

**CAMBRIDGESHIRE PENSION
FUND**



Pension Committee

Date: 23 March 2017

Report by: Head of Pensions

Subject:	Pension Fund Annual Business Plan Update report 2016-17
Purpose of the Report	To present the fourth Pension Fund Business Plan Update for the 2016-17 financial year to the Pension Committee.
Recommendations	The Committee are asked to note the attached Pension Fund Business Plan Update for the 2016-17 financial year.
Enquiries to:	Name – Jo Walton, Governance and Regulations Manager Tel – 01604 367030 E-mail – jwalton@northamptonshire.gov.uk

1. Background

- 1.1 Good governance requires that updates to the pre-agreed Annual Business Plan are provided to the Committee on a regular basis. This update highlights the progress made on the key activities and ensures that the Pension Fund's objectives are being met.

2. Business Plan Update

2.1 Member and Employer Self Service

- 2.1.1 Member Self Service (MSS) is available to both active and deferred members from across both the Cambridgeshire and Northamptonshire Pension Funds.
- 2.1.2 Of the 90,454 active and deferred members across both Funds, 18.5% of active members and 6.2% of deferred members have registered to use MSS and have logged on for the first time to access their pension record. This represents a 3.5% increase in active members and 12.2% increase in deferred members who have logged on to MSS, since the previous update.
- 2.1.3 In August 2016 active members were advised that that their annual benefit statements for 2015/16 were available to view on-line via MSS. Unfortunately, at this current time we are unable to accurately report on how many individuals actually accessed their benefit statement online but Heywoods are working towards being able to produce this information in the future.
- 2.1.4 A total of 154 members of the Northamptonshire Pension Fund opted out of electronic benefit statements and so received paper versions.

2.1.5 Following the release of the annual benefit statements there has been a surge in general email queries from scheme members. The target set to respond to email queries is five working days. This target has always been exceeded with emails being addressed daily. In 2016 8,828 emails were received.

2.1.6 Work is continuing to promote Member Self Service to the remaining active and deferred scheme members via the following methods:

- LGSS Pensions website;
- New starter letters;
- Email signatures;
- Active member newsletters; and
- Annual benefit statement newsletters.

2.1.7 Employer Self Service (ESS) is available to all scheme employers, outsourced payroll providers and HR departments. As 2016/2017 is a valuation year, employers have been encouraged to sign up to ESS and cleanse their membership data in order to receive accurate valuation results. The figures below reflect the amount of activity within ESS for period 1 November 2015 to 31 January 2017 across both the Cambridgeshire Pension Fund and Northamptonshire Pension Fund:

	Requests for ESS access	First time logons	Total logons	New starters created	Leavers created	Changes to hours worked updates	Benefit calculation
01/11/2015 to 31/10/2016		164	3,492	1,283	1,321	1,301	761
01/11/2016 to 31/01/2017	33	22	740	400	248	261	132

2.1.8 The total number of employers that have logged on to ESS since it was established in July 2012 is 367 across both Funds.

2.2 Annual scheme employer and member survey

2.2.1 The scheme employer survey is planned for March 2017 and the scheme member survey is to be conducted during May and June 2017. The results of the surveys will be shared with the Pension Committee once they become available.

2.3 The use of technology to deliver scheme employer training

2.3.1 Following the success of the scheme employers' year end 2015/2016 return training webinars last year, there has been further utilisation of webinars to deliver training to employers on year end returns and ill health processes.

2.3.2 Webinars are now the default method of training and work is currently underway to develop further sessions on employer responsibilities training for new employers who have joined the scheme within six months of being admitted.

2.4 The development of applications that decrease the level of manual intervention and data input

2.4.1 Through the quarterly scheme employer bulletins, email correspondence and employer responsibilities training sessions, employers are made increasingly aware of the benefits of Employer Self Service (ESS). The use of ESS allows employers to update and submit information direct to LGSS Pensions removing the need for officers to process paper forms, whilst maintaining an accurate audit trail.

2.4.2 The year end returns for 2016/2017 is now available on the LGSS Pensions website which incorporates four data validation checkers for employers to self-check their return before submission. This decreases the level of manual intervention from officers checking and returning incorrect submissions.

2.5 Overpayment of Pensions

2.5.1 The following table summarises the overpayments of pension, those overpayments in recovery and those written off during the period 1 November 2016 to 31 January 2017. Further detail is provided in sections 2.3.2 to 2.3.4.

Overpayment Type	Action	Amount	Total
Death of a Pensioner/Dependent	Written off	£3,563.28 (38 cases)	£24,862.51 (48 cases)
	In the process of recovery	£21,299.23 (10 cases)	
Retirement	Written off	£0	£66.36 (2 cases)
	In the process of recovery	£66.36 (2 cases)	

2.5.2 During the period 1 November 2016 to 31 January 2017, 48 scheme members passed away and the date of notification to the Fund resulted in an overpayment of the late member's pension. Of the overpayments, 38 were automatically written off as the value of the overpayment was less than £250. The remaining 10 cases are currently being pursued for recovery of the overpayment.

2.5.3 One of these 10 cases amounted to £13,659.83 as the widow failed to inform us of the death of her husband (the scheme member) and now he has since passed away. The sister of the originator is now dealing with the affairs and the invoice has been raised to recover this amount.

2.5.4 In this period £12,458.77 has been recovered to date for the current financial year across all overpayment types.

2.6 Actuarial Valuation 2016

- 2.6.1 Following the initial whole fund results that were presented at the October meeting of the Pensions Committee, the Actuary has issued individual employer results which were issued to those employers attending the Employers' Forum on 30 November.
- 2.6.2 Those employers attending the Employers' Forum discussed the reports in detail and had the opportunity to raise any concerns they may have had.
- 2.6.3 The employer contribution rates will be finalised and certified by the actuary and published on the Rates and Adjustments certificate no later than 31 March 2017. The contribution rate published on this certificate will constitute the official employer contributions required for the inter-valuation period.

2.7 Procurement of actuarial, governance and benefits consultancy updates

- 2.7.1 The procurement of actuarial, governance and benefits consultancy services is due to be procured via the LGPS National Frameworks with a view to have a contract start date of 1 January 2018. As such notice with the current provider will need to be given in June 2018. LGSS Pensions in the upcoming months will be progressing this to ensure these deadlines are achieved.

2.8 Variances against the forecast of investments and administration expenses

- 2.8.1 The following table provides a breakdown of the fund account and supporting tables detailing management expenses from 1 April 2016 to 31 March 2017. These figures reflect against the original estimate and inform typical reasons for variances with additional specific detail where necessary.

	2016-17 Estimate	2016-17 Forecast	Variances	Comments
	£000	£000	£000	
Contributions	(111,082)	(123,000)	11,918	Variance due to increased active membership, evidenced by 2015/16 outturn of £118,843k being greater than 2016/17 estimate.
Transfers in from other pension funds	(5,370)	(5,370)	0	Demand led
TOTAL INCOME	(116,452)	(128,370)	11,918	
Benefits payable	92,784	97,000	4,216	Variance due to increased pensioner membership, evidenced by 2015/16 outturn of £92,374k being close to 16/17 estimate.
Payments to and on account of leavers	5,370	5,370	0	Demand led.
	98,154	102,370	4,216	

Management Expenses	7,855	8,027	172	See tables below
TOTAL INCOME LESS EXPENDITURE	(10,443)	(17,973)	(7,530)	
Investment Income	(28,000)	(28,000)	0	No variance
Taxes on Income (Profit) and losses on disposal of investments and changes in the market value of investments	(73,000)	(73,000)	0	No variance
Net return on investments	(101,000)	(101,000)	0	
Net (increase)/decrease in the net assets available for benefits during the year	(111,443)	(118,973)	(7,530)	

Management Expenses	2016-17 Estimate	2016-17 Forecast	Variances	Comments
	£000	£000	£000	
Total administration expenses	2,249	2,421	172	See below
Total governance expenses	428	428	0	No variance
Total investment expenses	5,178	5,178	0	See below
Total Management Expenses	7,855	8,027	172	

Administration Expenses	2016-17 Estimate	2016-17 Forecast	Variances	Comments
	£000	£000	£000	
Staff related	1,184	1,204	20	Part year revised budget to reflect additional posts
Altair system	259	259	0	No variance
Altair payroll project	0	152	152	Variance represents the complete Altair project cost. Actual overspend from original business case is £27,500.
Communications	64	64	0	No variance
Other non-pay and income	40	40	0	No variance
County Council overhead recovery	702	702	0	No variance
Total Administration Expenses	2,249	2,421	172	

Investment Expenses Analysis	2016-17 Estimate	2016-17 Forecast	Variances	£000
	£000	£000	£000	
Management fees	4,720	4,720	0	No variance
Investment expenses	458	458	0	No variance
Total Investment Expenses	5,178	5,178	0	

Governance Expenses Analysis	2016-17 Estimate	2016-17 Forecast	Variances	£000
	£000	£000	£000	
Governance Costs	328	328	0	No variance
ACCESS Asset Pooling Costs	100	100	0	No variance
Total Governance Expenses	428	428	0	

2.9 LGSS Pensions Service Improvement Plan

2.9.1 LGSS Pensions successfully undertook a range of actions to improve the customer journey based around improvements identified through analysis of the December 2015 LGSS Customer Satisfaction results. These improvements included:

2.9.1.1 Attainment of the Customer Service Excellence Standard accreditation with work undertaken throughout the year to improve the quality and timeliness of customer responses, including keeping customers up to date with progress.

2.9.1.2 Improved senior oversight of workflows to ensure complex cases are not delayed.

2.9.1.3 Improving the ability of customers to contact LGSS Pensions through reconfiguration of our telephone hunt groups.

2.10 LGSS Pensions Service and scheme employer key performance indicators

2.10.1 The performance for LGSS Pensions Service for the period 1 November 2016 to 31 January 2017 is as follows -

Key Performance Indicators	Target	Month		
		November	December	January
Notify leavers of deferred benefit entitlement. (Notify leavers of deferred benefit entitlements or concurrent amalgamation within 15 working days of receiving all relevant information)	90%	96%	96%	99%

Key Performance Indicators	Target	Month		
		November	December	January
Payment of retirement benefits from active employment. (Payment of lump sum within 5 working days of payable date or date of receiving all necessary information if later. First pension paid in the month of leaving or in month of receiving all necessary information if later).	95%	100%	100%	98%
Award dependant benefits. (Issue award within 5 working days of receiving all necessary information).	95%	86%	86%	97%
Provide a maximum of one estimate of benefits to employees per year on request. (Estimate in agreed format provided within 10 working days from receipt of all information).	90%	87%	90%	84%
Provide transfer-in quote to scheme member. (Letter issued within 10 working days of receipt of all appropriate information).	95%	97%	90%	79%
Process transfer out payment – letter issued within 10 working days of receipt of all information needed to calculate transfer out payment.	90%	100%	100%	100%
Notify the employer and scheme members of changes to the scheme rules. (Within one month of the LGSS Pensions Service being informed of the change).	95%	100%	100%	50%*
Issue annual benefit statements to active members as at 31 March each year. (By the following 31 August - pending timely receipt of satisfactory year end data from the scheme employer).	100%	100%	N/A	N/A

*There were two scheme changes during the period, one scheme change missed. Remedial action; this was a one off due to competing project deadlines, the communication was still distributed within the statutory deadline

2.10.2 The full analysis of data for November, December and January statistics along with explanations on the lower than expected performance can be found in **Appendix 1** of this report.

2.10.3 The performance for scheme employers for the period 1 October 2016 to 31 December 2016 is as follows -

Key Performance Indicators	Target %	Month %		
		October	November	December
Arrange for the correct deduction of employee and employer contributions to Pension Fund in a timely manner, providing an associated monthly statement/schedule in a format acceptable to the Administering Authority.	100%	97.4%	98.0%	98.9%
Employers to provide LGSS Pensions Service with accurate year end information in the prescribed format by 30 April following contribution year end.	100%	N/A	N/A	

2.10.4 Employer performance continues to be managed by officers of the Fund and progress continues to be made. Close liaison with employers in regards to the timely submission of both payments and schedules in order for them to meet statutory compliance.

2.10.5 The relationship between size of employer and whether the employer met the key performance indicators (KPIs) for scheme employer performance is detailed in **Appendix 2** of this report.

2.11 Timeliness of employer and employee pension contributions

2.11.1 The following table shows the percentage of employers in the Cambridgeshire Pension Fund who paid their employee and employer contributions and/or submitted their schedules on time or late (after the 19th of the month following deduction) for the period 1 January 2016 to 31 December 2016.

Month/Year	% of Employers Paid on Time	% of Employers Paid Late	% of Employers that Submitted Schedules on Time	% of Employers that Submitted Schedules Late
January 2016	97.3	2.7	98.9	1.1
February 2016	98.9	1.1	98	2.0
March 2016	97.6	2.4	97.3	2.7
April 2016	96.3	2.7	94.5	5.0
May 2016	97.0	3.0	95.3	4.7
June 2016	97.2	2.8	96.9	3.1
July 2016	97.2	2.8	99.1	0.9
August 2016	96.6	3.4	95.9	4.1
September 2016	97.1	2.9	97.3	2.7
October 2016	97.4	2.6	96.7	3.3
November 2016	98.0	2.0	96.8	3.2
December 2016	98.9	1.1	97.6	2.4
Average for period	97.4	2.6	97.0	3.0

- 2.11.2 For October, 7 employers paid contributions late equating to £2,597.46 which is approximately 0.01% of the expected amount of contributions due. These employers collectively have 7 active members contributing to the LGPS. Two of the late payments were made by employers who had previously been reported to the Pensions Regulator within the last 6 months and were therefore automatically reported again as per the Payment of Employee and Employer Pension Contributions Policy.
- 2.1.6 For November, 2 employers failed to make payment and 2 employers made late payments equating to £6,718.87, which is approximately 0.03% of the total contributions due for the month. The employers collectively have 5 active members contributing to the LGPS. Two of the late payments were made by employers who had previously been reported to the Pensions Regulator in October due to previous late payments and were therefore automatically reported again as per the Payment of Employee and Employer Pension Contributions Policy. One employer made two late payments within the period and is being closely monitored.
- 2.1.7 For December, 5 employers made late payments equating to £50,393.65 which is approximately 0.48% of the total contributions due for the month. The employers collectively have 35 active members contributing to the LGPS. One employer was reported to the Pensions Regulator again as they failed to make payment of their employer and employee contributions by the 19th of January and had previously defaulted on contributions on a number of occasions.

3. Relevant Pension Fund Objectives

Continually monitor and measure clearly articulated objectives through business planning.
Objective 4

4. Finance & Resources Implications

- 4.1 The financial and resource implications are set out in the Business Plan.

5. Risk Implications

- a) Risk(s) associated with the proposal

Risk	Mitigation	Residual Risk
There is no risk associated with this as the content has been agreed in the Business Plan	Approved Business Plan	Green

- b) Risk(s) associated with not undertaking the proposal

Risk	Risk Rating
If the Fund does not have a Business Plan Update there will be significant lack of direction, control and structure in the management of its business.	Amber

6. Communication Implications

Direct Communications	The Business Plan Update will be presented to the Pension Committee at its quarterly business meetings.
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7. Legal Implications

7.1 Not applicable

8 Consultation with Key Advisers

8.1 Consultation with the Funds advisers was not required for this report.

9. Alternative Options Considered

9.1 Not applicable

10. Background Papers

10.1 Not applicable

11. Appendices

11.1 Appendix 1 – Pensions Service KPI analysis for November, December and January

11.2 Appendix 2 - The relationship between size of employer and key performance indicators.

Checklist of Key Approvals	
Is this decision included in the Business Plan?	Not applicable
Will further decisions be required? If so, please outline the timetable here	Not applicable
Is this report proposing an amendment to the budget and/or policy framework?	No
Has this report been cleared by Chief Finance Officer/Section 151 Officer?	Sarah Heywood – 6/3/2017
Has this report been cleared by Head of Pensions?	Mark Whitby – 23/2/2017
Has the Chairman of the Pension Fund Committee been consulted?	Councillor Hickford – 6/3/2017
Has this report been cleared by Legal Services?	Sent to Quentin Baker – 3/3/2017

Appendix 1 – Key Performance Indicator analysis for November, December and January								
November 2016								
Function/Task	Indicator	Target	Completed	Within Target	Over Target	% Within Target	RAG	Comments
Notify leavers of deferred benefit entitlement.	Notify leavers of deferred benefit entitlements or concurrent amalgamation within 15 working days of receiving all relevant information.	90%	435	419	16	96%		
Payment of retirement benefits from active employment.	Payment of lump sum within 5 working days of payable date or date of receiving all necessary information if later. First pension paid in the month of leaving or in month of receiving all necessary information if later.	95%	78	78	0	100%		
Award dependant benefits.	Issue award within 5 working days of receiving all necessary information.	95%	41	36	5	86%		Low volume of case work in this area and this impacts the percentage if there are cases not within target.

November 2016								
Function/Task	Indicator	Target	Completed	Within Target	Over Target	% Within Target	RAG	Comments
Provide a maximum of one estimate of benefits to employees per year on request.	Estimate in agreed format provided within 10 working days from receipt of all information.	90%	115	102	13	87%		Cases outside of SLA target due to high volumes of actual retirement work during August and September which were given priority over estimates at that time.
Provide transfer-in quote to scheme member.	Letter issued within 10 working days of receipt of all appropriate information.	95%	22	20	2	90%		Low volume of case work in this area and this impacts the percentage if there are cases not within target. Cases outside of SLA target due to high volumes of work and staff in training.
Payment of transfer out	Process transfer out payment – letter issued within 10 working days of receipt of all information needed to calculate transfer out payment.	90%	20	20	0	100%		

December 2016								
Function/Task	Indicator	Target	Completed	Within Target	Over Target	% Within Target	RAG	Comments
Notify leavers of deferred benefit entitlement.	Notify leavers of deferred benefit entitlements or concurrent amalgamation within 15 working days of receiving all relevant information.	90%	374	360	14	96%		
Payment of retirement benefits from active employment.	Payment of lump sum within 5 working days of payable date or date of receiving all necessary information if later. First pension paid in the month of leaving or in month of receiving all necessary information if later.	95%	89	88	1	99%		
Award dependant benefits.	Issue award within 5 working days of receiving all necessary information.	95%	26	22	4	86%		Low volume of case work in this area and this impacts the percentage if there are cases not within target. Cases outside of SLA target due to training of new staff.

Function/Task	Indicator	Target	Completed	Within Target	Over Target	% Within Target	RAG	Comments
Provide a maximum of one estimate of benefits to employees per year on request.	Estimate in agreed format provided within 10 working days from receipt of all information.	90%	102	92	10	90%		
Provide transfer-in quote to scheme member.	Letter issued within 10 working days of receipt of all appropriate information.	95%	18	16	2	89%		Low volume of case work in this area and this impacts the percentage if there are cases not within target. Cases outside of SLA target due to staff changes, payroll checking and payroll testing.
Payment of transfer out	Process transfer out payment – letter issued within 10 working days of receipt of all information needed to calculate transfer out payment.	90%	14	14	0	100%		

January 2017

Function/Task	Indicator	Target	Completed	Within Target	Over Target	% Within Target	RAG	Comments
Notify leavers of deferred benefit entitlement.	Notify leavers of deferred benefit entitlements or concurrent amalgamation within 15 working days of receiving all relevant information.	90%	533	528	5	99%		
Payment of retirement benefits from active employment.	Payment of lump sum within 5 working days of payable date or date of receiving all necessary information if later. First pension paid in the month of leaving or in month of receiving all necessary information if later.	95%	105	103	2	98%		
Award dependant benefits.	Issue award within 5 working days of receiving all necessary information.	95%	29	28	1	97%		

Function/Task	Indicator	Target	Completed	Within Target	Over Target	% Within Target	RAG	Comments
Provide a maximum of one estimate of benefits to employees per year on request.	Estimate in agreed format provided within 10 working days from receipt of all information.	90%	115	97	18	84%		Cases outside of SLA target due to staff changes and development of new team members.
Provide transfer-in quote to scheme member.	Letter issued within 10 working days of receipt of all appropriate information.	95%	19	15	4	79%		Low volume of case work in this area and this impacts the percentage if there are cases not within target. Cases outside of SLA target due to staff changes and development of new team members.
Payment of transfer out	Process transfer out payment – letter issued within 10 working days of receipt of all information needed to calculate transfer out payment.	90%	5	5	0	100%		

Green:

- **Equal to or above SLA target.**

Amber:

- **If there is a statutory target - below SLA target, but all within statutory target.**
- **If there is no statutory target - below SLA target, but number completed within target is within 10% of the SLA target.**

Red:

- **If there is a statutory target - below SLA target and all not within statutory target.**
- **If there is no statutory target - below SLA target and number completed within target is not within 10% of the SLA target.**

Appendix 2 – Largest employers in the Fund and performance on the payment of contributions, the submission of payment schedules and the submission of year end information.

Late Payments

<u>Employer</u>	<u>Actives</u>	<u>Payroll</u>	<u>Nov-15</u>	<u>Dec-15</u>	<u>Jan-16</u>	<u>Feb-16</u>	<u>Mar-16</u>	<u>Apr-16</u>	<u>May-16</u>	<u>Jun-16</u>	<u>Jul-16</u>	<u>Aug-16</u>	<u>Sep-16</u>	<u>Oct-16</u>
A	3893	In house	-1	2	3	-1	-1	-2	-2	0	-4	0	-2	-2
B	1614	In house	-3	-4	-3	-3	0	-1	-2	0	0	1	-1	-3
C	1377	In house	-1	0	0	-1	0	0	-2	0	0	-20	0	-1
D	951	In house	-1	0	0	-1	0	0	-2	0	0	0	0	-1
E	907	In house	-3	-4	-2	-1	-4	-1	5	-4	-16	-24	0	-3
F	580	Outsourced	-1	0	0	-1	0	0	-2	0	0	-3	0	-1
G	410	Outsourced	-1	0	0	-2	-4	0	1	-4	-7	0	1	-1
H	391	Outsourced	-1	0	-1	-2	0	-2	-2	-5	4	-4	-1	-2
I	362	In house	-4	0	3	-4	-2	-3	-5	-8	3	-7	-1	-4
J	280	In house	-1	-1	0	-1	0	0	-2	0	0	0	0	-1
K	244	Outsourced	-19	-32	-21	-19	-19	-20	-19	-19	-21	0	-19	-19
L	240	In house	-1	-4	0	-1	-1	0	-2	-1	0	-3	0	-1
M	213	In house	-19	-19	-21	-19	-19	-20	-19	-19	-21	-6	-19	-19
N	169	In house	-1	0	-1	-1	-1	0	-2	0	0	0	0	-4
O	163	In house	-19	-19	-21	-19	-19	-20	-19	-19	-21	-3	-19	-19
P	146	Outsourced	-18	-19	-18	-18	-12	-20	-18	-18	-18	-18	-19	-18
Q	144	Outsourced	-18	-19	-18	-18	-18	-20	-18	-18	-18	-18	-19	-18
R	140	In house	-1	-1	-1	-1	-1	0	-2	-1	-1	-3	-2	-3
S	139	In house	-18	-19	-18	-18	-18	-20	-18	-18	-18	-18	-19	-18
T	135	Outsourced	-19	-19	-21	-19	-19	-20	-19	-19	-21	-19	-19	-19

Minus denotes early payments and plus denotes late, highlighted are the payments that fell outside of desired acceptance.

Late Payment Schedules

<u>Employer</u>	<u>Actives</u>	<u>Payroll</u>	<u>Nov-15</u>	<u>Dec-15</u>	<u>Jan-16</u>	<u>Feb-16</u>	<u>Mar-16</u>	<u>Apr-16</u>	<u>May-16</u>	<u>Jun-16</u>	<u>Jul-16</u>	<u>Aug-16</u>	<u>Sep-16</u>	<u>Oct-16</u>
A	3893	In house	53	22	0	-1	-1	-1	-2	0	-1	1	0	-1
B	1614	In house	-4	-3	-3	-2	-2	0	-2	17	-2	-3	-5	-2
C	1377	In house	-36	-32	-32	-30	-28	-29	-31	-32	-31	-31	-30	-32
D	951	In house	-32	-29	-26	-32	-13	-27	-27	-29	-31	-31	-30	-31
E	907	In house	-10	-5	-1	-4	-1	-7	8	-11	-4	-10	8	-10
F	580	Outsourced	2	0	-1	2	-4	4	2	-1	-1	-5	-2	9
G	410	Outsourced	16	-15	-17	-25	3	174	143	113	82	51	21	9
H	391	Outsourced	-10	-7	-7	-4	-5	-9	8	-6	-8	14	-8	-10
I	362	In house	-18	-27	-1	-16	-13	-13	-18	-20	-17	-13	-16	-18
J	280	In house	-33	-34	-31	-32	-29	-28	-32	-29	-31	-32	-29	-32
K	244	Outsourced	-23	-28	-18	-21	-13	-14	-24	-22	-20	-2	-21	-24
L	240	In house	-3	-7	-3	-3	-5	-4	-5	-6	-3	-6	-2	-8
M	213	In house	-17	-12	17	-17	-13	-14	-17	-15	-21	-19	-16	-15
N	169	In house	23	0	-24	-12	-17	-13	-17	-13	-18	8	-22	-24
O	163	In house	-19	-32	-22	-19	-20	-20	-19	-18	-25	-20	-20	-24
P	146	Outsourced	-18	-13	-18	-3	-20	-15	-17	-14	-4	-13	-19	-22
Q	144	Outsourced	-18	-13	-18	-3	-20	-15	-17	-14	-4	-13	-19	-22
R	140	In house	-17	-28	-16	11	-12	-14	-26	-21	-24	-20	-22	-26
S	139	In house	-18	-13	-18	-3	-20	-15	-17	-14	-4	-13	-19	-22
T	135	Outsourced	-19	-28	-21	-22	-20	-15	-19	-18	-22	-20	-20	-25

Minus denotes early payments and plus denotes late, highlighted are the schedules that fell outside of desired acceptance.

Late year-end submissions

<u>Employer</u>	<u>Actives</u>	<u>Payroll</u>	<u>Comments</u>
B	1614	In house	The first submission was rejected due to some missing data, employer was extremely co-operative and the correct data submitted 13 May 2016.
R	140	In house	Employer had issues with their payroll data so an extension was agreed to 4 May 2016.
T	135	Outsourced	The first submission was rejected due to the pay reference numbers being incorrect. Resubmitted 9 May 2016.