

your  
pension  
service

# CUMBRIA PENSION FUND

## Quarterly Performance Report

1 October 2019 to 31 December 2019

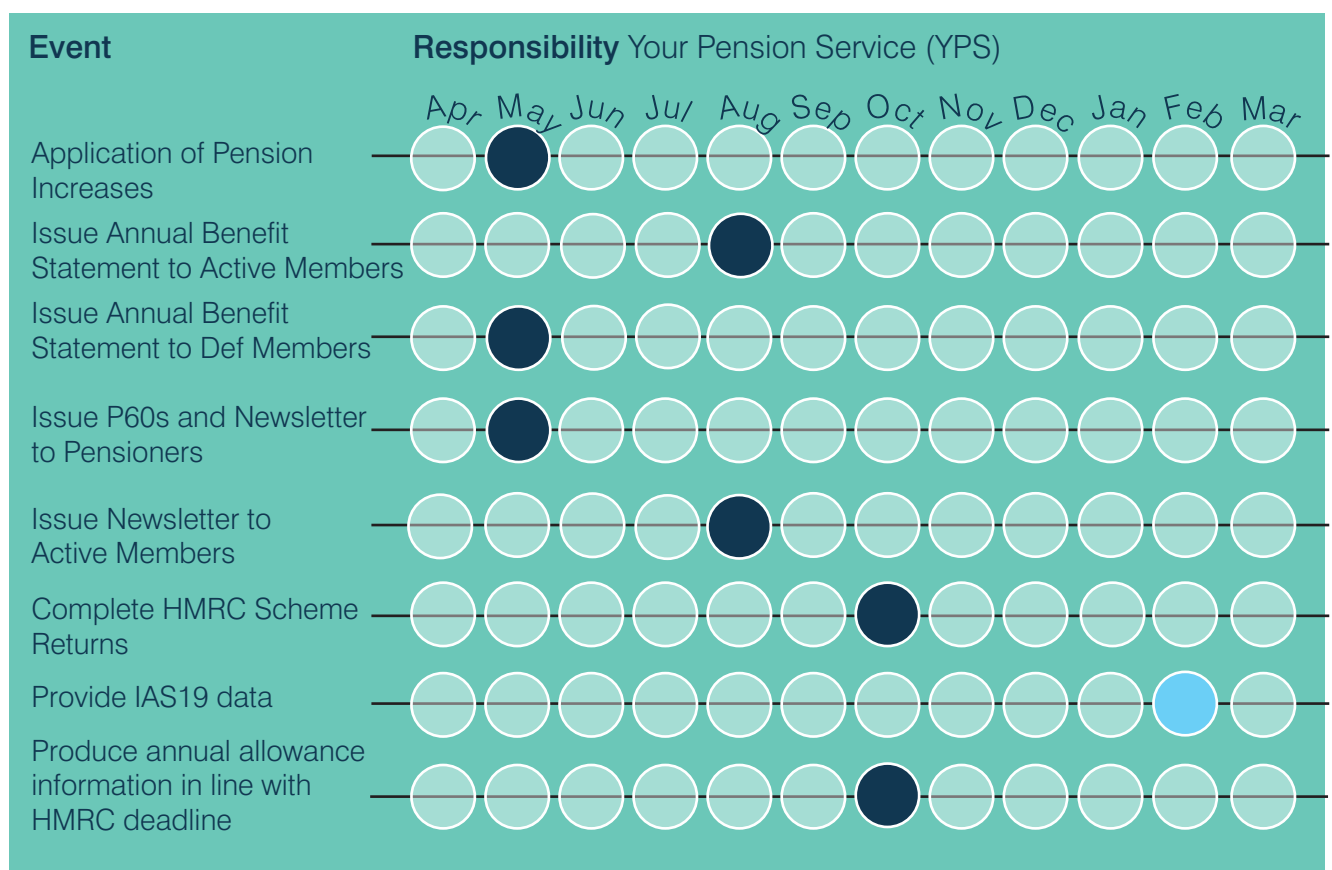


# 1. INTRODUCTION

This report sets out the performance of Your Pension Service against agreed targets. This report covers the period 1 October 2019 to 31 December 2019.

## Annual Plan – 2019/20

● Due ● Completed



## 2. PERFORMANCE STANDARDS

### LGPS

#### Service Level Agreements

The SLA performance reported in this document is based on the types of cases detailed below. However, LPP also process other case types for members of the scheme which are outlined in the SLA or are critical to providing the pensions administration service. Overall performance against all case types was 99%.

## Caseload and Performance Levels:



Target Hit



Target Miss

## LGPS

### Performance Standard

Estimate benefits within 10 working days

Cases Bf & Rec

597

Cases completed

543

Within SLA

543

% Within SLA

100%

Target

95%

Cases ongoing

54

Payment of retirement benefits within 10 working days

844

407

406

99%

95%

437

Payment of death benefits within 10 working days

404

214

212

99%

95%

190

Implement change in pensioner circumstance by payment due date

27

26

26

100%

95%

1

Respond to general correspondence within 10 working days of receipt

120

99

99

100%

95%

21

Action transfers out within 15 working days

313

229

227

99%

95%

84

Action transfers in within 10 working days

447

209

209

100%

95%

238

Pay refunds within 10 working days

668

548

547

99%

95%

120

Provide leaver statement within 15 days

1,662

926

925

99%

95%

736

Amend personal records within 10 working days

144

131

131

100%

95%

13

5,226

3,332

3,325

99%

1,894

Please see table below for a breakdown of cases outstanding:

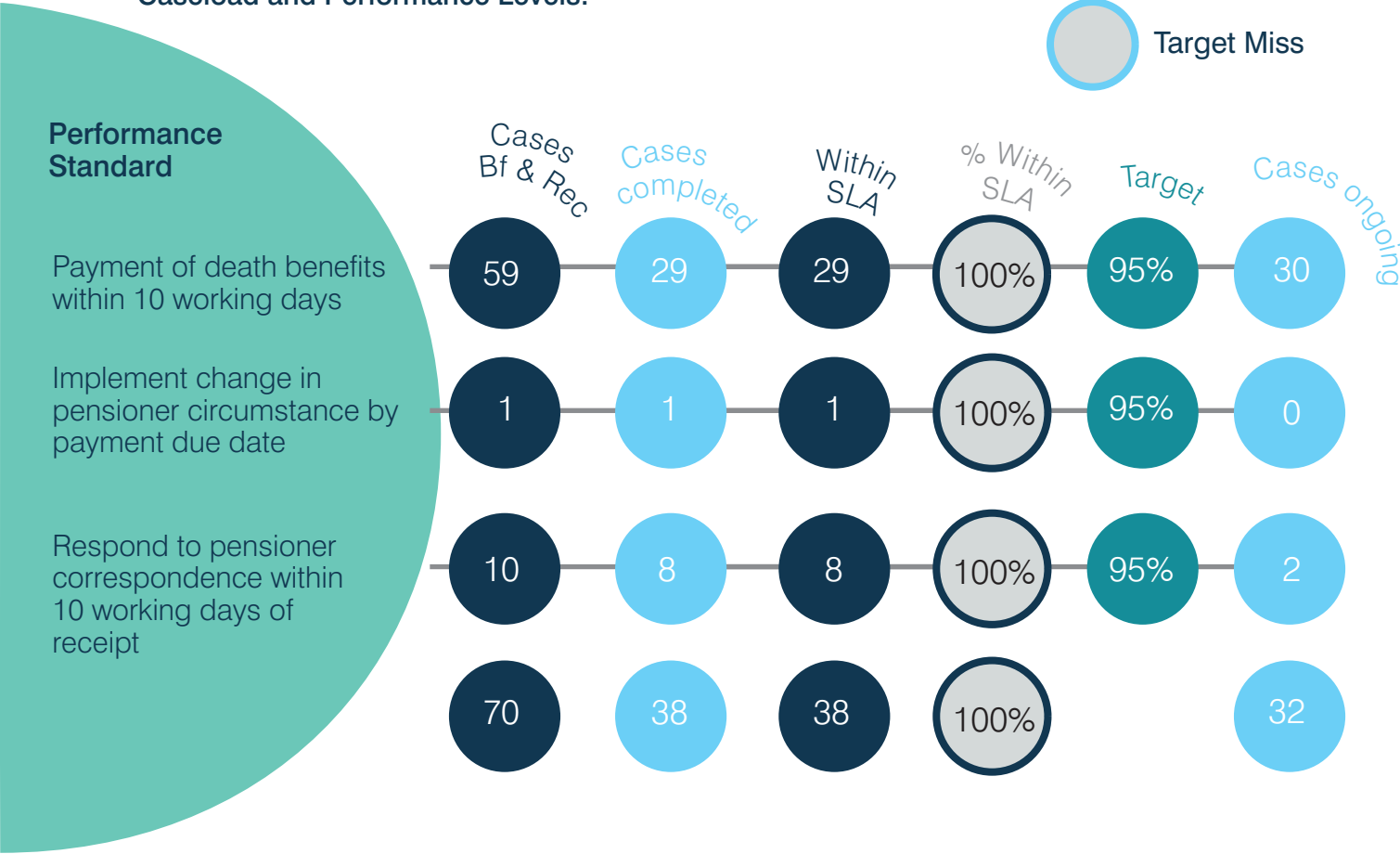
| Reason                         | Payment of Retirement Benefits | Payment of Death Benefits | Total of Cases Ongoing |
|--------------------------------|--------------------------------|---------------------------|------------------------|
| In progress (LPP can progress) | 229                            | 89                        | 1,281                  |
| Awaiting member                | 158                            | 53                        | 269                    |
| Awaiting employer              | 33                             | 7                         | 193                    |
| Awaiting third party           | 17                             | 41                        | 151                    |
| <b>Total</b>                   | <b>437</b>                     | <b>190</b>                | <b>1,894</b>           |

Cases processed and performance standards for Teachers and Fire are shown on the following pages.

## Teachers (Pensioners)

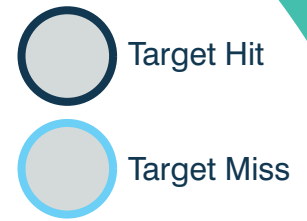
In summary 38 individual calculations/enquiries were completed during the period and 38 met the performance standard; an overall performance of 100% was achieved.

### Caseload and Performance Levels:



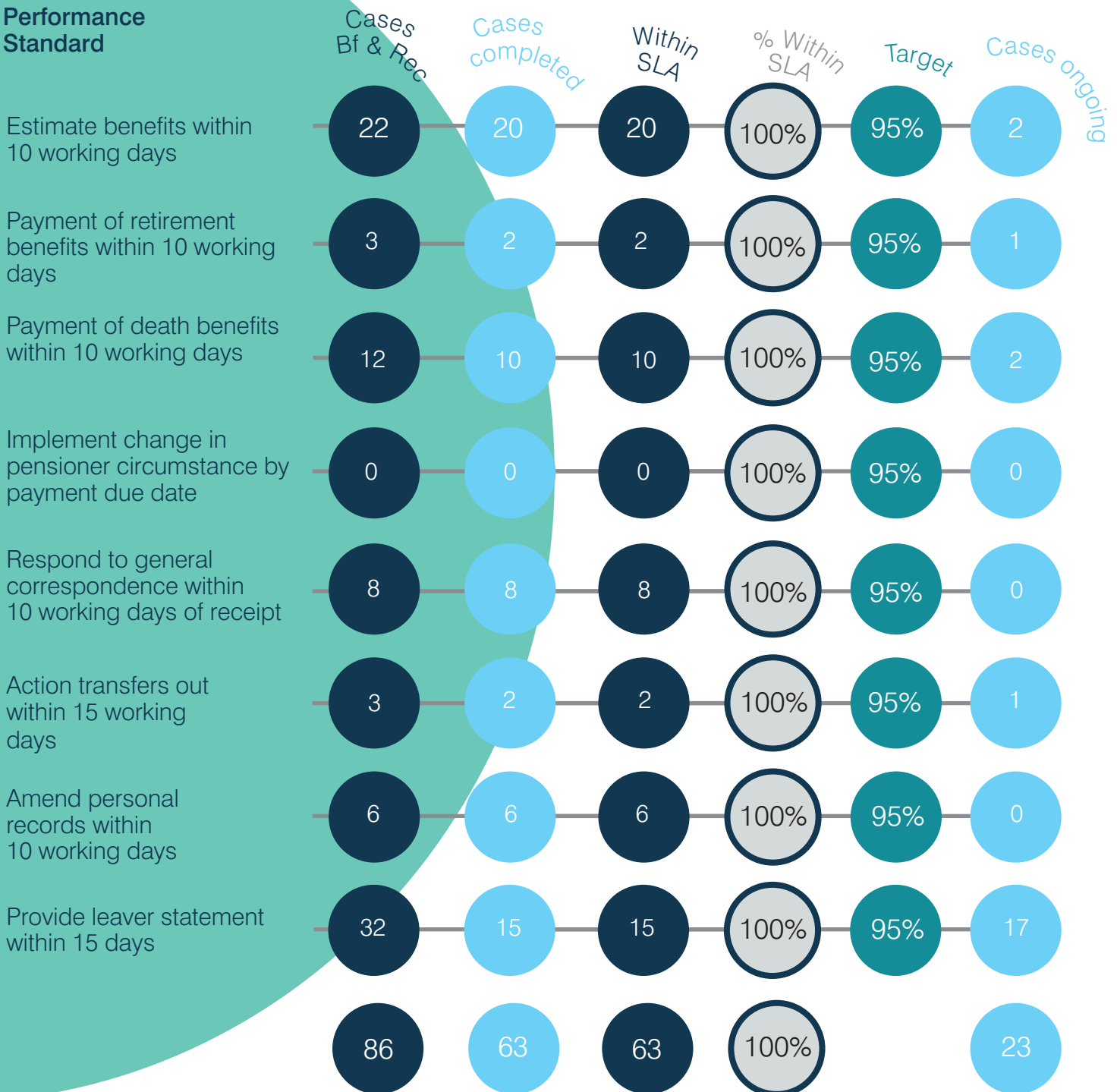
## Fire (Old and New Scheme)

In summary 63 individual calculations/enquiries were completed during the period and 63 met the performance standard; an overall performance of 100% was achieved.



### Caseload and Performance Levels:

#### Performance Standard



### 3. MEMBERSHIP

The tables below show details of membership under administration as of 1 October 2019 to 31 December 2019.

#### LGPS

|           | Membership<br>at<br>30.09.2019 | Q3<br>Net<br>Changes | Membership<br>at<br>31.12.2019 |
|-----------|--------------------------------|----------------------|--------------------------------|
| Active    | 16,150                         | +1,123               | 17,273                         |
| Deferred  | 25,174                         | - 643                | 24,531                         |
| Pensioner | 16,624                         | +186                 | 16,810                         |
| Total     | 57,948                         | +666                 | 58,614                         |

As at 31 December 2019, there were 2008 pending leavers within the fund of those we have received 867 leaver forms. The membership numbers above assume that all of these pending leavers will become deferred members once the records have been updated.

## My Pension Online

Total membership currently signed up to My Pension Online

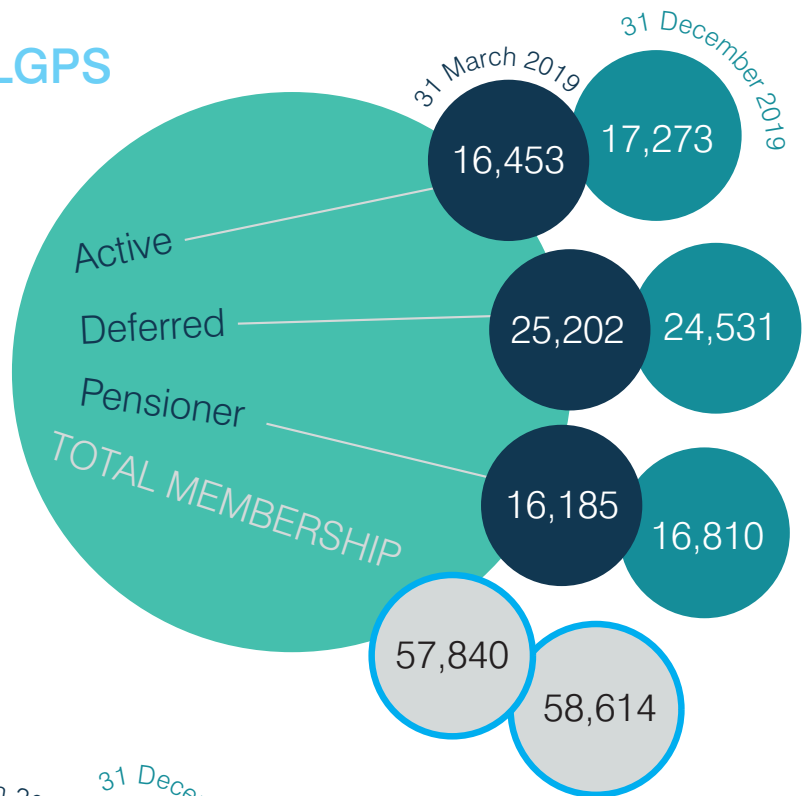
### LGPS

|              | March<br>2019 | % of<br>membership | December<br>2019 | % of<br>membership |
|--------------|---------------|--------------------|------------------|--------------------|
| Active       | 6,818         | 41%                | 7,224            | 42%                |
| Deferred     | 5,626         | 22%                | 5,949            | 24%                |
| Pensioner    | 6,498         | 40%                | 7,048            | 42%                |
| <b>Total</b> | <b>18,942</b> | <b>33%</b>         | <b>20,221</b>    | <b>34%</b>         |

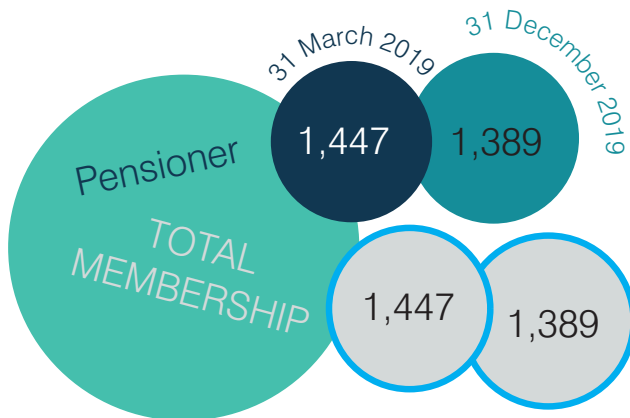
### FIRE

|              | March<br>2019 | % of<br>membership | December<br>2019 | % of<br>membership |
|--------------|---------------|--------------------|------------------|--------------------|
| Active       | 173           | 34%                | 166              | 31%                |
| Deferred     | 85            | 27%                | 108              | 30%                |
| Pensioner    | 276           | 56%                | 287              | 56%                |
| <b>Total</b> | <b>534</b>    | <b>40%</b>         | <b>561</b>       | <b>40%</b>         |

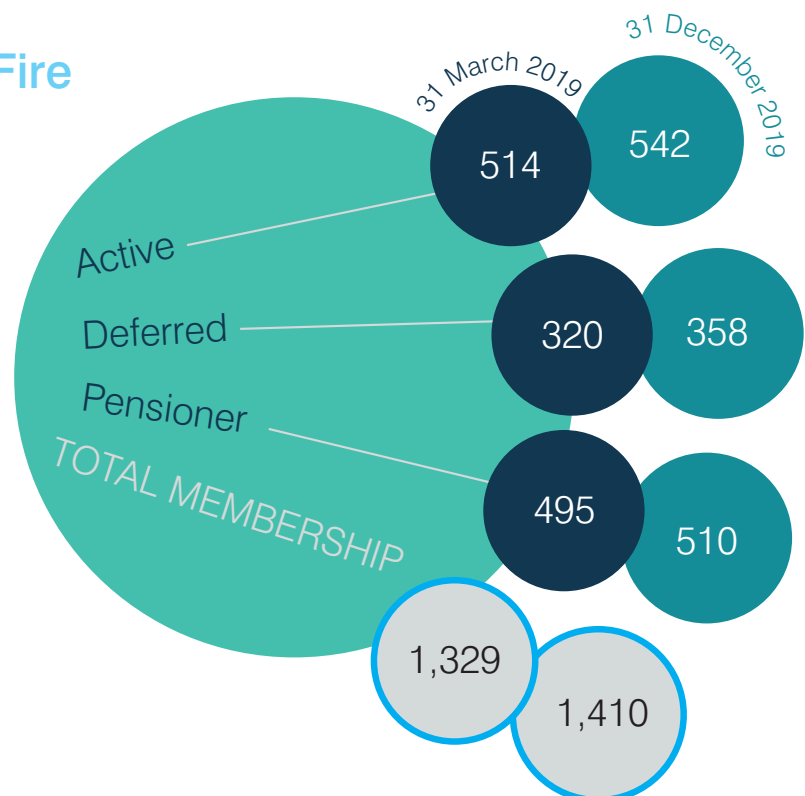
## LGPS



## Teachers



## Fire





## 4. COMMUNICATIONS

### Engagement

Communications are delivered by the Engagement Team, they are the link between Your Pension Service, scheme members and employers.

### Employers

**Employer engagement activity for 1 October 2019 to 31 December 2019**

| Activity                 | Numbers Delivered |
|--------------------------|-------------------|
| Practitioners Conference | 1                 |

### Scheme member

**Member engagement activity for 1 October 2019 to 31 December 2019**

| Activity        | Numbers Delivered |
|-----------------|-------------------|
| Pension Surgery | 2                 |

# 5. CUSTOMER SERVICE

## Retirement Experience

This section looks at the number of new retirees during the quarter and an average measure of the number of working days between the retirement date and first payment date to the member.

Average 66 days to payment of pension

291 new pensioners

## Compliments/Complaints

2 compliments

10 complaints





The compliments received related to the helpful, prompt and professional service provided by the staff within Your Pension Service.

A high proportion of the complaints related to delays in the payment of benefits and not meeting member expectation.







## Customer Satisfaction Surveys

LPP have introduced feedback mechanisms to measure customer satisfaction following interaction with the service. Results for the period 1 October 2019 to 31 December 2019 are shown below:







### Contact centre emails

| Email                     |  |  |  |                                                                                       |
|---------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Number of respondents     | 1,296                                                                               | 184                                                                                  | 458                                                                                   |  |
| Percentage of respondents | 67%                                                                                 | 9%                                                                                   | 24%                                                                                   | Average                                                                               |

**Retirement Survey** The below results are for LGPS Cumbria members with a response rate of 24%:

| Retirement Experience - LG |  |  |  |  |  | Overall Rating                                                                        |
|----------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Number of respondents      | 26                                                                                  | 13                                                                                  | 3                                                                                   | 6                                                                                    | 4                                                                                     |  |
| Percentage of respondents  | 50%                                                                                 | 25%                                                                                 | 6%                                                                                  | 12%                                                                                  | 7%                                                                                    | Satisfied                                                                             |

The below results are for Cumbria Fire and Rescue members with a response rate of 20%:

| Retirement Experience - Fire |  |  |  |  |  | Overall Rating                                                                        |
|------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Number of respondents        | 0                                                                                   | 1                                                                                   | 0                                                                                   | 0                                                                                    | 0                                                                                     |  |
| Percentage of respondents    | 0%                                                                                  | 100%                                                                                | 0%                                                                                  | 0%                                                                                   | 0%                                                                                    | Satisfied                                                                             |

## Contact Centre

The dedicated Contact Centre is the first point of contact for both scheme members and employers. Over the period 96% of LGPS and 92% of Fire calls were successfully answered against a target of 90%. Call wait time commences from when the call is connected.

| Cumbria LGPS         |          |
|----------------------|----------|
| Total Calls answered | 2,603    |
| Connect Rate         | 96%      |
| Call Waiting (Max)   | 00:10:12 |
| Call Waiting (Avg)   | 00:01:30 |

| Cumbria Fire         |          |
|----------------------|----------|
| Total Calls answered | 106      |
| Connect Rate         | 92%      |
| Call Waiting (Max)   | 00:09:46 |
| Call Waiting (Avg)   | 00:02:16 |

## Call Category

| Cumbria LGPS            |       |
|-------------------------|-------|
| General Enquiries       | 2,289 |
| Pensions Online and P60 | 314   |

| Cumbria Fire            |     |
|-------------------------|-----|
| General Enquiries       | 100 |
| Pensions Online and P60 | 6   |