LPP

Local Pensions Partnership

Havering Pension Fund

Quarterly Administration Report

1st July – 30th September 2020

Contents

Definitions

Page 6

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 8

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 9 & 10

Casework Performance Against SLA

The category of 'Other' on this page covers cases including, but not exclusive 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

Page 11, 12 & 13

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 14

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. From July 2020, the average wait time is Client specific (prior to this, it was measured for All Clients).

Page 17 & 18

Customer Satisfaction Scores

The Helpdesk satisfaction scores (telephone, email 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.

Page 19

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 20

My Pension Online (MPO)

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

Page 22 & 23

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 25 & 26

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.

The TPR (The Pension Regulator) data scores were originally collected on a quarterly basis, but from June 2020 both have been collected monthly.

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.

Our values

Working together

Committed to excellence

Doing the right thing
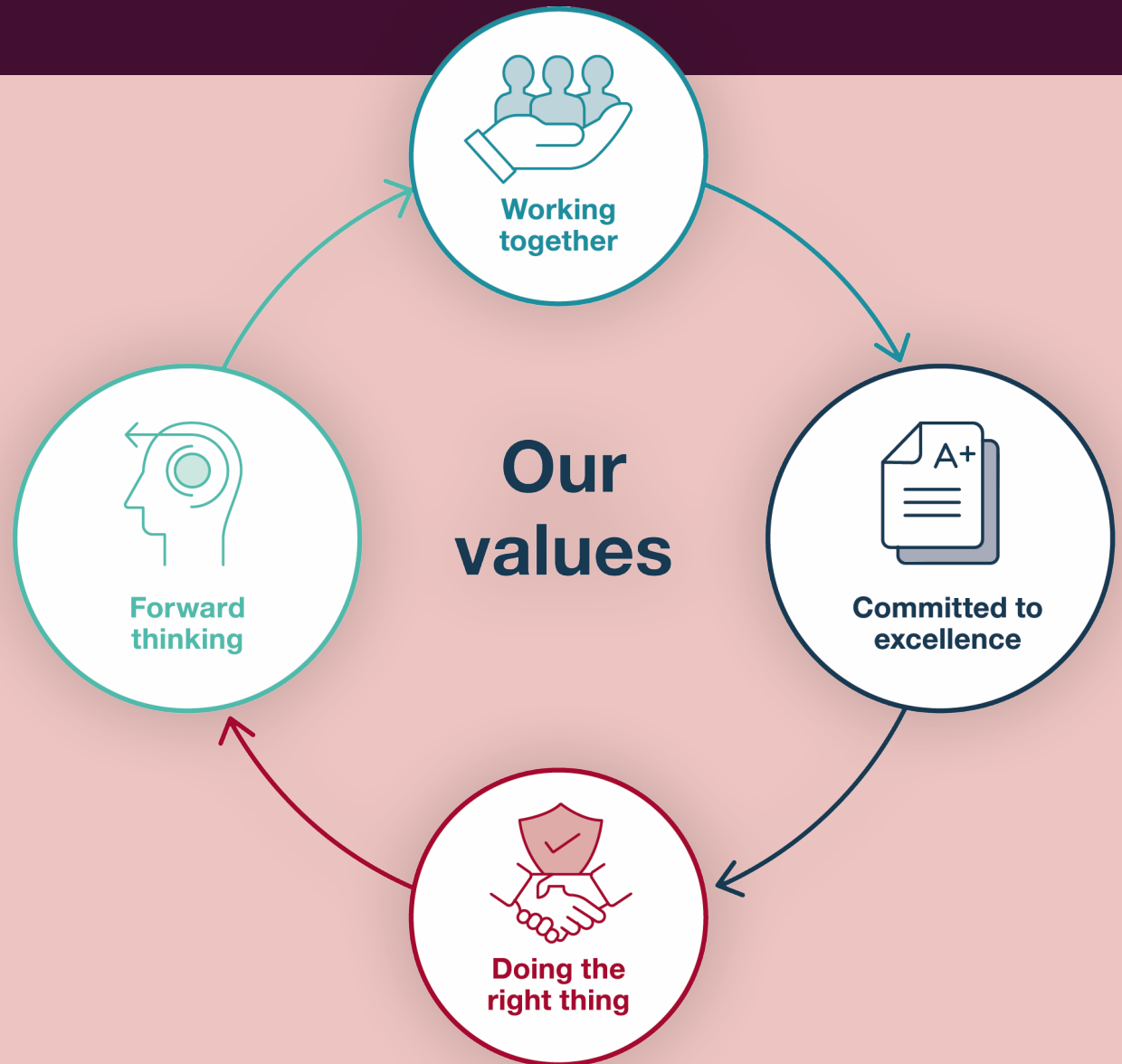
Forward thinking

Annual Plan 2020/21

ACTIVITY

✓ COMPLETED 📅 DUE

ACTIVITY	Apr 20	May 20	Jun 20	Jul 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21
Annual Benefit Statement and Newsletter to Deferred Members			✓									
Pension Increases		✓										
Annual Benefit Statement and Newsletter to Active Members					✓							
Pension Saving Statements							📅					
HMRC Scheme Returns							📅					
IAS19 data				✓	✓				📅			📅

Fund Membership

Working together

TOTAL FUND MEMBERSHIP

Legend: Active Contributors, Deferred Beneficiaries, Pensioners & Dependants

	Q3 19/20	Q4 19/20	Q1 20/21	Q2 20/21
Total	20,844	19,775	19,663	19,593
Pensioners & Dependants	6,601	6,411	6,390	6,418
Deferred Beneficiaries	7,343	6,835	6,867	6,833
Active Contributors	6,900	6,529	6,406	6,342

CURRENT AGE DEMOGRAPHIC

Legend: Under 21, 21 to 30, 31 to 40, 41 to 50, 51 to 60, 61 to 70, Over 70

Fund Membership

Working together
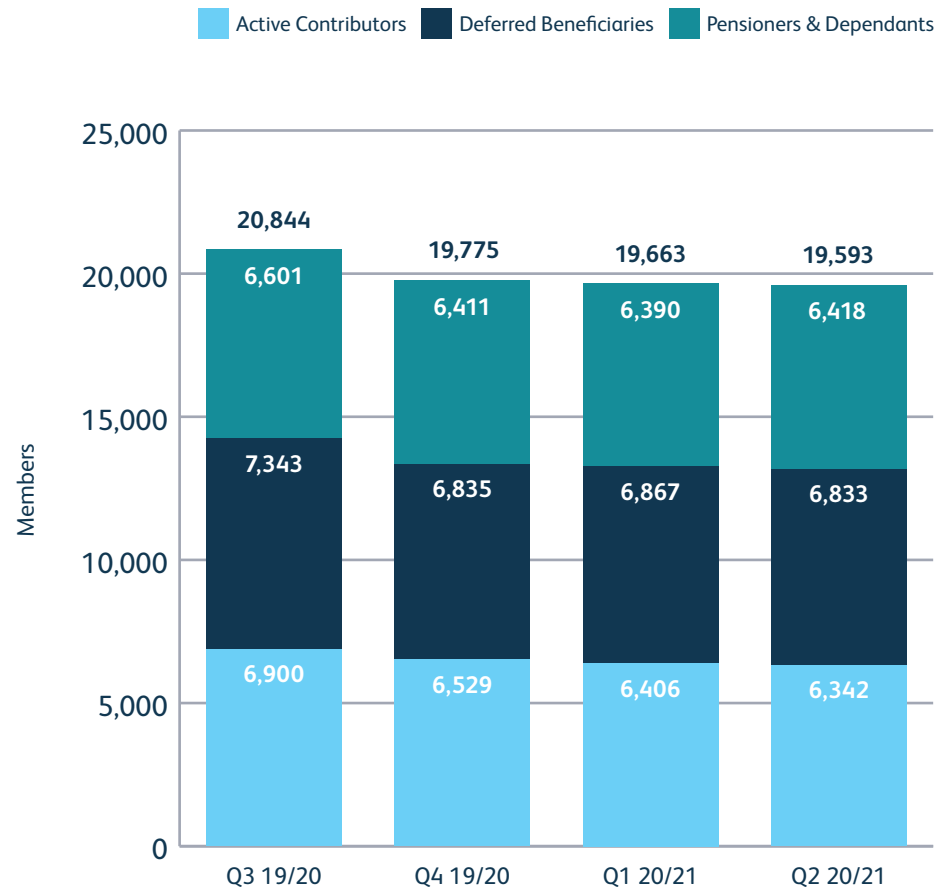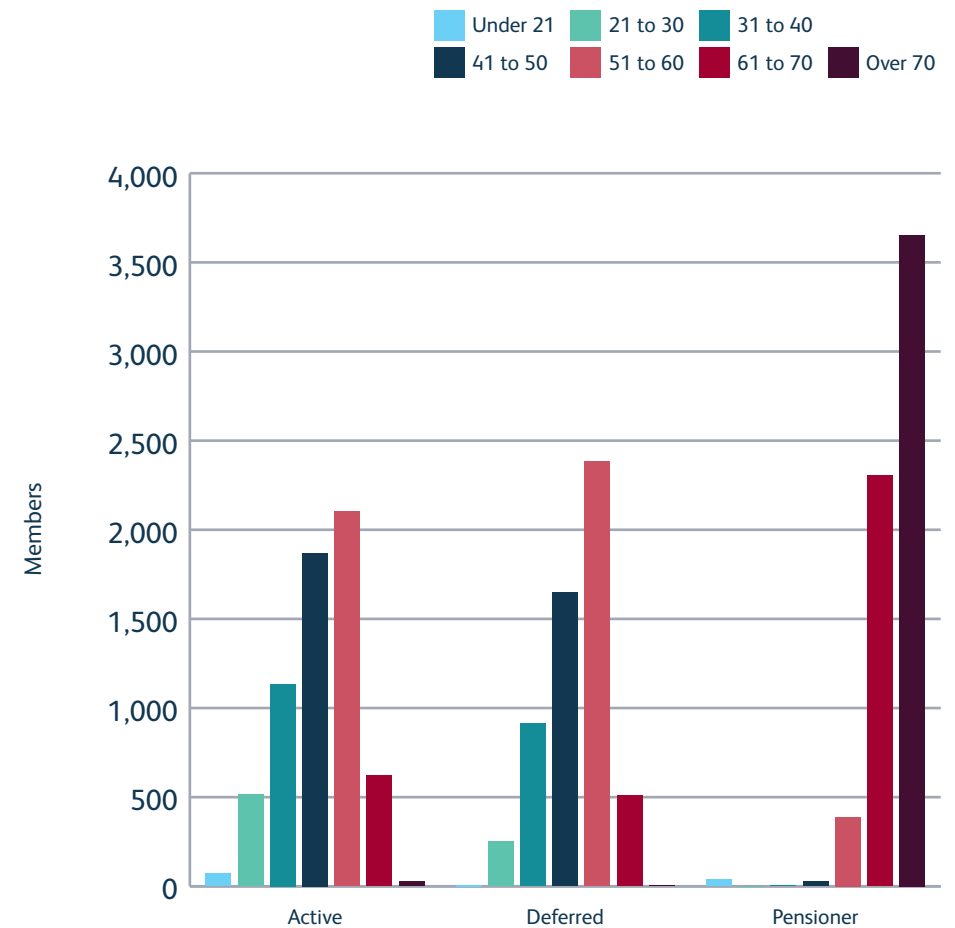
LEAVERS

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

Total Current Leavers	Received*	Pending**
253	82	171

* Received from employer and due to be worked by LPPA in line with SLA
** Awaiting information from employer

Casework Performance Against SLA

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PERFORMANCE - ALL CASES

- - - Target (98 %)   **The quarterly SLA performance was 99.56%**

Month	Performance
Oct 19	99.2%
Nov 19	100%
Dec 19	100%
Jan 20	100%
Feb 20	99.6%
Mar 20	100%
Apr 20	100%
May 20	100%
Jun 20	100%
Jul 20	99.2%
Aug 20	99.4%
Sep 20	100%
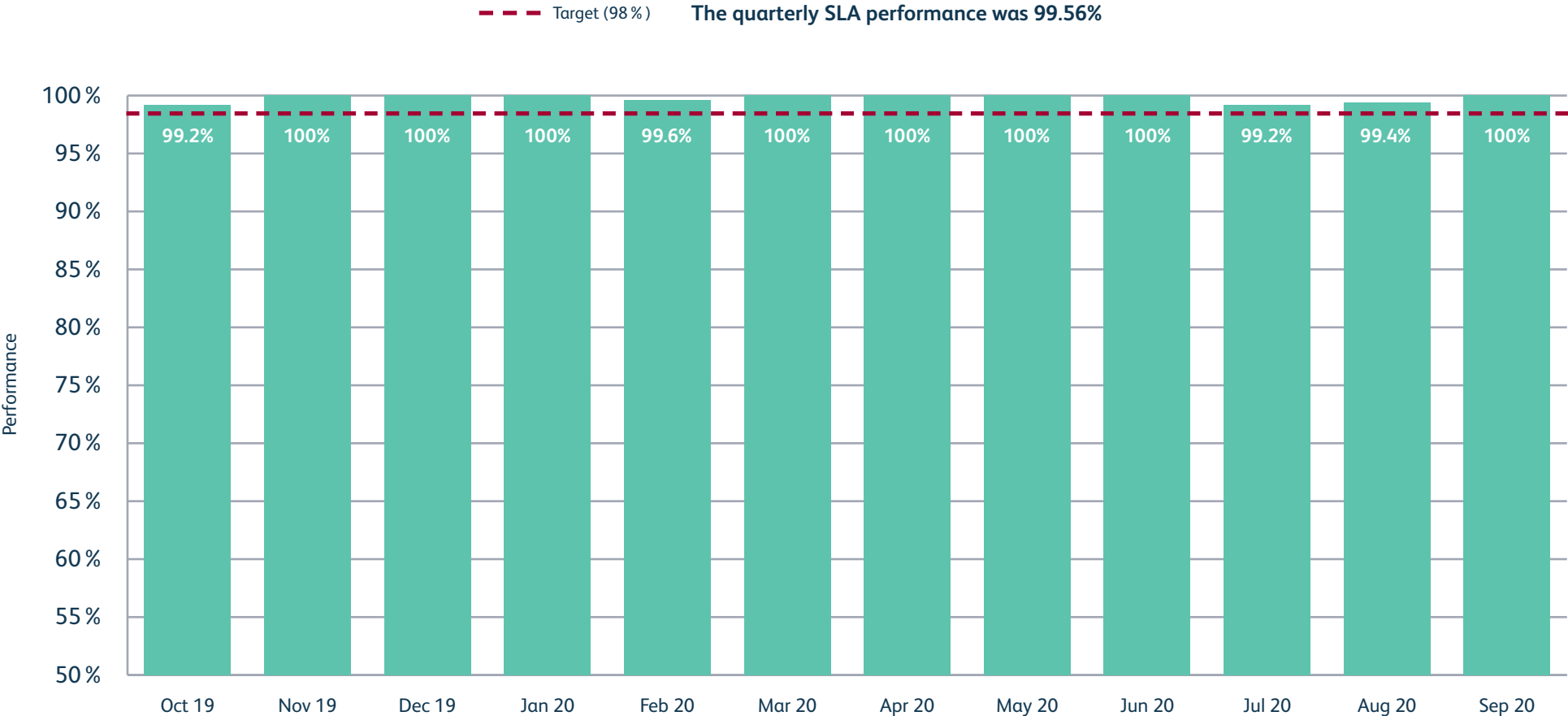
Casework Performance Against SLA

QUARTERLY PERFORMANCE STANDARD

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■ Target

	SLA target (working days)	Total Processed	92%	93%	94%	95%	96%	97%	98%	99%	100%
New starters	3	210									100%
Transfer In	4	84									100%
Transfer Out	5	92								98.9%	
Estimate – Individual	5	113								99.1%	
Deferred Benefits	4	227									100%
Deaths	10	117							98.3%		
Retirements (immediate)	5	51									100%
Retirements (deferred)	5	73									100%
Refunds	4	102								99%	
Estimates – Employer	5	22									100%
Correspondence	5	77								98.7%	
Aggregation	30	145									100%
Other *(see Definitions – page 3)*		265								99.6%	

Casework Performance Against SLA

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ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER

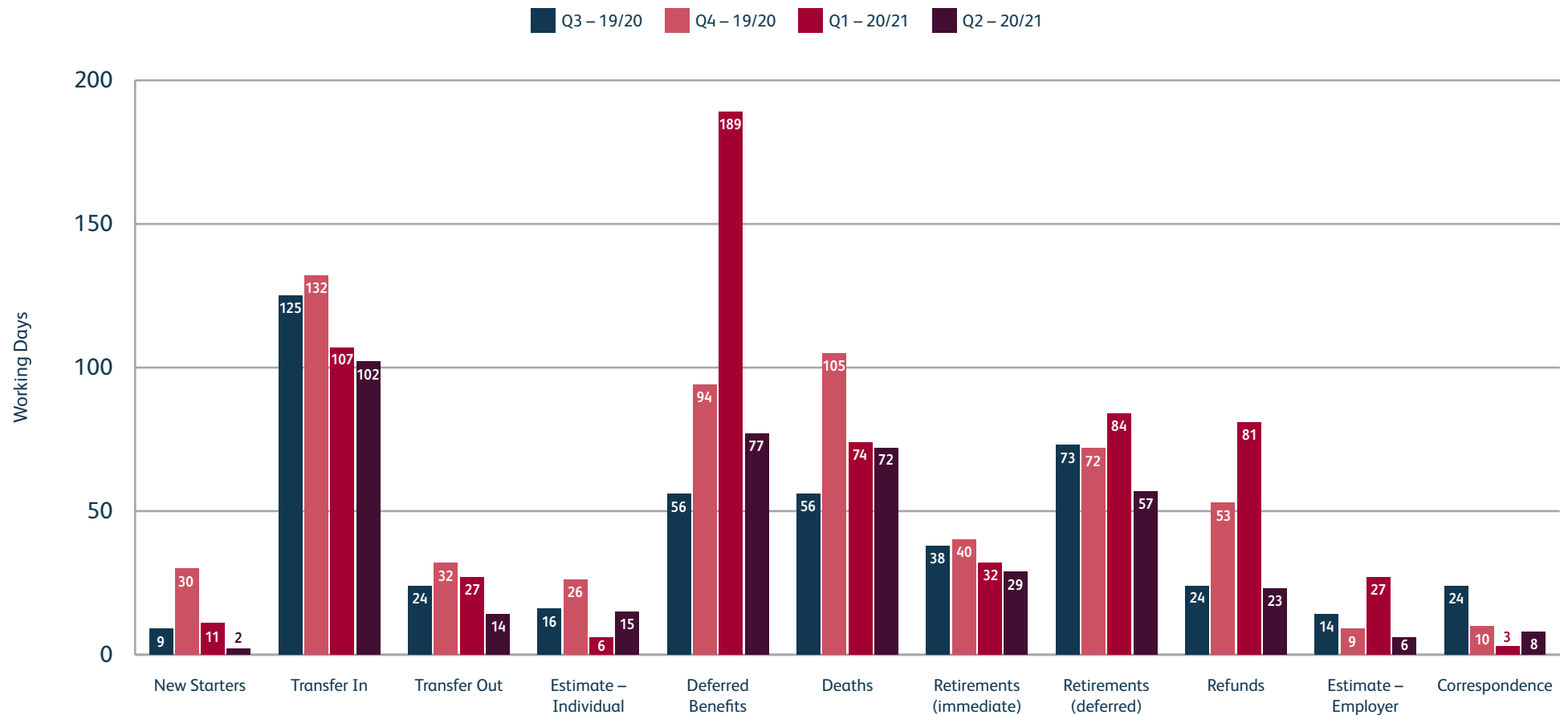|	Brought Forward	Completed	Received	Outstanding
New Starters	2	210	258	50
Transfer In	112	84	74	102
Transfer Out	24	92	84	16
Estimate - Individual	19	113	107	13
Deferred Benefits	102	227	193	68
Deaths	113	117	170	166
Retirements (Immediate)	24	51	59	32
Retirements (Deferred)	87	73	97	111
Refunds	25	102	98	21
Estimates - Employer	5	22	20	3
Correspondence	14	77	74	11
Aggregation	169	145	103	127
Other *(see Definitions – page 3)*	39	265	352	126

Elapsed Times

Doing the right thing

ELAPSED DAYS BY QUARTER

Legend: Q3 – 19/20, Q4 – 19/20, Q1 – 20/21, Q2 – 20/21

Chart: Working Days (y-axis) by category (x-axis)

Category	Q3 – 19/20	Q4 – 19/20	Q1 – 20/21	Q2 – 20/21
New Starters	9	30	11	2
Transfer In	125	132	107	102
Transfer Out	24	32	27	14
Estimate – Individual	16	26	6	15
Deferred Benefits	56	94	189	77
Deaths	56	105	74	72
Retirements (immediate)	38	40	32	29
Retirements (deferred)	73	72	84	57
Refunds	24	53	81	23
Estimate – Employer	14	9	27	6
Correspondence	24	10	3	8

Elapsed Times (Retirements)

Doing the right thing

DEFERRED INTO PAYMENT

Legend:
- Average working days with LPPA
- Average working days with Employer/Member/Other

Y-axis: Total Elapsed Working Days

Month	LPPA	Employer/Member/Other	Total
Oct 19	19	23	42
Nov 19	24	28	52
Dec 19	56	49	105
Jan 20	47	49	96
Feb 20	31	38	69
Mar 20	14	21	35
Apr 20	26	38	64
May 20	43	51	94
Jun 20	26	57	83
Jul 20	22	32	54
Aug 20	13	47	60
Sep 20	20	36	56

REASONS ON HOLD
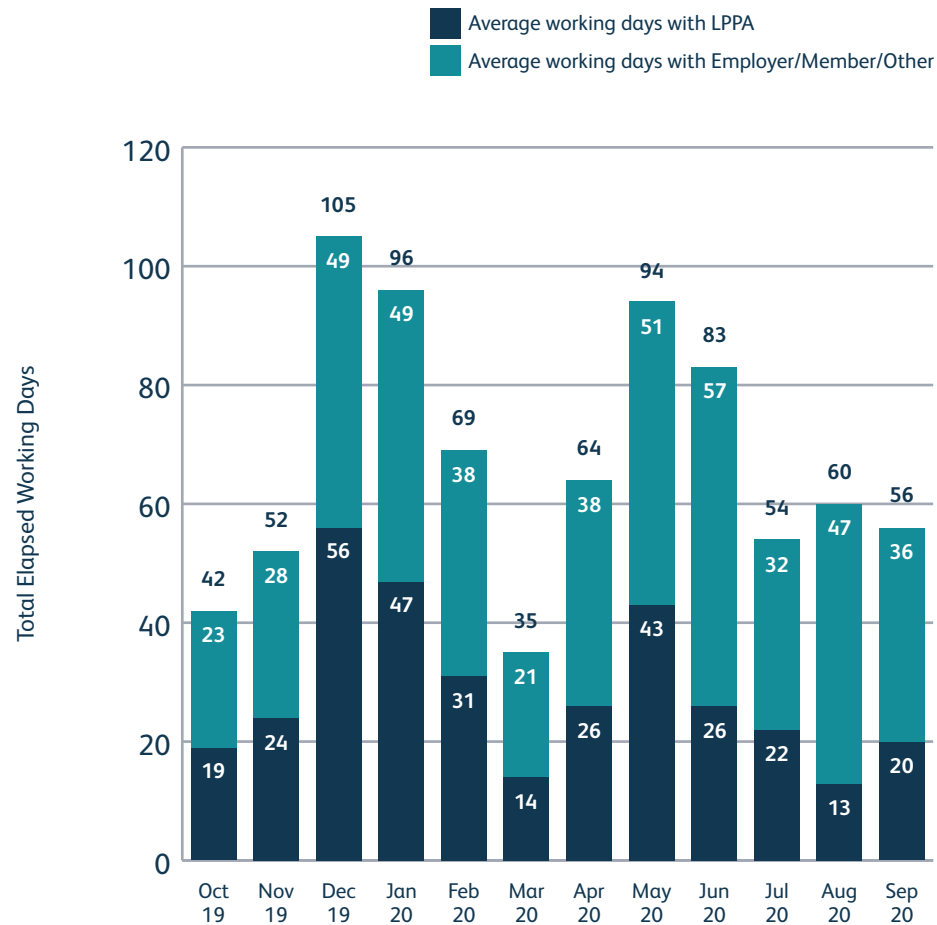
	Employer	Member	Other	Total
Oct 19	6.4	16.3	0.3	23.0
Nov 19	6.2	20.4	1.4	28.0
Dec 19	9.0	40.0	0.0	49.0
Jan 20	8.6	35.9	4.6	49.1
Feb 20	2.7	34.8	0.5	38.0
Mar 20	3.8	17.2	0.0	21.0
Apr 20	2.9	35.1	0.0	38.0
May 20	1.5	49.5	0.0	51.0
Jun 20	1.4	53.7	1.9	57.0
Jul 20	0.7	30.2	1.1	32.0
Aug 20	2.4	44.3	0.3	47.0
Sep 20	3.4	27.8	4.8	36.0

Elapsed Times (Retirements)

Doing the right thing

ACTIVE INTO PAYMENT

■ Average working days with LPPA
■ Average working days with Employer/Member/Other

Month	Total	LPPA	Employer/Member/Other
Oct 19	46	16	30
Nov 19	34	14	20
Dec 19	30	11	19
Jan 20	54	16	38
Feb 20	31	11	20
Mar 20	26	11	15
Apr 20	57	21	36
May 20	89	34	55
Jun 20	32	11	21
Jul 20	34	6	28
Aug 20	25	7	18
Sep 20	27	8	19

Total Elapsed Working Days

REASONS ON HOLD
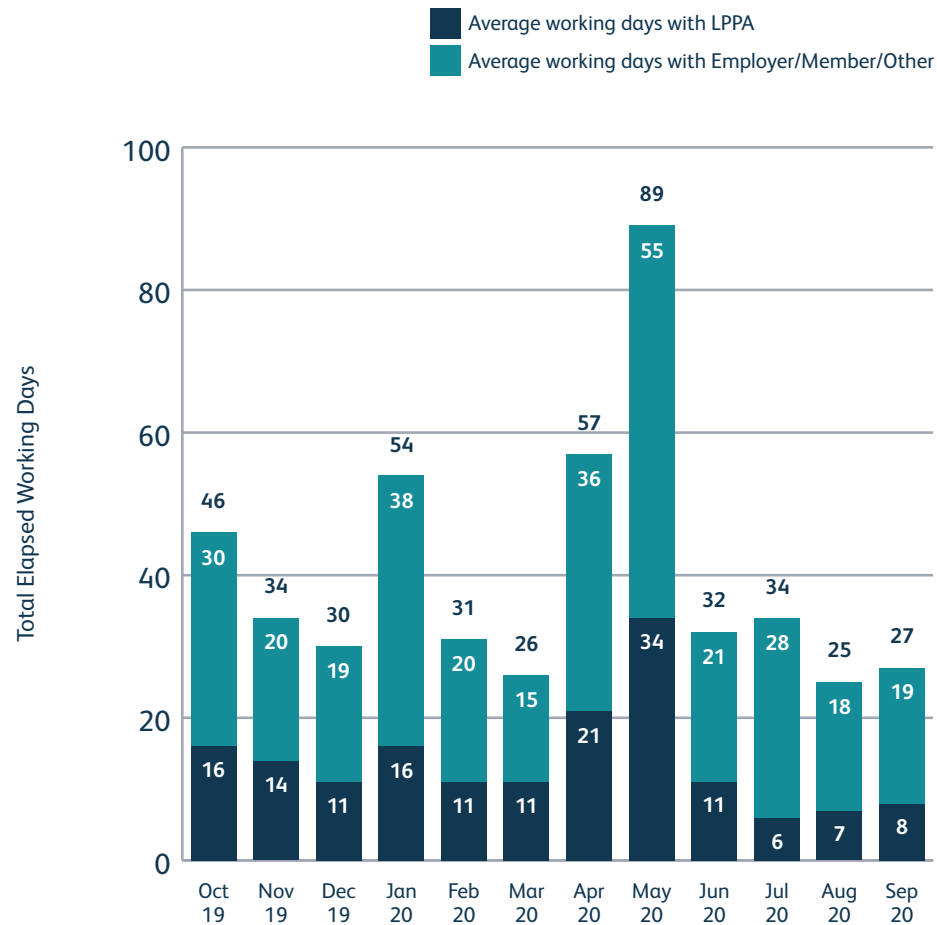
	Employer	Member	Other	Total
Oct 19	7.9	22.1	0.0	30.0
Nov 19	5.8	12.2	2.0	20.0
Dec 19	9.3	8.7	1.0	19.0
Jan 20	8.0	30.0	0.0	38.0
Feb 20	5.2	12.7	2.1	20.0
Mar 20	1.8	13.2	0.0	15.0
Apr 20	12.0	24.0	0.0	36.0
May 20	25.5	24.7	4.8	55.0
Jun 20	11.0	10.0	0.0	21.0
Jul 20	1.9	26.1	0.0	28.0
Aug 20	10.8	7.2	0.0	18.0
Sep 20	7.6	7.6	3.8	19.0

Helpdesk Performance - Calls

A+

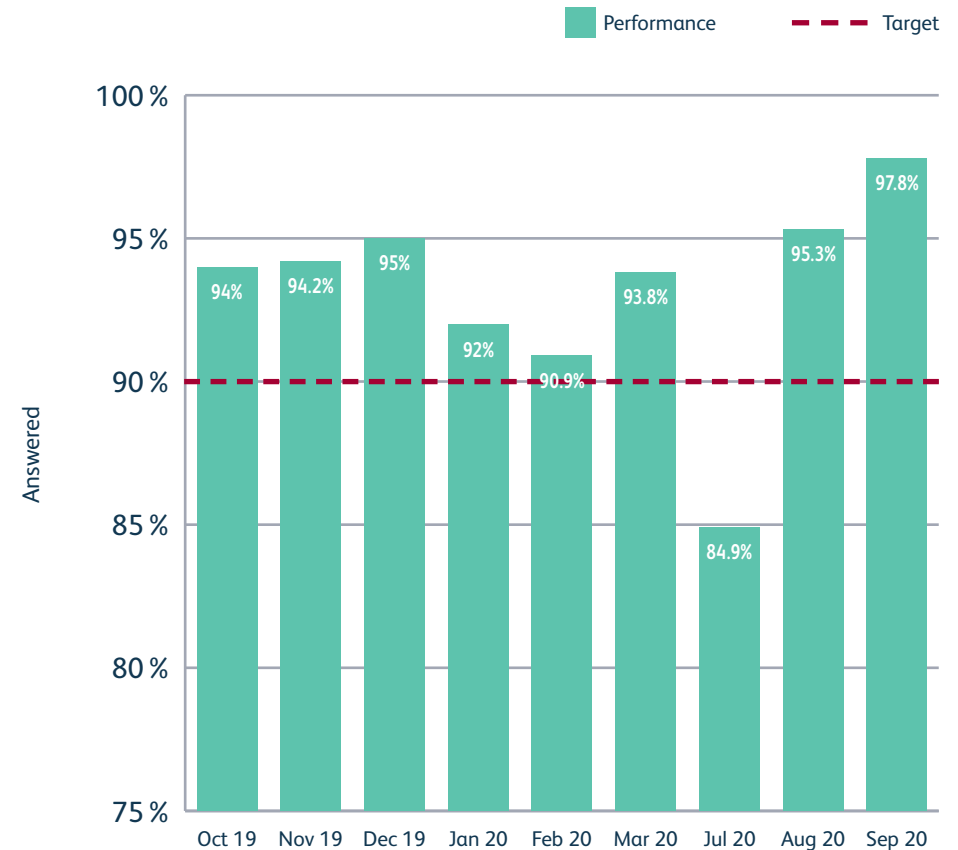**Committed to excellence**

AVERAGE WAIT TIME

CALLS ANSWERED

The Helpdesk deals with all call and e-mail enquiries from both members and employers for all funds that LPPA provide administration services for. The call data could not be collected between April and June due to the change in the way LPPA had to work during lockdown. LPPA implemented remote working and maintained an operational contact team but lost the management information temporarily.

Overall business level performance

From July, times are client specific

Performance — Target
Bereavements

	Oct 19	Nov 19	Dec 19	Jan 20	Feb 20	Mar 20	Jul 20	Aug 20	Sep 20
Performance	1:54	1:42	1:27	2:13	2:47	1:44	5:05	4:58	2:28
Bereavements							3:05	4:09	3:06

Minutes

Performance — Target

	Oct 19	Nov 19	Dec 19	Jan 20	Feb 20	Mar 20	Jul 20	Aug 20	Sep 20
Performance	94%	94.2%	95%	92%	90.9%	93.8%	84.9%	95.3%	97.8%
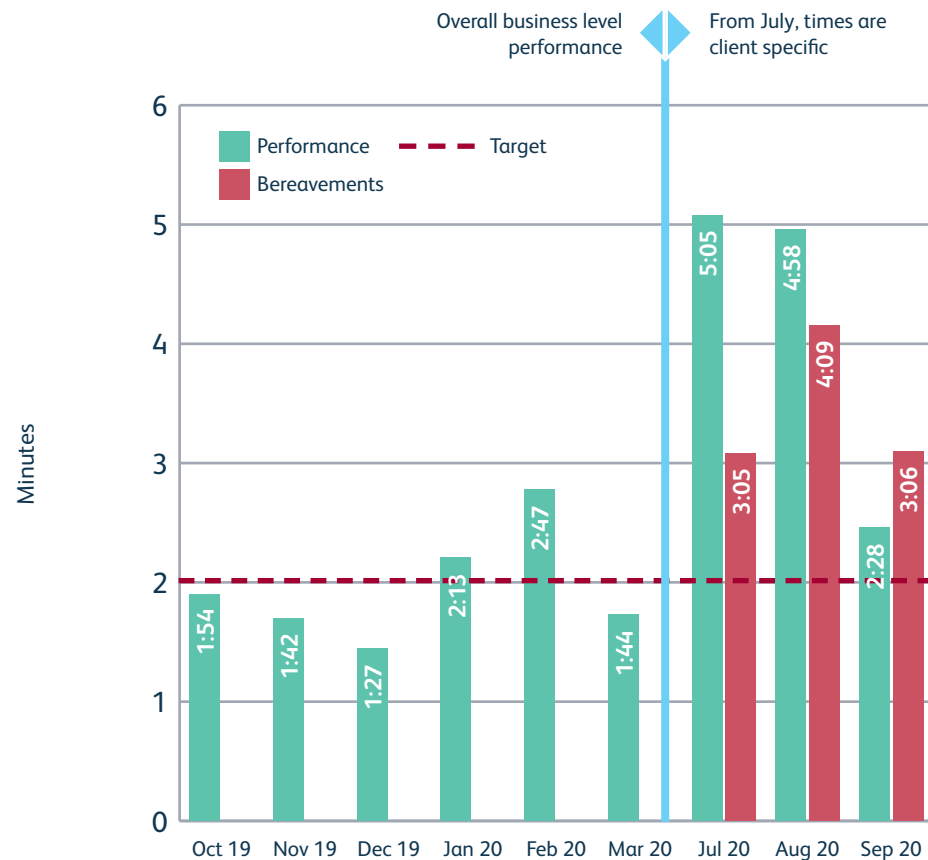
Answered

Helpdesk Performance - Calls

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RESOLUTION RATE
(TARGET 75%)

JULY
65%
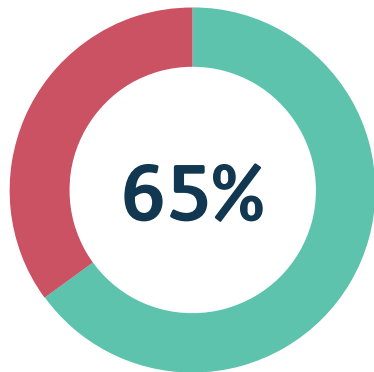
AUGUST
61%
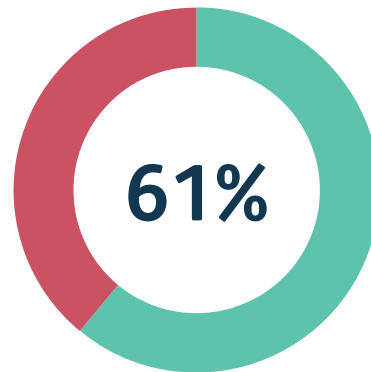
SEPTEMBER
59%
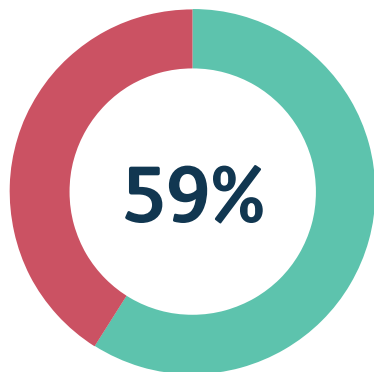
WHAT DO MEMBERS & EMPLOYERS CALL ABOUT?

	JUL 20	AUG 20	SEP 20
ABS	2	5	6
Annual Allowance	0	0	0
AVC / APC	0	2	1
Bereavement	21	19	16
Deferred	5	7	2
Divorce	14	21	13
Estimate	37	39	46
Life Certificates	0	0	0
McCloud	0	0	0
Online	20	14	10
P60	3	5	4
Payslip	11	12	14
PI	0	5	0
Refund	13	22	13
Retirement	138	88	134
Transfer	40	53	52
Update Details	0	5	7

Helpdesk Performance - Emails

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RESOLUTION RATE
(TARGET 75%)

AUGUST
76%
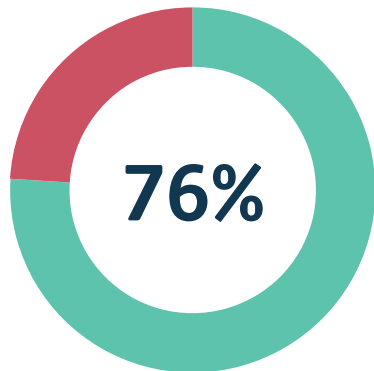
SEPTEMBER
71%
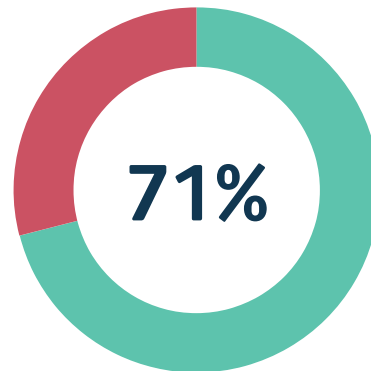
WHAT DO MEMBERS & EMPLOYERS EMAIL ABOUT?

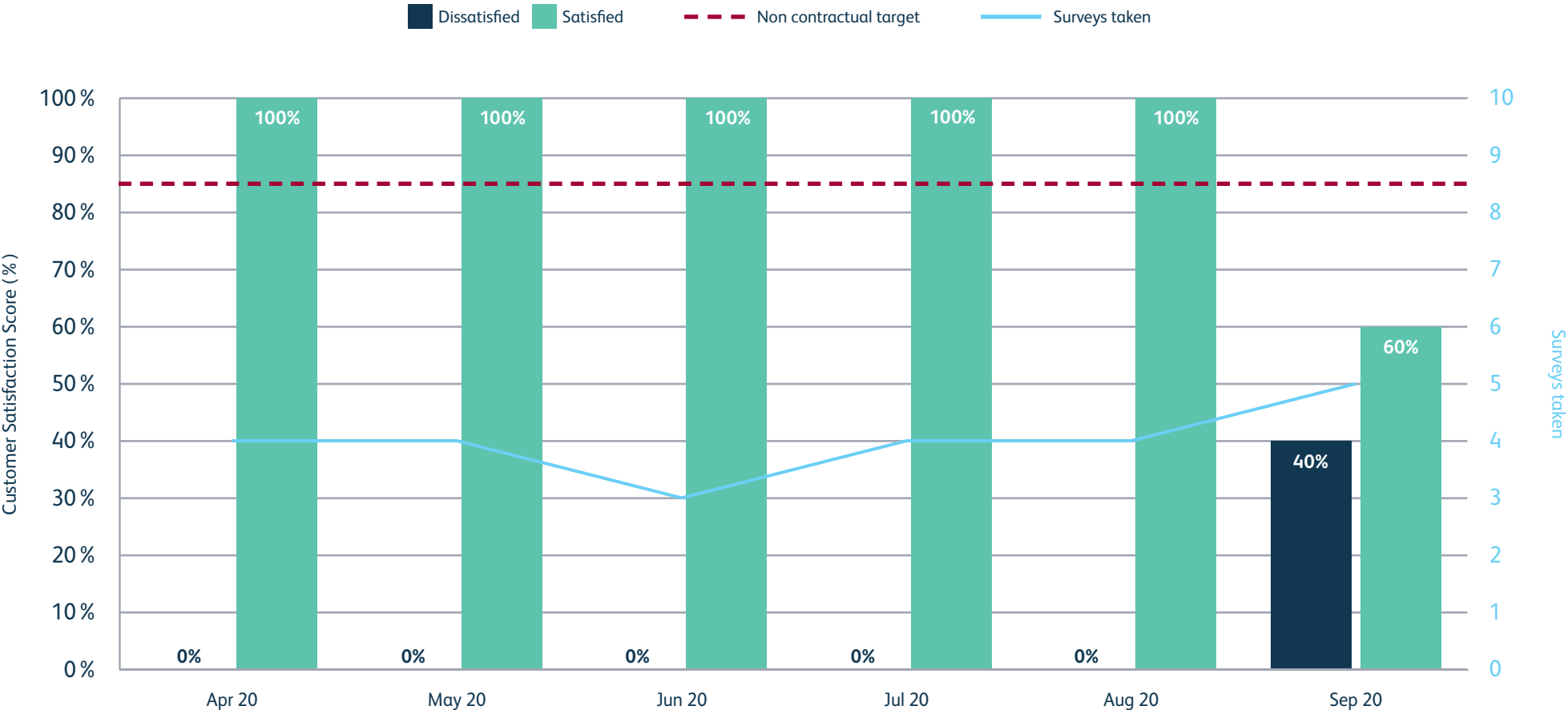|	AUG 20	SEP 20
ABS	6	6
Annual Allowance	0	0
AVC / APC	4	2
Bereavement	10	21
Deferred	3	3
Divorce	1	14
Estimate	22	33
Life Certificates	1	0
McCloud	0	0
Online	12	16
P60	1	0
Payslip	4	8
PI	0	0
Refund	5	9
Retirement	31	43
Transfer	34	63
Update Details	20	20

Customer Satisfaction Scores

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HELPDESK SATISFACTION

Legend: Telephone | Email | — — Non contractual target | Overall business level performance | From July, telephone scores are client specific. Email scores are still business level

Customer Satisfaction Score (%)

	Apr 20	May 20	Jun 20	Jul 20	Aug 20	Sep 20
Telephone	90%	91%	85%	90%	87%	83%
Email	84%	82%	78%	86%	88%	89%
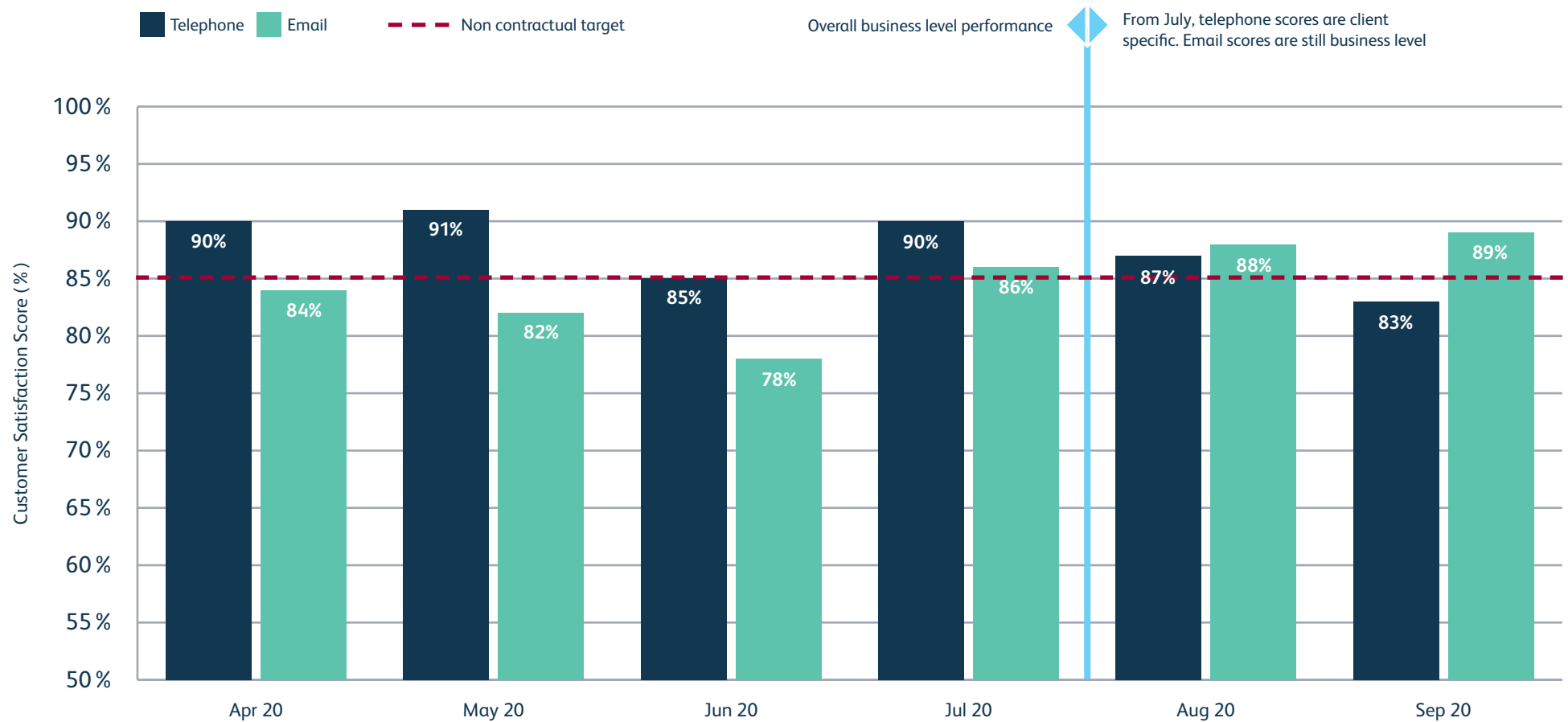
Customer Satisfaction Scores

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RETIREMENTS

Legend: ■ Dissatisfied ■ Satisfied ▬ ▬ Non contractual target ─── Surveys taken

Customer Satisfaction Score (%) / Surveys taken

	Apr 20	May 20	Jun 20	Jul 20	Aug 20	Sep 20
Satisfied	100%	100%	100%	100%	100%	60%
Dissatisfied	0%	0%	0%	0%	0%	40%

My Pension Online

Forward thinking

MEMBERS REGISTERED

My Pension Online

AGE DEMOGRAPHIC

Legend: Under 21 · 21 to 30 · 31 to 40 · 41 to 50 · 51 to 60 · 61 to 70 · Over 70

Active: 1, 55, 170, 297, 579, 219, 5

Deferred: 1, 19, 50, 129, 408, 101, 0

Pensioner: 1, 0, 0, 0, 102, 280, 29

Y-axis: Member Numbers (0 – 600)
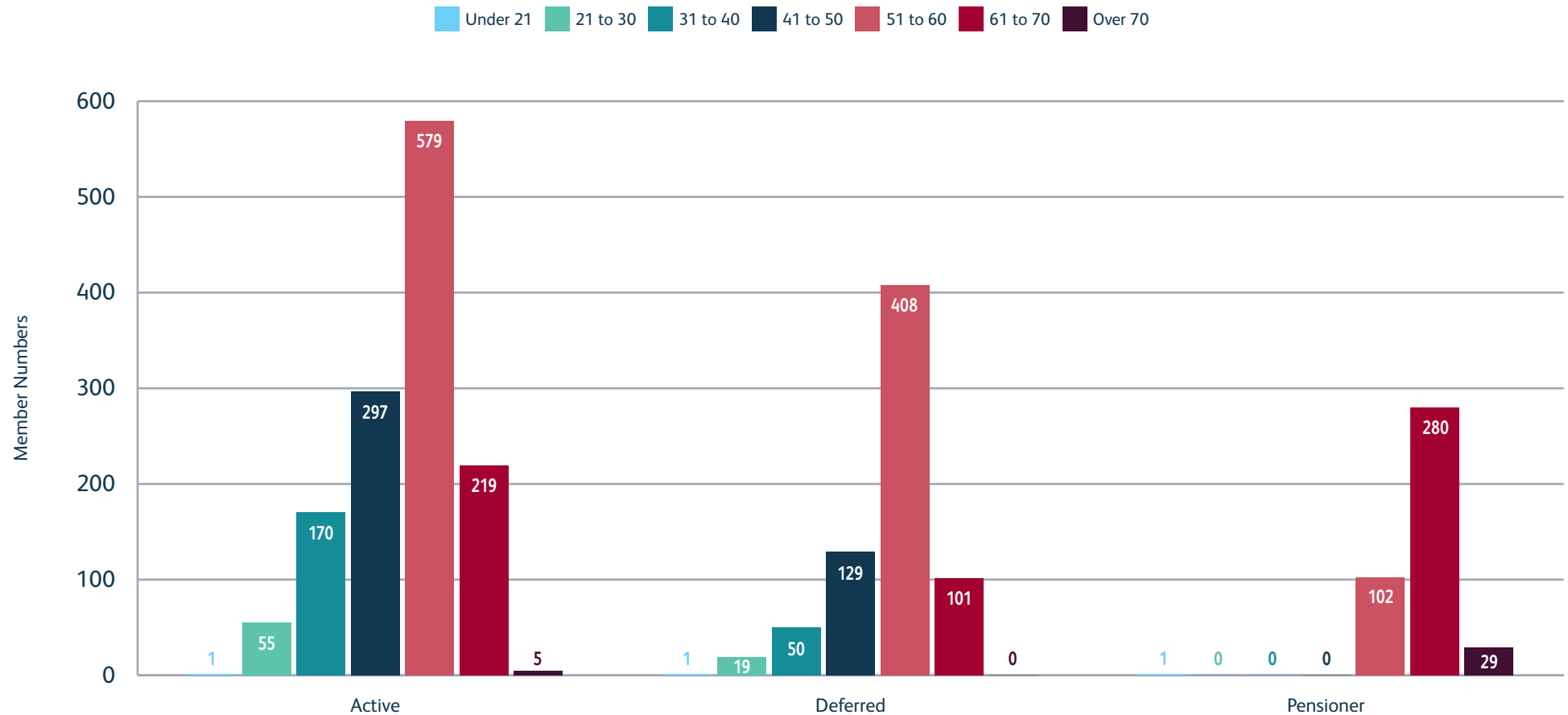
Service Improvements

DELIVERED

1	Bereavement survey launched
2	New Engagement and Communication team in place
3	In-house bulk email solution procured
4	Mortality tracing and address screening launched through Target
5	Member Communications Plan (updated and issued to Clients)
6	Covid-19 impact analysis and service measures (Q1 Client pack)
7	Website content review and rewrite (detailed pension processes)
8	23% of Member letters reviewed
9	New format Quarterly Client reports (Q1) rolled out
10	Online Client Forum delivered to 22 attendees
11	Voice analytics launched through new telephony system (to improve call quality monitoring)
12	Employer meetings and training sessions delivered remotely

SCHEDULED

1	Launch of single website for all Members and Employers
2	Q2 Covid-19 impact analysis and service measures (update to clients)
3	Ongoing remote Employer training and workshops (delivered through MS Teams)
4	Member surveys to launch (estimates and transfers)
5	'Livechat' launch and available on the new website
6	DocuSign implementation to improve elapsed times
7	Bulk email activity to Members and Employers planned: a. New website launch b. MPO registration and ongoing engagement c. Increase Member Death Nominations

Member Contact Data

EMAIL ADDRESSES

	Q3 – 19/20	Q4 – 19/20	Q1 – 20/21	Q2 – 20/21
Active Contributors	3,225 (46.74%)	2,951 (45.2%)	2,894 (45.18%)	2,942 (46.39%)
Deferred Beneficiaries	1,722 (28.39%)	1,878 (33.21%)	1,655 (28.95%)	1,699 (29.7%)
Pensioner and Dependants	1,131 (17.13%)	1,129 (17.61%)	1,167 (18.26%)	1,229 (19.15%)

TELEPHONE NUMBERS

	Q3 – 19/20	Q4 – 19/20	Q1 – 20/21	Q2 – 20/21
Active Contributors	–	1,227 (18.79%)	1,201 (18.75%)	1,182 (18.64%)
Deferred Beneficiaries	–	1,117 (16.34%)	930 (13.54%)	962 (14.08%)
Pensioner and Dependants	–	1,007 (15.71%)	1,017 (15.92%)	1,039 (16.19%)

Member Contact Data

DEATH NOMINATION

	Q3 – 19/20	Q4 – 19/20	Q1 – 20/21	Q2 – 20/21
Active Contributors	–	–	2,487 (38.82%)	2,481 (39.12%)

E-COMMUNICATIONS OPT-OUT

	Q3 – 19/20	Q4 – 19/20	Q1 – 20/21	Q2 – 20/21
Active Contributors	104 (1.51%)	100 (1.53%)	93 (1.45%)	91 (1.43%)
Deferred Beneficiaries	94 (1.28%)	101 (1.48%)	104 (1.51%)	101 (1.48%)
Pensioner and Dependants	44 (0.67%)	47 (0.73%)	51 (0.80%)	56 (0.87%)

Engagement Activity (Employer & Scheme Member)

Working together

EMAILS

Date	Message / Campaign	Employer / Member	Action
17 July 2020	MPO Campaign	Employer	Launching the MPO campaign with tools for employers
19 August 2020	ABS Employer email	Employer	Advising employers that ABSs were live
27 August 2020	YourFund User Guide	Employer	Directing employers to the YourFund guide
1 September 2020	LGA Bitesize training	Employer	Directing employers to the LGA bitesize training
15 September 2020	McCloud data collection	Employer	Key information about data collection in association with the McCloud judgement

Data Quality (TPR scores)

Doing the right thing

COMMON DATA

Data Item	Active	Deferred	Pensioner / Dependant
NI Number	1	6	31
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	1
Expected retirement / maturity / target retirement date	0	0	0
Membership status	0	0	0
Last event status	0	0	0
Address	13	442	79
Postcode	16	458	158
Total fails	30	906	269
Individual fails	16	458	158
Total members	6,342	6,833	6,418
Accuracy rate	99.7%	93.3%	97.5%

Total accuracy rate			96.6%

Data Quality (TPR scores)

Doing the right thing

CONDITIONAL DATA

Data Item	Fails
Divorce records	0
Transfer In	17
AVC's / Additional Contributions	1
Deferred Benefits	0
Tranches (DB)	464
Gross Pension (Pensioners)	0
Tranches (Pensioners)	34
Gross Pension (Dependants)	2
Tranches (Dependants)	0
Date of leaving	4
Date Joined Scheme	1
Employer Details	2
Salary	125
Crystallisation	40
Annual Allowance	173
LTA Factors	0
Date Contracted Out	51
Pre-88 GMP	149
Post-88 GMP	441
Total fails	1,504
Individual fails	1,424
Total members	19,593
Total accuracy rate	92.7%

COMMON & CONDITIONAL ACCURACY RATE

LPP

Local Pensions Partnership