

Ref	A1	Date entered in register	19/09/2017
Status	Open	Date breached closed (if relevant)	
Title of Breach	Late notification of joining	Owner	SB
Party which caused the breach	CPF + various employers		
Description and cause of breach	<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. 10/3/2023 New staff member is now being trained so will continue to have impact until fully up to speed.</p>		
Category affected	Active members		
Numbers affected	<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 -Q3 - 1437 cases completed / 20% (286) were in breach</p>		
Possible effect and wider implications	<ul style="list-style-type: none"> - Late scheme information sent to members which may result in lack of understanding. - Potential complaints from members. - Potential for there to be an impact on CPF reputation. 		
Actions taken to rectify breach	<ul style="list-style-type: none"> - 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. <p>Actions prior to 2022 not shown, but recorded on the breaches log. 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. 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. 03/03/2023 - Vacant positions filled and training underway.</p>		
Outstanding actions (if any)	<p>22/05/22 - Analyse new employer reports and escalate to individual employers if required. Continually review resource requirements to meet KPI. 10/3/2023 - Ensure training of new staff member is finalised.</p>		
Assessment of breach and brief summary of rationale	03/03/2023 - Number of cases has increased this quarter but due to the higher number in breach, assessment will remain at Amber. Improvement expected once new staff are fully trained.		
Reported to tPR	No		

Ref	A2	Date entered in register	19/09/2017
Status	Open	Date breached closed (if relevant)	
Title of Breach	Late transfer in estimate	Owner	SB
Party which caused the breach	CPF + various previous schemes		
Description and cause of breach	<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>		
Category affected	Active members		
Numbers affected	<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 -Q3 - 66 cases completed / 12% (8) were in breach</p>		
Possible effect and wider implications	<ul style="list-style-type: none"> - Potential financial implications on some scheme members. - Potential complaints from members/previous schemes. - Potential for impact on CPF reputation. 		
Actions taken to rectify breach	<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. 03/03/2023 - Process has been reviewed and improvements expected in the next quarter results.</p>		
Outstanding actions (if any)			
Assessment of breach and brief summary of rationale	03/03/2023 - Number of breaches has reduced, assessment to remain at Amber until further improvements have been made.		
Reported to tPR	No		

Ref	A4	Date entered in register	19/09/2017
Status	Open	Date breached closed (if relevant)	
Title of Breach	Late notification of retirement benefits	Owner	SB
Party which caused the breach	CPF + various employers + AVC providers		

Description and cause of breach	<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"> - late notification by employer of leaver information - late completion of calculation by CPF - for members who have AVC funds, delays in receipt of AVC fund values from AVC provider. - temporary large increases in work due to retrospective pay award recalculations <p>31/10/2022 Also seeing general increase in number of retirements.</p>
Category affected	Active members mainly but potentially some deferred members
Numbers affected	<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"> -Q1 - 329 cases completed / 16% (53) were in breach -Q2 - 388 cases completed / 16% (64) were in breach -Q3 - 444 cases completed / 14% (64) were in breach -Q4- 373 cases completed / 11% (41) were in breach <p>2022/23</p> <ul style="list-style-type: none"> -Q1 - 413 cases completed / 19% (81) were in breach -Q2 - 442 cases completed / 18% (81) were in breach -Q3 - 419 cases completed / 14% (58) were in breach
Possible effect and wider implications	<ul style="list-style-type: none"> - Late payment of benefits which may miss payroll deadlines and result in interest due on lump sums/pensions (additional cost to CPF). - Potential complaints from members/employers. - Potential for there to be an impact on CPF reputation.
Actions taken to rectify breach	<ul style="list-style-type: none"> - Roll out of iConnect where possible to scheme employers including new admitted bodies to ensure monthly notification of retirees (ongoing). - Set up of ELT to monitor and provide leaver details in a more timely manner. - Prioritising of task allocation. - Set up of new process with one AVC provider to access AVC fund information. - Increased staff resources. <p>Actions prior to 2022 not shown, but recorded on the breaches log.</p> <p>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. 03/03/2023 - New staff have been appointed but will not be fully trained for a number of months.</p>
Outstanding actions (if any)	<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>31/10/2022 - Assessment of changes in workloads to determine any additional resource requirements.</p> <p>10/3/2023 - Training of new staff to be able to carry out retirements.</p>
Assessment of breach and brief summary of rationale	03/03/2023 - 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 training is complete for all new staff.
Reported to tPR	No

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.</p> <p>2018/19: 184 cases completed / 30% (56) were in breach</p> <p>2019/20: 165 cases completed / 28% (53) were in breach</p> <p>2020/21: 195 cases completed / 27% (53) were in breach</p> <p>2021/22</p> <p>-Q1- 59 cases completed / 8% (5) were in breach</p> <p>-Q2 - 42 cases completed / 5% (2) were in breach</p> <p>-Q3 - 52 cases completed / 17% (9) were in breach</p> <p>-Q4 - 54 cases completed / 19% (10) were in breach</p> <p>2022/23</p> <p>-Q1- 59 cases completed / 17% (10) were in breach</p> <p>-Q2 - 37 cases completed / 22% (8) were in breach</p> <p>-Q3 - 51 cases completed / 39% (20) were in breach</p>
Possible effect and wider implications	<ul style="list-style-type: none"> - Late payment of benefits which may miss payroll deadlines and result in interest due on lump sums/pensions (additional cost to CPF). - Potential complaints from beneficiaries, particular given sensitivity of cases. - Potential for there to be an impact on CPF reputation.
Actions taken to rectify breach	<ul style="list-style-type: none"> - Further training of team - Review of process to improve outcome - Recruitment of additional, more experienced staff. <p>3/6/19 - Review of staff resources now complete and new posts filled.</p> <p>3/2/20 - Training of additional staff now complete.</p> <p>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.</p> <p>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.</p> <p>03/03/2023 - Vacant positions have now been filled and training is underway.</p>
Outstanding actions (if any)	10/3/23 Ensure all training continues as quickly as possible to free up people to refocus on death cases.
Assessment of breach and brief summary of rationale	03/03/2023 - 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 training is complete for all new staff. Consider changing to Red if no improvement made next quarter.
Reported to tPR	No

Ref	A20	Date entered in register	03/02/2021
Status	Closed	Date breached closed (if relevant)	03/03/2023
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		
Possible effect and wider implications	<ul style="list-style-type: none"> - As a result the employees may have less valuable pension rights, and so LGPS membership will need to be applied retrospectively. - Unclear if the employees who opted out, would have also opted out of the LGPS. - LGPS Contributions will need to be collected from employer and employee/employer contributions paid into Clwyd Pension Fund in relation to retrospective period. - Employer will need to liaise with Peoples' Pension to reverse membership there. 		

Actions taken to rectify breach	3/2/2021 - Liaising with employer to determine how best to put employees back in correct position. Letters sent to members to explain 21/05/2021 - Regular meetings held with employer and have an action plan in place. Exact number of 18 members have now been identified. 14/10/2021 - All active members have been communicated with and next steps agreed. 14/02/2022 - CPF Pensions Administration Manager has been chasing for final cases to be resolved. 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. 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. 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. 10/3/2023 - Member records now updated and contributions have been paid to CPF. No further actions.
Outstanding actions (if any)	
Assessment of breach and brief	03/03/2023 - All actions are now complete so breach can be closed.
Reported to tPR	No

Ref	A22	Date entered in register	21/05/2021
Status	Open	Date breached closed (if relevant)	
Title of Breach	Members not entered into LGPS	Owner	KW
Party which caused the breach	Glyndwr		
Description and cause of breach	Number of employees entered into alternative pension schemes, rather than the LGPS, by Glyndwr.		
Category affected	Active members		
Numbers affected	6 employees		
Possible effect and wider implications	<ul style="list-style-type: none"> - As a result the employees may have less valuable pension rights, and so LGPS membership will need to be applied retrospectively. - LGPS Contributions will need to be collected from employer and employee/employer contributions paid into Clwyd Pension Fund in relation to retrospective period. - Employer will need to liaise with alternative provider to reverse membership there. 		
Actions taken to rectify breach	<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 14/10/2021 - Letter to 5 outstanding employees requesting confirmation of next steps issued with close date of 31/10/21. 14/2/2022 - Employer being chased by CPF. 22/05/2022 - CPF continuing to work with employer to resolve individual cases once employee responds with preferred action. Three outstanding cases remain. 12/08/2022 - As above, two outstanding cases remain. 31/10/2022 - All employees have now responded. Breakdown of contributions received by employer and member records to be amended. 10/3/2023 - All CPF member records have now been updated.</p>		
Outstanding actions (if any)	03/03/2023 - Employer to pay outstanding contributions. Being chased by CPF.		
Assessment of breach and brief	03/03/2023 - Breach will be closed when contributions paid.		
Reported to tPR	No		

Ref	A23	Date entered in register	21/05/2021
Status	Open	Date breached closed (if relevant)	
Title of Breach	Incorrect member contributions paid	Owner	KW
Party which caused the breach	Aura		
Description and cause of breach	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.		
Category affected	Active and Deferred		
Numbers affected	20 current and previous employees		

Possible effect and wider implications	- 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.
Actions taken to rectify breach	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. 10/3/2023 - Employer contributions were paid in November for the one member. For eight remaining members, Aura has written to them and has sent reminders to them but responses are still awaited.
Outstanding actions (if any)	03/03/2023 - Once responses have been received from the final eight members, outstanding contributions are to be paid by both employer and employee and member records can be updated (if applicable). CPF will write to Aura to ask them to conclude this matter by paying the correct contributions to the Fund.
Assessment of breach and brief summary of rationale	03/03/2023 - Lowered to green as employer has written to all members. Awaiting response from 8 members that are deferred. Once response received, any outstanding contributions can be paid and member records updated.
Reported to tPR	No

Ref	A24	Date entered in register	22/05/2022
Status	Closed	Date breached closed (if relevant)	31/10/2022
Title of Breach	Individuals not offered membership of the scheme	Owner	KW
Party which caused the breach	Employer		
Description and cause of breach	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.		
Category affected	Active members		
Numbers affected	A small number but total not yet known (expected to be less than 50)		
Possible effect and wider implications	- 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.		
Actions taken to rectify breach	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.		
Outstanding actions (if any)	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.		
Assessment of breach and brief summary of rationale	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		
Reported to tPR	No		

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

Title of Breach	Members entered into LGPS in error	Owner	KW
Party which caused the breach	North Wales Fire		
Description and cause of breach	Number of employees entered into LGPS by employer instead of alternative pension schemes.		
Category affected	Active members		
Numbers affected	18 employees		
Possible effect and wider implications	<ul style="list-style-type: none"> - 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. - 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. - employer will need to liaise with alternative provider to create membership there. 		
Actions taken to rectify breach	<p>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.</p> <p>10/3/2023 - All employees have now been notified and CPF records have been updated. Contributions have been returned from CPF to North Wales Fire. Two of three transfers that were paid out have been returned and sent to NWF.</p>		
Outstanding actions (if any)	03/03/2023 - Awaiting response from one other LGPS fund to accept a transfer of benefits. Breach can be closed once transfer complete.		
Assessment of breach and brief summary of rationale	03/03/2023 - Lowered to green as all affected employees and been advised of the situation and all bar one member has had their record corrected.		
Reported to tPR	No		

Ref	F84	Date entered in register	26 Jul 2022
Status	Closed	Date breached closed (if relevant)	25 Nov 2022
Title of Breach	No submission of contribution remittance advice	Owner	DF
Party which caused the breach	Hafan Deg (K L Care Ltd)		
Description and cause of breach	<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>		
Category affected	Active members and employer		
Numbers affected	1 active member		
Possible effect and wider	Unable to verify information being paid or reconcile with member year end information.		
Actions taken to rectify breach	<ul style="list-style-type: none"> - 26/07/22 emailed Employer to request remittance 07/11/2022 - Escalated within CPF to agree next steps given there have now been a series of breaches since this one. Further email sent to employer highlighting concerns and employer agreed to send remittance asap. 		
Outstanding actions (if any)			
Assessment of breach and brief	Remittance received 25/11/2022		
Reported to tPR	No		

Ref	F89	Date entered in register	25 Oct 2022
Status	Closed	Date breached closed (if relevant)	25 Nov 2022
Title of Breach	No submission of contribution remittance advice	Owner	DF
Party which caused the breach	Hafan Deg (K L Care Ltd)		
Description and cause of breach	<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 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.</p>		
Category affected	Active members and employer		
Numbers affected	1 active member		
Possible effect and wider	Unable to verify information being paid or reconcile with member year end information.		
Actions taken to rectify breach	<ul style="list-style-type: none"> - 25/10/22 emailed Employer to request remittance - 7/11/22 emailed a reminder to employer 		

Outstanding actions (if any)	
Assessment of breach and brief	Remittance received 25/11/2022
Reported to tPR	No

Ref	F93	Date entered in register	24 Nov 2022
Status	Closed	Date breached closed (if relevant)	25 Nov 2022
Title of Breach	Late payment of contributions	Owner	DF
Party which caused the breach	Hafan Deg (K L Care Ltd)		
Description and cause of breach	Contributions must be paid by the 22nd (if BACs) or 19th (if cheque) of the month following the deductions. Contributions in relation to October 2022 were not received within the deadline. Multiple breaches between 2019 and Feb 2022 (21 breaches in total). Previous breaches in 22/23 are F82, F83, F85,F87.		
Category affected	Active members and employer		
Numbers affected	1 active member		
Possible effect and wider implications	- 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.		
Actions taken to rectify breach	- 24/11/22 emailed Employer to request payment		
Outstanding actions (if any)			
Assessment of breach and brief	Payment received 25/11/2022		
Reported to tPR	No		

Ref	F94	Date entered in register	24 Nov 2022
Status	Closed	Date breached closed (if relevant)	25 Nov 2022
Title of Breach	No submission of contribution remittance advice	Owner	DF
Party which caused the breach	Hafan Deg (K L Care Ltd)		
Description and cause of breach	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 October 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, F83, F84, F85, F86, F87,F88 & F89.		
Category affected	Active members and employer		
Numbers affected	1 active member		
Possible effect and wider	Unable to verify information being paid or reconcile with member year end information.		
Actions taken to rectify breach	- 24/11/22 emailed Employer to request remittance		
Outstanding actions (if any)			
Assessment of breach and brief	Remittance received 25/11/2022		
Reported to tPR	No		

Ref	F95	Date entered in register	24 Nov 2022
Status	Closed	Date breached closed (if relevant)	24 Nov 2022
Title of Breach	Late payment of contributions	Owner	DF
Party which caused the breach	Holywell Leisure		
Description and cause of breach	Contributions must be paid by the 22nd (if BACs) or 19th (if cheque) of the month following the deductions. Contributions in relation to October 2022 were not received within the deadline.		
Category affected	Active members and employer		
Numbers affected	19 active members		
Possible effect and wider implications	- 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.		

Actions taken to rectify breach	- 24/11/22 emailed Employer to request payment
Outstanding actions (if any)	
Assessment of breach and brief	Payment received 24/11/2022
Reported to tPR	No

Ref	F96	Date entered in register	24 Nov 2022
Status	Closed	Date breached closed (if relevant)	24 Nov 2022
Title of Breach	Late payment of contributions	Owner	DF
Party which caused the breach	Home Farm Trust (HFT)		
Description and cause of breach	Contributions must be paid by the 22nd (if BACs) or 19th (if cheque) of the month following the deductions. Contributions in relation to October 2022 were not received within the deadline. Only previous breach on 3/6/2019 - F5.		
Category affected	Active members and employer		
Numbers affected	25 active members		
Possible effect and wider implications	- 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.		
Actions taken to rectify breach	- 24/11/22 emailed Employer to request payment		
Outstanding actions (if any)			
Assessment of breach and brief	Payment received 24/11/2022		
Reported to tPR	No		

Ref	F97	Date entered in register	22 Dec 2022
Status	Closed	Date breached closed (if relevant)	22 Jan 2023
Title of Breach	No submission of contribution remittance advice	Owner	DF
Party which caused the breach	Acton Community Council		
Description and cause of breach	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 November 2022 were received within the deadline but no remittance advice was received. Previous breaches are F12 and F6 but these are back in 2019.		
Category affected	Active members and employer		
Numbers affected	2 active members		
Possible effect and wider	Unable to verify information being paid or reconcile with member year end information.		
Actions taken to rectify breach	- 22/12/22 emailed Employer to request remittance - Officer on leave until Jan 2023		
Outstanding actions (if any)			
Assessment of breach and brief	Remittance received 22/1/2023		
Reported to tPR	No		

Ref	F98	Date entered in register	22 Dec 2022
Status	Closed	Date breached closed (if relevant)	11 Jan 2023
Title of Breach	No submission of contribution remittance advice	Owner	DF
Party which caused the breach	Cartref Dyffryn Ceiriog		
Description and cause of breach	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 November 2022 were received within the deadline but no remittance advice was received. There are no previous breaches.		
Category affected	Active members and employer		
Numbers affected	4 active members		
Possible effect and wider	Unable to verify information being paid or reconcile with member year end information.		
Actions taken to rectify breach	- 22/12/22 emailed Employer to request remittance. Payroll clerk had left and other officer on leave until Jan 2023		

Outstanding actions (if any)	
Assessment of breach and brief	Remittance received 11/1/2023
Reported to tPR	No

Ref	F99	Date entered in register	20 Mar 2023
Status	Closed	Date breached closed (if relevant)	27 Jan 2023
Title of Breach	Late payment of contributions	Owner	DF
Party which caused the breach	North Wales Fire Service		
Description and cause of breach	<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 December 2022 were not received within the deadline. The only previous breach relates to April 2022 contributions - F77.</p>		
Category affected	Active members and employer		
Numbers affected	166 active members		
Possible effect and wider implications	<ul style="list-style-type: none"> - 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. 		
Actions taken to rectify breach	- 26/1/2023 emailed Employer to request payment		
Outstanding actions (if any)			
Assessment of breach and brief	Payment received 27/1/2023		
Reported to tPR	No		

Ref	F100	Date entered in register	20 Mar 2023
Status	Closed	Date breached closed (if relevant)	30 Jan 2023
Title of Breach	Late payment of contributions	Owner	DF
Party which caused the breach	Ruthin Town Council		
Description and cause of breach	<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 December 2022 were not received within the deadline. Previous breaches F45, 55, 63, 64, 74, 75, 78; this is the first late payment since the late payment relating to May 2022.</p>		
Category affected	Active members and employer		
Numbers affected	1 active member		
Possible effect and wider implications	<ul style="list-style-type: none"> - 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. 		
Actions taken to rectify breach	<p>26/1/2023 Emailed to remind that the payment was late.</p> <p>27/1/2023 Spoke with the new clerk on phone, he explained that he had taken over the role after the previous clerk had left and there had been no handover. He was waiting to get a log-in for the banking and advised he would make payment at his earliest opportunity.</p>		
Outstanding actions (if any)			
Assessment of breach and brief	30/1/2023 Payment was received		
Reported to tPR	No		

Ref	F101	Date entered in register	20 Mar 2023
Status	Closed	Date breached closed (if relevant)	27 Feb 2023
Title of Breach	Late payment of contributions	Owner	DF
Party which caused the breach	Hafan Deg (K L Care Ltd)		
Description and cause of breach	<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 October 2022 were not received within the deadline. Multiple breaches between 2019 and Feb 2022 (21 breaches in total). Previous breaches in 22/23 are F82, F83, F85, F87, F93.</p>		
Category affected	Active members and employer		
Numbers affected	2 active members		

Possible effect and wider implications	- 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.
Actions taken to rectify breach	23/2/2023 Chased employer for payment.
Outstanding actions (if any)	
Assessment of breach and brief	27/2/2023 Payment received
Reported to tPR	

Ref	F102	Date entered in register	20 Mar 2023
Status	Open	Date breached closed (if relevant)	
Title of Breach	No submission of contribution remittance advice	Owner	DF
Party which caused the breach	Hafan Deg (K L Care Ltd)		
Description and cause of breach	A remittance advice detailing information in relation to contribution payments should be submitted to CPF at the same point as the payment is made. The remittance advice relating to January 2023 was not received within the deadline. Multiple breaches between 2019 and Feb 2022 (21 breaches in total). Previous breaches in 22/23 are F82, F84, F86, F88, F89 & F94.		
Category affected	Active members and employer		
Numbers affected	2 active members		
Possible effect and wider	Unable to verify information being paid or reconcile with member year end information.		
Actions taken to rectify breach	23/2/2023 Chased employer for remittance.		
Outstanding actions (if any)	20/3/2023 Will contact employer again if not received in March.		
Assessment of breach and brief summary of rationale	20/3/2023 Amber due to continuous issues; will continue to pursue but hopeful can get remittance. Services being transferred to DCC 1 April so confident can be resolved and will improve in the future.		
Reported to tPR			

Ref	F103	Date entered in register	20 Mar 2023
Status	Open	Date breached closed (if relevant)	
Title of Breach	No submission of contribution remittance advice	Owner	DF
Party which caused the breach	Ruthin Town Council		
Description and cause of breach	A remittance advice detailing information in relation to contribution payments should be submitted to CPF at the same point as the payment is made. A remittance advice relating to January 2023 was not received within the deadline. Previous breaches F45, 55, 63, 64, 74, 75, 78, 79; last breach related to contributions paid in May 2022.		
Category affected	Active members and employer		
Numbers affected	1 active member		
Possible effect and wider	Unable to verify information being paid or reconcile with member year end information.		
Actions taken to rectify breach	23/02/2023 Spoke to new clerk and they are unaware of how to complete process. CPF sent previous remittance advice to help them understand process. Since then have been a couple of phone calls to help the clerk understand process.		
Outstanding actions (if any)	20/3/2023 Will contact employer again if not received in March.		
Assessment of breach and brief	20/3/2023 Temporary situation due to new clerk which will hopefully be resolved shortly.		
Reported to tPR	No		