



**LPP**

Local Pensions Partnership  
Administration

Cumbria Local Government Pension Scheme

# Quarterly Administration Report

1st April – 30th June 2023

[lppapensions.co.uk](http://lppapensions.co.uk)



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# DEFINITIONS

## Page 9

### 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 11

### Casework Performance Against SLA

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 12

### Casework Performance Against SLA

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 13

### 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 15 & 16

### 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 21 & 22

### Member Online Portal

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

## Page 29

### Common/Conditional Data Fails

The Pension 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 Conditional 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 Conditional 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 Q1 2023/24 (April – June 2023)**

Casework and Helpdesk performance metrics are trending in the right direction but this is not yet translating fully through to the member, employer and client experience. Performance is starting to “look green” but doesn’t yet “feel green”. This is due to a number of factors, including:

- The spikes in work for bereavements and retirements from Project PACE were cleared in line with plans. This was achieved at the end of June, hence some delays persisted through Q1 2023.
- Expressions of dissatisfaction are a lag indicator, typically 2-3 months and member, employer and client experience takes some time to catch up with performance improvement

All public service pension schemes use the SCAPE (Superannuation Contributions Adjusted for Past Experience) rate, to work out the factors used to calculate the Cash Equivalent Transfer Value (CETV) for certain transfers and divorce calculations. Factors were unavailable from the beginning of April and all impacted calculations were on hold until the new factor tables were issued in June 2023.

### **Payroll**

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

### **Statutory deadlines**

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

- Pensions Increase was successfully run.
- P60s produced and made available to members.
- Newsletter issued to retired 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 failed the SLA due to the impact of Project PACE. Cases that have missed SLA impact the performance measure when they are completed and not when they miss.

As confirmed in the previous quarterly performance report, the SLAs are measured in line with contractual obligations.

## EXECUTIVE SUMMARY CONTINUED

### Satisfaction scores

Helpdesk satisfaction score at the end of Q1, was 71 %. Lower satisfaction scores point to the quality of the call and some members felt that their query was not resolved fully. LPPA has had a large number of new starters in the Helpdesk and although training does take place before call handlers are allocated to call queues, members can and do ask questions that new call handlers have not been trained to answer. Further cross-skilling and upskilling is underway to equip call handlers to handle the wide variety of calls received into LPPA.

Retirement satisfaction scores reduced during the period. At the end of Q1, satisfaction was 58 %, at the end of Q4 satisfaction was 69 %. Retirement satisfaction scores are generally a lag indicator and lower satisfaction was expected due to the impact of Project PACE and the disruption caused through the first few months of 2023.

### Pensions Helpdesk

Helpdesk performance for the period has seen average call wait time below the non-contractual target of 4 minutes, at an average of 3 minutes 42 seconds. Despite high call volumes during a seasonally busy time, due to Pensions Increase, tax code changes and P60, Helpdesk performance continues to trend in the right direction.

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



# Fund Membership

## In this section...

- Total fund membership
- Current age demographic



# TOTAL FUND MEMBERSHIP



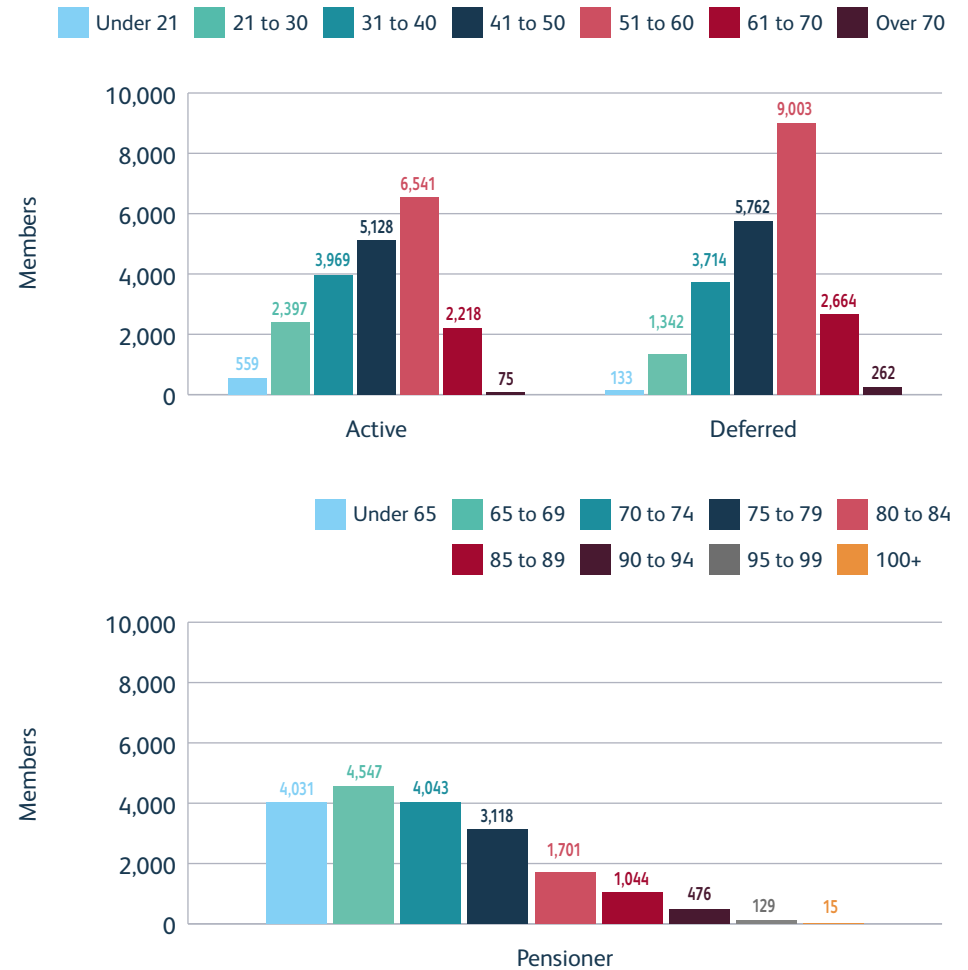
## TOTAL FUND MEMBERSHIP

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

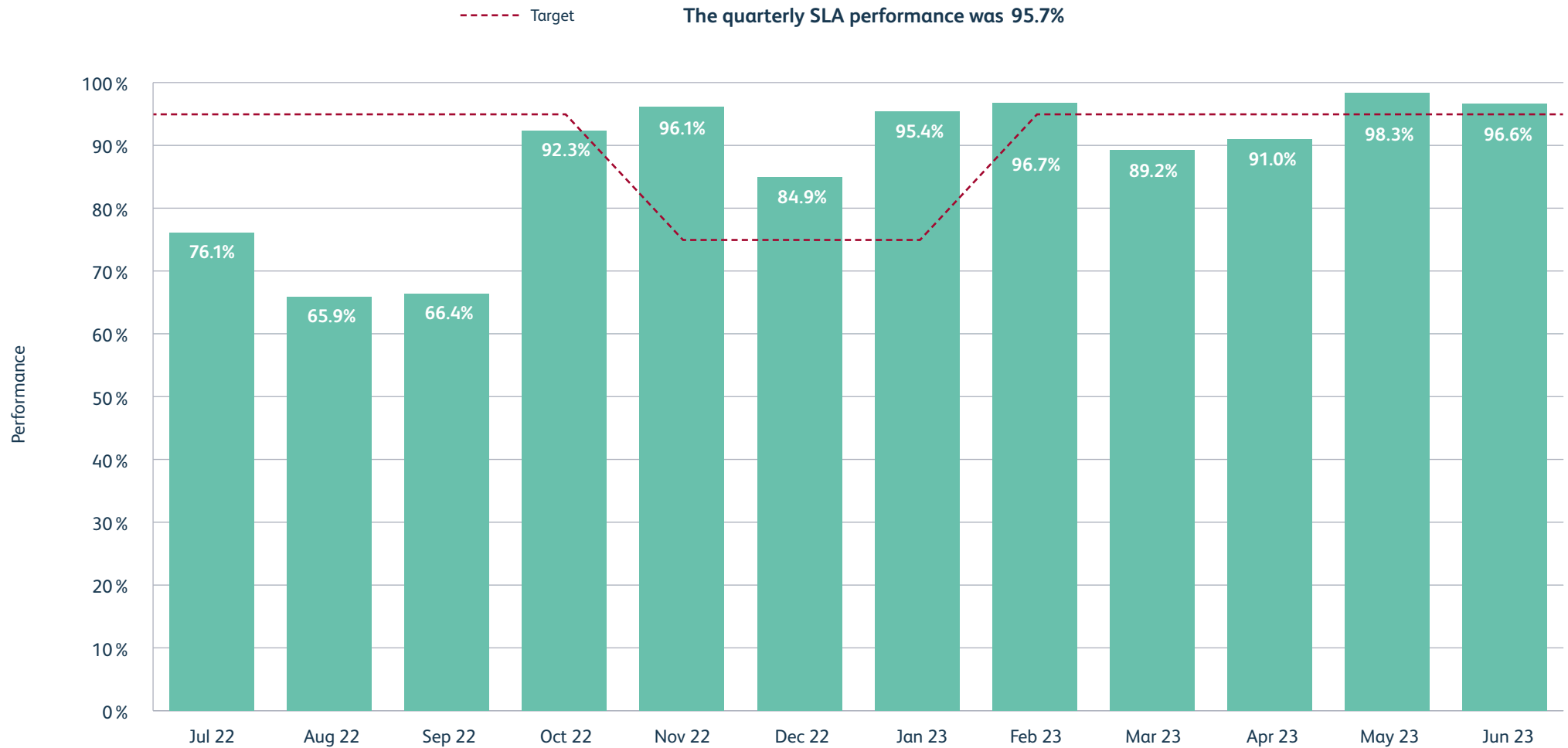
**Please note:**

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

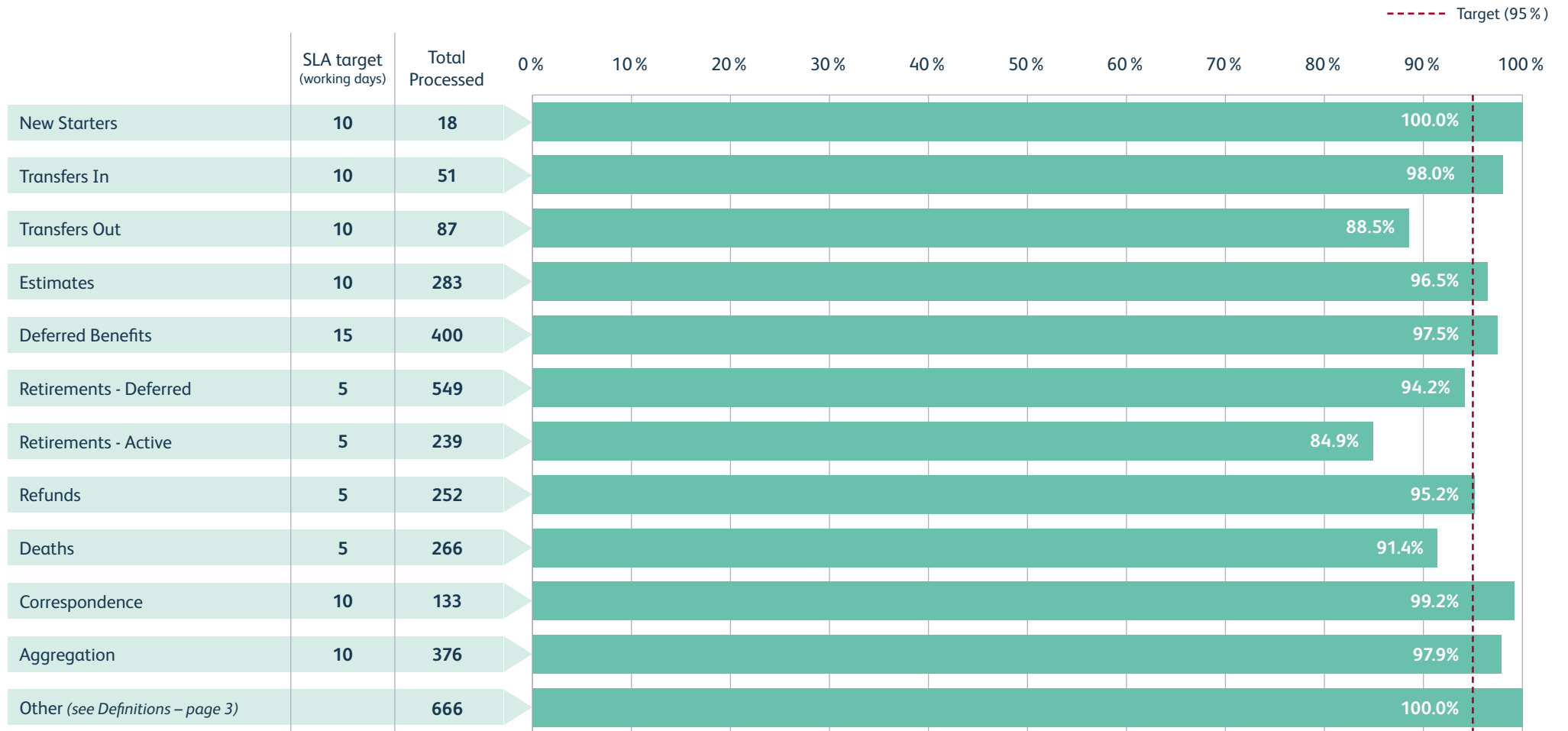


# CASEWORK PERFORMANCE



## 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 01/04/23	Received (Inbound)	Completed (Outbound)	Outstanding as of 30/06/23
New Starters	85	65	114	36
Transfers In	509	230	170	569
Transfers Out	257	184	156	285
Estimates	126	342	308	160
Deferred Benefits	1,048	630	542	1,136
Retirements - Deferred	412	546	523	435
Retirements - Active	304	480	443	341
Refunds	186	315	319	182
Deaths	344	308	330	322
Correspondence	159	225	168	216
Aggregation	787	690	669	808
Other (see Definitions – page 3)	298	1,032	1,055	275
<b>TOTALS</b>	<b>4,515</b>	<b>5,047</b>	<b>4,797</b>	<b>4,765</b>

# Helpdesk Calls Performance

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

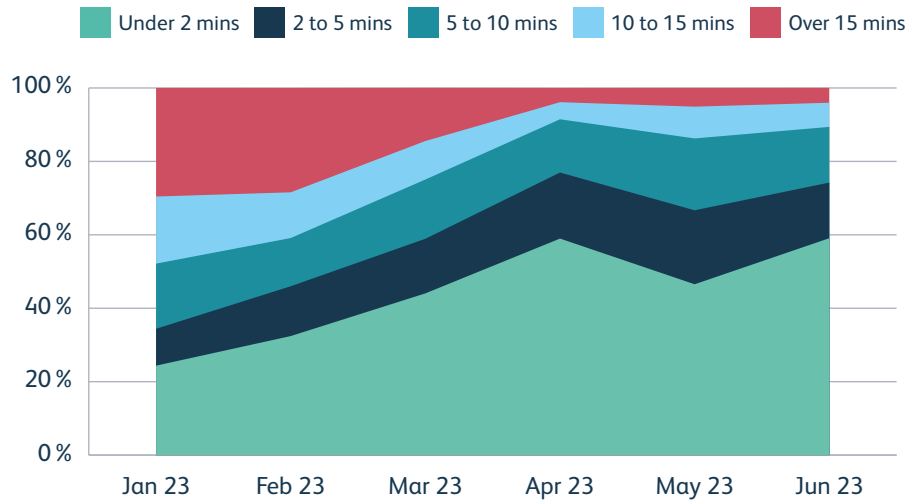
## **In this section...**

- Wait time range
- Calls answered (%)
- Total calls

# HELPDESK CALLS PERFORMANCE

## WAIT TIME RANGE

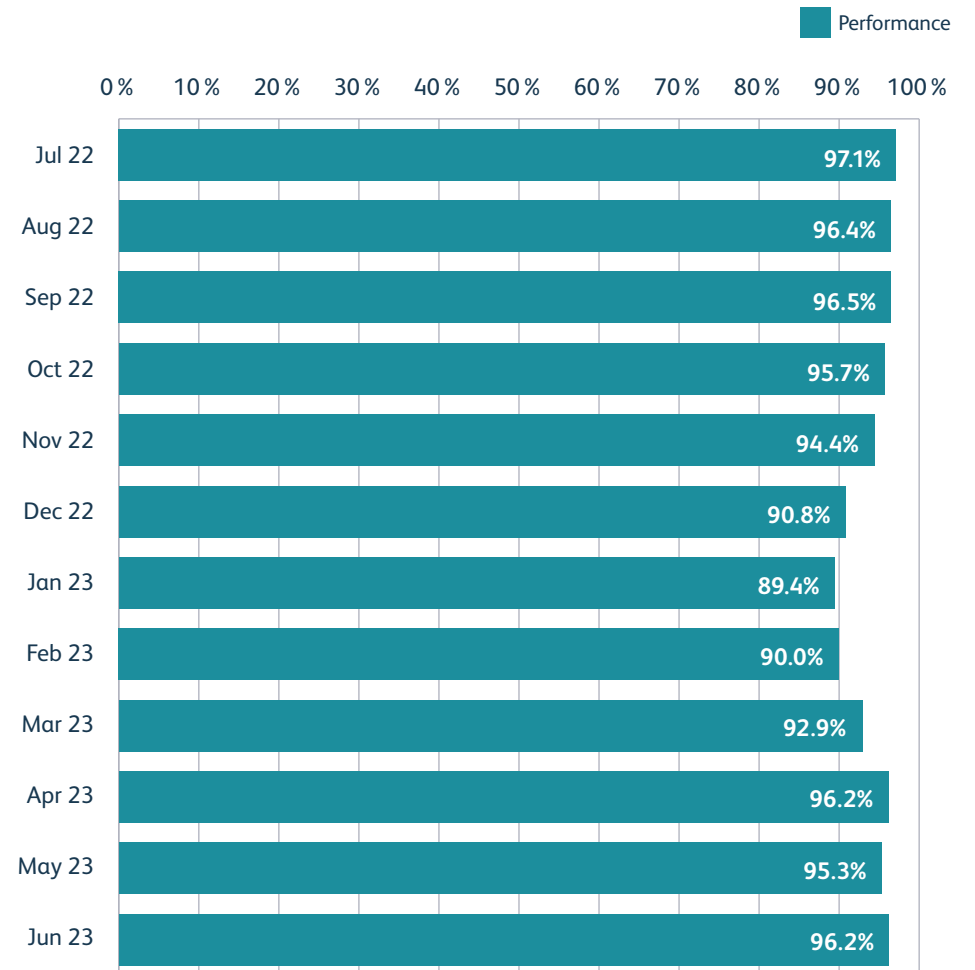
ALL LPPA



	Under 2 mins	2 to 5 mins	5 to 10 mins	10 to 15 mins	Over 15 mins
Jan 23	24.4%	10.0%	17.8%	18.3%	29.6%
Feb 23	32.4%	13.6%	13.1%	12.5%	28.4%
Mar 23	44.1%	14.9%	16.1%	10.5%	14.5%
Apr 23	59.0%	18.0%	14.5%	4.7%	3.9%
May 23	46.5%	20.2%	19.6%	8.7%	5.1%
Jun 23	59.1%	15.2%	15.2%	6.6%	4.1%

## CALLS ANSWERED (%)

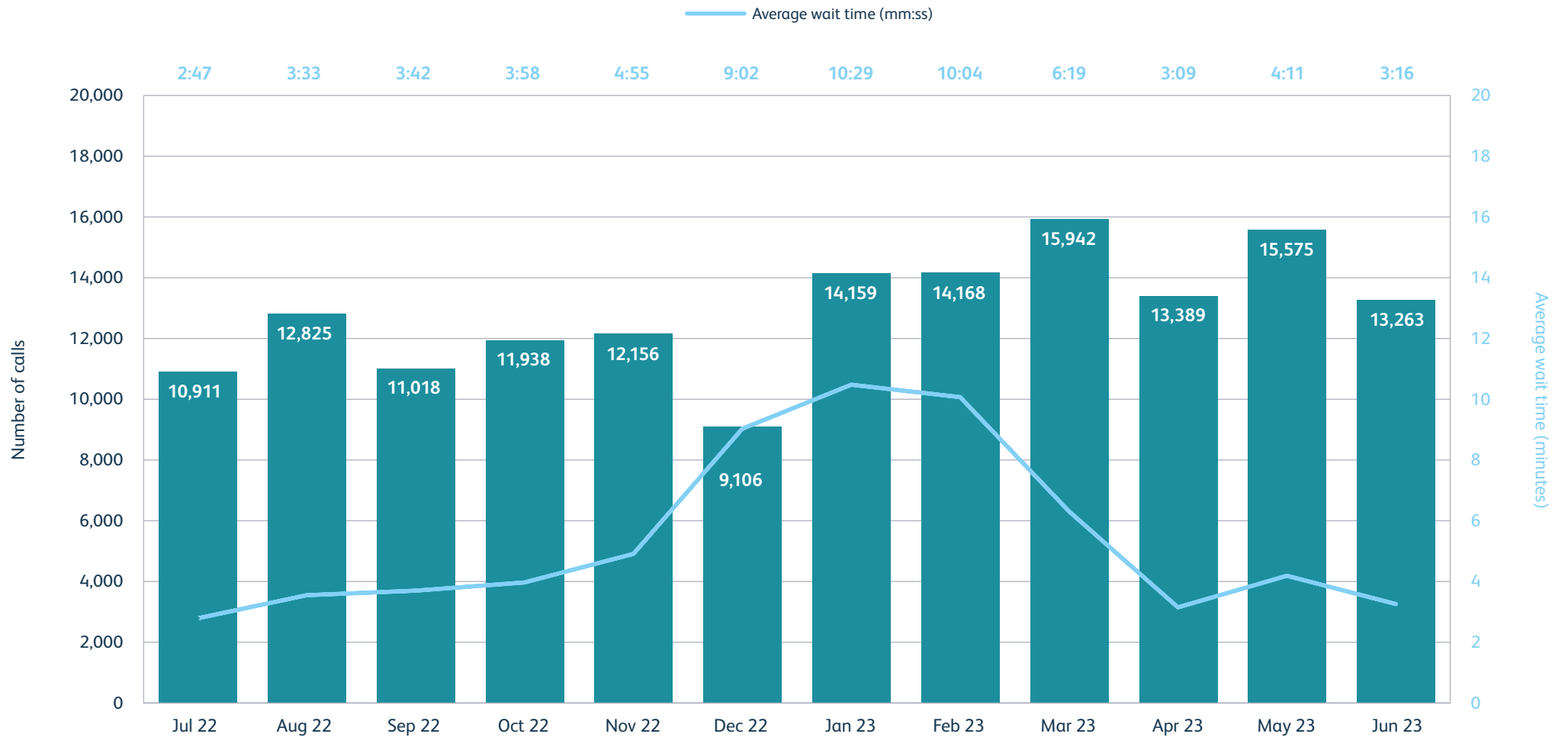
ALL LPPA



# HELPDESK CALLS PERFORMANCE

## ↓ TOTAL CALLS

ALL LPPA





# Customer Satisfaction Scores

## In this section...

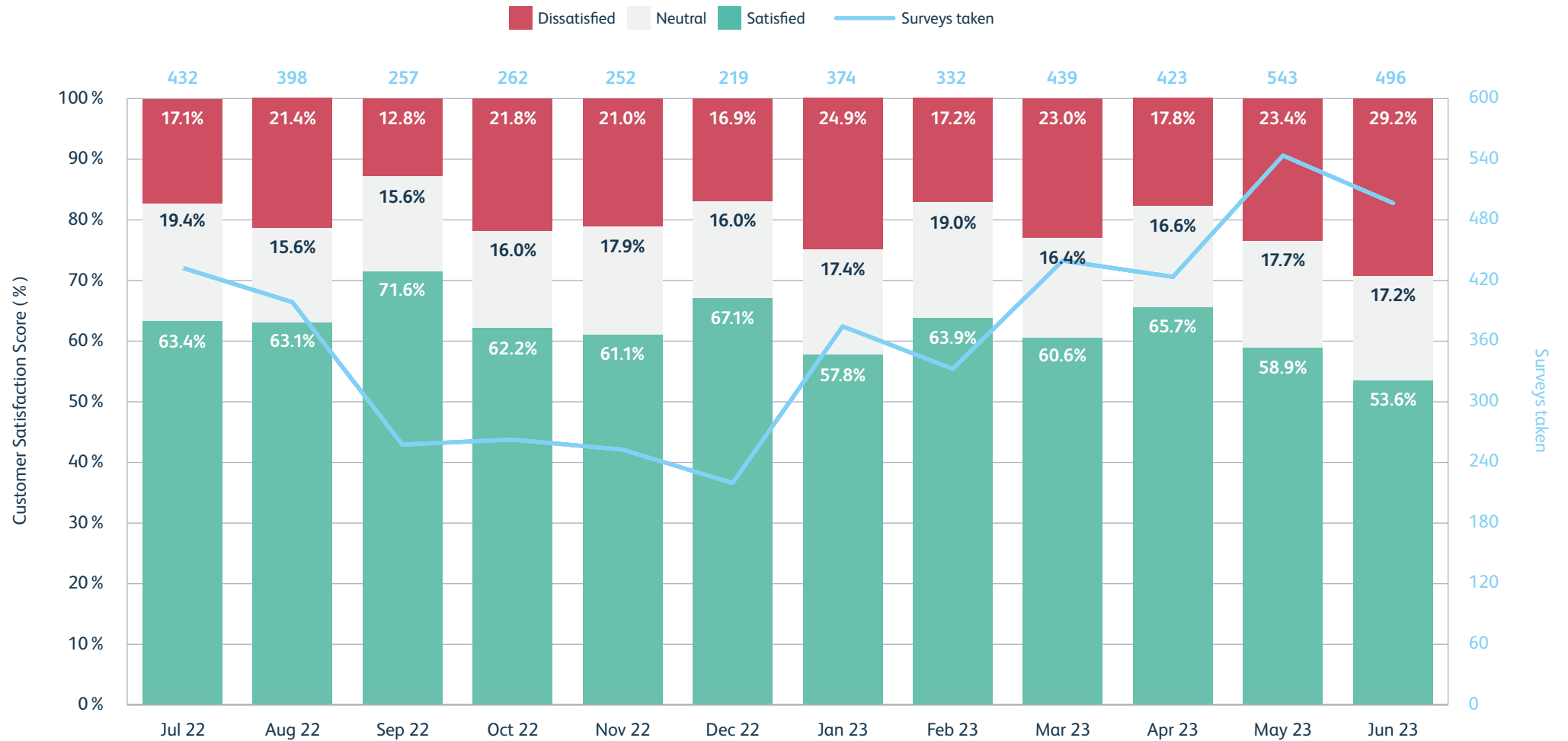
- Helpdesk calls satisfaction
- Retirements

# CUSTOMER SATISFACTION SCORES



## HELPDESK CALLS SATISFACTION

ALL LPPA

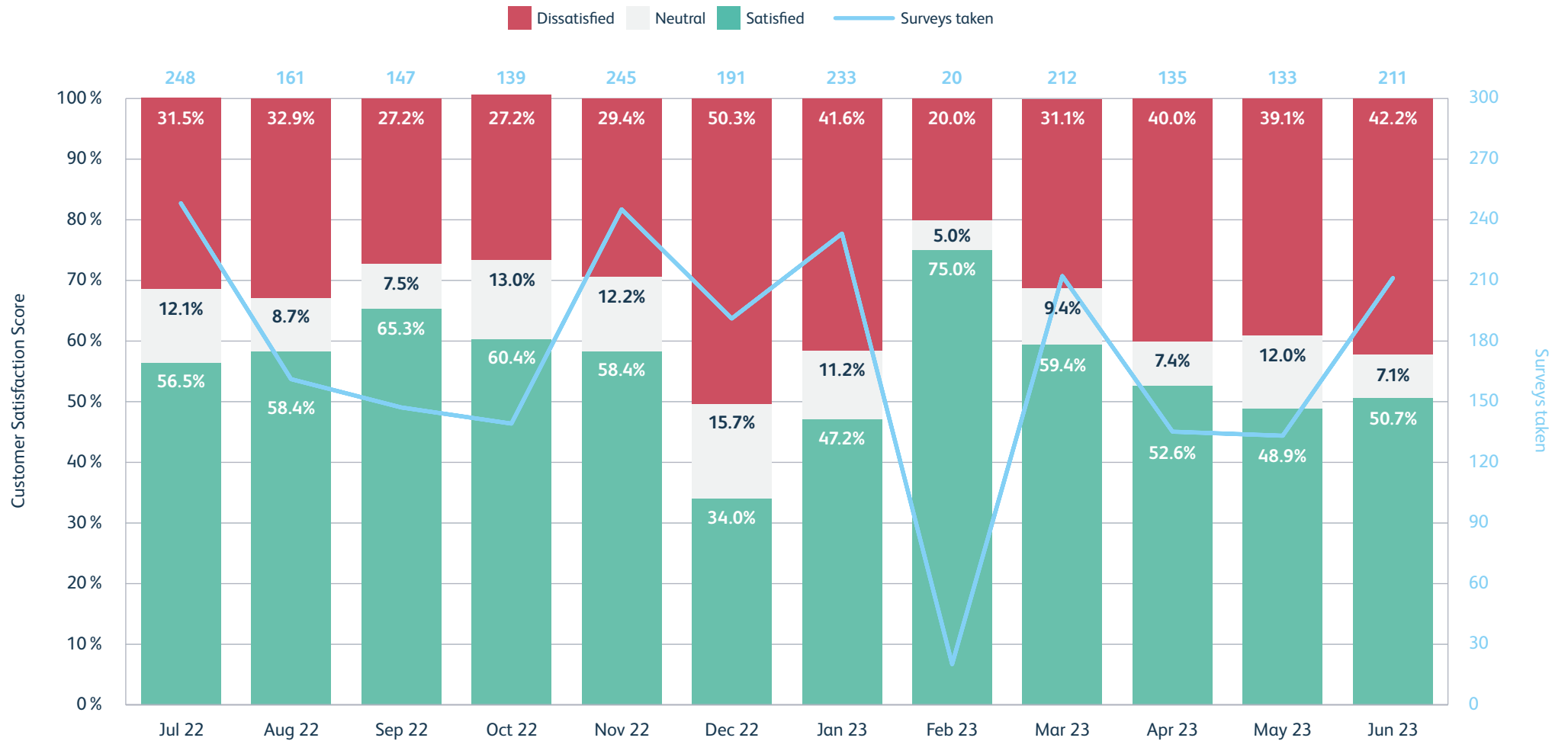


# CUSTOMER SATISFACTION SCORES

**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 ALL LPPA





# Member Online Portal

## In this section...

- Total members registered
- Members registered (%)



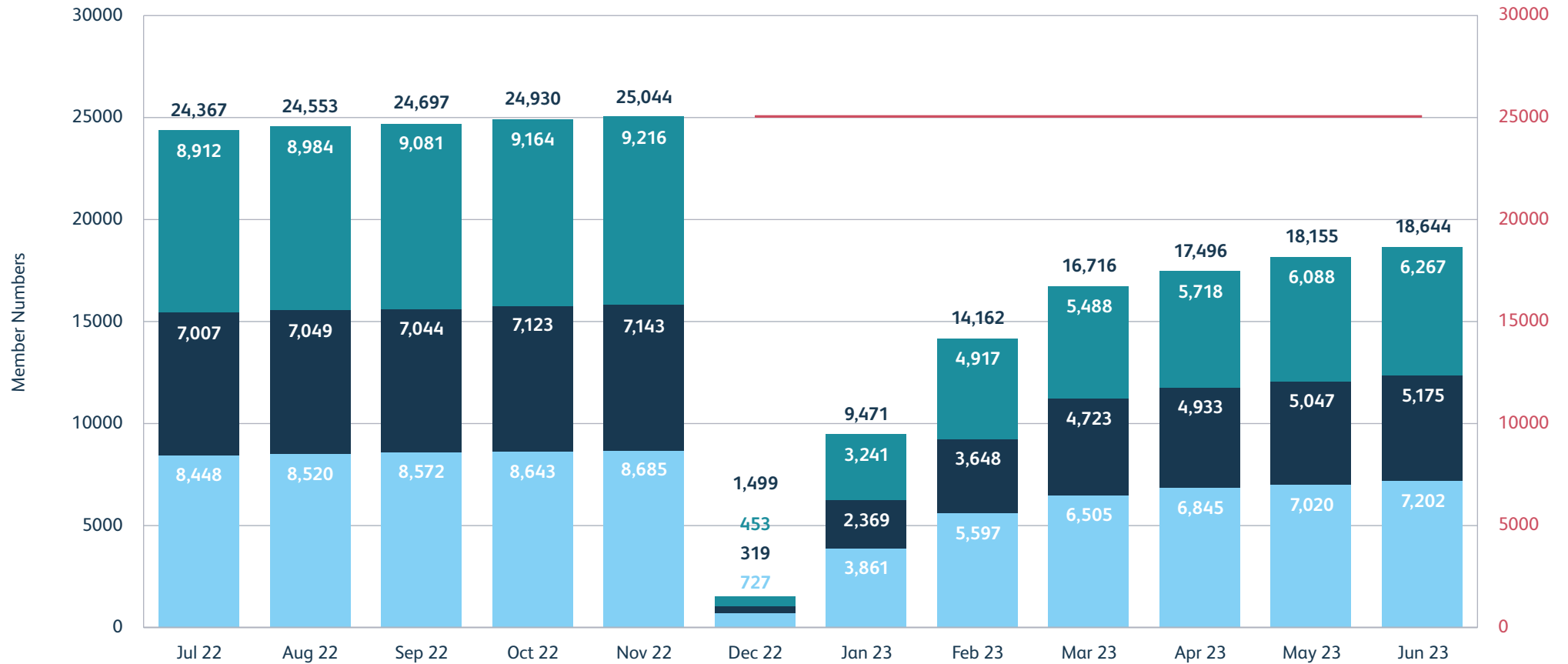
**Please note:**

Registration numbers have been slightly understated in previous monthly figures, these have been corrected in this report.

▾ **TOTAL MEMBERS REGISTERED**
CLIENT SPECIFIC

■ Active
 ■ Deferred
 ■ Pensioner

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

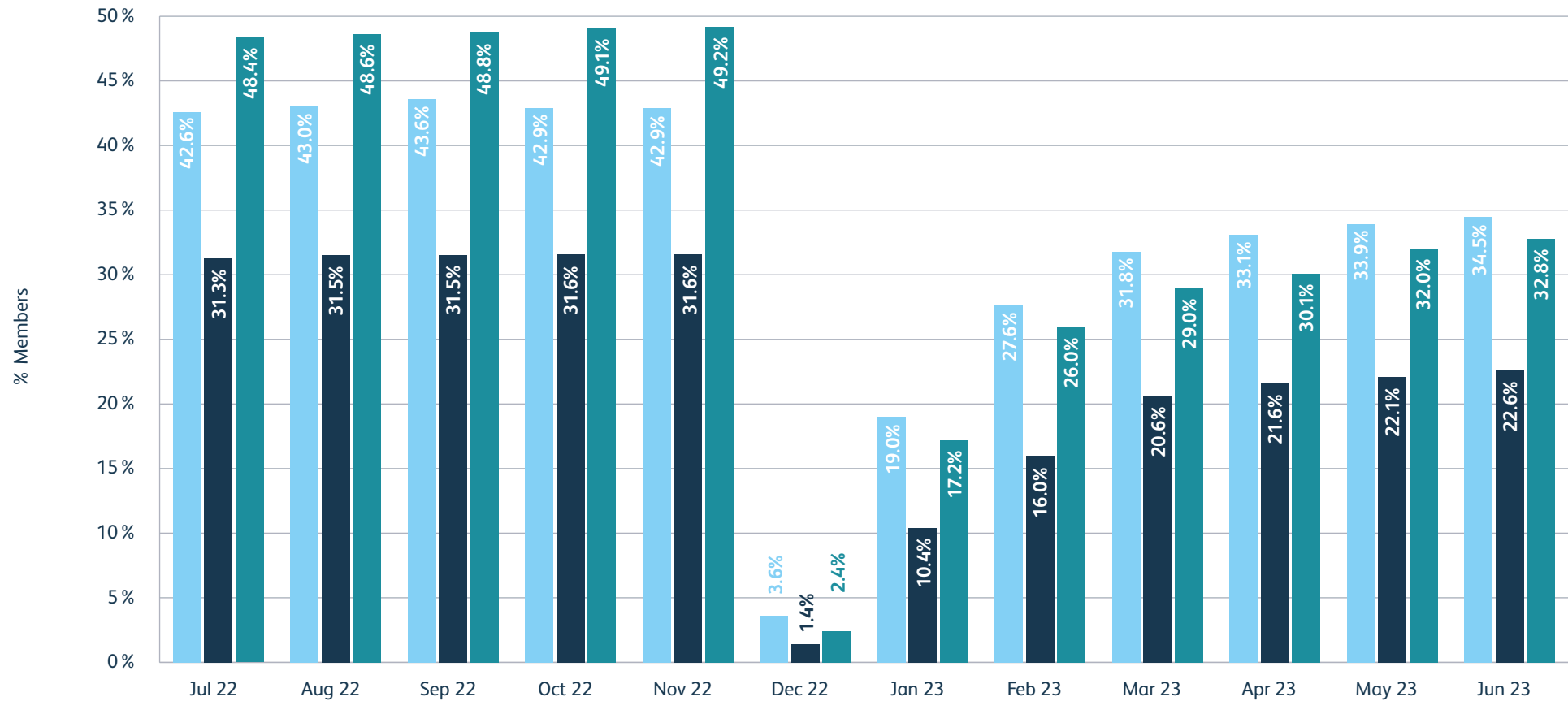




MEMBERS REGISTERED (%)

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

- Employer training sessions have been delivered with a focus on annual and monthly data returns and navigating the UPM employer portal.
- Automated UPM email notifications went live, confirming to employers when data files have successfully been submitted, and processing has been completed by LPPA.
- Following feedback from employers, improvements have been made to the leaver form in the UPM portal (it is now quicker and more straightforward to complete).
- The online LPPA [retired member newsletter](#) was issued to all email contactable members (and is available to access on the LPPA website), including details on how to access their online P60 in PensionPoint (paper copies issued when requested by members).

### LPPA website updates:

1. 2023 Spring Budget updates - update on pension increases
2. P60 information for retired members
3. A new homepage went live on the LPPA Pensions website, to make it easier for members and employers to find relevant information

## SCHEDULED

ALL LPPA

- McCloud updates will continue to be added to the LPPA website for members, and with updates expected from the LGA (Local Government Association) and NPCC (National Police Chiefs' Council) in July, proactive letter communications will start to be issued to members.
- The online LPPA Summer newsletter will be published on the website and issued to deferred and active members on email. It will include details of how to view / understand their ABS, which will be available on PensionPoint by 31 August 23.
- As part of our ongoing employer training programme, a new event will focus on employer responsibilities, and useful resources that can be accessed on the LPPA website in support of these pension administration duties.
- Updates and improvements will continue to be made to the UPM employer portal and PensionPoint in Q2 (and ABS notification activity will deliver increased member registrations).

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## ENGAGEMENT COMMUNICATIONS

CLIENT SPECIFIC

- Monthly return training sessions were delivered and 1 employer was in attendance
- 2 Cumbria Pension Fund employer attended Scheme Leavers training for employers
- 2 Cumbria Pension Fund employers attended LGPS Scheme Essentials training for employers
- UPM employer portal navigation sessions were held with 2 Cumbria Pension Fund employers in attendance
- Virtual employer visits were held with 5 Cumbria Pension Fund employers and payroll providers
- Monthly member sessions were delivered, with 4 Cumbria Pension Fund members attending the Making Sense of your Pension sessions and 21 attended Making Sense of your Retirement sessions



# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## EMPLOYERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
03 Apr	Oaklea Trust	Employer Visit	1
12 Apr	Cumbria Constabulary	Employer Visit	1
20 Apr	Liberata/Barrow Borough Council	Employer Visit	1
26 Apr	Cumbria Constabulary	Employer Visit	1
11 May	Cumbria County Council	Scheme Leavers - UPM Employer Portal	1
16 May	Westmorland and Furness	UPM Employer Portal	2
16 May	Inglewood Junior School	UPM Employer Portal	1
18 May	Cumbria County Council	LGPS Scheme Essentials	2
18 May	Lake District National Park Authority	LGPS Scheme Essentials	1
07 Jun	Cumbria Constabulary	Employer Visit	2
08 Jun	West Cumbria Care and Support	Submitting Monthly Returns	2
13 Jun	All Saints CE Primary School	Scheme Leavers - UPM Employer Portal	1

# Data Quality

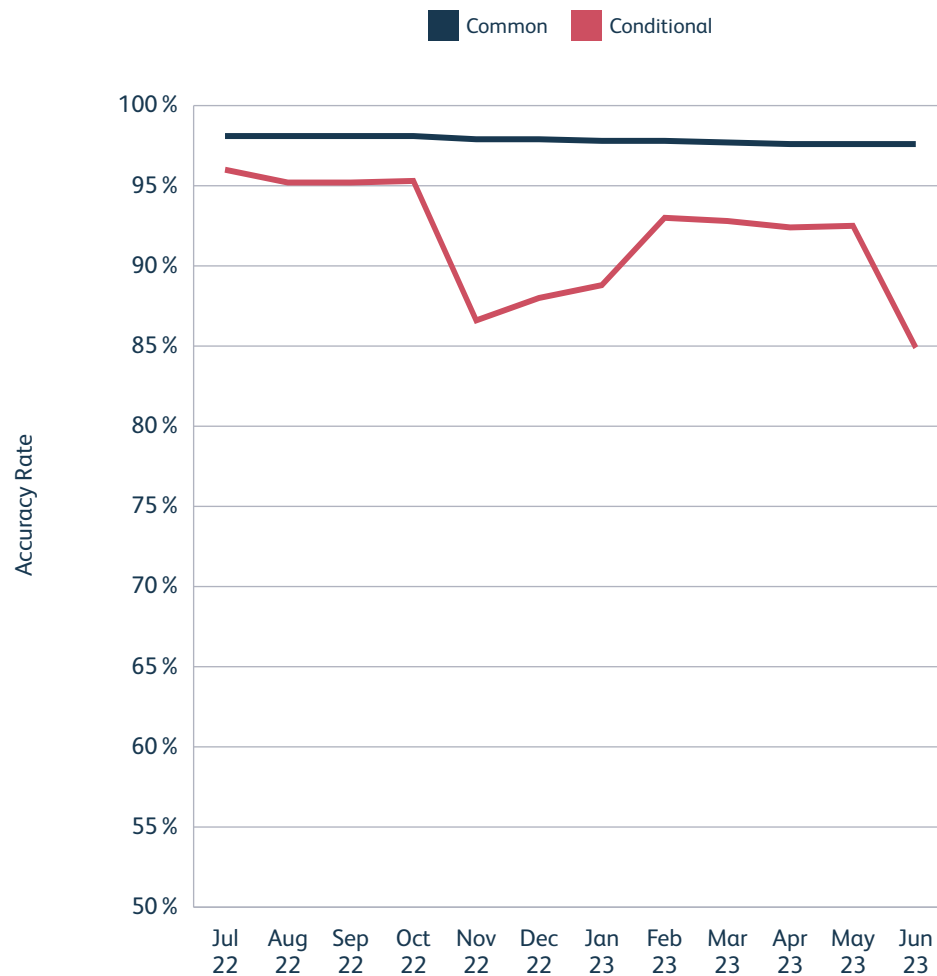
## In this section...

- TPR data scores
- Common data
- Conditional data

# DATA QUALITY

## TPR DATA SCORES

CLIENT SPECIFIC



**Please note:**

Fall in Conditional TPR Data score (Nov 22 to Jan 23) due to 'Date Contracted Out' data only migrating into UPM in February 2023.

Fall in Q1 Conditional Data score is seasonal, and specifically related to Annual Allowance calculations (which follow employer submission of data returns and ABS processing).

	Common (Target 95%)	Conditional (Target 90%)
Jul 22	98.1%	96.0%
Aug 22	98.1%	95.2%
Sep 22	98.1%	95.2%
Oct 22	98.1%	95.3%
Nov 22	97.9%	86.6%
Dec 22	97.9%	88.0%
Jan 23	97.8%	88.8%
Feb 23	97.8%	93.0%
Mar 23	97.7%	92.8%
Apr 23	97.6%	92.4%
May 23	97.6%	92.5%
Jun 23	97.6%	84.9%



# END OF QUARTER DATA QUALITY

(TPR SCORES)



## COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	2	46	30
Duplicate effective date in status history	3	40	22
Gender is not Male or Female	24	0	0
Duplicate entries in status history	9	104	63
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	5	1	0
Missing Surname	1	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	4	0	0
No entry in the status history	1	0	0
Last entry in status history does not match current status	35	9	0
Member has no address	58	1,082	40
Missing Forename(s)	1	0	0
Missing State Retirement Date	24	0	0
Missing postcode	61	1,088	46
Missing Date Joined Pensionable Service	1	2	0
<b>Total Fails</b>	<b>229</b>	<b>2,372</b>	<b>201</b>
<b>Individual Fails</b>	<b>136</b>	<b>1,219</b>	<b>142</b>
<b>Total Members</b>	<b>20,887</b>	<b>22,880</b>	<b>19,104</b>
<b>Accuracy Rate</b>	<b>99.3%</b>	<b>94.7%</b>	<b>99.3%</b>
<b>Total accuracy rate</b>			<b>97.6%</b>



## CONDITIONAL DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	419
AVC's/Additional Contributions	47
Deferred Benefits	7
Tranches (DB)	69
Gross Pension (Pensioners)	93
Tranches (Pensioners)	307
Gross Pension (Dependants)	29
Tranches (Dependants)	104
Date of Leaving	23
Date Joined Scheme	28
Employer Details	2
Salary	347
Crystallisation	1,261
Annual Allowance	5,863
LTA Factors	727
Date Contracted Out	5
Pre-88 GMP	505
Post-88 GMP	1,258
<b>Total Fails</b>	<b>11,094</b>
<b>Individual Fails</b>	<b>9,522</b>
<b>Total Members</b>	<b>62,871</b>
<b>Accuracy Rate</b>	<b>84.9%</b>

# LPP

Local Pensions Partnership  
Administration