

OUR



TO BE
THE PENSION
ADMINISTRATOR
OF CHOICE
TO THE
PUBLIC SECTOR



LPP

Local Pensions Partnership
Administration

Cumbria Local Government Pension Scheme

Quarterly Administration Report

1st October - 31st December 2023

lppapensions.co.uk

CONTENTS

Section	Page
Definitions	3
Our Core Values	4
Annual Plan	5
Executive Summary	6
Fund Membership	7
Casework Performance	9
Helpdesk Calls Performance	13
Customer Satisfaction Scores	16
PensionPoint : Member Online Portal	19
Employer Engagement & Member Communication Activity	22
Data Quality	27



DEFINITIONS

Page 8

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 10

Casework Performance - All Cases

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 11

Casework Performance - Standard

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 12

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 14 & 15

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 20 & 21

Member Online Portal

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

Page 29

Common/Scheme Specific Data Fails

The Pensions 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 Scheme Specific 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 Scheme Specific 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 Q3 2023/24 (October – December 2023)

Casework and Helpdesk performance metrics continue to trend in the right direction.

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.

- Pension Saving Statements
- HMRC Scheme Returns

Casework SLA performance

Overall performance against SLAs is above the targeted 95% and has been consistently achieved since May 2023. Performance is above or close to the 95% target in the key areas of Bereavements and Retirements.

Satisfaction scores

Helpdesk and Retirement satisfaction scores are now reported at client level as a rolling 12 month view. Moving away from the reporting across all LPPA clients will result in a reduced number of surveys completed and will affect the visual of the graphs but provides a clear view of the satisfaction in respect of your members.

Pensions Helpdesk

Helpdesk performance for average call wait time and number of answered calls is now reported at a client level, abandoned rate remains across all LPPA clients as we do not know which client a member was calling from until after a call has been accepted.



Fund Membership

In this section...

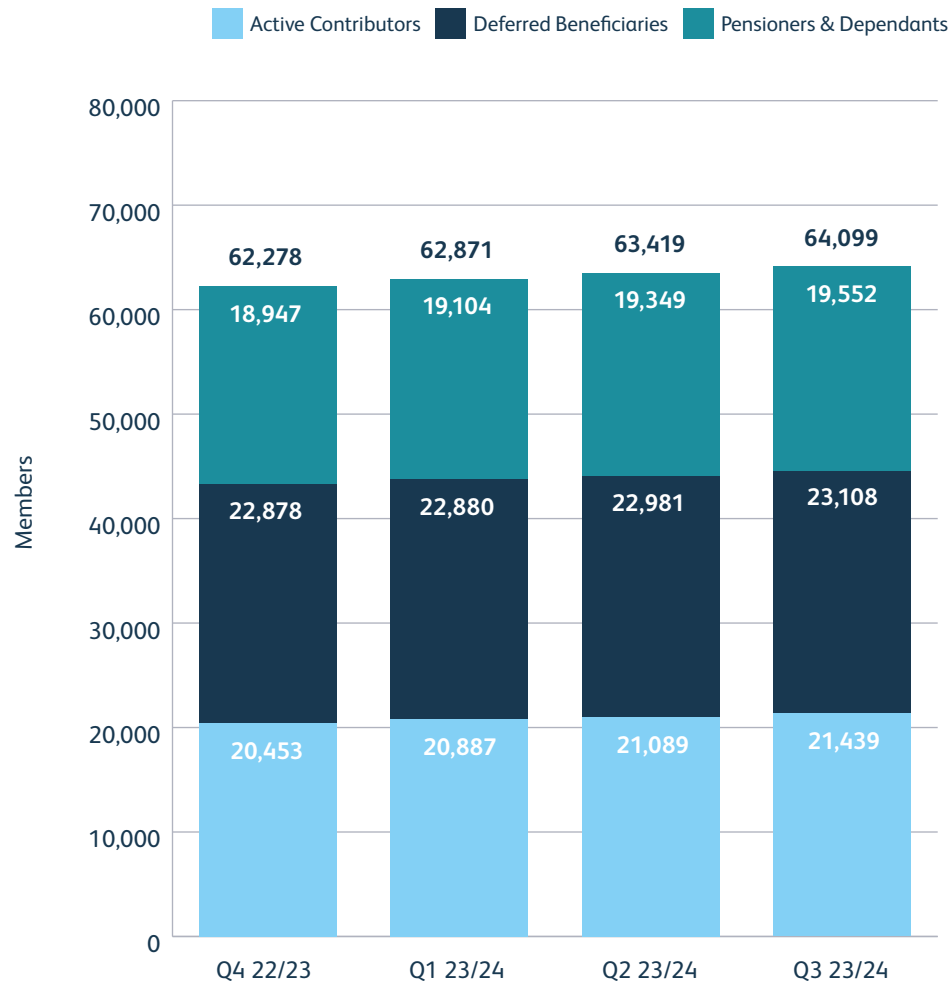
- Total fund membership
- Current age demographic

TOTAL FUND MEMBERSHIP



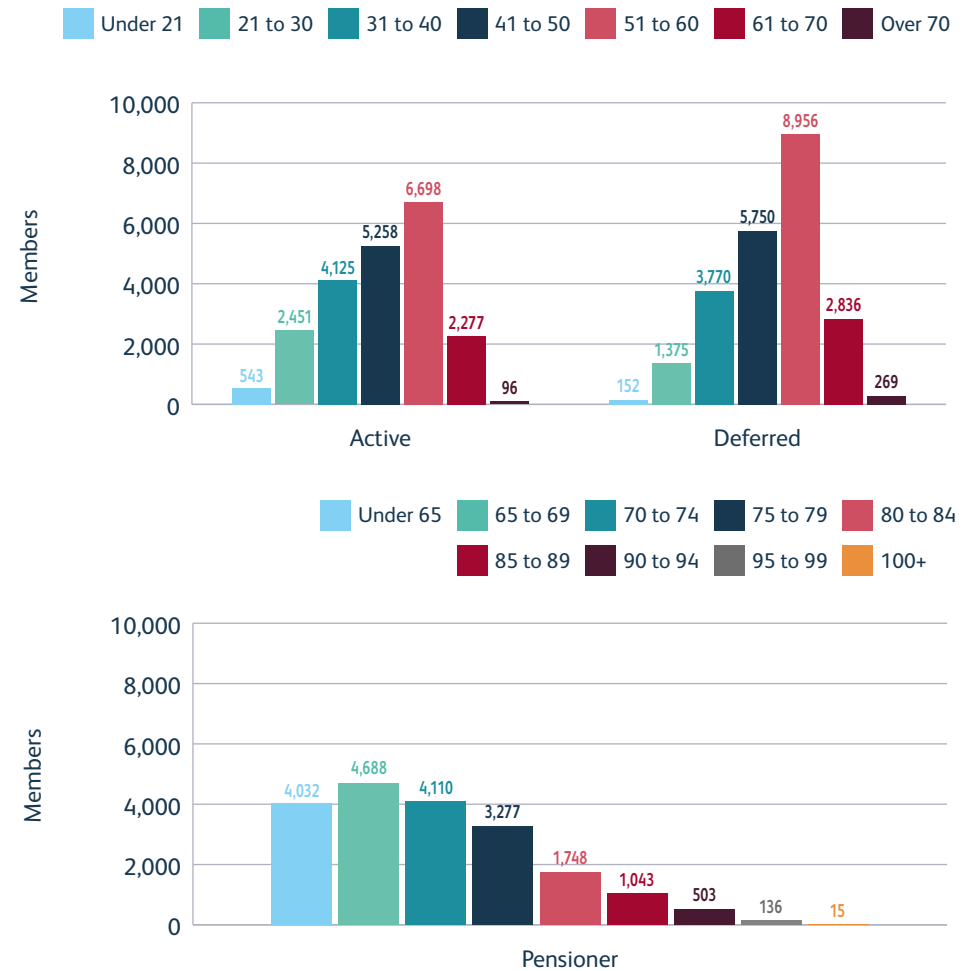
TOTAL FUND MEMBERSHIP

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

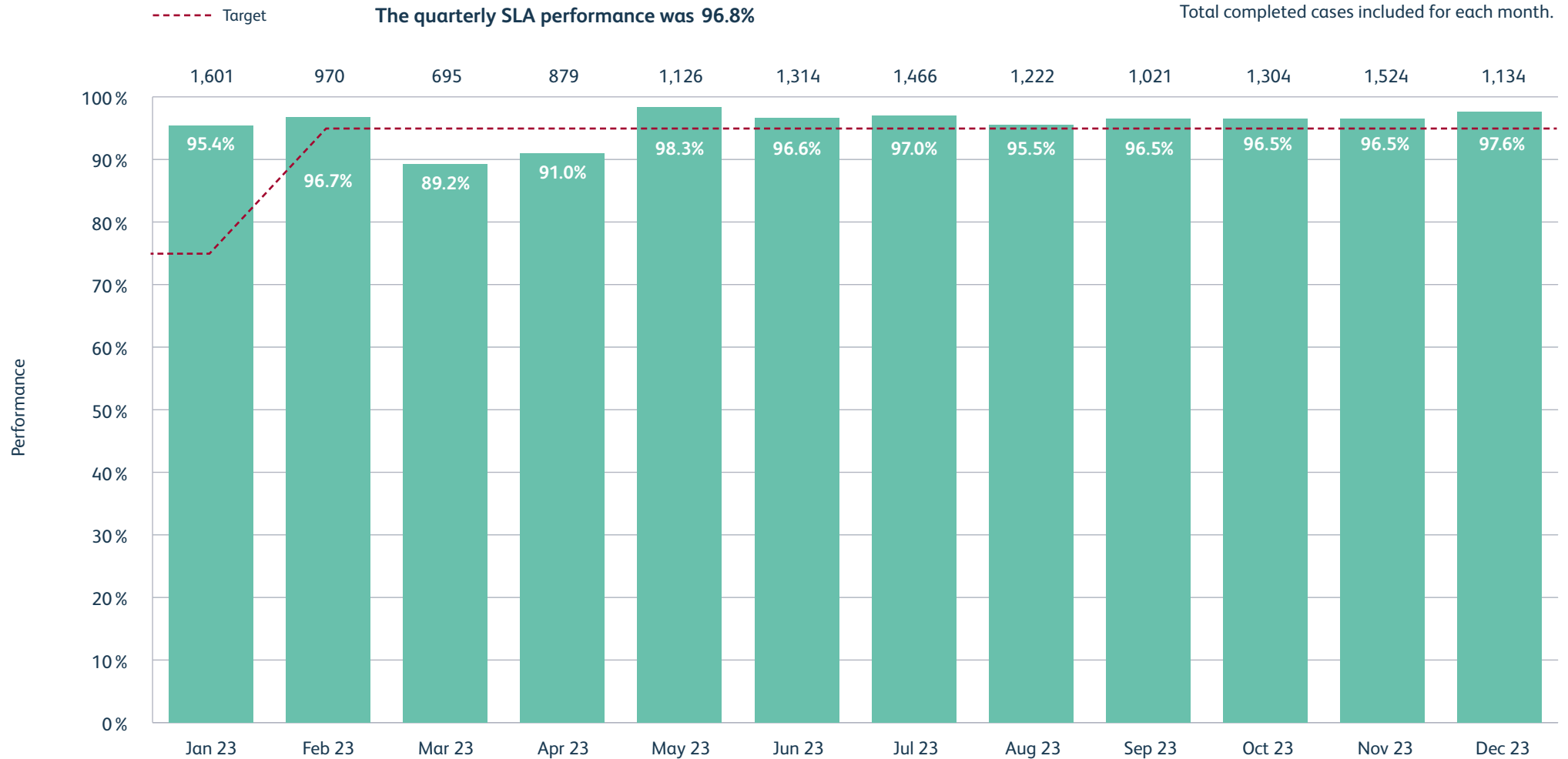
Please note:

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

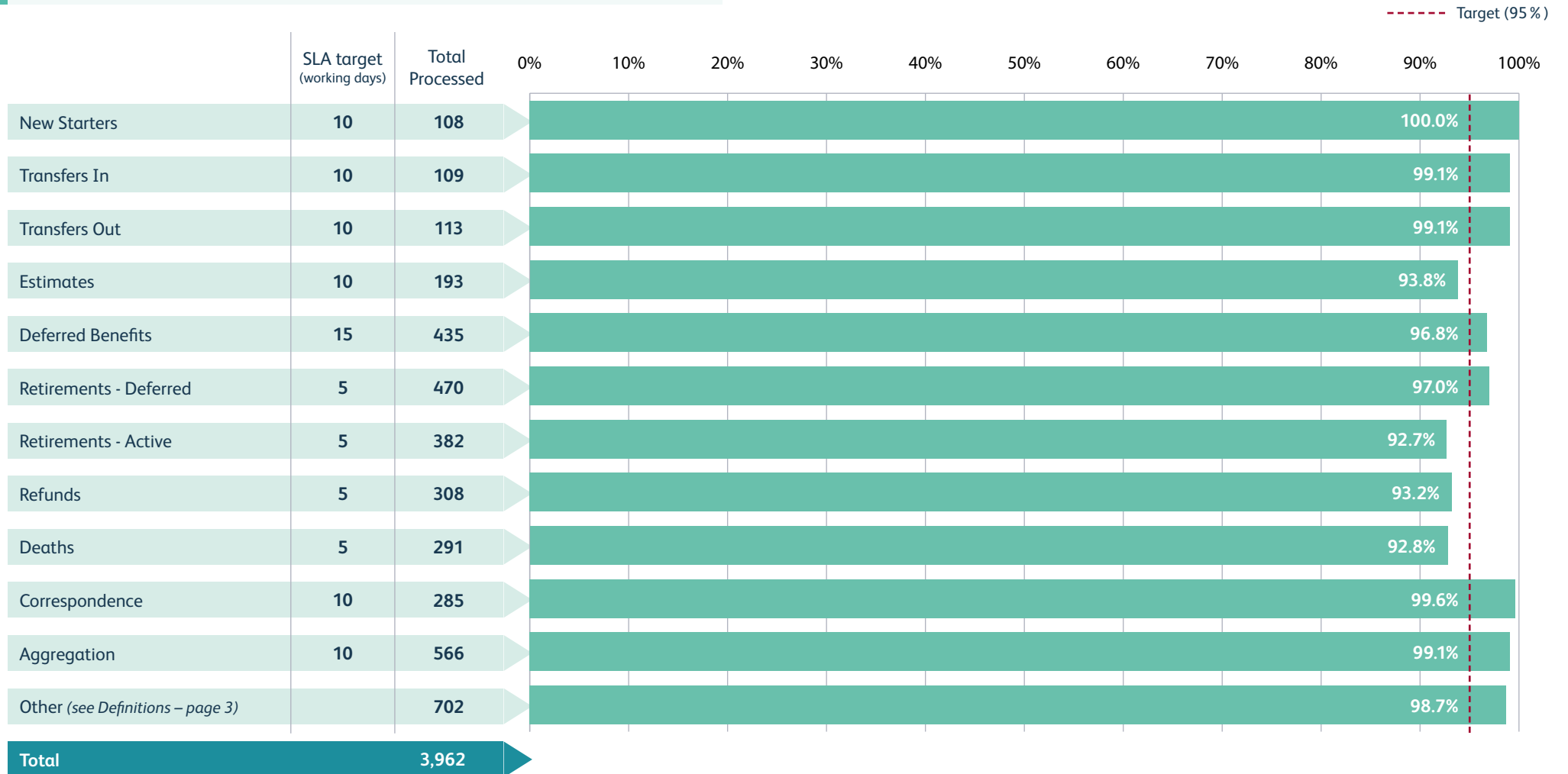


CASEWORK PERFORMANCE



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 01/10/23	Received (Inbound)	Completed (Outbound)	Outstanding as of 31/12/2023
New Starters	55	225	148	132
Transfers In	584	233	268	549
Transfers Out	274	166	221	219
Estimates	138	186	226	98
Deferred Benefits	1,511	886	799	1,598
Retirements - Deferred	442	517	571	388
Retirements - Active	320	518	550	288
Refunds	278	391	468	201
Deaths	334	467	400	401
Correspondence	266	236	333	169
Aggregation	958	1,121	907	1,172
Other <i>(see Definitions – page 3)</i>	266	952	997	221
Total	5,426	5,898	5,888	5,436

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

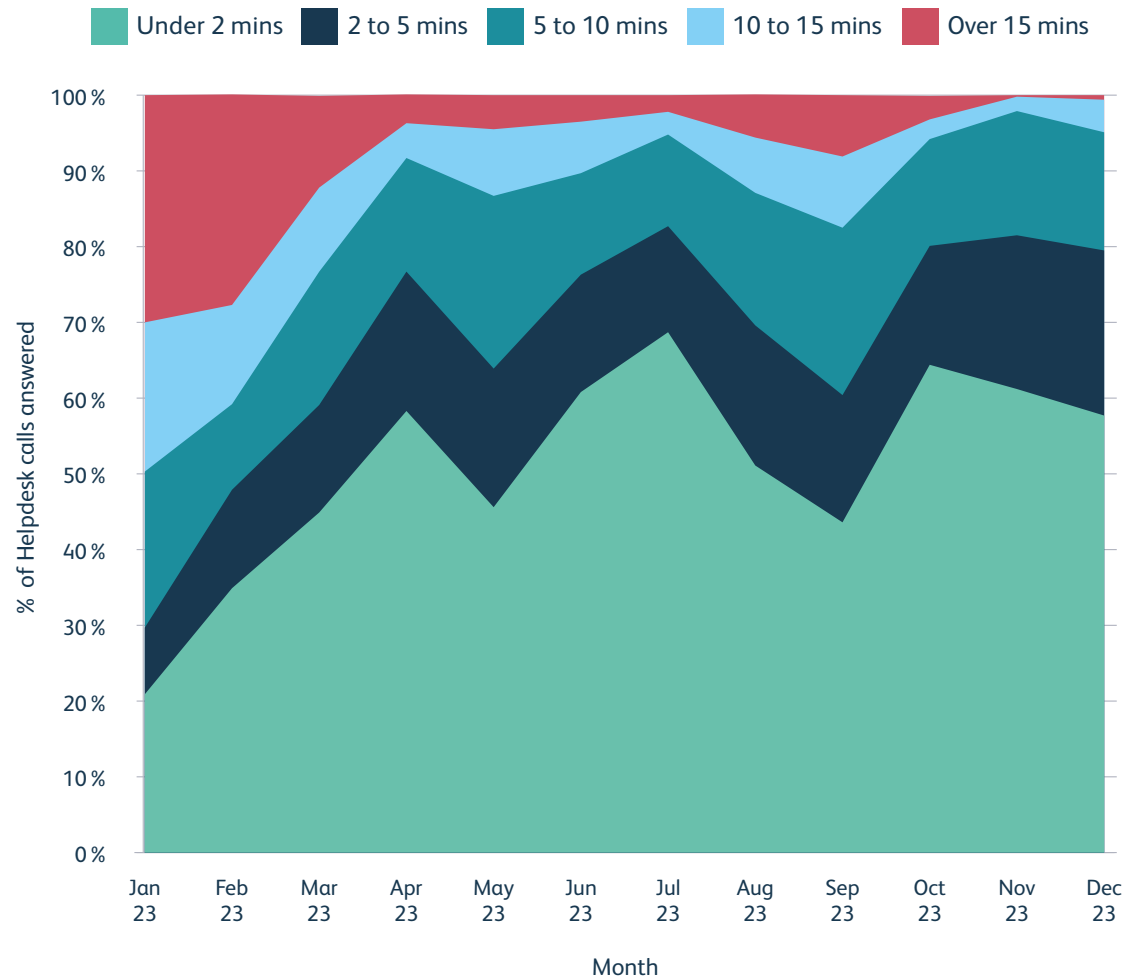
HELPDESK CALLS PERFORMANCE



WAIT TIME RANGE

CLIENT SPECIFIC

	Under 2 mins	2 to 5 mins	5 to 10 mins	10 to 15 mins	Over 15 mins
Jan 23	20.9%	8.8%	20.6%	19.7%	30.0%
Feb 23	34.9%	13.0%	11.3%	13.1%	27.8%
Mar 23	44.9%	14.2%	17.6%	11.1%	12.1%
Apr 23	58.3%	18.4%	15.0%	4.6%	3.8%
May 23	45.6%	18.3%	22.8%	8.8%	4.5%
Jun 23	60.8%	15.5%	13.4%	6.8%	3.5%
Jul 23	68.7%	14.0%	12.1%	3.0%	2.2%
Aug 23	51.1%	18.5%	17.5%	7.3%	5.7%
Sep 23	43.6%	16.8%	22.1%	9.4%	8.1%
Oct 23	64.4%	15.7%	14.1%	2.6%	3.1%
Nov 23	61.2%	20.3%	16.4%	1.9%	0.2%
Dec 23	57.7%	21.8%	15.6%	4.3%	0.6%



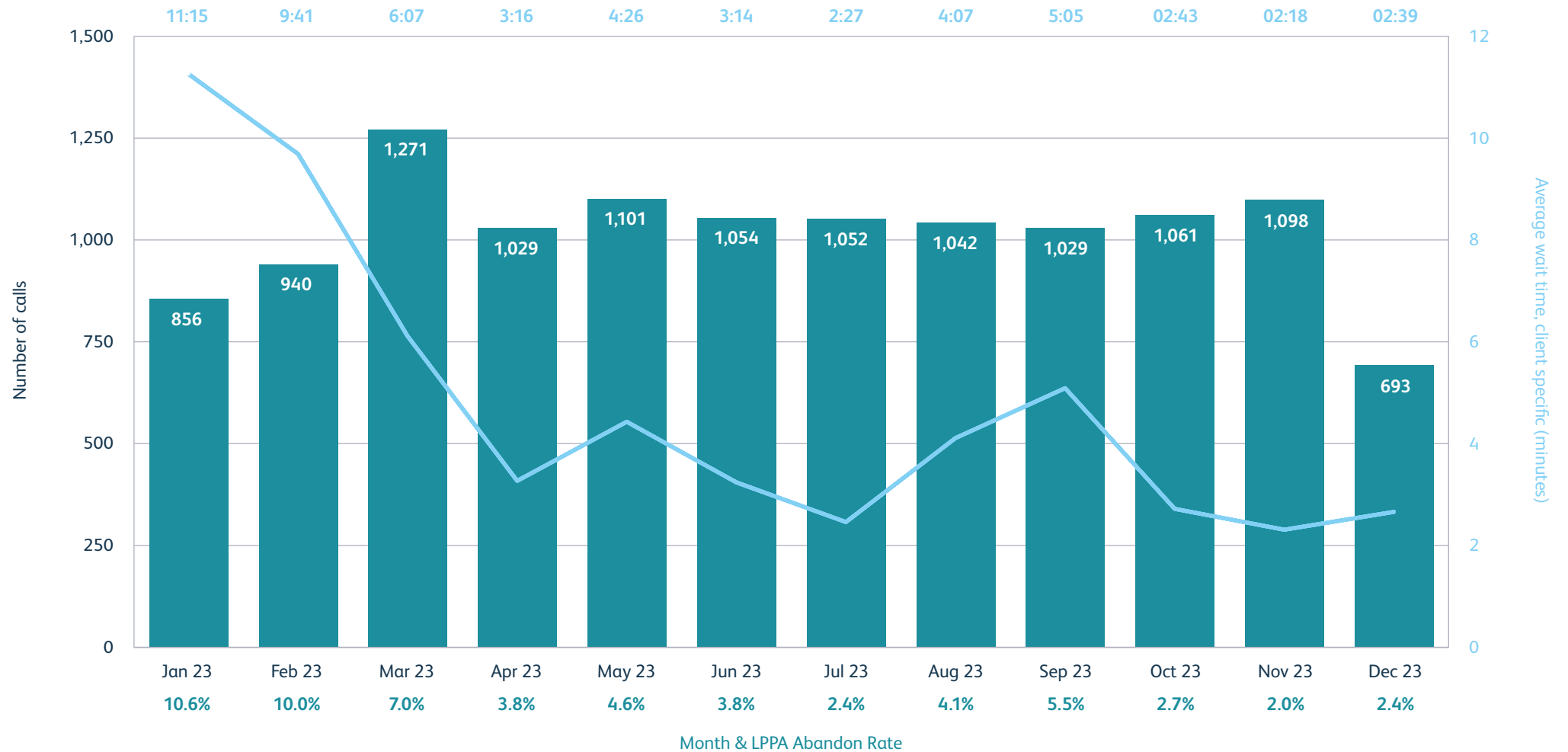
HELPDESK CALLS PERFORMANCE



CALLS ANSWERED

CLIENT SPECIFIC

— Average wait time (mm:ss)



Customer Satisfaction Scores

In this section...

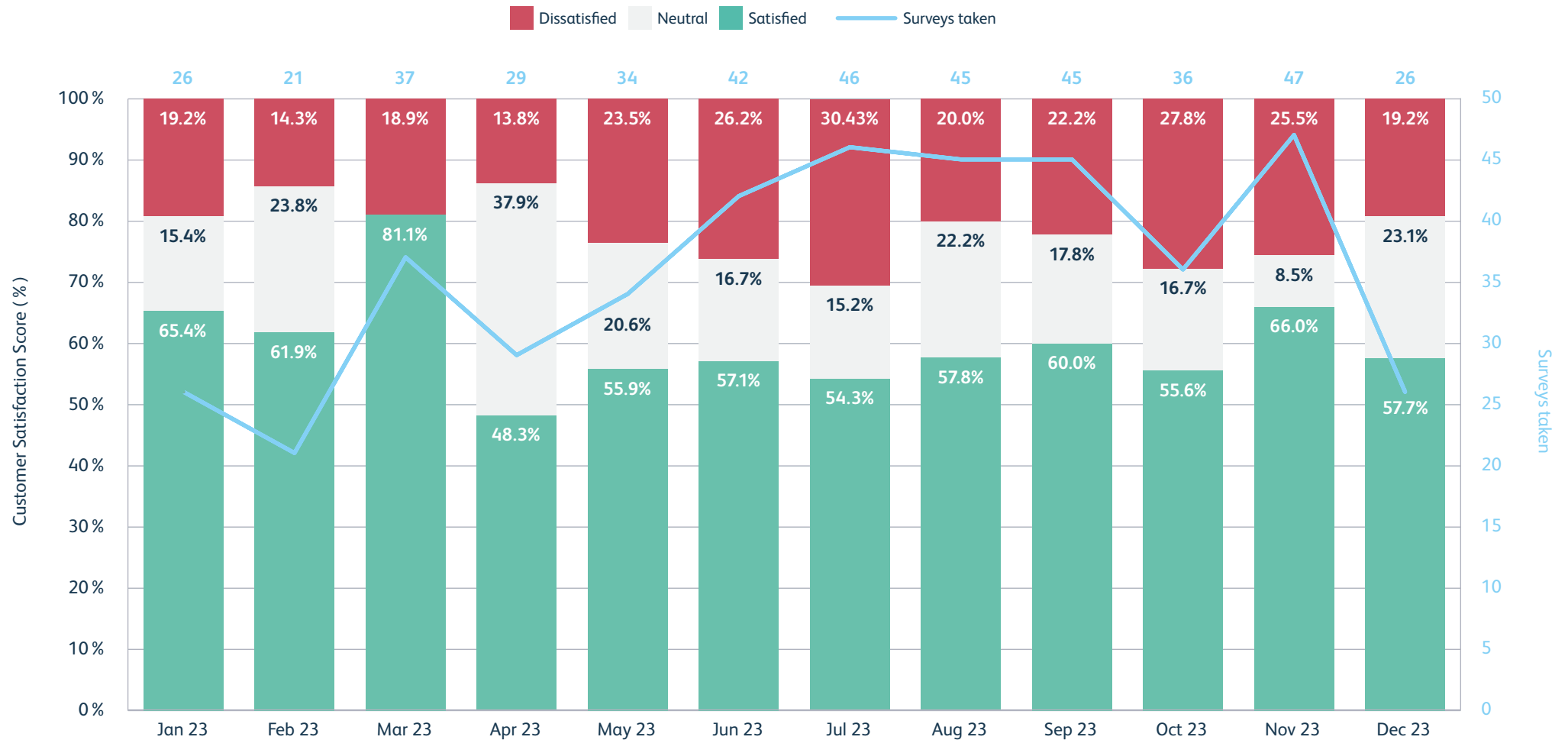
- Helpdesk calls satisfaction
- Retirements

CUSTOMER SATISFACTION SCORES



HELPDESK CALLS SATISFACTION

CLIENT SPECIFIC

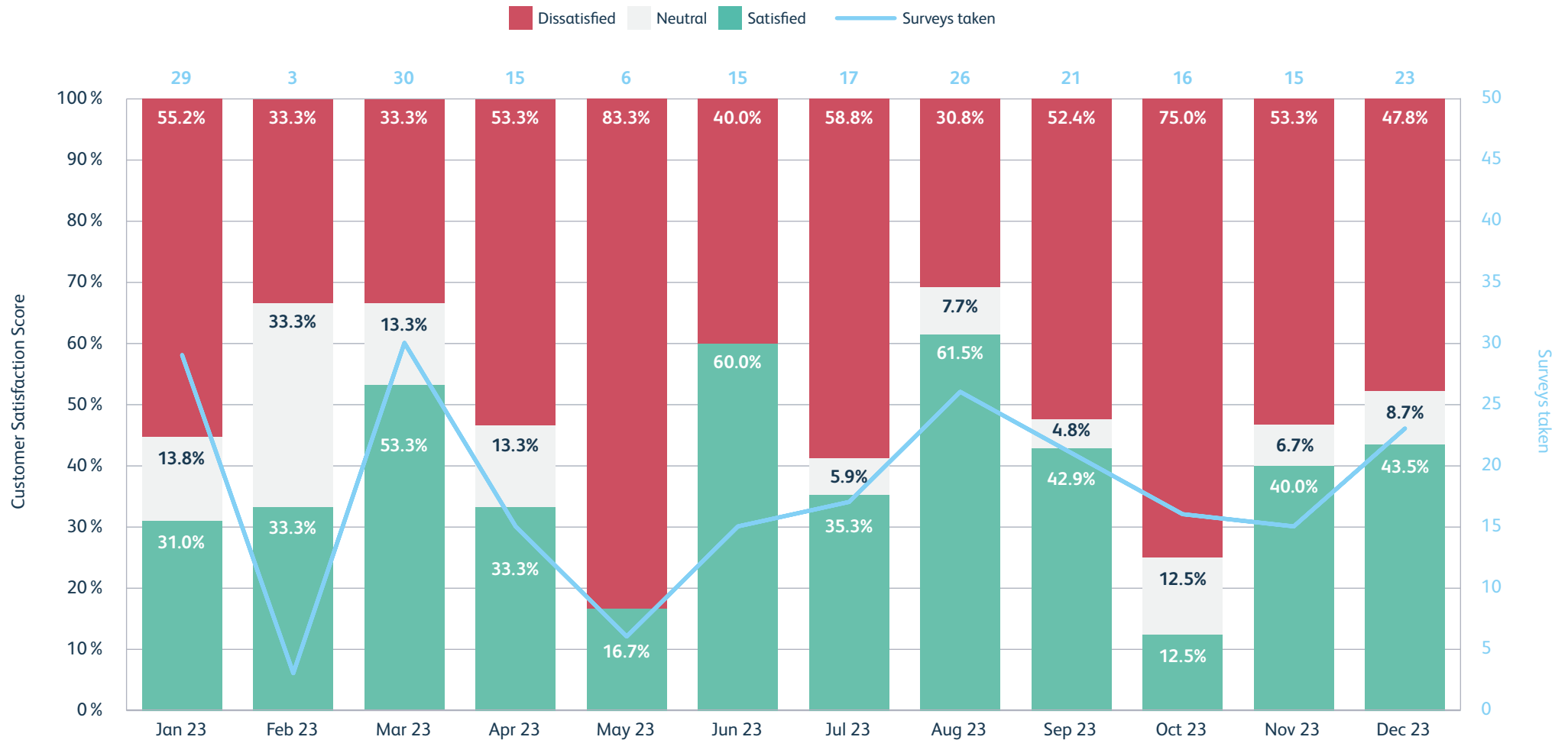


CUSTOMER SATISFACTION SCORES

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 CLIENT SPECIFIC





Member Online Portal

In this section...

- Total members registered
- Members registered (%)

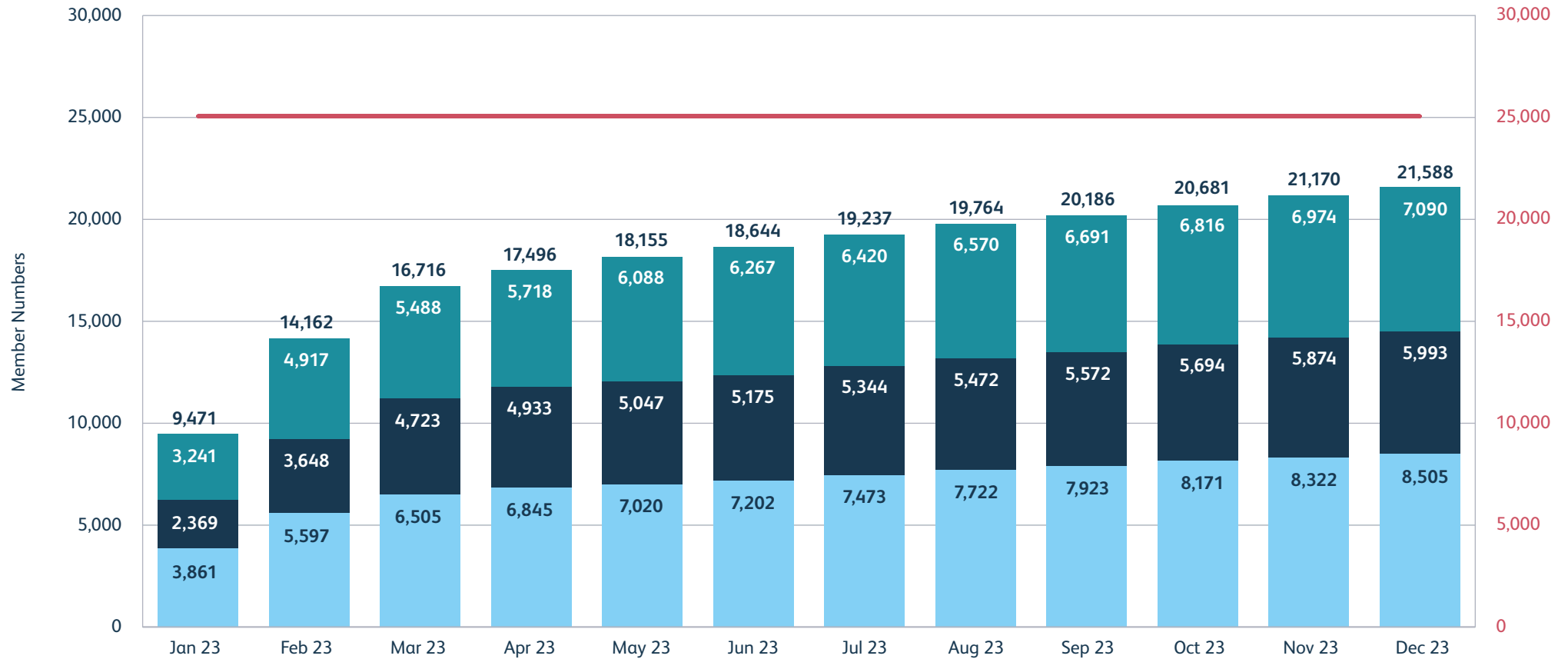


TOTAL MEMBERS REGISTERED

CLIENT SPECIFIC

Active Deferred Pensioner

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

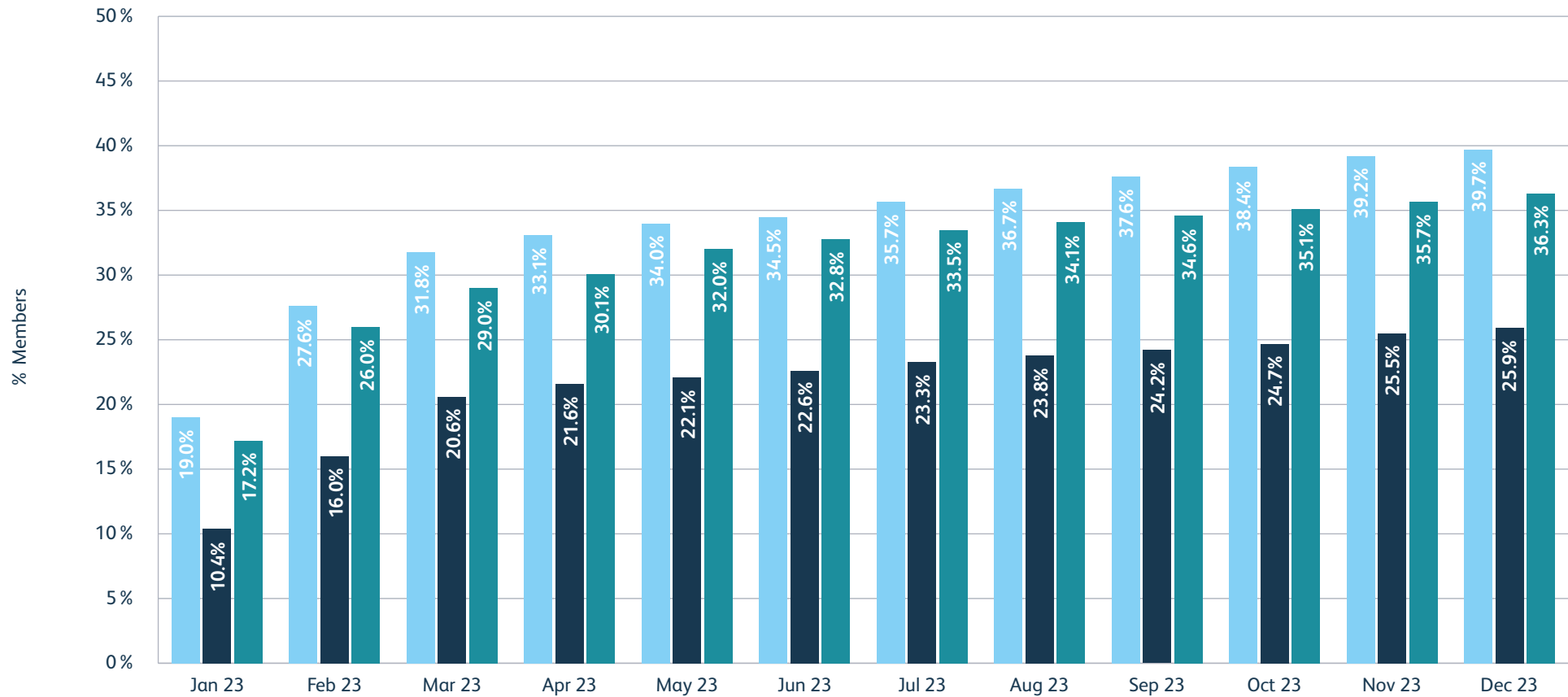




MEMBERS REGISTERED (%)

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

- The [member contact form](#) was improved to assist member self-service requests for information contained on the LPPA website – this has resulted in more member visits to retirement and PensionPoint pages (FAQ's, how to videos etc).
- Monthly return files - reminder [emails](#) and telephone calls to non-submitting employers were issued / actioned, to ensure that support is provided, as well as highlighting the impact if files are not up-to-date, ready for the production of ABS documents in 2024.
- An employer email promoting [Get Online week](#) was issued.
- A McCloud (LGPS) client round table was facilitated by LPPA to provide a business (project) and communications update, together with a discussion on employer data requirements, followed by a Q&A.
- The [Employer toolkit](#) page was updated (simplified) on the LPPA website
- An [email invite](#) was issued promoting the virtual LPPA Employer Forum (23 November 23)
- [Pension Pulse](#) (newsletter) was issued to employers and focused on the LPPA Employer Forum (including a link to the session recording), the employer toolkit and a reminder that member estimates can be generated in the employer portal.

- Several new resource pages were added to the LPPA website:

[Increasing your pension benefits](#) - provides members with information on taking out an AVC, APC or added pension.

[Age discrimination remedy pages](#) – explaining how members are affected by the McCloud judgement.

New [Forms, documents and scheme information](#) page added.

SCHEDULED

ALL LPPA

- The LPPA Communications team are working on planned improvements to the retirement section of the LPPA website.
- Communications will be issued to employers to ensure that the 'reasons for leaving' are as specified (for leavers included in the monthly return file), to help facilitate a move towards bulk submission of leavers later in the year.
- Communications are planned to employers to highlight the importance of 'on-time retirement notifications' to LPPA, and how the leaver process can support them to ensure the member retirement experience is enhanced.
- Email communications and telephone calls will continue to non-submitting (monthly return file) employers, and updates will be provided to clients.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



ENGAGEMENT COMMUNICATIONS

CLIENT SPECIFIC

- 2 Virtual employer visits were held
- Absence and Ill Health training was delivered with 4 employers attending
- 3 employers attended LGPS Scheme Essentials Training
- 12 employer attended Scheme Leavers training
- UPM employer portal training was delivered with 3 employers attending
- Employer Responsibilities training was delivered with 7 employers attending
- Submitting monthly returns training was delivered and 5 employers attended
- 22 people from Cumbria employers attended our Employer Forum
- Monthly member sessions were delivered, with 37 Cumbria Fund members attending the Making Sense of your Pension sessions and 19 attended Making Sense of your Retirement session



EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



EMPLOYERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
04 Oct	David Allen (payroll provider)	Submitting Monthly Returns	1
04 Oct	South Lakes Housing	Submitting Monthly Returns	1
04 Oct	West House	Submitting Monthly Returns	1
04 Oct	Cumbria Constabulary	Virtual Employer Visit	2
10 Oct	Westmorland and Furness Council	Employer Responsibilities	2
10 Oct	South Lakes Housing	Employer Responsibilities	1
10 Oct	Cumberland Council	Employer Responsibilities	1
17 Oct	South Lakes Housing	UPM Employer Portal	1
17 Oct	Cumbria Constabulary	UPM Employer Portal	2
17 Oct	West House	UPM Employer Portal	1
18 Oct	Lake District National Park Authority	Scheme Leavers - UPM employer portal	1
18 Oct	Westmorland and Furness Council	Scheme Leavers - UPM employer portal	2
18 Oct	South Lakes Housing	Scheme Leavers - UPM employer portal	1
18 Oct	Trinity School (Academy)	Scheme Leavers - UPM employer portal	1
18 Oct	Cumberland Council	Scheme Leavers - UPM employer portal	1
18 Oct	Queen Elizabeth Grammar School	Scheme Leavers - UPM employer portal	1
18 Oct	West House	Scheme Leavers - UPM employer portal	1
18 Oct	Cumberland Council	Absence and Ill Health	6
02 Nov	Westmorland and Furness Council	Absence and Ill Health	6
02 Nov	David Allen (payroll provider)	Absence and Ill Health	1
02 Nov	West House	Absence and Ill Health	1
02 Nov	Cumbria Constabulary	Submitting Monthly Returns	2

Date	Employer	Activity	Number in attendance
07 Nov	Lake District National Park Authority	LGPS Scheme Essentials	1
21 Nov	Kendal College	LGPS Scheme Essentials	1
21 Nov	Cumberland Council	LGPS Scheme Essentials	1
21 Nov	Barrow Borough Council	Employer Forum	1
23 Nov	Cumberland Council	Employer Forum	1
23 Nov	Cumbria Pension Fund	Employer Forum	3
23 Nov	Cumbria Constabulary	Employer Forum	1
23 Nov	Furness College	Employer Forum	1
23 Nov	Kendal College	Employer Forum	2
23 Nov	Keswick Town Council	Employer Forum	1
23 Nov	Lakes College West Cumbria	Employer Forum	1
23 Nov	Lake District National Park Authority	Employer Forum	1
23 Nov	Queen Elizabeth Grammar School	Employer Forum	1
23 Nov	Westmorland and Furness Council	Employer Forum	1
23 Nov	The Glenmore Trust	Employer Forum	2
23 Nov	The Good Shepherd Multi Academy Trust	Employer Forum	1
23 Nov	Trinity School (Academy)	Employer Forum	1
23 Nov	West House	Employer Forum	1
23 Nov	Westmorland and Furness Council	Employer Forum	3
30 Nov	Cumberland Council	Scheme Leavers - UPM employer portal	2
30 Nov	Barrow Borough Council	Scheme Leavers - UPM employer portal	1
30 Nov	Queen Elizabeth Grammar School	Scheme Leavers - UPM employer portal	1
30 Nov	Westmorland and Furness Council	Scheme Leavers - UPM employer portal	2
04 Dec	Cumbria Schools (payroll provider)	Submitting Monthly Returns	1
12 Dec	Cumbria Constabulary	Employer Responsibilities	2
13 Dec	Lake District National Park Authority	Employer Responsibilities	1
13 Dec	Kendal College	Employer Responsibilities	1
13 Dec	West House	Employer Responsibilities	1

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



MEMBERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
23 Oct	All Cumbria Employers	Making sense of retirement	1
24 Oct	All Cumbria Employers	Making sense of your pension	2
05 Dec	All Cumbria Employers	Making sense of your pension	35
07 Dec	All Cumbria Employers	Making sense of retirement	18



Data Quality

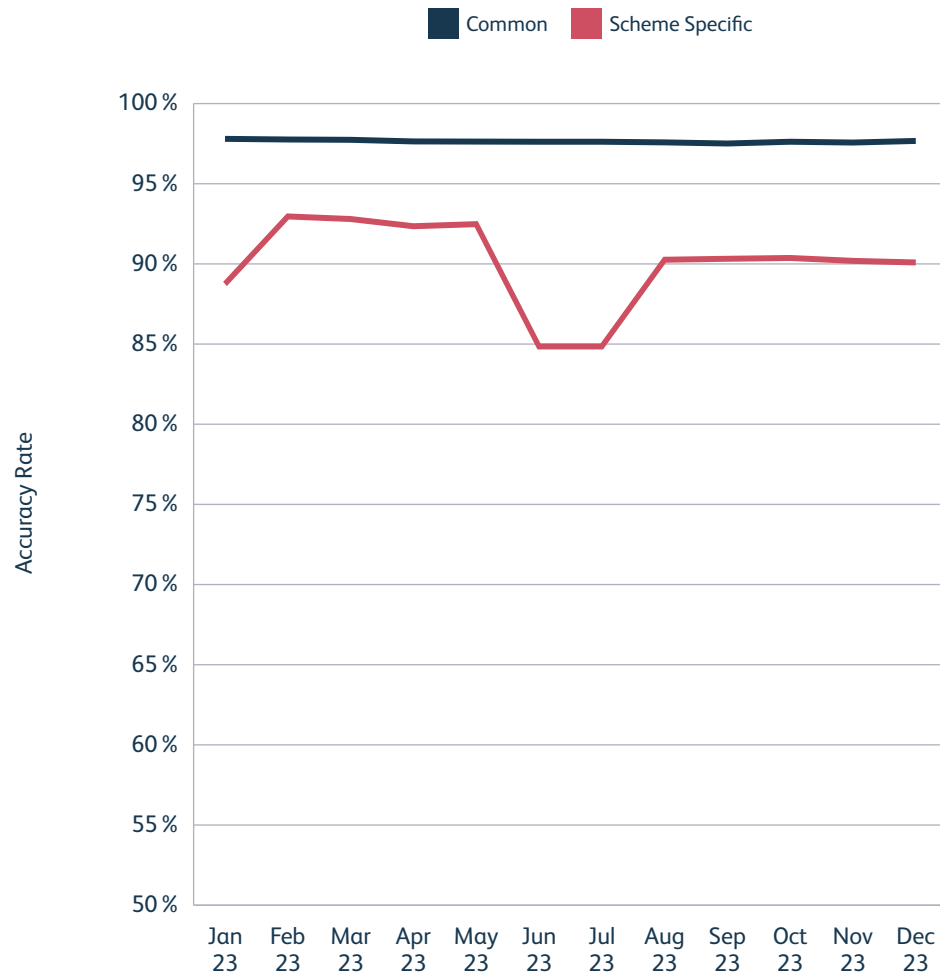
In this section...

- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

TPR DATA SCORES

CLIENT SPECIFIC



	Common (Target 95%)	Scheme Specific (Target 90%)
Jan 23	97.80%	88.75%
Feb 23	97.76%	92.96%
Mar 23	97.74%	92.80%
Apr 23	97.64%	92.35%
May 23	97.63%	92.48%
Jun 23	97.62%	84.85%
Jul 23	97.62%	84.85%
Aug 23	97.58%	90.26%
Sep 23	97.51%	90.32%
Oct 23	97.62%	90.37%
Nov 23	97.57%	90.19%
Dec 23	97.67%	90.09%

END OF QUARTER DATA QUALITY

(TPR SCORES)

COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	1	46	33
Duplicate effective date in status history	1	51	19
Gender is not Male or Female	26	2	0
Duplicate entries in status history	13	114	56
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	5	3	1
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	14	0	0
No entry in the status history	2	0	0
Last entry in status history does not match current status	77	14	11
Member has no address	69	974	45
Missing Forename(s)	0	0	0
Missing State Retirement Date	26	2	0
Missing postcode	72	988	44
Missing Date Joined Pensionable Service	2	0	0
Total Fails	308	2194	209
Individual Fails	205	1140	147
Total Members	21439	23108	19552
Accuracy Rate	99.0%	95.1%	99.2%
Total accuracy rate			97.7%



SCHEME SPECIFIC DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	418
AVCs/Additional Contributions	46
Deferred Benefits	10
Tranches (DB)	66
Gross Pension (Pensioners)	91
Tranches (Pensioners)	365
Gross Pension (Dependants)	36
Tranches (Dependants)	116
Date of Leaving	531
Date Joined Scheme	547
Employer Details	5
Salary	557
Crystallisation	697
CARE Data	1,838
CARE Revaluation	2
Annual Allowance	1,384
LTA Factors	809
Date Contracted Out	6
Pre-88 GMP	564
Post-88 GMP	1,295
Total Fails	9,383
Individual Fails	6,352
Total Members	64,099
Accuracy Rate	90.1%

LPP

Local Pensions Partnership
Administration