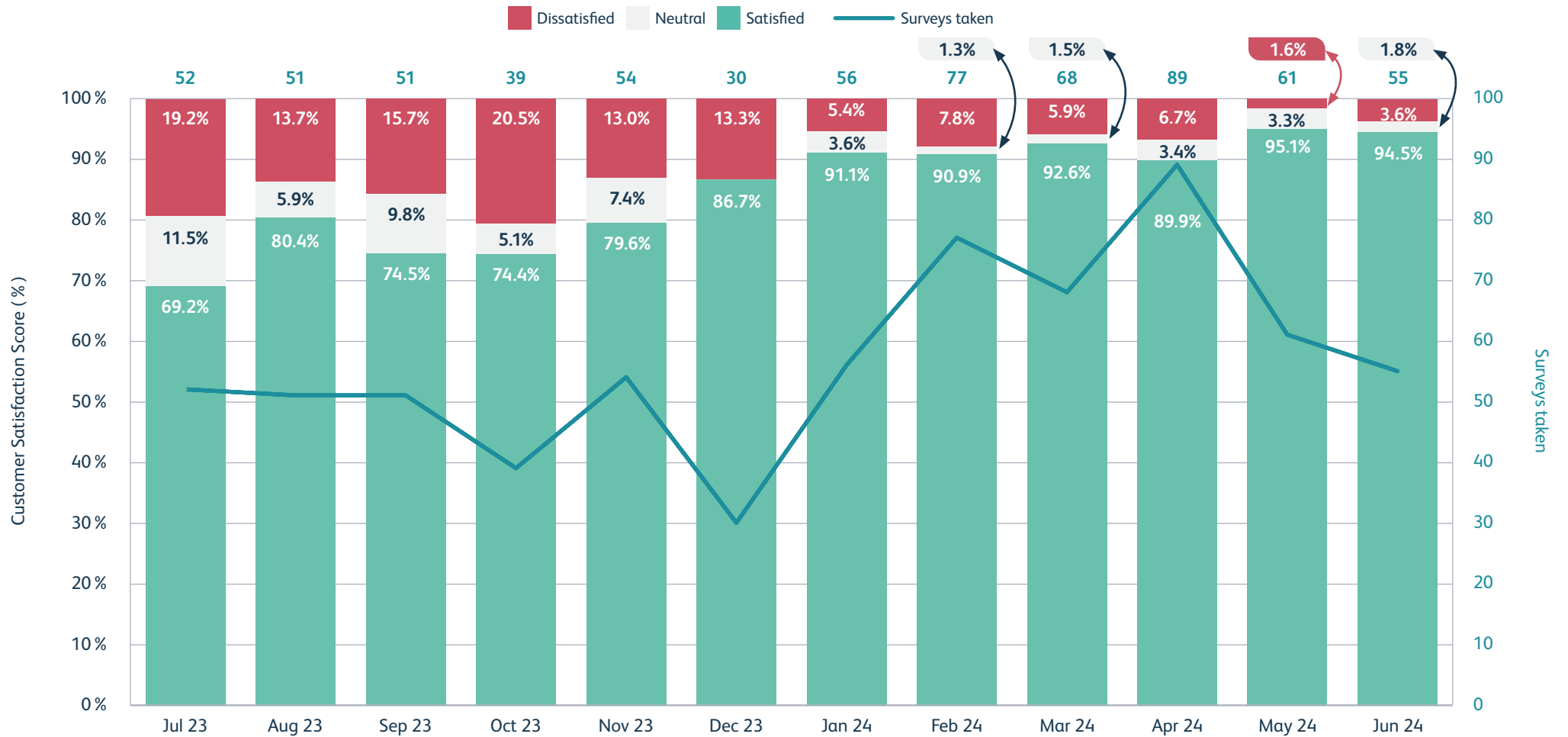
CUSTOMER SATISFACTION SCORES

Please note:

The graph measures monthly member satisfaction with the Contact Centre adviser (“In connection with the adviser you have just spoken to, how satisfied are you with the service they provided?”)

CONTACT CENTRE CALLS SATISFACTION - AGENT CLIENT SPECIFIC

Agent specific member satisfaction for the quarter was 92.7%



CUSTOMER SATISFACTION SCORES

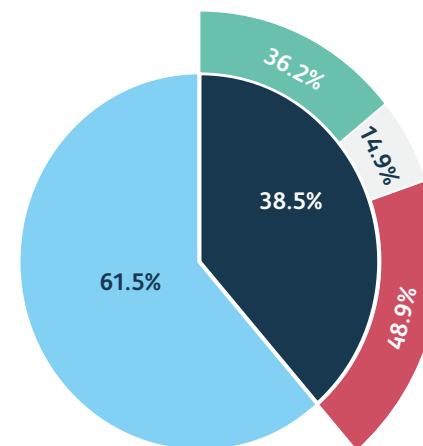
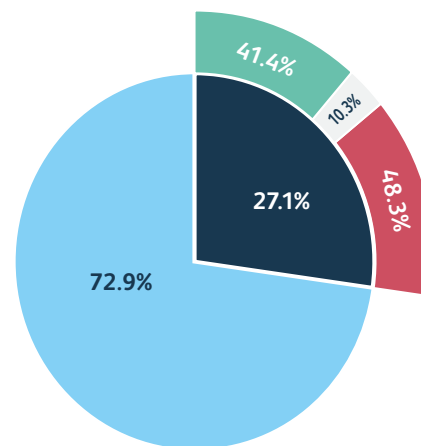
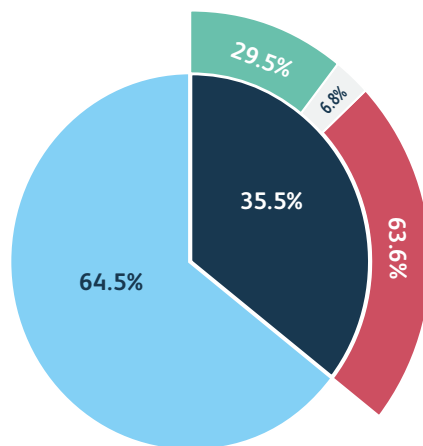
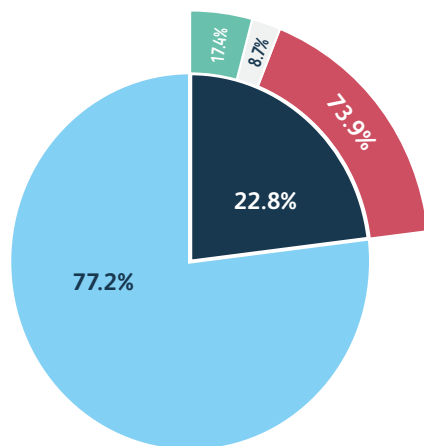
Please note:

Graphs show a breakdown of quarterly retirement surveys:

- Retirements processed / completed (members can have multiple process counts)
- Surveys issued (does not equal retirement processes as not all members provide an email address; members with multiple retirement processes only receive one survey email; ill health retirements do not receive a survey email; there is a planned delay in issuing surveys to allow for initial payments to be paid). We extended this period in Q4, which explains the drop in the number of email surveys issued.
- The Satisfaction Scores highlighted in Green and Red compare the satisfied / dissatisfied responses received, as a % of total responses (the true measure of member satisfaction).*

RETIREMENTS - ACTIVE

CLIENT SPECIFIC



	Q2 23/24		Q3 23/24		Q4 23/24		Q1 24/25	
Retirements processed, completed	106		191		177		181	
Surveys issued and as a % of retirements	101	95.3%	124	64.9%	107	60.5%	122	67.4%
Satisfied Responses (as a % of surveys issued)	4	4.0%	13	10.5%	12	11.2%	17	13.9%
Dissatisfied Response (as a % of surveys issued)	17	16.8%	28	22.6%	14	13.1%	23	18.9%
Non responses and as a % of surveys issued	78	77.2%	80	64.5%	78	72.9%	75	61.5%
Responses and as a % of surveys issued	23	22.8%	44	35.5%	29	27.1%	47	38.5%
Satisfied responses and as a % of responses	4	17.4%	13	29.5%	12	41.4%	17	36.2%
Dissatisfied Responses and as a % of responses	17	73.9%	28	63.6%	14	48.3%	23	48.9%

*More information on data / results are included in the Definitions page earlier in this report.

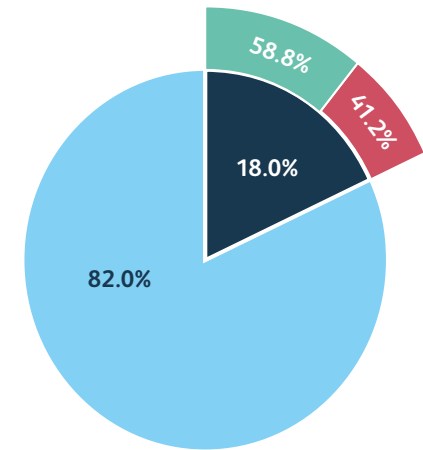
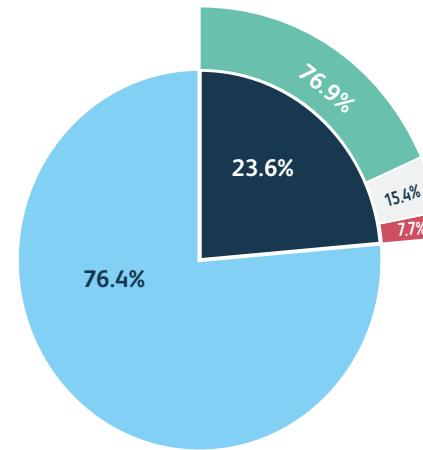
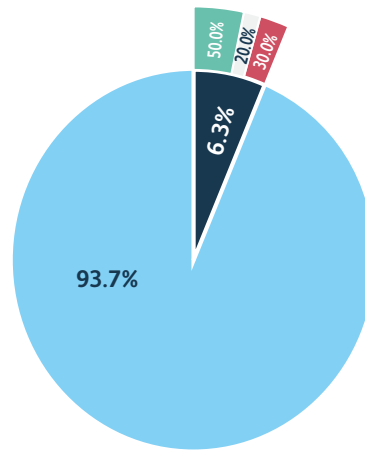
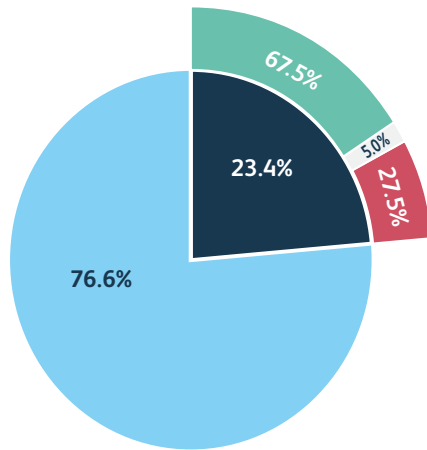
CUSTOMER SATISFACTION SCORES



RETIREMENTS - DEFERRED

CLIENT SPECIFIC

- Satisfied
- Neutral
- Dissatisfied
- Responses
- Non responses



	Q2 23/24		Q3 23/24		Q4 23/24		Q1 24/25	
Retirements processed, completed	255		273		267		325	
Surveys issued and as a % of retirements	171	67.1%	159	58.2%	110	41.2%	189	58.2%
Satisfied Responses (as a % of surveys issued)	27	15.8%	5	3.1%	20	18.2%	20	10.6%
Dissatisfied Response (as a % of surveys issued)	11	6.4%	3	1.9%	2	1.8%	14	7.4%
Non responses and as a % of surveys issued	131	76.6%	149	93.7%	84	76.4%	155	82.0%
Responses and as a % of surveys issued	40	23.4%	10	6.3%	26	23.6%	34	18.0%
Satisfied responses and as a % of responses	27	67.5%	5	50.0%	20	76.9%	20	58.8%
Dissatisfied Responses and as a % of responses	11	27.5%	3	30.0%	2	7.7%	14	41.2%



Member Online Portal

In this section...

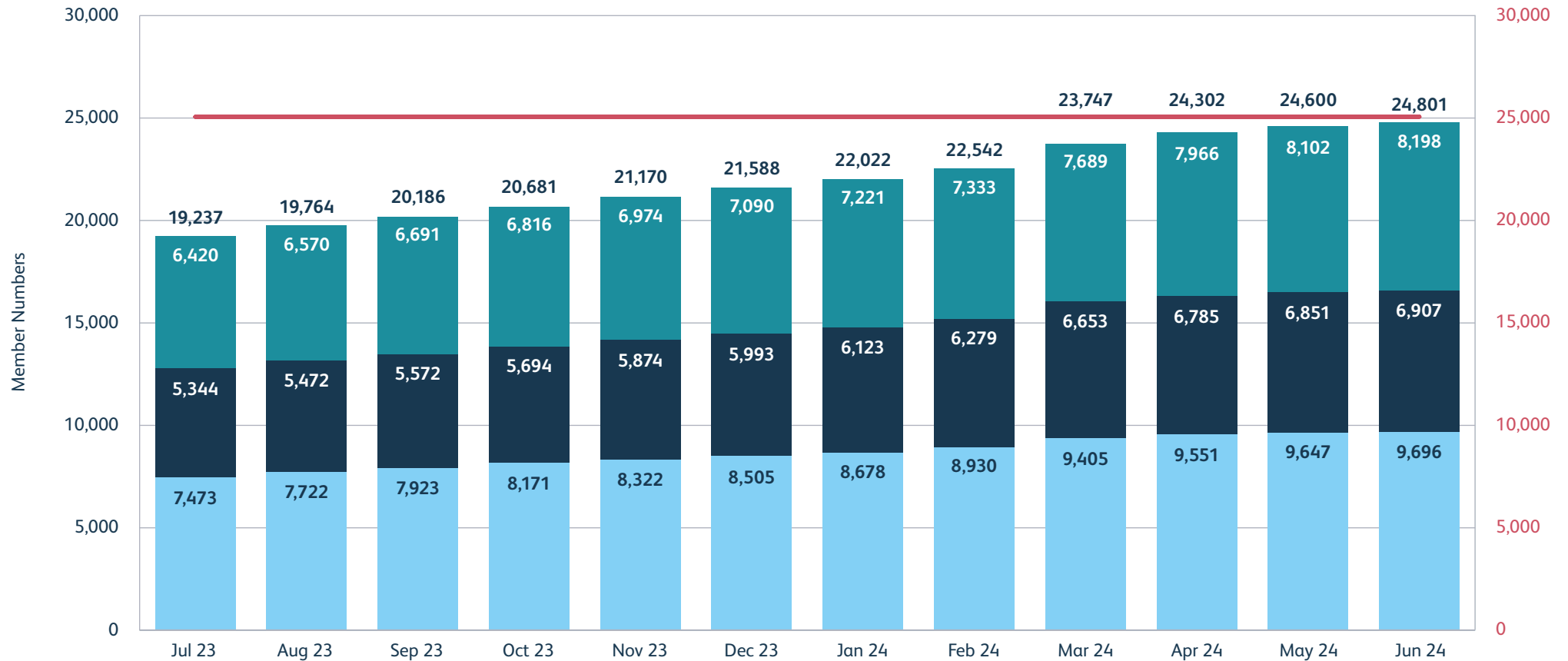
- Total members registered

▾ TOTAL MEMBERS REGISTERED

CLIENT SPECIFIC

Active Deferred Pensioner

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



Employer Engagement & Member Communication Activity

In this section...

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

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

DELIVERED

ALL LPPA

- Member training sessions were delivered, including Making Sense of Your (LGPS) Pension, and Making Sense of Your Retirement.
- Employer training sessions were successfully delivered including:
 - Monthly Returns (successfully submitting files and resolving data queries).
 - LGPS Scheme Essentials (including support with calculating final pay, CARE pay and assumed pensionable pay).
 - Scheme Leavers (support with submitting leaver details using the employer portal).
 - Employer Responsibilities (support with ongoing pension administration responsibilities).
 - Absence and Ill Health (support with managing different types of absence in the LGPS).
- P60 notification communications were issued to retired members in April and May and completed by the statutory deadline.
- Email communications were issued to employers as a reminder to submit any outstanding monthly return files (22/23) by the April deadline (links to support resources on the LPPA website were also provided).
- Our employer newsletter (Pension Pulse) was issued with features including:
 - The importance of on-time leaver notifications.
 - Website resources available to your employees.
 - Employer training available to attend.

- The 2024 LPPA retiree's online newsletter was issued to members. This included updates on:
 - 2024 pension increases.
 - Understanding your P60.
 - Pension pay dates (2024/25).
 - Information on 'returning to work in retirement' and 'how to spot a pension scam'.
 - Information on McCloud remedy.
- Several important updates were made to the LPPA pensions website in Q1, including:
 - Retirements (how final LGPS benefits are calculated).
 - Updated Annual Allowance (2024/25) figures.
 - Updated 2024/25 pensioner pay dates.
 - Contribution rates.
 - Complaints and Appeals.
 - Understanding your 2023/24 Annual Benefit Statement.

DELIVERED

ALL LPPA

- Email notifications will be issued to active and deferred members, highlighting that their Annual Benefit Statement (ABS, 2023/24) will be available by the 31 August 2024.
- ABS documents will be issued in the post to members who request a paper copy.
- The annual (online) newsletter will also be issued to active and deferred members, and will include updates on ABS timescales, and how to access their document.
- Further improvements will be made to the LPPA pensions website.

Data Quality

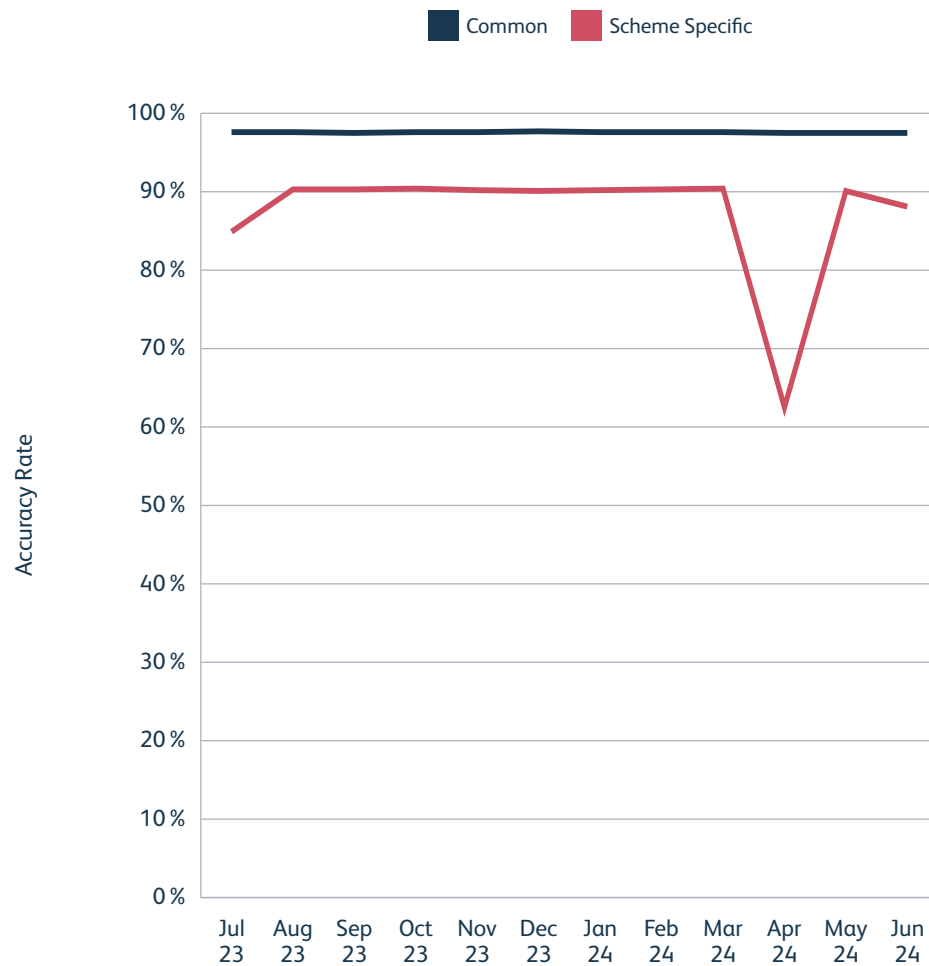
In this section...

- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

TPR DATA SCORES

CLIENT SPECIFIC



Please note:

Fall in Q1 Scheme Specific Data score is seasonal, and specifically related to the processing of Pensions Increase for deferred members and Annual Allowance calculations (which follow employer submission of data returns and ABS processing).

	Common (Target 95%)	Scheme Specific (Target 90%)
Jul 23	97.6%	84.9%
Aug 23	97.6%	90.3%
Sep 23	97.5%	90.3%
Oct 23	97.6%	90.4%
Nov 23	97.6%	90.2%
Dec 23	97.7%	90.1%
Jan 24	97.6%	90.2%
Feb 24	97.6%	90.3%
Mar 24	97.6%	90.4%
Apr 24	97.5%	62.5%
May 24	97.5%	90.1%
Jun 24	97.5%	88.1%

END OF QUARTER DATA QUALITY

(TPR SCORES)

COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	1	46	25
Duplicate effective date in status history	2	74	33
Gender is not Male or Female	30	2	0
Duplicate entries in status history	19	132	74
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	6	3	4
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	10	0	0
No entry in the status history	1	0	0
Last entry in status history does not match current status	156	21	9
Member has no address	126	957	48
Missing Forename(s)	0	0	0
Missing State Retirement Date	30	2	0
Missing postcode	126	974	47
Missing Date Joined Pensionable Service	1	0	0
Total Fails	508	2,211	240
Individual Fails	346	1,152	160
Total Members	22,363	23,325	20,062
Accuracy Rate	98.5%	95.1%	99.2%
Total accuracy rate			97.5%



SCHEME SPECIFIC DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	413
AVCs/Additional Contributions	46
Deferred Benefits	17
Tranches (DB)	92
Gross Pension (Pensioners)	87
Tranches (Pensioners)	449
Gross Pension (Dependants)	45
Tranches (Dependants)	119
Date of Leaving	982
Date Joined Scheme	999
Employer Details	4
Salary	456
Crystallisation	698
CARE Data	1,364
CARE Revaluation	0
Annual Allowance	2,439
LTA Factors	911
Date Contracted Out	6
Pre-88 GMP	613
Post-88 GMP	1,356
Total Fails	11,096
Individual Fails	7,825
Total Members	65,750
Accuracy Rate	88.1%

LPP

Local Pensions Partnership
Administration