

LPP

Local Pensions Partnership
Administration

Quarterly Administration Report

Cumbria Fire & Rescue Service
1 April - 30 June 2025



Committed to excellence



Forward thinking



Doing the right thing



Working together



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DEFINITIONS

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Total Fund Membership

Total Fund Membership is the number of member records held on the LPPA pensions administration system that are contributing to, awaiting, or receiving benefits from the pension fund.

Page 9

Casework Performance - All Cases

Performance is measured once all information is made available to LPPA to enable them to complete the process.

Relevant processes are assigned a target timescale for completion, and the performance is measured as the percentage of processes that have been completed within that timescale.

Page 10

Casework Performance - Standard

The category of 'Other' on this page covers processes including, but not limited to:

APC/AVC Queries

Additional Confs Cessation

Change of Hours

Change of Personal Details

Under Three Month Opt-Out

Please note that this page includes cases that have met the SLA target, but the stop trigger may also have been actioned before the process has been completed.

Page 11

Ongoing Casework at the end of the Reporting Quarter

Please note the number of processes brought forward, does not match the corresponding number of outstanding processes reported in the previous quarter (due to various reasons which can include but are not limited to, the deletion of a process, or changes to the process category that a case is assigned to).

Page 13

Contact Centre Performance

Average wait time measures the time taken from the caller being placed into the queue, to them speaking with a Contact Centre adviser.

Page 16

Contact Centre Call Satisfaction

Members are given the option to answer two questions, following a call with the LPPA Contact Centre (these relate to general satisfaction with LPPA, and satisfaction with the adviser they have spoken to – both responses follow a three-point rating scale).

Page 18

Retirement Satisfaction

Graphs show a breakdown of quarterly retirement surveys (emails issued and responses received).

- Retirements processed / completed - members can have multiple process counts.
- Surveys issued - does not equal retirement processes for several reasons; ill health retirements do not receive a survey; not all members provide an email address; members with multiple retirement processes only receive one survey email; there is a planned delay in issuing surveys to allow for initial payments to be paid).

Satisfaction / Dissatisfaction is included as a % of email surveys issued. This demonstrates that a significant number of surveys are not completed (work is ongoing to encourage an increase in the number of responses to email surveys issued).

The Satisfaction Scores highlighted in green and red compare the satisfied / dissatisfied responses received, as a % of total survey responses - this is the true measure of member satisfaction.

Satisfied responses include satisfied (with the service) and very satisfied.

Dissatisfied responses include dissatisfied and very dissatisfied.

Page 21

Member Online Portal

The number of member records by status, that are registered for LPPA's member self-service portal, PensionPoint.

Page 22

Member Log Ins

The number of unique log ins and total log ins by period on PensionPoint, these are only successful log ins where the password and one-time-pin has been successfully entered.

Page 27

Common/Scheme Specific Data Fails

The Pensions Regulator requires administrators to keep member data up to date to ensure benefits are accurately paid. This is split by Common Data (basic details that are specific to the Member) and Scheme Specific Data (data that is related to a member's data and specific circumstances surrounding their record).

Individual Fails shows the total number of unique members that have a single or multiple number of Common Data or Scheme Specific 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](#) (The Pensions Regulator) or [PASA](#) (The Pension Administration Standards Association) websites.

EXECUTIVE SUMMARY

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This performance report covers the reporting period of Q1 2025/26 (April – June 2025)

Casework SLA performance

Overall operational casework performance was **99.1%** against overall Service Level Agreements (SLAs) for the quarter.

McCloud remedy for blue light members retiring continues to be well managed with most members paid on time. There are a small number of delays to payments, generally due to delays in receipt of information from other administrators or fire authorities where members have inter-brigade service.

Quarterly performance includes **1** McCloud SLA case types.

Contact Centre

Contact Centre wait times have been consistently under the targeted 4-minute wait time with an average wait time over the quarter of **3** minutes **03** seconds.

Satisfaction scores

The majority of those surveyed about their retirement experience do not respond. Of those that responded to the survey, the customer satisfaction was **0.0%** for retirements from active service and **0.0%** for retirements from deferred status. Low survey responses can lead to high volatility in the satisfaction scores.

Contact Centre satisfaction now includes both overall satisfaction and satisfaction with the individual call handler that the member spoke to. Satisfaction with the individual call handler is typically higher than overall satisfaction, with satisfaction rates for the quarter at **86.4%** and **80.0%** respectively.

Statutory deadlines

Regulatory and statutory deadlines for the reporting period:

Pensions increases (PI) have been applied. All eligible member records that have not had PI applied are with the Member Services teams for investigation and resolution. Not all the exclusions will need PI calculating.

P60 notification communications to retired members were completed by the statutory deadline of end of May.

Outlook

Activity levels are, and are expected to remain high, due to:

- Ongoing remedy workload including the processing of returned remedy options forms and issuing the remainder of IC-RSSs
- Application of Matthews equal treatment for retained firefighters
- Efficiency and Service Improvement Programme (ESIP) of work
- Work to prepare for the introduction of the Pensions Dashboard

LPPA PROJECTS - UPDATE

McCloud Remedy

Following the McCloud judgment, changes to all public service pension schemes that provided transitional protections to older members, including the LGPS came into force on 1 October 2023.

The changes were designed to rectify unlawful discrimination against younger scheme members.

The 31st March 2025 deadline for blue light McCloud remedy was for the provision of Immediate Choice Remediable Service Statements (IC-RSS) and Annual Benefit Statements RSS (ABS-RSS).

Since March, focus is on the issuing of Immediate Choice RSSs for all blue light pensioners and dependents in scope and processing of option forms that have been returned.

LPPA has received over 1,600 option form returns. We expect c.75% of pensioners to opt to stick with legacy benefits that are already in payment. Payments will be made to those that choose to change their benefits (typically from CARE to legacy).

Matthew cases continue to be progressed (and Matthews remedy completion is a prerequisite for McCloud remedy).

Efficiency and Service Improvement Programme

LPPA's Efficiency and Service Improvement Programme (ESIP) is designed to leverage the investment in UPM, delivering automation and improved self-service capability.

Automation is a key deliverable for ESIP and will be delivered on key blue light processes when McCloud constraints permit. Other activity in flight includes work to improve the monthly returns process and the member and employer online portals.

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Pensions Dashboard

The Pensions Dashboard will enable individuals to access their pensions information online, securely and all in one place. The connection date for public sector schemes to connect to the Pensions Dashboard is 31 October 2025. The project continues to track green, and work is well underway, including:

- Systems requirements (including the rules for partial matching of records and the treatment of AVCs)
- Business readiness (e.g. readiness to deal with new inbound enquiries relating to dashboard)
- Regular LPPA round table meetings being held with Funds to share updates.

Fund Membership



In this section...

- Total fund membership
- Scheme breakdown

TOTAL FUND MEMBERSHIP

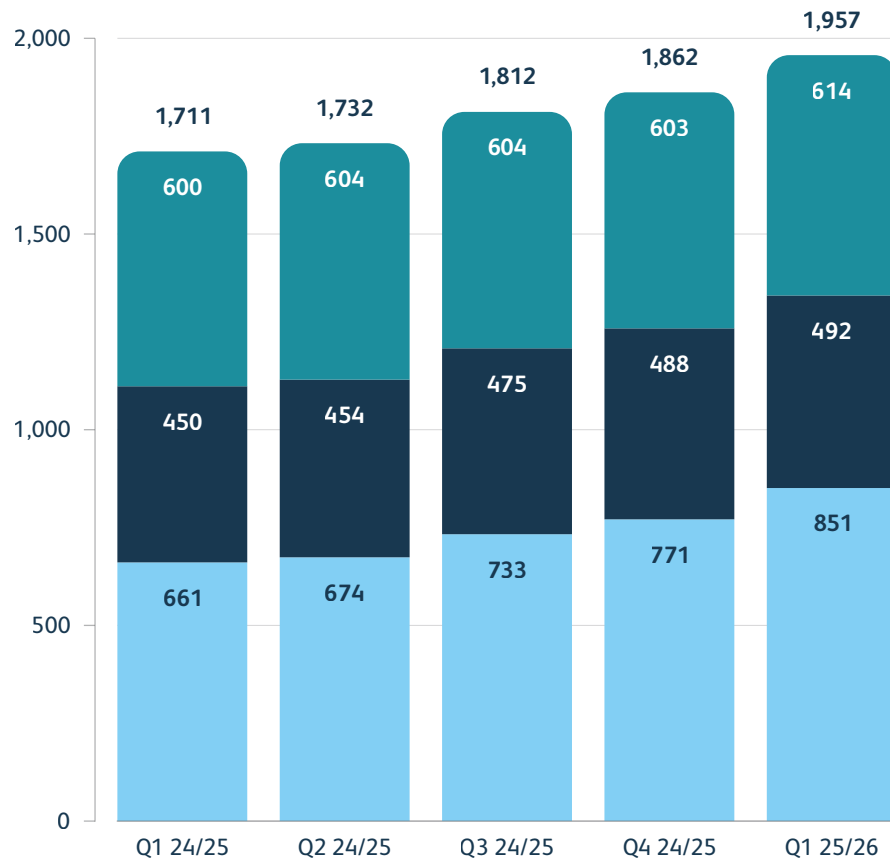
CLIENT
SPECIFIC

Active Members

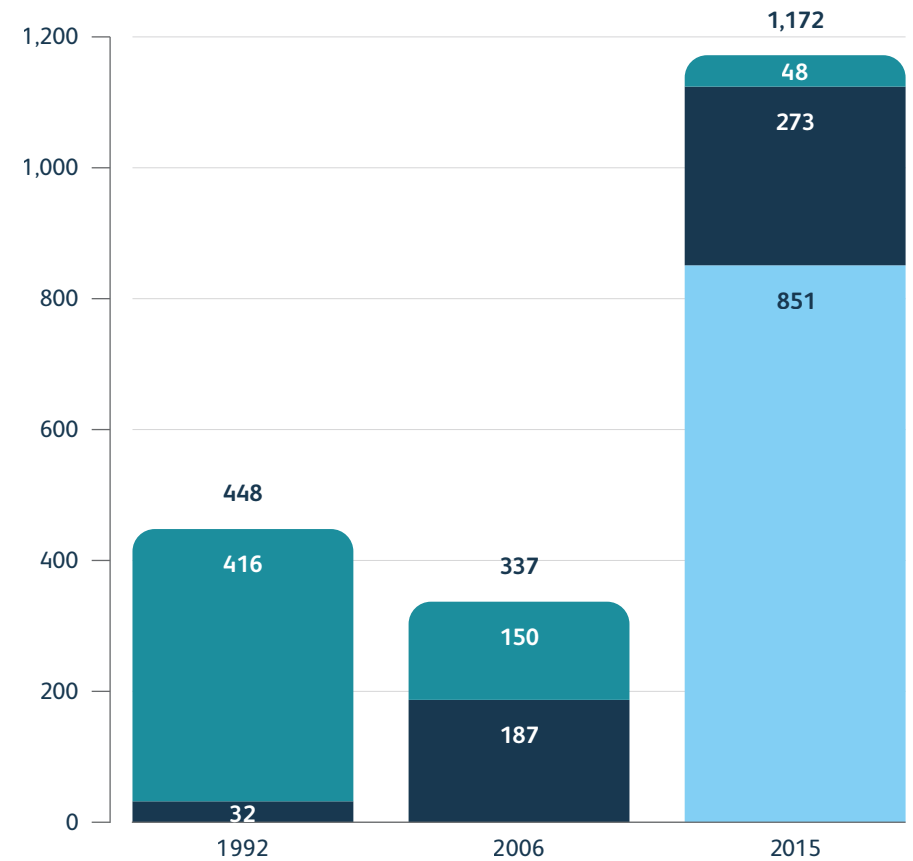
Deferred Members

Pensioners & Dependents

Total Fund Membership



Scheme Breakdown



Casework Performance



In this section...

- Performance – all cases
- Performance standard
- Ongoing casework at the end of the reporting quarter

CASEWORK PERFORMANCE

PERFORMANCE – ALL CASES

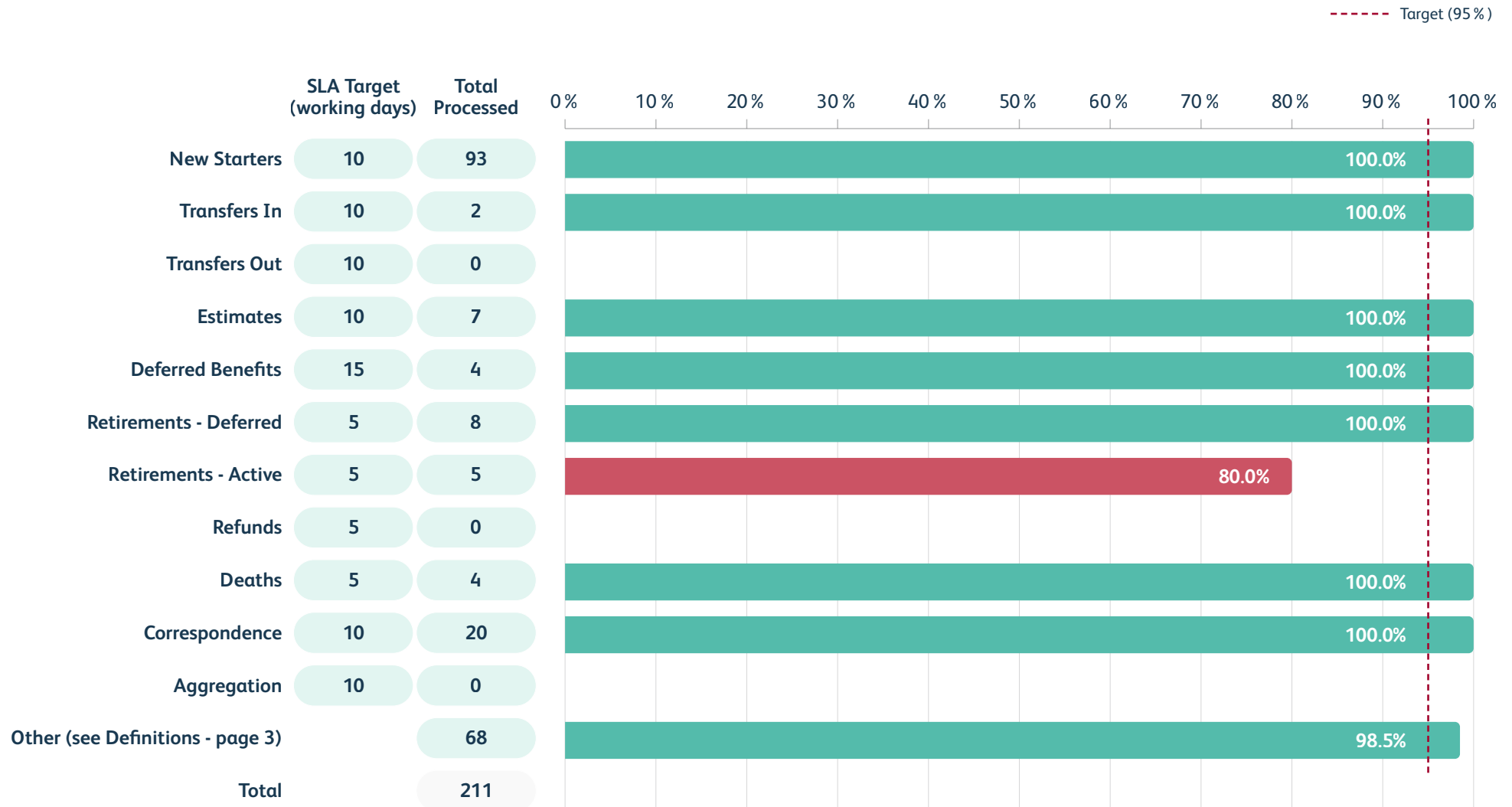
CLIENT
SPECIFIC



CASEWORK PERFORMANCE

PERFORMANCE STANDARD

CLIENT
SPECIFIC



CASEWORK PERFORMANCE

CLIENT
SPECIFIC

ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER

The following table is created by identifying all reportable casework within UPM, and includes those that have subsequently Completed / Aborted / Remain Outstanding within the quarter. The figures in this table cannot be compared to those in the previous slide for a number of reasons including: the table includes aborted cases, but the horizontal bar graph does not; the SLA 'stop trigger' can be actioned before the process has been completed.

	Brought forward at 01/04/25	Received (Inbound)	Completed (Outbound)	Work in Flight as of 30/06/25
New Starters	1	96	97	0
Transfers In	11	4	2	13
Transfers Out	4	2	3	3
Estimates	7	16	12	11
Deferred Benefits	6	20	18	8
Retirements - Deferred	11	9	5	15
Retirements - Active	6	9	9	6
Refunds	2	2	2	2
Deaths	4	15	8	11
Correspondence	5	30	21	14
Aggregation	0	0	0	0
Other	11	74	76	9
Total	68	277	253	92

Contact Centre Calls Performance

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The Contact Centre deals with all online enquiries and calls from members for all funds that LPPA provides administration services for.

In this section...

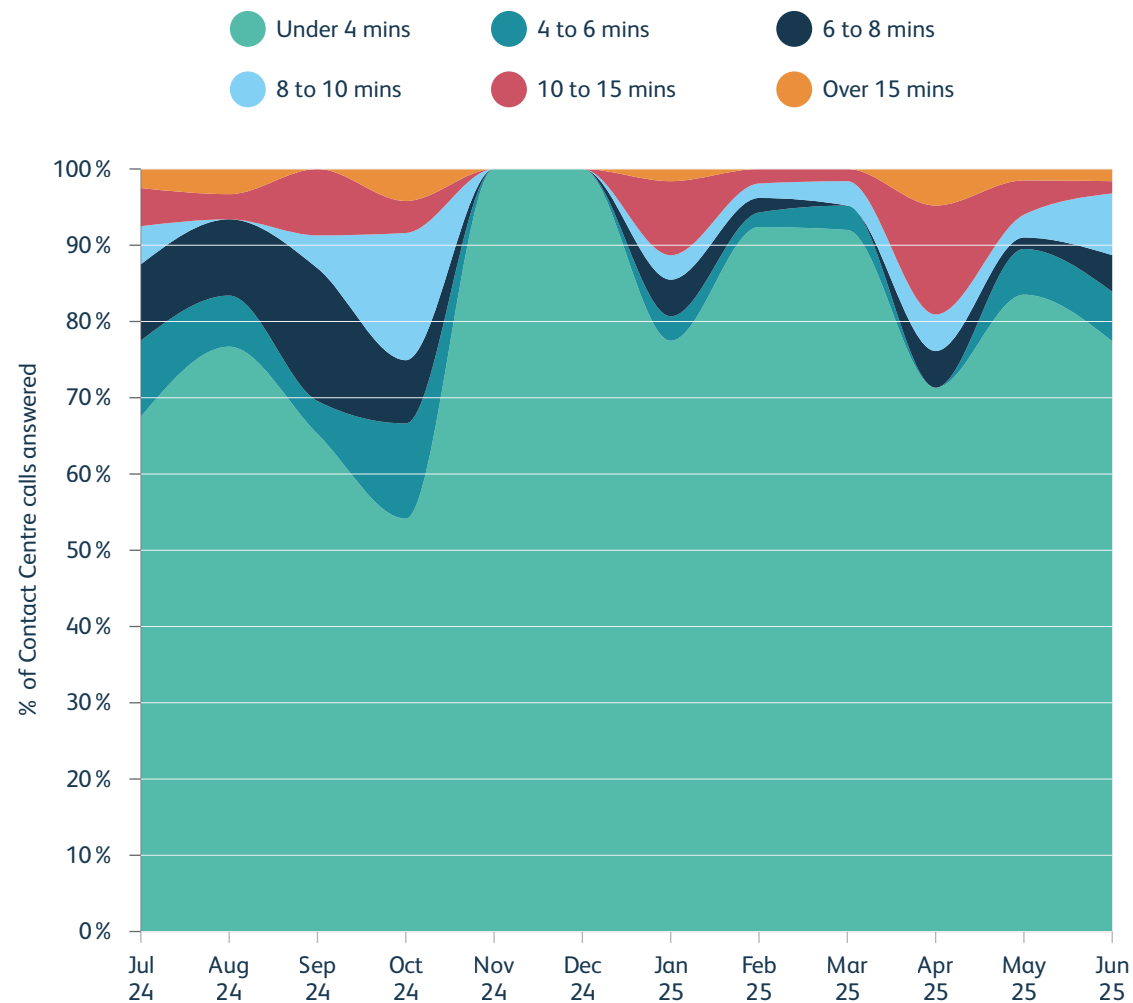
- Wait time range
- Calls answered

CONTACT CENTRE CALLS PERFORMANCE

WAIT TIME RANGE

CLIENT
SPECIFIC

	Under 4 mins	4 to 6 mins	6 to 8 mins	8 to 10 mins	10 to 15 mins	Over 15 mins
Jul 24	67.5%	10.0%	10.0%	5.0%	5.0%	2.5%
Aug 24	76.7%	6.7%	10.0%	0.0%	3.3%	3.3%
Sep 24	65.2%	4.3%	17.4%	4.3%	8.7%	0.0%
Oct 24	54.2%	12.5%	8.3%	16.7%	4.2%	4.2%
Nov 24	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Dec 24	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Jan 25	77.4%	3.2%	4.8%	3.2%	9.7%	1.6%
Feb 25	92.3%	1.9%	1.9%	1.9%	1.9%	0.0%
Mar 25	92.1%	3.2%	0.0%	3.2%	1.6%	0.0%
Apr 25	71.4%	0.0%	4.8%	4.8%	14.3%	4.8%
May 25	83.6%	6.0%	1.5%	3.0%	4.5%	1.5%
Jun 25	77.4%	6.5%	4.8%	8.1%	1.6%	1.6%



CONTACT CENTRE CALLS PERFORMANCE

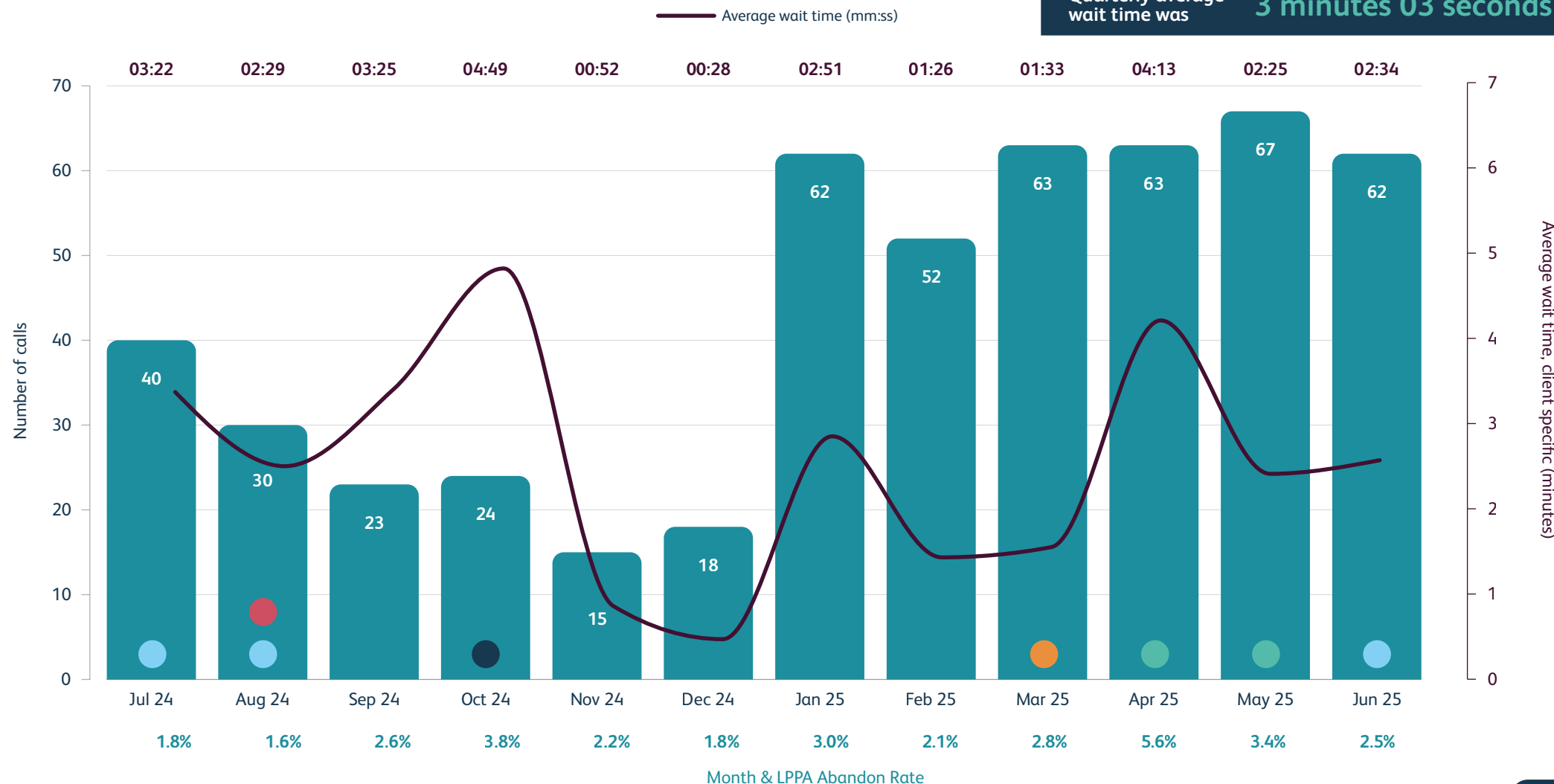
CALLS ANSWERED

CLIENT SPECIFIC

Please note:
The graph highlights seasonal activities which deliver higher volumes of in-bound enquiries from members into the Contact Centre.

- Pension Increase and P60
- Member annual newsletters
- Pension Saving Statements
- Annual Benefit Statements (ABS)
- Deferred Benefit Statements (DBS)
- ABS / DBS McCloud RSS activity
- McCloud Immediate Choice RSS

Quarterly average wait time was **3 minutes 03 seconds**



Customer Satisfaction Scores

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In this section...

- Contact Centre calls satisfaction
- Contact Centre calls satisfaction - Agent
- Retirements - Active
- Retirements - Deferred

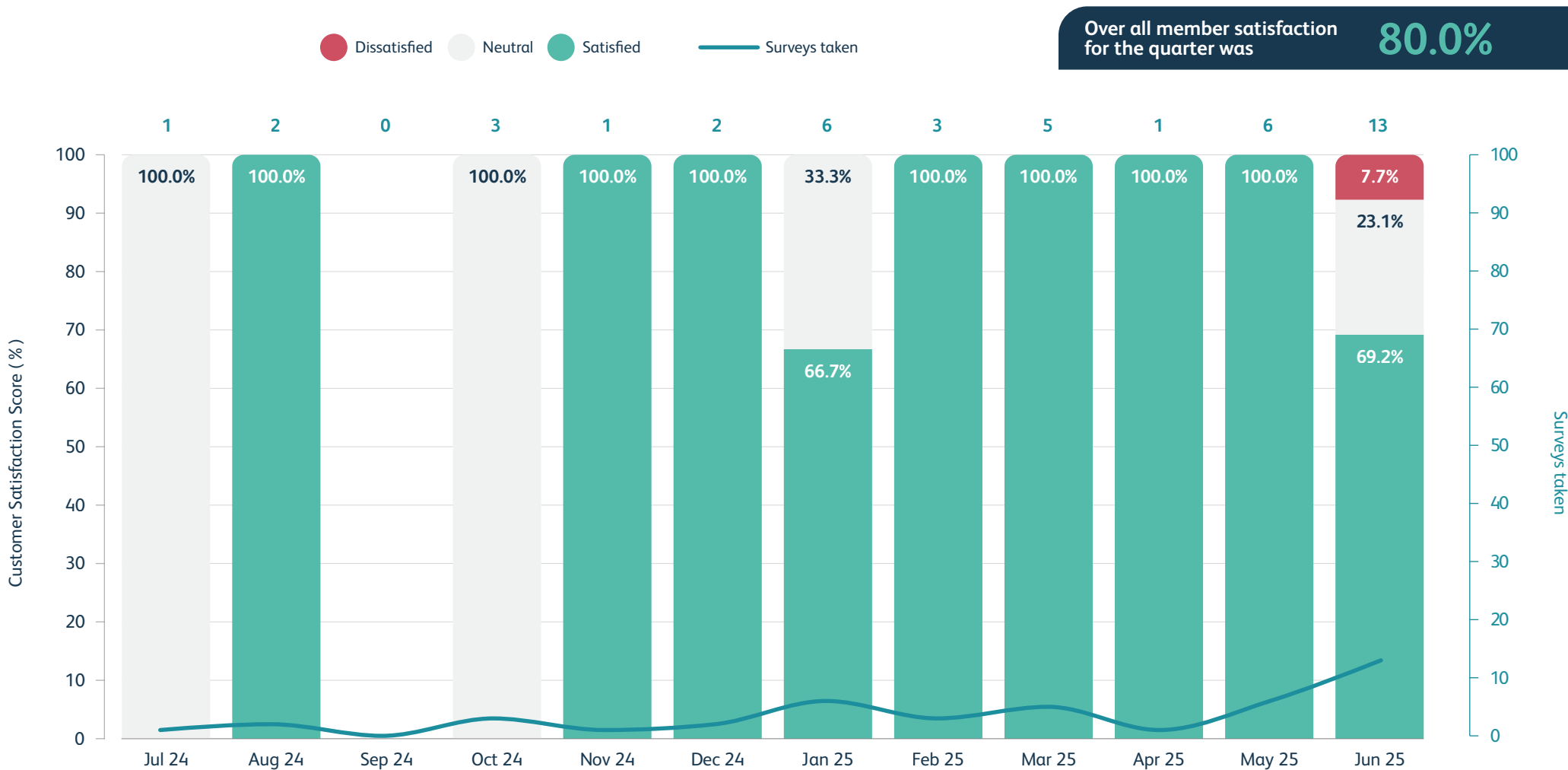
CUSTOMER SATISFACTION SCORES

CONTACT CENTRE CALLS SATISFACTION
- OVERALL

CLIENT
SPECIFIC

Please note:

The graph measures monthly member satisfaction with LPPA (“How satisfied are you with the overall service you have received from LPPA?”).



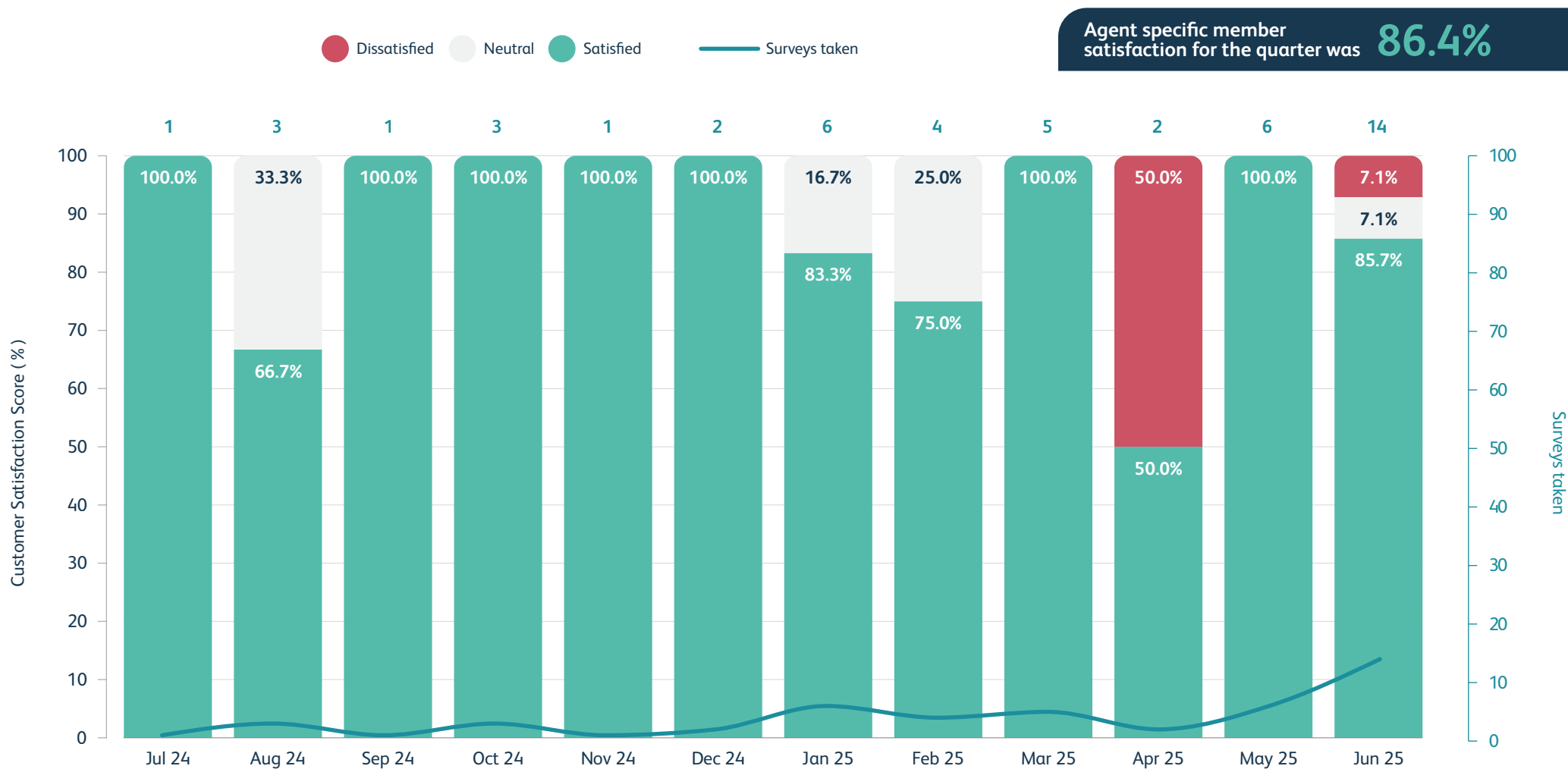
CUSTOMER SATISFACTION SCORES

CONTACT CENTRE CALLS SATISFACTION
- AGENT

CLIENT
SPECIFIC

Please note:

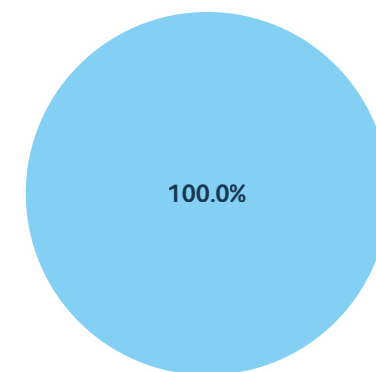
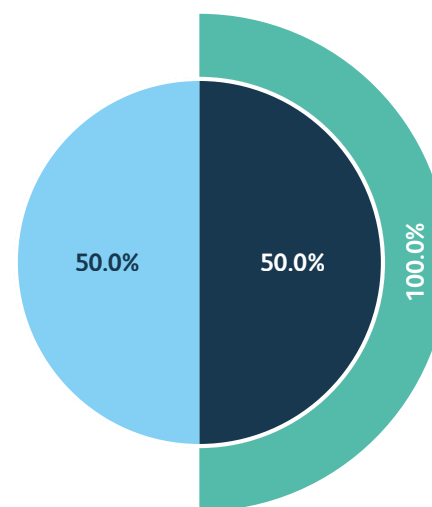
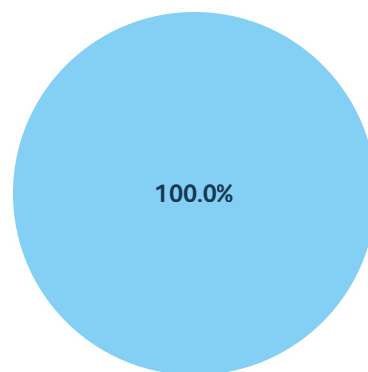
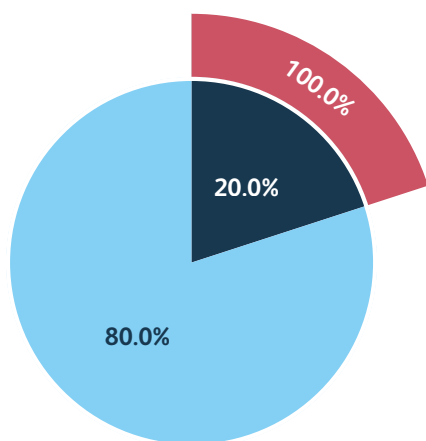
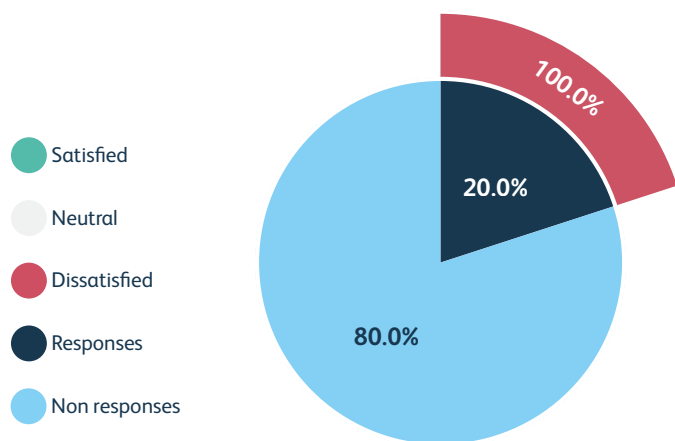
The graph measures monthly member satisfaction with the Contact Centre adviser ("In connection with the adviser you have just spoken to, how satisfied are you with the service they provided?")



CUSTOMER SATISFACTION SCORES

RETIREMENTS - ACTIVE

CLIENT
SPECIFIC



Retirements processed, completed
Surveys issued and as a % of retirements
Satisfied Responses (as a % of surveys issued)
Dissatisfied Response (as a % of surveys issued)
Non responses and as a % of surveys issued
Responses and as a % of surveys issued
Satisfied responses and as a % of responses
Neutral responses and as a % of responses
Dissatisfied Responses and as a % of responses

Q2 24/25	
5	
5	100.0%
0	0.0%
1	20.0%
4	80.0%
1	20.0%
0	0.0%
0	0.0%
1	100.0%

Q3 24/25	
3	
3	100.0%
0	0.0%
0	0.0%
3	100.0%
0	0.0%
0	0.0%
0	0.0%
0	0.0%

Q4 24/25	
1	
2	200.0%
1	50.0%
0	0.0%
1	50.0%
1	100.0%
0	0.0%
0	0.0%
0	0.0%

Q1 25/26	
2	
3	150.0%
0	0.0%
0	0.0%
3	100.0%
0	0.0%
0	0.0%
0	0.0%
0	0.0%

Please note:

Graphs show a breakdown of quarterly retirement surveys:

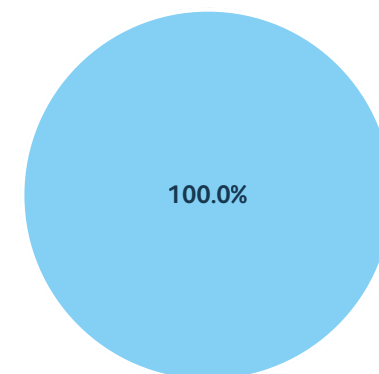
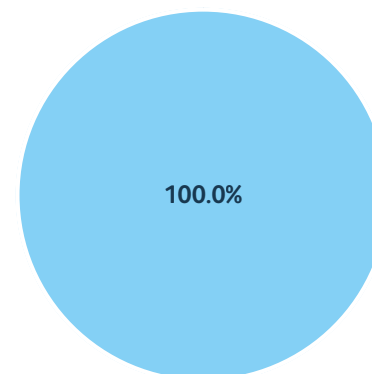
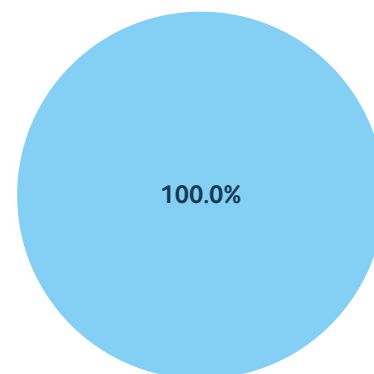
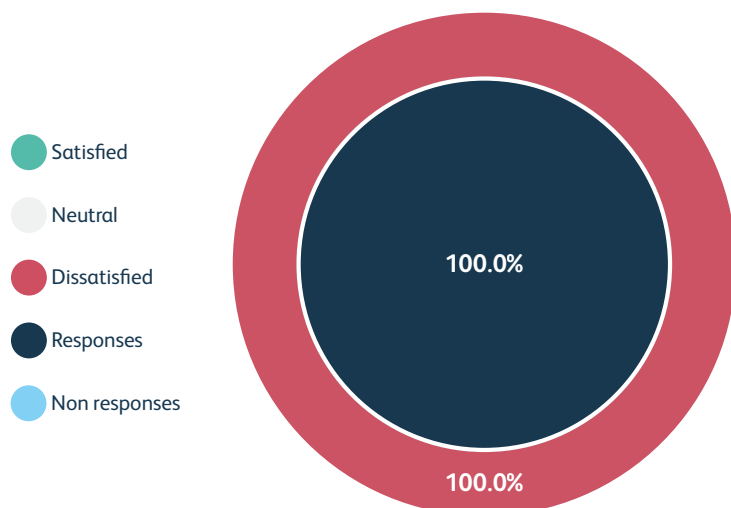
- Retirements processed / completed (members can have multiple process counts)
- Surveys issued (does not equal retirement processes as not all members provide an email address; members with multiple retirement processes only receive one survey email; ill health retirements do not receive a survey email; there is a planned delay in issuing surveys to allow for initial payments to be paid). We extended this period in Q4, which explains the drop in the number of email surveys issued.
- The satisfaction scores highlighted in green and red compare the satisfied / dissatisfied responses received, as a % of total responses (the true measure of member satisfaction).*

*More information on data / results are included in the Definitions page earlier in this report.

CUSTOMER SATISFACTION SCORES

RETIREMENTS - DEFERRED

CLIENT
SPECIFIC



Retirements processed, completed
Surveys issued and as a % of retirements
Satisfied Responses (as a % of surveys issued)
Dissatisfied Response (as a % of surveys issued)
Non responses and as a % of surveys issued
Responses and as a % of surveys issued
Satisfied responses and as a % of responses
Neutral responses and as a % of responses
Dissatisfied Responses and as a % of responses

Q2 24/25		
2		
1	50.0%	
0	0.0%	
1	100.0%	
0	0.0%	
1	100.0%	
0	0.0%	
0	0.0%	
1	100.0%	

Q3 24/25		
1		
1	100.0%	
0	0.0%	
0	0.0%	
1	100.0%	
0	0.0%	
0	0.0%	
0	0.0%	
0	0.0%	

Q4 24/25		
2		
1	50.0%	
0	0.0%	
0	0.0%	
1	100.0%	
0	0.0%	
0	0.0%	
0	0.0%	
0	0.0%	

Q1 25/26		
1		
1	100.0%	
0	0.0%	
0	0.0%	
1	100.0%	
0	0.0%	
0	0.0%	
0	0.0%	
0	0.0%	

Please note:

Graphs show a breakdown of quarterly retirement surveys:

- Retirements processed / completed (members can have multiple process counts)
- Surveys issued (does not equal retirement processes as not all members provide an email address; members with multiple retirement processes only receive one survey email; ill health retirements do not receive a survey email; there is a planned delay in issuing surveys to allow for initial payments to be paid). We extended this period in Q4, which explains the drop in the number of email surveys issued.
- The satisfaction scores highlighted in green and red compare the satisfied / dissatisfied responses received, as a % of total responses (the true measure of member satisfaction).*

*More information on data / results are included in the Definitions page earlier in this report.



Member Online Portal

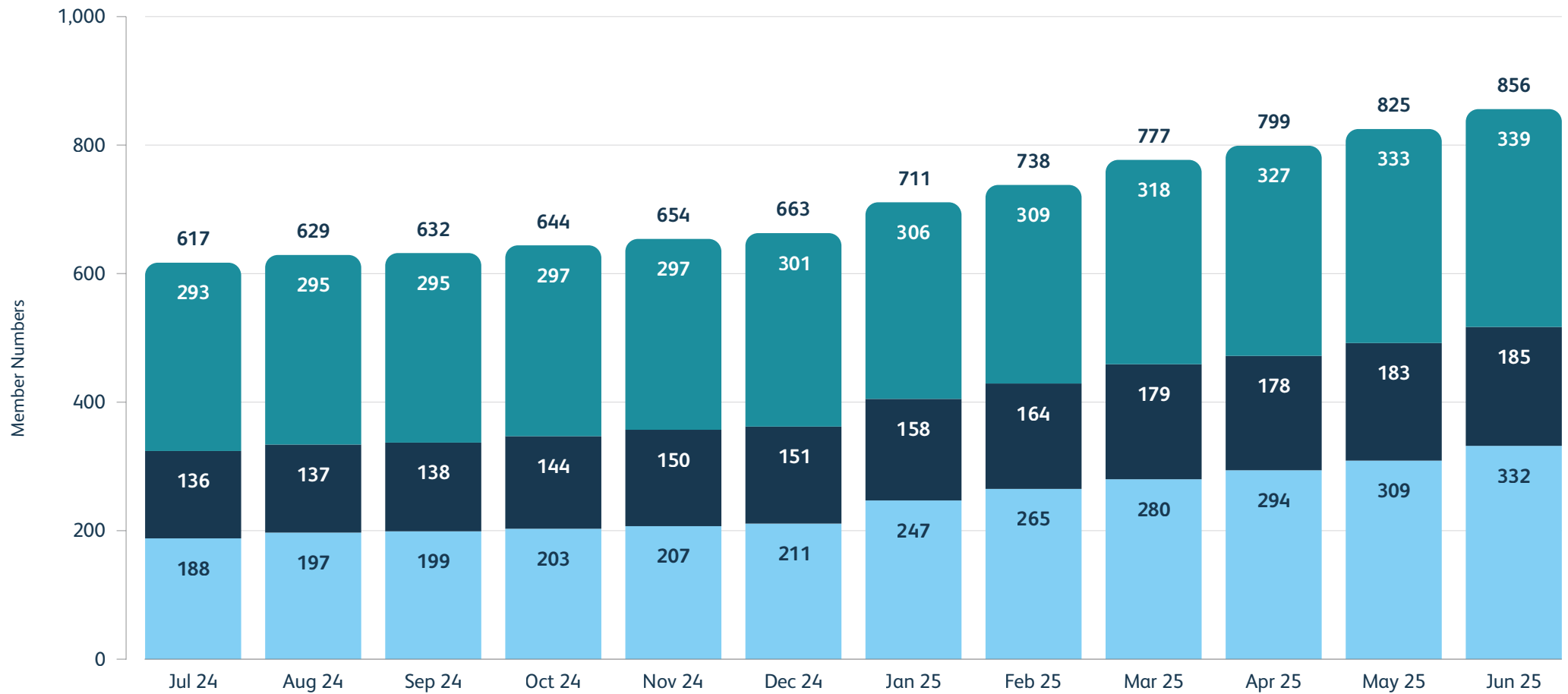


In this section...

- Total members registered
- Member Log Ins

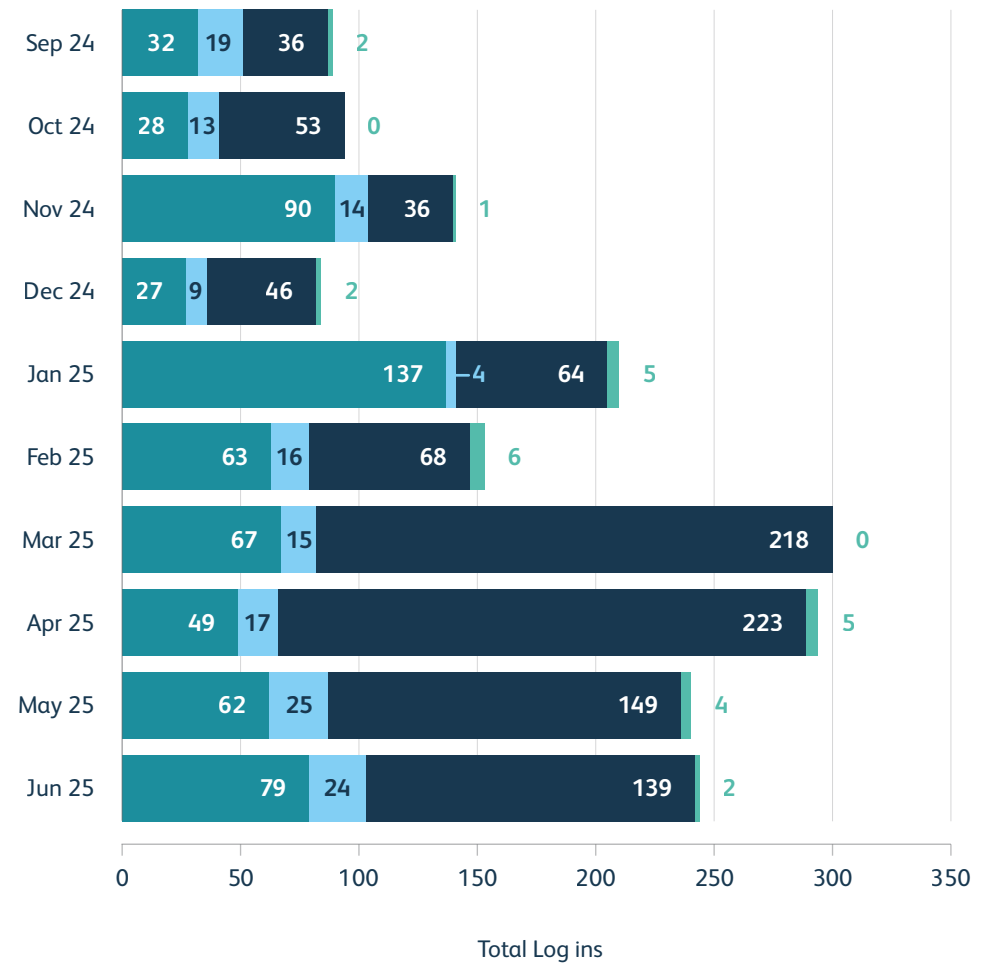
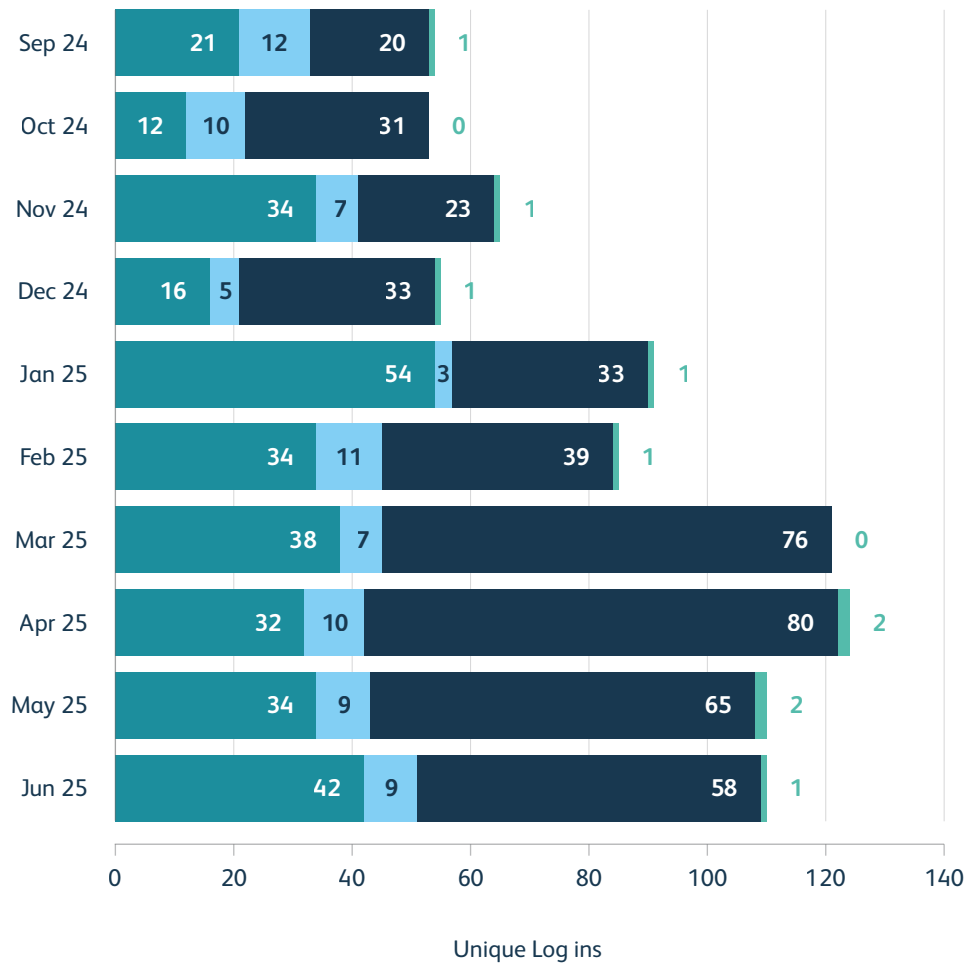
TOTAL MEMBERS REGISTERED

Active Deferred Pensioners



MEMBER LOG INS

Active Deferred Pensioner Beneficiary



Employer Engagement & Member Communication Activity

23

In this section...

- Delivered
- Scheduled

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

ALL
LPPA

Delivered

- LPPA won the award for Best Pension Scheme Communications Strategy at the 2025 Professional Pensions UK Pensions Awards. The award was presented for a series of campaigns delivered over the past 12 months, which helped to drive membership to the online PensionPoint portal.
- LPPA were also shortlisted for Third-Party Administrator of the Year at the same awards event.
- Updates continued to be provided to clients following the 31 March deadline, including information on Remediable Service Statements (issued and remaining), the number of claim forms returned by members, and progress on system releases to enable the production of statements for members impacted by scheme pays and pension sharing orders.
- Updates were provided on Matthews cases, including the number of election forms received from client and reviewed, as well as the number of claim forms received from members, and payments made by LPPA.
- Updates were added to the LPPA website including estimated completion dates for any outstanding RSS documents and commencement of payments for RSS benefit adjustments.

Scheduled

- The annual (online) newsletter will be issued to active and deferred members, and will include updates on McCloud, ABS timescales, and how to access their document.
- ABS documents will be also issued in the post to members who request a paper copy, and if no email address is on their record.
- Further improvements will be made to the LPPA pensions website.
- Ongoing McCloud updates will continue to be provided to all FRA clients.
- Production and communication of IC-RSS will continue for members not in receipt of their options by 31 March 2025, including those impacted by outstanding or late guidance (including pension sharing orders), scheme pays cases, cases that failed data validation checks, and members impacted by Matthews remedy.

Data Quality

25

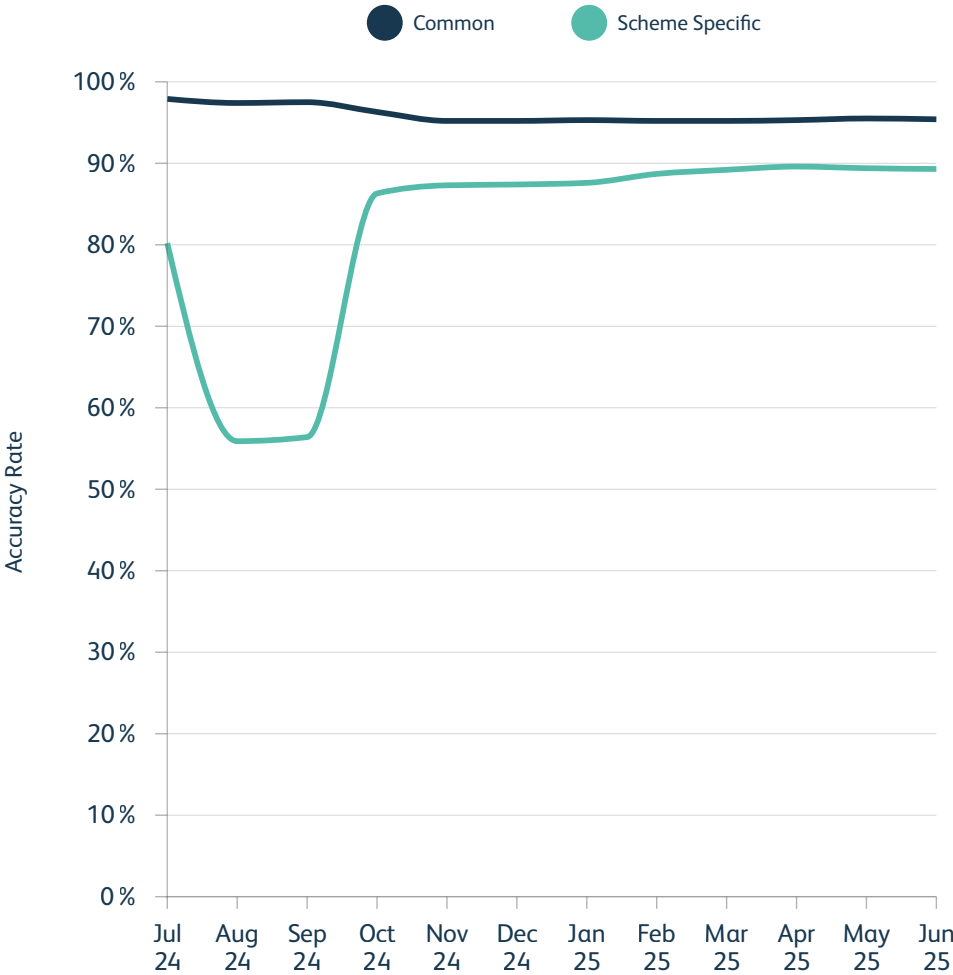
In this section...

- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

TPR DATA SCORES

CLIENT
SPECIFIC



	Common (Target 95 %)	Scheme Specific (Target 90 %)
Jul 24	97.9%	80.2%
Aug 24	97.4%	55.9%
Sep 24	97.5%	56.4%
Oct 24	96.3%	86.3%
Nov 24	95.2%	87.3%
Dec 24	95.2%	87.4%
Jan 25	95.3%	87.6%
Feb 25	95.2%	88.7%
Mar 25	95.2%	89.2%
Apr 25	95.3%	89.6%
May 25	95.5%	89.4%
Jun 25	95.4%	89.3%

END OF QUARTER DATA QUALITY (TPR SCORES)

CLIENT
SPECIFIC



COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	1	0	2
Duplicate effective date in status history	1	0	0
Gender is not Male or Female	53	1	1
Duplicate entries in status history	3	0	2
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	0	0	0
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	14	0	0
No entry in the status history	0	0	0
Last entry in status history does not match current status	1	0	0
Member has no address	0	12	2
Missing Forename(s)	0	0	0
Missing State Retirement Date	53	0	1
Missing postcode	0	13	2
Missing Date Joined Pensionable Service	0	0	0
Total Fails	126	26	10
Individual Fails	69	14	7
Total Members	851	492	614
Accuracy Rate	91.9%	97.2%	98.9%
Total Accuracy Rate	95.4%		



SCHEME SPECIFIC DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	6
AVCs/Additional Contributions	5
Deferred Benefits	0
Tranches (DB)	1
Gross Pension (Pensioners)	1
Tranches (Pensioners)	8
Gross Pension (Dependants)	10
Tranches (Dependants)	1
Date of Leaving	0
Date Joined Scheme	2
Employer Details	0
Salary	7
Crystallisation	22
CARE Data	38
CARE Revaluation	1
Annual Allowance	72
LTA Factors	14
Date Contracted Out	8
Pre-88 GMP	37
Post-88 GMP	37
Total Fails	270
Individual Fails	210
Total Members	1,957
Accuracy Rate	89.3%

Appendices








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In this section...

- Appendix A - Annual Activity

APPENDIX A

LPPA ANNUAL ACTIVITY

	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26
Annual Benefit Statement and Newsletter to Deferred Members												
Pension Increases												
P60s and Newsletter to Pensioners												
Annual Benefit Statement and Newsletter to Active Members												
Pension Saving Statements												
McCloud Remedy												
Pensions Dashboards connection												

LPP

Local Pensions Partnership
Administration