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# South West Regional Police Pensions Board

Thursday 17 December 2020 at 10:00am

Virtual meeting held via Microsoft Teams

## Attendance

Ian Pollitt (Independent Chair)

Esther Lee (Minute Taker)

## Member Representatives

Robin Hobbs (National Association of Retired Police Officers)

Paul O'Brien (National Association of Retired Police Officers)

Peter Land, (Avon and Somerset, Federation)

Jim Purkiss (Devon and Cornwall Federation)

Jon Stratford (Gloucestershire, Chief Police Officers Staff Association)

Anthony Hart (Devon and Cornwall Superintendents Association)

## Employer Representatives

Sandy Goscomb (Devon and Cornwall)

Richard Hicks (Professional Advisor, Devon and Cornwall & Dorset)

Steve Mackenzie (Dorset)

Peter Skelton (Gloucestershire)

Sarah Holbrook (Wiltshire)

Nick Adams (Avon and Somerset)

## Guests

Shirley Cuthbert (Peninsula) (for 03/20/37a only)

Emma Davies (Peninsula) (for 03/20/27a only)

Graeme Hall (XPS) (for 03/20/27b only)

## Apologies

Clive Barker (Wiltshire, Employer rep)

## 03/20/29 Introductions and Apologies, Declarations Conflict of Interest, [FOIA open]

Ian Pollitt welcomed members, confirming the meeting was quorate and there were no declarations of interest.

## 03/20/30 Minutes from the last meeting held on 2 July 2020 [FOIA Open]

The draft minutes from the meeting held on 10 September 2020 were agreed as a true and accurate record.

## 03/20/31 Action Log [FOIA open]

The Chair presented the action log, highlighting the following updates:

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- a. Action 60 - NPCC Pension Adviser (previous reference 16 and 02/20/19a)**  
No further updates with agreement that no further action was required.  
**Action closed**
- b. Action 87 – Budget (previous reference 01/20/05)**  
The action had been discussed at the regional finance meeting and was in turn now to be fed back to Finance Directors via a short paper for their next forum, as regional contributions remained outstanding but were being progressed with Dorset funding those commitments and expenditure.  
**Action to remain open**
- c. Action 100 - Regional Pension Scheme Administration - Performance - Accessibility Regulations review (previous reference 01/20/07(c) and 02/20/19g)**  
Discussed at item 03/20/37  
**Action closed**
- d. Action 107 - The Pension Regulator - quarterly information on complaints (previous reference 02/20/21)**  
A more transparent report of discovered issues had been requested and the Board was content that there was no further action required at this time.  
**Action closed**
- e. Action 110 - Update of Risk register - commissioning of Audit (previous reference 02/20/23)**  
Action to remain open for Richard Hicks to provide update.  
**Action to remain open**
- f. Action 111 - Update of Risk register - Methods of checking pension payment accuracy (previous reference 02/20/23)**  
Action complete and to be closed  
**Action closed**
- g. Action 114 - Regional Pension Scheme Administration - Performance - opt out figures (previous reference 02/20/24)**  
Action completed and to be closed  
**Action closed**
- h. Action 115 - Regional Pension Scheme Administration - Performance - Accuracy of Pension Payments (previous reference 02/20/24 and 02/20/31h)**  
Action completed and to be closed  
**Action closed**
- i. Action 116 - Regional Pension Scheme Administration - Performance - Penetration testing of cyber systems (previous reference 02/20/24)**  
Action completed and to be closed  
**Action closed**
- j. Action 117 - Regional Pension Scheme Administration - Performance - active members accessing ABS statement data (previous reference 02/20/24)**  
The Tactical Group had discussed the position with confirmation that detail was included in the last quarter report.

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**Action closed**

**k. Action 118 - Regional Pension Scheme Administration - Performance - Penetration testing and accuracy of payments (previous reference 02/20/24)**

Action to remain open to allow Richard Hicks in collaboration with the Administrators, to provide an update as per action.

**Action to remain open**

**l. Action 119 - Regional Pension Scheme Administration - Performance - 2020 virtual education events (previous reference 02/20/24)**

Training activity had occurred with Avon and Somerset undertaking through another provider other than Peninsula. No further action needed at this time.

**Action closed**

**m. Action 120 – Regional Pension Scheme Administration - Performance - 2020 virtual education events (previous reference 02/20/24)**

Action completed and to be closed

**Action closed**

**03/20/32 Training / Knowledge of Board Members [FOIA Open]**

Members received confirmation there was no new training requirements however everyone was asked to ensure they had completed the Pension Providers Toolkit Training as it was a requirement of membership of the Board

**For action by: All members**

**03/20/33 The Pension Regulator [FOIA Open]**

Members received a verbal update, confirming detailed Scheme Returns has been signed off and submitted, thus complying with Board governance requirements

**03/20/34 Pension Compliance and Performance Group [FOIA open]**

Members received a verbal update confirming that the Pension Compliance and Performance Group meetings continued in Eyan Naylor's absence with Richard Hicks leading pro tem along with Natalie Bevan for XPS; current activity including compliance of Annual Benefit Statements along with Pension Saving Statements which had been created online electronically in 2020.

A question was raised regarding reporting on active member figures in relation to self-service options with confirmation that the information was available in the quarterly performance packs received from Peninsula and XPS.

The Board was informed that the Pension Providers were only required to write out to members if there was a change in pension payments or regulations, not monthly statements etc, therefore the electronic solution was within the regulations but did require persons retired or active, to engage with the self-service portal.

Currently 50% of all pensioner members had accessed the portal which was very positive.

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### **03/20/35 Review of Risk Register [FOIA Open]**

The Board received a verbal update confirming the Board's Risk Register had been brought in line with the Pension Regulators template after the last meeting.

Accuracy of Pension Payments had been added as a new risk with Cyber and McCloud remaining red.

Consideration to be given to reducing Operational Disaster from amber to green as it was felt that the activity caused by the COVID pandemic had tested the pension providers ability in relation to business continuity. Finance Directors to take offline and discuss any concerns regarding robustness of overall IT provision in relation to server backups etc, updating the chair if a change to the Register is required.

**For action by: Finance Directors**

### **03/20/36 Formal Complaints [FOIA open]**

One new complaint had been identified by Peninsula and was currently being dealt with in house.

XPS had not identified any new complaints at the time of the meeting; noted but wider context was a transparent focus on the 'journey' of the more formal complaints from start to conclusion – which can span quarters.

Members were informed of an upcoming complaint which centred on incorrect historical calculations where transferee and military service had not been correctly applied with a negative impact on the individual's ability to retire. There was an expectation the complaint would be shown on the next quarter performance pack.

### **03/20/37 Regional Pension Scheme Administration - Performance [FOIA open]**

#### **a. Peninsula quarterly performance report**

Shirley Cuthbert and Emma Davies joined the meeting and received thanks for the quarterly performance report as well as the additional information submitted to the Chair regarding penetration testing.

Overall, the report was seen as positive with the following areas highlighted:

- Agile working due to COVID remained in place with some technical challenges being worked through;
- Whilst most people worked from home, the office was also covered, and that arrangement was expected to continue until at least April 2021;
- A survey regarding working from home was being undertaken with staff as well as resilience training;
- Confirmation that the review of documentation under the Accessibility Regulations had been completed;

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- The new website was online and had received positive feedback. Some activity was ongoing to further improve the search options however the site was currently at 93% compliant regarding accessibility.

Current complaint figures were highlighted with a request that future reports included historical information by quarter to allow identification of trends.

**For action by: XPS and Peninsula**

The Opt Out data within the report was helpful but raised concern regarding the number of younger officers who had opted out of the pension scheme. Consideration would be given to a programme to encourage sign up in the New Year.

Current Self-Service usage was brought to the attention of the Board with 40% of all members using the site. Of that 40%, half of the users were pensioners. Younger members tended not to engage with the pension process until later in service and therefore the figures were described as average.

A frequently asked questions page was being updated on the site to try to encourage an uplift in users and the benefits would also be reiterated in the P60 letter to pensioners and the Annual Statement for serving officers.

Shirley Cuthbert and Emma Davies left the meeting.

### **b. XPS quarterly performance report**

Graeme Hall joined the meeting and provided a verbal update on the following areas within the quarterly performance report:

- Agile working due to the COVID pandemic continued with a mix of home and office workers;
- Full build laptops were now in place rather than leased equipment and was positive in respect of continuity and performance;
- A new flexible working policy would be introduced in the New Year and would support continued delivery at a high level;
- New office accommodation has been sourced and the teams would be moving in the New Year;
- McCloud Remedy remained an unknown demand however six additional staff had been employed to support the upcoming activity.

The Board raised the following areas for discussion, receiving the following updates:

- The GMP Reconciliation activity continued and progress would be shared with Forces when available. Devon & Cornwall and Dorset had received their figures and were currently being scoped.
- A new user site had been launched and was receiving positive feedback;
- Benefit statements were all online however many members had not accessed the information therefore further communication would be sent to identify the benefits of using the system.

Sandy Goscomb joined the meeting

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- The team were currently working though members who had not received an Annual Benefit Statement, these were very few in number;
- Activity continued surrounding the historical Pension Increase Errors activity from 2017 inherited from a past Administrator;
- Complaint activity (IDRP) on the report was shown as nil return and only related to formal complaints. Any complaints which were considered in house and not yet escalated would not appear.

Antony Hart left the meeting

- Common data issues surrounding accuracy had been raised within the report and mainly referred to incorrect address issues. Under the Regulations, regardless of the members circumstances any discrepancies had to be reported as a failure.

A question was raised regarding the August 2020 Home Office Guidance relating to Pension Remedy and Immediate Detriment with confirmation that nothing further had been received by the XPS however further information was expected in the New Year.

Links with the NPCC and software providers remained strong however until legislation was in place and the public consultation had been completed, no further action would be taken in respect of Immediate Detriment.

Antony Hart re-joined the meeting

The discussion continued regarding the resources required to undertake the Remedy activity with concerns voiced by members that six additional staff members seemed insufficient for the task ahead.

The Board was informed that the six new staff were in addition to the current admin and project teams and would be increased in a staggered approach as the need was identified and understood, allowing time for training to occur. The Board noted and emphasised the criticality of adequate resourcing for the anticipated exceptional exercise, especially with XPS supporting circa 30 Forces nationally.

The critical need for new software as well as working with Forces to ensure an understanding was reached regarding boundaries of activity around Force Payroll and Pension Provider was key to a smooth implementation.

Graeme Hall and Peter Skelton left the meeting.

## 03/20/38 SAB Submission [FOIA open]

Ian Pollitt provided a verbal update, confirming that SAB papers relating to the Pension Remedy has been shared with members prior to the meeting and contained Opt Out information which appeared to be out of date.

Members were asked to check the Home Office supplied Op Out figures within the SAB papers against their own in-house figures to ascertain anomalies which would be discussed at the next meeting. Ian Pollitt to check with SAB/James Hurley over dates of data used.

**For action by: All and Ian Pollitt**

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### **03/20/39 Update on McCloud Remedy Consultation [FOIA open]**

Sandy Goscomb provided an update to the meeting as the Chair of the Regional Pension Remedy Group highlighting the following for discussion:

- The outcome of the Public Consultation was expected in January 2021, bringing with it a significant upturn in activity for Forces and Pension Administrators;
- Activity to calculate contribution rates would most likely sit within the remit of Forces and would require 7 years of calculations to be considered;
- Tax may also be an issue and require specialist external support and advice;
- The NPCC Remedy Team were increasing in number which was positive and were providing recommendations to Forces in readiness for the consultation ending;

Two significant recommendations highlighted to the Board were:

- All Forces to increase their payroll staffing numbers;
- A Force or Regional Remedy Lead (Project Manager) be appointed.

The recommendations looked to ensure that Forces were ready for the increase in activity and had a single link between the NPCC, Forces and Pension Provider.

Consideration to be given to Avon and Somerset joining the other regional Forces in recruiting a single Regional Remedy Lead and would be discussed outside the meeting.

**For action by: Sandy Goscomb and Nick Adams**  
**Action discharged**

Communication was seen to be key to the successful implementation process with confirmation that Kevin Courtney, in consultation with the NPCC was preparing a slide presentation to share with Pension Boards. Likewise, the Superintendents' Association sent out regular updates to their members however NARPO considered the South West Pension Board was most likely their main source of information.

The Pension Remedy Communication site was housed within the South West Pension Board and would continue to be used to communicate with officers as it would be accessed by current and retired members.

The need to effectively communicate updates to the Board was also discussed, with agreement that a short bullet pointed brief would be shared with South West Pension Board after the Regional meetings met to ensure members were fully briefed and encourage discussion thus ensuring support was provided without duplication of activity.

**For action by: Sandy Goscomb**

### **03/20/40 Update from Chair [FOIA open]**

A brief verbal update was provided by the chair with confirmation that future Pension Tax Relief was speculated to still be in question due to budget unknowns.

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**03/20/41 Summary of actions going forward [FOIA open]**

Esther Lee provided members with a verbal precis of the new actions assigned during the meeting which would be consolidated into an updated Action Log.

**Date, Time and Location of Next Meeting**

Thursday 4 March 2020 via Teams and in line with current COVID advice