

# LPP

Local Pensions Partnership  
Administration



Cumbria Fire & Rescue  
Service

## Quarterly Administration Report

1st October – 31st December 2021

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

Page 11 & 12

## **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 'My Pension Online' registration queries
- P60 queries
- 50/50 scheme changes
- APC 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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## **Elapsed Times**

Elapsed days represent the total number of working days between the case being set up, and when it was completed by LPPA.

Page 16-19

## **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. The Annual Calls answered performance figures are not Client specific (as we are unable to measure abandoned calls by Client).

A 'resolved' call or email requires no further action, as the enquiry has been answered in full. Any that are 'unresolved' will require an action of either a case or chase case to be created, or documents that need to be added to an existing case.

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 21 & 22

## **Customer Satisfaction Scores**

The Helpdesk satisfaction scores (telephone and retirement) are the percentage of people who completed the survey with a satisfied (green) or neutral (amber) response. The Retirement satisfaction score illustrates the total surveys taken, split by response of Dissatisfied or Satisfied.

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## **My Pension Online (MPO)**

The number and % of Members who have signed up to "My Pension Online" (online Member portal), including a quarterly view and a comparison with the overall LPPA sign up rate (all Members).

Page 25

## **My Pension Online (MPO)**

The number of Members that are registered for My Pension Online, split by Member status and age profile.

Page 27 & 28

## **Telephone Numbers**

The number and % of telephone numbers held by Member status (this is important as LPPA use telephone contact details where possible to reduce elapsed times).

## **Existing e-mail addresses**

The number and % of emails held by Member status (this is important as LPPA utilise email as the preferred method of written communication).

## **E-Communications Opt-outs**

The number and % of Members who have chosen not to receive email communications.

Page 34 & 35

## **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.

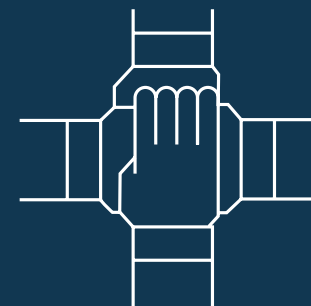
Within LPPA, our values play a fundamental role in guiding our behaviour as we grow our pensions services business and share the benefits with our Clients.



# Annual Plan 2021/22

✓ COMPLETED    📅 DUE

	Apr 21	May 21	Jun 21	Jul 21	Aug 21	Sep 21	Oct 21	Nov 21	Dec 21	Jan 22	Feb 22	Mar 22
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							✓					

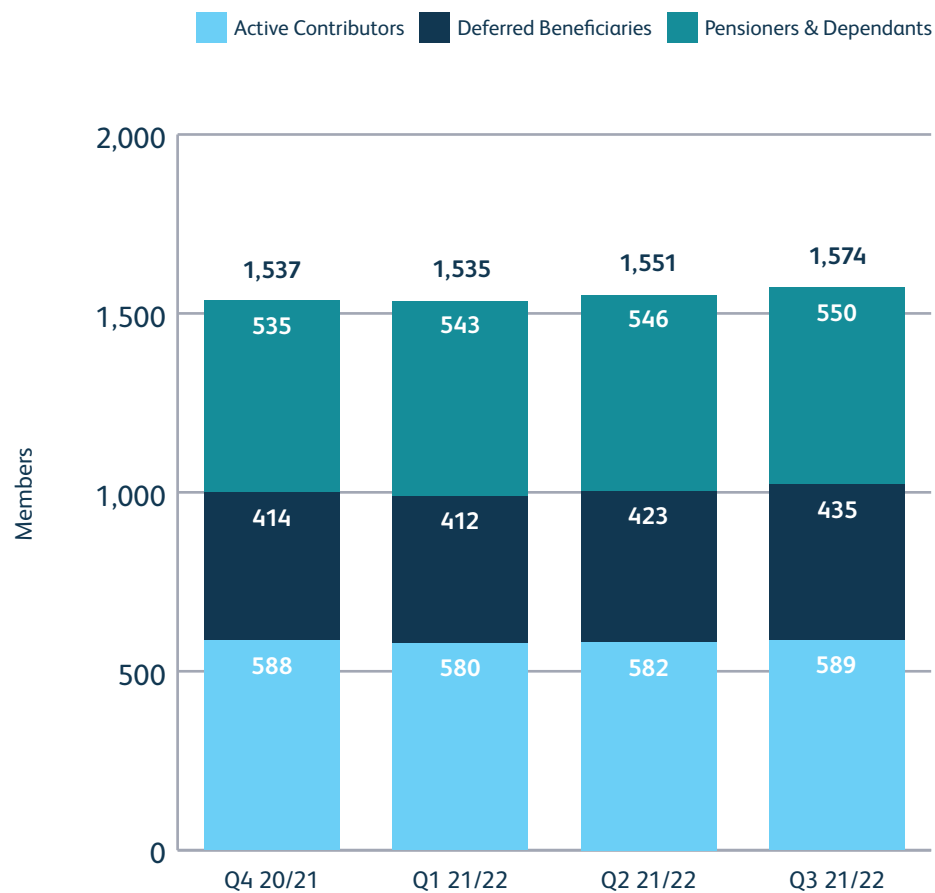


Working Together

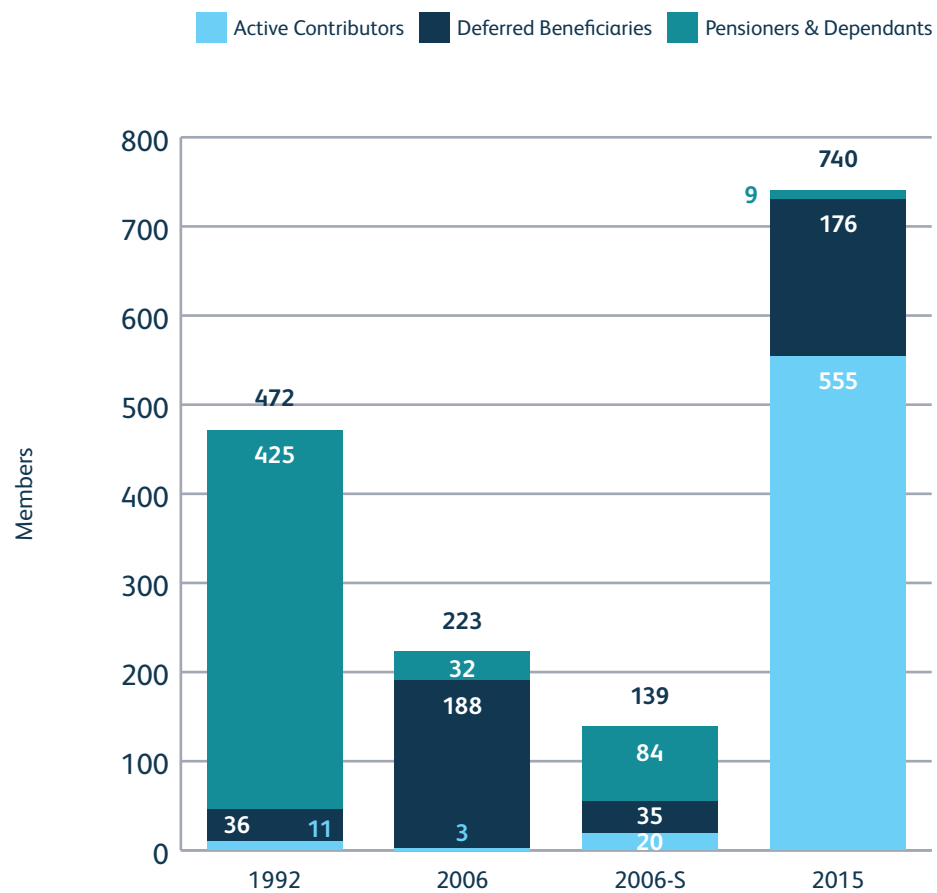
# Fund Membership

# Fund Membership

## TOTAL FUND MEMBERSHIP

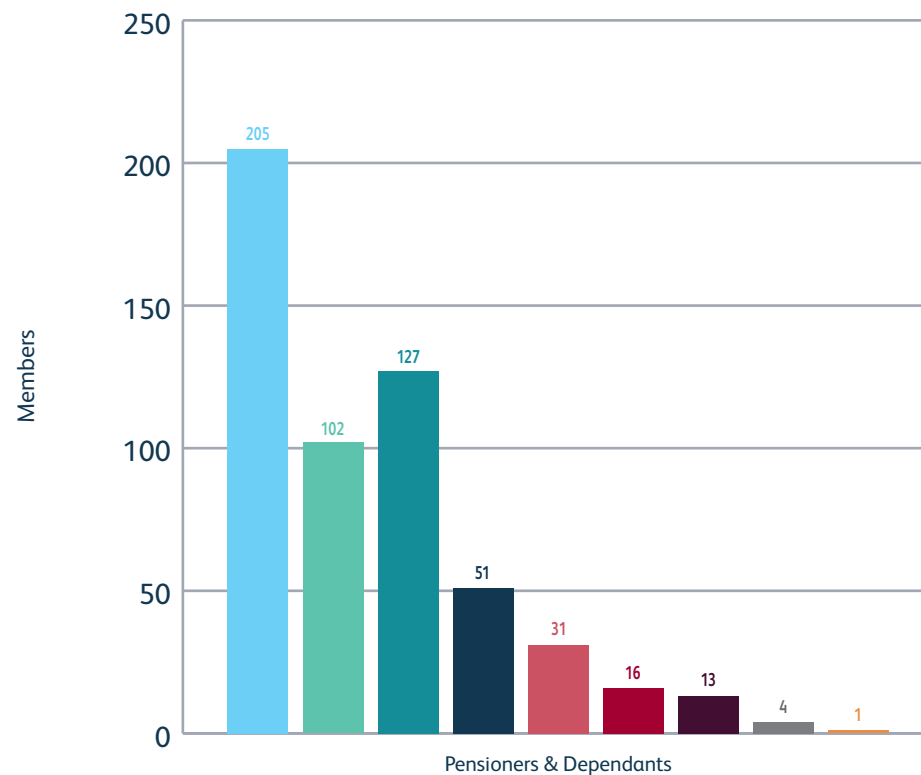
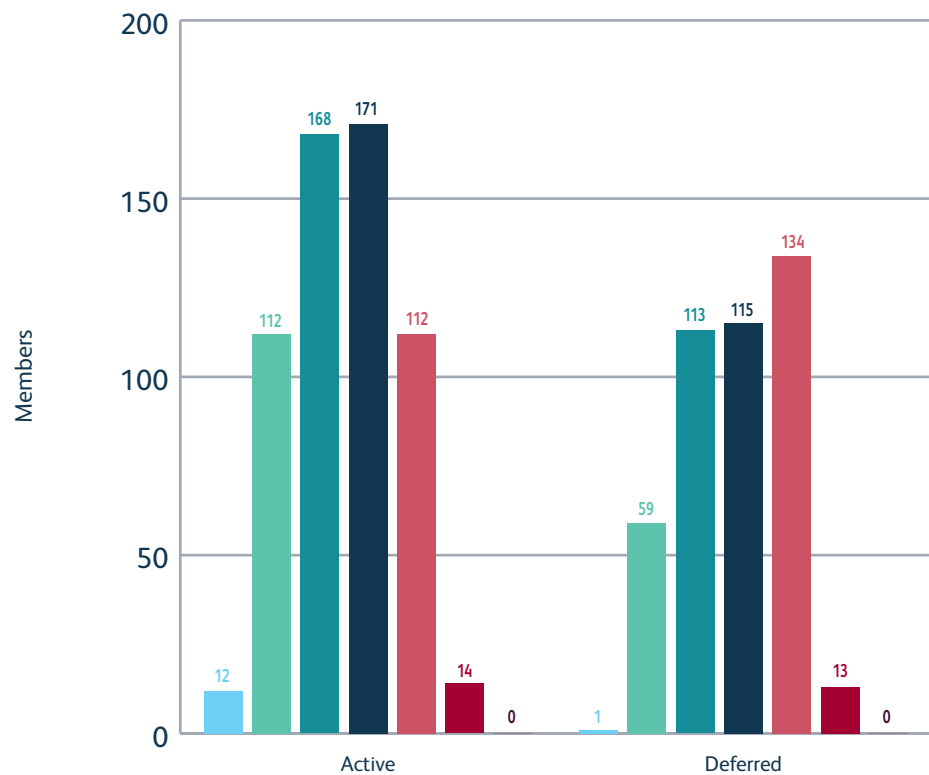
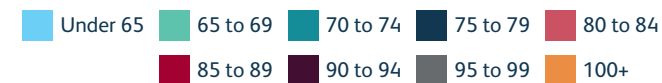
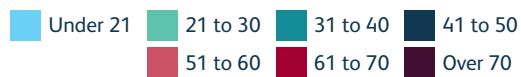


## QUARTERLY SCHEME BREAKDOWN



# Fund Membership

## CURRENT AGE DEMOGRAPHIC





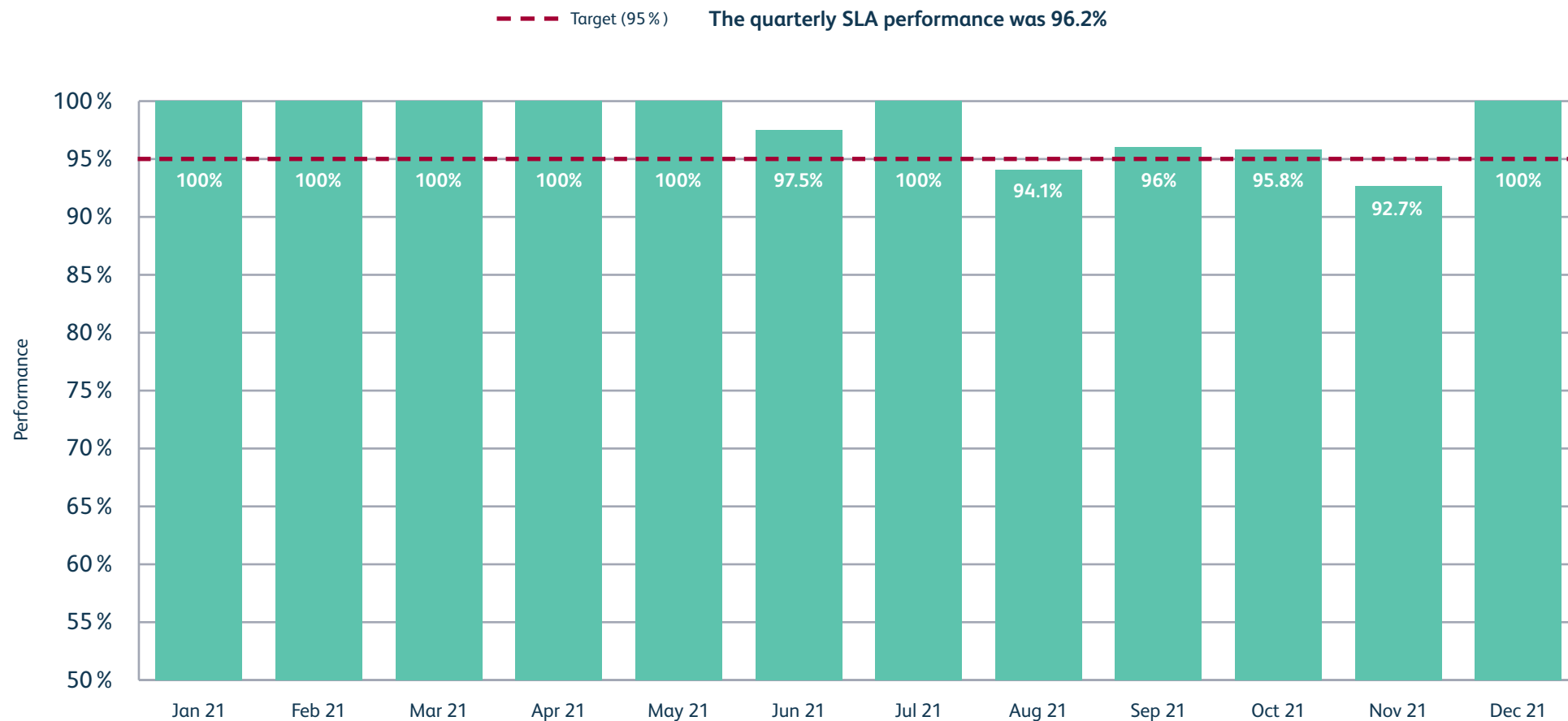


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# Casework Performance Against SLA

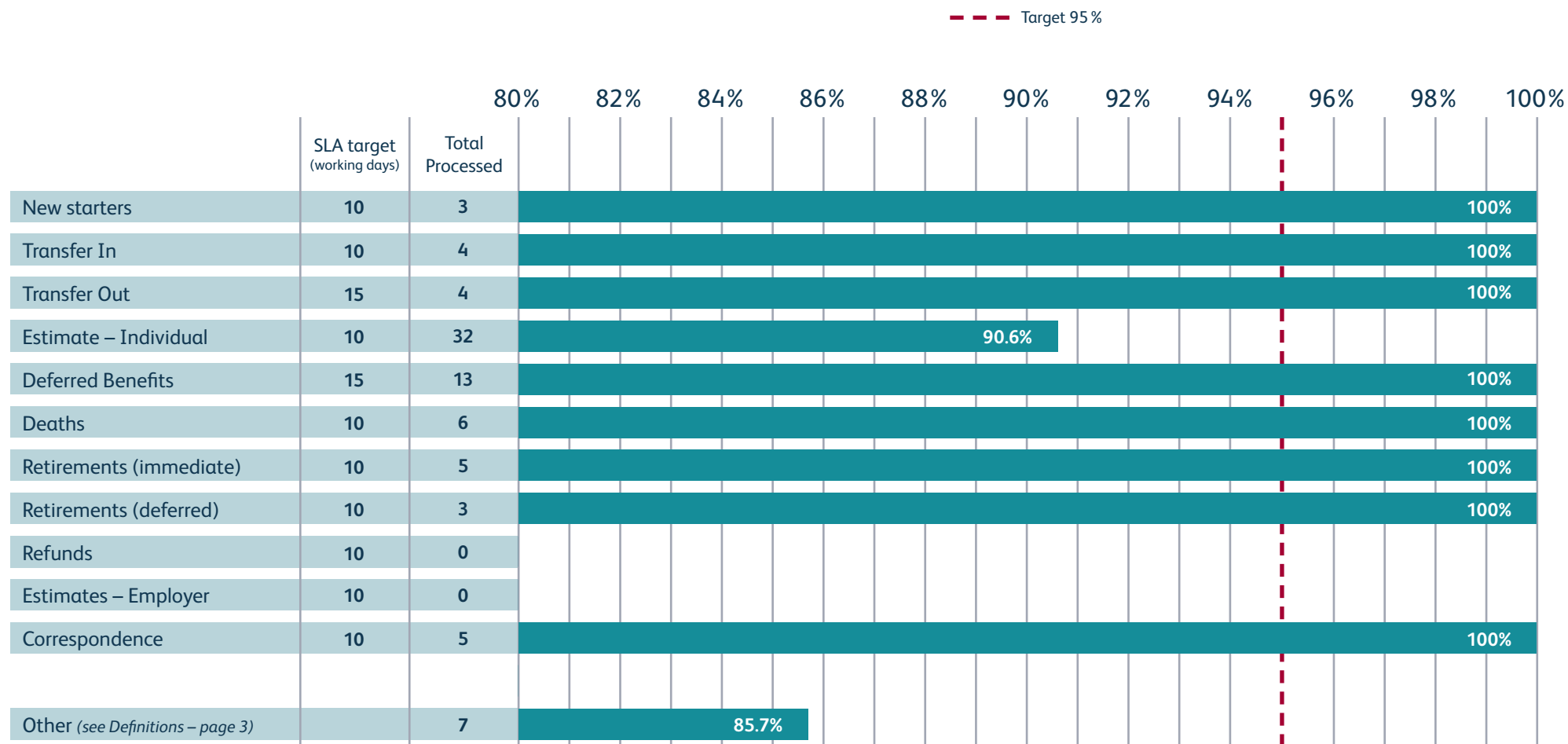
# Casework Performance Against SLA

## PERFORMANCE – ALL CASES



# Casework Performance Against SLA

## PERFORMANCE STANDARD



# Casework Performance Against SLA

## ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER

	Brought Forward at 01/10/21	Completed	Received	Outstanding as of 31/12/21
New Starters	3	3	0	0
Transfer In	13	4	2	11
Transfer Out	3	4	5	4
Estimate - Individual	15	32	20	3
Deferred Benefits	11	13	6	4
Deaths	2	6	5	1
Retirements (Immediate)*	3	5	8	6
Retirements (Deferred)*	3	3	3	3
Refunds	0	0	0	0
Estimates - Employer	0	0	0	0
Correspondence	-1	5	6	0
Other (see Definitions – page 3)	14	7	5	12
<b>TOTALS</b>	<b>66</b>	<b>82</b>	<b>60</b>	<b>44</b>

\* In Q4 20/21, we trialed a new way of prioritising retirement cases. This resulted in the retirement process being split out into its two component parts 1) the options stage 2) the payment stage. The number of completed cases reported in this table may therefore vary to the number of retirements processed on page 11, which are reported against the SLA. We have since re-designed the workflow so that the two component parts of the process can be handled under the one case type.



Doing The Right Thing

# Elapsed Times

# Elapsed Times

## ELAPSED DAYS BY QUARTER





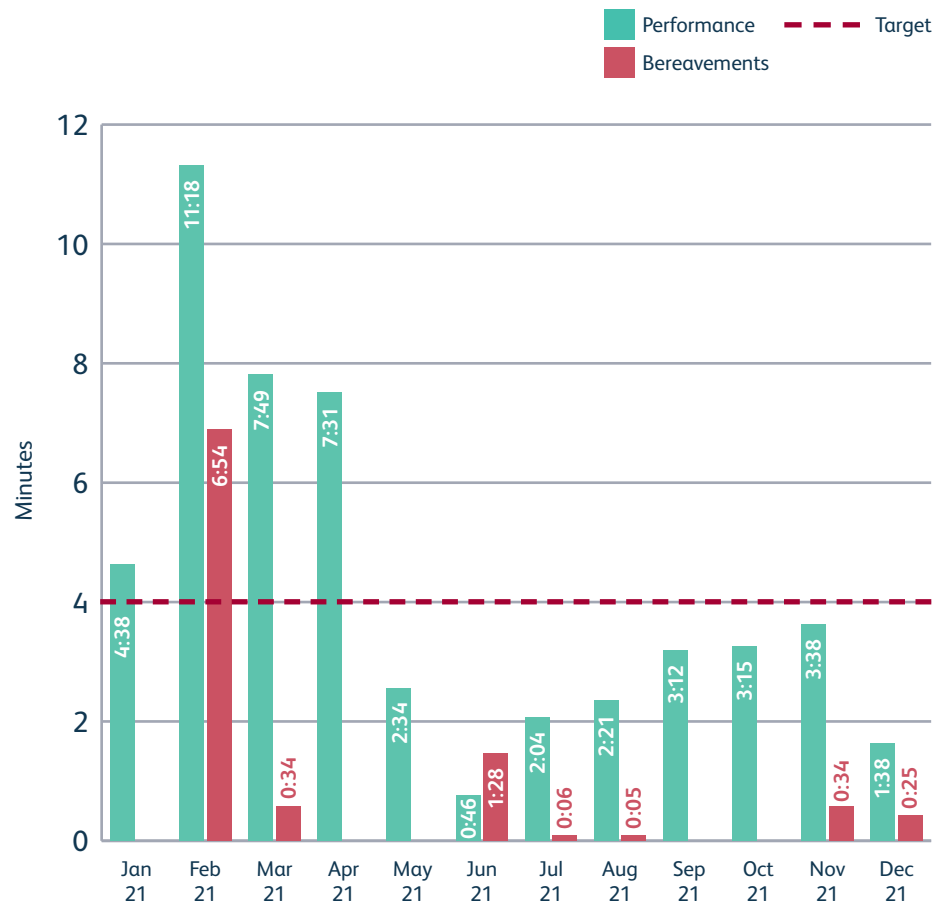
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# Helpdesk Performance

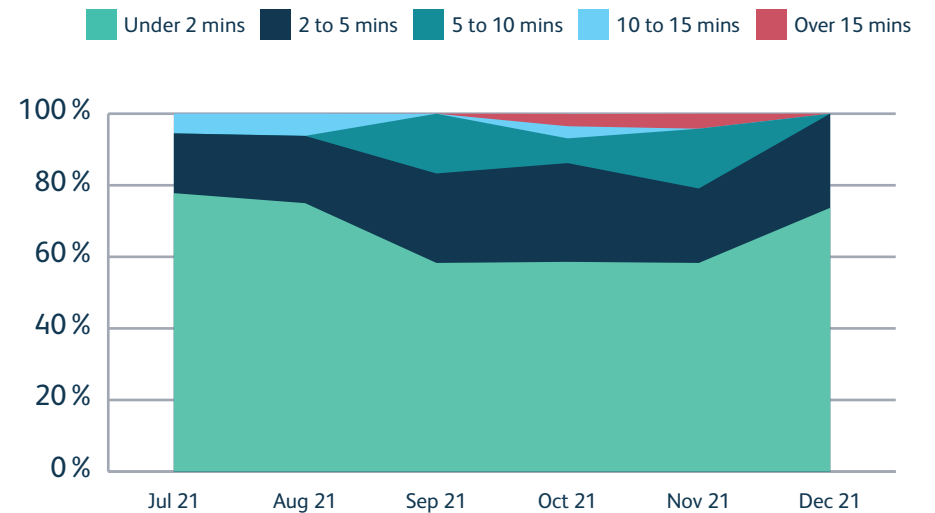
The Helpdesk deals with all online enquiries and calls from Members for all funds that LPPA provide administration services for.

# Helpdesk Performance - Calls

## AVERAGE WAIT TIME



## WAIT TIME RANGE



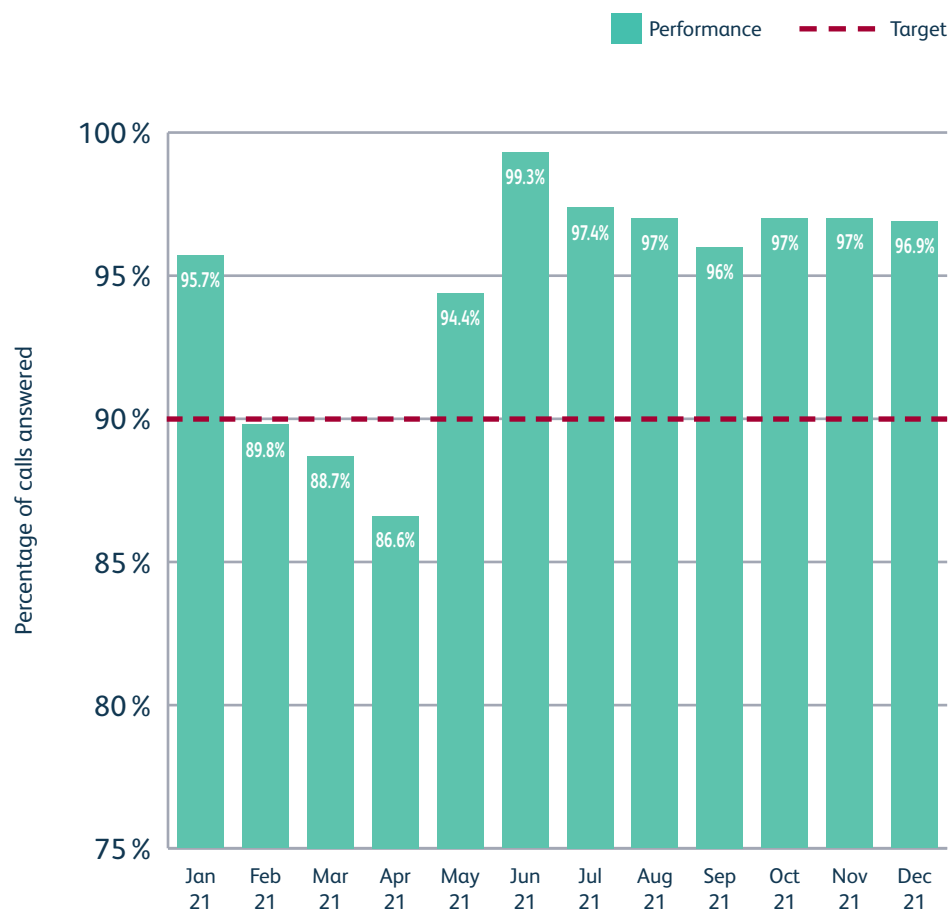
	Under 2 Mins	2 to 5 Mins	5 to 10 Mins	10 to 15 Mins	Over 15 Mins
Jul 21	77.8%	16.7%	0%	5.6%	0%
Aug 21	75.0%	18.8%	0%	6.3%	0%
Sep 21	58.3%	25.0%	16.7%	0%	0%
Oct 21	58.6%	27.6%	6.9%	3.4%	3.4%
Nov 21	58.3%	20.8%	16.7%	0%	4.2%
Dec 21	73.7%	26.3%	0%	0%	0%



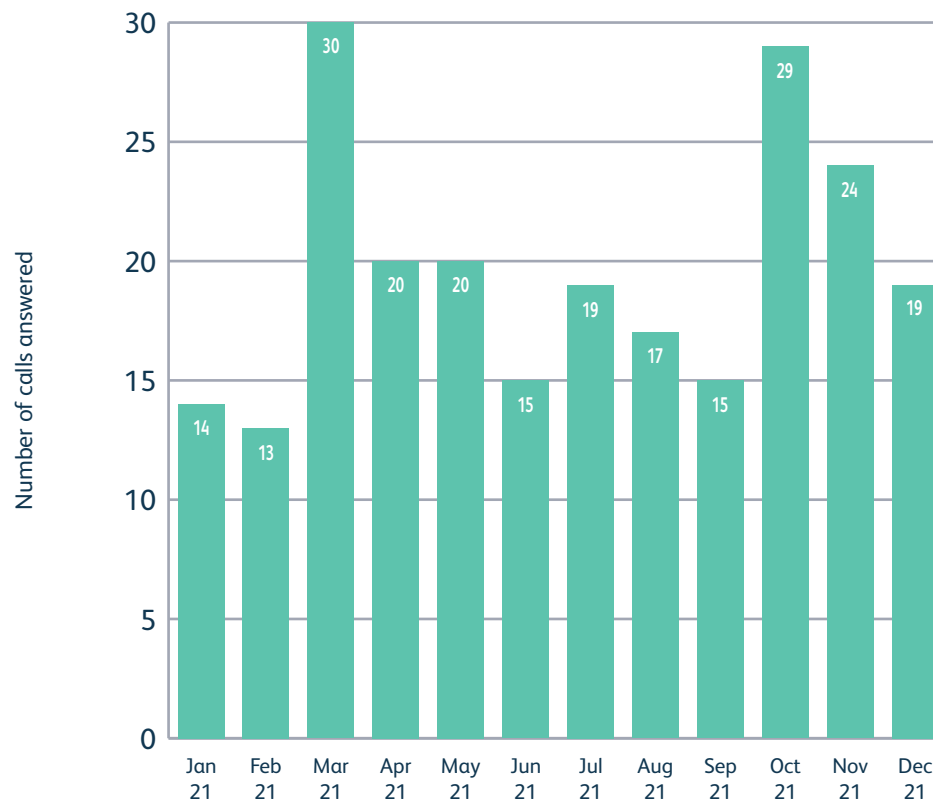
# Helpdesk Performance - Calls

## CALLS ANSWERED

(ALL LPPA)

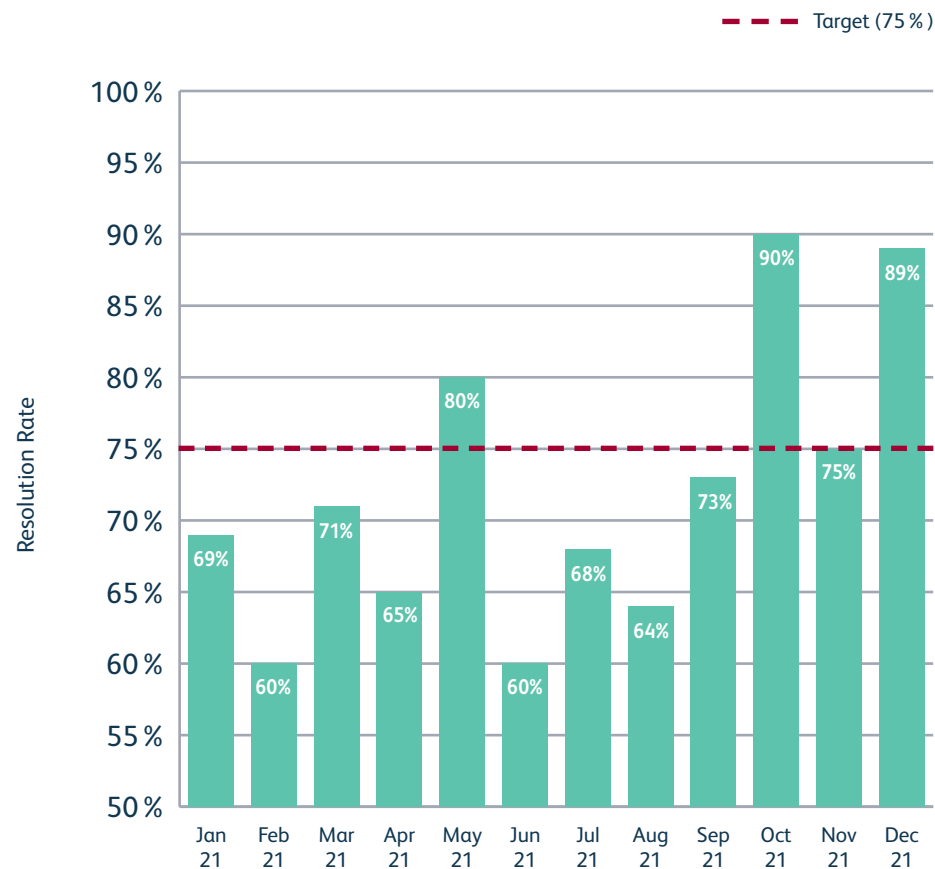


## CALL VOLUMES



# Helpdesk Performance - Calls

## RESOLUTION RATE\*



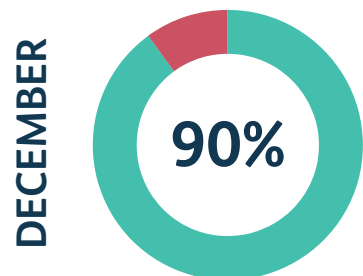
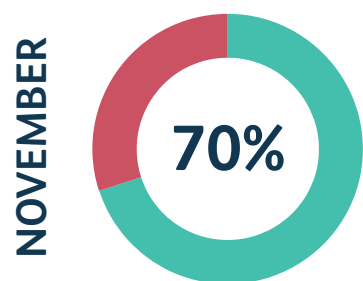
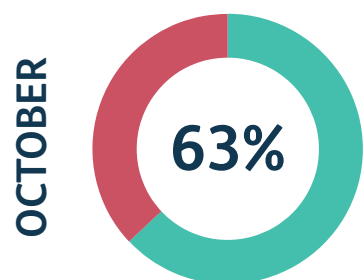
\*Queries not resolved at first point of contact had a subsequent case setup. Our operations team then respond within agreed contractual timescales.

## WHAT DO MEMBERS CALL ABOUT?

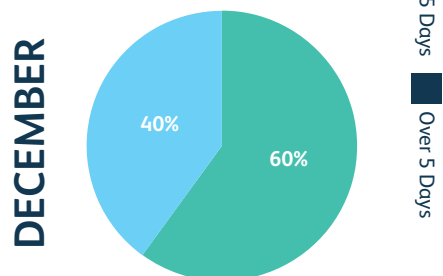
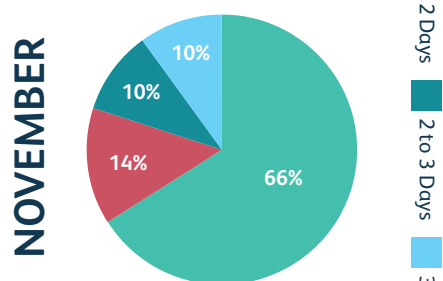
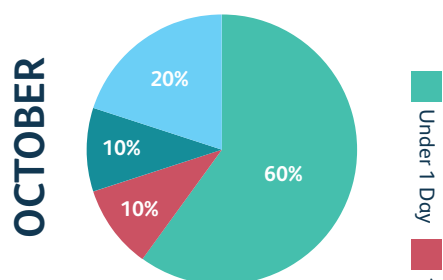
	OCT 21	NOV 21	DEC 21
Annual Benefit Statement	0	0	0
Annual Allowance	1	0	1
Additional Voluntary Contributions / Additional Pension Contributions	0	1	0
Bereavement	0	1	0
Deferred	0	0	0
Divorce	0	0	0
Estimate	7	6	4
Life Certificates	0	0	0
McCloud	0	0	0
My Pension Online	5	1	2
P60	2	0	0
Payslip	4	4	2
Pension Increase	0	0	0
Refund	0	0	0
Retirement	7	6	6
Transfer	1	3	1
Update Details	2	1	1
Other	0	1	2
<b>TOTALS</b>	<b>29</b>	<b>24</b>	<b>19</b>

# Helpdesk Performance - Web Enquiries

## RESOLUTION RATE\* (TARGET 75%)



## ENQUIRY HANDLING RATE



Under 1 Day  
1 to 2 Days  
2 to 3 Days  
3 to 5 Days  
Over 5 Days

## WHAT DO MEMBERS ENQUIRE ABOUT?

	OCT 21	NOV 21	DEC 21
Annual Benefit Statement	0	0	0
Annual Allowance	0	0	0
Additional Voluntary Contributions / Additional Pension Contributions	0	0	0
Bereavement	1	0	0
Deferred	2	0	0
Divorce	0	0	0
Estimate	6	4	0
Life Certificates	0	0	0
McCloud	0	0	0
My Pension Online	1	7	0
P60	0	0	1
Payslip	0	1	1
Pension Increase	0	0	0
Refund	0	0	0
Retirement	0	4	2
Transfer	0	3	1
Update Details	0	1	0
<b>TOTALS</b>	<b>10</b>	<b>20</b>	<b>5</b>

\*Queries not resolved at first point of contact had a subsequent case setup. Our operations team then respond within agreed contractual timescales.

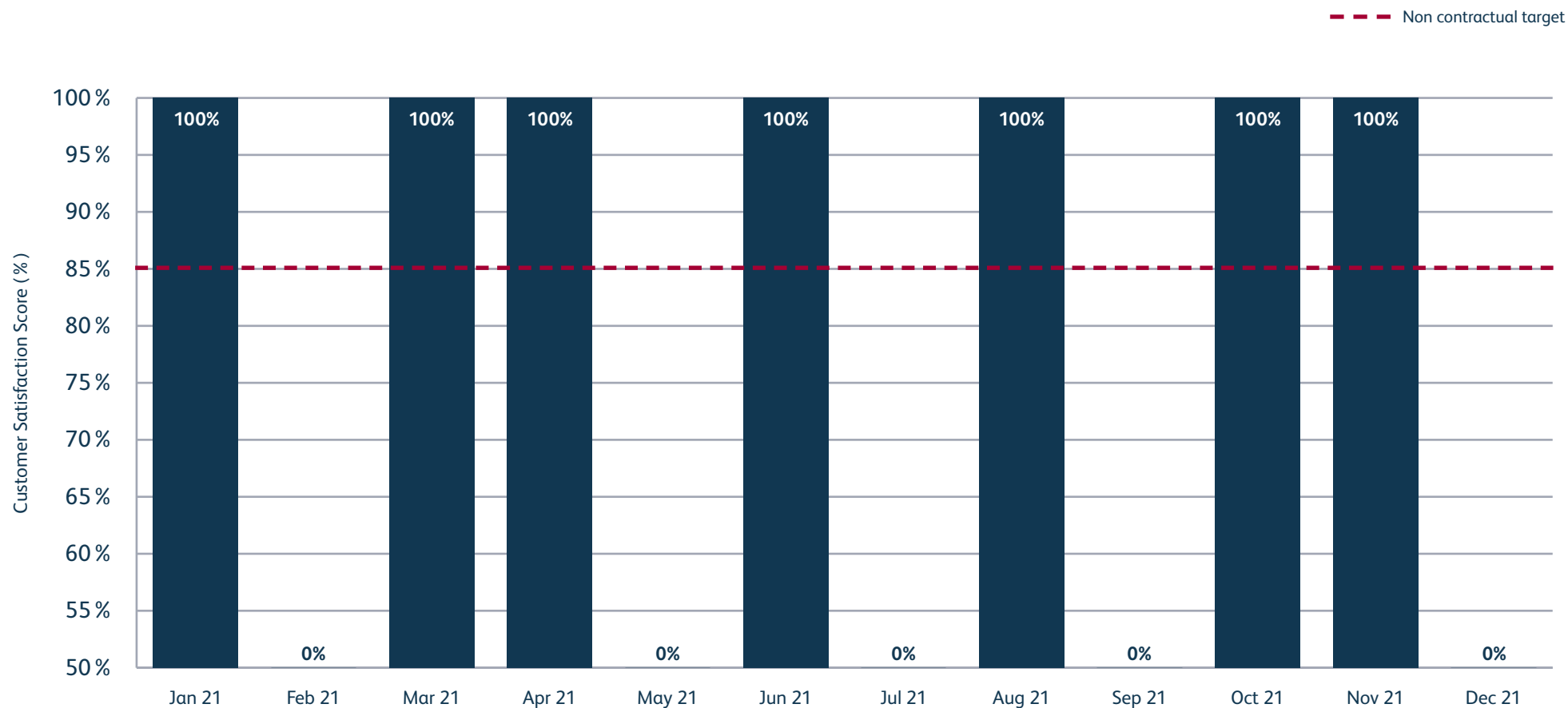


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# Customer Satisfaction Scores

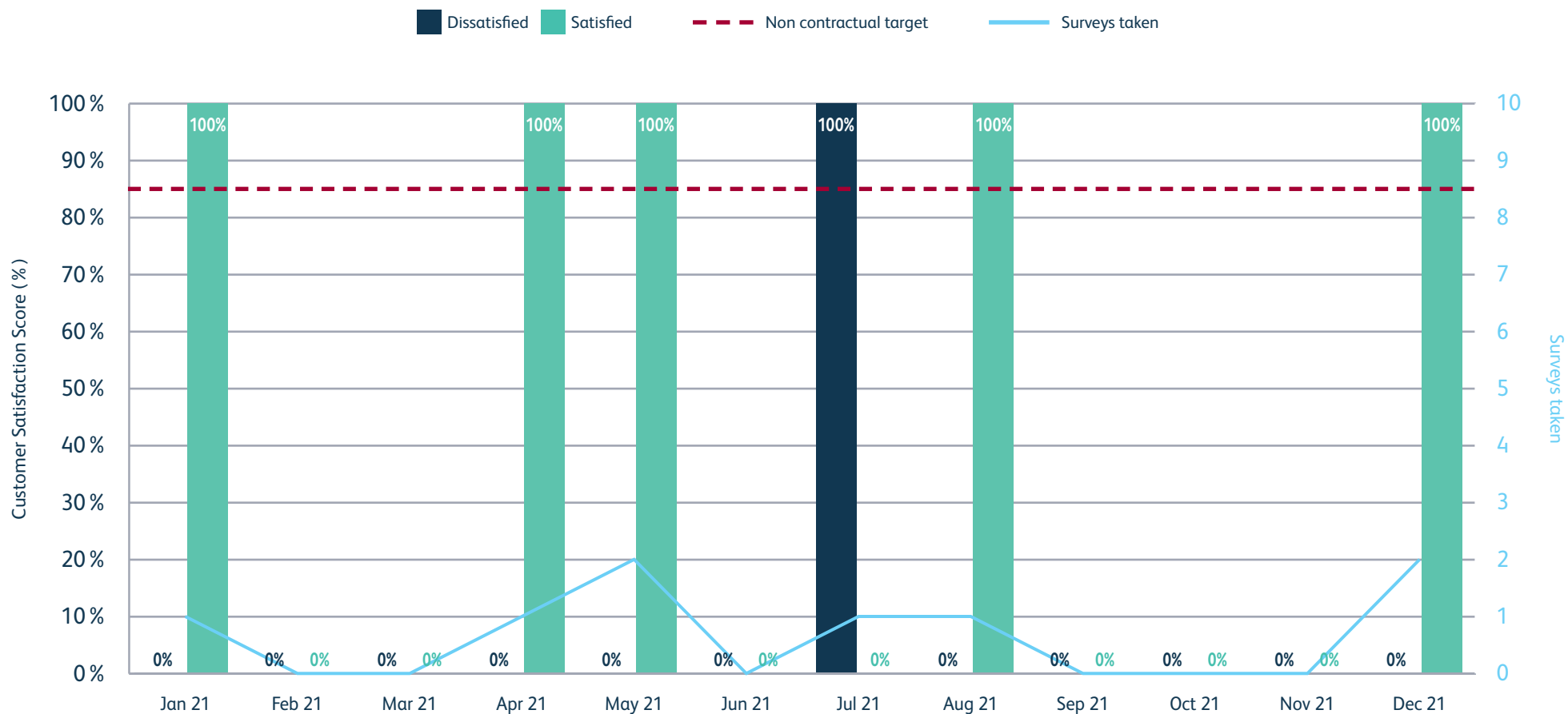
# Customer Satisfaction Scores

## HELPDESK SATISFACTION (CALLS)



# Customer Satisfaction Scores

## RETIREMENTS



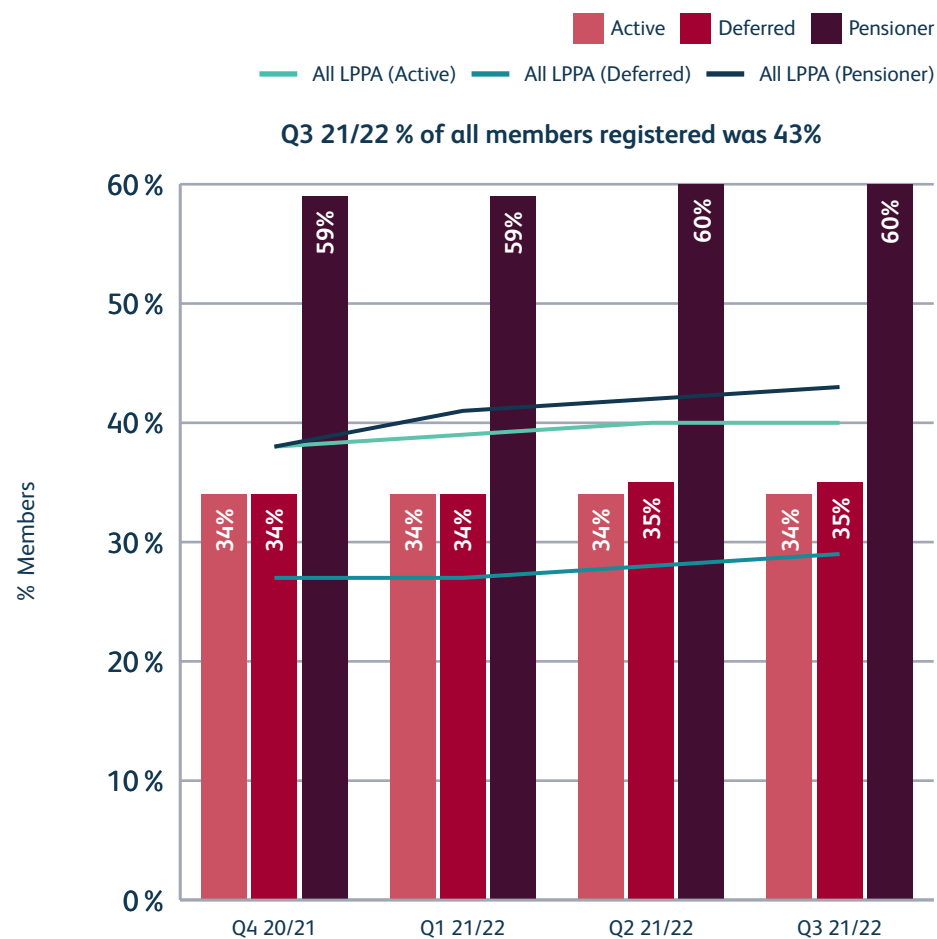
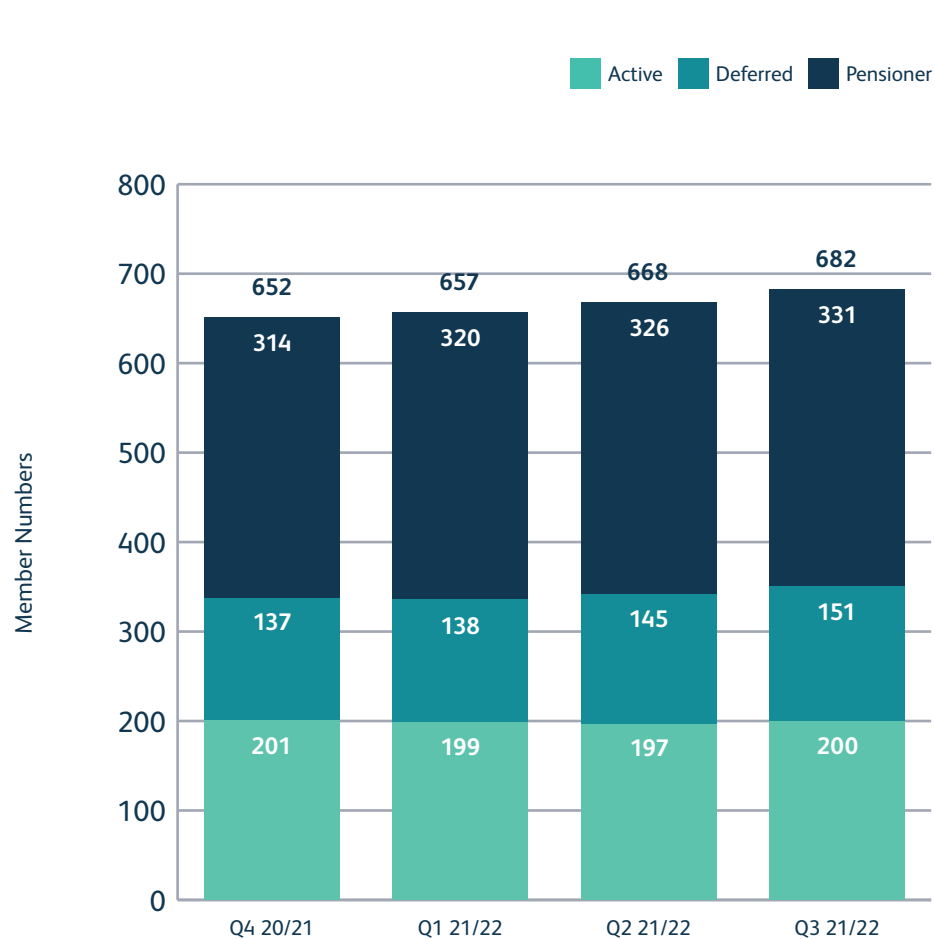


Forward Thinking

# My Pension Online (MPO)

# My Pension Online

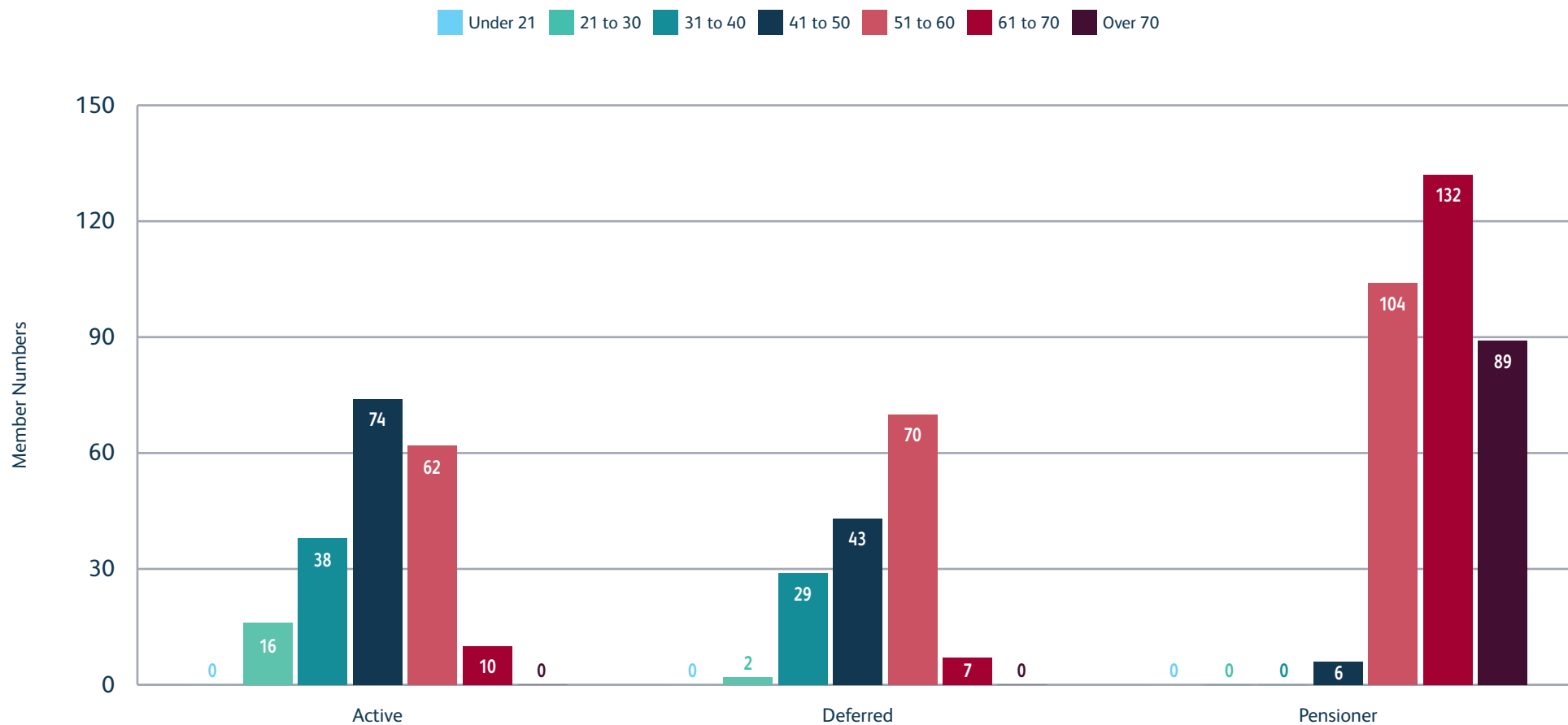
## MEMBERS REGISTERED





# My Pension Online

## AGE DEMOGRAPHIC





Forward Thinking

# Member Contact Data

# Member Contact Data

## EMAIL ADDRESSES

	Q4 - 20/21	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22
Active Contributors	215 (36.56%)	215 (37.07%)	215 (36.94%)	221 (37.52%)
Deferred Beneficiaries	154 (37.20%)	153 (37.14%)	160 (37.83%)	169 (38.85%)
Pensioner and Dependants	332 (62.06%)	339 (62.43%)	345 (63.19%)	352 (64.00%)

## TELEPHONE NUMBERS

	Q4 - 20/21	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22
Active Contributors	100 (17.01%)	103 (17.76%)	103 (17.70%)	108 (18.34%)
Deferred Beneficiaries	92 (22.22%)	91 (22.09%)	98 (23.17%)	98 (22.53%)
Pensioner and Dependants	173 (32.34%)	185 (34.07%)	191 (34.98%)	202 (36.73%)

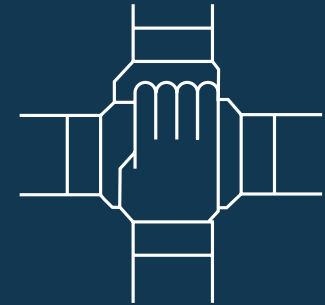
# Member Contact Data

## DEATH NOMINATION

	Q4 - 20/21	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22
Active Contributors	44 (7.48%)	44 (7.59%)	46 (7.90%)	46 (7.81%)

## E-COMMUNICATIONS OPT-OUT

	Q4 - 20/21	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22
Active Contributors	190 (32.31%)	221 (38.10%)	218 (37.46%)	213 (36.16%)
Deferred Beneficiaries	143 (34.54%)	148 (35.92%)	151 (35.70%)	159 (36.55%)
Pensioner and Dependants	40 (7.48%)	40 (7.37%)	40 (7.33%)	41 (7.45%)



Working Together

# Employer Engagement & Communication Activity

# Employer Engagement & Communication Activity

## DELIVERED – ALL CLIENTS

1. Our 'Life is for Living' retirement campaign was communicated to all client members. This included a survey asking members for their views on retirement in a single word, sentence, or image. There were over **12,000 responses** (across all clients) and the LPPA Communications Team have [created an online video & report](#) detailing the findings.
2. In addition to our existing Blue Light member panel, **our first LGPS member panel** took place. Both panels will meet quarterly and will continue to grow through ongoing recruitment of members ... they will offer an opportunity to ensure LPPA communications continue to be useful and relevant to members.
3. A news story was published on the LPPA website to coincide with [Get Online Week \(18 Oct 21\)](#). The aim was to provide online tools and resources, to encourage members to visit and make more frequent use of the LPPA website.
4. A new survey was be launched to measure member satisfaction for **New Joiners** (those who have recently joined the pension scheme)
5. A new **monthly Employer bulletin (PensionPulse)** was launched with the aim of providing more frequent updates on training, LGA regulatory information and LPPA projects
6. A new animated video was made launched on the website for members. '[More than just a great pension](#)' was developed to explain defined benefit pension schemes to members, and the benefits that these schemes offer to Local Government, Police and Fire pension members
7. LPPA launched a [LinkedIn page](#), providing another useful employer engagement channel, in addition to our existing email, website and YouTube digital communications channels

Life is  
for Living!



# Employer Engagement & Communication Activity

## SCHEDULED – ALL CLIENTS

1. The focus for the Engagement and Communications team in Q4 will be **Project PACE**, and delivering training sessions to Phase 1 employers on the new employer portal, as well as providing support for employer enquiries relating to the launch of our new administration system.
2. The launch of **PensionPoint**, the new member online portal which is replacing My Pension Online, will be a focus for our member communications activity in Q4. User guides and videos will be launched on the LPPA website and made available to members who want an overview of the new portal, or would like to understand how to register / gain access to PensionPoint
3. Q4 activity will also include sessions covering pension scheme and retirement essentials (member focused), as well as Year End training for employers.
4. Feedback from the new joiner process will be used to update and improve the new joiner pages on our website.



# Employer Engagement & Communication Activity

## EMAILS – EMPLOYERS

Date	Message / Campaign	Call to Action
OCTOBER	PACE: Phase 1	Information
NOVEMBER	PensionPulse	Information
DECEMBER	PensionPulse	Information
	LPPA Christmas card	Notification





Doing The Right Thing

# Data Quality

# Data Quality (TPR scores)

## QUARTERLY COMMON DATA

Data Item	Active	Deferred	Pensioner / Dependant
NI Number	0	0	1
Surname	0	0	0
Forename / Initials	0	0	0
Sex	0	0	0
Date of Birth	0	0	0
Date started pensionable service / Policy / Contributions	0	0	0
Expected retirement / maturity / target retirement date	0	0	0
Membership status	0	0	0
Last event status	0	0	0
Address	2	20	1
Postcode	2	19	1
<b>Total fails</b>	<b>4</b>	<b>39</b>	<b>3</b>
<b>Individual fails</b>	<b>2</b>	<b>20</b>	<b>2</b>
<b>Total members</b>	<b>589</b>	<b>435</b>	<b>550</b>
<b>Accuracy rate</b>	<b>99.7%</b>	<b>95.4%</b>	<b>99.6%</b>

**Total accuracy rate**

**98.5%**

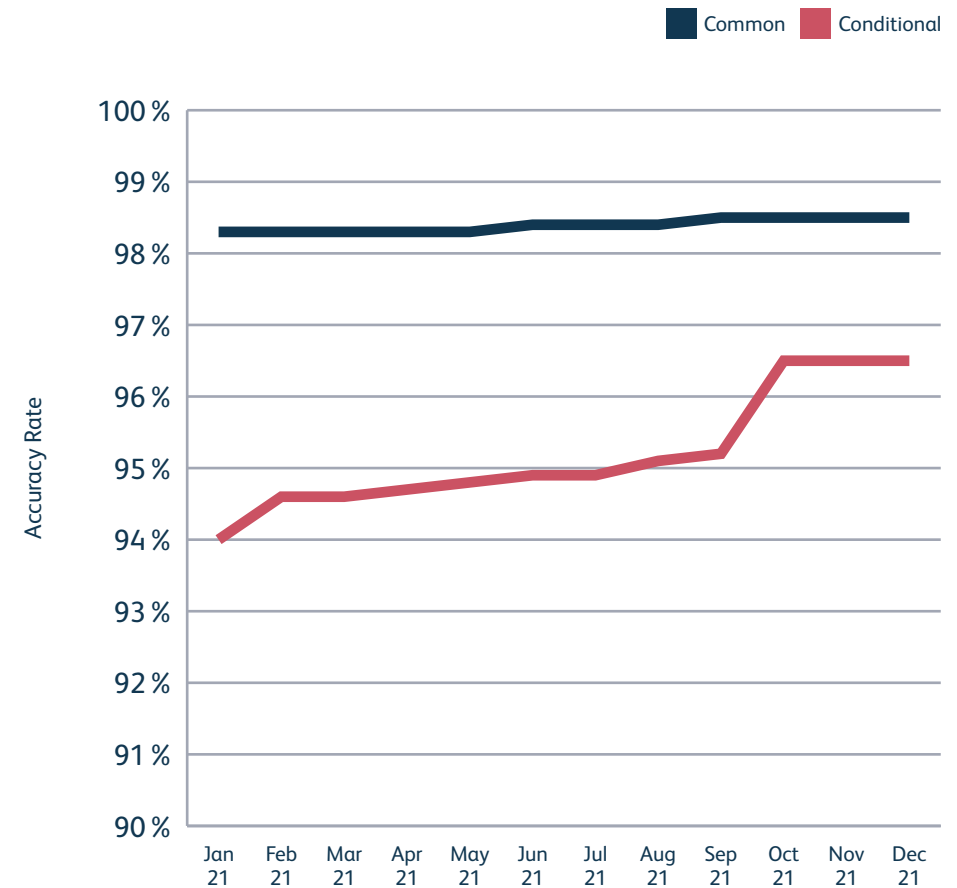
# Data Quality (TPR scores)

## QUARTERLY CONDITIONAL DATA

Data Item	Fails
Divorce records	0
Transfer In	0
AVC's / Additional Contributions	2
Deferred Benefits	0
Tranches (DB)	1
Gross Pension (Pensioners)	1
Tranches (Pensioners)	8
Gross Pension (Dependants)	0
Tranches (Dependants)	0
Date of leaving	0
Date Joined Scheme	0
Employer Details	0
Salary	1
Crystallisation	7
Annual Allowance	2
LTA Factors	0
Date Contracted Out	0
Pre-88 GMP	18
Post-88 GMP	40
<b>Total fails</b>	<b>80</b>
<b>Individual fails</b>	<b>55</b>
<b>Total members</b>	<b>1,574</b>

**Total accuracy rate 96.5%**

## ANNUAL COMMON & CONDITIONAL ACCURACY RATE



**LPP**

Local Pensions Partnership  
Administration