

LPP

Local Pensions Partnership
Administration

Complaints Board



Committed to excellence



Forward thinking



Doing the right thing



Working together

COMPLAINTS BOARD

ALL
LPPA

Complaint Board Overview

To further enhance the member experience, a Complaints Board was established with the purpose of proactively reviewing a sample of complaints, identifying emerging trends, and analysing root causes. The Board is also responsible for recommending and overseeing both corrective and preventative actions to support continuous improvement.

The Board is attended by Senior Operations Managers alongside other relevant representatives from Member Services where required, convening every four to six weeks. During these meetings, the Board share key findings and lessons learned from 10% of complaint cases sampled within the member service teams. The outcomes of the quarter 1 review are covered in the Key Themes section of this update.

It is important to note that the Board are committed to ensuring that every complaint we receive is treated with due care and attention, regardless of who or what it concerns. Whether a complaint relates to our own internal processes or circumstances outside of our control (e.g. payment delays resulting from late notification from an employer) LPPA will hear, investigate, and provide a clear response and outcome. In some cases, complaints may be upheld even when the underlying cause is attributed to a third party rather than LPPA.

Complaints Handling Performance

The Complaint Handling Performance summary across all LPPA clients demonstrates that 0.35 % of SLA processes have resulted in a complaint in the past 12 rolling months (see Fig.1). Of the complaints received, 76 % were resolved within 30 days (Previously 44 % in Q1 2024) and all complaints were acknowledged within two working days (see Fig. 2).

Fig 1 Complaints vs SLA Processes Created - Rolling Trend

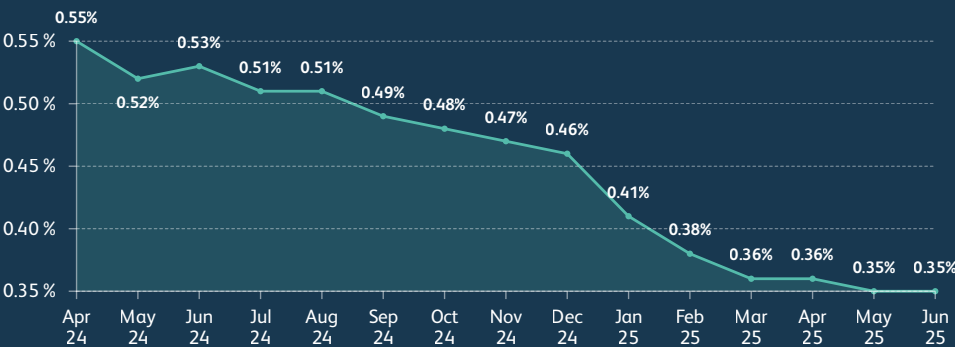
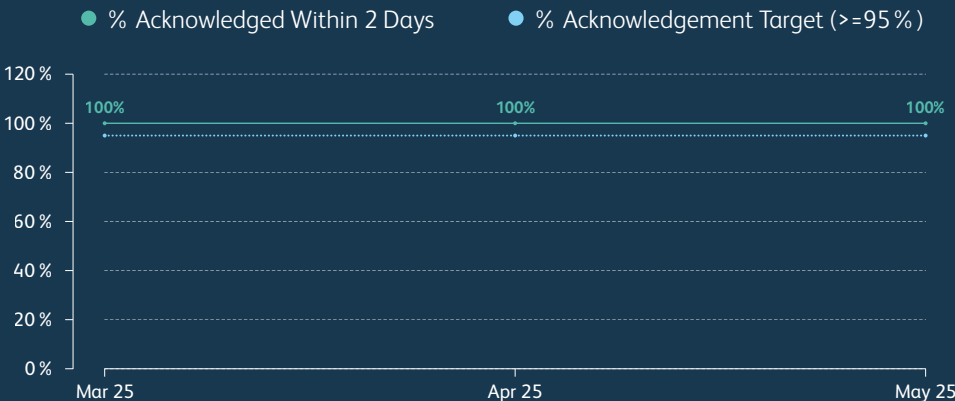


Fig 2 Complaints acknowledgement



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Key Themes

Following a the Q1 review, the key findings highlight the importance of effective communication and the need for personalised member interactions, particularly where more time is required to query with a third party. In addition, there were some notable findings around delays in payment of benefits where a member has an AVC, as well as some process changes to be made to mitigate complaints in a small number of cases (where members were given the option to transfer out within 12-months of Normal Pension Age). A summary of themes can be found below:

No.	Title	Team	Theme identified	Action taken
1	Timely AVC payments - LG	Retirements	Members faced delays due to the timing involved with disinvestment of AVCs and poor expectation management.	Actions taken include ensuring the team detail the last date of AVC contribution on disinvestment requests as early as possible, improving communication channels, and targeting work with large employers. Whilst this action has been taken, work remains ongoing to minimise the impact of AVCs on retiree's where we are aware that the overall time to process a retirement is longer.
2	Expectation Management and Communication	Contact Centre	Incorrect information was provided by the Contact Centre around Service Level Agreements which led to complaints.	A dedicated training session has been delivered to improve understanding of Service Level Agreements, and managing unhappy customers, focusing on complex cases to enhance overall customer service and enable our team to improve management of member expectations.
3	Transfer out option incorrectly issued for members within 12 months of their Normal Pension Age (NPA) - LG	Transfers	A small proportion of members were incorrectly given the option to transfer out near their NPA, leading to information being unnecessarily sought from Independent Financial Advisors.	Cases have been addressed, and enhanced process validations and control reports have been implemented to ensure that this is prevented, and members receive accurate information about not being able to transfer out.
4	Delays processing underpayments - LG	Bereavements	Members experienced delays for underpayment cases, the primary contributing factor was linked to pre-existing business rules, whereby multiple forms of ID for amounts under £250 was required.	To address this, LPPA are working with LG clients to streamline the business rules and process for underpayments in this range, where no other benefits are payable.

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