

# LPP

Local Pensions Partnership  
Administration



Havering Pension Fund

# Quarterly Administration Report

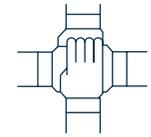
1st October – 31st December 2020

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# Definitions



Working Together

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

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).

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 26 & 27

## **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.



# Annual Plan 2020/21



Forward Thinking

## ACTIVITY

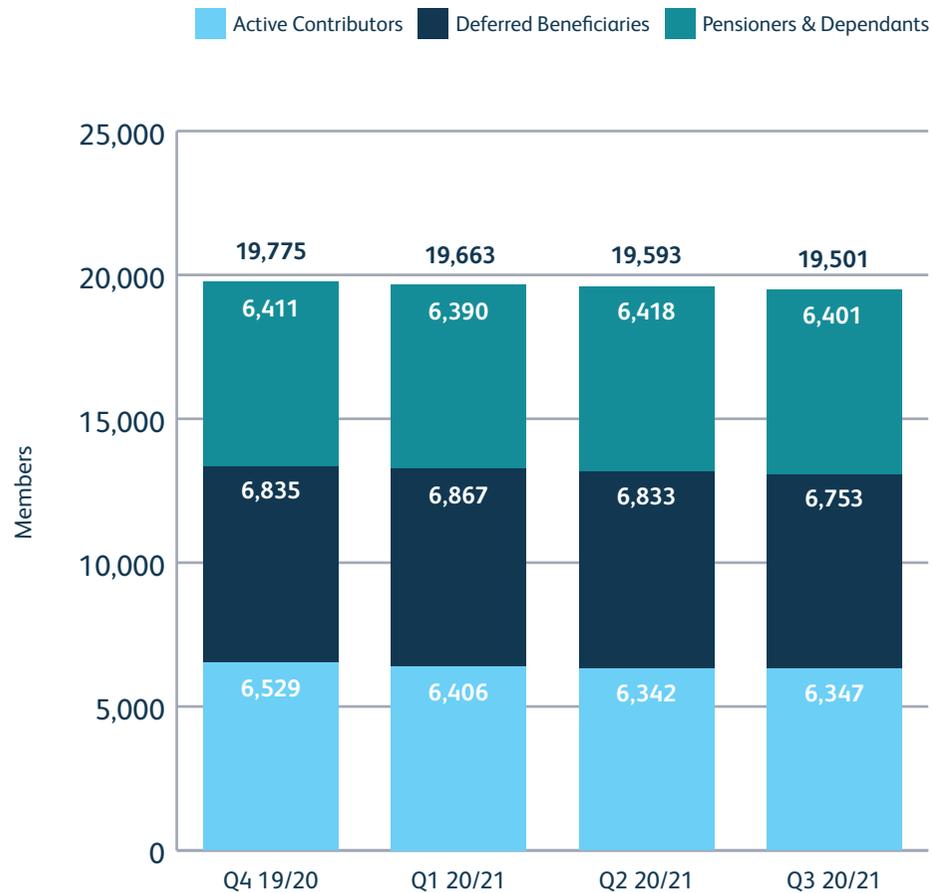
✓ COMPLETED  DUE

	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				✓	✓				✓			

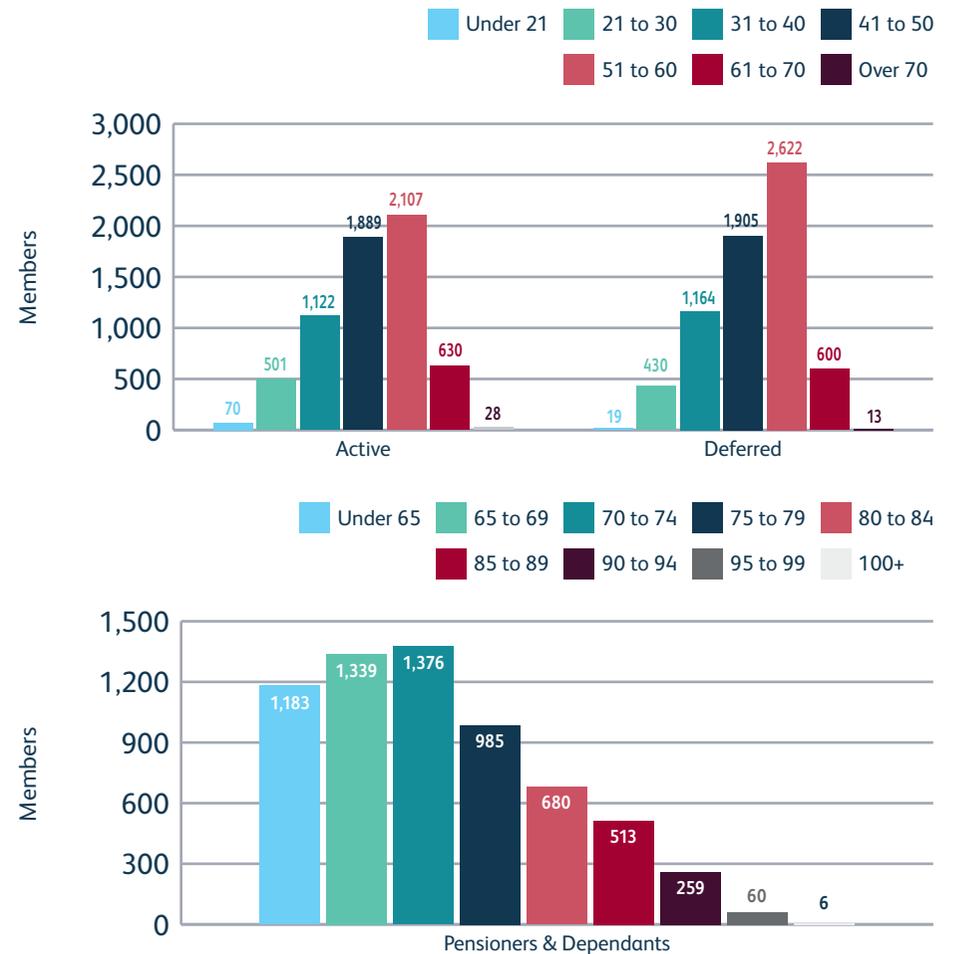
# Fund Membership



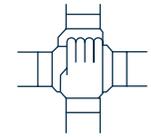
## TOTAL FUND MEMBERSHIP



## CURRENT AGE DEMOGRAPHIC



# Fund Membership



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## LEAVERS

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

Total Current Leavers	Received*	Pending**
151	17	134

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

\*\* Awaiting information from employer

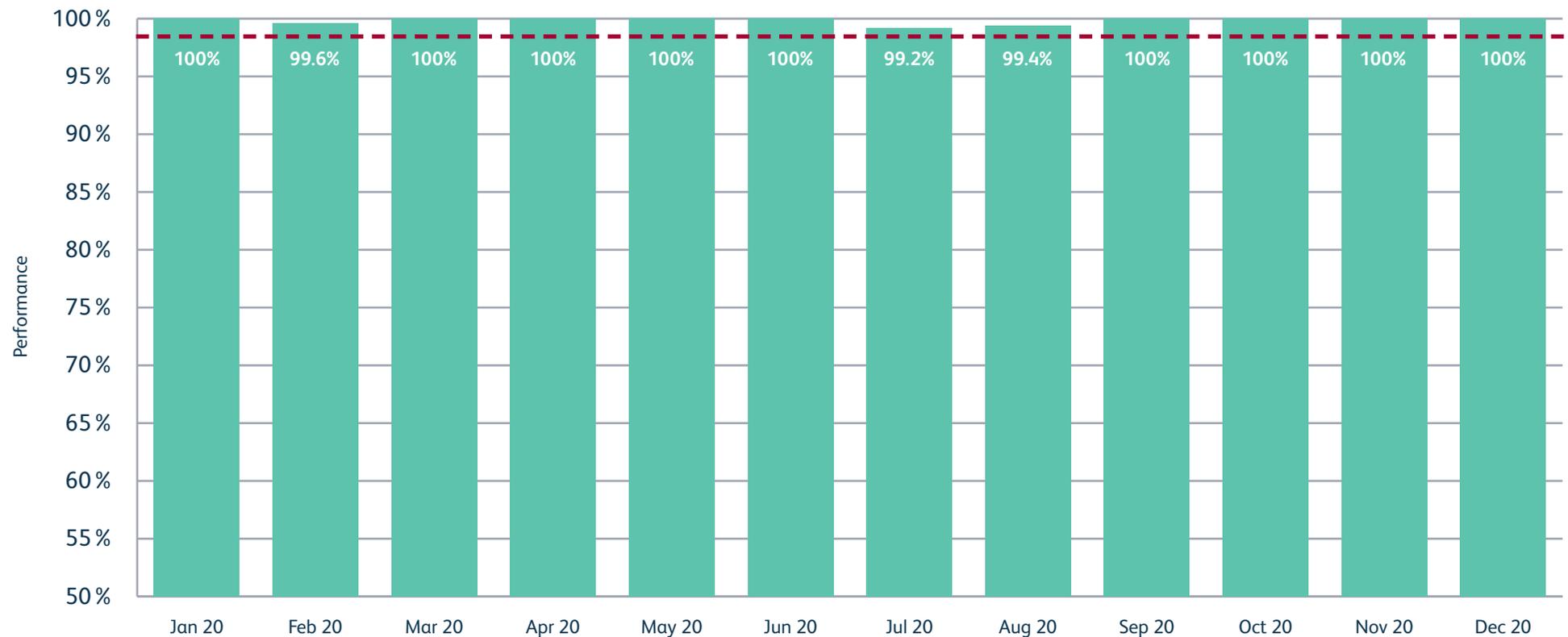
# Casework Performance Against SLA



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## PERFORMANCE - ALL CASES

--- Target (98%)    The quarterly SLA performance was 100%



# Casework Performance Against SLA



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## QUARTERLY PERFORMANCE STANDARD

■ Target

	SLA target (working days)	Total Processed	92%	93%	94%	95%	96%	97%	98%	99%	100%
New starters	3	244									100%
Transfer In	4	66									100%
Transfer Out	5	84									100%
Estimate – Individual	5	66									100%
Deferred Benefits	4	131									100%
Deaths	10	123									100%
Retirements (immediate)	5	70									100%
Retirements (deferred)	5	112									100%
Refunds	4	89									100%
Estimates – Employer	5	21									100%
Correspondence	5	77									100%
Aggregation	30	107									100%
Other (see Definitions – page 3)		374									100%

# Casework Performance Against SLA



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## ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER

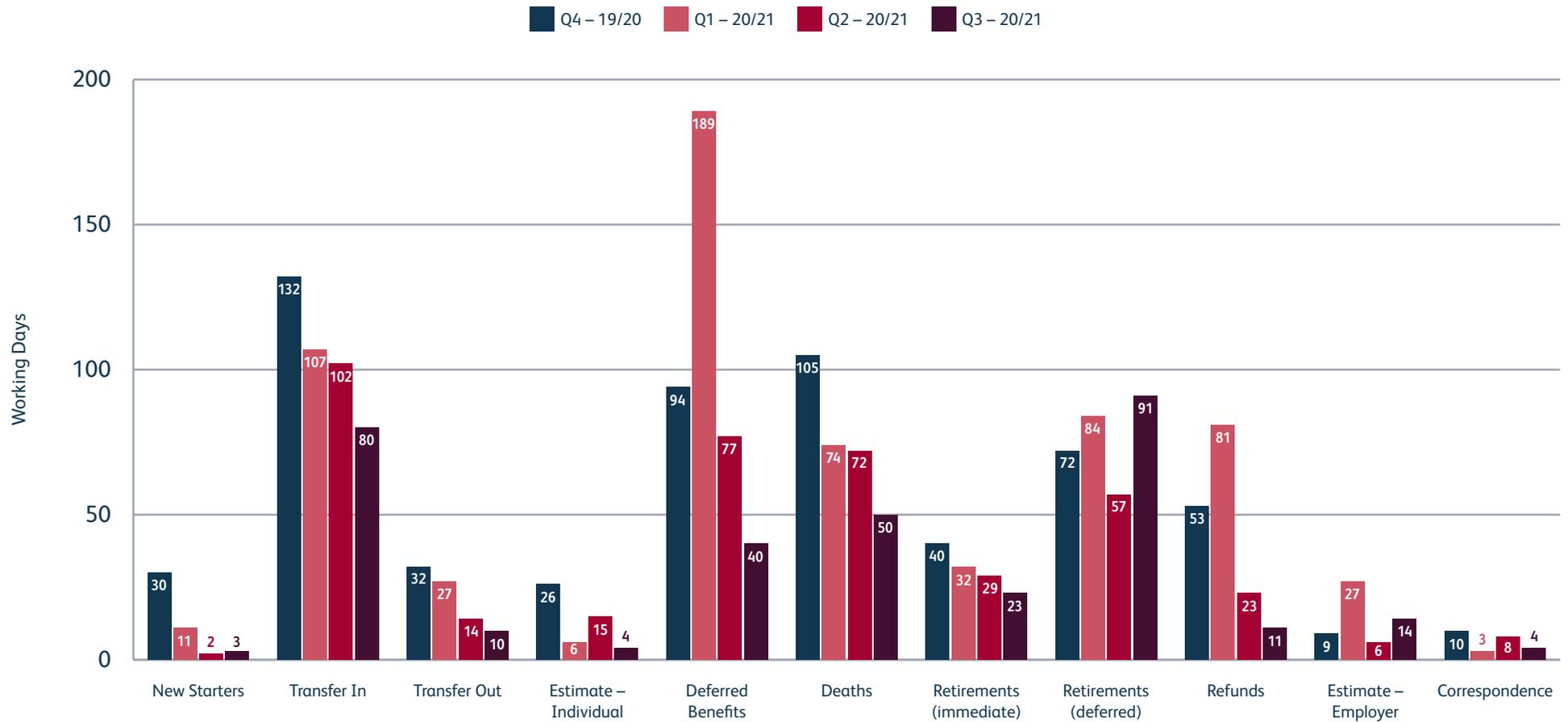
	Brought Forward	Completed	Received	Outstanding
New Starters	50	244	224	30
Transfer In	102	66	54	90
Transfer Out	18	84	87	21
Estimate - Individual	14	66	61	9
Deferred Benefits	69	131	122	60
Deaths	166	123	119	162
Retirements (Immediate)	31	70	72	33
Retirements (Deferred)	115	112	69	72
Refunds	20	89	92	23
Estimates - Employer	3	21	24	6
Correspondence	17	77	63	3
Aggregation	130	107	82	105
Other (see Definitions – page 3)	128	374	326	80

# Elapsed Times



Doing The Right Thing

## ELAPSED DAYS BY QUARTER



# Elapsed Times (Retirements)



Doing The Right Thing

## DEFERRED INTO PAYMENT

## REASONS ON HOLD



	Employer	Member	Other	Total
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
Oct 20	1.2	28.5	13.3	43.0
Nov 20	5.2	48.6	28.2	82.0
Dec 20	15.6	50.2	0.1	65.9

# Elapsed Times (Retirements)



Doing The Right Thing

## ACTIVE INTO PAYMENT

## REASONS ON HOLD



	Employer	Member	Other	Total
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
Oct 20	2.2	14.8	0.0	17.0
Nov 20	2.7	9.3	0.0	12.0
Dec 20	1.0	11.0	0.0	12.0

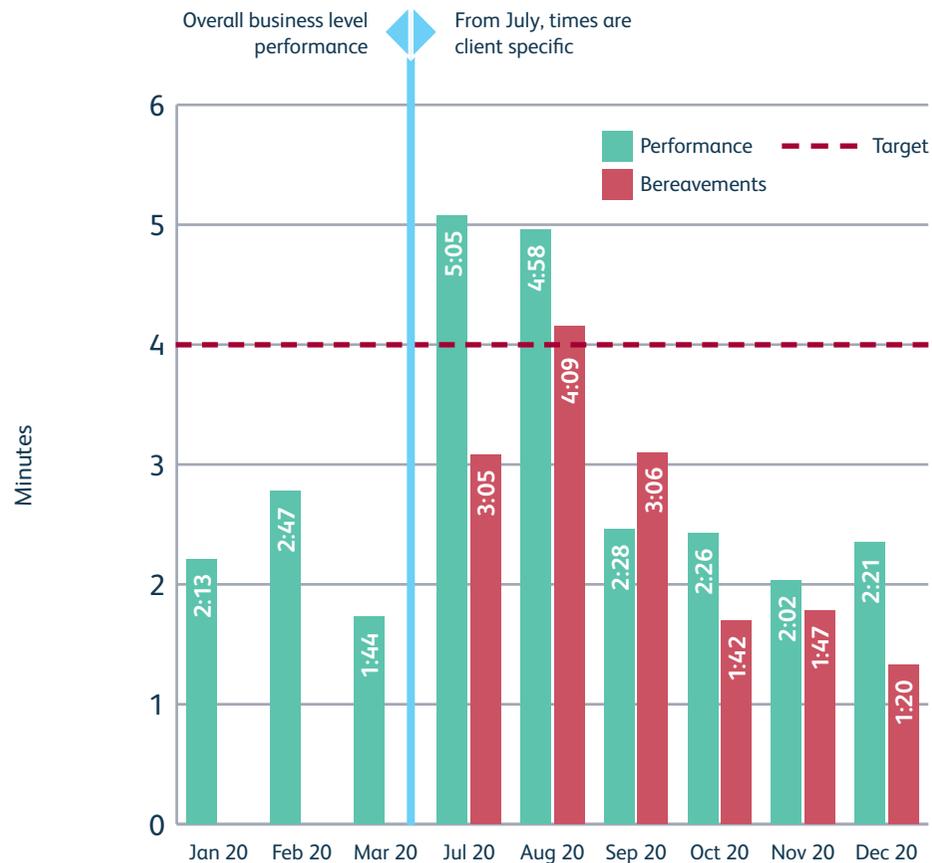
# Helpdesk Performance - Calls



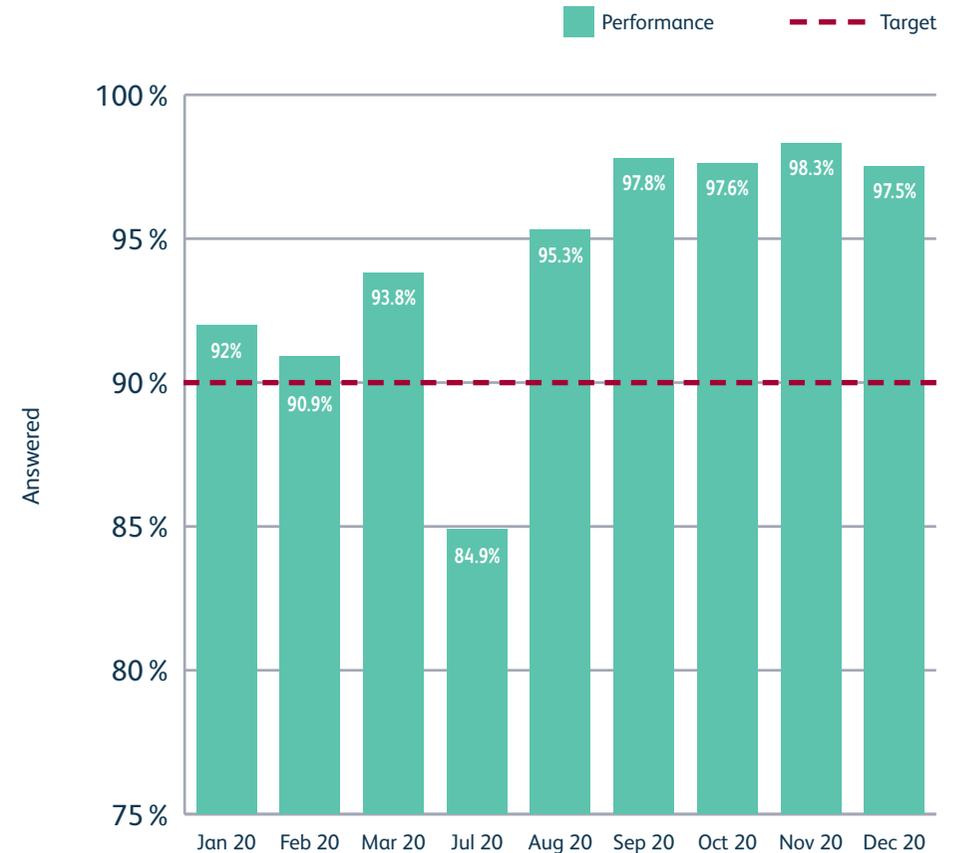
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## AVERAGE WAIT TIME

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.



## CALLS ANSWERED



# Helpdesk Performance - Calls

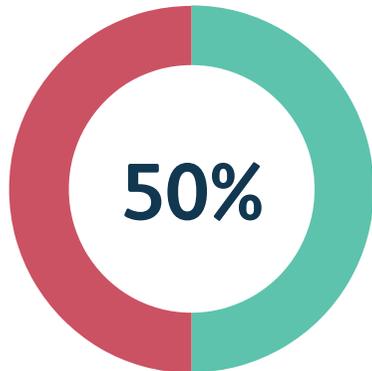


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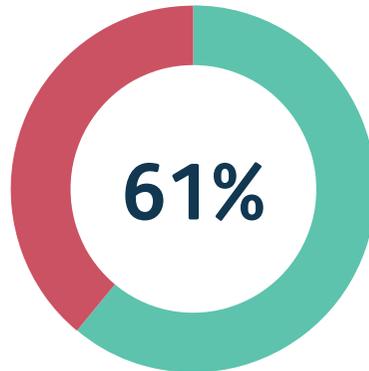
## RESOLUTION RATE

(TARGET 75%)

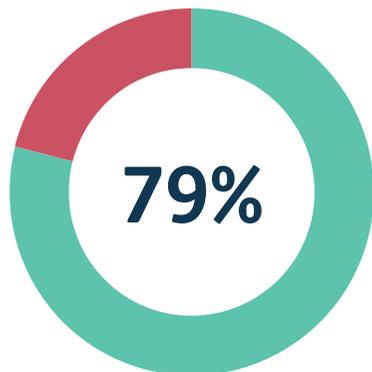
### OCTOBER



### NOVEMBER



### DECEMBER



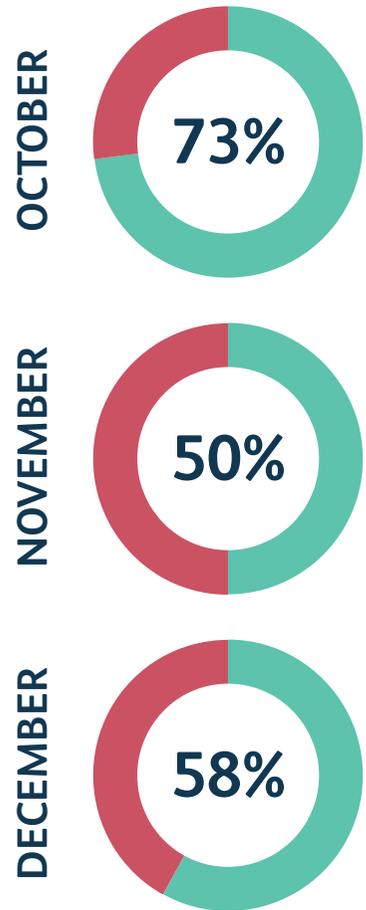
## WHAT DO MEMBERS & EMPLOYERS CALL ABOUT?

	OCT 20	NOV 20	DEC 20
ABS	2	2	0
Annual Allowance	1	1	0
AVC / APC	2	2	5
Bereavement	25	37	20
Deferred	1	3	2
Divorce	14	12	3
Estimate	54	39	8
Life Certificates	0	0	1
Online	16	14	4
P60	5	3	1
Payslip	14	11	10
PI	0	0	0
Refund	18	16	7
Retirement	134	111	49
Transfer	106	50	6
Update Details	12	8	11

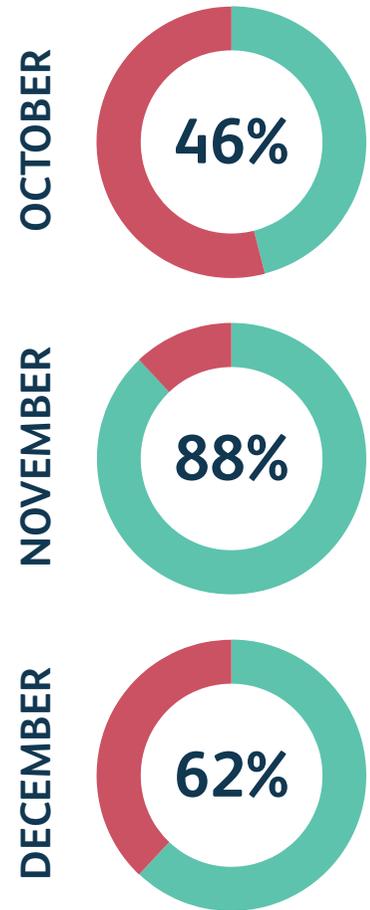
# Helpdesk Performance - Emails



## RESOLUTION RATE (TARGET 75%)



## WITHIN SLA (2 WORKING DAYS)



## WHAT DO MEMBERS & EMPLOYERS EMAIL ABOUT?

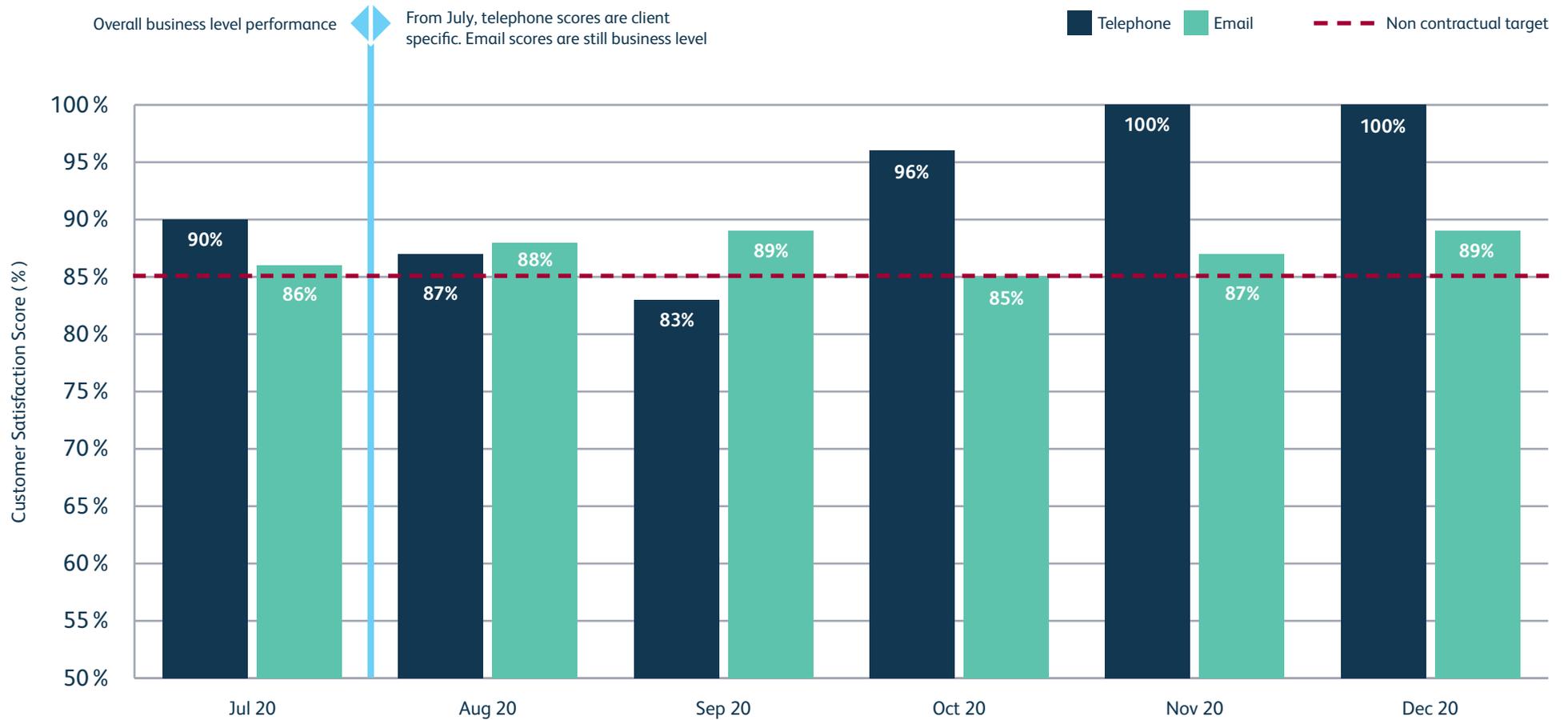
	OCT 20	NOV 20	DEC 20
ABS	4	4	2
Annual Allowance	4	3	2
AVC / APC	3	1	0
Bereavement	20	32	80
Deferred	0	1	1
Divorce	14	46	57
Estimate	19	18	14
Life Certificates	1	1	0
Online	8	3	11
P60	7	0	4
Payslip	6	2	1
PI	0	0	0
Refund	8	5	4
Retirement	48	47	69
Transfer	25	36	32
Update Details	12	14	17

# Customer Satisfaction Scores



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## HELPDESK SATISFACTION

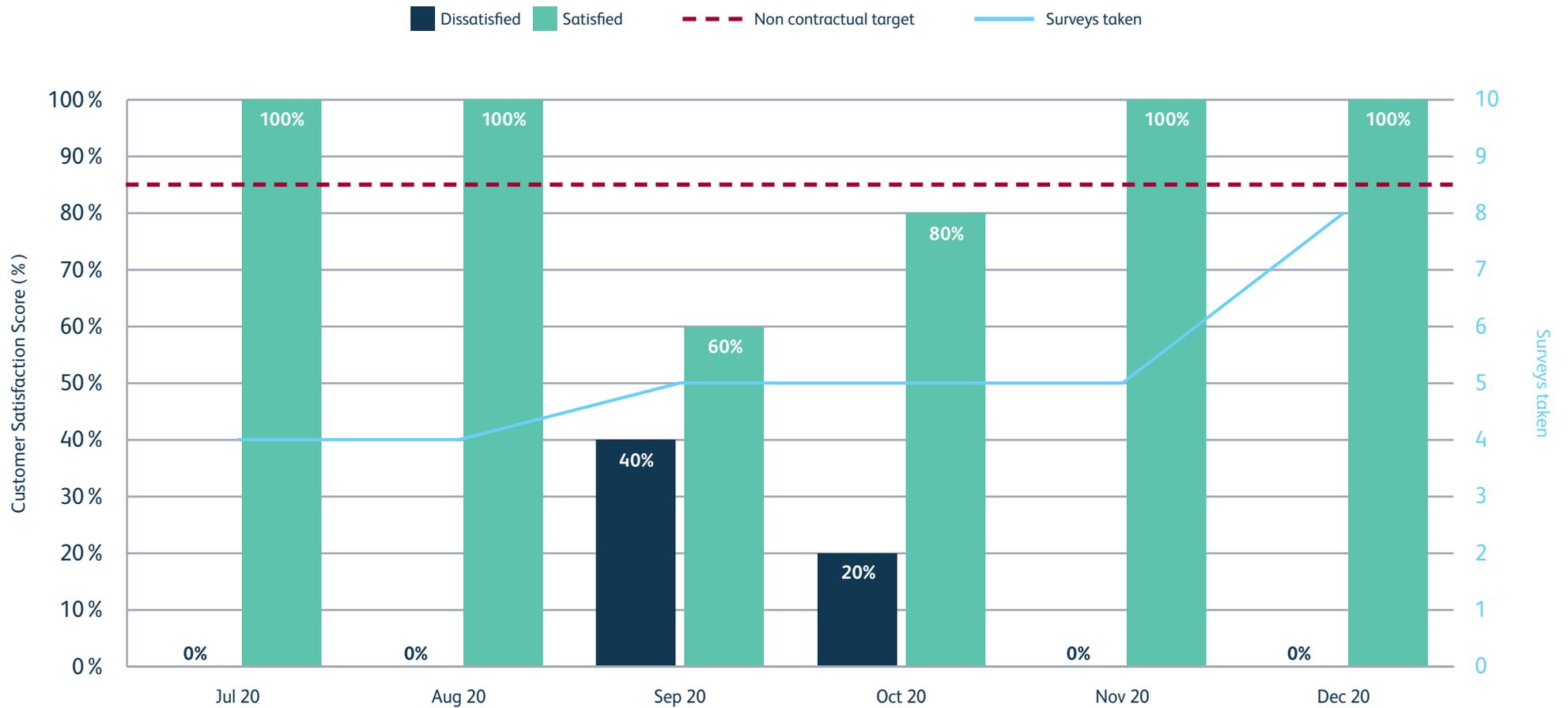


# Customer Satisfaction Scores

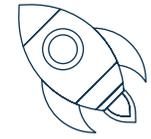


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## RETIREMENTS

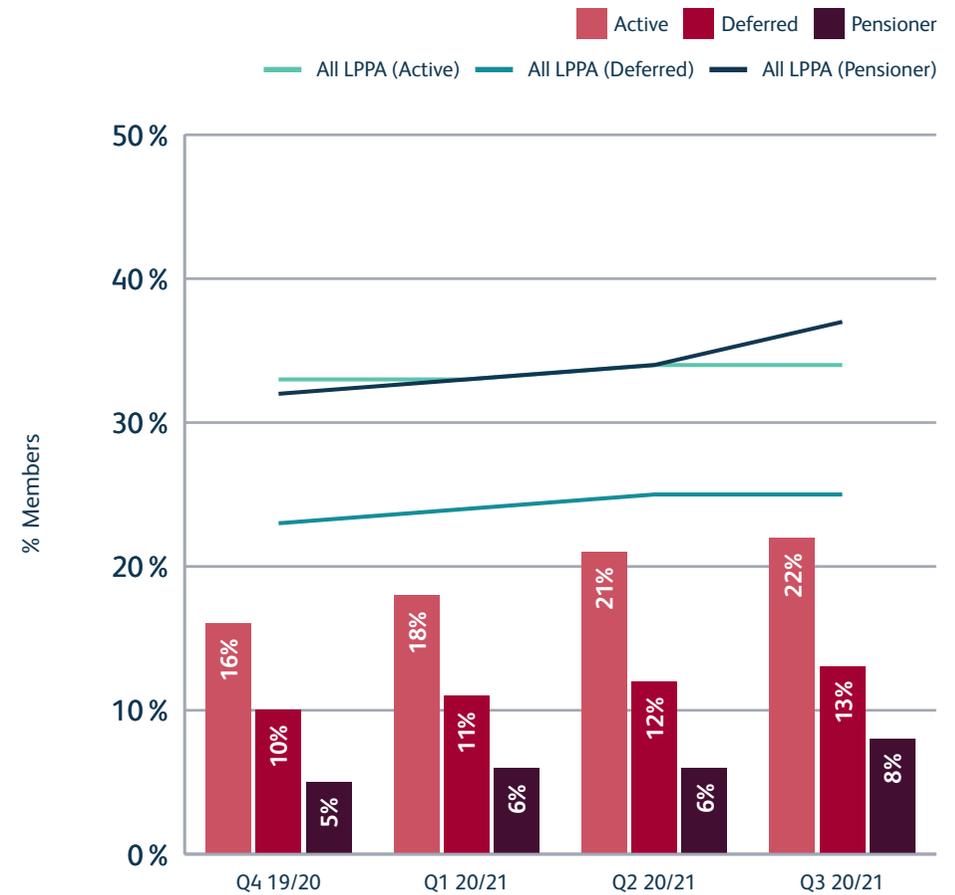
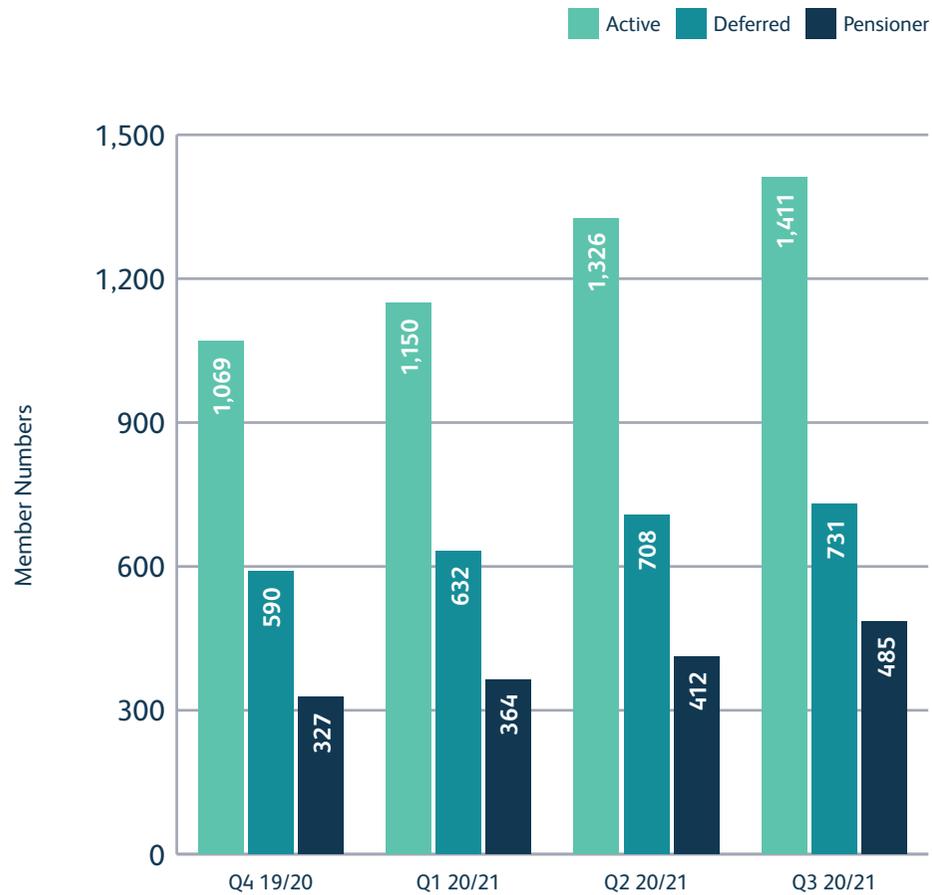


# My Pension Online

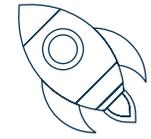


Forward Thinking

## MEMBERS REGISTERED

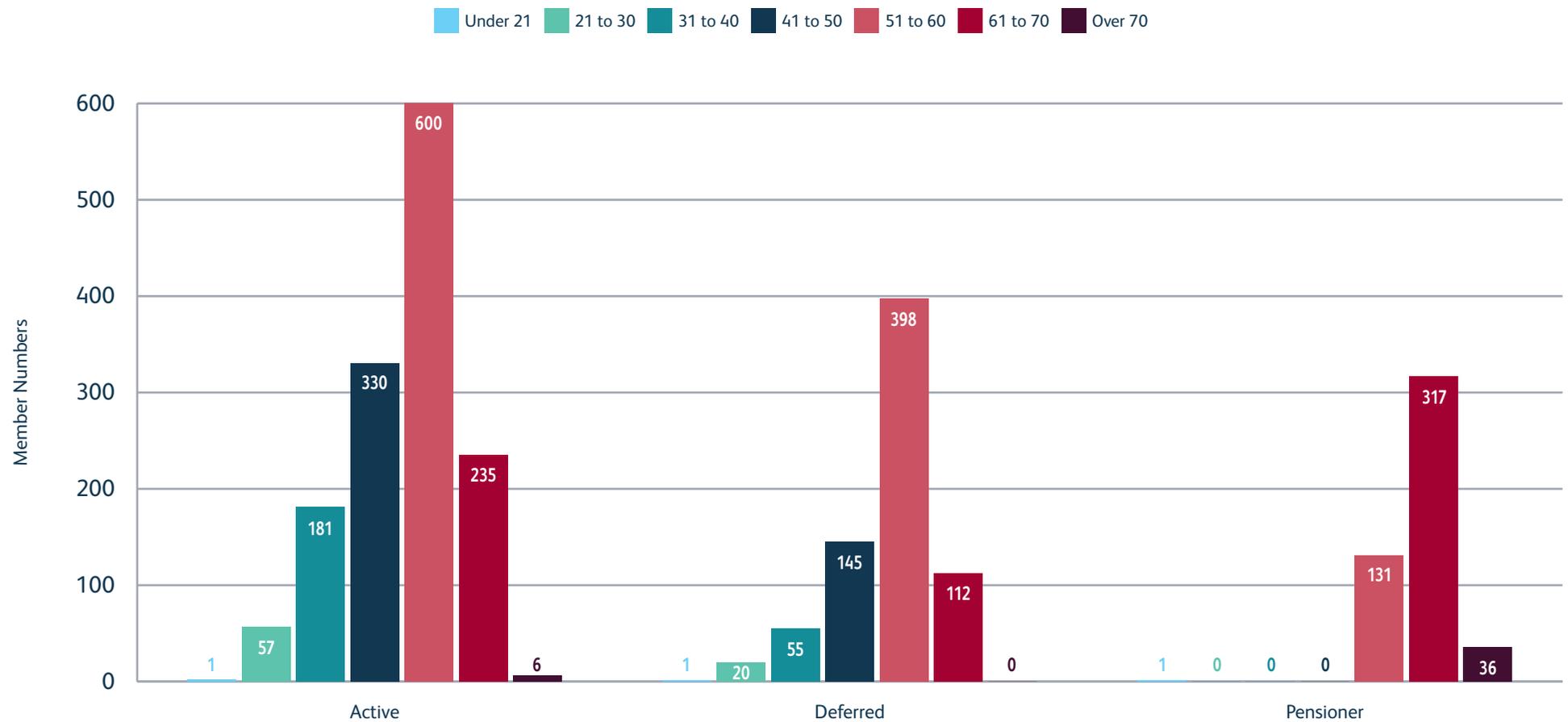


# My Pension Online

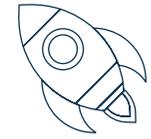


Forward Thinking

## AGE DEMOGRAPHIC



# Service Improvements



Forward  
Thinking

## DELIVERED

1	New LPPA website launched
2	Bulk emails issued to Employers and Members to communicate the site launch
3	LiveChat launched on the website, to offer Members an alternative channel to contact the Helpdesk
4	Online Employer training sessions continue to be delivered remotely
5	Operational teams realigned to improve pension administration processes
6	Exit Cap communications to Clients and Employers
7	Data quality improvements – Member email and telephone details captured by Helpdesk advisers
8	Launched bereavement booklet
9	Introduced dedicated checking team

## SCHEDULED

1	Overseas Members – Life Certificate email activity (January)
2	End of Year data returns (employer training and planning)
3	ABS / P60 campaign planning
4	Pensioner Newsletter (Spring)

# Member Contact Data



Forward  
Thinking

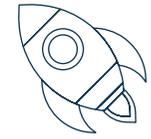
## EMAIL ADDRESSES

	Q4 – 19/20	Q1 – 20/21	Q2 – 20/21	Q3 – 20/21
Active Contributors	2,951 (45.2%)	2,894 (45.18%)	2,942 (46.39%)	2,972 (46.83%)
Deferred Beneficiaries	1,878 (33.21%)	1,655 (28.95%)	1,699 (29.7%)	1,719 (30.33%)
Pensioner and Dependents	1,129 (17.61%)	1,167 (18.26%)	1,229 (19.15%)	1,344 (21%)

## TELEPHONE NUMBERS

	Q4 – 19/20	Q1 – 20/21	Q2 – 20/21	Q3 – 20/21
Active Contributors	1,227 (18.79%)	1,201 (18.75%)	1,182 (18.64%)	1,199 (18.89%)
Deferred Beneficiaries	1,117 (16.34%)	930 (13.54%)	962 (14.08%)	998 (14.78%)
Pensioner and Dependents	1,007 (15.71%)	1,017 (15.92%)	1,039 (16.19%)	1,101 (17.20%)

# Member Contact Data



Forward  
Thinking

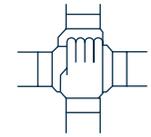
## DEATH NOMINATION

	Q4 – 19/20	Q1 – 20/21	Q2 – 20/21	Q3 – 20/21
Active Contributors	–	2,487 (38.82%)	2,481 (39.12%)	2,467 (38.87%)

## E-COMMUNICATIONS OPT-OUT

	Q4 – 19/20	Q1 – 20/21	Q2 – 20/21	Q3 – 20/21
Active Contributors	100 (1.53%)	93 (1.45%)	91 (1.43%)	87 (1.37%)
Deferred Beneficiaries	101 (1.48%)	104 (1.51%)	101 (1.48%)	95 (1.41%)
Pensioner and Dependants	47 (0.73%)	51 (0.80%)	56 (0.87%)	64 (1.00%)

# Engagement Activity



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## SUMMARY

This Quarter's biggest event for Engagement was the launch of the new LPPA Website. A presentation of the new site was made to all Clients, launch emails were issued which included the contactable Member database (c. 180k). As a direct result, approximately 1,700 new MPO registrations were recorded in December.

The new LiveChat function was tested and launched alongside the new website, this is now being successfully used by Members to talk directly with Helpdesk advisers to resolve queries.

As part of the continued Member data collection campaign, from October 2020 the Helpdesk now capture email addresses and telephone numbers during calls. This supports the ongoing exercise initiated to collect Member contact data via Employers.

Throughout Q3 the Employer Engagement Team has focused on two main Employer campaigns, 'Assumed Pensionable Pay and Absence' and 'Ill Health Awareness'.

The 'Assumed Pensionable Pay and Absence' campaign email generated over 200 registrations to attend 2 training sessions covering 'Assumed Pensionable Pay and Absence'.

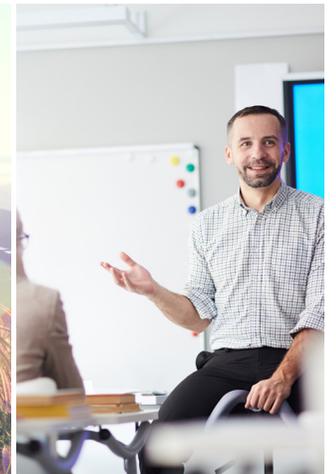
The 'Ill Health Awareness' campaign email attracted almost 100 attendees across two separate online training events.

Overall, the team delivered over 60 online sessions reaching out to almost 400 Employers, and held 15 Member awareness sessions to 185 members.

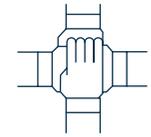
Several emails relating to the 'Exit Cap' have been issued to Employers keeping them up to date on this high-profile topic.

An email was issued to Employers to reinforce the "Importance of sending leaver forms in a timely / accurate manner" and provided signposting for Employers to the relevant sections of the new website.

In addition to the various campaigns and communications detailed in this report, the team continue to engage with Employers and Members through regular virtual visits and support meetings.



# Engagement Activity (Employers & Emails)



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## EMPLOYERS

Date	Employer	Activity	Number in attendance
09 Oct 2020	Frances Bardsley Academy	Support	1
26 Oct 2020	Harrow Lodge Primary/ Hornchurch High School	Visit	1
09 Nov 2020	Harrow Lodge Primary	Training	1
09 Nov 2020	Hornchurch High School	Training	1
09 Nov 2020	St Edwards Snr Academy	Training	3
15 Dec 2020	Havering Council	Training	5
15 Dec 2020	Drapers' Multi Academy Trust	Training	2
15 Dec 2020	The Coopers Company & Coborn School	Training	1
15 Dec 2020	Unity Schools Partnership	Training	2
17 Dec 2020	Oasis Community Learning	Training	1

## EMAILS – EMPLOYERS

Date	Message / Campaign	Call to Action
07 Oct 2020	Ill health Promo Campaign	Book on training
12 Oct 2020	Exit Cap 1	Information
21 Oct 2020	Ill Health Campaign Reminder	Book on training
02 Nov 2020	Exit Cap 2	Information
05 Nov 2020	Exit Cap 3 Message from LGA	Information

## EMAILS – MEMBERS

Date	Message / Campaign	Number of Emails Sent
22 Oct 2020	My Pension Online Activation Keys	901
26 Oct 2020	My Pension Online Activation Keys (Follow up)	760
13-24 Nov 2020	Pre-Launch Website Update	197,681
08 Dec 2020	Website Now Live	189,821
Weekly Email	Surveys (Bereavement, Transfer Out, Estimate, Retirement)	

# Data Quality (TPR scores)



Doing The Right Thing

## COMMON DATA

Data Item	Active	Deferred	Pensioner / Dependant
NI Number	1	6	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	1
Expected retirement / maturity / target retirement date	0	0	0
Membership status	0	0	0
Last event status	0	0	0
Address	12	434	73
Postcode	14	450	103
<b>Total fails</b>	<b>27</b>	<b>890</b>	<b>202</b>
<b>Individual fails</b>	<b>14</b>	<b>450</b>	<b>103</b>
<b>Total members</b>	<b>6,347</b>	<b>6,753</b>	<b>6,401</b>
<b>Accuracy rate</b>	<b>99.8%</b>	<b>93.3%</b>	<b>98.4%</b>
<b>Total accuracy rate</b>			<b>96.9%</b>

# Data Quality (TPR scores)



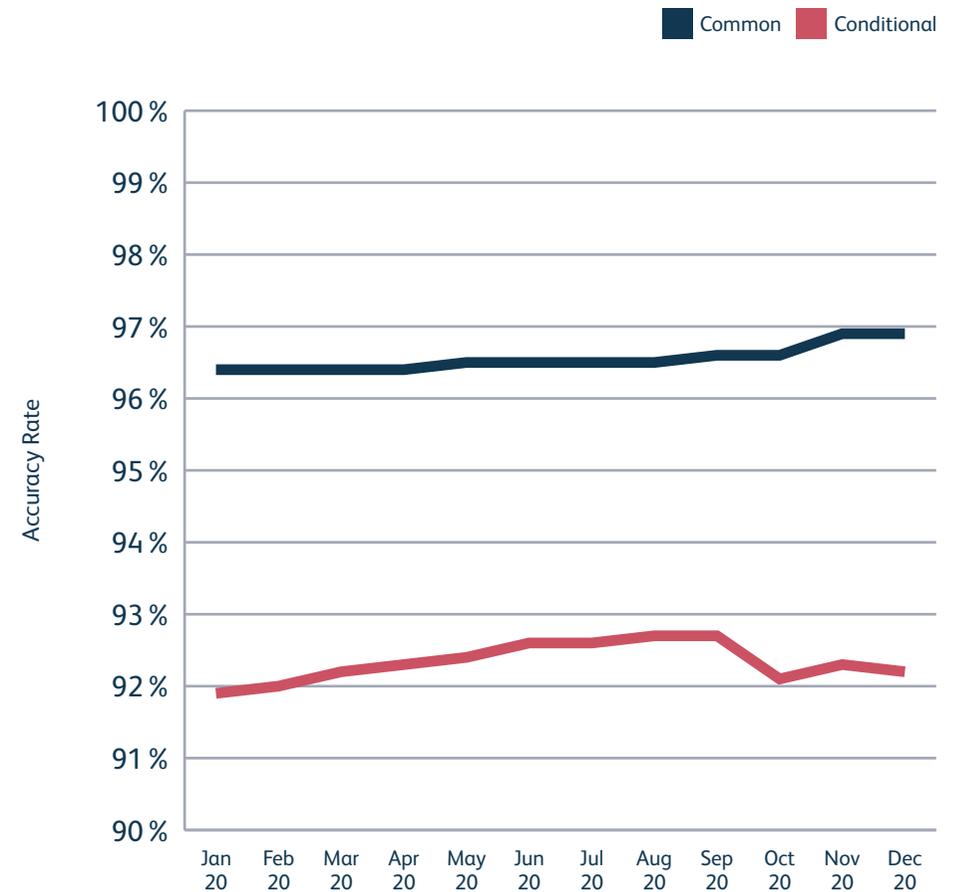
Doing The Right Thing

## CONDITIONAL DATA

Data Item	Fails
Divorce records	0
Transfer In	8
AVC's / Additional Contributions	1
Deferred Benefits	0
Tranches (DB)	444
Gross Pension (Pensioners)	0
Tranches (Pensioners)	34
Gross Pension (Dependants)	3
Tranches (Dependants)	0
Date of leaving	4
Date Joined Scheme	1
Employer Details	2
Salary	267
Crystallisation	40
Annual Allowance	208
LTA Factors	0
Date Contracted Out	55
Pre-88 GMP	137
Post-88 GMP	435
<b>Total fails</b>	<b>1,639</b>
<b>Individual fails</b>	<b>1,517</b>
<b>Total members</b>	<b>19,501</b>

**Total accuracy rate 92.2%**

## COMMON & CONDITIONAL ACCURACY RATE



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