



Pensions Dashboards Data Readiness Assessment

Leicestershire County Council Pension Fund

Your data assessment

Ensuring your data is Dashboards Ready, and stays healthy on an ongoing basis, is key to delivering a smooth experience for both your members and your administration team. Returning poor quality data to the dashboard can result in a poor member experience; a significant increase in enquiries to your admin team; possible data breaches; and even fines. There are two types of data relevant to Pensions Dashboards:



‘Find’ data – personal data used to match a member who has logged into the Pensions Dashboards to records held on your admin system. If you do not hold this data accurately:



The match might fail, so a member won't be shown that they are in your scheme. This is a missed opportunity to reunite a member with a lost pension pot (if the member doesn't remember they have a pension with you) or may generate an enquiry into your team (if the member knows they have benefits with you but cannot see them).



Members may be recorded as a 'possible match', where some, but not all of the data items match. Members will be signposted to contact you, resulting in increased enquiries into your team.

Your data assessment

'View data' - information about a member's pension benefits which is returned to the user via the Pensions Dashboards.



If you do not hold this data accurately, incorrect benefits will be displayed to the member via the Pensions Dashboard.



If you do not hold this data at all, or if it is out of date, the member will be informed that the data cannot currently be returned via the Pensions Dashboards and you will have just 10 days to provide the member with a calculation of their accrued benefits and estimated retirement income.

Your data assessment

We have assessed your 'Find' data to determine whether it is ready for a smooth onboarding to Pensions Dashboards. Each item has been given a rating, based on both the **impact** of the issue (on your members and admin team) and the **number of issues** which exist (compared to your peer group):

**Red =
action
required**

**Amber =
needs
improvement**

**Green =
generally
healthy**

‘Find’ data results

‘Find’ data is personal data which is used to match a member who has logged into the Pensions Dashboard to member records held on your administration system.

Missing address details



You are missing **153** postcodes for members. There are **612** members with an international address.

Missing postcodes could prevent UK based members becoming positive matches. We are unable to trace international addresses.

Out of date addresses



We believe that you are holding incorrect addresses for **4,319** members which we can provide a traced address.

When these members login to the dashboard, they may become ‘possible matches’, generating enquiries into your customer contact team.

Gone Aways



We believe that you are holding incorrect addresses for **2,976** members which we can not correct without enhanced tracing.

When these members login to the dashboard, they may become ‘possible matches’, generating enquiries into your customer contact team.

‘Find’ data results

‘Find’ data is personal data which is used to match a member who has logged into the Pensions Dashboard to member records held on your administration system.

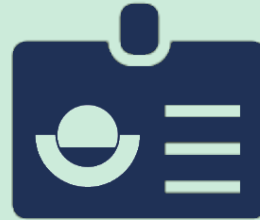
Deceased Count



There are up to **290** of your members who could be deceased

You may still hold liabilities for these people

Issues With Names



We can enhance or correct **5** forenames, **49,983** middle names and **8,712** surnames.

Missing names could prevent members becoming positive matches.

Errors in Data



When checking for format errors and obvious mistakes in the data
There were **355** in the name fields and **97** in date of birth.

‘Find’ data results

‘Find’ data is personal data which is used to match a member who has logged into the Pensions Dashboard to member records held on your administration system.

Undecided leavers



You have **4,777** undecided leavers (status 2 members).

PDP guidance is that value data must be returned for these members. If these members connect to the dashboard and request view data, you will have only 10 days to respond to the request manually.

Missing contact details



You are missing **39,567** e-mails. We can enhance **39,656** emails via tracing, these will be missing, updated or alternative e-mails.

Missing contact details will not impact initial matching, but future matching rules will include these details.

Missing contact details



You are missing **69,073** mobile numbers. We can enhance **66,916** mobile numbers via tracing, these will be missing, updated or alternative mobile numbers.

Missing contact details will not impact initial matching, but future matching rules will include these details.

‘Find’ data results

‘Find’ data is personal data which is used to match a member who has logged into the Pensions Dashboard to member records held on your administration system.

Temporary NI numbers



203 members have temporary NI numbers.

When these members login to the dashboard, they may become ‘possible matches’, generating enquiries into your customer contact team

Unlinked Members



We have identified **115** employments that should be linked but aren’t.

When these members login to the dashboard, they may become ‘possible matches’, generating enquiries into your customer contact team.

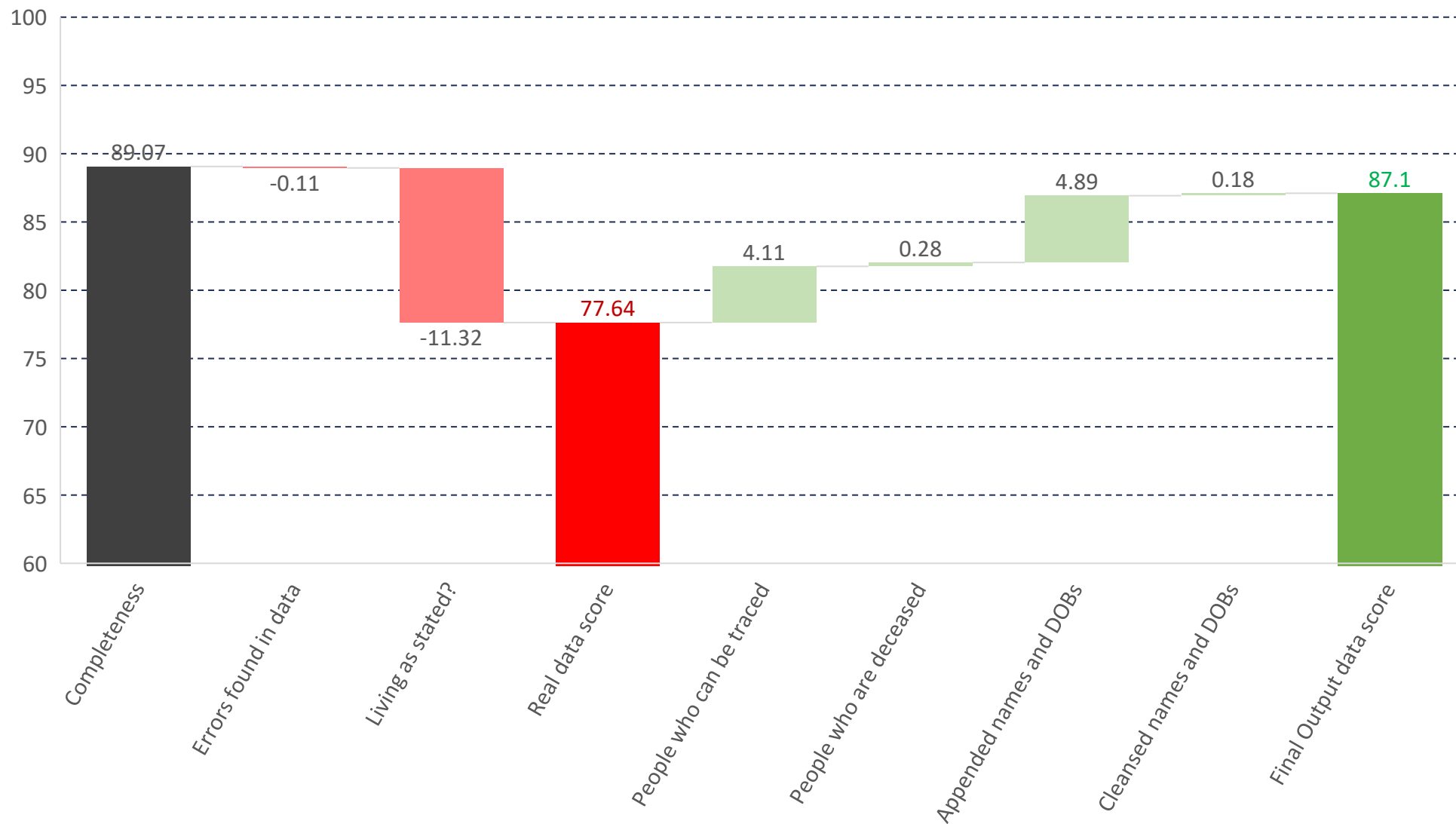
Suspect date of birth



Your data has **8** members whose date of birth suggests that they were under 16 or over 75 when they joined the scheme.

When these members login to the dashboard, they may become ‘possible matches’, generating enquiries into your customer contact team.

Data Accuracy Score



‘View’ data results

No benefit calculations



72 members have been flagged on Altair not to have benefit calculations run.

If these members connect to the dashboard and request view data, you will have 10 days to respond to the request manually.

Missing employer details



Employer names and dates are missing for **19** employments.

If not rectified, incomplete information would be provided back to the users via the dashboard, increasing the volume of member queries.

Missing accrued pension



12.53% of your members do not have an accrued pension value, and a further **2.13%** of accrued pension values are out of date (more than 13 months old).

If these members connect to the dashboard and request view data, you will have 10 days to respond to the request manually.

Missing estimated retirement income



7.79% of your members do not have an estimated retirement income (ERI) value, and a further **1.23%** of ERI values are out of date (more than 13 months old).

If these members connect to the dashboard and request view data, you will have 10 days to respond to the request manually.

Data Services

Data Cleansing

- Date of Birth
- Forenames/Surname
- Address
- Mortality Screening



Data Enrichment

- Email Address
- Mobile Number
- Landline Number

Secure Managed File Transfer

- ISO27001 certified and GDPR compliant
- Keeping your data safe at all times

Flexible Repeat Frequency

- Not just a one-off exercise
- Recurring Monthly runs

Full Process Automation

- Integration with Altair
- File transfer, workflow creation, flexible data update rules

Data Cleansing and Address Tracing



Providing you with **accurate** and **up-to-date** addresses for your members.

Our **data cleansing and address tracing** services are updated weekly and include over 70 data sources that cover 56.3 million of the UK adult population.



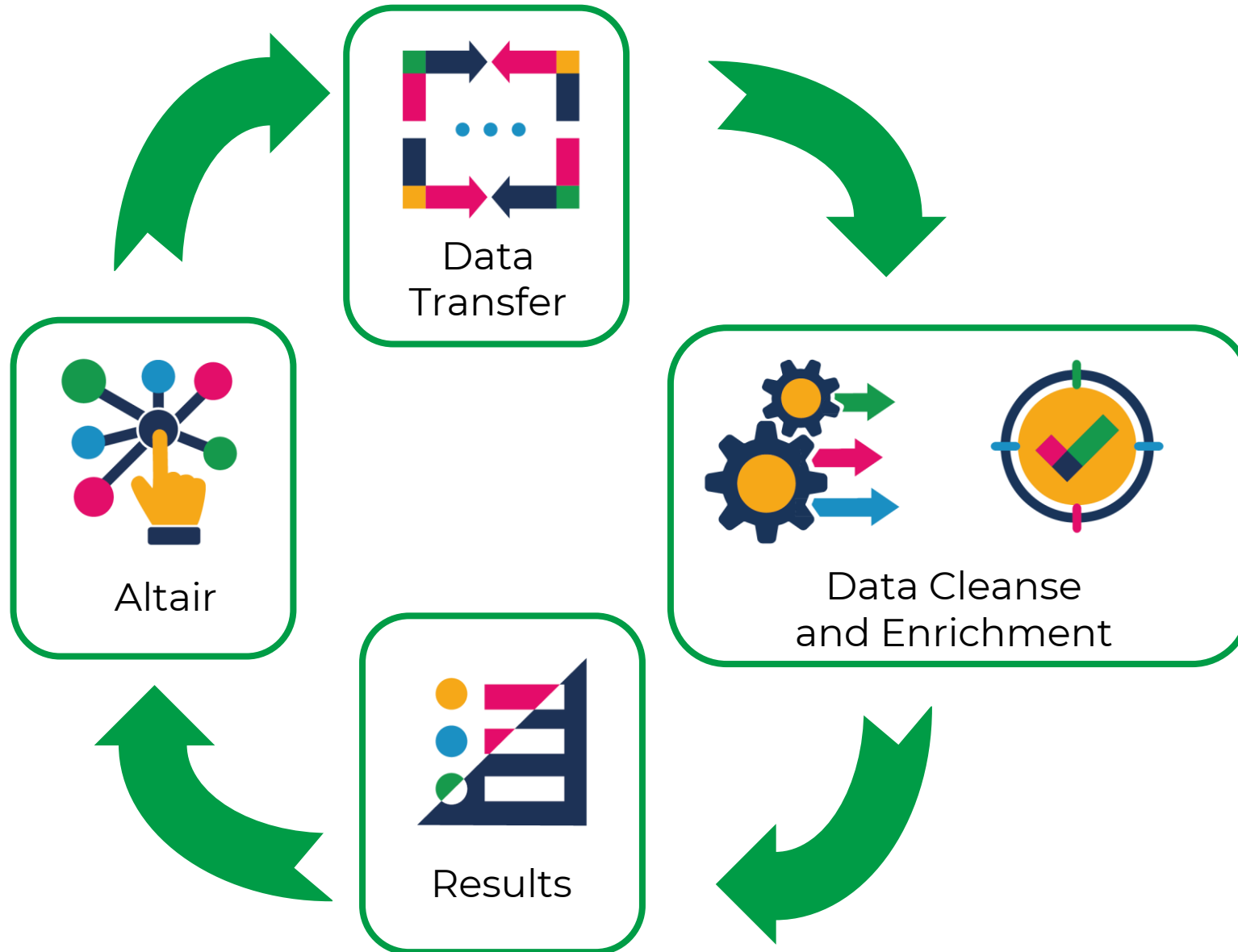
Our source data sets for data cleansing and address tracing include:

- **Electoral Roll, England, Scotland, Wales and NI**
- **Credit Reference Agency Data**
- **Government data**
- **Lifestyle data**
- **Financial Decisions data**

In total our services are underpinned by:

- **2.7 billion records**
- **87 million emails**
- **209 million mobile phone numbers**

Automated Interface



To enable you to benefit fully from our screening services, we have developed an interface which will automatically consume the results to Altair. The interface will trigger various workflows depending on configurable thresholds agreed with you.

New Data View (Data Cleanse)

Traced Address

Traced Address Confidence Score

H:High

Traced Address ID

12345

Traced Address Line 1

15 Tracing Address

Traced Address Line 2

Tracing Street

Traced Address Line 3

Manchester

Traced Address Line 4

Traced Address Line 5

Cleaned Postcode

M65 1LG

Traced Address Indicator

☒

Traced Address Source

LN

Existing Screening

Existence Score

4:Goneaway ...

Mortality Status

P:Possible

Residency Status

2:Medium

Unverified Category

2:Family curr...

Mortality Record Information

Deceased Score

H:High Conf...

Deceased Source

GRO

Deceased Date of Death

25/12/2022

Deceased District

Midlothian

Deceased Region

Scotland

Deceased Date of Birth

18/03/1927

Deceased Name

Forename

Roberto

Middle Name 1

Jones

Middle Name 2

Middle Name 3

Surname

Deering

Deceased Address

Address Line 1

12 Address 1

Address Line 2

Address Line 2

Address Line 3

Address Line3

Address Line 4

Address Line 4

Address Line 5

Address Postcode

EH21 8GT

Mortality Indicator

☒

Deceased Allae

Bob

Deceased Malden Name

Deceased Place of Birth

Deceased Reference

45dd551

A new Data View to store the information following the Data Cleanse Service will hold the information for every member that has gone through the process



Workflow will be handled using Workflow Event Creation and the new Data View and its mnemonics will be available for this purpose.

We will work with you to help you optimise the automation through the configuration of the relevant triggers.



New Data View (Mortality/Tracing)

Mortality Screening

| | | | |
|-------------------|-------------------------|--------------------------|-----------------|
| Date Updated | 15/12/2022 | GRO Match Level | High |
| GRO Reference | A000001 | Prev. Match Level | |
| | | Change in Match Level | Yes |
| GRO Surname | Ayucar-Luziriaga | | |
| GRO Forename | Luis | GRO Date Of Death | 13/02/2022 |
| GRO Given Name 2 | Robert | GRO Date Of Birth | 24/01/1925 |
| GRO Given Name 3 | | Place of Birth | Manchester |
| GRO Given Name 4 | | Historic/Current | England & Wales |
| Maiden Name | Smith | Approx. Date of Death | |
| Alias | | | |
| GRO Organisation | General Register Office | GRO Department | Deaths |
| GRO Sub Building | | District of Death | Cheshire |
| GRO Building | Main Building | Date Last Modified | 13/09/2022 |
| GRO Building No. | 12 | NDR Match Level | |
| GRO Dep Thorofare | Trafalgar Road | NDR Date of Registration | |
| GRO Thorofare | Southport | Care Home Resident | Yes |
| GRO Postcode | PR8 2HH | | |

A new Data View to store the information following the Mortality Screening Service will hold the information for every member that has gone through the process not only deceased members



Workflow will be handled using Workflow Event Creation and the new Data View and its mnemonics will be available for this purpose.

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Insights Dashboard for a more visual reporting approach

Where the Match Level is HIGH then the option is available to have the Status changed to 7 and the Status Date changed to GRO Date of Death.



Altair

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