

# LPP

Local Pensions Partnership  
Administration



Cumbria Local Government  
Pension Scheme

## Quarterly Administration Report

1st January – 31st March 2022

[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 / 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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## **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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## **Member Online Portal**

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

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## **Member Online Portal**

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

Page 29 & 30

## **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 37 & 38

## **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.

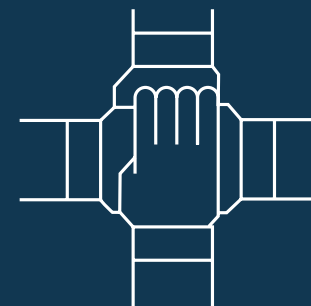
Within LPPA, our values play a fundamental role in guiding our behaviour as we grow our pensions services business and share the benefits with our Clients.



# 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							✓					
IAS19 data											✓	

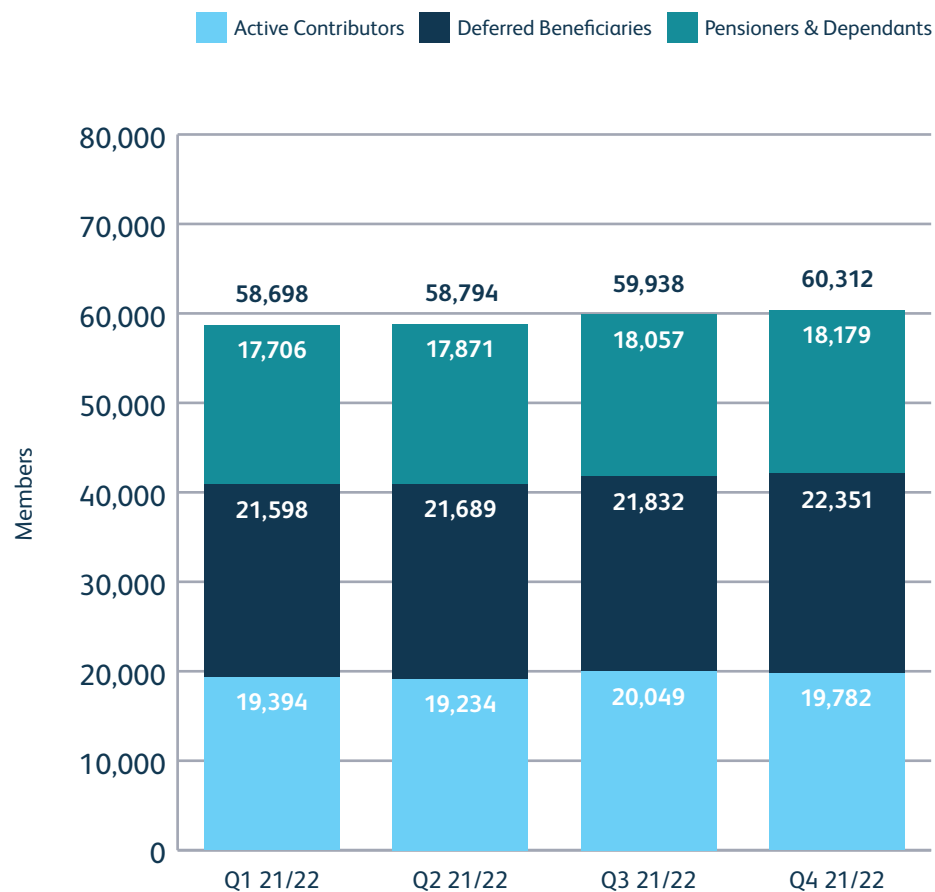


Working Together

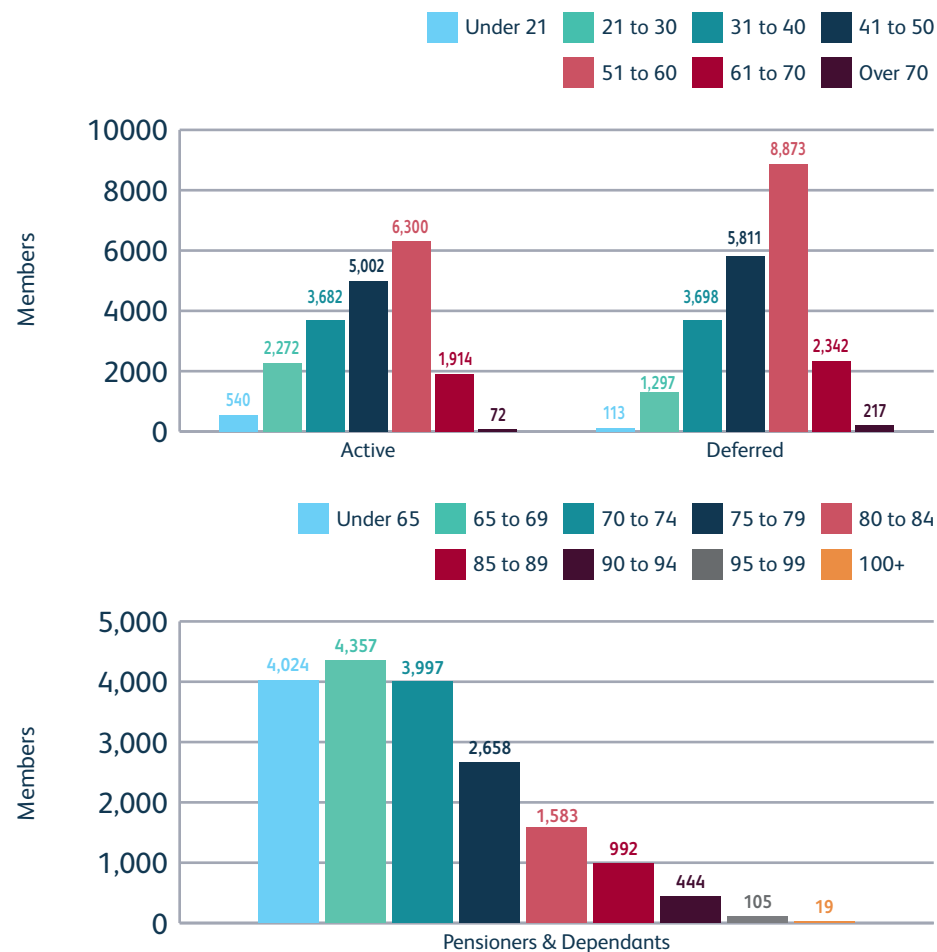
# Fund Membership

# Fund Membership

## TOTAL FUND MEMBERSHIP



## CURRENT AGE DEMOGRAPHIC





# Fund Membership

## LEAVERS

These leavers are currently included in the active membership figures in the previous page.

Total Current Leavers	Received*	Pending**
1,929	907	1,022

\* *Received from Employer and due to be worked by LPPA in line with SLA*

\*\* *Awaiting information from Employer*



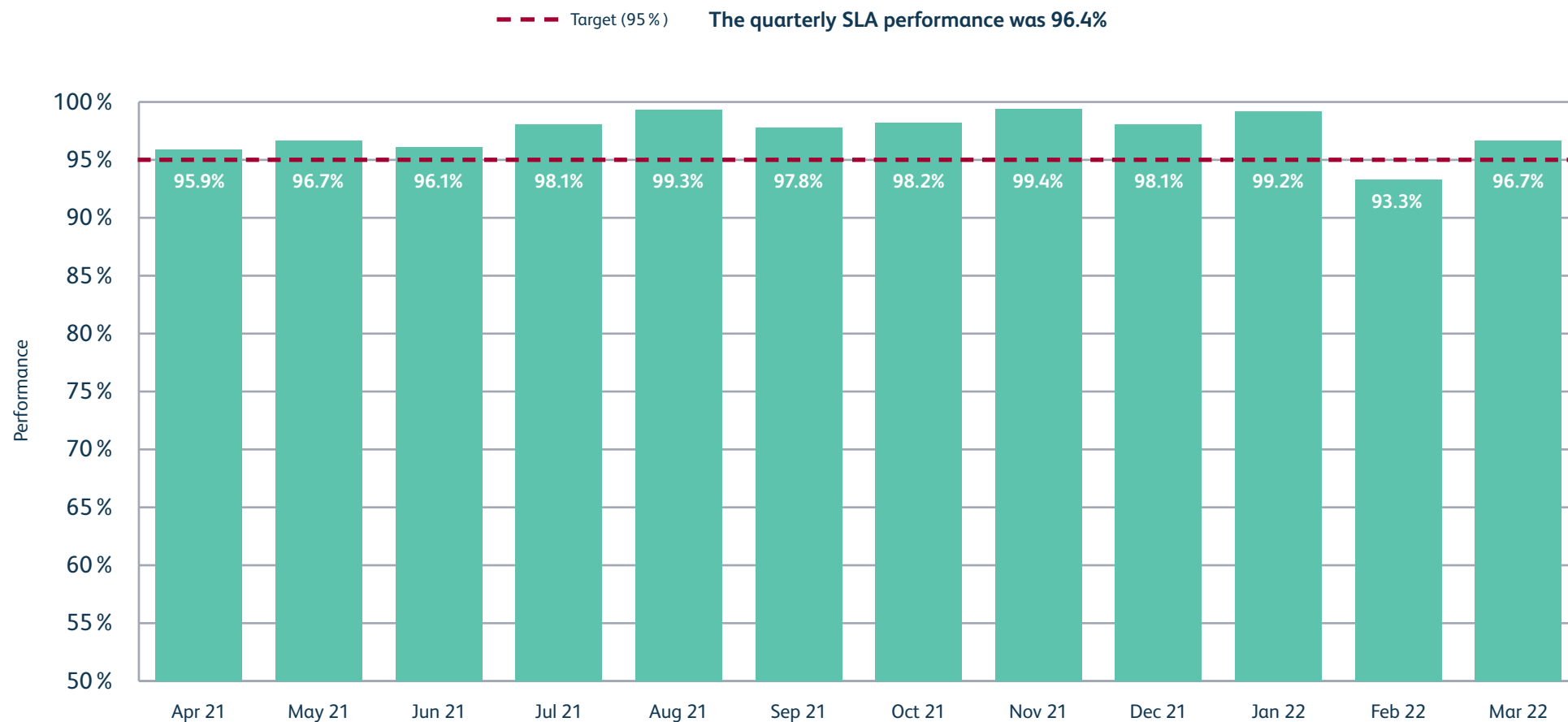


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# Casework Performance Against SLA

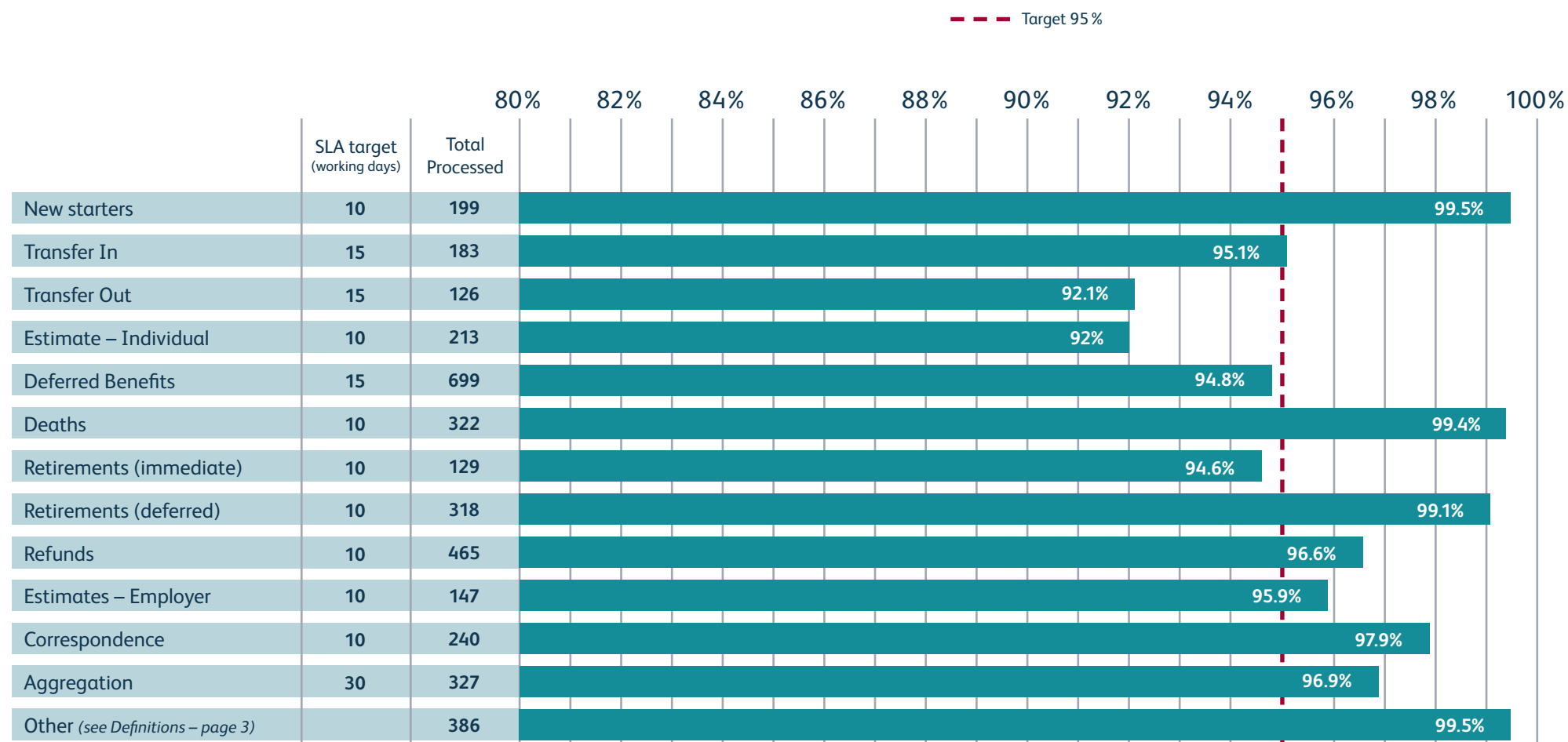
# Casework Performance Against SLA

## 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 01/01/22	Completed	Received	Outstanding as of 31/03/22
New Starters	107	199	185	93
Transfer In	385	183	278	480
Transfer Out	99	126	137	110
Estimate - Individual	32	213	234	53
Deferred Benefits	653	699	1,046	1,000
Deaths	236	322	371	285
Retirements (Immediate)	150	129	158	179
Retirements (Deferred)	267	318	347	296
Refunds	109	465	500	144
Estimates - Employer	30	147	156	39
Correspondence	102	240	222	84
Aggregation	444	327	612	729
Other <i>(see Definitions – page 3)</i>	204	386	370	188
<b>TOTALS</b>	<b>2,818</b>	<b>3,754</b>	<b>4,616</b>	<b>3,680</b>



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.

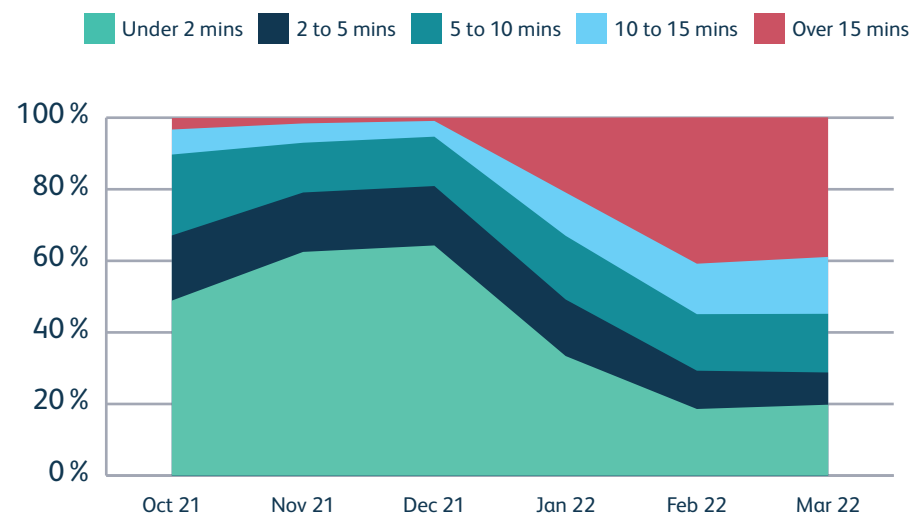


# Helpdesk Performance - Calls

## AVERAGE WAIT TIME



## WAIT TIME RANGE

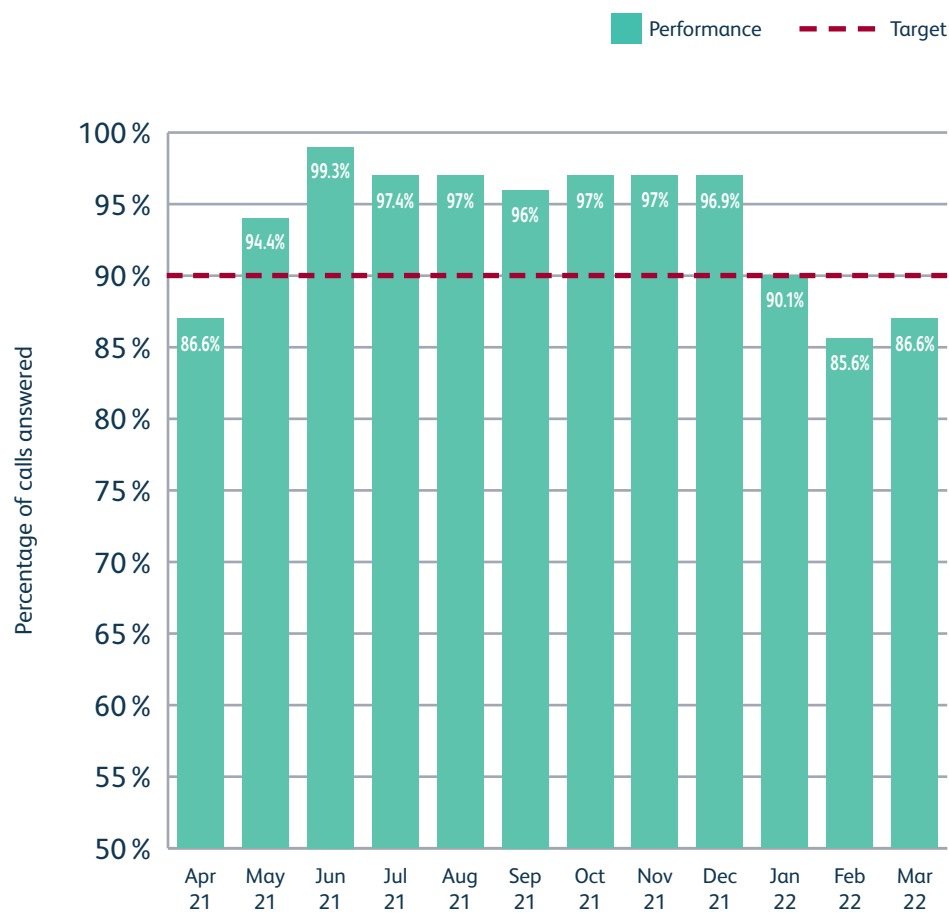


	Under 2 Mins	2 to 5 Mins	5 to 10 Mins	10 to 15 Mins	Over 15 Mins
Oct 21	48.9%	18.2%	22.6%	7%	3.2%
Nov 21	62.5%	16.6%	13.9%	5.4%	1.5%
Dec 21	64.3%	16.6%	13.8%	4.4%	0.9%
Jan 22	33.4%	15.8%	17.8%	12.1%	20.9%
Feb 22	18.6%	10.7%	15.8%	14.1%	40.9%
Mar 22	19.8%	9%	16.4%	15.9%	39%

# Helpdesk Performance - Calls

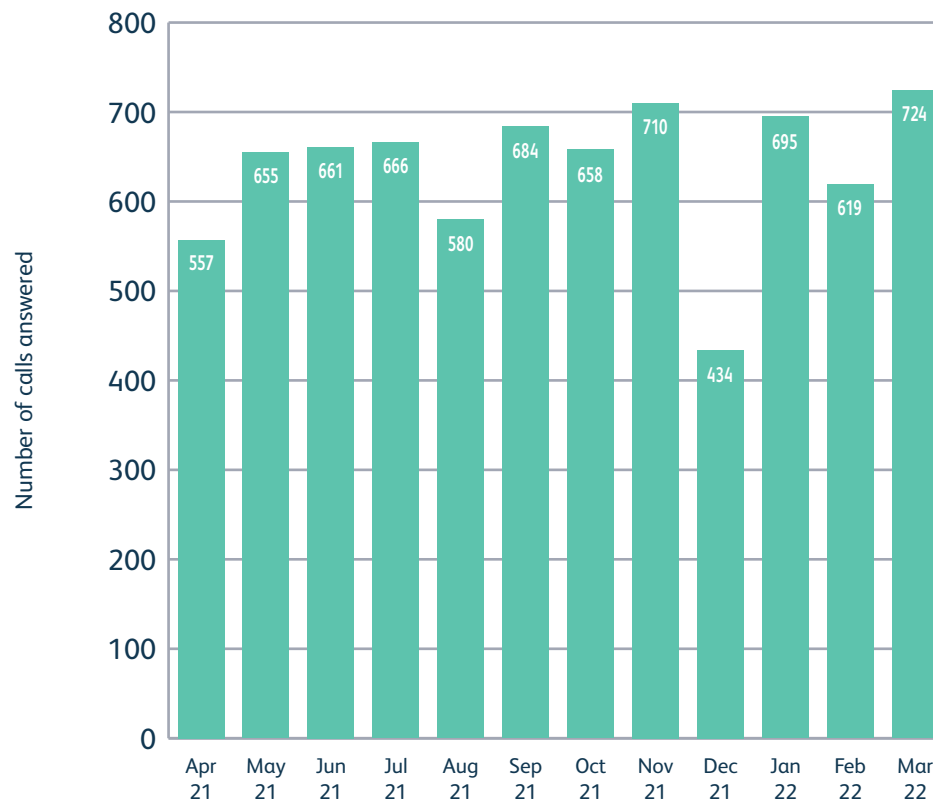
## CALLS ANSWERED (%)

(ALL LPPA)



## CALLS ANSWERED (VOLUMES)

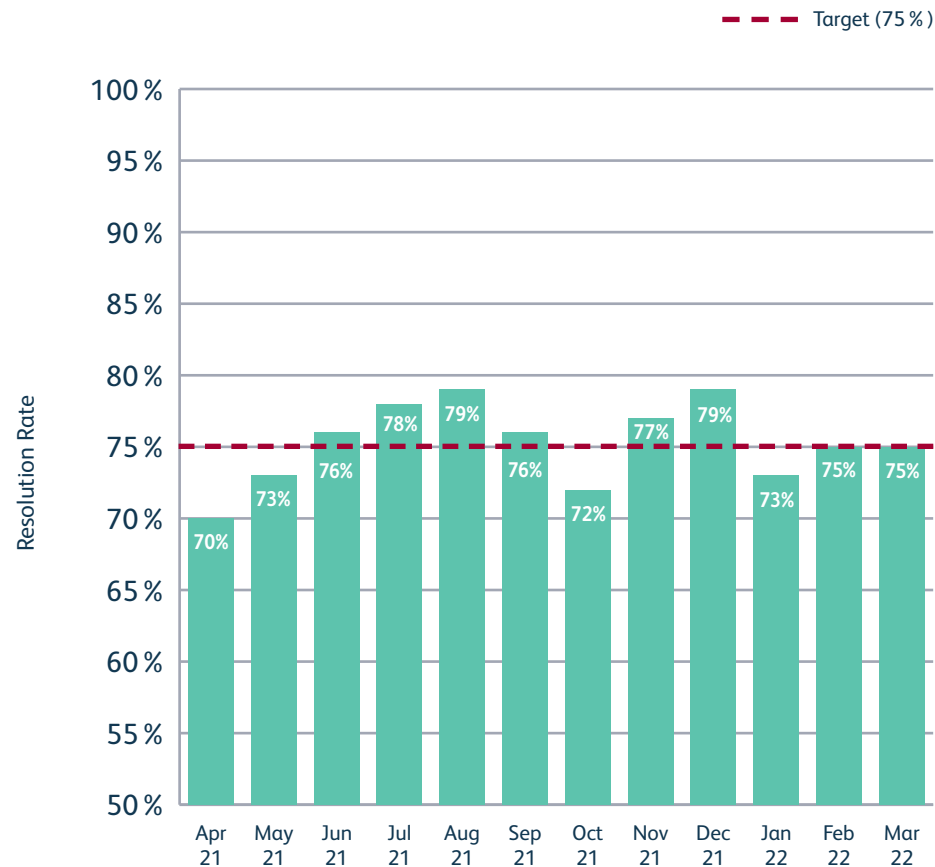
(CLIENT / FUND SPECIFIC)



# Helpdesk Performance - Calls

## RESOLUTION RATE\*

(CLIENT / FUND SPECIFIC)



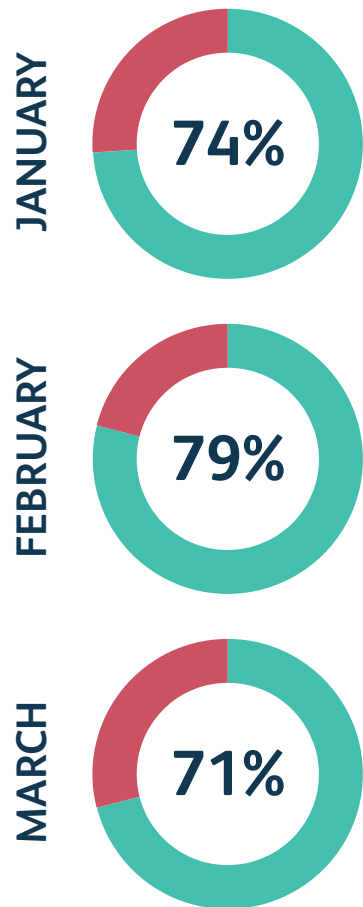
\*Queries not resolved at first point of contact had a subsequent case setup. Our operations team then respond within agreed contractual timescales.

## WHAT DO MEMBERS CALL ABOUT?

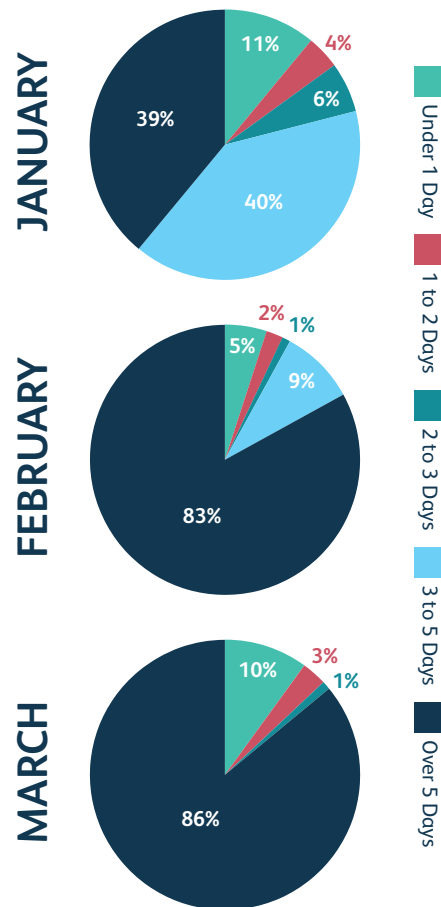
	JAN 22	FEB 22	MAR 22
Annual Benefit Statement	2	3	9
Annual Allowance	2	0	2
Additional Voluntary Contributions / Additional Pension Contributions	14	10	15
Bereavement	50	64	48
Deferred	12	16	12
Divorce	8	9	8
Estimate	55	55	35
Life Certificates	0	0	0
McCloud	2	0	0
Member Online Portal	98	64	108
P60	22	9	11
Payslip	46	35	52
Pension Increase	0	1	9
Refund	20	16	21
Retirement	205	184	204
Transfer	60	60	80
Update Details	32	25	27
Other	67	68	83
<b>TOTALS</b>	<b>695</b>	<b>619</b>	<b>724</b>

# Helpdesk Performance - Web Enquiries

## RESOLUTION RATE\* (TARGET 75%)



## ENQUIRY HANDLING RATE



## WHAT DO MEMBERS ENQUIRE ABOUT?

	JAN 22	FEB 22	MAR 22
Annual Benefit Statement	0	0	5
Annual Allowance	1	0	0
Additional Voluntary Contributions / Additional Pension Contributions	16	9	11
Bereavement	12	5	4
Deferred	1	5	2
Divorce	0	0	10
Estimate	17	33	11
Life Certificates	0	0	0
McCloud	0	0	0
Member Online Portal	83	65	28
P60	1	0	3
Payslip	11	10	0
Pension Increase	0	3	1
Refund	1	3	10
Retirement	62	90	50
Transfer	17	21	62
Update Details	31	27	27
Other	-	-	52
<b>TOTALS</b>	<b>253</b>	<b>271</b>	<b>276</b>

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

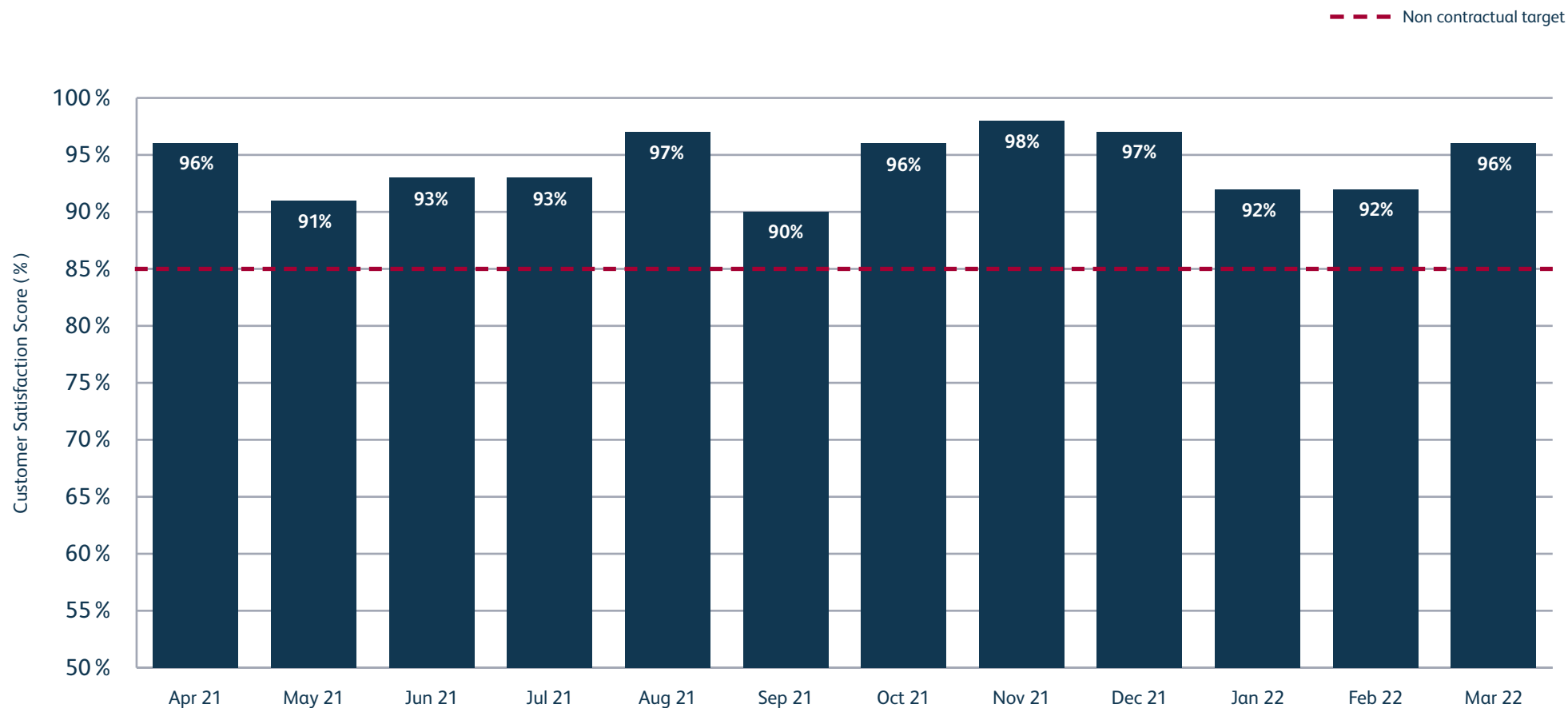


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# Customer Satisfaction Scores

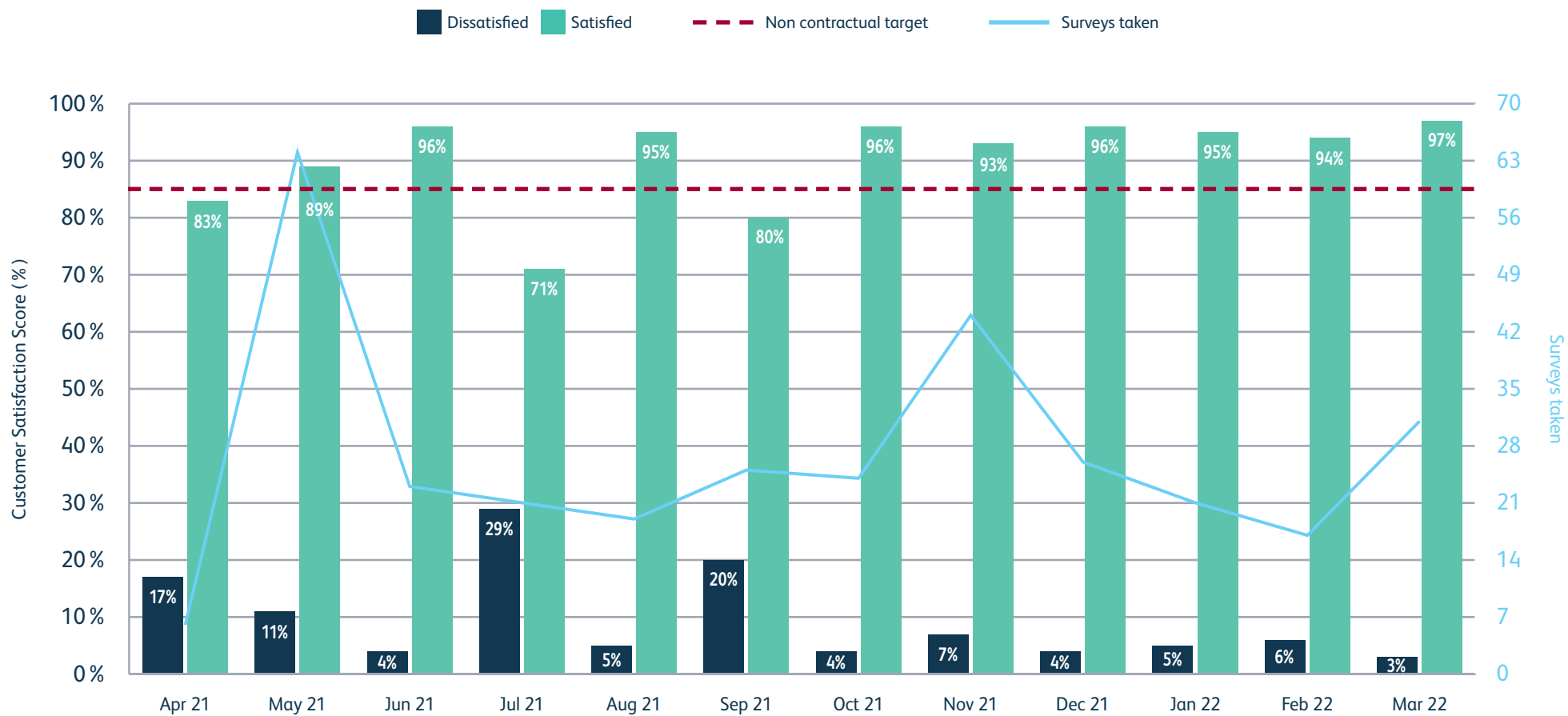
# Customer Satisfaction Scores

## HELPDESK SATISFACTION (CALLS)



# Customer Satisfaction Scores

## RETIREMENTS





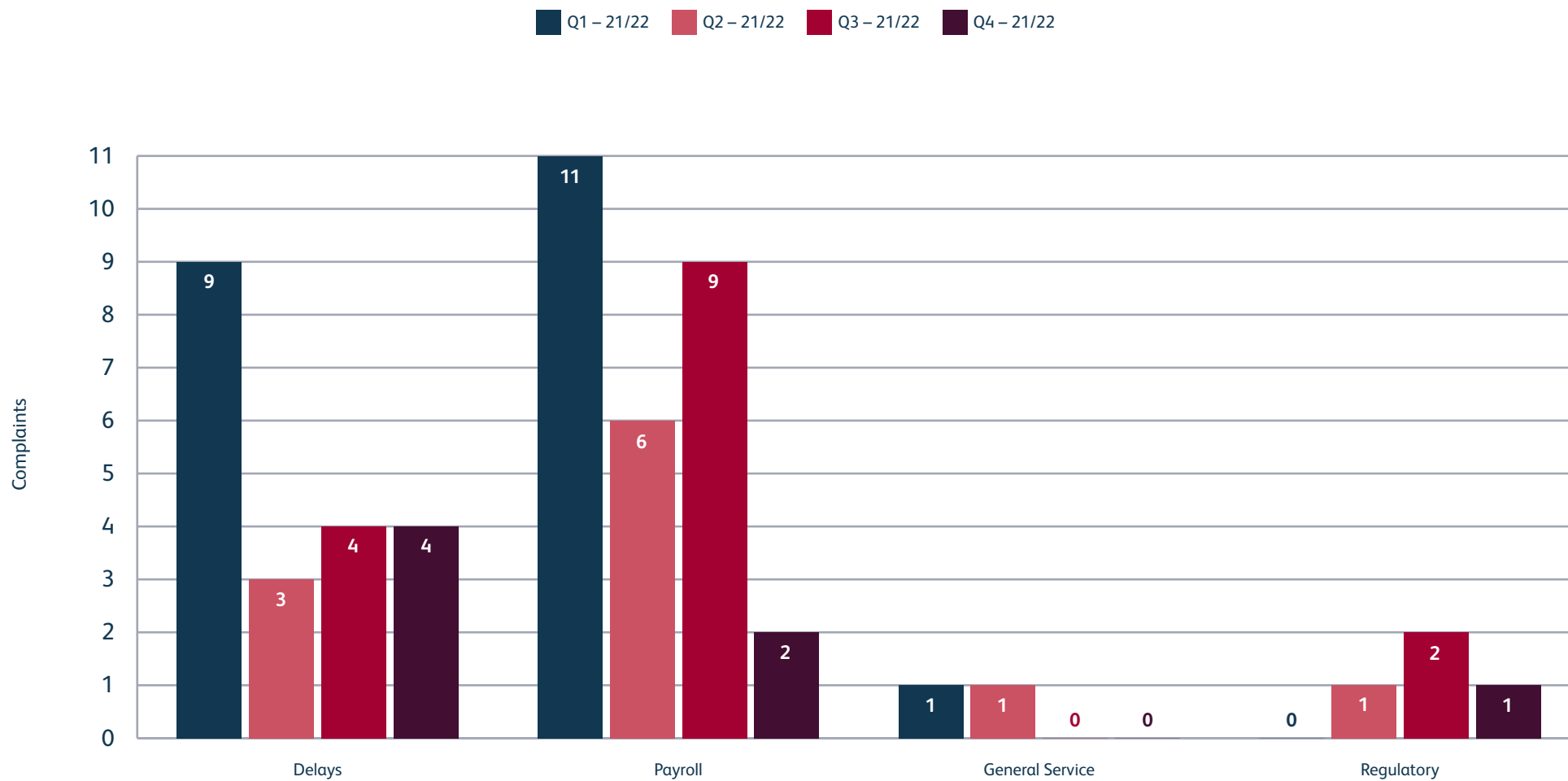


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# Complaints

# Complaints

## ANALYSIS



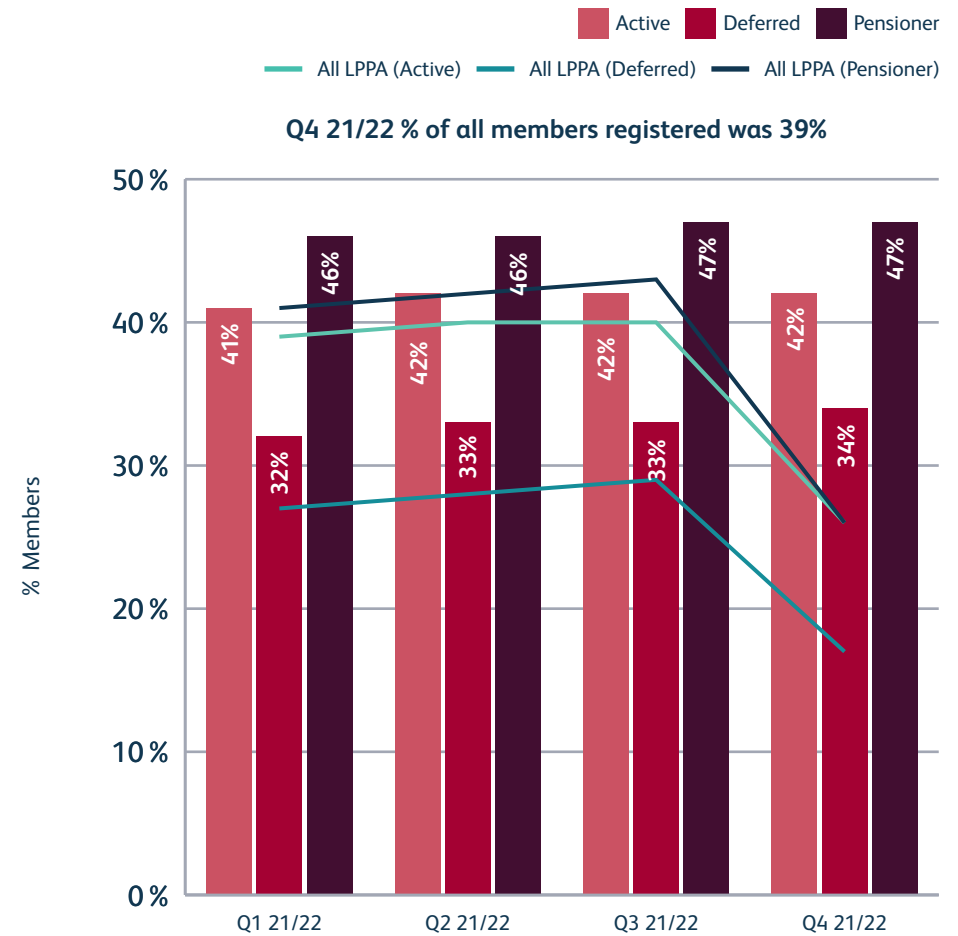
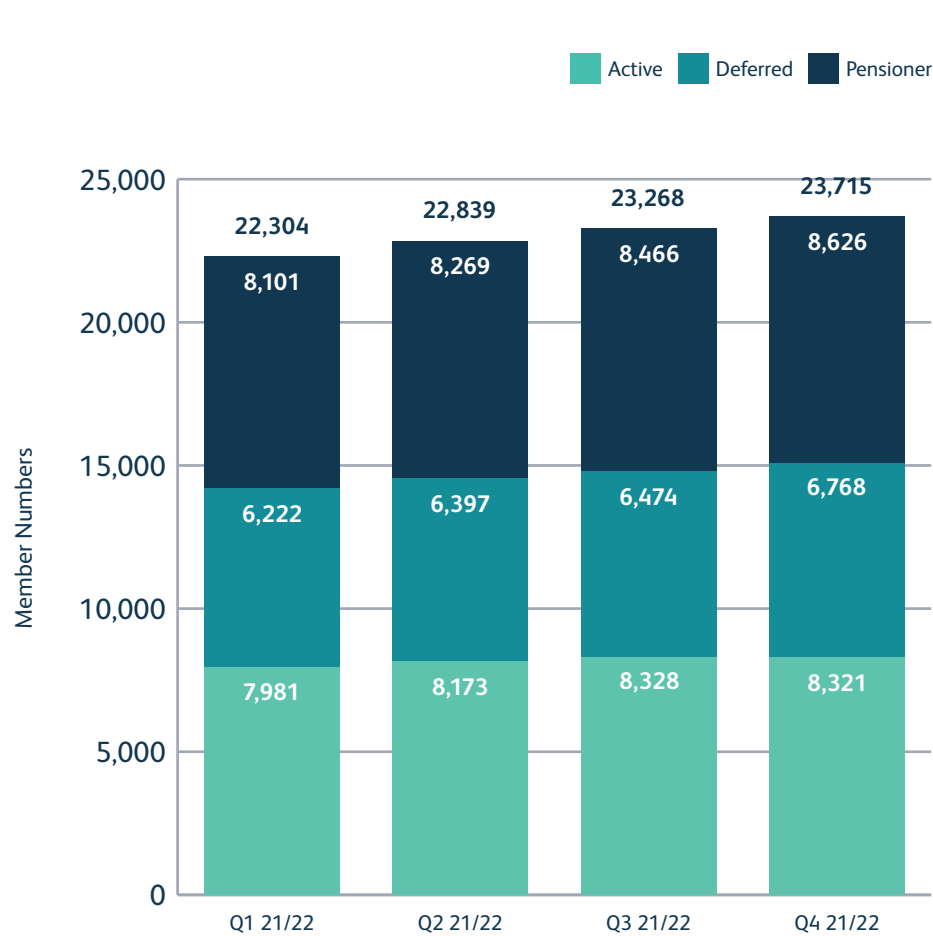


Forward Thinking

# Member Online Portal

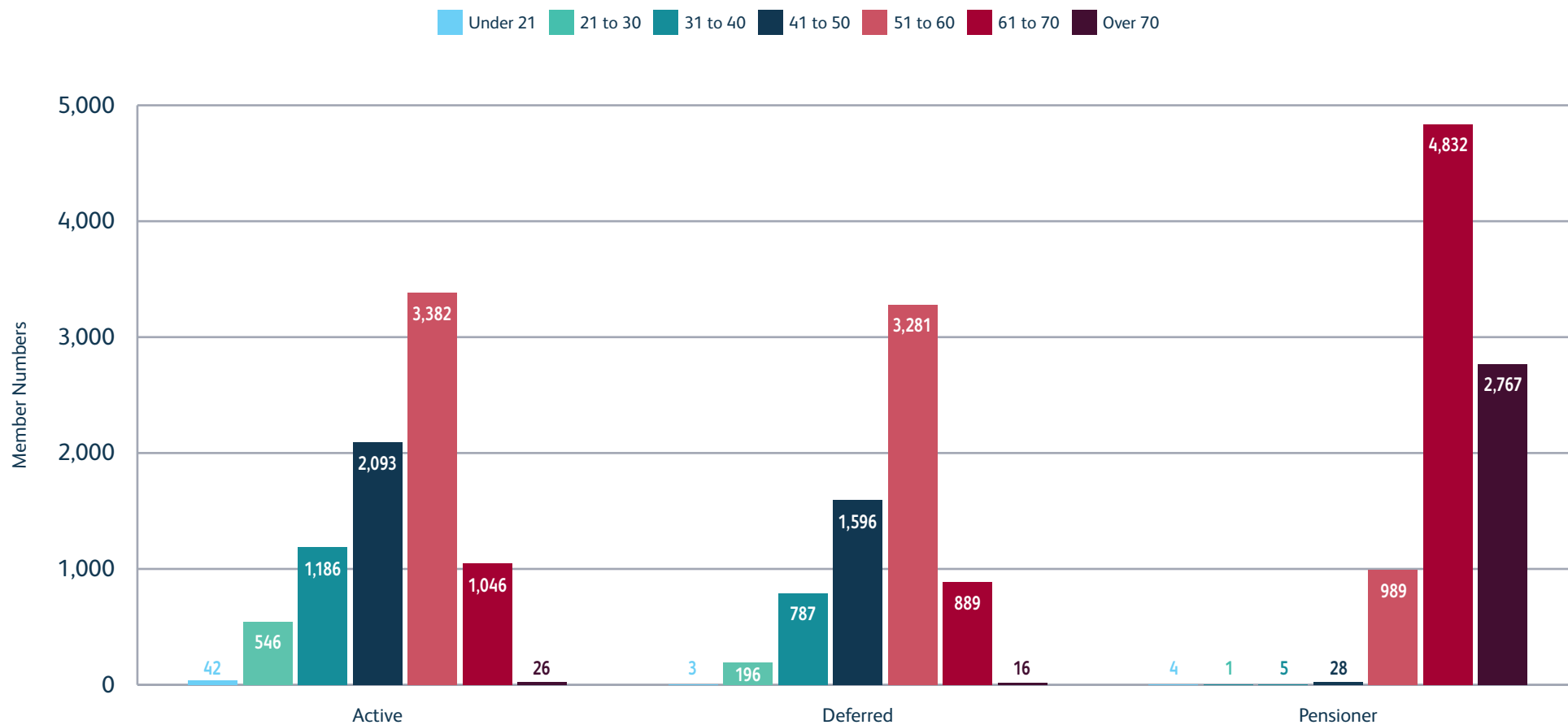
# Member Online Portal

## MEMBERS REGISTERED



# Member Online Portal

## AGE DEMOGRAPHIC





Forward Thinking

# Member Contact Data

# Member Contact Data

## EMAIL ADDRESSES

	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22	Q4 - 21/22
Active Contributors	9,914 (51.12%)	10,050 (52.25%)	10,254 (51.14%)	10,196 (51.54%)
Deferred Beneficiaries	7,005 (32.43%)	7,214 (33.26%)	7,361 (33.72%)	7,714 (34.51%)
Pensioner and Dependants	9,062 (51.18%)	9,284 (51.95%)	9,571 (53.00%)	9,787 (53.84%)

## TELEPHONE NUMBERS

	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22	Q4 - 21/22
Active Contributors	3,627 (18.70%)	3,784 (19.67%)	3,806 (18.98%)	3,858 (19.50%)
Deferred Beneficiaries	3,727 (17.26%)	3,877 (17.88%)	3,999 (18.32%)	4,157 (18.60%)
Pensioner and Dependants	6,335 (35.78%)	6,643 (37.17%)	6,965 (38.57%)	7,267 (39.97%)



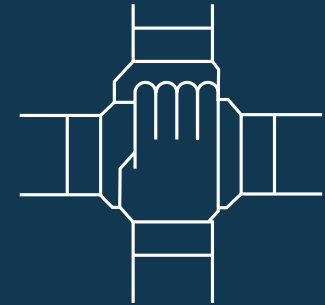
# Member Contact Data

## DEATH NOMINATION

	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22	Q4 - 21/22
Active Contributors	7,835 (40.40%)	7,947 (41.32%)	8,011 (39.96%)	7,953 (40.20%)

## E-COMMUNICATIONS OPT-OUT

	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22	Q4 - 21/22
Active Contributors	113 (0.58%)	112 (0.58%)	104 (0.52%)	100 (0.51%)
Deferred Beneficiaries	135 (0.63%)	131 (0.60%)	129 (0.59%)	129 (0.58%)
Pensioner and Dependents	1,249 (7.05%)	1,258 (7.04%)	1,261 (6.98%)	1,263 (6.95%)



Working Together

# Employer Engagement & Communication Activity

# Employer Engagement & Communication Activity

## DELIVERED – ALL CLIENTS

1. A significant focus for the Engagement and Communications team in the period Jan to March 22, has been to support the successful rollout of Project PACE (Phase 1) to 5 LGPS clients and 4 Fire and Rescue Services clients. This has involved a considerable number of training sessions with employers, covering topics including all pension processes that are submitted through the new UPM employer portal.
2. We have also undertaken onboarding of a new LGPS client (London Borough of Hammersmith and Fulham) in January, which included communication and engagement activity to their employers and members.
3. As part of the UPM administration system implementation, a new member online portal (PensionPoint) was launched to members of Phase 1 funds. This will ultimately replace the current My Pension Online portal, once all clients have moved to the UPM platform.
4. The team has continued to deliver 'business as usual' support sessions with employers, and online workshops to members including Scheme Essentials and Retirement Essential sessions.
5. Member communications and employer training and support plans have been developed for 2022/23 (all employer training is now bookable via the LPPA website).
6. Regular updates continue to be added to the [news page](#) of the LPPA website (weekly articles on a variety of topics - this page is used to keep both members and employers informed and up to date with current events).
7. LPPA has launched its own LinkedIn account (previously shared with LPPI) and seen a steady increase in posts and followers in 2022.
8. LPPA's YouTube channel has been instrumental in the launch of PensionPoint (with around 3,000 views of the new registration videos in just 2 months).

# Employer Engagement & Communication Activity

## SCHEDULED – ALL CLIENTS

1. P60's will be uploaded to members online accounts 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).
2. The LPPA online Spring Newsletter for retired members will be issued around the same time as P60's.
3. ABS notification activity will be planned in Q1, with communications scheduled for delivery in line with statutory deadlines (by the end August).
4. Planning will take place, in advance of the LPPA Practitioners conference scheduled for later in June.
5. A major focus for the team will be on planning for the delivery of Phase 2 of project PACE in the second half of 2022.
6. Further video guides will be created and added to the LPPA [YouTube](#) channel, including '[How to use the PensionPoint retirement calculators](#)' (videos have been instrumental in the launch of PensionPoint, the new online member portal, with around 3,000 views of the new registration videos in the previous 2 months).

# Employer Engagement & Communication Activity

## ENGAGEMENT COMMUNICATIONS – CLIENT SPECIFIC

- Virtual employer visits were held with 1 Cumbria Pension Fund Employer
- 8 Cumbria Pension Fund Members attended a Scheme Essentials session
- 11 Cumbria Pension Fund Members attended a Retirement Essentials session



# Employer Engagement & Communication Activity

## EMPLOYERS

Due to PACE training and implementation, online employer visits in Q4 were by request. In Q1 visits will focus on employers based on current performance (against key administration metrics) and employer size. We will continue to use recorded training material, accessible on our website, to support all Fund employers.

## MEMBERS

Date	Employer	Activity	Number in attendance
28 Jan	Cumbria Pension Fund Members	Scheme Essentials (monthly)	8
17 Feb	Cumbria Pension Fund Members	Retirement Essentials (monthly)	6
18 Mar	Cumbria Pension Fund Members	Retirement Essentials (monthly)	5

## EMAILS – EMPLOYERS

Date	Message / Campaign	Call to Action
JANUARY	PensionPulse	Information
MARCH	McCloud data collection	Information
	PensionPulse	Information

## EMAILS – MEMBERS

Date	Message / Campaign	Call to Action
MARCH	Member panel update	Survey



Doing The Right Thing

# Data Quality

# Data Quality (TPR scores)

## QUARTERLY COMMON DATA

Data Item	Active	Deferred	Pensioner / Dependant
NI Number	7	42	25
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	1,109	32
Postcode	2	1,114	37
<b>Total fails</b>	<b>11</b>	<b>2,265</b>	<b>94</b>
<b>Individual fails</b>	<b>9</b>	<b>1,156</b>	<b>62</b>
<b>Total members</b>	<b>19,782</b>	<b>22,351</b>	<b>18,179</b>
<b>Accuracy rate</b>	<b>100%</b>	<b>94.8%</b>	<b>99.7%</b>
<b>Total accuracy rate</b>			<b>98%</b>



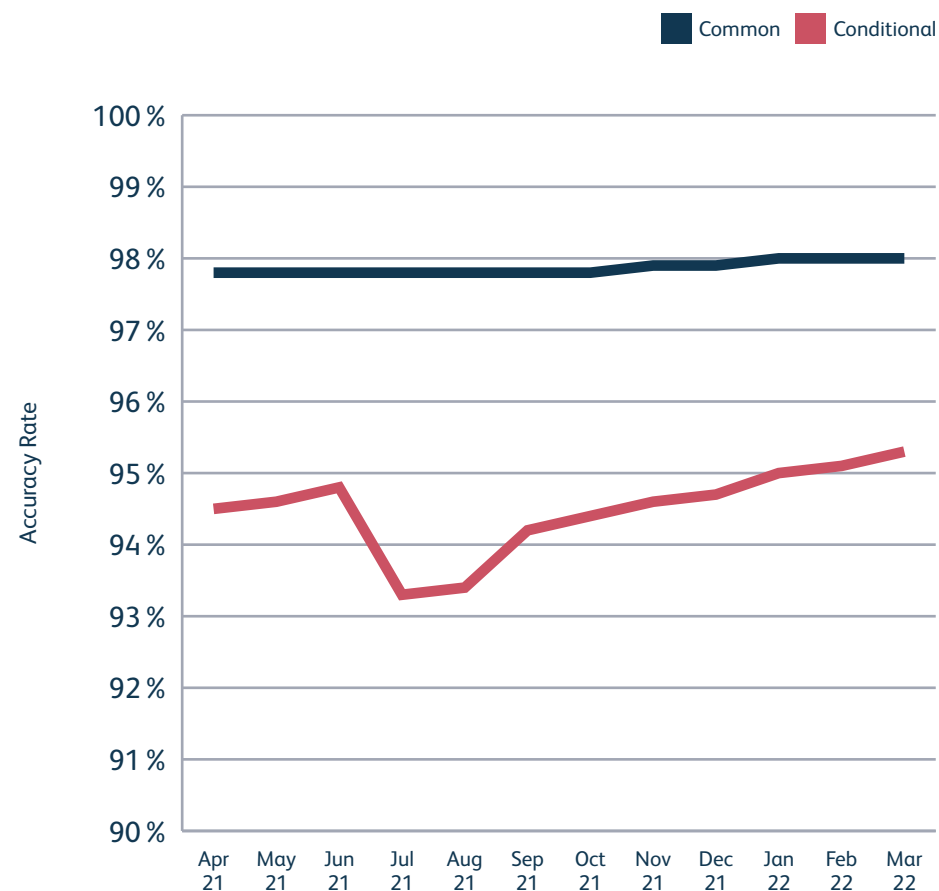
# Data Quality (TPR scores)

## QUARTERLY CONDITIONAL DATA

Data Item	Fails
Divorce records	0
Transfer In	34
AVC's / Additional Contributions	9
Deferred Benefits	3
Tranches (DB)	41
Gross Pension (Pensioners)	101
Tranches (Pensioners)	10
Gross Pension (Dependants)	22
Tranches (Dependants)	19
Date of leaving	3
Date Joined Scheme	0
Employer Details	0
Salary	1,003
Crystallisation	343
Annual Allowance	13
LTA Factors	0
Date Contracted Out	23
Pre-88 GMP	306
Post-88 GMP	1,267
<b>Total fails</b>	<b>3,197</b>
<b>Individual fails</b>	<b>2,823</b>
<b>Total members</b>	<b>60,312</b>

**Total accuracy rate 95.3%**

## ANNUAL COMMON & CONDITIONAL ACCURACY RATE



**LPP**

Local Pensions Partnership  
Administration