



LPP

Local Pensions Partnership
Administration

Cumbria Local Government
Pension Scheme

Quarterly Administration Report

1st January – 31st March 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.

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Casework Performance Against SLA

Performance is measured once all information is made available to LPPA, to enable them to complete the process. All casework has a target timescale in which to complete the process, and performance is measured as the % of cases that have been completed within that timescale.

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Casework Performance Against SLA

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

- Benefit revisions
- Maternity/paternity cases
- Ill Health cases
- Scheme Opt-Out cases
- Cases raised to cover 'Member Online Portal' registration queries
- P60 queries
- 50/50 scheme changes
- APC / AVC queries

Please note the number of cases brought forward, does not match the corresponding number of outstanding cases reported in the previous quarter (due to reasons including the deletion of cases during the current reporting period).

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Helpdesk Performance

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

The percentage of calls answered does not include calls that are abandoned by the caller where the wait time is less than 2 minutes.

All figures reported in this section are non-client specific, as not all member calls are dispositioned at client level. This means that call volumes and wait times are not at client level - however, as calls are answered (through our various IVR options) in relation to wait time, performance across all LPPA clients is broadly the same

As the needs of our business, Clients and Members change, we adapt our reporting to suit the current trends and ensure sight of common topics. For this reason it is necessary to update and add new topics in the reason for calls. To accommodate the multitude of reasons we have created a "Other" category which includes (but not limited to) 'Information Only', 'Website', 'Resend Documents'.

Page 17 & 18

Customer Satisfaction Scores

The overall Helpdesk and Retirement satisfaction scores includes the percentage of people who provided a satisfied or neutral response.

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Member Online Portal

The number and % of Members that are registered for the Member Online Portal, including a quarterly view.

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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 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23
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 Q4 2022/23 (January – March 2023)

The second phase of the PACE migration to move to our new pensions administration system is now complete.

To help us manage this significant change programme, we agreed a period of temporary relaxed SLAs for all clients between March – May 2022 and then again between November – January 2023.

The usual overall SLA target is 95 %, and this target was relaxed as follows:

- High priority relaxed SLA for 3-months post go live (relaxed to 90 % target SLA)
- Other cases relaxed SLA for 3-months post go live (relaxed to 70 % target SLA – with the exception of no breach in statutory deadlines, disclosure or a guarantee period)
- Ill-health estimates/retirements prioritised
- Helpdesk call and web form wait times are likely to increase and we will manage this by proactively updating messages on our website, in the IVR when we receive calls and when a web-form is submitted to us

PRIORITY	CASE TYPE
HIGH	Deaths • Retirements deferred • Retirements active
OTHER	New Starters • Refunds • Transfers Out • Transfers In Divorce • Aggregation • Deferred Benefits • Estimates – member Estimates – employer • Correspondence

Payroll

No disruption to pensioner payroll or lump sum payments (this equates to over £100m, across all clients, in pension payments per month).

Statutory Deadlines

No statutory deadlines were due during the period.

Casework SLA Performance

Casework performance for the period was impacted by the final Phase 2 Pace migration, and this migration contained the largest number of clients in a single go live (5 clients). The spikes in work created by the migrations adversely impacts performance. Relaxed SLAs applied through to the end of January to support Pace transition.

As outlined in previous quarterly performance reports, casework performance measures to the end of Q3 from UPM were not directly comparable with how they were measured from the previous system and were in excess of contractual obligations. Significant activity has taken place to ensure that we can measure performance in line with contractual obligations. The Q4 performance report is now measuring performance in line with contractual obligations.

EXECUTIVE SUMMARY CONTINUED

Satisfaction Scores

Helpdesk satisfaction scores has reduced slightly during the period. At the end of Q3, satisfaction was 80%, at the end of Q4 satisfaction was 78%.

Retirement satisfaction scores remained the same during the period. At the end of Q3, satisfaction was 64%, at the end of Q4 satisfaction was also 64%. Satisfaction scores have been impacted by the phase 2 migrations and spikes in work which we currently have plans in place to work through.

Pensions Helpdesk

Helpdesk performance for the period has seen average wait times remain slightly higher, average 9 minutes, than our non-contractual target of 4 minutes. In January the average wait peaked at 10 minutes as performance was adversely impacted by higher call volumes at the start of the month, driving up average wait times.

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



Fund Membership

In this section...

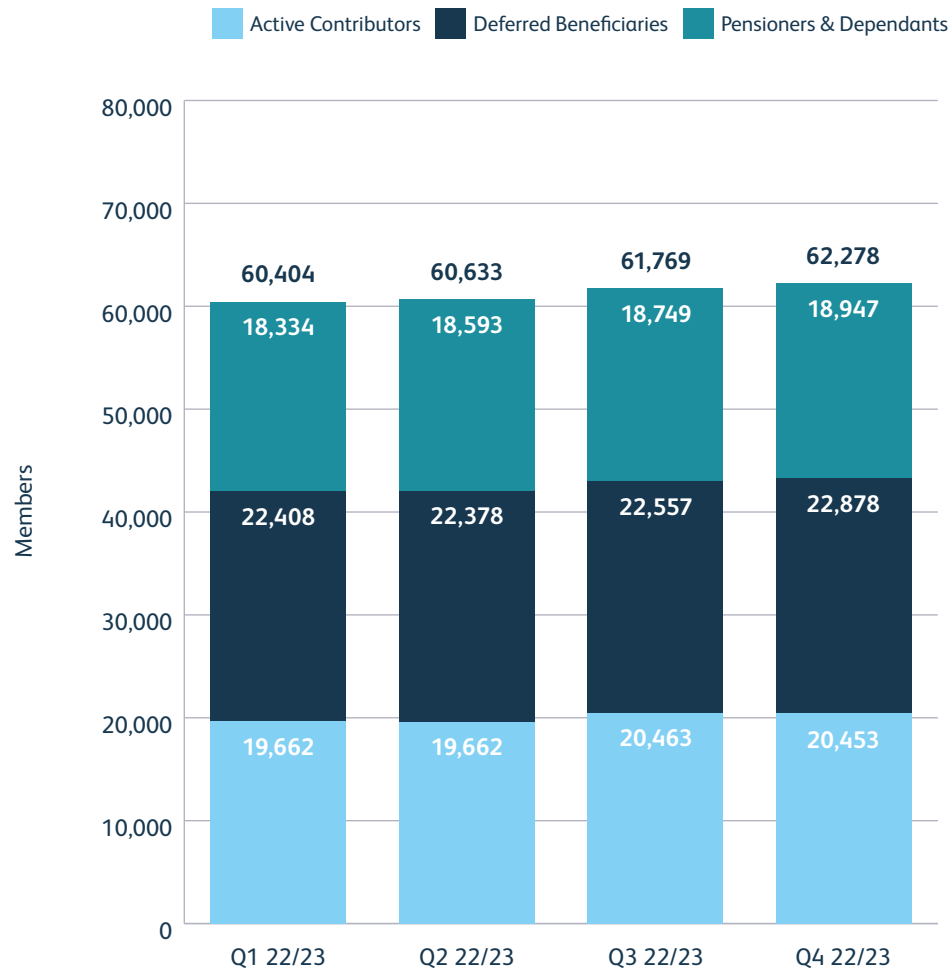
- Total Fund membership
- Current Age Demographic

TOTAL FUND MEMBERSHIP



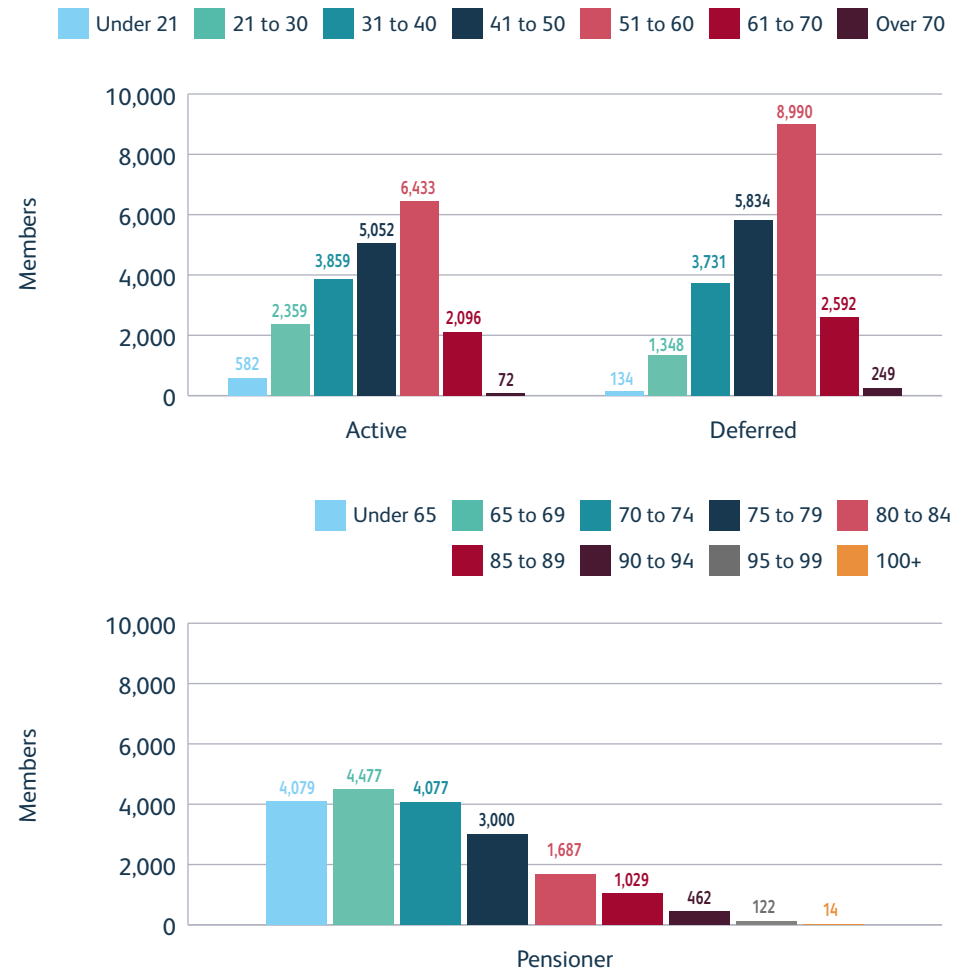
TOTAL FUND MEMBERSHIP

CLIENT SPECIFIC



CURRENT AGE DEMOGRAPHIC

CLIENT SPECIFIC



Casework Performance Against SLA

In this section...

- Performance – All cases
- Performance Standard

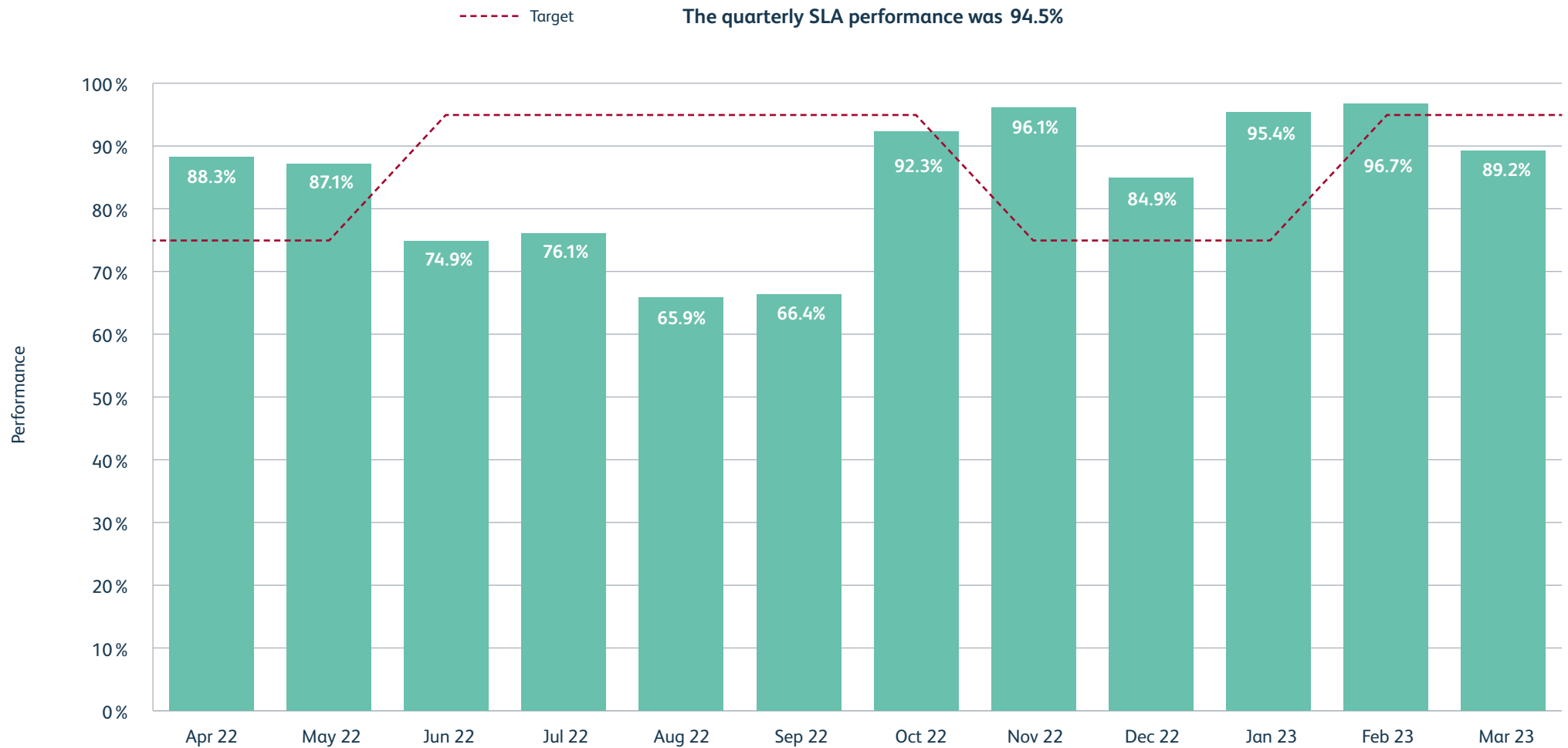
CASEWORK PERFORMANCE AGAINST SLA

For annual data, please see the **Annual Appendix – page 7**



PERFORMANCE – ALL CASES

CLIENT SPECIFIC



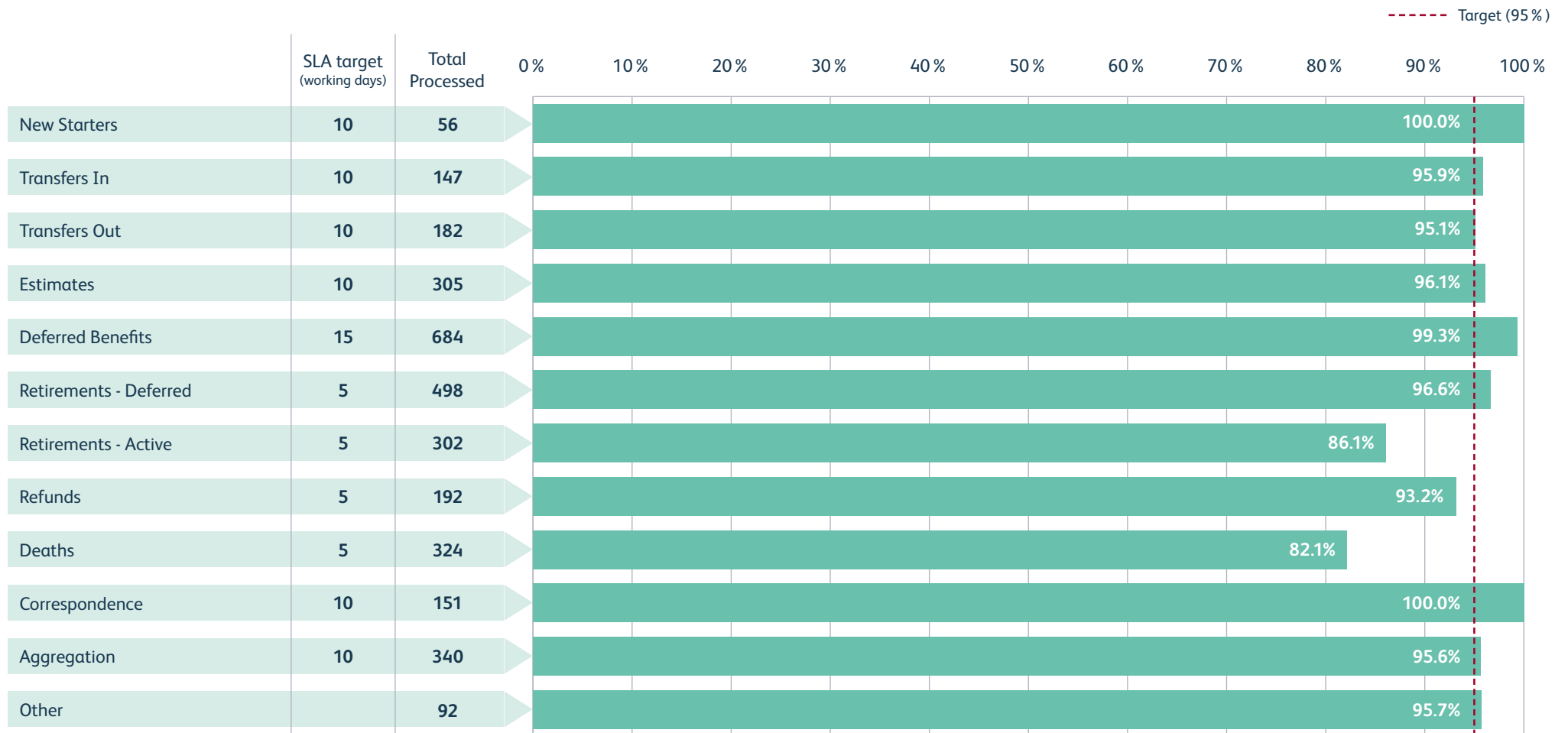
CASEWORK PERFORMANCE AGAINST SLA

For annual data, please see the **Annual Appendix – page 8**



PERFORMANCE STANDARD

CLIENT SPECIFIC



Helpdesk Calls Performance

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

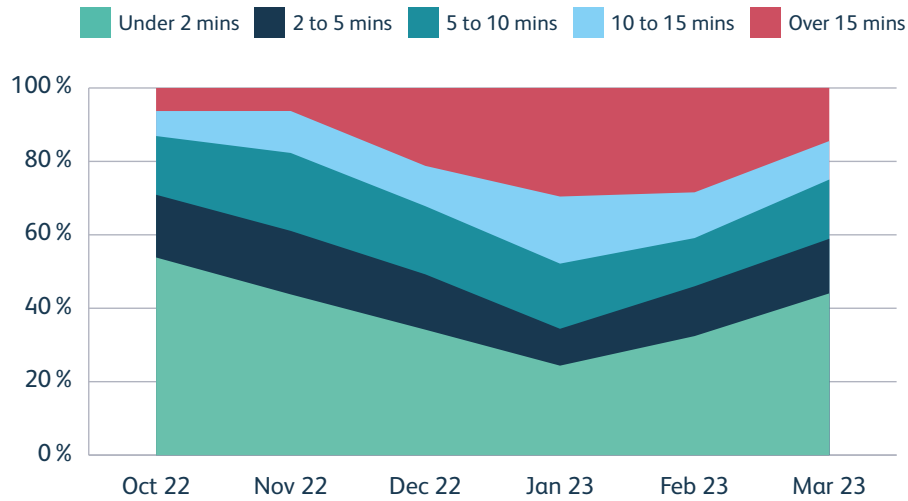
In this section...

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

HELPDESK CALLS PERFORMANCE

WAIT TIME RANGE

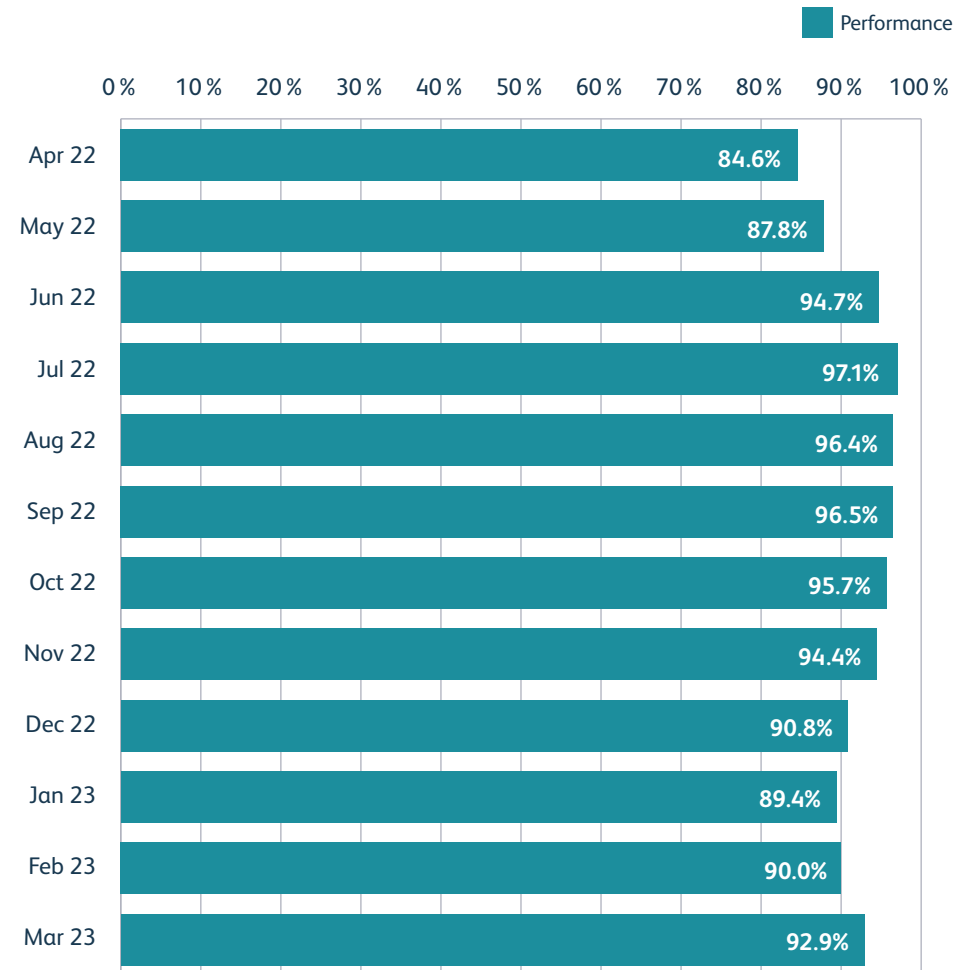
ALL LPPA



	Under 2 mins	2 to 5 mins	5 to 10 mins	10 to 15 mins	Over 15 mins
Oct 22	53.8%	17.1%	16.0%	6.8%	6.3%
Nov 22	43.8%	17.3%	21.2%	11.4%	6.3%
Dec 22	34.2%	15.1%	18.6%	11.0%	21.2%
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%

CALLS ANSWERED (%)

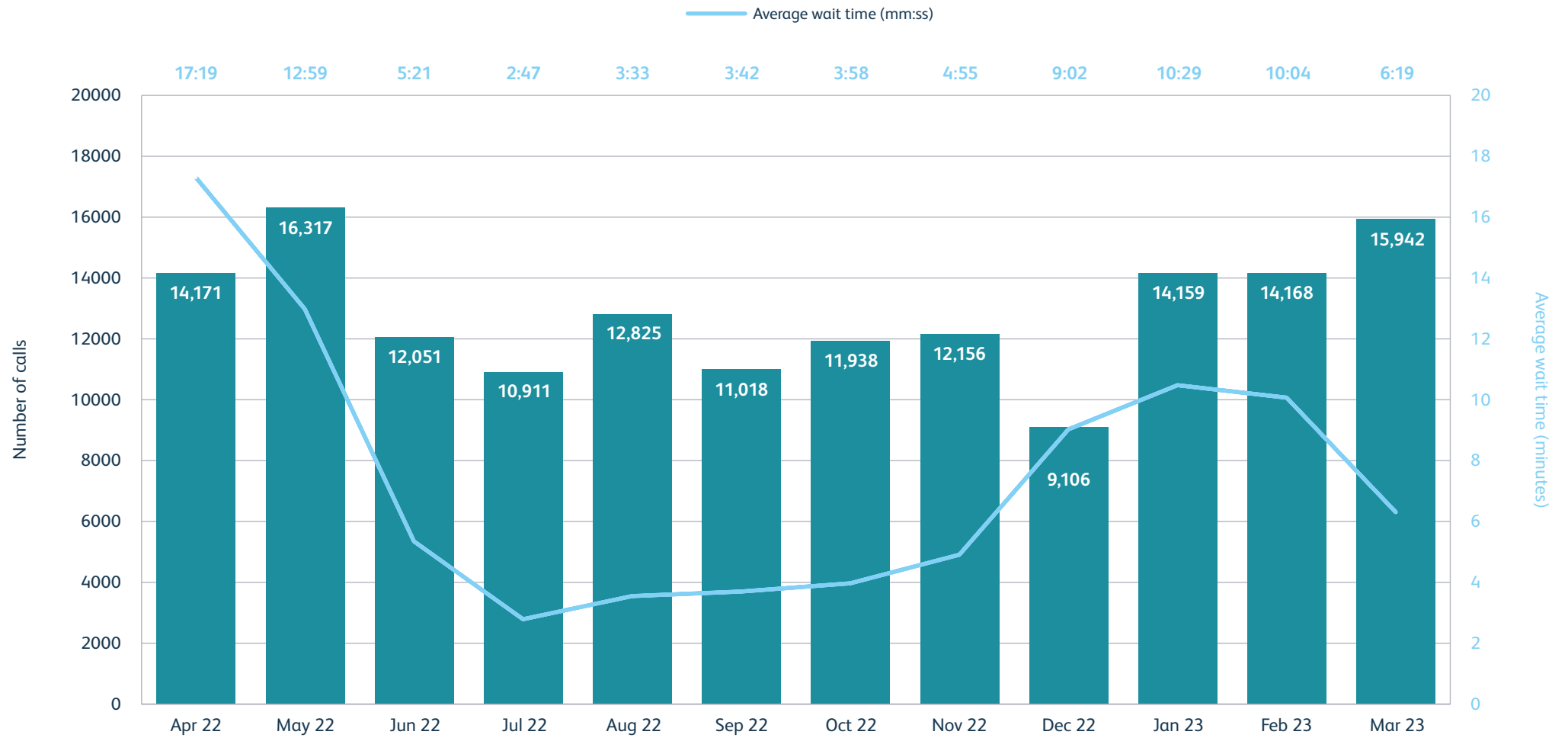
ALL LPPA



HELPDESK CALLS PERFORMANCE

▾ TOTAL CALLS

ALL LPPA



Customer Satisfaction Scores

In this section...

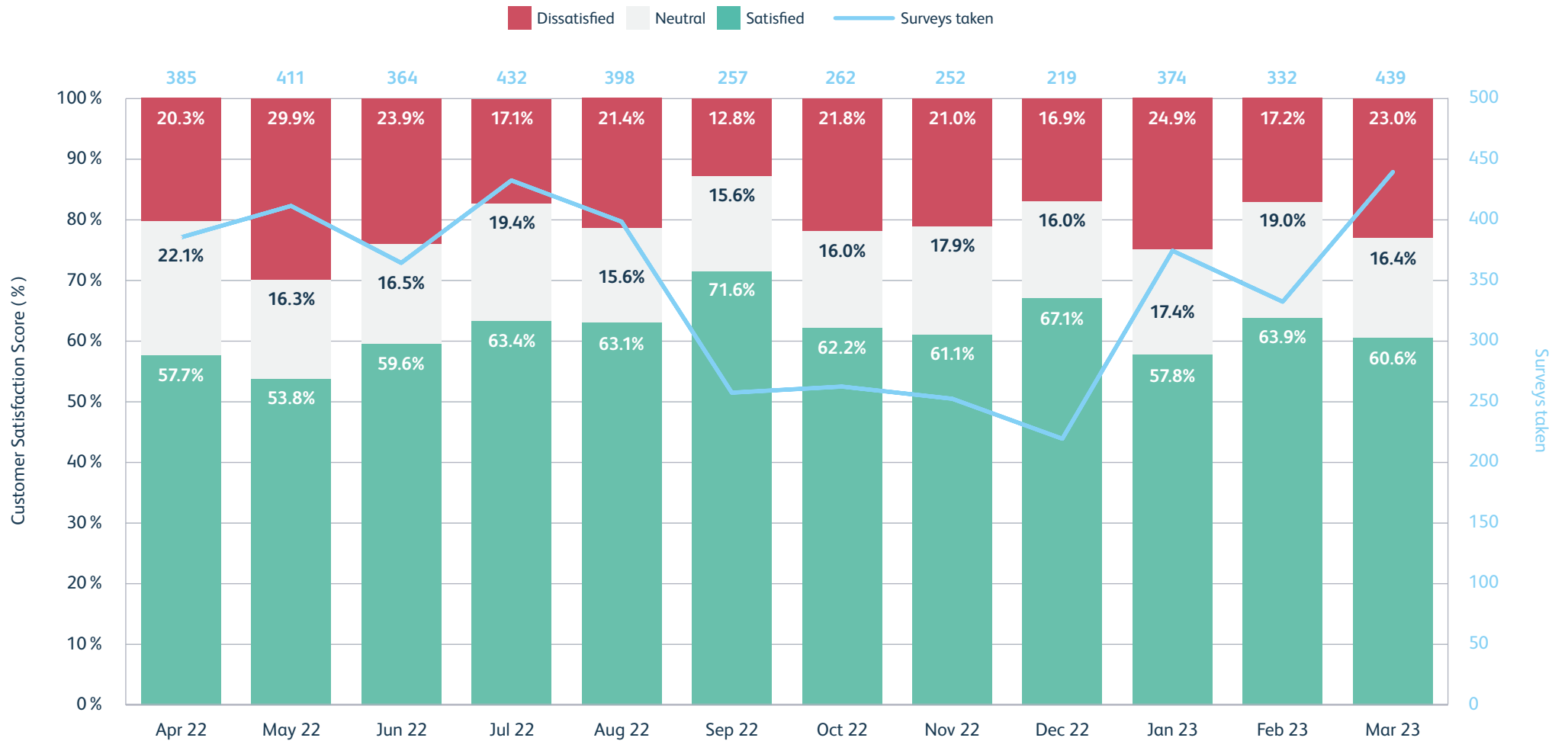
- Helpdesk calls satisfaction
- Retirements

CUSTOMER SATISFACTION SCORES



HELPDESK CALLS SATISFACTION

ALL LPPA

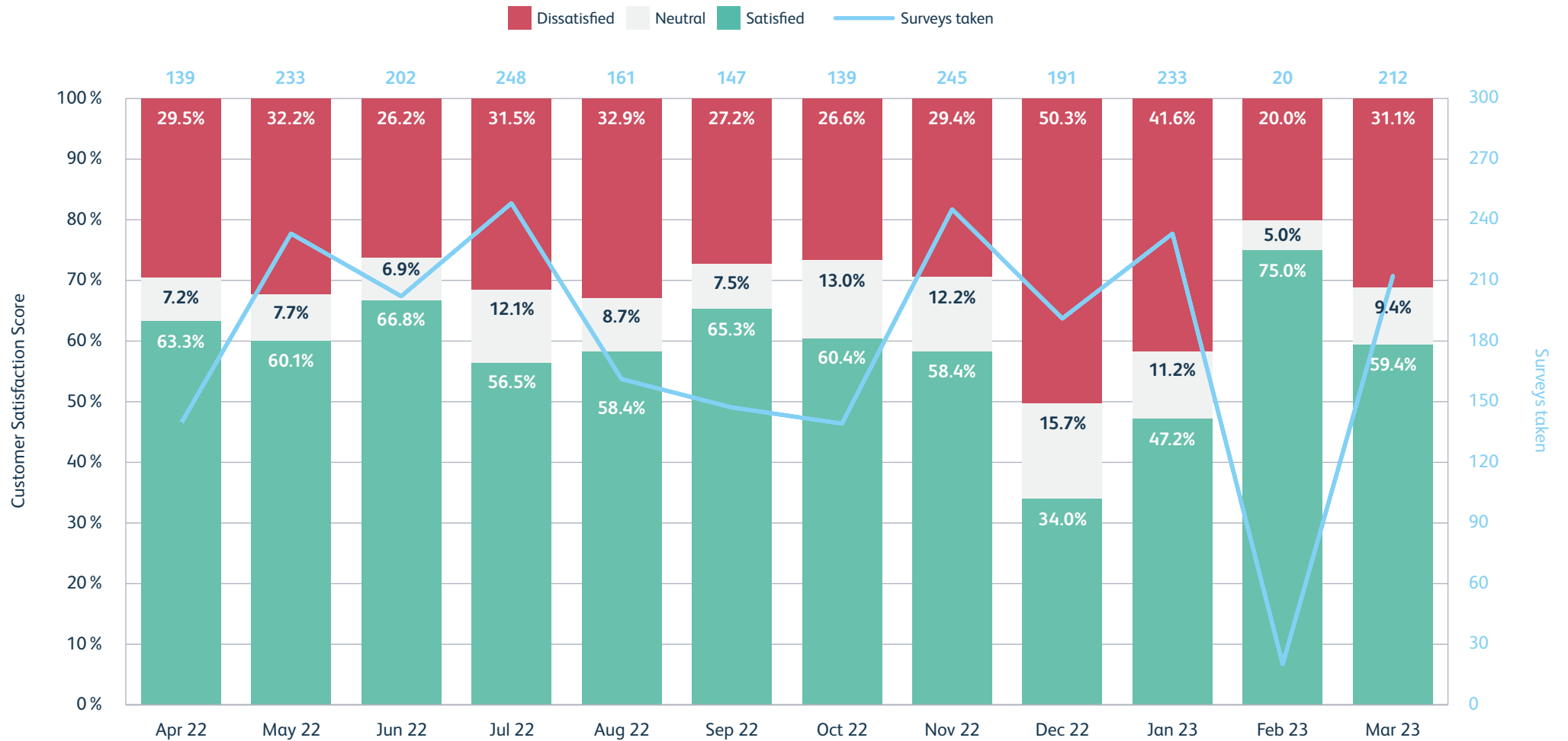


CUSTOMER SATISFACTION SCORES

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

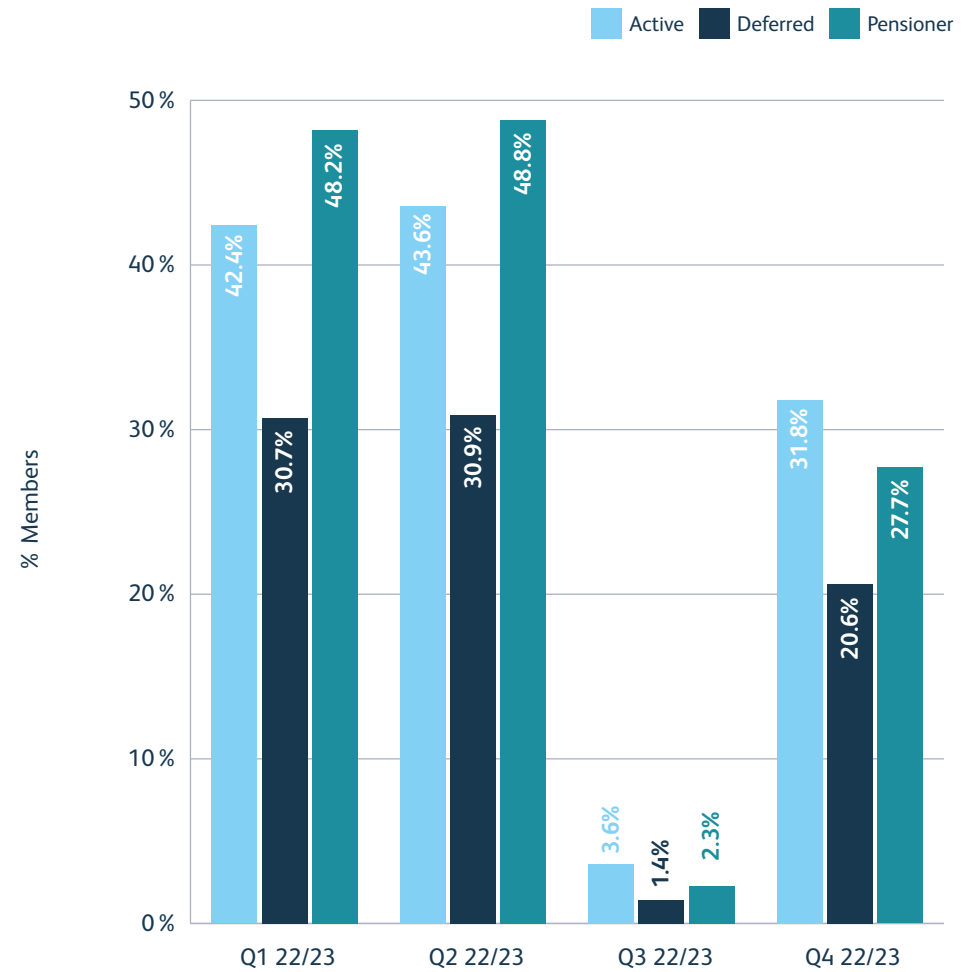
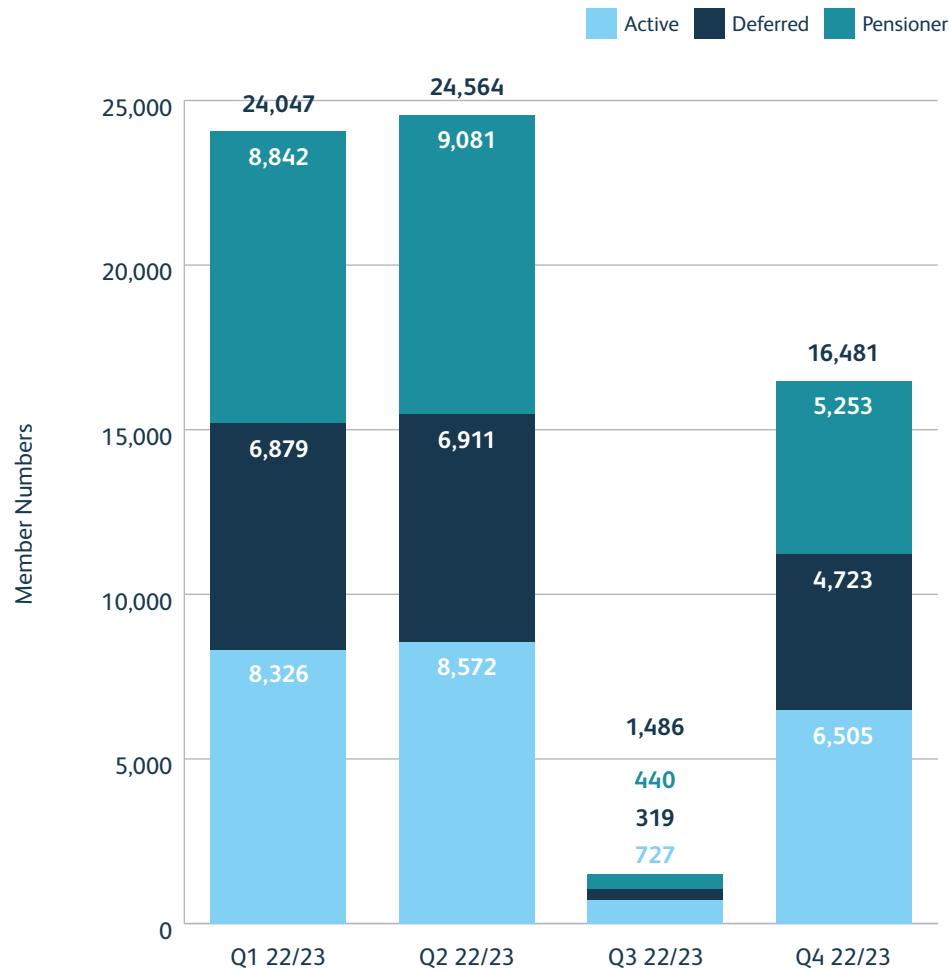
In this section...

- Members registered



MEMBERS REGISTERED

CLIENT SPECIFIC



Employer Engagement & Communication Activity

In this section...

- Delivered
- Scheduled
- Engagement communications

For annual data,
please see the
**Annual Appendix –
pages 9-20**

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED

ALL LPPA

1. A [member panel email](#) was issued, asking for feedback on the new LPPA Help Hub, which was launched in December on the LPPA website.
2. Emails, to a cross-section of members from all clients, inviting them to [join the member panel](#) were sent out in January.
3. A pension increases web page was created to update members on the latest pension increases.
4. Further website developments (additional pages) went live in Q4 including:
 - [New Joiners](#)
 - [Member contribution rates \(23/24\)](#)
 - [Additional Pension Contributions \(APC\)](#)
 - [Pension pay dates \(23/24\)](#)
 - [Updating Your Bank Details](#)
 - [Retirement Guide for Leavers](#) (updated)
 - [Tier 3 Ill Health Retirement](#) (updated)
5. In preparation for McCloud remedy, [further communications](#) were issued to fund employers to ensure that historic data submissions have been accurately supplied (specifically hours worked and service break data).
6. A [McCloud roadmap webpage](#) was also created for our clients.
7. [Several bite-sized video FAQs](#) were developed to help answer some of the more popular member questions, including opting out, and information on the 50:50 option.
8. New Frequently Asked Questions (FAQs) were added to the LPPA website, following the Spring Budget, [including updates on Lifetime Allowance \(LTA\) and annual allowance](#). A news story was also added to the [website](#).
9. The automated Helpdesk (recorded) message was updated to include details of how to access P60 documents for retired members (from April).
10. [A joint press release was issued with Civica](#), following the completed switch to the UPM administration platform.
11. LinkedIn posts were issued in Q1 covering a wide range of topics including:
 - Pension health checks
 - LPPA's Cyber Essentials Plus certification
 - Pension increases
 - Safer internet day
 - PensionPoint ('register to enjoy the benefits')
 - Employer Monthly Return training
 - LGBT history month
 - Chinese New Year
 - '100,000' members registered on PensionPoint
 - International Women's Day
 - LPPA Client forum
 - Spring Budget (2023)
 - Monthly Returns

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED CONTINUED

ALL LPPA

- Happy Easter
 - Happy Ramadan
12. [Pension Pulse bulletin](#) – a UPM special was issued to employers in January, followed by a '[financial year end](#)' special in March.
 13. Employer training sessions were delivered with a focus on monthly returns and navigating the UPM employer portal, including:
 - UPM employer portal training (sessions to support with general navigation and submitting the monthly return data file)
 - Monthly Return Training – regular training sessions available for employers to attend, with a demonstration of the upload of Monthly Return file via UPM employer portal.
 - Remote employer visits conducted to support with navigating the UPM employer portal.
 - Employer visits (training sessions and support meetings) continue to be delivered remotely.
 14. Member Sessions were delivered, all bookable via the LPPA Member Training page, including:
 - Making Sense of your Pension (online sessions are aimed at members to help improve their knowledge of their pension, whether they have recently joined the scheme, or have been in the scheme a while).
 - Making Sense of Retirement (sessions are aimed at Members who are reaching retirement age (age 55 and over) to help improve their knowledge of the retirement process and claim their pension).

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



SCHEDULED

ALL LPPA

1. All employers will be required to provide monthly data submissions to LPPA from the 10 May 23 (previously only employers of specific funds supplied monthly data files), and training will continue to be delivered by the engagement team in support of this.
2. P60's will be uploaded to members online accounts (PensionPoint) before the end of May, and email notifications will be issued across the period April to May (paper copies will be mailed to members who have requested them).
3. The LPPA online Spring Newsletter for retired members will be issued around the same time as P60's.
4. ABS notification activity will be planned in Q1, with communications scheduled for delivery in line with statutory deadlines (by the end August).
5. The LPPA online Summer Newsletter for Active and Deferred retired members will be issued around the same time as ABS communications.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



ENGAGEMENT COMMUNICATIONS

CLIENT SPECIFIC

- Monthly return training sessions were delivered and 7 employers were in attendance across the 7 sessions
- 1 Cumbria Pension Fund employer attended Scheme Leavers training for employers
- 4 Cumbria Pension Fund employers attended LGPS Scheme Essentials training for employers
- UPM employer portal navigation sessions were held with 3 Cumbria Pension Fund employers in attendance across 2 sessions
- Virtual employer visits were held with 7 Cumbria Pension Fund employers and payroll providers over 7 separate sessions
- Monthly member sessions were delivered, with 26 Cumbria Pension Fund members attending the Making Sense of your Pension sessions and 63 attended Making Sense of your Retirement sessions



EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



EMPLOYERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
07 Mar	Cumbria County Council	UPM Employer Portal	1
04 Jan	WestHouse	Employer Visit	1
05 Jan	St Bees Village School	Submitting Monthly Returns	1
05 Jan	Wigton Town Council	Submitting Monthly Returns	1
10 Jan	Cumbria Constabulary	UPM Employer Portal	1
10 Jan	St Benedicts Catholic High School	UPM Employer Portal	1
13 Jan	Lakeland Arts	Employer Visit	1
17 Jan	All Saints CE Primary School	Submitting Monthly Returns	1
17 Jan	Eaglesfield Paddle CE Primary Academy	Submitting Monthly Returns	1
17 Jan	Kendal College	Submitting Monthly Returns	1
19 Jan	David Allen	LGPS Scheme Essentials	1
19 Jan	South Lakeland Borough Council	LGPS Scheme Essentials	1
19 Jan	Cumbria Constabulary	LGPS Scheme Essentials	1
19 Jan	All Saints CE Primary School	LGPS Scheme Essentials	1
02 Feb	South Lakeland Borough Council	Submitting Monthly Returns	1
07 Feb	Wigton Town Council	Employer Visit	1
09 Feb	St Bees Village School	Employer Visit	1
13 Feb	Cumbria County Council	Employer Visit	8
07 Mar	Barrow B C	Employer Visit	1
09 Mar	St Benedicts Catholic High School	Scheme Leavers	1
30 Mar	Inglewood Junior School	Submitting Monthly Returns	1
30 Mar	Egremeont Town Council	Employer Visit	1

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



MEMBERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
10 Jan	Cumbria Pension Fund Members	Making sense of your pension	5
12 Jan	Cumbria Pension Fund Members	Making sense of retirement	5
07 Feb	Cumbria Pension Fund Members	Making sense of retirement	45
06 Mar	Cumbria Pension Fund Members	Making sense of your pension	21
09 Mar	Cumbria Pension Fund Members	Making sense of retirement	13

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

For annual data, please see the **Annual Appendix – pages 19 & 20**

EMAILS – EMPLOYERS

CLIENT SPECIFIC

January

- Monthly return / Data File Due (First)
- Monthly return / Data File Due (Second)
- Monthly return / Data File Deadline Passed
- Pension Pulse (UPM Special)
- Monthly data returns training

February

- Monthly return / Data File Due (First)
- Monthly return / Data File Due (Second)
- Monthly return / Deadline passed

March

- Monthly return / Data File Due (First)
- Monthly return / Data File Due (Second)
- Monthly return / Deadline passed
- Work Feed / how to resolve monthly data queries
- Pension Pulse
- McCloud Data Collection (first)
- McCloud data file collection (follow up)

EMAILS – MEMBERS

CLIENT SPECIFIC

January

- PensionPoint / Live now
- Member training - Making Sense of Your Pension / Retirement

February

- PensionPoint / Follow up
- Member panel / News Hub (small selection across multiple funds)

March

- Member panel / invitation (small selection across multiple funds)

Data Quality

In this section...

- Common data
- Conditional data

DATA QUALITY (TPR SCORES)

COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	2	46	29
Duplicate effective date in status history	3	31	13
Gender is not Male or Female	0	0	0
Duplicate entries in status history	7	98	57
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	3	0	0
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	4	0	0
No entry in the status history	0	0	0
Last entry in status history does not match current status	23	6	1
Member has no address	27	1,082	37
Missing Forename(s)	0	0	0
Missing State Retirement Date	0	0	0
Missing postcode	28	1,087	44
Missing Date Joined Pensionable Service	1	2	0
Total Fails	98	2,352	181
Individual Fails	67	1,208	132
Total Members	20,453	22,878	18,947
Accuracy Rate	99.7%	94.7%	99.3%
Total accuracy rate	97.7%		

CONDITIONAL DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	425
AVC's/Additional Contributions	47
Deferred Benefits	6
Tranches (DB)	0
Gross Pension (Pensioners)	93
Tranches (Pensioners)	0
Gross Pension (Dependants)	28
Tranches (Dependants)	105
Date of Leaving	671
Date Joined Scheme	688
Employer Details	2
Salary	379
Crystallisation	1,039
Annual Allowance	565
LTA Factors	718
Date Contracted Out	5
Pre-88 GMP	473
Post-88 GMP	1,228
Total Fails	6,472
Individual Fails	4,484
Total Members	62,278
Accuracy Rate	92.8%

LPP

Local Pensions Partnership
Administration