

PENSION FUND COMMITTEE

06 June 2025

ADMINISTRATION REPORT

Report by Executive Director Resources and Section 151 Officer

RECOMMENDATION

1. **The Committee is RECOMMENDED to note the amendments made to the quarterly performance statistics and member self-service statistics to provide comparison against the previous quarters throughout the last year.**

Executive Summary

2. This report updates the Committee on the key administration topics including service performance, statutory compliance, staffing, debt recovery and write offs in the last quarter.

Service Performance

Benefit Administration

3. Appendix 1 confirms a breakdown of the benefit administration work completed in the last quarter, January to March 2025.
4. There were 6,381 new cases created; of which 19% related to new starters and 22% related equally between leavers and retirements from deferred status.
5. The team completed 6,655 cases, of which 71.2% were completed within Service Level Agreement (SLA) deadline, a decrease of 16% from the previous quarter. There were 1,561 cases outstanding at the end of the period, a mixture of pending further information and a small backlog of leavers and re-employment cases.
6. Contributing factors to the reduction in performance include a loss of 2 Senior Administrators (one permanent and one temporary), an increase in annual leave taken within the team ahead of year end, and issues with the pension system requiring manual intervention slowing processes down, as well as the on-going resource issues with several vacancies across the team.
7. Appendix 2 provides an overview of the completed and outstanding statistics

over the last year, which supports the issues mentioned earlier in the report in the last quarter. Pension Services are addressing issues with leave and resource, along with development of software to increase the use of automation where possible to improve the overall service and performance.

8. Appendix 3 contains the telephone statistics for the period January to March 2025. The team received an increase of 473 calls received from the previous quarter whilst maintaining performance answering 94% of calls.
9. Appendix 4 shows a comparison of the telephone statistics over the last year April 2024 to March 2025. Overall numbers are similar throughout and the team have improved the ratio in the number of calls answered in the last two quarters.
10. No pension scams have been reported in the last quarter January to March 2025. All transfer payments made from the scheme are checked vigilantly to ensure due diligence checks have been carried out correctly.

Statutory Returns

11. A breach report will be submitted to the Pension Regulator shortly in connection with the Fire Scheme Active and Deferred benefit statements affected by the fire scheme remedy which were not issued by 31 March 2025, due to outstanding regulation queries and complexities with the cases.

Fire Service Administration

12. In the last quarter January to March 2025, the team completed 147 cases of which 81% were completed within SLA deadline. At the point of writing this report, there are 106 cases outstanding, 17 of which are future dated and 40 are pending further information from either the scheme member or an external body.
13. The complexity of the work of the Fire Scheme requires ongoing training and the additional projects Fire Remedy and Second Options add to the complexity of this work. This has contributed in some cases falling outside the SLA deadlines.

Employer Monthly Returns

14. On 31 March 2025, 3.2% of returns (56 employers) were not vetted. This is due to a combination of performance and an administrator vacancy in the team, meaning additional work distributed across the remainder of the team. At the point of writing this report, 0.8% of returns are outstanding (14 employers) all of which are waiting for queries to be resolved.
15. The review of the vetting process has now been finalised and documented ensuring consistency and best practice across the team. Senior Administrators are spot checking the work of administrators to ensure work is completed correctly and identifying any training needs.

16. The team are now developing reports which creates tasks on the Altair system where a query with data is identified, saving time working through spread sheets of data, improving the process to identify queries and will provide reports for Managers showing work volumes and staff performance.
17. In the last quarter, to 31 March 2025 there were:
 - 1 new admission
 - 4 academy conversions.
 - 0 closure valuations

End of Year

18. At the time of writing this report ,63% of employers (1,367 active members) have been completed and are ready for annual benefit statement production. The 37% remaining are the larger employers which include 20,088 active members. The target for completion is 30 June 2025, slightly earlier than previous years due to valuation.
19. There are 27 employers where end of year queries is still to be issued, the target is to issue all queries by 31 May 2025, with a view to complete by 30 June 2025 ahead of valuation and the issuing of annual benefit statements by 31 August 2025.

Employer SLA Monitoring

20. In the last quarter January to March 2025, employer monthly returns were monitored and followed up where returns were not received or were incorrect. One employer has been escalated for a potential fine due incorrect information provided and lack of engagement, impacting the end of year and McCloud project. An update will be provided at the next meeting.

Member Self Service

21. Appendix 5 confirms the Member Self-service sign up over the last year 2024-2025. The statistics are split into categories registered, not registered (where no positive election has been made) and opted not to use.
22. In the last quarter, Pensions Service has issued communication to all employers through the monthly newsletter requesting help to encourage active members to sign up to member self-service. 13 employers have replied requesting a list of employees in the 'not registered' category to encourage sign up.

23. Several calls received to the MSS telephone line are members struggling to log into their account. This is something recognised by the system provider and a new version of member self-service called 'Engage' will replace the existing version in January 2026. A further push to encourage sign up will be aligned with this project.

Financial Implications

Transfers

24. In the last quarter January to March 2025, a report on the values of transfers paid in and out of the fund confirmed £9.4 million was transferred into the fund and £3.3 million was transferred out of the fund.
25. The table below shows the number of transfers out payments the Oxfordshire Pension fund have made in the last quarter January to March 2025, excluding to other local authorities.

Value	Number of payments made	Total Amount Transferred
Under £10k	9	£53,452.47
£10k to £25k	4	£63,554.87
£25k to £50k	1	£28,792.28
£50k to £100k	1	£95,314.98
£100k to £250k	1	£240,926.39
Over £250k	0	0

26. The purpose of this is to monitor any patterns, and particularly larger transfers in view of potential pension scams.

Invoices Outstanding

27. On 31 March 2025, there were 9 outstanding invoices amounting to £163,351.66, 3 invoices of which are overdue amounting to £92,429.58 and have been referred to legal to pursue.

Employer Contribution Monitoring

28. In the quarter January to March 2025, 28 payments were made past the deadline of 19th month following payroll. These relate to 17 small employers affecting a total of 23 members.
29. There are 9 employers who missed the deadline on more than one occasion in the last quarter. We are working with these employers in line with the Administration Strategy to improve performance.

Complaints

30. The table below shows number of complaints for each financial year.

Year	Informal	Resolved	IDRP Stage 1	Upheld	IDRP Stage 2	Upheld	TPO
2023/24	18	16	9	1	8	2	1
2024/25	27	24	4	2	1	0	1

31. In the year 2024/25, there were 27 informal complaints an increase of 9 cases from the previous year 2023/24.
32. There are two common areas identified under informal complaints. One area relates to the member missing the deadline set to transfer out a frozen refund; the second relates to delays in communication being issued to confirm payment of a deferred benefit, due to the current processes in place.
33. Both issues will be reviewed to address the issues raised by members, where possible. The second issue will be addressed with the installation an enhancement to our current software system which pulls administration through to payroll, removing a lot of manual intervention and overall improving process. This will be installed by the end of 2025.

Historic Death Cases

34. The historical deaths cases are still on hold whilst we focus on statutory projects and deadlines, with a view that this has no ongoing impact on the pension fund or service. A further update confirming when this project will resume will be confirmed at the next meeting.

Legal Implications

Pension Dashboard Project

35. Appendix 6 confirms The Pension Dashboard project plan. The contract for the Integrated Software Provider (ISP) has now been completed and the project is underway, currently testing the data transfer to the ISP and various combinations of matching criteria to establish the best criteria to use, while still ensuring accuracy of data matches.
36. Once the testing has completed, work will continue to ensure data held on the system is accurate. All decisions made will be documented in accordance with the TPRs General Code of Practice guidance.

McCloud Project

37. Appendix 7 confirms the current position of the McCloud Project. The focus continues to be on status 1 and 4 records ahead of issuing Annual Benefit Statements (ABS) with the McCloud Remedy included by 31 August 2025.
38. Good progress has been made since the last meeting; the completion of status 1 records has increased from 57% to 92% and status 4 records from 55% to 90%. The remaining 920 cases are complex and require manual recalculations and the project continues to be closely monitored to stay on track.

Age Discrimination Remedy – Fire Service

39. On 31 March 2025, a total of 405 statements were issued and there are 55 statements remaining to be issued. 24 cases are awaiting further guidance on how to process, and 6 cases are waiting further information from previous pension schemes and Fire Authorities. The remaining 31 cases are being reviewed in priority order.
40. The revised target date to complete the remaining work is 31 August 2025, depending on the required guidance or missing information being received. A breach will be reported to the Pension Regulator for these cases

On-call Second Options Exercise – Fire Service

41. Confirmation has been received that the deadline for completion of this project will be extended new completion date will be 12 months from the date of issue of the amending legislation. (No date has been confirmed yet for the amending legislation).
42. Work is ongoing and we are prioritising the Cohort 1 cases where benefits are due immediately.

Staffing

43. The team are carrying vacancies of 2 Senior Administrator, 2 Administrators and 1 Pension Support Officer. A further resignation has been received from an Administrator, due to leave mid-June, which increases the vacancies to 3 Administrators.
44. The temporary post based at Oxfordshire Fire and Rescue Service has now transferred to the Pensions team on a permanent basis to continue working on the on-call second options exercise. Once this project is complete, the member of staff will continue working on Fire Service records and will be trained in other areas of work carried out by the System team.

45. Work on creating job descriptions for the newly created posts Employer Services Manager, Benefit Operations Manager and Deputy Technical Manager is underway and will be sent to the job evaluation team before the recruitment of these posts commence.
46. Recruitment on all the existing vacancies will be carried out again shortly and an update will be made at the next meeting.

Lorna Baxter

Annex:

- 1 – Benefit Administration Statistics
- 2 – E-mail statistics
- 3 – Telephone statistics
- 4 – MSS Registration statistics
- 5 – Pension Dashboard project plan
- 6 – McCloud statistics

Background papers: Nil

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June 2025