



# WILTSHIRE PENSION FUND

National Fraud Initiative & Certificate of Existence Exercise

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# Why does the Pension Fund undertake mortality screening?

- The Fund undertakes mortality screening in compliance with the National Fraud Initiative (NFI)
- The Cabinet Officer is responsible for the National Fraud Initiative (NFI) & it is a requirement of the Audit Commission that the Pension Fund participates in this anti-fraud initiative
- The Wiltshire Pension Fund is required by law to protect the public funds it administers. Legislation - Local Audit and Accountability Act 2014 part 6 and schedule 9 of the Act
- The Fund may share information provided with other bodies responsible for auditing or administering public funds (the Cabinet Office) in order to prevent and detect fraud & identify overpayments & underpayments
- As a statutory authority the Cabinet Office does not need an individual's consent under the Data Protection Act 2018 to hold their data, however personal data will be used in compliance with the data protection & human rights legislation
- Details of the NFI can be found on their website <https://www.gov.uk/government/collections/national-fraud-initiative>

# The mortality screening process

## Service provision

- The Fund has appointed Target Professional Services (TPS) to undertake this process on its behalf

## The Process

- Each year Fund Officers release a copy of the pension database to TPS
- Each month TPS cross reference the database against approximately 30 different UK national databases
- Where the results highlight mismatches & data discrepancies, TPS submit a report to Fund officers
- Mismatches & data discrepancies are graded based on the quality of the verification
- Fund officers undertake further validation checks against the current database
- Where required, Fund officers will request TPS to acquire any relevant documentation e.g. a death certificate
- A workflow is created & Fund officers will process the identified casework and stop the pension where required

## Reporting

- Fund officers will tabulise the monthly results from TPS into a performance report
- The performance report will form part of TPS's annual contract management review

# Services provided by TPS

## Other services offered by TPS

- Mini Trace – An automated batch service used to find new addresses for members or confirm the existing address is still correct
- Full Trace – A manual investigation into the whereabouts of a member to find a new address or confirm the existing address is still correct
- Enhanced Full Trace – As a full trace, but if the result is returned negative TPS automatically do a mortality screen on the member
- Mortality screening – An automated screening to check if your member is deceased & provided death details (Used monthly by the Pension Fund)
- Death certificate – Certificate acquisition on behalf of the Fund from the General Register Office (GRO) (Occasionally used by the Fund)
- Next of Kin Trace – A manual investigation provided by TPS
- Identification & verification trace – A letter can be sent to a new linked address following an automated trace requesting the individual makes contact for verification purposes
- Mypension ID – An automated service aimed at the Fund's overseas pensioners in payment (Used by the Pension Fund on a special project basis)

# Existence exercise for overseas pensioners

## Historic approach

- Historically verifying the continued existence of pensioners who have retired abroad has been a cumbersome process, typically involving the pensioner attending a designated location (for example a bank or post office) who will provide independent verification of a member's existence (A costly system that both an elderly pensioner & an organisation tasked with the verification may be unfamiliar with)
- The overseas pensioner in payment verification process would be completed at least every other year

## Target Professional Services process – Mypension ID

- Letter sent to member requesting the member downloads the Mypension ID App & providing them with a security code
- Pensioner takes a 'selfie'
- Pensioner takes a picture of acceptable ID (for example, either their passport or driving licence)
- The App's biometric software verifies the selfie against the ID & checks the details
- Existence is established & can be undertaken within 5 minutes at anytime
- **Note: Pensioners may also opt for the historic approach if that is their preference**

# LGPS National Insurance Database

## History & key facts

- Developed in 2015 to facilitate the sharing of data between LGPS administering authorities to prevent the duplicate payment of death grants
- In 2019 the Data Sharing Agreement, which enables the sharing of data, was updated to enable the sharing of data for a wider range of purposes
- The Pension Fund is required to submit updated data files to the host site monthly
- Registered funds can access the site, running individual & bulk data verification requests as part of their data improvement remit to identify matches
- The updated scope of the NI Database not only assists the Fund in the proper protection of public funds it administers, it now allows the Fund to trace members, where contact has been lost, by checking the pension record with another administering authorities

# Any Questions

Thank you

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