

LOCAL PENSIONS PARTNERSHIP

RISK & COMPLIANCE REPORT

Havering LG

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13th January 2022

LPP

Local Pensions Partnership
Administration

CONTENT



Compliance Updates

Relevant to the Client during the reporting month.



Complaints

Relevant to the Client during the reporting month.



Breaches

Relevant to the Client during the reporting month.



Overpayments

Relevant to the Client during the reporting month.



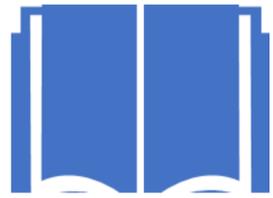
Incidents

Relevant to the Client during the reporting month.



Risks & Issues

Any relevant risks or issued not covered in the previous sections.



COMPLIANCE UPDATES

Pension Administration Standards Association (PASA):

LPPA became active members of PASA from September 2021 and are happy to support and champion their work in improving the standards in pension administration.

ISO27001 – Information Security:

LPPA were please to support the work undertaken to achieve re-accreditation for the LPP Group.

Complaint Handling:

With effect from January 2022, LPPA will be adopting the process of offering the Pensions Ombudsman’s Early Resolution Service in its final response letters.

This is hoped to achieve a quicker and more equitable outcome for Members, where the Member is not satisfied with the response to their initial Complaint. The Early Resolution Service is available to such Members, helping to resolve pension complaints, informally, at an early stage – avoiding, where possible, the need to follow the Internal Dispute Resolution Process.

Monthly LPPA Risk & Compliance Report:

With effect from February 2022, reporting January 2022 MI, please note that as the content of this report has grown over the past 12 months, some of the data included is not readily available within the first few days of each month. For this reason, this report will be issued within the first 2 weeks of each month.

EXECUTIVE SUMMARY

Havering LG pension administration is being carried out in compliance with the Pensions Regulator Code of Practice 14.



In December 1 complaint has been received, compared to 1 complaint in November, and Nil in October.



Nil breaches occurred in December



8 overpayments reported in December.



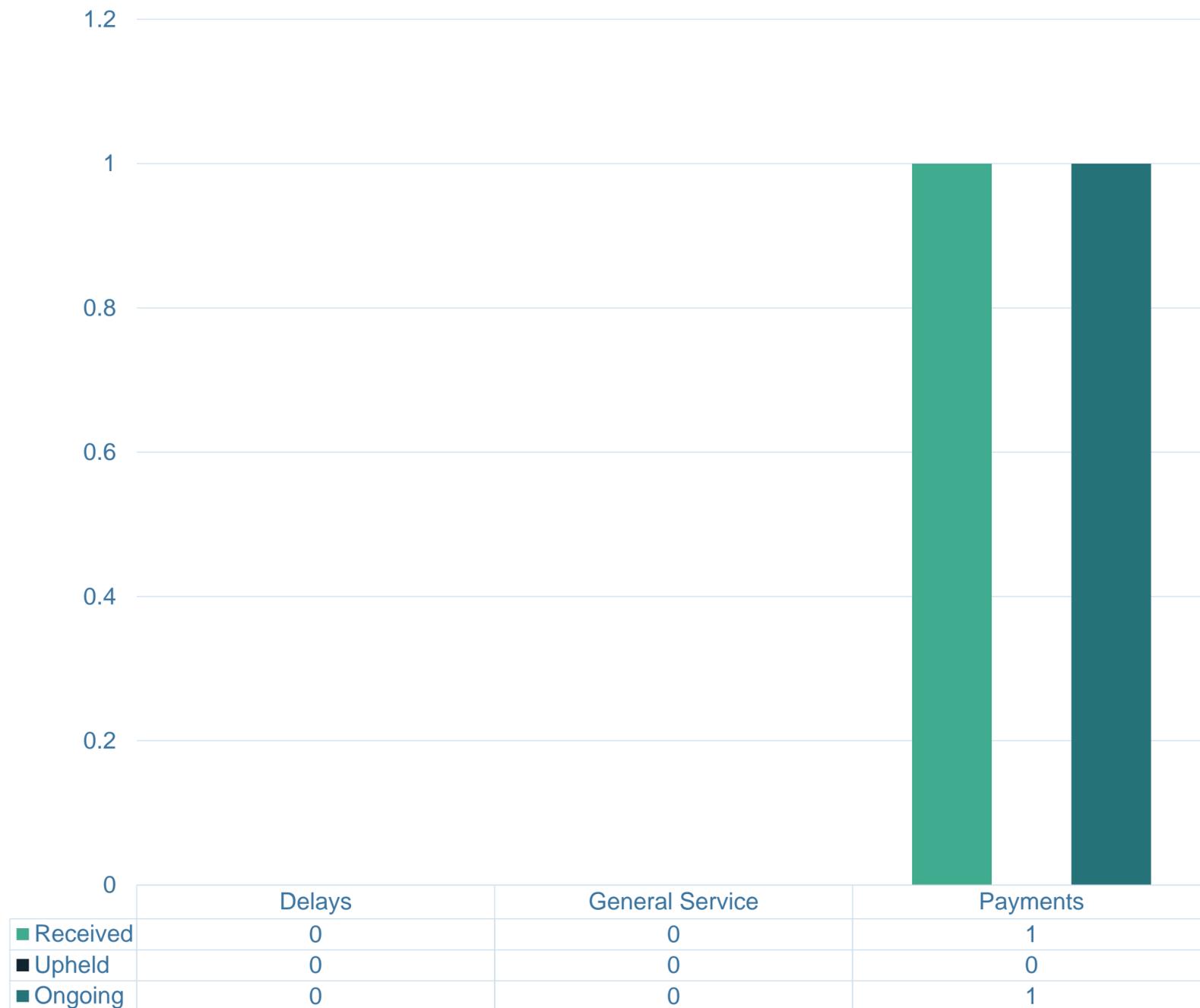
There are no incidents to report this month.



There are no risks or issues to report this month.



COMPLAINTS



Upheld includes Partially Upheld cases

Commentary:

1 complaint received in December. The core categories are shown in the chart to the left.

The reasons for the complaint were:

Delays:	General Service:	Payments:
		Havering Council had confirmed that there was an overpayment following the death of the member then retracted this confirmation stating that in fact there was money owing to the estate, the family are not happy as they have spend time looking into the matter.



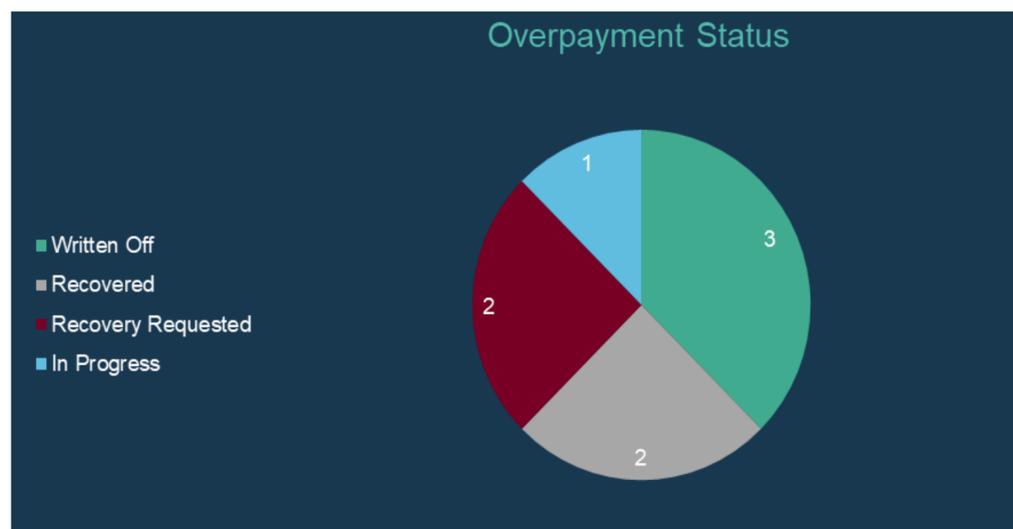
OVERPAYMENTS

Scheme: Havering
Month: December

Total Received:	8	LPP Error:	0	Total Amount:	£1,337.52
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8 Death overpayments in December.



3 have been written off (£189.41),
2 have been recovered (£221.93),
2 have had recovery requested (£874.89), and
1 is in progress (£51.29).

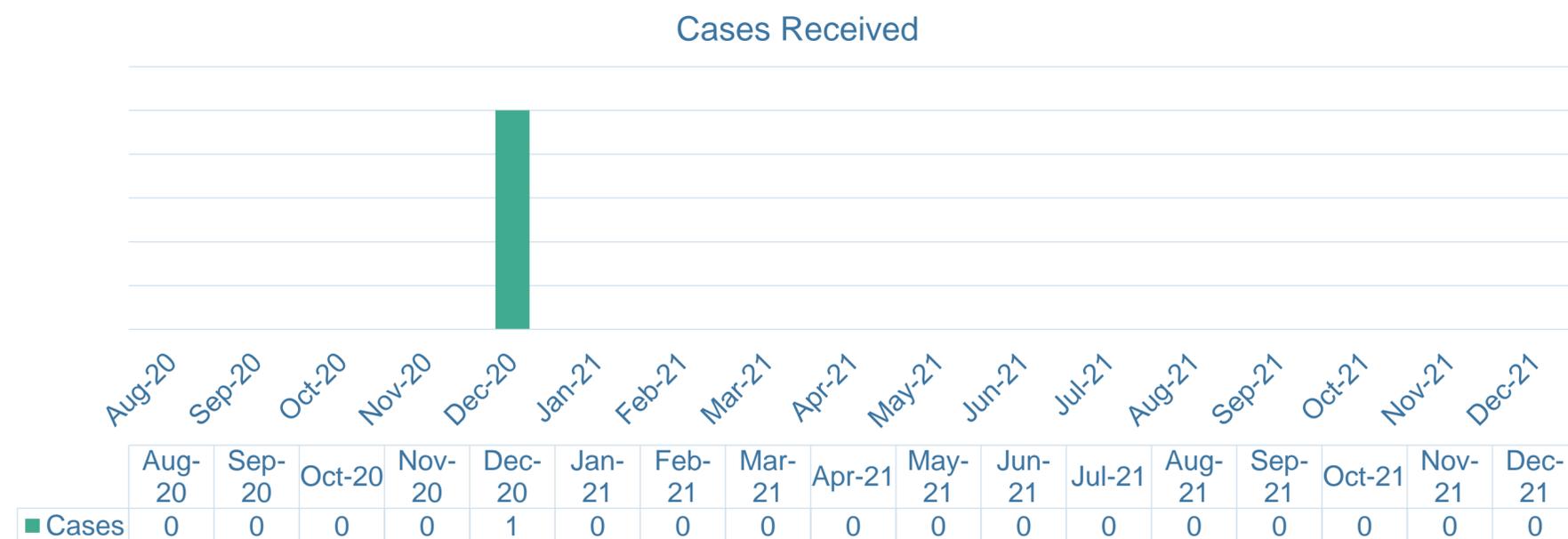


RISKS / ISSUES

Commentary:

Pension Transfer mis-selling has become the next target for Claims Management Companies. They are trying to pursue companies who processed pension transfers, going back to 2012 (and possibly earlier), where the transfer money was paid out to, what now transpires to be, an unauthorised Scheme.

Pension Scams and Pension Liberation were rife in the early 2000's and as those who followed the advice of the scammers now approach retirement, they are finding that they have no pension fund.

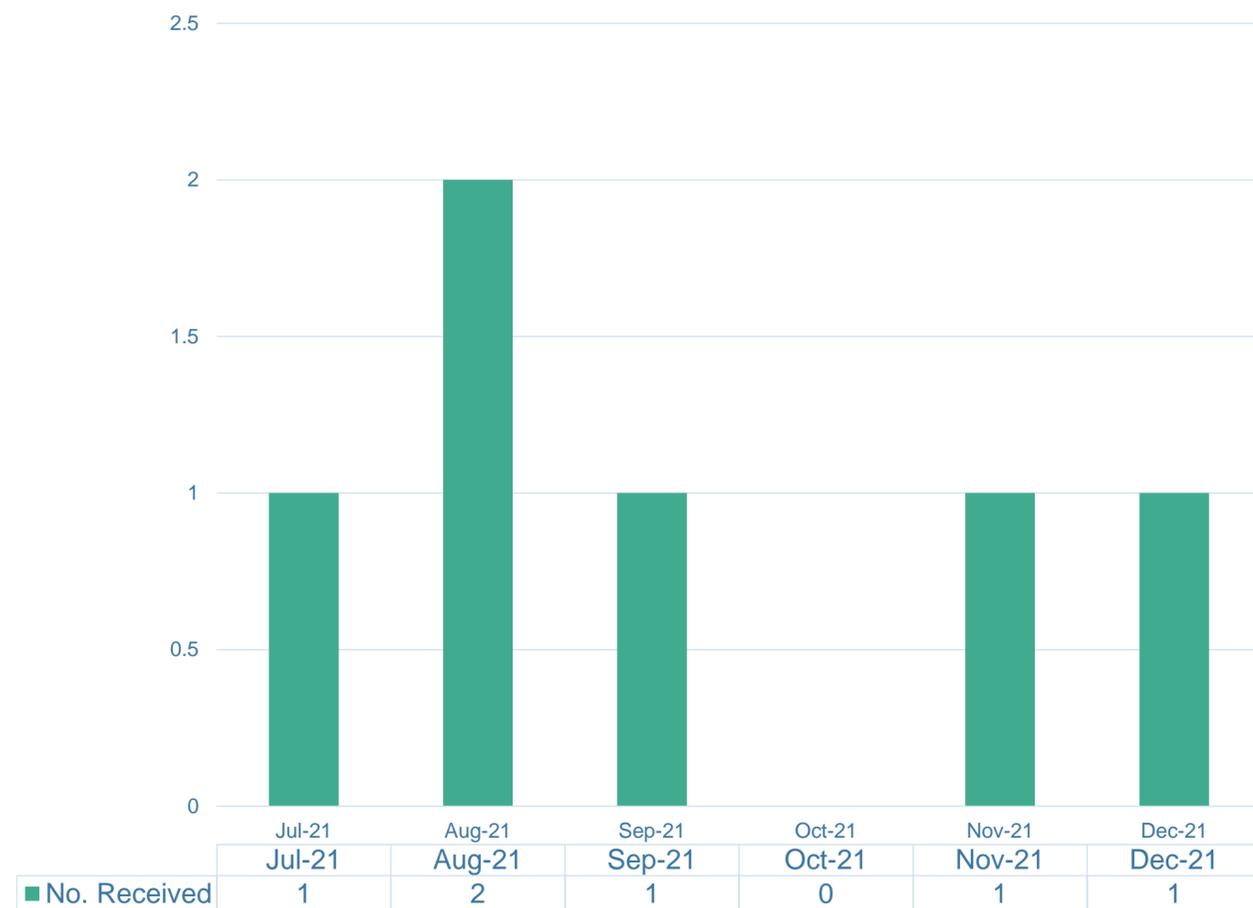


Subject Access Requests have been provided for the above case. To date no claims have been received.

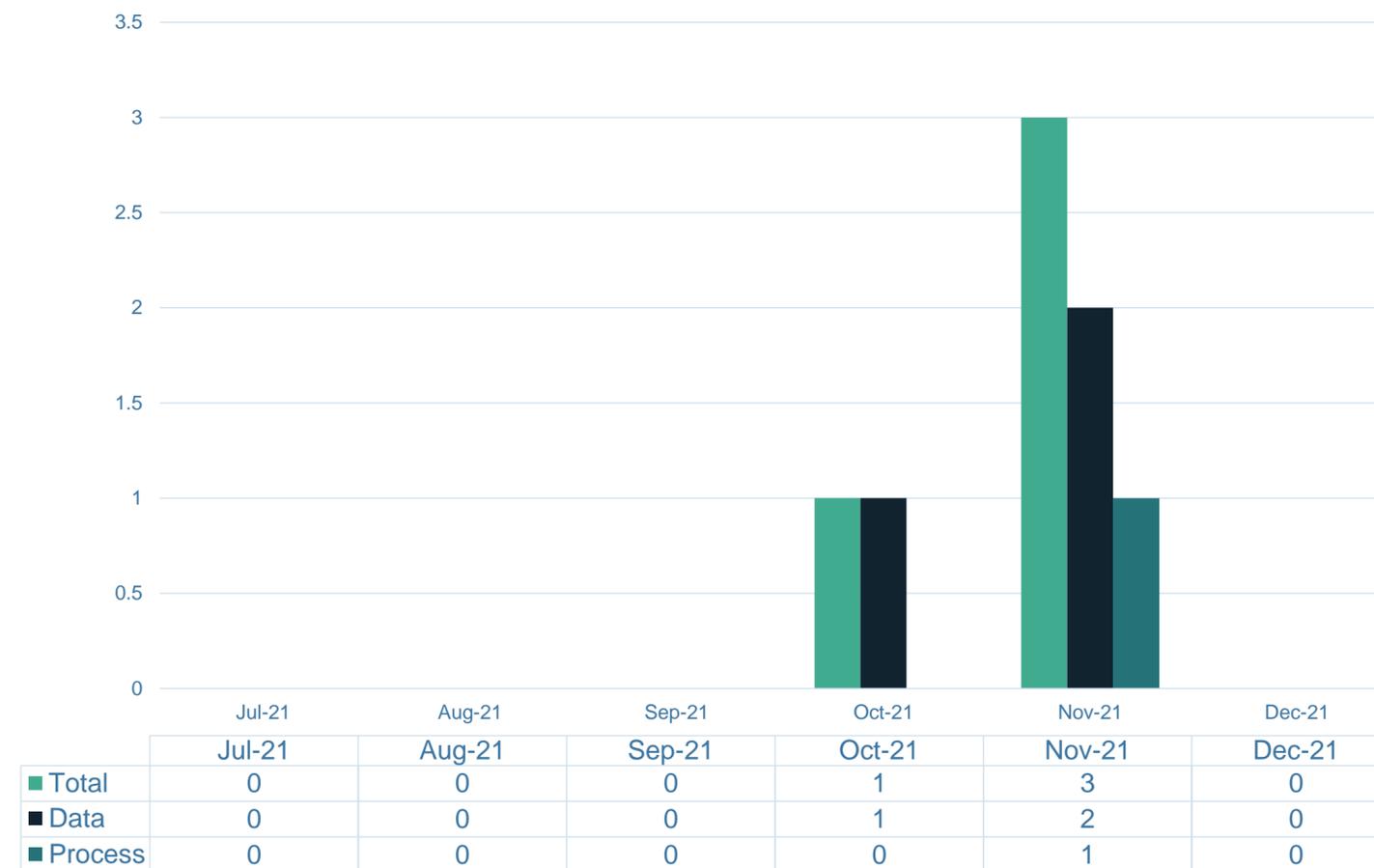
TRENDS



Complaints – No. Received



Breaches – No. Received



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