

<b>Ref</b>	A1	<b>Date entered in register</b>	19/09/2017
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Late notification of joining	<b>Owner</b>	SB
<b>Party which caused the breach</b>	CPF + various employers		
<b>Description and cause of breach</b>	<p>Requirement to send a Notification of Joining the LGPS to a scheme member within 2 months from date of joining (assuming notification received from the employer), or within 1 month of receiving jobholder information where the individual is being automatically enrolled / re-enrolled.</p> <p>Due to a combination of late notification from employers and untimely action by CPF the legal requirement was not met. 20/11/18 - (Q2) Staff turnover in August/September reduced number actioned. 29/1/19 The introduction of I-connect is also producing large backlogs at the point of implementation for each employer. I-connect submission timescales can also leave only a few days for CPF to meet the legal timescale. 14/8/19 General data cleansing including year-end is affecting whether legal timescale is met. Individual on long-term sick impacting this. 14/2/22 Previous issues no longer relevant. Current situation is purely due to magnitude of cases being received and potentially employer delays. 31/10/2022 Staff member doing this process had internal secondment, so vacancy now needs to be filled, and then trained.</p>		
<b>Category affected</b>	Active members		
<b>Numbers affected</b>	<p>2017/18: 2676 cases completed / 76% (2046) were in breach.  2018/19: 3855 cases completed / 66% (2551) were in breach.  2019/20: 3363 cases completed / 50% (1697) were in breach.  2020/21: 3940 cases completed / 39% (1544) were in a breach  2021/22  -Q1 - 789 cases completed / 15% (118) were in breach  -Q2 - 769 cases completed / 25% (190) were in breach  -Q3 - 1444 cases completed / 15% (190) were in breach  -Q4- 1070 cases completed / 12% (128) were in breach  2022/23  -Q1 - 947 cases completed / 5% (50) were in breach  -Q2 - 968 cases completed / 12% (112) were in breach</p>		
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- Late scheme information sent to members which may result in lack of understanding.</li> <li>- Potential complaints from members.</li> <li>- Potential for there to be an impact on CPF reputation.</li> </ul>		
<b>Actions taken to rectify breach</b>	<ul style="list-style-type: none"> <li>- Roll out of iConnect where possible to scheme employers including new admitted bodies to ensure monthly notification of new joiners (ongoing). / - Set up of Employer Liaison Team (ELT) to monitor and provide joiner details more timelessly. / - Training of new team members to raise awareness of importance of time restraint. / - Prioritising of task allocation. KPIs shared with team members to further raise awareness of importance of timely completion of task. - 6/6/18 - Updating KPI monitoring to understand employers not sending information in time.</li> <li>3/6/19 - Review of staff resources now complete and new posts filled. 14/8/19 -Streamlining of aggregation cases with major employers. /- Consider feasibility and implications of removing reminders for joining pack (agreed not to change). /- Consider feasibility of whether tasks can be prioritised by date of joining (agreed not to change). 14/11/19 - Utilising FCC trainees to assist with this procedure. Joined early September. 30/01/2020 - backlog completed and addressed older case work. 25/09/2020 - Appointed and training new members of staff. 17/11/2020 - Training of new staff continuing. An increase of cases completed compared to previous. Expecting next quarter results to improve due to completion of training. 02/02/2021 - Training now complete. Expecting further reductions in next quarter results as staff members become more efficient. 14/10/2021 - Due to key staff members within this area leaving the Fund in this quarter, recruitment is underway to replace these staff members and new Modern Apprentices are being trained in this area. 14/02/2022 - Appointed to vacant positions and Modern Apprentices trained in this area. 22/05/2022 - Training now complete. Expecting further reductions in next quarter results as staff members become more efficient. 12/08/2022 - Number of breaches fallen as expected due to completion of training. Recent staff vacancies will impact on this measure going forward as vacancies are filled and training starts again.</li> <li>31/10/2022 - Number of breaches has increased this quarter. Staff vacancies have been advertised, shortlisting and interviews planned in the coming weeks. Prioritising workloads will be key so the number of cases in breach do not continue to rise.</li> </ul>		

<b>Outstanding actions (if any)</b>	22/05/22 - Analyse new employer reports and escalate to individual employers if required. Continually review resource requirements to meet KPI. 12/08/22 - Recruit to current vacant positions responsible for this process.
<b>Assessment of breach and brief summary of rationale</b>	31/10/2022 - Internal promotion within the section have impacted key staff members within this area. Vacancies have been advertised to backfill these positions. Until new staff have been appointed and trained, assessment of breach will remain Amber or if continues for long may be escalated to red.
<b>Reported to tPR</b>	No

<b>Ref</b>	A2	<b>Date entered in register</b>	19/09/2017
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Late transfer in estimate	<b>Owner</b>	SB
<b>Party which caused the breach</b>	CPF + various previous schemes		
<b>Description and cause of breach</b>	<p>Requirement to obtain transfer details for transfer in, and calculate and provide quotation to member 2 months from the date of request.</p> <p>Breach due to late receipt of transfer information from previous scheme and late completion of calculation and notification by CPF. Only 2 members of team fully trained to carry out transfer cases due to new team structure and additional training requirements. 29/1/19 National changes to transfer factors meant cases were put on hold / stockpiled end of 2018 / early 2019.</p> <p>31/10/2022 New regulatory requirements have resulted in additional steps having to be taken, which makes process longer and more complex.</p>		
<b>Category affected</b>	Active members		
<b>Numbers affected</b>	<p>2017/18: 235 cases completed / 36% (85) were in breach. 2018/19:213 cases completed / 45% (95) were in breach. 2019/20: 224 cases completed / 32% (71) were in breach 2020/21: 224 cases completed / 25% (57) were in breach 2021/22 -Q1 - 76 cases completed / 62% (47) were in breach -Q2 -76 cases completed / 22% (17) were in breach -Q3 - 91 cases completed / 15% (14) were in breach -Q4 - 66 cases completed / 14% (9) were in breach 2022/23 -Q1 - 98 cases completed / 9% (9) were in breach -Q2 - 104 cases completed / 19% (20) were in breach</p>		
<b>Possible effect and wider implications</b>	<p>- Potential financial implications on some scheme members. - Potential complaints from members/previous schemes. - Potential for impact on CPF reputation.</p>		
<b>Actions taken to rectify breach</b>	<p>17/11/2020 - Continued training of team members to increase knowledge and expertise to ensure that transfers are dealt with in a more timely manner. 02/02/2021 - Training to continue. Complex area of work so training taking longer to complete. Training will continue through Q4. 21/05/2021 - Staff members attended external training course. 08/03/2022 - Have investigated how much of the delay is due to external schemes. 22/05/2022 - Additional checks required in transfer process. Schemes taking longer to process therefore knock on effect. Expect this to reduce as industry adjusts to new processes. 12/8/2022 - Ensure team is up to date with legislative and procedural changes. Some of this requirements are out of the Funds control so need to ensure required timescales are communicated effectively. 31/10/2022 - A review of this process is being undertaken as additional steps are now required.</p>		
<b>Outstanding actions (if any)</b>	31/10/2022 - Review process to ensure measure is at correct stage of process.		
<b>Assessment of breach and brief summary of rationale</b>	31/10/2022 Number in breach has increased but will keep at amber until review of process has taken place.		
<b>Reported to tPR</b>	No		

<b>Ref</b>	A4	<b>Date entered in register</b>	19/09/2017
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Late notification of retirement benefits	<b>Owner</b>	SB

<b>Party which caused the breach</b>	CPF + various employers + AVC providers
<b>Description and cause of breach</b>	<p>Requirement to provide notification of amount of retirement benefits within 1 month from date of retirement if on or after Normal Pension Age or 2 months from date of retirement if before Normal Pension Age.</p> <p>Due to a combination of:</p> <ul style="list-style-type: none"> <li>- late notification by employer of leaver information</li> <li>- late completion of calculation by CPF</li> <li>- for members who have AVC funds, delays in receipt of AVC fund values from AVC provider.</li> <li>- temporary large increases in work due to retrospective pay award recalculations</li> </ul> <p>31/10/2022 Also seeing general increase in number of retirements.</p>
<b>Category affected</b>	Active members mainly but potentially some deferred members
<b>Numbers affected</b>	<p>2017/18: 960 cases completed / 39% (375) were in breach.</p> <p>2018/19: 1343 cases completed / 30% (400) were in breach</p> <p>2019/20: 1330 cases completed / 25% (326) were in breach</p> <p>2020/21: 1127 cases completed / 24% (269) were in breach</p> <p>2021/22</p> <ul style="list-style-type: none"> <li>-Q1 - 329 cases completed / 16% (53) were in breach</li> <li>-Q2 - 388 cases completed / 16% (64) were in breach</li> <li>-Q3 - 444 cases completed / 14% (64) were in breach</li> <li>-Q4- 373 cases completed / 11% (41) were in breach</li> </ul> <p>2022/23</p> <ul style="list-style-type: none"> <li>-Q1 - 413 cases completed / 19% (81) were in breach</li> <li>-Q2 - 442 cases completed / 18% (81) were in breach</li> </ul>
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- Late payment of benefits which may miss payroll deadlines and result in interest due on lump sums/pensions (additional cost to CPF).</li> <li>- Potential complaints from members/employers.</li> <li>- Potential for there to be an impact on CPF reputation.</li> </ul>
<b>Actions taken to rectify breach</b>	<ul style="list-style-type: none"> <li>- Roll out of iConnect where possible to scheme employers including new admitted bodies to ensure monthly notification of retirees (ongoing).</li> <li>- Set up of ELT to monitor and provide leaver details in a more timely manner.</li> <li>- Prioritising of task allocation.</li> <li>- Set up of new process with one AVC provider to access AVC fund information.</li> <li>- Increased staff resources.</li> </ul> <p>3/6/19 - Review of staff resources now complete and new posts filled. 14/8/19 - Improvements have been made and more should be made as staff are settled in and trained. Business case approved. 25/09/20 - Increased engagement with employers to assist with challenges faced due to working from home in relation to Covid-19 requirements. Employers faced challenges in getting information to us in relevant timescales. 17/11/2020- Number of cases completed has increased whilst percentage in breach has reduced compared to last quarter. This is hoped to continue due to increased engagement with employers and processes amended to mitigate challenges faced by Covid-19. 02/02/21 - Completed case numbers continue to increase whilst percentage in breach has reduced again this quarter. Improved engagement with employers via new monthly reporting process should assist in reducing the number of breaches further in future quarters. 21/05/2021 - New reports to employers will go live in June so expected improvement in future quarters. 12/08/2022 - Staff members leaving and re-calculation of benefits following a retrospective pay award have negatively impacted the performance in this area. Recruitment drive to fill vacant positions and review of resource in this area to tackle number of required recalculations should improve performance following necessary training. 31/10/2022 - Recalculation of benefits still impacting this area with additional recalculations due in relation to retrospective 2022 pay award. Vacancies advertised and shortlisting and interviews planned in the coming weeks. Assessment of workload and staffing in this area is underway to determine appropriate staffing levels for the continued increase in number of cases.</p>
<b>Outstanding actions (if any)</b>	<p>22/05/22 - Analyse new employer reports and escalate to individual employers if required. Complete all recalculations so all appropriate staff can focus on retirements.</p> <p>12/08/2022 - Recruit to fill vacant positions.</p> <p>31/10/2022 - Assessment of changes in workloads to determine any additional resource requirements.</p>
<b>Assessment of breach and brief summary of rationale</b>	31/10//2022 Number of cases completed has increased but number in breach remains too high to amend assessment. Recalculation of benefits due to late pay award and vacant staff positions within this area will impact this KPI. Improvement may not be seen until all recalculations and recruitment are complete.

Reported to tPR	No
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Ref	A6	Date entered in register	20/09/2017
Status	Open	Date breached closed (if relevant)	
Title of Breach	Late notification of death benefits	Owner	SB
Party which caused the breach	CPF		
Description and cause of breach	<p>Requirement to calculate and notify dependant(s) of amount of death benefits as soon as possible but in any event no more than 2 months from date of becoming aware of death, or from date of request by a third party (e.g. personal representative).</p> <p>Due to late completion by CPF the legal requirements are not being met. Due to complexity of calculations, only 2 members of team are fully trained and experienced to complete the task.</p> <p>31/10/2022 More staff now trained on deaths but they are impacted due to increases in other workloads.</p>		
Category affected	Dependant members + other contacts of deceased (which could be active, deferred, pensioner or dependant).		
Numbers affected	<p>2017/18: 153 cases completed / 58% (88) were in breach.  2018/19: 184 cases completed / 30% (56) were in breach  2019/20: 165 cases completed / 28% (53) were in breach  2020/21: 195 cases completed / 27% (53) were in breach  2021/22  -Q1- 59 cases completed / 8% (5) were in breach  -Q2 - 42 cases completed / 5% (2) were in breach  -Q3 - 52 cases completed / 17% (9) were in breach  -Q4 - 54 cases completed / 19% (10) were in breach  2022/23  -Q1- 59 cases completed / 17% (10) were in breach  -Q2 - 37 cases completed / 22% (8) were in breach</p>		
Possible effect and wider implications	<ul style="list-style-type: none"> <li>- Late payment of benefits which may miss payroll deadlines and result in interest due on lump sums/pensions (additional cost to CPF).</li> <li>- Potential complaints from beneficiaries, particular given sensitivity of cases.</li> <li>- Potential for there to be an impact on CPF reputation.</li> </ul>		
Actions taken to rectify breach	<ul style="list-style-type: none"> <li>- Further training of team</li> <li>- Review of process to improve outcome</li> <li>- Recruitment of additional, more experienced staff.</li> <li>3/6/19 - Review of staff resources now complete and new posts filled.</li> <li>3/2/20 - Training of additional staff now complete.</li> <li>18/8/21 - Further work completed identifying where the delay fell e.g. request or receipt of information to facilitate the calculation of benefits, and action taken to improve these issues.</li> <li>31/10/2022 - Due to pressures of other processes and vacancies within the team, key staff responsible for this process are stretched. Vacancies advertised, shortlisting and interviews planned within coming weeks.</li> </ul>		
Outstanding actions (if any)	31/10/2022 - Recruit to vacant positions		
Assessment of breach and brief summary of rationale	31/10/2022 - Progress within this area has slowed down. Number in breach has increased so assessment to remain amber.		
Reported to tPR	No		

Ref	A20	Date entered in register	03/02/2021
Status	Open	Date breached closed (if relevant)	
Title of Breach	Members not entered into LGPS	Owner	KW
Party which caused the breach	Aura		
Description and cause of breach	Number of employees entered into the Peoples' Pension, rather than the LGPS, by their employer. Some employees did opt out of Peoples' Pension.		
Category affected	Active members		
Numbers affected	18 employees		

<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- As a result the employees may have less valuable pension rights, and so LGPS membership will need to be applied retrospectively.</li> <li>- Unclear if the employees who opted out, would have also opted out of the LGPS.</li> <li>- LGPS Contributions will need to be collected from employer and employee/employer contributions paid into Clwyd Pension Fund in relation to retrospective period.</li> <li>- Employer will need to liaise with Peoples' Pension to reverse membership there.</li> </ul>
<b>Actions taken to rectify breach</b>	<p>3/2/2021 - Liaising with employer to determine how best to put employees back in correct position. Letters sent to members to explain</p> <p>21/05/2021 - Regular meetings held with employer and have an action plan in place. Exact number of 18 members have now been identified.</p> <p>14/10/2021 - All active members have been communicated with and next steps agreed.</p> <p>14/02/2022 - CPF Pensions Administration Manager has been chasing for final cases to be resolved.</p> <p>22/05/2022 - Employer requested figures from payroll department on multiple occasions. CPF Pension Administration Manager contacted payroll team leader requesting dates for completion of outstanding actions.</p> <p>12/08/2022 - Financial figures have now been provided by payroll department to the employer. Letters to the four members that had left employment have been issued with a response date of the 16/9/22.</p> <p>31/10/2022 - Communications with members now concluded, therefore refund of contributions requested by the employer to People's Pension. Contributions to be paid to CPF in November payroll and an APC to be set up for additional member contributions paid.</p>
<b>Outstanding actions (if any)</b>	31/10/2022 Once confirmation of contributions being paid is received, APC accounts to be set up on members' records
<b>Assessment of breach and brief summary of rationale</b>	31/10/2022 - Nearly all actions complete. Breach to be closed once confirmation of outstanding contributions having been paid is received and APCs set up for members.
<b>Reported to tPR</b>	No

<b>Ref</b>	A22	<b>Date entered in register</b>	21/05/2021
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Members not entered into LGPS	<b>Owner</b>	KW
<b>Party which caused the breach</b>	Glyndwr		
<b>Description and cause of breach</b>	Number of employees entered into alternative pension schemes, rather than the LGPS, by Glyndwr.		
<b>Category affected</b>	Active members		
<b>Numbers affected</b>	6 employees		
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- As a result the employees may have less valuable pension rights, and so LGPS membership will need to be applied retrospectively.</li> <li>- LGPS Contributions will need to be collected from employer and employee/employer contributions paid into Clwyd Pension Fund in relation to retrospective period.</li> <li>- Employer will need to liaise with alternative provider to reverse membership there.</li> </ul>		
<b>Actions taken to rectify breach</b>	<p>21/05/2021- Liaising with employer to determine how best to put employees back in correct position and detailed plan of actions has been developed. Letters sent to members to explain</p> <p>14/10/2021 - Letter to 5 outstanding employees requesting confirmation of next steps issued with close date of 31/10/21.</p> <p>14/2/2022 - Employer being chased by CPF.</p> <p>22/05/2022 - CPF continuing to work with employer to resolve individual cases once employee responds with preferred action. Three outstanding cases remain.</p> <p>12/08/2022 - As above, two outstanding cases remain.</p> <p>31/10/2022 - All employees have now responded. Breakdown of contributions received by employer and member records to be amended.</p>		
<b>Outstanding actions (if any)</b>	31/10/2022 Member records to be amended and contributions to be paid into fund.		
<b>Assessment of breach and brief</b>	31/10/2022 - Breach will be closed when contributions paid and records updated.		
<b>Reported to tPR</b>	No		

<b>Ref</b>	A23	<b>Date entered in register</b>	21/05/2021
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Incorrect member contributions paid	<b>Owner</b>	KW
<b>Party which caused the breach</b>	Aura		

<b>Description and cause of breach</b>	When employees are stepping up from their substantive post to higher graded post, incorrect employee and employer contributions have been made. This is due to an incorrect recording on the payroll system.
<b>Category affected</b>	Active and Deferred
<b>Numbers affected</b>	20 current and previous employees
<b>Possible effect and wider implications</b>	- As a result the employees may have less valuable pension rights, and so LGPS CARE pay and contributions will need to be checked and difference in contributions paid retrospectively. - LGPS Contributions will need to be collected from employer, and employee/employer contributions paid into Clwyd Pension Fund in relation to retrospective period.
<b>Actions taken to rectify breach</b>	21/05/2021- Process has been updated to ensure correct contributions/CARE pay going forward. - Liaising with employer to determine how best to put employees back in correct position retrospectively and letters to be sent to members to explain. 14/10/2021 Current employees contacted and all have agreed to pay outstanding contributions/payment plans agreed. 14/02/2022 - CPF Pensions Administration Manager has been chasing for final cases to be resolved. 22/05/2022 - Employer and Payroll provider being chased by CPF. Escalated to Payroll Team Leader. 12/08/2022 - Financial figures have now been provided by payroll department to the employer. Letters to the nine members that have left employment have been issued with a response date of the 16/9/22. 31/10/2022 - One member has now paid the difference in contributions and eight remaining are still due. Employer contributions to be paid in November.
<b>Outstanding actions (if any)</b>	31/10/2022 - Employer to pay outstanding contributions and determine how outstanding employee contributions are to be paid.
<b>Assessment of breach and brief summary of rationale</b>	31/10/2022 - Nearly all actions complete. Breach to be closed once confirmation of outstanding contributions having been paid is received.
<b>Reported to tPR</b>	No

<b>Ref</b>	A24	<b>Date entered in register</b>	22/05/2022
<b>Status</b>	Closed	<b>Date breached closed (if relevant)</b>	31/10/2022
<b>Title of Breach</b>	Individuals not offered membership of the scheme	<b>Owner</b>	KW
<b>Party which caused the breach</b>	Employer		
<b>Description and cause of breach</b>	Breach of Disclosure Regulations to a number of individuals who were not given the relevant paperwork to opt-in to the LGPS upon appointment in 2008.		
<b>Category affected</b>	Active members		
<b>Numbers affected</b>	A small number but total not yet known (expected to be less than 50)		
<b>Possible effect and wider implications</b>	- As a result the members may have less valuable pension rights, and so LGPS membership will need to be offered retrospectively to the affected members. - If any choose to proceed with retrospective membership, LGPS contributions will need to be collected from the members and then employee/employer contributions paid into Clwyd Pension Fund in relation to retrospective period.		
<b>Actions taken to rectify breach</b>	22/05/2022 Been liaising with employer to determine how best to proceed and develop a detailed plan of actions. 31/10/2022 Employer dealing with cases on a one to one basis and other than that, they will not be taking further action at this point.		
<b>Outstanding actions (if any)</b>	22/05/2022 - If appropriate, relevant process and forms to be completed by all parties to confirm membership in CPF, payment of arrears of contributions to be made and pensions system to be updated reflecting correct membership. 12/08/2022 - waiting update from employer on action being taken.		
<b>Assessment of breach and brief summary of rationale</b>	31/10/2022 Breach remains amber given employer dealing with on a case by case basis, but as no further action is being taken for now, breach has been closed		
<b>Reported to tPR</b>	No		

<b>Ref</b>	A25	<b>Date entered in register</b>	12/08/2022
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	

<b>Title of Breach</b>	Members entered into LGPS in error	<b>Owner</b>	KW
<b>Party which caused the breach</b>	Employer		
<b>Description and cause of breach</b>	Number of employees entered into LGPS by employer instead of alternative pension schemes.		
<b>Category affected</b>	Active members		
<b>Numbers affected</b>	18 employees		
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- As a result the employees may have different pension rights, and so LGPS membership will need to be deleted and membership to correct scheme applied retrospectively.</li> <li>- LGPS Contributions will need to be collected and returned to employer and employee/employer Contributions paid into the correct scheme in relation to retrospective period.</li> <li>- employer will need to liaise with alternative provider to create membership there.</li> </ul>		
<b>Actions taken to rectify breach</b>	12/08/2022- Liaising with employer and finance department to determine how best to put employees in correct position and detailed plan of actions is being developed.		
<b>Outstanding actions (if any)</b>	12/08/2022 - Detailed plan of specific actions to be developed.		
<b>Assessment of breach and brief summary of rationale</b>	12/08/2022 - Although relatively small number of employees affected, there is a number of stages required to resolve issue and members are currently unaware of the situation.		
<b>Reported to tPR</b>	No		

<b>Ref</b>	F84	<b>Date entered in register</b>	26 Jul 2022
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	No submission of contribution remittance advice	<b>Owner</b>	DF
<b>Party which caused the breach</b>	Hafan Deg (K L Care Ltd)		
<b>Description and cause of breach</b>	<p>A remittance advice detailing information in relation to contribution payments should be submitted to CPF at the same point as the payment is made.</p> <p>Contributions relating to June 2022 were not received within the deadline and no remittance advice was received. Multiple breaches between 2019 and Feb 2022 (21 breaches in total). Previous breach in 22/23 is F82.</p>		
<b>Category affected</b>	Active members and employer		
<b>Numbers affected</b>	1 active member		
<b>Possible effect and wider implications</b>	Unable to verify information being paid or reconcile with member year end information.		
<b>Actions taken to rectify breach</b>	- 26/07/22 emailed Employer to request remittance		
<b>Outstanding actions (if any)</b>	07/11/2022 - Escalating within CPF to consider next steps given there have now been a series of breaches since this one.		
<b>Assessment of breach and brief summary of rationale</b>	07/11/2022 Remittance still outstanding although subsequent ones have been received, and so will keep as amber.		
<b>Reported to tPR</b>	No		

<b>Ref</b>	F85	<b>Date entered in register</b>	23 Aug 2022
<b>Status</b>	Closed	<b>Date breached closed (if relevant)</b>	30 Aug 2022
<b>Title of Breach</b>	Late payment of contributions	<b>Owner</b>	DF
<b>Party which caused the breach</b>	Hafan Deg (K L Care Ltd)		
<b>Description and cause of breach</b>	<p>Contributions must be paid by the 22nd (if BACs) or 19th (if cheque) of the month following the deductions.</p> <p>Contributions in relation to July 2022 were not received within the deadline. Multiple breaches between 2019 and Feb 2022 (21 breaches in total). Previous breaches in 22/23 is F83.</p>		
<b>Category affected</b>	Active members and employer		
<b>Numbers affected</b>	1 active member		
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- Could expose employers to late payment interest charge.</li> <li>- Assumptions regarding funding assume regular monthly payment; not adhering to this regulatory requirement could result in changed actuarial assumptions for the employer.</li> </ul>		
<b>Actions taken to rectify breach</b>	<ul style="list-style-type: none"> <li>- 23/08/22 emailed Employer to request payment</li> <li>- 7/11/22 Reminder email sent.</li> </ul>		

<b>Outstanding actions (if any)</b>	
<b>Assessment of breach and brief Reported to tPR</b>	Payment received 30/08/2022
<b>Reported to tPR</b>	

<b>Ref</b>	F86	<b>Date entered in register</b>	23 Aug 2022
<b>Status</b>	Closed	<b>Date breached closed (if relevant)</b>	31 Aug 2022
<b>Title of Breach</b>	No submission of contribution remittance advice	<b>Owner</b>	DF
<b>Party which caused the breach</b>	Hafan Deg (K L Care Ltd)		
<b>Description and cause of breach</b>	A remittance advice detailing information in relation to contribution payments should be submitted to CPF at the same point as the payment is made.  Contributions relating to July 2022 were not received within the deadline and no remittance advice was received. Multiple breaches between 2019 and Feb 2022 (21 breaches in total). Previous breaches in 22/23 are F82, F84.		
<b>Category affected</b>	Active members and employer		
<b>Numbers affected</b>	1 active member		
<b>Possible effect and wider</b>	Unable to verify information being paid or reconcile with member year end information.		
<b>Actions taken to rectify breach</b>	- 23/08/22 emailed Employer to request remittance		
<b>Outstanding actions (if any)</b>			
<b>Assessment of breach and brief Reported to tPR</b>	Remittance received 31/08/2022		
<b>Reported to tPR</b>			

<b>Ref</b>	F87	<b>Date entered in register</b>	22 Sep 2022
<b>Status</b>	Closed	<b>Date breached closed (if relevant)</b>	23 Sep 2022
<b>Title of Breach</b>	Late payment of contributions	<b>Owner</b>	DF
<b>Party which caused the breach</b>	Hafan Deg (K L Care Ltd)		
<b>Description and cause of breach</b>	Contributions must be paid by the 22nd (if BACs) or 19th (if cheque) of the month following the deductions.  Contributions in relation to August 2022 were not received within the deadline. Multiple breaches between 2019 and Feb 2022 (21 breaches in total). Previous breaches in 22/23 are F83, F85.		
<b>Category affected</b>	Active members and employer		
<b>Numbers affected</b>	1 active member		
<b>Possible effect and wider implications</b>	- Could expose employers to late payment interest charge. - Assumptions regarding funding assume regular monthly payment; not adhering to this regulatory requirement could result in changed actuarial assumptions for the employer.		
<b>Actions taken to rectify breach</b>	- 22/09/22 emailed Employer to request payment		
<b>Outstanding actions (if any)</b>			
<b>Assessment of breach and brief Reported to tPR</b>	Payment received 23/09/2022		
<b>Reported to tPR</b>			

<b>Ref</b>	F88	<b>Date entered in register</b>	22 Sep 2022
<b>Status</b>	Closed	<b>Date breached closed (if relevant)</b>	24 Sep 2022
<b>Title of Breach</b>	No submission of contribution remittance advice	<b>Owner</b>	DF
<b>Party which caused the breach</b>	Hafan Deg (K L Care Ltd)		
<b>Description and cause of breach</b>	A remittance advice detailing information in relation to contribution payments should be submitted to CPF at the same point as the payment is made.  Contributions relating to August 2022 were not received within the deadline and no remittance advice was received. Multiple breaches between 2019 and Feb 2022 (21 breaches in total). Previous breaches in 22/23 are F82, F84, F86.		
<b>Category affected</b>	Active members and employer		
<b>Numbers affected</b>	1 active member		
<b>Possible effect and wider</b>	Unable to verify information being paid or reconcile with member year end information.		



<b>Actions taken to rectify breach</b>	- 22/09/22 emailed Employer to request remittance
<b>Outstanding actions (if any)</b>	
<b>Assessment of breach and brief</b>	Remittance received 24/09/2022
<b>Reported to tPR</b>	

<b>Ref</b>	F89	<b>Date entered in register</b>	25 Oct 2022
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	No submission of contribution remittance advice	<b>Owner</b>	DF
<b>Party which caused the breach</b>	Hafan Deg (K L Care Ltd)		
<b>Description and cause of breach</b>	A remittance advice detailing information in relation to contribution payments should be submitted to CPF at the same point as the payment is made.  Contributions relating to September 2022 were received within the deadline but no remittance advice was received. Multiple breaches between 2019 and Feb 2022 (21 breaches in total). Previous breaches in 22/23 are F82, F84, F86, F88.		
<b>Category affected</b>	Active members and employer		
<b>Numbers affected</b>	1 active member		
<b>Possible effect and wider</b>	Unable to verify information being paid or reconcile with member year end information.		
<b>Actions taken to rectify breach</b>	- 25/10/22 emailed Employer to request remittance - 7/11/22 emailed a reminder to employer		
<b>Outstanding actions (if any)</b>	07/11/2022 - Escalating within CPF to consider next steps given there have now been a series of breaches the June remittance failure.		
<b>Assessment of breach and brief summary of rationale</b>	Although remittance is still outstanding, they have tended to respond quite quickly to other requests so will remain as amber for now.		
<b>Reported to tPR</b>			

<b>Ref</b>	F90	<b>Date entered in register</b>	25 Oct 2022
<b>Status</b>	Closed	<b>Date breached closed (if relevant)</b>	31 Oct 2022
<b>Title of Breach</b>	No submission of contribution remittance advice	<b>Owner</b>	DF
<b>Party which caused the breach</b>	Flintshire County Council		
<b>Description and cause of breach</b>	A remittance advice detailing information in relation to contribution payments should be submitted to CPF at the same point as the payment is made.  Contributions relating to September 2022 were received within the deadline but no remittance advice was received.  Previous breaches F67 (for April 2022) and F28 (for April 2020).		
<b>Category affected</b>	Active members and employer		
<b>Numbers affected</b>	5,318 active members		
<b>Possible effect and wider</b>	Unable to verify information being paid or reconcile with member year end information.		
<b>Actions taken to rectify breach</b>	- 25/10/22 emailed Employer to request remittance		
<b>Outstanding actions (if any)</b>			
<b>Assessment of breach and brief</b>	Remittance received 31/10/2022		
<b>Reported to tPR</b>			

<b>Ref</b>	F91	<b>Date entered in register</b>	25 Oct 2022
<b>Status</b>	Closed	<b>Date breached closed (if relevant)</b>	31 Oct 2022
<b>Title of Breach</b>	No submission of contribution remittance advice	<b>Owner</b>	DF
<b>Party which caused the breach</b>	Aura (Leisure and Libraries)		

<b>Description and cause of breach</b>	A remittance advice detailing information in relation to contribution payments should be submitted to CPF at the same point as the payment is made.  Contributions relating to September 2022 were received within the deadline but no remittance advice was received. (FCC provide payroll services).  Previous breaches F68 (for April 2022) and F29 (for April 2020).
<b>Category affected</b>	Active members and employer
<b>Numbers affected</b>	167 active members
<b>Possible effect and wider</b>	Unable to verify information being paid or reconcile with member year end information.
<b>Actions taken to rectify breach</b>	- 25/10/22 emailed Employer to request remittance
<b>Outstanding actions (if any)</b>	
<b>Assessment of breach and brief</b>	Remittance received 31/10/2022
<b>Reported to tPR</b>	

<b>Ref</b>	F92	<b>Date entered in register</b>	25 Oct 2022
<b>Status</b>	Closed	<b>Date breached closed (if relevant)</b>	31 Oct 2022
<b>Title of Breach</b>	No submission of contribution remittance advice	<b>Owner</b>	DF
<b>Party which caused the breach</b>	Newydd Catering and Cleaning		
<b>Description and cause of breach</b>	A remittance advice detailing information in relation to contribution payments should be submitted to CPF at the same point as the payment is made.  Contributions relating to September 2022 were received within the deadline but no remittance advice was received. (FCC provide payroll services).  Previous breaches F69 (for April 2022) and F30 (for April 2020).		
<b>Category affected</b>	Active members and employer		
<b>Numbers affected</b>	244 active members		
<b>Possible effect and wider</b>	Unable to verify information being paid or reconcile with member year end information.		
<b>Actions taken to rectify breach</b>	- 25/10/22 emailed Employer to request remittance		
<b>Outstanding actions (if any)</b>			
<b>Assessment of breach and brief</b>	Remittance received 31/10/2022		
<b>Reported to tPR</b>			