

## **Monthly mortality screening**

Each month every Client's pensioners and beneficiaries are sent for mortality screening. They are screened against death records from the United Kingdom. Overseas pensioners are not covered by this as there is no dataset which include overseas pensioners as each country has different rules.

A revised file is sent each month so that new pensioners add to the list and old death cases drop off the list.

We use a company called Accurate Data.

## **National Fraud Initiative**

There is a two yearly National NFI exercise. The data was submitted in October 2020 so the data for Derby, Leicestershire and Nottinghamshire could not be sent by WYPF as we had not taken over administration at that date.

The Clients present on the data are split into two types.

## **Where WYPF run the pensioner payroll**

- We send a file of pensioner and beneficiaries to NFI for mortality screening.
- We send a file of deferred and frozen refunds to NFI mortality screening.
- We send a file of pensioners to NFI for re-employment screening
- We send a file of pensioners in receipt of injury pensions to NFI for injury pension screening.

## **Where WYPF do not run pensioner payroll**

- We send a file of deferred pensioners and frozen refunds for NFI mortality screening and with this file we also send pensioners and beneficiaries as we cannot send them as a pensioner and beneficiary file as we do not hold pay to date figures due to not running payroll.
- We cannot send pensioners for NFI re-employment screening due to not running payroll.
- We cannot send pensioners for NFI injury pension screening due to not running payroll.

The results for the 2020/2021 National NFI exercise are due out around the end of January 2021. WYPF then review all entries across all reports received.

## **NFI mortality screening (usually performed three or four times year, depending on how often they offer it)**

In addition to the two yearly National NFI, the Cabinet Office (who are responsible for the NFI) also offer mortality screening three or four times a year. We participate in each exercise they run as this matches against DWP records as well as UK death records so it covers overseas pensioners and beneficiaries as well as UK ones. We also send our deferred pension and frozen refunds via the NFI mortality screening as it is a lot cheaper sending data under the NFI as opposed to monthly mortality screening and the benefits are not in payment so there's no real loss to any relatives if the death is dealt with a bit later.

The results for this type of NFI mortality screening are received about one month after you have submitted your data, so a lot quicker than the two yearly national exercise.