LPP

Local Pensions Partnership Administration

Havering Pension Fund

Quarterly Administration Report

1st April – 30th June 2021

lppapensions.co.uk

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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 10
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).

Page 14
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
Retirements
Shows how quickly pension and lump sum payments are paid to Members – distinguishing between late/early notifications and Members with AVC's. Individual tables provide further detail.

Page 18-20
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 22 & 23
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.

Page 25
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 26
My Pension Online (MPO)
The number of Members that are registered for My Pension Online, split by Member status and age profile.

Page 31 & 32
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 38 & 39
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

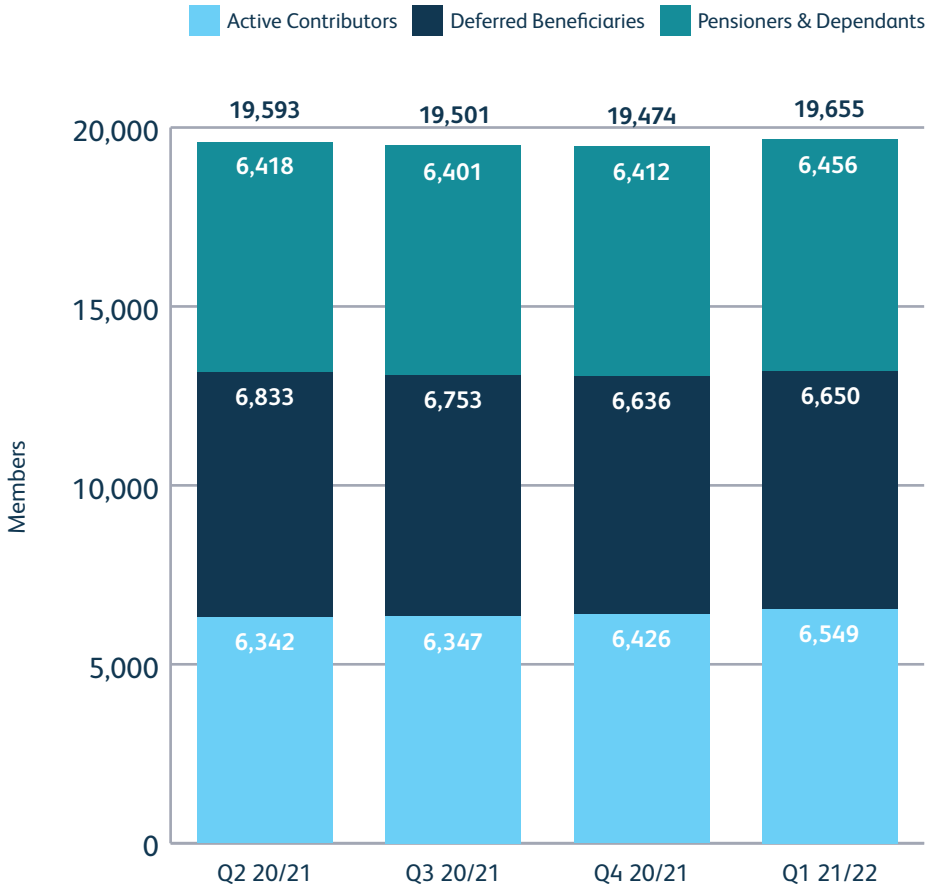
	Apr 20	May 20	Jun 20	Jul 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21
Annual Benefit Statement and Newsletter to Deferred Members			✓									
Pension Increases		✓										
Annual Benefit Statement and Newsletter to Active Members					DUE							
Pension Saving Statements							DUE				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

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**
444	52	392

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

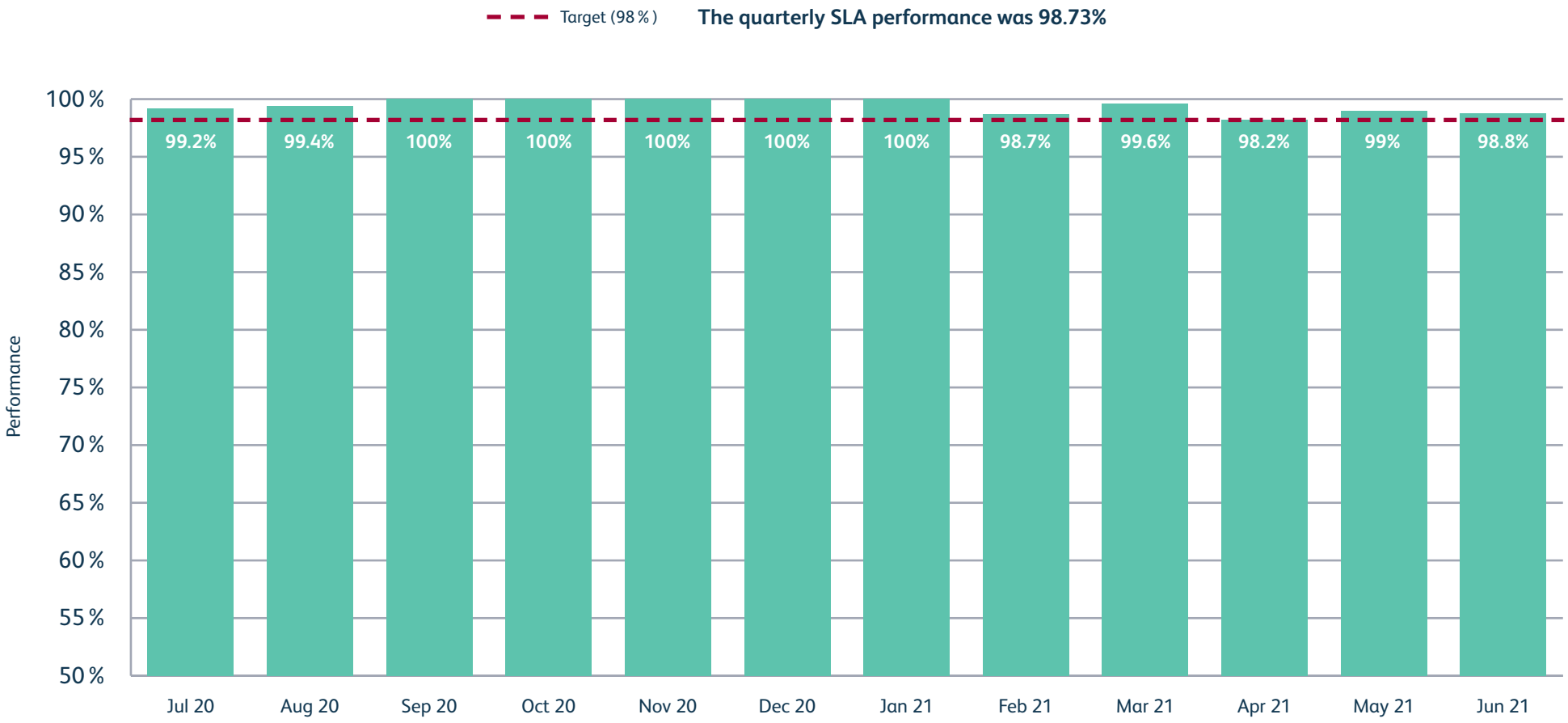
** *Awaiting information from Employer*

Committed to Excellence

Casework Performance Against SLA

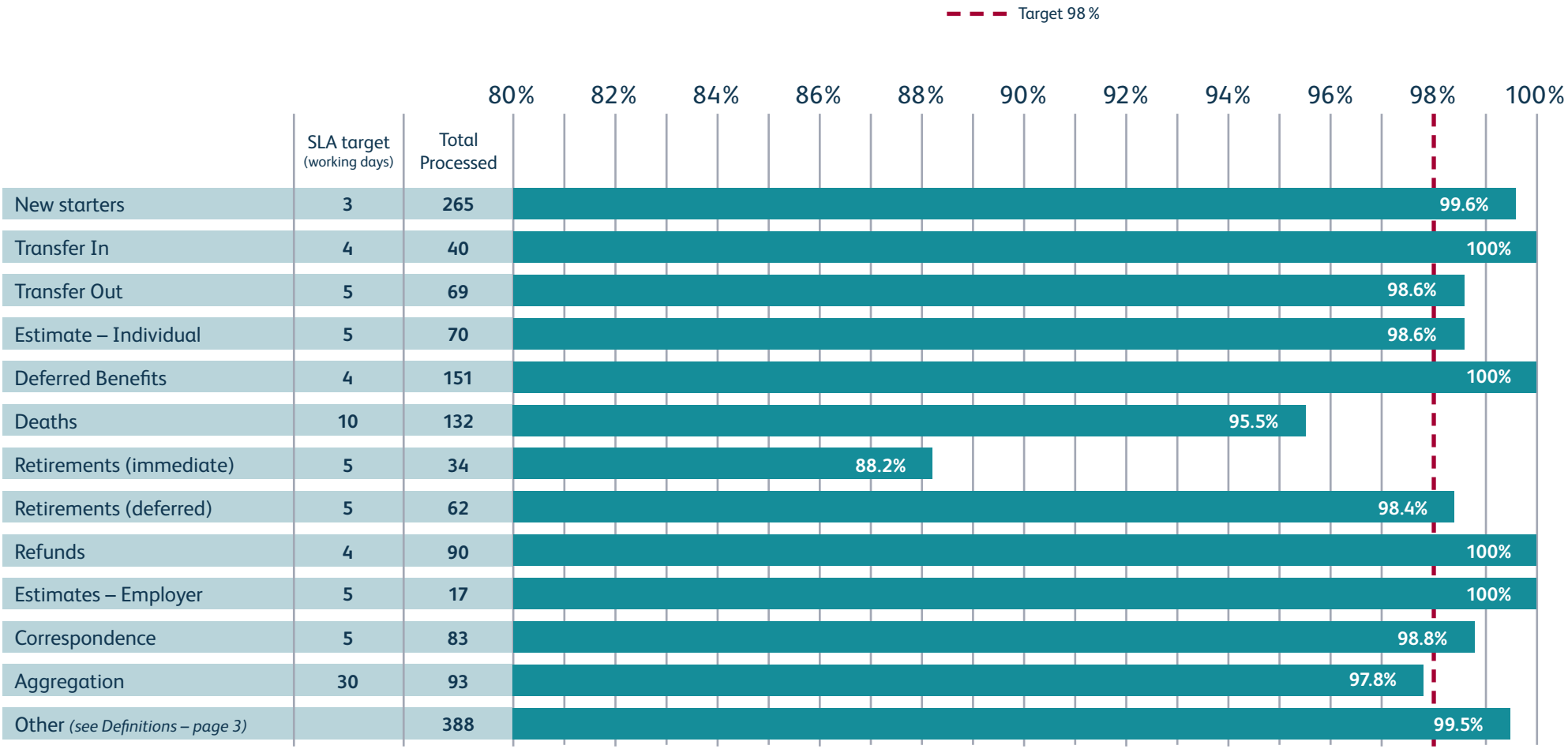
Casework Performance Against SLA

PERFORMANCE – ALL CASES



Casework Performance Against SLA

PERFORMANCE STANDARD



	SLA target (working days)	Total Processed	
New starters	3	265	99.6%
Transfer In	4	40	100%
Transfer Out	5	69	98.6%
Estimate – Individual	5	70	98.6%
Deferred Benefits	4	151	100%
Deaths	10	132	95.5%
Retirements (immediate)	5	34	88.2%
Retirements (deferred)	5	62	98.4%
Refunds	4	90	100%
Estimates – Employer	5	17	100%
Correspondence	5	83	98.8%
Aggregation	30	93	97.8%
Other *(see Definitions – page 3)*		388	99.5%

Casework Performance Against SLA

ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER

	Brought Forward at 01/04/21	Completed	Received	Outstanding as of 30/06/21
New Starters	6	265	266	7
Transfer In	84	40	76	120
Transfer Out	35	69	84	50
Estimate - Individual	8	70	71	9
Deferred Benefits	69	151	199	117
Deaths	159	132	78	105
Retirements (Immediate)*	25	43	51	33
Retirements (Deferred)*	48	92	90	46
Refunds	16	90	111	37
Estimates - Employer	0	17	18	1
Correspondence	13	83	79	9
Aggregation	47	93	101	55
Other *(see Definitions – page 3)*	200	388	276	88
TOTALS	710	1,533	1,500	677

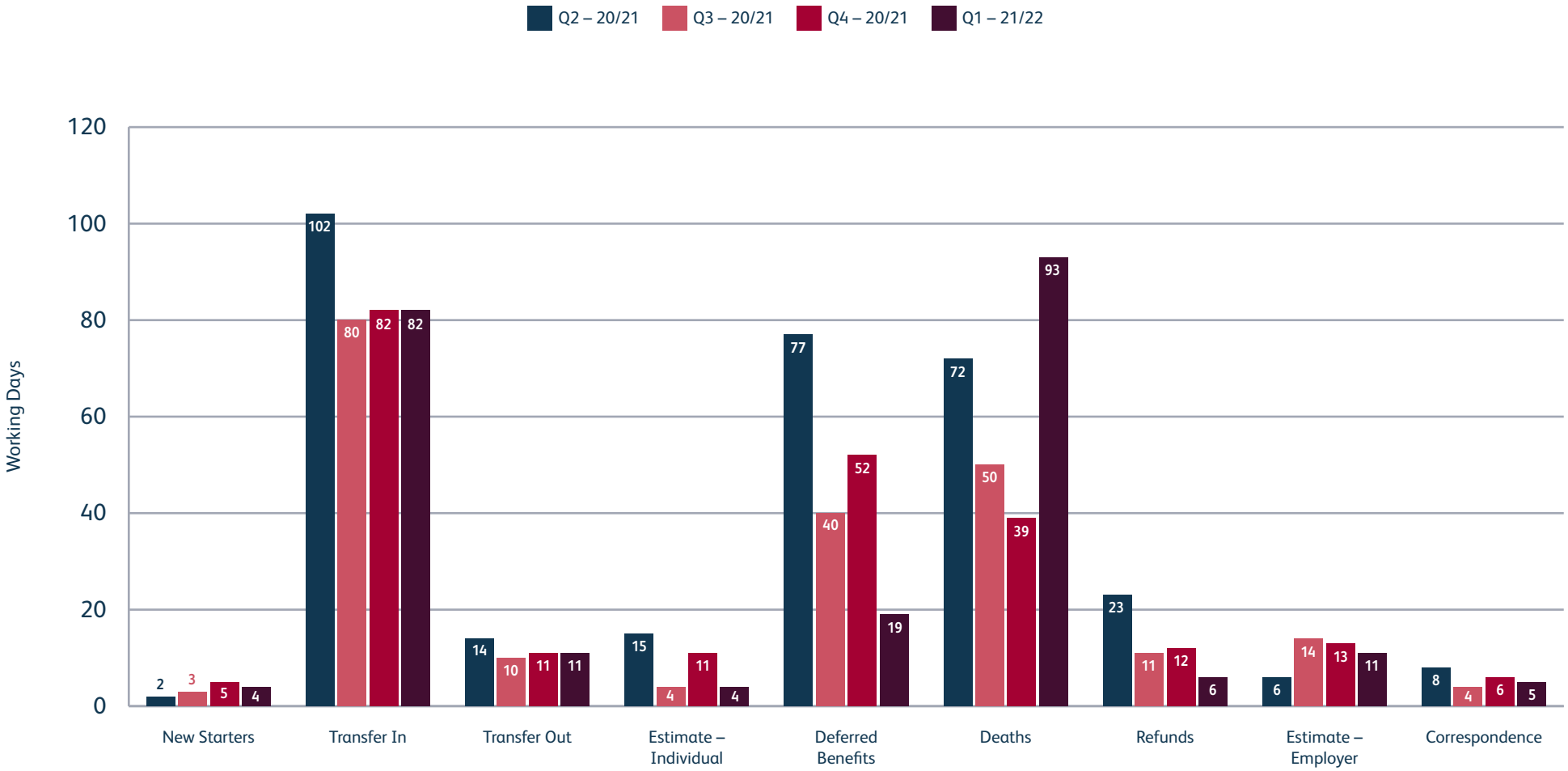
** In Q4 20/21, we trialled a new way of prioritising retirement cases. This resulted in the retirement process being split out into it's two component parts 1) the options stage 2) the payment stage. The number of completed cases reported in this table may therefore vary to the number of retirements processed on page 11, which are reportable 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



Committed to Excellence

Retirements

Retirements

	Retirements (Deferred)*			Retirements (Immediate)*		
	Total cases	On Time	SLA	Total cases	On Time	SLA
July 20	27	27	100%	14	14	100%
August 20	29	29	100%	11	11	100%
September 20	17	17	100%	26	26	100%
October 20	31	31	100%	27	27	100%
November 20	59	59	100%	28	28	100%
December 20	22	22	100%	15	15	100%
January 21	25	25	100%	14	14	100%
February 21	29	29	100%	12	12	100%
March 21	26	26	100%	20	20	100%
April 21	18	18	100%	12	10	83.3%
May 21	22	21	95.5%	12	11	91.7%
June 21	22	22	100%	10	9	90%

** In Q4 20/21, we trialled a new way of prioritising retirement cases. This resulted in the retirement process being split out into it's 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 reportable 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.*

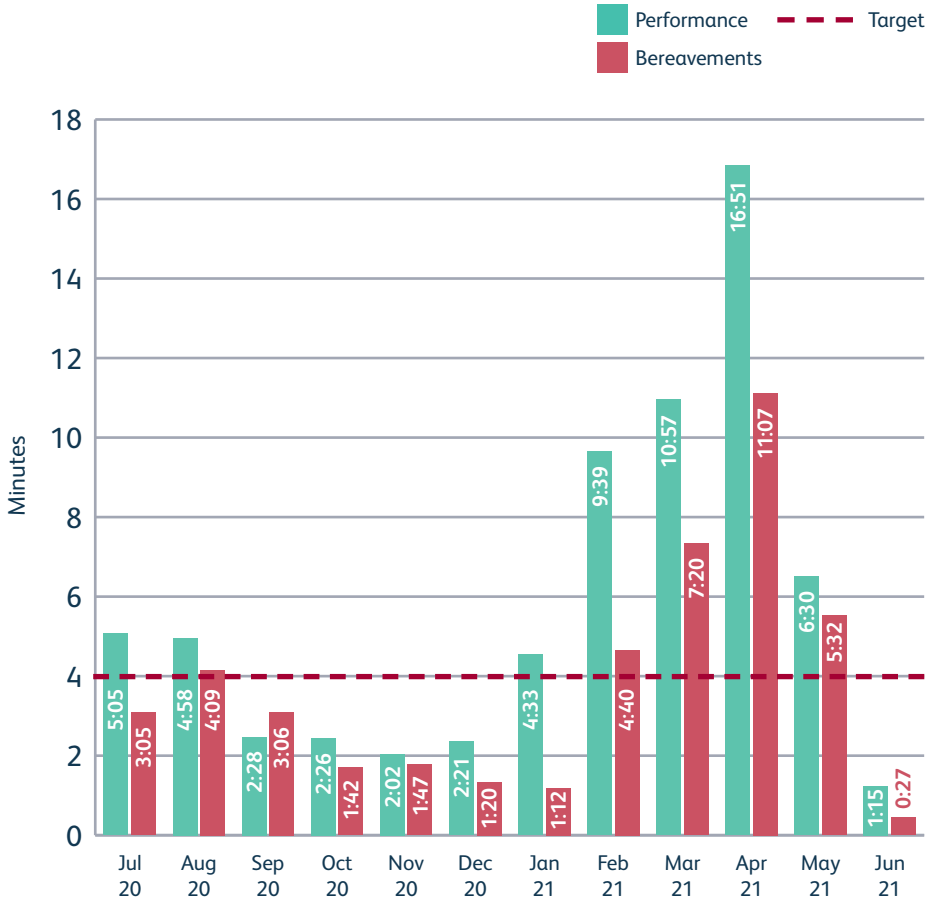
Committed To Excellence

Helpdesk Performance

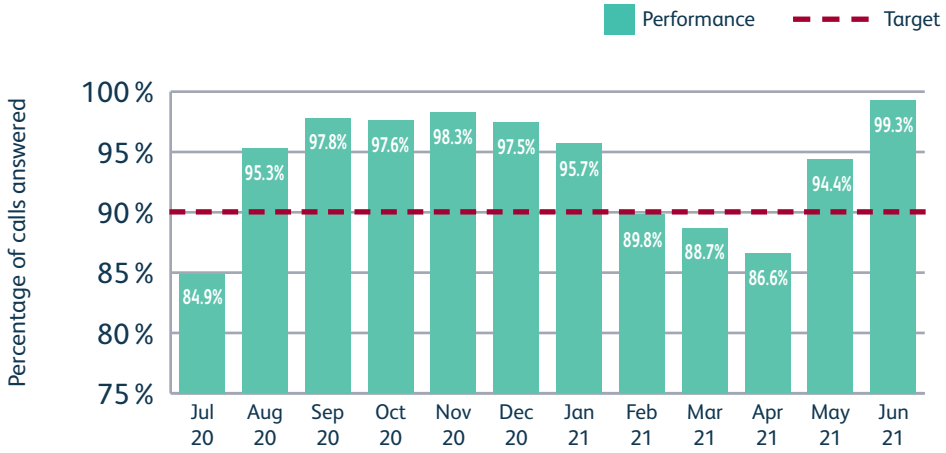
The Helpdesk deals with all online enquiries and calls from Members for all funds that LPPA provide administration services for.

Helpdesk Performance - Calls

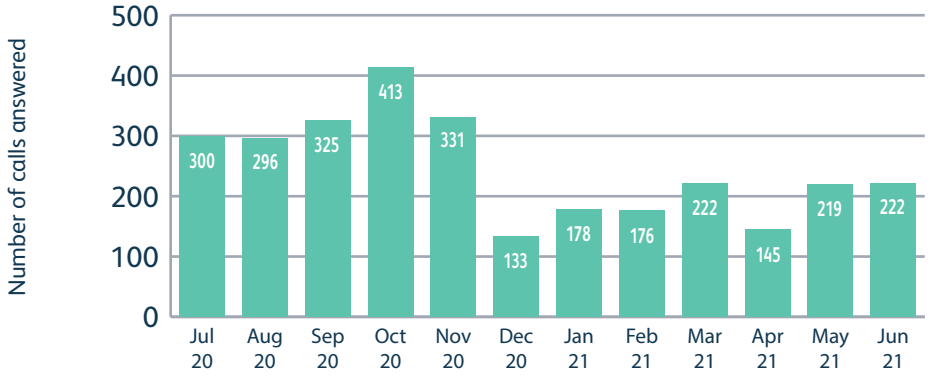
AVERAGE WAIT TIME



CALLS ANSWERED
(ALL LPPA)

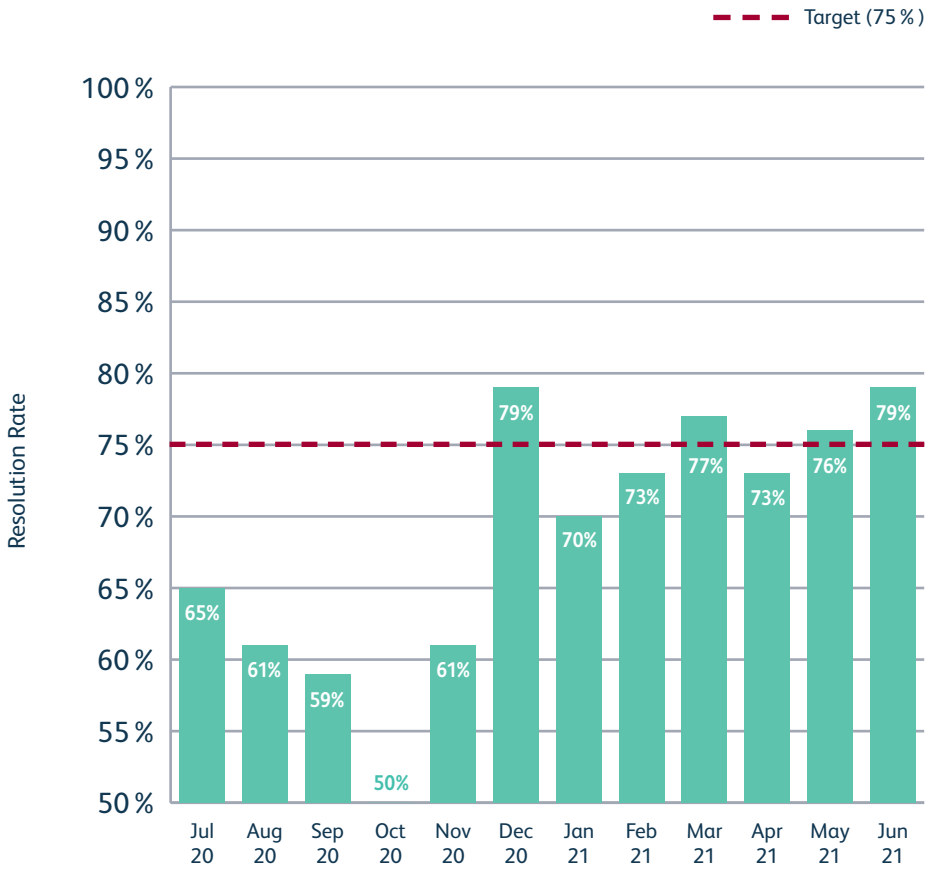


CALL VOLUMES



Helpdesk Performance - Calls

RESOLUTION RATE*



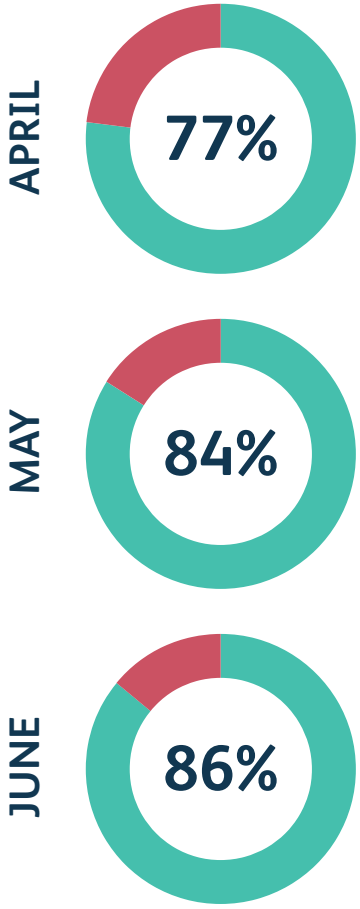
**Queries not resolved at first point of contact had a subsequent case setup. Our operations team then respond within agreed contractual time-scales.*

WHAT DO MEMBERS CALL ABOUT?

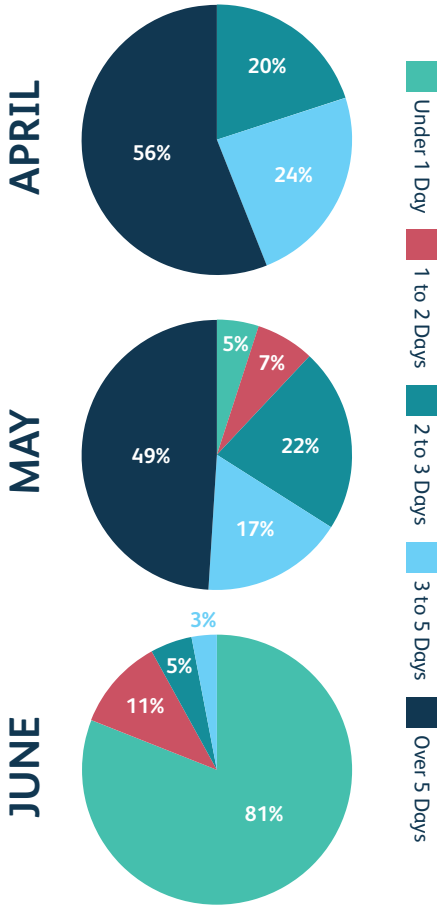
	APR 21	MAY 21	JUN 21
Annual Benefit Statement	0	4	2
Annual Allowance	1	0	0
Additional Voluntary Contributions / Additional Pension Contributions	3	5	4
Bereavement	19	22	17
Deferred	0	3	5
Divorce	2	6	5
Estimate	15	18	15
Life Certificates	0	0	0
McCloud	0	0	0
My Pension Online	18	12	17
P60	3	2	2
Payslip	14	16	18
Pension Increase	1	2	1
Refund	8	5	7
Retirement	32	56	77
Transfer	13	14	16
Update Details	16	18	12
Other	0	36	24
TOTALS	**145**	**219**	**222**

Helpdesk Performance - Web Enquiries

RESOLUTION RATE*
(TARGET 75%)



ENQUIRY HANDLING RATE



WHAT DO MEMBERS ENQUIRE ABOUT?

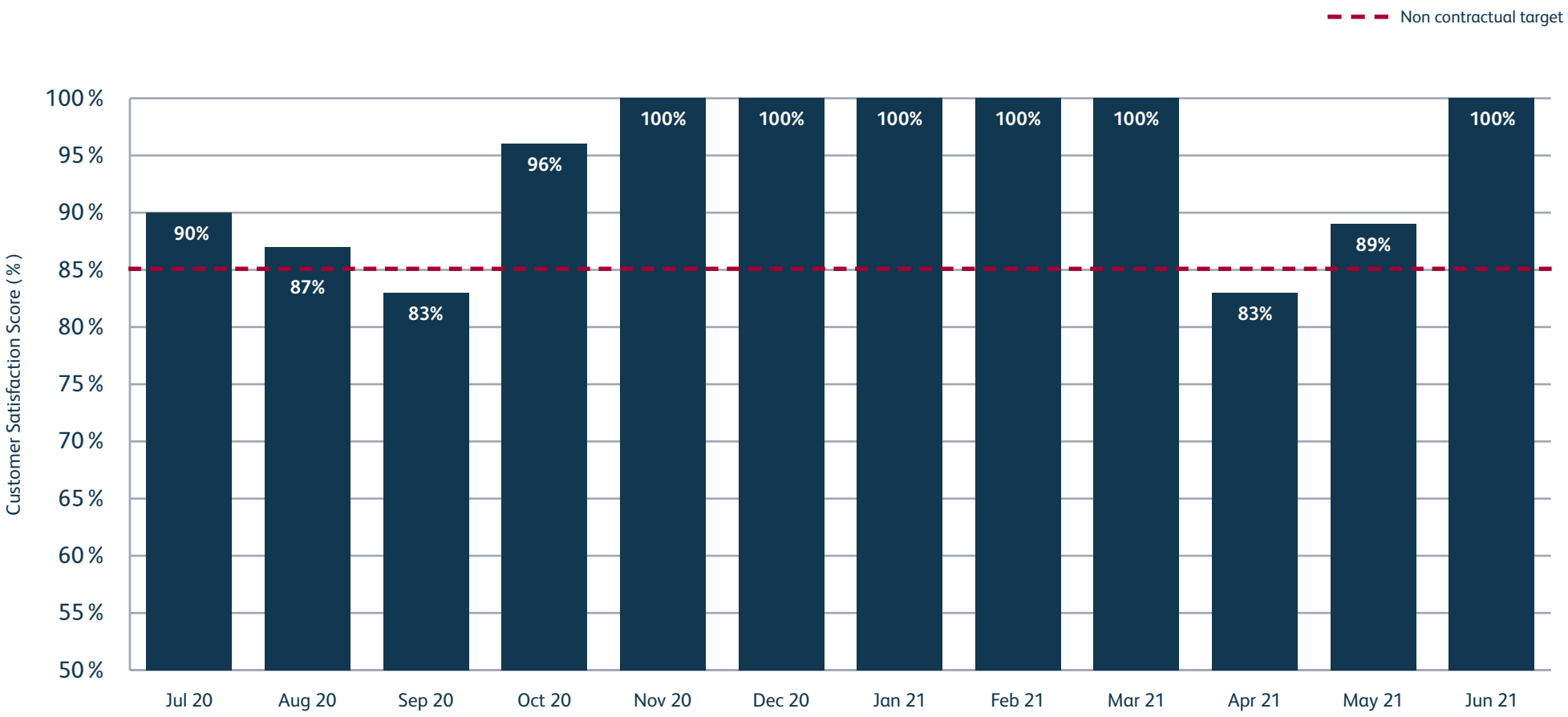
	APR 21	MAY 21	JUN 21
Annual Benefit Statement	4	3	1
Annual Allowance	0	1	2
Additional Voluntary Contributions / Additional Pension Contributions	1	4	0
Bereavement	6	4	3
Deferred	4	5	0
Divorce	4	0	0
Estimate	14	17	8
Life Certificates	1	0	0
McCloud	1	0	0
My Pension Online	25	17	36
P60	5	3	1
Payslip	6	0	3
Pension Increase	0	0	0
Refund	10	1	3
Retirement	41	30	34
Transfer	30	16	1
Update Details	15	20	18
TOTALS	**167**	**121**	**110**

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

Customer Satisfaction Scores

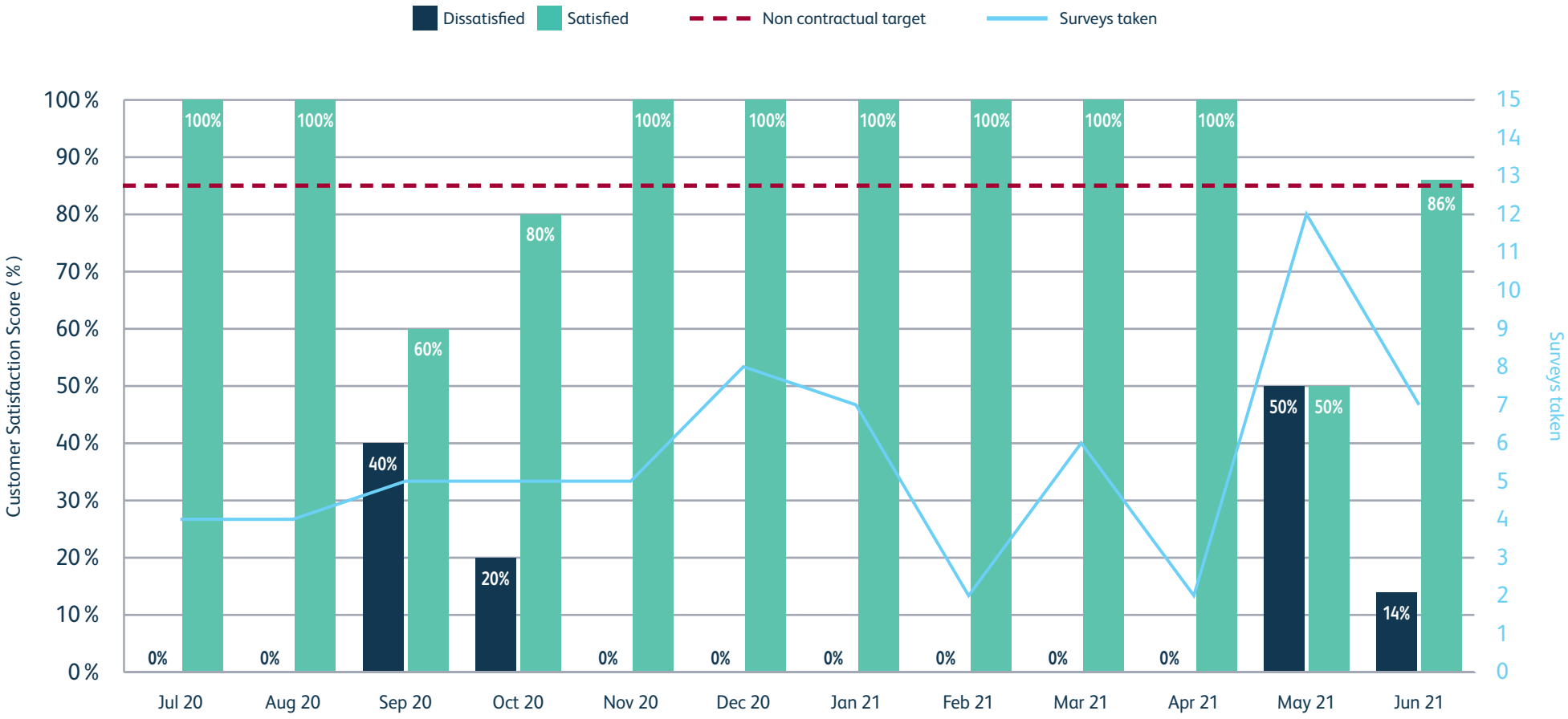
Customer Satisfaction Scores

HELPDESK SATISFACTION (CALLS)



Customer Satisfaction Scores

RETIREMENTS

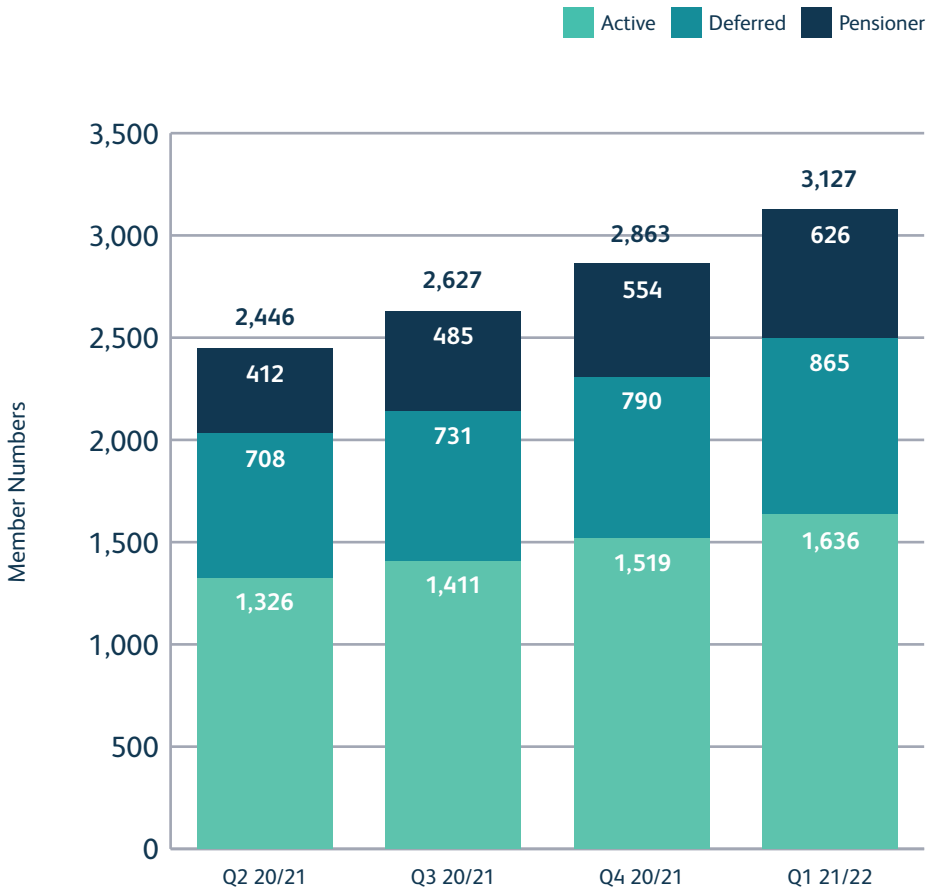


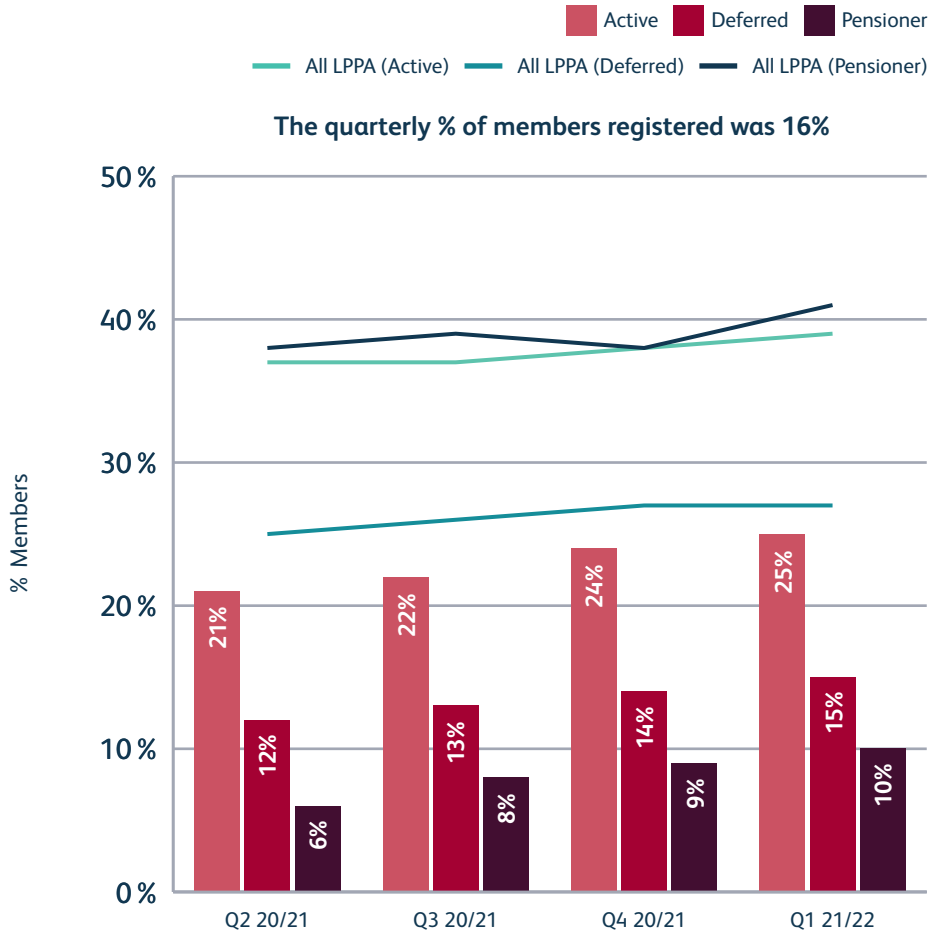
Forward Thinking

My Pension Online (MPO)

My Pension Online

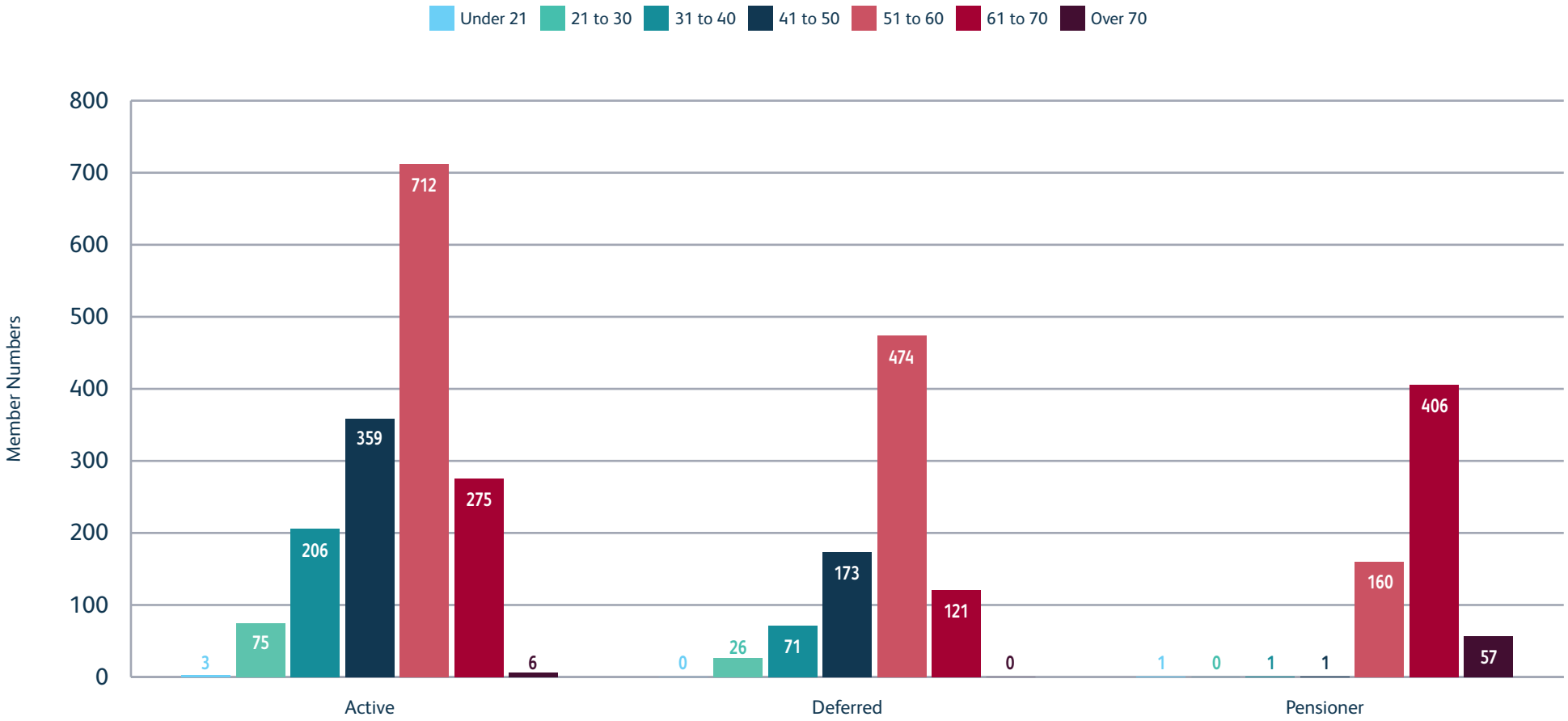
MEMBERS REGISTERED





My Pension Online

AGE DEMOGRAPHIC



Forward Thinking

Service Improvements

Service Improvements

DELIVERED

Note: *the following outlines improvements to our service that has benefited all Clients.*

1. Removal of email into the AskPensions mailbox and launch of an improved 'Contact LPPA' webform, including multiple enquiry (drop-down) options and document uploads. This will enable LPPA to provide quicker and more accurate responses to queries (as the form includes mandatory information fields, and enables all ongoing enquiries to be tracked)
2. ABS notification activity started in Q1, with the deadline for completion of 31st August
3. Launch of several 'Member Experience' self-service videos including:
   - Sign up to My Pension Online
   - Reset Your My Pension Online Password
   - How to Use the Pension Payments Calculator
4. My Pension Online queries have been routed from the IVR to our improved website self-service resources (highlighted in previous point)
5. Pensions documents (descriptions) in My Pension Online have been simplified to improve Members understanding of what information they include
6. Launch of an Employer Contact Form, which also enables multiple document attachment, and options to ensure queries are handled quicker, more effectively, and more securely
7. Triage of Retirement forms on receipt (included as part of improvements to process and case type)
8. LPPA signed a Pension Scams pledge to help improve how we protect Members. The pledge is set up by The Pensions Regulator and aims to encourage administrators to protect pension scheme Members from scams (and follows LPPA joining the Pension Scams Industry Forum in November last year)
9. AVC statements loaded onto Members' My Pension Online records

Service Improvements

SCHEDULED

1. Improvements made to Member Surveys, to deliver better engagement and an increased number of responses (review will start with the Retirement survey)
2. Review Welcome programme (new starters) to consider improved Member experience, with the introduction of a Welcome survey
3. Launch of 'LPPA – Who We Are' animated video that will feature on the website, and will also be used for the enhanced Welcome programme

Forward Thinking

Member Contact Data

Member Contact Data

EMAIL ADDRESSES

	Q2 – 20/21	Q3 – 20/21	Q4 – 20/21	Q1 – 21/22
Active Contributors	2,942 (46.39%)	2,972 (46.83%)	3,134 (48.77%)	3,326 (50.79%)
Deferred Beneficiaries	1,699 (29.70%)	1,719 (30.33%)	1,750 (31.36%)	1,803 (32.28%)
Pensioner and Dependants	1,229 (19.15%)	1,344 (21.00%)	1,457 (22.72%)	1,551 (24.02%)

TELEPHONE NUMBERS

	Q2 – 20/21	Q3 – 20/21	Q4 – 20/21	Q1 – 21/22
Active Contributors	1,182 (18.64%)	1,199 (18.89%)	1,338 (20.82%)	1,351 (20.63%)
Deferred Beneficiaries	962 (14.08%)	998 (14.78%)	1,088 (16.40%)	1,111 (16.71%)
Pensioner and Dependants	1,039 (16.19%)	1,101 (17.20%)	1,236 (19.28%)	1,330 (20.60%)

Member Contact Data

DEATH NOMINATION

	Q2 – 20/21	Q3 – 20/21	Q4 – 20/21	Q1 – 21/22
Active Contributors	2,481 (39.12%)	2,467 (38.87%)	2,506 (39.00%)	2,520 (38.48%)

E-COMMUNICATIONS OPT-OUT

	Q2 – 20/21	Q3 – 20/21	Q4 – 20/21	Q1 – 21/22
Active Contributors	91 (1.43%)	87 (1.37%)	85 (1.32%)	84 (1.28%)
Deferred Beneficiaries	101 (1.48%)	95 (1.41%)	94 (1.42%)	89 (1.34%)
Pensioner and Dependants	56 (0.87%)	64 (1.00%)	67 (1.04%)	75 (1.16%)

Working Together

Engagement Activity

Engagement Activity

ENGAGEMENT & COMMUNICATIONS OVERVIEW – ALL CLIENTS

- Updated Q4 Covid-19 impact reports issued to Clients, to provide a full year view of weekly bereavement notifications, compared to the previous year
- LPPA Helpdesk was shortlisted for two UK National Contact Centre awards, with nominations in both the Contact Centre of the Year category, as well as the Team Manager of the Year category (Rising Star)
- The LPPA Retirement campaign 'Life is for Living' was launched, which included:
  - Member research (to understand Member attitudes towards retirement)
  - Video animation to help Members understand the retirement process (and what they and their Employer needs to do to ensure everything runs smoothly)
  - Top 10 Tips for Retiring Members
- Retirement Essentials – a programme of online sessions for Members were launched, to help them navigate the retirement process (includes tips and useful support on things like how to complete the retirement form)
- Employer Retirement Notification workshops – these 1-1 Employer sessions have been launched to look at reasons for delays in Employer driven notifications (intention to retire), so that better support and communications can be implemented (ultimately so that Members can be paid their first pension payment on time)
- A pilot email campaign was issued to active Employers (of a single selected Client) to encourage contacts to confirm McCloud data submissions (from 2014, including changes to hours data and notification of service breaks) and general data confidence. This activity will be rolled out to all Employers of LG Clients in Q2
- The LPPA Practitioners Conference was delivered online to a total of c. 70 Employer contacts on the 23/24 June. Presentations included updates from Operation Team Managers, an Engagement and Communications 12 month review (and focus for the next 12 months) and also a demonstration of the new UPM administration IT platform from Civica
- The Communications team launched a set of new and improved Member Retirement letters (several variations) and forms, aimed at improving the language, and making the content more understandable for the Member
- A new 'next steps' email was created and sent to Members on notification that they are planning to retire – includes retirement video and retirement tips

Engagement Activity

ENGAGEMENT & COMMUNICATIONS OVERVIEW – CLIENT SPECIFIC

- 2 delegates from Havering Council attended the two day Practitioners Conference event. Topics covered included a technical update, an introduction to the future pensions administration system and a chance to meet the operations managers
- The first retirement essentials workshop was held with key Employers in attendance across all funds with a representative from Havering Council.
- Leaver essentials and year end training were held with 2 Havering Employers in attendance
- Two Scheme essentials sessions were delivered with 16 Havering Members in attendance

Engagement Activity

EMPLOYERS

Date	Employer	Activity	Number in attendance
22 April 2021	LIFE Education Trust	Leaver essentials training	1
22 April 2021	L B Havering	Leaver essentials training	1
25 May 2021	L B Havering	Virtual visit	1
23 June 2021	LB Havering	Practitioner Conference	1
24 June 2021	LB Havering	Practitioner Conference	1
29 June 2021	Marshalls Park Academy	Virtual visit	1
30 June 2021	L B Havering	Retirement essentials workshop	1

MEMBERS

Date	Employer	Activity	Number in attendance
20 April 2021	L B Havering	Scheme Essentials	14
24 May 2021	L B Havering Members	Scheme Essentials	2

EMAILS – EMPLOYERS

Date	Message / Campaign	Call to Action
APRIL	Keep Customer Contact up to date	Complete form
	Removal of askpensions mailbox	Notification
	End of Year reminder	Information
	Ill Health Webinar	Booking
MAY	End of year reminder	Information
	PACE: Introducing Project PACE	Information
	Employer Newsletter	Information
JUNE	Practitioners conference 2021	Booking
	Retirement Essentials Training	Booking
	Leaver Form Training	Booking
	Introducing Retirement Campaign	Information
	Employer contact form	Information
	PACE: Introducing Project PACE	Information
	Practitioners conference (reminder)	Information

EMAILS – MEMBERS

Date	Message / Campaign	Call to Action
JUNE	Life is for Living (retirement campaign)	Survey
	ABS Notifications (deferred)	Information

Doing The Right Thing

Data Quality

Data Quality (TPR scores)

QUARTERLY COMMON DATA

Data Item	Active	Deferred	Pensioner / Dependant
NI Number	1	5	19
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	15	425	67
Postcode	17	444	99
Total fails	33	874	185
Individual fails	18	449	118
Total members	6,549	6,650	6,456
Accuracy rate	99.7%	93.2%	98.2%

Total accuracy rate	97%

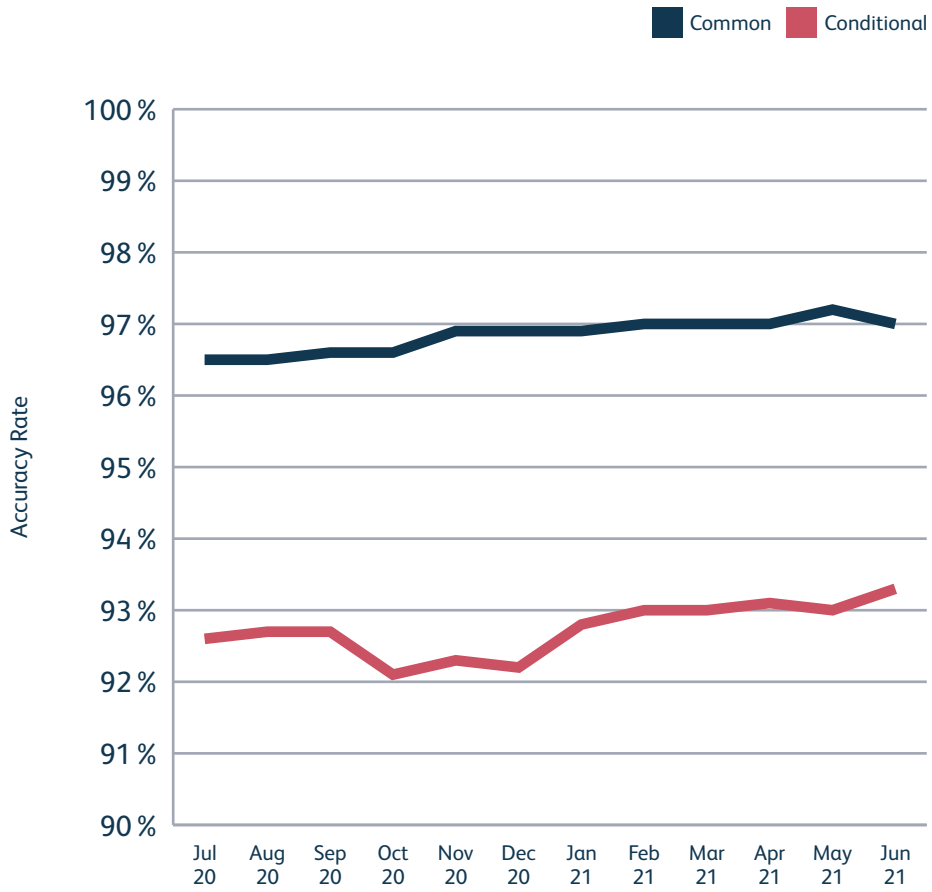
Data Quality (TPR scores)

QUARTERLY CONDITIONAL DATA

Data Item	Fails
Divorce records	0
Transfer In	7
AVC's / Additional Contributions	1
Deferred Benefits	0
Tranches (DB)	421
Gross Pension (Pensioners)	1
Tranches (Pensioners)	34
Gross Pension (Dependants)	3
Tranches (Dependants)	1
Date of leaving	3
Date Joined Scheme	0
Employer Details	1
Salary	225
Crystallisation	40
Annual Allowance	171
LTA Factors	0
Date Contracted Out	51
Pre-88 GMP	97
Post-88 GMP	438
Total fails	1,494
Individual fails	1,312
Total members	19,655

Total accuracy rate	93.3%

ANNUAL COMMON & CONDITIONAL ACCURACY RATE



LPP

Local Pensions Partnership Administration