To:	**Kent Pension Board – 25 November 2026**
From:	**Chair – Kent Pension Board** **Corporate Director of Finance**
Subject:	**Pensions Service Delivery – Operations Team Update**
Classification:	**Unrestricted**

Purpose of the Report
This report provides the Pension Board with an overview of operational performance, key achievements, service challenges, risks and recovery actions during the period 1 July to 30 September 2026, and into October 2026.

Recommendation
The Kent Pension Board is recommended to:

1. Note the service delivery update.
2. Consider any risks or areas of concern identified within the report.
3. Provide comments and recommendations to the Pension Fund Committee, where appropriate.

Executive Summary

The period was characterised by continued operational pressures arising from the implementation of revised SCAPE factors, McCloud remedy activity, annual leave, resource constraints in specialist teams and ongoing backlog reduction activity arising from the McCloud blackout enforced on 9 February 2026.

Despite these challenges, the Operations Team continued to deliver a high standard of telephony customer service, maintaining customer satisfaction levels between 95% and 99%, achieving strong first-contact resolution rates and successfully managing significant volumes of member enquiries and administration activity.

Analysis of over-target cases demonstrates that many of the missed KPIs represent relatively small delays beyond the target response time. In Survivor/Death casework, Retirement and Transfer workstreams, a significant proportion of cases recorded as missed target were completed only a few days outside the relevant service standard.

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1 Key Performance Indicators (KPIs)

1.1 Performance should be considered alongside workload volumes. During this period, Pension Operations completed over **13,000 cases** across retirement, estimate, death/survivors, transfer, aggregation and member administration activities, whilst maintaining high levels of customer satisfaction and managing significant operational pressures.

1.2 **Appendix 1** presents 3 new workflow dashboards to Members.

a) **KPI Volume & Target Adherence** – this dashboard presents a snapshot of completed casework for the period including cases that were completed within target (11,042), cases that were completed outside of target (2,183), and the outstanding cases not yet completed (24,937). Not all cases awaiting completion will be overdue, some may still be within target, and some may be awaiting further information or a response. 16,996 of the outstanding cases are currently assigned as part of the historic backlog clearance.

b) **Completed Cases by Interval to Complete** – this dashboard provides more information on the number of days taken to complete cases. Of the 13,225 cases completed during the period, 8,731 were completed within 10 working days, 9,878 were completed within 15 working days and 10,565 were completed within 20 working days.

c) **Cases Not Completed In Period** – this dashboard summarises the cases currently awaiting completion and whether they are still within target or have already missed target. At the time of running the report, 7,699 cases were still within target. Aggregations, Deferred Benefits, Refunds and Transfers Out account for the majority of the overdue cases.

1.3 **Retirements & Refunds**

KPI	Service Standard (Days)	Cases Completed	Apr-Jun	Jul-Sep	Variance	RAG
Retirement Benefits (Active)	20	286	89.6%	76.9%	-12.7%	🔴
Retirement Benefits (Deferred)	20	460	93.3%	83.0%	-10.3%	🟠
Refund Notifications	60	623	81.8%	87.6%	+5.8%	🟠
Refund Payments	20	363	90.4%	95.9%	+5.5%	🟢
Opt Outs	20	189	40.6%	68.3%	+27.7%	🔴

1.4 **Summary:** The team completed **1,921 cases** during the period. Performance improved for Refund Notifications and Refund Payments remained strong at 95.9%. Performance reductions within retirement casework primarily reflect increased complexity associated with McCloud remedy activity, implementation of revised SCAPE factors, annual leave pressures and reduced specialist capacity during the period.

1.5 Analysis of over-target cases indicates that most retirement and refund cases were completed within a small number of days of their target date. The average delay for cases completed outside target was typically less than two weeks, with many completed within only a few working days of the applicable service standard.

1.6 The team continued to manage significant retirement and refund volumes whilst supporting implementation of SCAPE changes, McCloud remedy activity and a substantial volume of August retirements.

1.7 **Estimates & Divorce**

KPI	Service Standard (Days)	Cases Completed	Apr-Jun	Jul-Sep	Variance	RAG
Active Member Estimates	20	359	97.9%	86.9%	-11.0%	🟠
Deferred Member Estimates	20	780	98.6%	86.9%	-11.7%	🟠
Deferred Benefit Statements	60	481	86.1%	78.6%	-7.5%	🔴
Divorce Quotes	30	142	96.2%	87.3%	-8.9%	🟠
Divorce Actuals	120	5	100.0%	80.0%	-20.0%	🟠
Lost Pensions	20	55	87.5%	76.4%	-11.1%	🔴

1.8 **Summary:** The team completed **1,822 cases** during the quarter. Performance remained strong despite increased demand generated through Annual Benefit Statement enquiries and McCloud-related work. Deferred Estimates remained above 86% despite significant workloads.

1.9 A temporary reduction in Deferred Estimate performance reflected operational prioritisation of member-requested work. Performance recovered strongly during September.

1.10 Lost Pension and Deferred Benefit Statement performance reduced during the quarter due to competing service demands and reduced capacity.

The team continued to demonstrate flexibility and resilience whilst maintaining service standards.

1.11 **Death/Survivor benefits**

KPI	Service Standard (Days)	Cases Completed	Apr-Jun	Jul-Sep	Variance	RAG
Initial Death Notifications	10	432	90.8%	84.7%	-6.1%	🟠
Survivor Pensions (Deferred/Pensioner)	15	161	73.4%	57.1%	-16.3%	🔴

Survivor Pensions (Death in Service)	15	10	83.3%	30.0%	-53.3%	🔴
Survivor Pension Estimates	15	36	86.1%	75.0%	-11.1%	🔴
Death Grant Payments	20	106	84.2%	83.0%	-1.2%	🟠

1.12 **Summary:** The team completed **745 bereavement cases** during the period.

1.13 The team continued to provide a critical service despite annual leave pressures, sickness absence, Children's Pension Reviews and specialist resource requirements.

1.14 Although some KPI targets were not achieved, the majority of late cases were marginally outside the applicable service standard. For example, over 70% of death grant cases that missed KPI were completed within 6 days or fewer and 65% of survivor pension cases that missed target were completed within 5 days or fewer.

1.15 **Transfers & Interfunds**

KPI	Service Standard (Days)	Cases Completed	Apr-Jun	Jul-Sep	Variance	RAG
LGPS Transfer (Interfund) In Estimates	20	15	37.5%	33.3%	-4.2%	🔴
LGPS Transfer (Interfund) In Actuals	20	24	12.5%	4.2%	-8.3%	🔴
LGPS Transfer (Interfund) Out Estimates	20	135	46.1%	74.1%	+28.0%	🔴
LGPS Transfer (Interfund) Out Actuals	20	65	9.5%	9.2%	-0.3%	🔴
Transfer In Estimates	20	36	50.0%	80.6%	+30.6%	🟠
Transfer In Actuals	20	15	50.0%	60.0%	+10.0%	🔴
Transfer Out Estimates	20	91	71.7%	90.1%	+18.4%	🟢
Transfer Out Actuals	20	18	61.5%	55.6%	-5.9%	🔴
New Starters	30	2,744	100.0%	99.9%	-0.1%	🟢

1.16 **Summary:** The team completed **399 transfer and 2,744 New Starter cases** during the period. Significant improvements were achieved across most transfer quotation activities together with strong performance in New Starters. Transfer work continues to be affected by specialist resource requirements, external dependencies and the technical complexity of transfer calculations.

1.17 Review of transfer cases completed outside target indicates that many transfer quotations were completed only 1 to 4 working days beyond target. September performance showed further improvement, with only 1 LGPS Transfer Out Actual case completed outside target. This suggests that current operational performance is stronger than the headline KPI figures alone indicate.

1.18 Despite some challenges, there were several notable improvements during the quarter:

- LGPS Transfer (Interfund) Out Estimates improved from 46.1% to 74.1%.
- Transfer In Estimates improved from 50.0% to 80.6%.
- Transfer Out Estimates improved from 71.7% to 90.1%.
- Transfer In Actuals improved from 50.0% to 60.0%.
- New Starter performance remained exceptionally strong at 99.9%.

1.19 Targeted training, increased checking capacity, overtime support and knowledge-sharing initiatives have strengthened resilience within the team and increased the number of staff able to undertake specialist transfer work.

1.20 This quarter therefore demonstrates encouraging recovery trends within Transfer and Interfund administration, with improvements evident across most KPI measures and continued investment in workforce capability expected to support further improvement during the next quarter.

1.21 **Aggregations**

KPI	Service Standard (Days)	Cases Completed	Apr-Jun	Jul-Sep	Variance	RAG
Aggregation Estimates	240	31	81.8%	83.9%	+2.1%	🟠
Aggregation Actuals	60	992	41.0%	29.8%	-11.2%	🔴
Reversal of Auto Aggregation	20	6	100.0%	66.7%	-33.3%	🔴

1.22 **Summary:** The team completed **1,029 aggregation cases** during this period. Aggregation activity remains resource intensive and continues to require focused management attention. Throughput increased during the quarter despite KPI performance remaining below target. The Aggregation team also experienced an increased demand generated through Annual Benefit Statement enquiries.

1.23 It will take the team time to recover from the necessary blackout imposed as a result of McCloud data reconciliation/loading and the subsequent impact of the SCAPE factor changes, both of which caused a backlog of casework.

1.24 Aggregation Estimate performance remained relatively strong at 83.9%, whilst Actual performance remained below target at 29.8%. However, it should be noted that the team processed a total of 992 Actual cases in this quarter in comparison to 83 (due to blackout and SCAPE) in the previous quarter.

1.25 The service continues to monitor performance closely and prioritise resource allocation to support ongoing recovery and service improvement.

1.26 **General Administration**

KPI	Service Standard (Days)	Cases Completed	Apr-Jun	Jul-Sep	Variance	RAG
General Correspondence	15	2,293	97.7%	96.3%	-1.4%	●
Change of Member Details	10	1,302	95.5%	91.0%	-4.5%	●

1.27 **Summary:** The service completed **3,595 general administration cases** during the period whilst maintaining Green status across both KPI measures.

1.28 These results demonstrate that high-volume member administration activity continues to be delivered consistently despite wider service pressures.

2 Casework Volumes

Case Type	Opening Outstanding	New Cases	Completed	Closing Outstanding	Net Movement	Trend
Deaths	78	411	432	57	**-21**	● Improving
Survivors' Pensions	87	194	207	74	**-13**	● Improving
Death Grant Payments	23	112	106	29	**+6**	● Deteriorating
Retirement Benefits	415	780	746	449	**+34**	● Deteriorating
Retirement Estimates	467	1,181	1,139	509	**+42**	● Deteriorating

Case Type	Opening Outstanding	New Cases	Completed	Closing Outstanding	Net Movement	Trend
Refunds	603	995	986	612	**+9**	🟠 Deteriorating
Deferred Benefits	1,199	1,136	481	1,854	**+655**	🔴 Significant Increase
LGPS Transfers In	80	87	39	128	**+48**	🔴 Significant Increase
LGPS Transfers Out	470	228	200	498	**+28**	🟠 Deteriorating
Aggregations	2,986	1,454	1,029	3,411	**+425**	🔴 Significant Increase
Non-LGPS Transfers In	36	61	51	46	**+10**	🟠 Deteriorating
Non-LGPS Transfers Out	149	127	109	167	**+18**	🟠 Deteriorating
Divorces	60	146	147	59	**-1**	🟢 Stable
General Correspondence	83	2,292	2,293	82	**-1**	🟢 Stable
Change of Details	38	1,292	1,302	28	**-10**	🟢 Improving
Lost Pensions	26	51	55	22	**-4**	🟢 Improving
New Joiners	243	2,547	2,744	46	**-197**	🟢 Significant Improvement
Opt Outs	100	174	189	85	**-15**	🟢 Improving

Case Type	Opening Outstanding	New Cases	Completed	Closing Outstanding	Net Movement	Trend
Total	**7,143**	**13,268**	**12,255**	**8,156**	**+1,013**	🔴 Backlog Increased

2.1 Overall outstanding workload increased by **1,013 cases (14.2%)**, from **7,143** to **8,156** cases during the period.

2.2 The largest increases in outstanding work were seen in **Deferred Benefits (+655 cases)** and **Aggregations (+425 cases)**, which together account for more than **1,000 additional outstanding cases**.

2.3 Strong performance was achieved in **New Joiners**, where the backlog reduced by **197 cases (81%)**, despite handling the highest volume of new work.

2.4 Death-related casework remains well controlled, with reductions across **Deaths** and **Survivors' Pensions**.

2.5 High-volume transactional processes such as **General Correspondence** and **Change of Details** remained stable, with work completed broadly matching volumes received.

2.6 Transfer and Deferred Benefit activity continues to represent the greatest service pressure and will require ongoing management focus to prevent further growth in outstanding workloads.

3 Work in Progress (historic backlog clearance)

Measure	30 June 2026	30 September 2026	Change
Total Cases in Scope	23,013	23,013	
Cases Completed	4,891	6,017	+1,126
Completion Rate	21.25%	26.15%	+4.90%
Remaining Cases	18,122	16,996	

3.1 Completion of cases increased from **4,891 (21.25%)** at 30 June 2026 to **6,017 (26.15%)** at 30 September 2026, representing an additional **1,126 cases completed** during the quarter and an improvement of **4.90%** in the overall completion rate.

4 Customer Contact

Measure	Apr-Jun	Jul-Sep	Change	% Change
Contact Centre				

Calls Received	4,012	5,367	+1,355	+33.8%
First Point Resolution (Calls)	97.1%	95.0%	-2.1%	-2.2%
Positive Feedback (Calls)	98.3%	97.0%	-1.3%	-1.3%
Correspondence				
Emails Received	6,091	6,359	+268	+4.4%

4.1 Customer contact volumes increased during the quarter, with **5,367 calls** received, an increase of **33.8%** compared with the previous quarter. Email volumes also increased, rising by **4.4%** to **6,359**.

4.2 Despite the increase in demand, the team maintained strong customer service standards, achieving a **95.0% first point resolution rate** and receiving **97.0% positive customer feedback** from callers.

5 Complaints

Measure	Apr-Jun	Jul-Sep	Change	Trend
Complaints Received	7	5	-2	▼ Improved
Complaints Escalated (IDRP)	1	1	0	— No Change

5.1 A total of **5 complaints** were received during the quarter, representing a reduction of **2 complaints (28.6%)** compared with the previous quarter. This indicates a continued low level of formal complaints relative to overall case volumes and member interactions.

5.2 There was **1 complaint escalated through the Internal Dispute Resolution Procedure (IDRP)**, consistent with the previous quarter. The low number of escalated complaints suggests that the majority of member concerns continue to be resolved through the Fund's standard complaint handling processes.

5.3 Overall, complaint volumes remain low, and no emerging trends or systemic issues have been identified during the reporting period.

6 Key Risks

Risk	Potential Impact
Aggregation Workload	Continued pressure on specialist resources and recovery of processing levels.
Transfer & Interfund	Complex casework, external dependencies and specialist resource

Capacity	requirements may continue to impact performance.
Specialist Workforce Dependency	Several technical workstreams remain reliant on limited specialist expertise.
McCloud Remedy Activity	Ongoing diversion of resources from business-as-usual activity.
Legislative and Regulatory Change	Additional complexity and manual intervention requirements.
Workforce Availability	Annual leave, vacancies impacting resilience and productivity.

7 Recovery Actions

7.1 Workforce Resilience

- Continued cross-team training and knowledge sharing.
- Increased checking capacity across specialist work areas.
- Development of additional staff capability to reduce single points of failure.
- Expansion of technical knowledge across transfer and bereavement workstreams.
- Recruitment campaigns and forward planning to continue.

7.2 Performance Improvement

- Enhanced workflow monitoring.
- Continued management of backlog clearance.
- Early intervention on cases approaching KPI deadlines.
- Ongoing review of work allocation practices.
- Continued support through knowledge-sharing and coaching activities.

7.3 Transfer & Interfund Recovery

- Additional training completed across specialist transfer activities.
- Increased checking resource within the team.
- Overtime support utilised where appropriate.
- Ongoing competency development to improve resilience and service continuity.

7.4 Customer Service

- Continued focus on member experience.
- Maintenance of strong first-contact resolution performance.
- Ongoing monitoring of Voice of the Customer feedback.

- Continued emphasis on quality and consistency of member communications.

8 Conclusion

8.1 This quarter was a challenging period, with the continued impact of McCloud remedy implementation, SCAPE changes, specialist resource pressures and increasing operational complexity.

8.2 Despite these challenges, the service maintained excellent customer satisfaction levels, continued to perform strongly across several core administration functions and delivered measurable improvements across a number of Transfer and Interfund activities.

8.3 Whilst some KPIs remained below target, detailed analysis confirms that many missed cases were only a small number of days beyond the applicable service standard. The majority of operational challenges during the quarter related to legislative change activity, specialist resource pressures, annual leave commitments and external dependencies rather than significant deterioration in service delivery.

8.4 Performance improvements across several Transfer and Interfund KPIs, together with consistently high customer satisfaction levels, demonstrate the continued resilience of the service despite ongoing operational demands.

8.5 The focus during the next quarter will remain on strengthening workforce resilience, improving specialist service performance, embedding skills development and maintaining the high level of customer service expected by scheme members and stakeholders.

8.6 **Appendix 2** is presented to Members to provide initial results of the performance recovery from October 2026. The service has moved from a period of operational pressure into a more stable recovery phase. Performance improvements are evident across most customer-facing activities, particularly retirements, estimates and survivor benefits. Whilst transfer processing and aggregation workloads continue to present challenges, the October results provide confidence that recovery measures are having the intended effect and that overall service performance is moving in a positive direction.

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November 2026

Appendix 1: July to September 2026 - Casework Analysis

Appendix 2: October 2026 - Recovery Update