





**Cheshire Fire
Performance Delivery Report**

Q4 2023-2024

Contents

-  **01 Overview**
-  **02 Member Self Service**
-  **03 Data Quality**
-  **04 Completed Cases Overview**
-  **05 Completed Cases by Month**
-  **06 Complaints**
-  **07 IDRP**
-  **08 McCloud Update**
-  **09 Regulations and Guidance**

01 Overview

XPS are pleased to provide our quarterly governance report to the Cheshire Fire Pension board which is in respect of 1 January to 31 March 2024. Due to the timing of this meeting some statistics will only cover the Quarter to 31st December 2023 but will be updated for the next report.

We must acknowledge that it has been a particularly challenging period for the administration teams since 1 October for a number of reasons and that our service has not been at the level which we have been used to providing to our clients. Prior to 1 October the administration teams benefitted from automation of calculations however this automation was lost from that date which meant that all calculation work became manual. This significantly increased the time required for an individual member calculation - in some cases this more than tripled the time taken to complete a calculation. This was also compounded by the requirement to receive additional member data from the Fire Authority to allow XPS to produce the two calculations required for the McCloud remedy.

XPS have been implementing a number of measures to improve the overall level of service and to counteract this loss of automation/further data requirements.

- APT tool - In the absence of automation on our pensions software, XPS have built and tested our own calculation tool which was deployed within the administration team during February 2024. This has helped to improve the time taken to perform calculations and has removed some of the manual elements of this work.
- Resources - XPS have reviewed the structure of our administration department and are making some changes. We are introducing an additional tier of management to the structure and have also appointed 4 new members of staff to the administration teams. These 4 new employees joined XPS during March 2024.
- Client relationship Team - XPS are also introducing 3 new Client Relationship Managers to the structure to help support our clients. Two roles have applicants shortlisted for a second interview and appointments are expected soon.
- Training - Significant training has been delivered to the administration team in light of the more manual nature of the work and the increased processing times
- Triage team - XPS have introduced a triage team to help manage member contact and expectations.

XPS are in regular dialogue with the LGA, keeping them abreast of developments with our service and monitoring our overall service delivery. After a very challenging number of months since 1 October, it is clear that there are positive signs that our service is on the right trajectory and starting to return to pre 1 October levels.

02 Member Self Service

The tables below provide information on the number of Cheshire Fire members who have registered for the online member self-service portal. There is also then a table to put your member take up into context with the average across the Fire schemes which we administer as well as an age profile.

Quarter 3 2023	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	352	6	13	298	663	54.0%
Deferred	174	4	6	402	582	30.6%
Pensioner	317	6	9	501	827	39.1%
Widow/Dep	10	0	0	113	123	8.1%
Total	853	16	28	1,314	2,195	39.6%

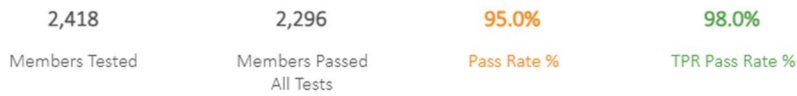
<i>Fire Scheme Averages for comparison</i>						
	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	15.4%	0.2%	0.7%	13.8%	862	15.4%
Deferred	6.2%	0.1%	0.3%	13.3%	347	6.2%
Pensioner	14.4%	0.2%	0.7%	27.8%	810	14.4%
Widow/Dep	0.6%	0.0%	0.0%	6.7%	36	0.6%

Age Profiles for Members who have registered for self-service			
Under 22	0.00%	Aged 46 - 50	20.36%
Aged 23 - 25	1.82%	Aged 51 - 55	16.11%
Aged 26 - 30	8.21%	Aged 56 - 60	4.86%
Aged 31 - 35	15.20%	Aged 61 - 65	0.61%
Aged 36 - 40	13.07%	Aged 65+	0.30%
Aged 41 - 45	19.45%		

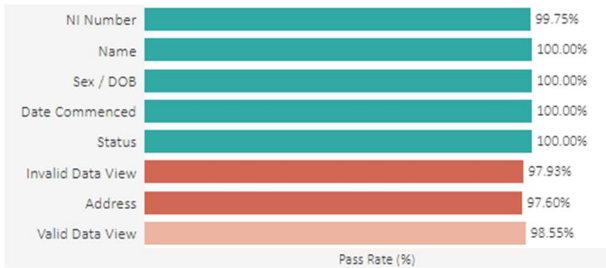
03 Data Quality

Common Data

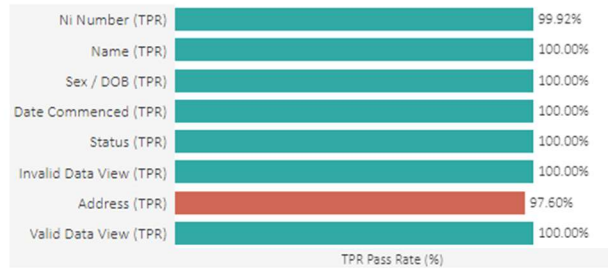
Data Quality | Summary



Pass Rate % by Test Category

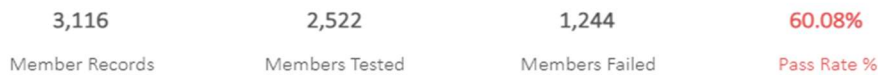


TPR Pass Rate % by Test Category



Scheme Specific Data

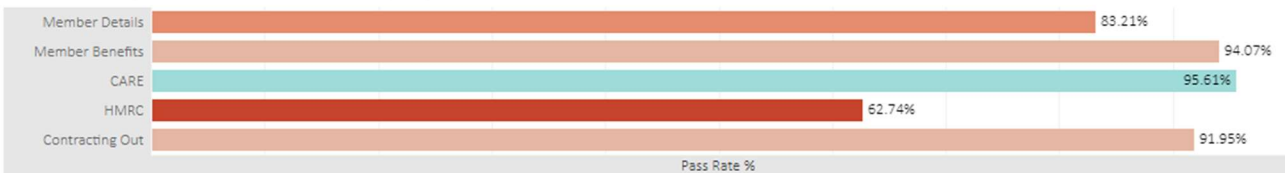
Police and Fire Scheme Specific Data Quality | Overall Summary



Grand Total | Pass Rate %



Grand Total | Pass Rate % by Test Category



04 Completed Cases Overview

The table below shows our performance against the Service Level Agreement during the reporting period.

	Cases completed	Cases completed within the target	Cases completed outside the target	Cases: % within target
April	45	40	5	89%
May	116	113	3	97%
June	61	54	7	89%
Quarter 1	222	207	15	93%
July	57	46	11	81%
August	56	48	8	86%
September	47	35	12	74%
Quarter 2	160	129	31	81%
October	38	31	7	82%
November	33	28	5	85%
December	9	5	4	56%
Quarter 3	80	64	16	80%
January	76	39	37	51%
February	55	29	26	53%
March	60	52	8	87%
Quarter 4	191	120	71	63%
Year - Total	653	520	133	80%

05 Completed Cases by Month

Q4 January 24					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance %
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	2	1	50
Deferred Benefits	10	90	0	0	0
Divorce Cases	30	100	2	1	50
Estimates	10	100	0	0	0
General	10	100	8	4	50
Processing new entrants	10	90	0	0	0
Refunds	10	100	0	0	0
Retirement Actual	5	100	3	3	100
Retirement Options	10	100	3	0	0
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	58	30	52

Q4 February 2024					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance %
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	2	2	100
Deferred Benefits	10	90	1	0	0
Divorce Cases	30	100	3	1	33
Estimates	10	100	3	1	33
General	10	100	18	1	6
Processing new entrants	10	90	0	0	0
Refunds	10	100	0	0	0
Retirement Actual	5	100	2	2	100
Retirement Options	10	100	4	0	0
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	22	22	100

Q4 March 2024

Service	Days	Minimum Target	Cases	Within Target	Actual Performance %
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	5	2	40
Deferred Benefits	10	90	0	0	0
Divorce Cases	30	100	0	0	0
Estimates	10	100	0	0	0
General	10	100	8	3	38
Processing new entrants	10	90	19	19	100
Refunds	10	100	0	0	0
Retirement Actual	5	100	2	2	100
Retirement Options	10	100	0	0	0
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	26	26	100

06 Complaints

XPS has received a high level of contact from members in the post Remedy period particularly around the time it has taken for them to receive retirement options forms and estimates of benefits. Our latest Position Statement goes into more detail about the challenges we have faced since 1 October (particularly with the loss of automation and the manual nature of our retirement calculations since that time).

The Position statement also summarises the steps we have taken and are currently implementing to rectify the delays in the service that we have been providing. XPS have recently deployed our own automated calculation tool within the administration team which is reducing the processing time for retirement estimates etc. Further resources are being introduced to the administration team to help return our service to pre-1 October levels - offers have been accepted for these additional positions and they will all start with XPS shortly. Where a member has contacted us with any concerns, we have attempted to explain the delays, apologise for them and to resolve the member's case as quickly as possible. We will continue to monitor these and address any concerns alongside yourselves, and we appreciate your support throughout this period whilst we embed these changes.

07 IDRП

Description	Date received	Date completed	Comment
Nil			

08 McCloud Update

Following recent HMT guidance that the interest applied to arrears of benefits under McCloud will result in unauthorised payments in certain circumstances we are now awaiting a new GAD interest calculator to determine what will be applicable to the charge to allow this to be confirmed to members. SAB has also since sent out a note on 3 possible ways to deal with McCloud Immediate Choice exercise whilst we await the new GAD interest calculator.

Due to the legislative timescales to deliver this project XPS have decided to take a new approach with the cohort ordering to ensure that we deliver all RSS to members in time. With this in mind, we would like to start producing the protected member statements, as this group are the least likely to be impacted by interest and would potentially not need revisiting at a later date.

We appreciate that this does not fit within the guidelines of cohort order previously issued but believe this is a pragmatic solution to the delay. In order to issue this cohort, we would need assistance from yourselves and would ask that you send us your GAD data for these members at your earliest opportunity.

Although there is no statutory date that a commutation amount needs to be paid after retirement XPS have been providing an overview on when payments have been made beyond the members retirement date. The chart below shows how this has tracked since the two months prior to McCloud to the end of February (note, this covers all the XPS police and fire clients and is not Cheshire Fire specific - this is to show the underlying trend):

Payment Made	Aug-23	Sept-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24
On DoR	47.24%	43.83%	25.85%	38.97%	36.22%	36.53%	37.82%	27.88%
< 7 days of DoR	36.68%	36.42%	25.42%	28.21%	31.89%	33.79%	39.10%	36.36%
7+ days of DoR	16.08%	19.75%	48.73%	32.82%	31.89%	29.68%	23.08%	35.76%

Cheshire Fire payment profile is:

Payment Made	Aug-23	Sept-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24
On DoR	25.00%	0.00%	0.00%	0.00%	N/A	0.00	N/A	50.00
< 7 days of DoR	75.00%	100%	50.00%	50.00%	N/A	66.67%	N/A	0.00%
7+ days of DoR	0.00%	0.00%	50.00%	50.00%	N/A	33.33%	N/A	50.00%

Finally, we understand that members will continue to have a keen interest in the progress of the Immediate Choice McCloud remedy, and we will provide additional updates as the project proceeds, appreciating there is a keen interest in the timing of RSSs being issued.

09 Regulations and Guidance

January 2024

LGA issued Bulletin 77

Bulletin 77 covered many topics with the following actions arising, see below:-

Ill Health - Special Members

FRA's to ensure any special members who have service within the remedy period are assessed for ill health under both the legacy and reformed schemes accordingly.

Matthew's - Data request

FRAs are asked to provide Matthew's project implementation data and opt out data to bluelightpensions@local.gov.uk by 21 February 2024

Matthews – GAD Calculator

FRAs are asked to read the updated user guide and query log and to download the new version of the calculator from the beginning of February.

Firefighters' Pension Added Pension Compensation

Scheme managers and administrators are recommended to read the guidance, follow the process, and use the template supporting documents to assist the process. This process should be completed by 31 March 2024.

Age Discrimination remedy – Data Sharing Agreement and guidance

FRAs should use the Data Sharing Agreement for cases where a firefighter was employed by a previous FRA in the remedy period and also follow the guidance document when obtaining the data to ensure that the data is with administrators by 31 March 2024.

Age Discrimination remedy – Remediable Service Statement (RSS) factsheet

LGA recommend that scheme managers liaise with their pensions administrator to establish what plans are in place for producing an RSS for eligible individuals.

Injury pension calculation for a retained firefighter appointed after 5 April 2006

Administrators to review how they have calculated injury pensions for retained firefighter appointed after 5 April 2006 and consider whether a recalculation is required.

FPS pensions will increase by 6.7% from 8 April 2024

A lower, pro-rata increase will apply to pensions that started after 23 April 2023. This increase is in line with the increase in the Consumer Prices Index for the year up to September 2023.

Active FPS pension accounts will be revalued in line with changes in Average Weekly Earnings and will increase by 7.7% from 1 April 2024.

February 2024

LGA issued Bulletin 78

Bulletin 78 covered many topics with the following actions arising, see below:-

The Firefighters' Pension Scheme (England) (Amendment) Regulations 2024 were laid before parliament and will come into force from 27 March 2024.

The regulations amend the Firefighters' Pension Scheme (England) Regulations 2024 to allow for provision of unpaid carer's leave to be included in calculating pensionable service and to remedy an error in the Public Service Pensions Revaluation Orders for 2021 and 2022.

FRAs will need to ensure that they take the relevant actions to deduct pension contributions from Carer's leave payments and include in pensionable pay calculations going forward.

Age Discrimination Remedy – Informal guidance note for accounting and finance

FRAs should note the informal guidance and ensure that they are paying any corrections to pension benefits.

Age Discrimination Remedy – Ill Health reassessments

FRAs are encouraged to signpost members who are hesitant in agreeing to the re-assessment process to the factsheet.

Age Discrimination Remedy – Remediable Service Statement member video

FRA's and administrators are encouraged to direct members to the website and video should members have any queries relating to the RSS.

Matthews - GAD Calculator cost sharing

FRAs to complete the purchase order form and return to bluelightpensions@local.gov.uk by 21 March 2024.

Matthews GAD calculator version 2 corrections

FRAs should note the issues raised with Version 2 of the GAD calculator.

Matthews – Supporting documents

FRAs are recommended to use the updated version of the Individual Statement of Details documents.

March 2024

LGA issued Bulletin 79

Actions arising Age Discrimination Remedy – GAD tax and contributions calculator

FRAs should ensure that they are using the most up to date version of the calculator and guidance.

Age Discrimination Remedy – GAD standalone Interest Calculator

Administrators are encouraged to use the interest calculator to ensure consistency across the sector.

Age Discrimination Remedy – Immediate Choice Remediable Service Statement (ICRSS) roll out update to timetable and member communications

FRAs to appropriately contact the priority cohorts and inform them on the status of their RSS.

Age Discrimination Remedy – data sharing

FRAs and administrators to familiarise themselves with the revisions made to the document.

Matthews – GAD calculator

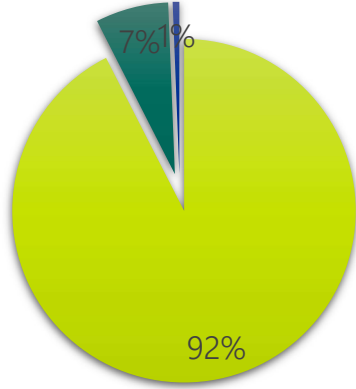
FRAs should ensure that they are using the most recent version of the calculator and are recommended not to make local copies of the calculator.

Matthews - Project Implementation data request

FRAs to complete the Project Implementation data request and return to bluelightpensions@local.gov.uk by 21 April 2024

08 Telephony

Q4 2023

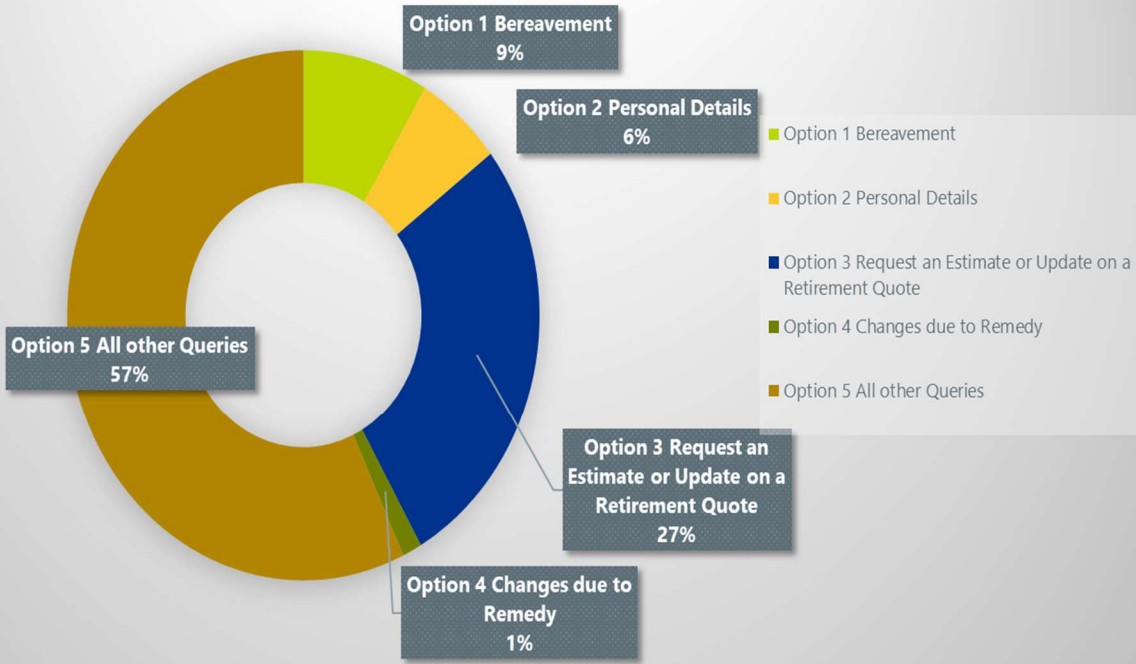


■ Answered
 ■ Abandoned
 ■ Short Abandoned

Total Calls	162
Answered Calls	148
Abandoned Calls	11
Short Abandoned Calls	3
Average Wait Time	00:01:13
Average Duration	00:09:32
Average Abandon Time	00:00:08

Summary of Performance

Highlights / Key Achievements	Challenges
<ul style="list-style-type: none"> • Of the 11 abandoned calls <ul style="list-style-type: none"> • 5 Calls were abandoned outside of business hours and were therefore unanswered. • 2 Calls abandoned during the IVR • 4 Calls abandoned in waiting 	





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