

LPP

Local Pensions Partnership
Administration

Cumbria Pensions Forum 24 October 2024

Jo Darbyshire, Managing Director



**WORKING
TOGETHER**



**COMMITTED TO
EXCELLENCE**



**FORWARD
THINKING**



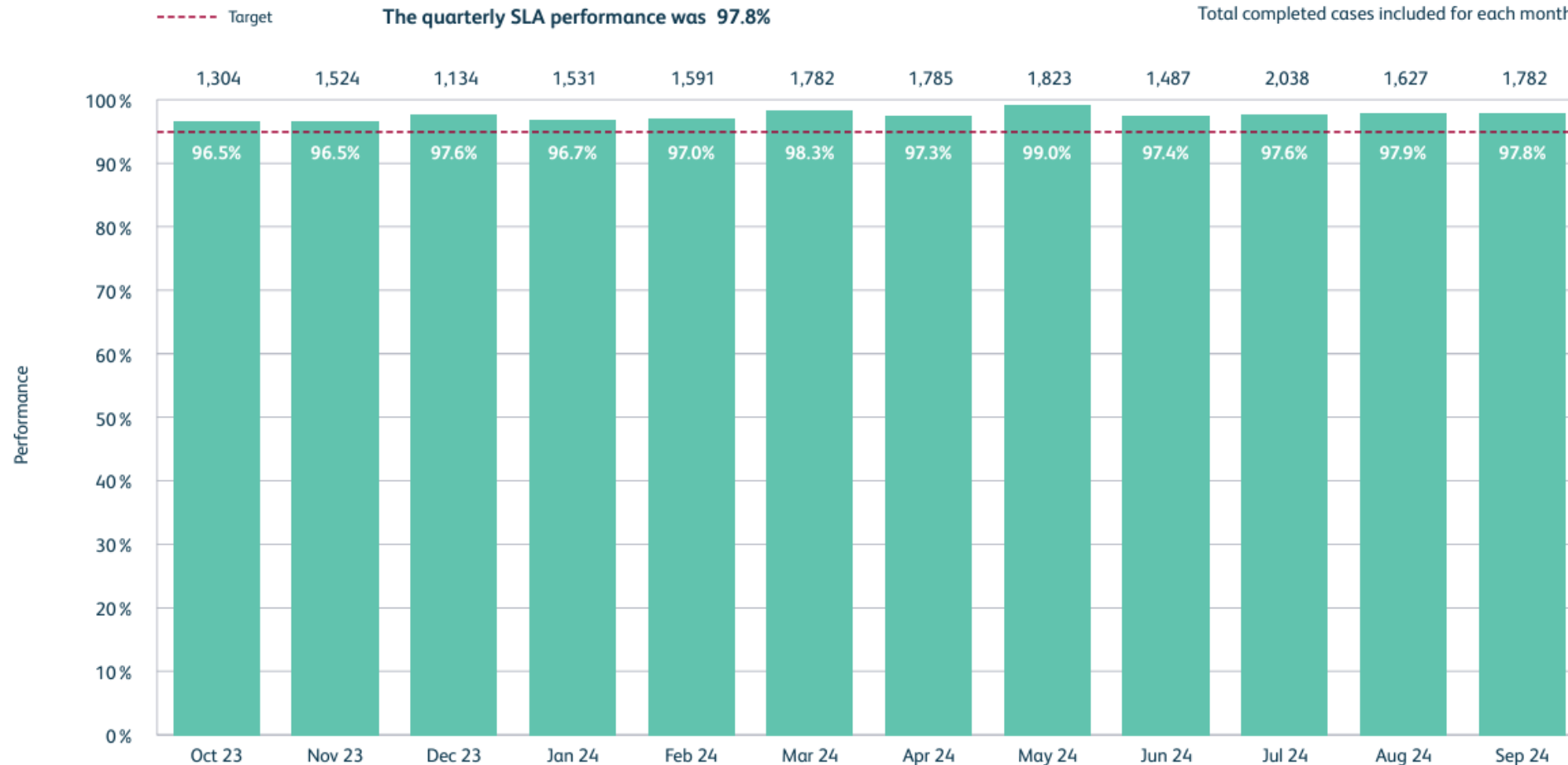
**DOING THE
RIGHT THING**

Cumbria Employer Practitioners Conference

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LPPA Casework Performance October 23 – September 24 (Cumbria)



LPPA Contact Centre Call Performance October 23 – September 24 (Cumbria)

CALLS ANSWERED CLIENT SPECIFIC

Average wait time (mm:ss)

Quarterly average wait time was 2 minutes 35 seconds



LPPA Operational Service 2023 / 2024

LPPA service has significantly improved over the last 12 months:

- ✓ Operational casework performance against overall Service Level Agreements (SLAs) was consistently above the 95% target throughout the last 12 months.
- ✓ Contact centre performance average call wait time consistently below the targeted 4-minute wait time in the last 12 months (improvements through additional staff recruitment, improved training and processes).
- ✓ Member complaints have reduced by 50% in the last 12 months (through improved processes).
- ✓ LPPA focus in on improvements to the end-to-end member experience, working collaboratively with partner Funds to improve:
 - ✓ Timeliness and quality of retirement notification from employers
 - ✓ LPPA internal processes and culture
 - ✓ Timeliness of AVS disinvestment

Monthly returns and improvements to the employer portal

Employer portal improvements delivered in 2024

- ✓ Self-service reporting for employers (including detail around last submitted monthly file)
- ✓ Automated processing of leavers from the monthly data file (from March 2024, employers no longer required to submit separate leaver forms for certain cases)
- ✓ Improved data file upload process
- ✓ Viewing submitted forms (all member forms now visible in the portal)
- ✓ Employers can generate member estimates (standard retirement, redundancy and Tier 1 / 2 / 3 Ill Health)

Monthly returns and planned developments 2024 / 2025

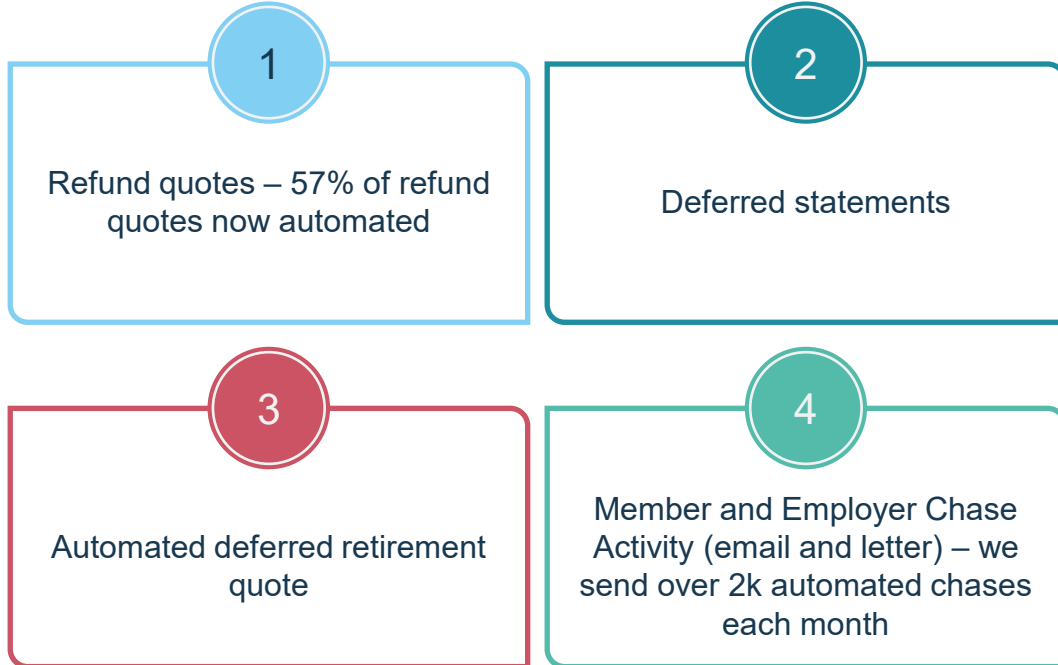
LPPA recognise that further developments are needed to improve the service for employers

- ✓ Improve the portal performance – monthly files should be quicker to process for the employer and LPPA, and the submission process could be more ‘user-friendly’.
- ✓ Validations – functional improvements will enable employers to resolve data queries at the point of submission (and improve TPR scores for fund clients).
- ✓ Online form improvements – feedback from employers highlight that forms are unclear (not easy to understand) and too much information is being requested that isn’t required.
- ✓ Additional user functionality is planned before the end of 2024 (and ongoing) – this includes improved search function (by payroll reference), filtering work-feed queries and bulk reassignment of queries (to colleagues).

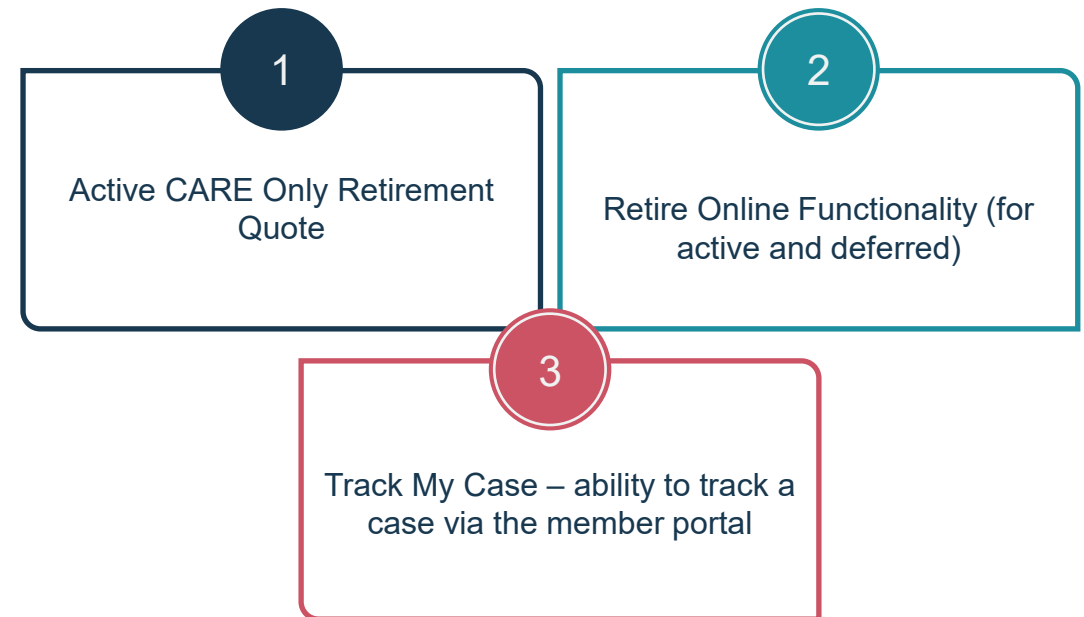
LPPA will ensure that any employer system development is communicated in a timely manner and kept to a minimum, to limit impact on employers, their IT suppliers and payroll providers.

Service Improvement - Automation

- ✓ Following migration to a new pensions administration system during 2022, LPPA is now leveraging workflow functionality to automate key processes. This has initially started with the following processes:



- ✓ Automation can be driven from employer monthly returns, system processes and other employer/member activity.
- ✓ Key learning to date is that good automation is predicated on the quality of information received from employers.
- ✓ Further automation is planned, including:



Artificial Intelligence

LPPA is beginning to harness AI to improve service and controls....

Culture AI

- Low-cost product “Human Risk Management” platform to reduce the chance of a cyber incident and data leakage.
- Allows LPPA to:



- Provides employees with an individual risk score that can be used to identify and address training needs.

Other AI

- Reading and routing of inbound documents; analysis of customer feedback.

Improving the Cumbria member experience – measuring satisfaction levels

LPPA Contact Centre ratings (last 12 months) – Cumbria specific



“How satisfied are you with the overall service you have received from LPPA?”



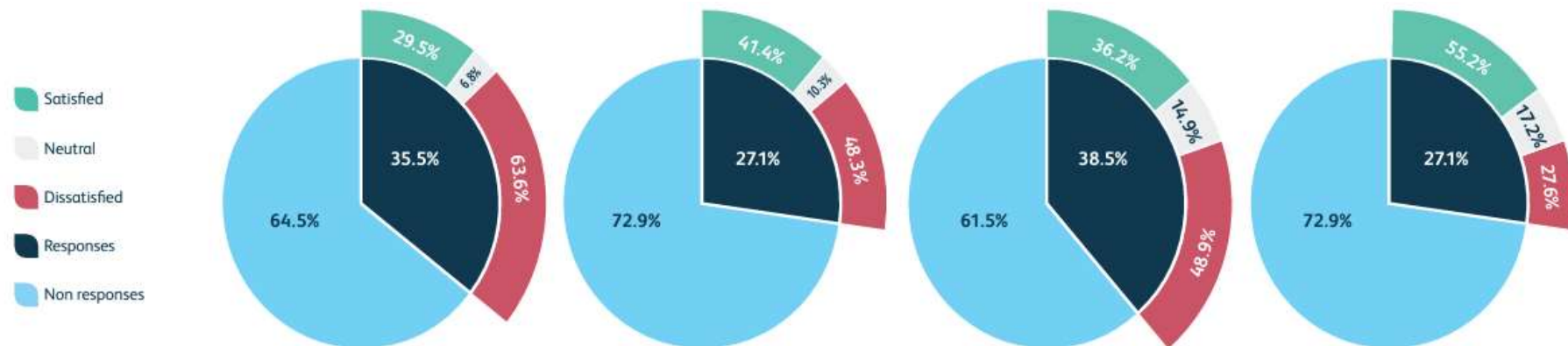
“In connection with the adviser you have just spoken to, how satisfied are you with the service they provided?”

Improving the Cumbria member experience – measuring satisfaction levels

- ✓ **Member satisfaction** is increasing across all areas. Retirement satisfaction has increased – in September, Cumbria retirement satisfaction was at 58% (up from 27% in April 2024)
- ✓ Process re-engineering and automation, together with a focus on employer performance, will drive further improvements in the next 12 months.
- ✓ Measurement of member satisfaction has evolved and highlights the (relatively) low numbers of respondents to our monthly survey (60% to 70% of those surveyed do not respond)
- ✓ Analysis highlights the impact that delays in AVC disinvestment, and late retirement notification from employers, has on the (usually) lower satisfaction scores from Active members.
- ✓ These insights, along with qualitative feedback from the surveys, are being used to improve operational processes and communications, with the aim to continue to drive up member satisfaction.

Improving the Cumbria member experience – measuring satisfaction levels

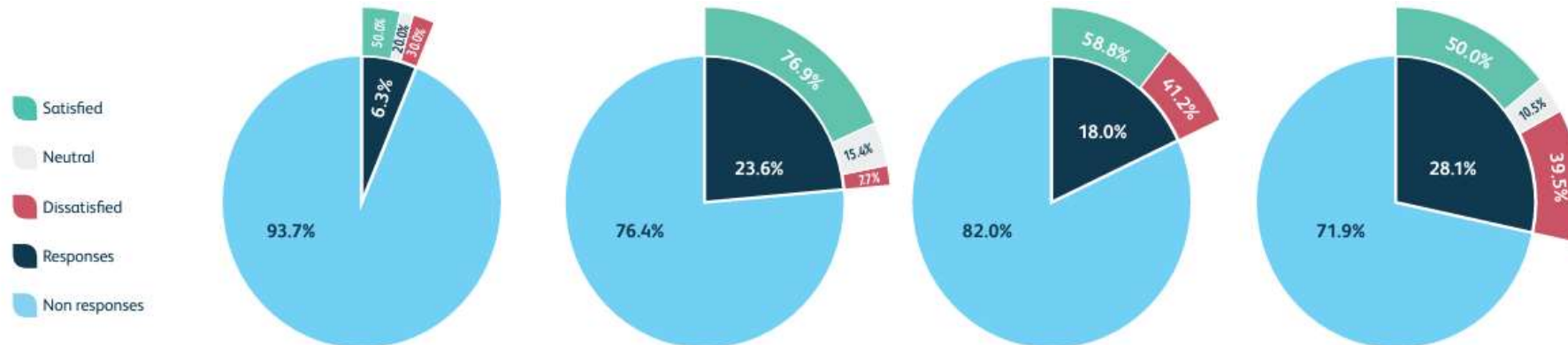
Cumbria Active Retirements (last 12 months)



	Q3 23/24		Q4 23/24		Q1 24/25		Q2 24/25	
Retirements processed, completed	191		177		181		133	
Surveys issued and as a % of retirements	124	64.9%	107	60.5%	122	67.4%	107	80.5%
Satisfied Responses (as a % of surveys issued)	13	10.5%	12	11.2%	17	13.9%	16	15.0%
Dissatisfied Response (as a % of surveys issued)	28	22.6%	14	13.1%	23	18.9%	8	7.5%
Non responses and as a % of surveys issued	80	64.5%	78	72.9%	75	61.5%	78	72.9%
Responses and as a % of surveys issued	44	35.5%	29	27.1%	47	38.5%	29	27.1%
Satisfied responses and as a % of responses	13	29.5%	12	41.4%	17	36.2%	16	55.2%
Neutral responses and as a % of responses	3	6.8%	3	10.3%	7	14.9%	5	17.2%
Dissatisfied Responses and as a % of responses	28	63.6%	14	48.3%	23	48.9%	8	27.6%

Improving the Cumbria member experience – measuring satisfaction levels

Cumbria Deferred Retirements (last 12 months)



	Q3 23/24		Q4 23/24		Q1 24/25		Q2 24/25	
Retirements processed, completed	273		267		325		183	
Surveys issued and as a % of retirements	159	58.2%	110	41.2%	189	58.2%	135	73.8%
Satisfied Responses (as a % of surveys issued)	5	3.1%	20	18.2%	20	10.6%	19	14.1%
Dissatisfied Response (as a % of surveys issued)	3	1.9%	2	1.8%	14	7.4%	15	11.1%
Non responses and as a % of surveys issued	149	93.7%	84	76.4%	155	82.0%	97	71.9%
Responses and as a % of surveys issued	10	6.3%	26	23.6%	34	18.0%	38	28.1%
Satisfied responses and as a % of responses	5	50.0%	20	76.9%	20	58.8%	19	50.0%
Neutral responses and as a % of responses	2	20.0%	4	15.4%	0	0.0%	4	10.5%
Dissatisfied Responses and as a % of responses	3	30.0%	2	7.7%	14	41.2%	15	39.5%

Improving the Cumbria member experience – measuring satisfaction levels

Satisfaction with PensionPoint (member portal)

Survey question added to PensionPoint in May

“How easy was it for you to use PensionPoint?”



Survey questions added to PensionPoint in May

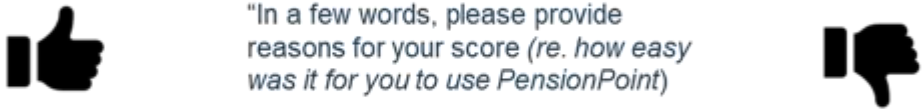


“Did you find the calculators useful?”

YES 75%

NO 25%

Secondary question

“In a few words, please provide reasons for your score (re. how easy was it for you to use PensionPoint)”

Secondary question

“How do you think we could improve PensionPoint?”



Improving the Cumbria member experience – measuring satisfaction levels

Google ratings (Contact Centre)

The screenshot shows the Google Business Profile for 'Local Pensions Partnership Administration (LPPA)'. The profile is located at 'Level 2 Christ Church Precinct County Hall Complex, Preston'. It has a 4.1 star rating based on 93 reviews, with a note that 'Reviews aren't verified'. The profile includes filters for 'People often mention' (All, information 18, email 11, company 10, patient 9, +6) and 'Sort by' (Most relevant, Newest, Highest, Lowest). Two reviews are visible:

- Lena Ferdinand** (7 reviews, 4 photos, 4 days ago, NEW): 5 stars. Review: 'The lady called Nicola Smith truly deserves a pay rise. I previously discussed my case with 2 other representatives who gave me nothing but headache, vague information and essentially made me feel fobbed off for the lack of a better... [More](#)'
- Sunil Kotecha** (11 reviews, 6 photos, 4 months ago): 5 stars. Review: 'Nicola Smith was very polite and listened to my questions patiently. Her answers were so reassuring and she knew where I was heading with my questions.'

A 'Response from the owner' (3 hours ago) is also visible: 'Hi Lena, thank you for taking the time to post a positive review about Nicola. We will look into any issues you've experienced on your previous calls and pass on your feedback to the team.'

Actions taken to improve Member Satisfaction:

1. Improving timeliness of monthly data returns (monthly).
2. Automated processes (auto deferred retirement quote, leading to other automations in next 12 months) speed up the retirement process.
3. Deep-dive into retirement cases (understanding reasons for dissatisfaction, including delays in employer notifications and AVC disinvestment).
4. Improvements in communications:
 - a. Review of Retirement letters completed (accreditation with Plain English campaign and 'Crystal Mark').
 - b. Retirement newsletters (age >55 active members) focused on 3 months' notice of intention to retire given to employers.
 - c. Improvements to Member Retirement pages of LPPA website.

Communications and Training

Employer Training

- ✓ These online training sessions, all bookable on the LPPA website, cover a variety of topics including:
 - Submitting Scheme Leavers** (support on how to provide leaver details)
 - UPM Employer Portal** (functionality and processes)
 - Submitting Monthly Returns** (how to upload files and resolve queries)
 - LGPS Scheme Essentials** (calculating final pay, CARE pay and assumed pensionable pay)
 - Managing Absence and Ill Health**
 - Employer Responsibilities** (support for HR and Payroll staff)
- ✓ LPPA has also delivered training sessions to Cumbria members, including **Making Sense of Your Pension** (new starters) and **Making Sense of Retirement** (retiring members).

Communications and Training

Communications

Employer Focus

- ✓ Supporting Cumbria employers with navigation of the UPM portal and improving functionality.
- ✓ Training and additional resources to help employers complete their monthly return accurately and timeliness of submission.
- ✓ Responding to employer enquiries and the escalation of priority cases.

Member Focus

- ✓ Providing statutory updates to members (ABS, P60, Annual Allowance).
- ✓ Issuing online newsletters to members.
- ✓ Developing online support resources, including a guide to understanding your Annual Benefit Statement.
- ✓ Improving access to pension information on the LPPA website (search facility, contact form improvements, user guides and FAQ videos), and increase Cumbria member registrations on PensionPoint to encourage self-service.

PensionPoint Registration

Benefits of encouraging members to register to PensionPoint:

1. View annual benefit statements, P60s, payslips and other important documents ... online and securely.
2. Calculate pension benefits and run retirement estimates, as often as you like.
3. Nominate a beneficiary (who would you like to receive a lump sum in the event of your death)
4. Amend personal details (update your name, address and contact details)

Across all Cumbria employers, **46%** of active members are registered with PensionPoint.

The LPPA communications team has an '[Employer Toolkit](#)' on their website that provides employers with online resources to promote the benefits of PensionPoint in the workplace.

Cumbria employer performance (measurement)

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Employer Assessment - Employer Overview

Client Name	Paylocation ID	Paylocation Ref	Paylocation Name	Active Members	Employer Uploads		Employer Outbound Errors	Web Leavers
					Submit Data	Returns Up to Date	Error Rate	Late (%)
LPPA			Employer A	1000	●	●	●	●
LPPA			Employer B	1000	●	●	●	●
LPPA			Employer C	1000	●	●	●	●
LPPA			Employer D	1000	●	●	●	●
LPPA			Employer D	1000	●	●	●	●
LPPA			Employer E	750	●	●	●	●
LPPA			Employer F	750	●	●	●	●
LPPA			Employer G	750	●	●	●	●
LPPA			Employer H	750	●	●	●	●
LPPA			Employer I	750	●	●	●	●
LPPA			Employer J	500	●	●	●	●
LPPA			Employer K	500	●	●	●	●
LPPA			Employer L	500	●	●	●	●
LPPA			Employer M	500	●	●	●	●

- LPPA actively measuring employer performance using the following metrics:
 - a. Monthly Returns (timeliness of upload via portal, and whether employers are up-to-date in their submissions)
 - b. Data Queries (measuring the quality of the data upload)
 - c. Retirement Leaver Forms (are they submitted at least 30 days before the members retirement date)
- Data shared with client funds, and used to inform employer intervention (additional support, enrol employers on training sessions)

LPPA Projects: McCloud (LGPS remedy)

Data

- ✓ Submission of data from employers is key to the success of McCloud remedy. Employers were given a deadline of 31st March for final data submission. Members will have the opportunity to query anything they think is incorrect as part of the remedy process.
- ✓ Eligibility flags are now in place for Cumbria remedy members.
- ✓ Once member data has been validated, the deferred choice underpin will apply – but will fail if the required data is not in UPM. Member data is validated at employer level.

Cases where benefits are coming into payment now

- ✓ Current position for those retiring now – underpin applies for member data that has been validated; where data hasn't been validated, we will revisit those cases (in bulk) when UPM functionality is delivered later in 2024.

Retrospective cases - benefits are already in payment

- ✓ No cases have been processed to date. Further UPM releases are expected through 2024 to support the retrospective work.

ABS

- ✓ No changes to the LGPS ABS process for 2024 (a standard ABS was issued by 31st August 2024) with the underpin included in the 2025 ABS.

Key risks

- ✓ System functionality release delays/issues
- ✓ Outstanding areas of guidance

LPPA Projects (Pension Dashboard)

- ✓ Pensions Dashboard aim is for pension scheme members to be able to access all their pensions information online, securely and all in one place
- ✓ Connection date for public sector schemes is 31st October 2025. Fines will be levied for late connection (to the Funds).
- ✓ Civica are our Integrated Service Provider
- ✓ Project is in flight at LPPA with dedicated Project Manager
- ✓ Regular Pensions Dashboards round tables will be arranged to inform clients and provide opportunities to ask questions (these worked well for McCloud)
- ✓ LPPA is leveraging professional peer network to inform our approach and proactively measure risk (some peers have connection dates ahead of LPPA).

Key challenges:

- ✓ Business readiness - Unknown demand into LPPA and how to manage this. Spikes in enquiries may be driven by PR that we are not in control of (by Government, media and dashboard providers). Aim is to drive self-service as much as possible.
- ✓ Matching criteria (intention is to adopt PASA recommended).
- ✓ AVCs – there are 3 options, large AVC providers appear to be willing to accept only one – which could make for a poorer member experience.
- ✓ Civica resource – already stretched on McCloud and needs proactive management from LPPA.
- ✓ Efficient communication to all impacted audiences.

ANY QUESTIONS?