

# South West Region - Police Pensions Board

Wednesday, 4 April 2018

9.30am arrival for 10am

Ops Conference Room, Avon & Somerset Police HQ, Portishead, Bristol

## Minutes

### Present:

Ian Pollitt CBE (Chair) IP

### Member Representatives:

ACC Sharon Taylor, Devon & Cornwall Police (CPOSA) ST  
Superintendent Gavin Williams, Wiltshire Police (Superintendents' Association) GW  
Inspector Sarah Johnson, Gloucestershire Police (Police Federation) SJ  
Paul O'Brien, NARPO PoB  
Robin Hobbs, NARPO RHo

### Employer Representatives:

John Jones, Assistant Chief Officer, Dorset Police JJ  
Richard Hicks, Dorset Police RHi  
Sandy Goscomb, Director of Finance & Resources, Devon & Cornwall Police SG  
Clive Barker, Assistant Chief Officer, Wiltshire Police CB  
Peter Skelton, Chief Finance Officer, Gloucestershire Police PS  
Julian Kern, Director of Resources, Avon & Somerset JK

### In Attendance:

Eyan Naylor, Category Manager, SW Police Procurement Department EN  
Julie Taylor, Dorset Police (Minutes)

### Visitors:

Graeme Hall, Kier GH  
Neil Wilson, The Pension Regulator

### ITEM 1: APOLOGIES

Sarah Holbrook, Wiltshire Police  
Cassie Skinner, Avon & Somerset  
Steve Penford, Devon & Cornwall

### ITEM 2: INTRODUCTIONS

IP welcomed everyone and introductions were made.

  
IAN POLLITT

### ITEM 3: CONFLICTS OF INTEREST

No conflicts of interest were raised.

### ITEM 4: MINUTES OF THE LAST MEETING AND ACTIONS ARISING

The minutes of the meeting held on 16 January 2018 were agreed.

The actions were covered off on the action matrix.

Capita: Wiltshire, Dorset, Gloucestershire and Devon & Cornwall confirmed they have suspended payment to Capita due to poor performance.

EN advised he had that day received the close down report from Capita. This would be circulated. [Secretary's Note: report circulated 26.4.18]

Following a question on what would happen if problems arose with the new pension provider, especially in the light of the collective bad experience with the previous one, discussion took place on the need for a business continuity plan; there was also agreement to add this to the Risk Register. It was noted that in the previously circulated email from The Pension Regulator (TPR) guidance was given on the award of such contracts and compliance matters.

**ACTION: Richard Hicks to make contact with James Hurley (Director of Resources, Herts/PNCC Pension Lead) to request a copy of their business continuity plan.**

**Julie Taylor to add to Risk Register**

### ITEM 5: TRAINING/KNOWLEDGE OF BOARD MEMBERS

IP reminded those who had yet to complete the online training to do so and send a copy of the development record to Julie Taylor. All Board members must undertake relevant training to ensure they have an adequate knowledge of the Police Pension Scheme and general pensions legislation to be able to consider issues that arise and challenge decisions/raise queries in relation to the pension scheme

IP provided an overview of the NPCC Police Pensions Knowledge & Learning Event held on 19 March 2018 which he had attended on behalf of the five Forces. The event was aimed at increasing awareness, knowledge and understanding of police pension schemes.

Items covered included:

- ♦ GMP reconciliation
- ♦ GDRP. IP recommended that an approach be made to respective Force Data Protection Officers to ascertain what is being done to ensure GDRP compliance. As the previous Pensions Administrator, Capita should confirm that they no longer hold any such data.

By law an organisation can only hold data when they have a legitimate reason for doing so. EN to ensure this was the case. **ACTION: Eyan Naylor**

- ♦ Pensions calculator now 'live' on the Home Office website. Kier also provide an online pensions calculator. IP stated it would be useful if Staff Associations asked for feedback from their members who had accessed the calculators to assess how useful they found them. **ACTION: Staff Associations**
- ♦ Pensions Ombudsman – offered to attend Pensions Board if thought worthwhile.
- ♦ IDRPs – consideration towards moving to a one stage IDRPs as opposed to the current two stage process.

RHi to review the current online training provision on The Pensions Regulator website and to obtain/circulate a refreshed link. **ACTION: Richard Hicks**

#### **ITEM 6: THE PENSION REGULATOR**

RHi confirmed that Dorset Police and Devon & Cornwall Police were still in correspondence with The Pensions Regulator following the separate self-declarations by each Force over potential breaches of Regulations on the production of the ABS in 2017.

PS advised that he was awaiting the Capital close down report in addition to further information he had requested from Kier but his intention would be to self-declare. CB confirmed this was also the case for Wiltshire.

RHi undertook to provide Dorset's detailed submission to TPR to Gloucestershire and Wiltshire so that they could see what information had been provided, although it was noted that this had been broadly shared as to intentions and rationale. **ACTION: Richard Hicks**

Graeme Hall from Kier joined the meeting.

#### **ITEM 7: VOLUNTARY SCHEME PAYS IN THE POLICE PENSION SCHEME – UPDATE**

Following discussion at the last meeting and the exercise undertaken to identify those officers wishing to take up VSP, Forces confirmed that only a handful of officers had done so. The exercise had been seen as successful in terms of providing such an opportunity and all Forces had progressed the actions needed to achieve this against a tight deadline in liaison with RHi.

GH confirmed that annual statements will take account of VSP where appropriate.

#### **ITEM 8: KIER ABS TEMPLATE**

GH stated that work was ongoing to ensure accuracy of data before the ABS was issued. Members will be able to access their records online to check the accuracy of the information held.

IP asked that in advance of each Pension Board meeting Kier produce a dashboard of KPIs. He had drawn up a 'Top 10' of KPIs which he would send to GH, these were not intended to supersede those contained within the contract but would assist the Board in carrying out its

function to monitor the performance of the Pension Administrators. CB asked that 'volumes' being included in the KPIs, IP took note. **ACTION: Ian Pollitt**

Kier to provide a dashboard of KPIs (including RAG status) for the July meeting.

**ACTION: Graeme Hall**

PoB advised that NARPO members had been experiencing problems in accessing the Kier website. He undertook to speak to GH outside the meeting on the issues being raised.

**ACTION: Paul O'Brien/Graeme Hall**

GH outlined two complaints which had been received.

- [i] Incident in Devon & Cornwall where personal information had unintentionally been sent to another member. GH advised that Kier staff had been reminded to ensure all documentation related to the person they were contacting. The matter had been raised with their Data Protection Team.
- [ii] The second related to a complaint from Wiltshire on poor service and lack of response to queries raised. GH stated this was due to Kier not receiving the relevant data however they had failed to keep the member informed of the situation. Plans were in place to ensure better communication going forward.

Kier managed 28 forces and complaints were few however a common theme was insufficient communication with members, as mentioned earlier, and a team was being brought in to address this which would assist in managing expectations and help to build confidence in the service being provided to scheme managers/officers.

Those present stated that feedback being received on the new Pension Administrator was positive.

#### Template

A copy of the ABS template had been circulated. GH stated that the template had been adapted from the previous year's version following feedback to make it more relevant to individuals. If members of the Board wished to submit further comments, he would be happy to receive/consider them.

GH to send through a copy of Kier's pension saving statement. To be an agenda item at the July meeting. **ACTION: Graeme Hall & Julie Taylor (agenda)**

#### Mortality Screening

Reviewed every five years. Kier use an external company to provide mortality screening for UK based members and those residing in Europe. Any screening outside of Europe is difficult.

RHi advised that a rep from the National Fraud Initiative Team will be attending the July meeting to talk about mortality screening.

## ITEM 9: REGIONAL PENSIONS ADMINISTRATOR – TRANSITION UPDATE

- The transition from Capita to Kier was now complete.
- Some elements were outstanding, Kier were aware and appropriate liaison was taking place with Capita.
- There was evidence of overpayments being made by Capita. Kier had identified the problem but, as yet, were not aware of the full extent of the matter and who was affected. A scoping exercise was being undertaken to better understand the problem and cooperation from Capita was essential in taking this forward.
- Performance monitoring – EN confirmed this was a key part of the contract. There had also been agreement to an element of pragmatic leniency in the first quarter owing to Kier inheriting a lot of problems following the transfer of data from Capita which they had not been expecting and were busy rectifying.

RHi confirmed that a contract compliance group held weekly meetings by way of a conference call with Kier which assisted in raising day to day performance issues; this replicated previous arrangements with Capita when quarterly meetings had taken place. EN asked to be part of this group as this would enable him to be fully sighted on contractual issues when they arose. All Board members felt this would be useful going forward and suitable meetings would be organised accordingly. **ACTION: Richard Hicks/Eyan Naylor**

PS undertook to contact JK to discuss sharing of best practice between the two Pension Administrators (Kier and Peninsula). **ACTION: Peter Skelton/Julian Kern**

IP thanked GH for his time. GH left the meeting.

## ITEM 10: REPRESENTATIVE FROM PENINSULA

Charlotte Thompson joined the meeting via telephone.

The latest performance report had been circulated which now included the RAG status as requested at the previous meeting.

JK referred to the discussion held earlier in the meeting in relation to annual benefit statements and referred to the booklet produced by Peninsula for each member which also included pension savings allowances and asked if there was any reason why both were included (Kier produced these separately). CT understood this to be a Home Office directive.

Lifetime Allowances – Peninsula write to the officer affected and carry out the appropriate calculations, notifications, deduction charges where required.

### Mortality Screening

Peninsula used an external provider (Target) to provide mortality screening for UK based members. They had also undertaken an exercise last year working with Western Union to carry out mortality screening on those members overseas. The exercise entailed pensioners reporting to Western Union offices in person and producing their passport. For those who

were unable to attend in person, Western Union reps went to them. This did result in some pensions being stopped. Peninsula plan to carry out a similar exercise every 2-3 years.

IP thanked Charlotte Thompson and there being no further questions, she left the meeting.

#### **ITEM 11: REPRESENTATIVE FROM CAPITA**

Paul James of Capita had, belatedly, made himself available by telephone on an 'if needed basis'. The Board gave some discussion, noted that there was a Close Down report received so late as unable to be reviewed at the meeting and therefore saw no value in dialogue with the representative who was 'stood down'.

It had also been earlier noted that no performance information or reports were provided. It was generally noted that this had been symptomatic of ongoing issues with this provider; noted that away from the discussions of the Board strategic matters and decisions concerning Capita and any remedies would be considered.

#### **ITEM 12: SCHEME ADVISORY BOARD CHAIR UPDATE – 22 FEBRUARY 2018**

The latest update from the Chair of the SAB was circulated.

#### **ITEM 13: RISK REGISTER**

The Risk Register was considered.

ADD Business Continuity Plan:

This should reference the detailed BCP of each Scheme Administrator in order to provide assurance to Board members on the ability to maintain 'business as usual' against risk.

JK asked whether it would make sense to differentiate between the two Pension Administrators within the Risk Register so that Peninsula did not get grouped into issues which may only affect Kier. IP to consider.

IP to liaise with Julie Taylor to update the Risk Register.

**ACTION: Ian Pollitt / Julie Taylor**

#### **ITEM 14: COMPLAINTS**

Peninsula recorded one complaint, together with the outcome, within the performance report provided.

Kier will include complaints in future performance information. This will enable the Board to maintain an overview of complaints received and note any emerging trends.

#### **ITEM 15: ANY OTHER BUSINESS**

No other business was raised.

## ITEM 16: SUMMARY OF ACTIONS

- (i) RHi to make contact with James Hurley (Director of Resources, Herts/PNCC Pension Lead) to request a copy of their business continuity plan. Julie Taylor to add to Risk Register. **ACTION: Richard Hicks/Julie Taylor**
- (ii) GDRP. IP recommended that an approach be made to respective Force Data Protection Officers to ascertain what is being done to ensure GDRP compliance. As the previous Pensions Administrator, Capita should confirm that they no longer hold any such data. By law an organisation can only hold data when they have a legitimate reason for doing so. EN to ensure this was the case. **ACTION: Eyan Naylor**
- (iii) Pensions calculator now 'live' on the Home Office website. Kier also provide an online pensions calculator. IP stated it would be useful if Staff Associations asked for feedback from their members who had accessed the calculators to assess how useful they found them. **ACTION: Staff Associations**
- (iv) RHi to review the current online training provision on The Pensions Regulator website and to obtain/circulate a refreshed link. **ACTION: Richard Hicks**
- (v) The Pensions Regulator - RHi undertook to provide Dorset's submission to Gloucestershire and Wiltshire so that they could appreciate what information had been provided. **ACTION: Richard Hicks**
- (vi) IP to include 'volumes' in the 'Top 10' of KPIs and send them to Kier. **ACTION: Ian Pollitt**
- (vii) Kier to provide a dashboard of KPIs (including RAG status) for the July meeting. **ACTION: Graeme Hall**
- (viii) PoB advised that NARPO members had been experiencing problems in accessing the Kier website. He undertook to speak to GH outside the meeting on the issues being raised. **ACTION: Paul O'Brien/Graeme Hall**
- (ix) A copy of the Kier Pension Saving Statement to be provided. Agenda item at the July meeting. **ACTION: Julie Taylor**
- (x) EN to play a key role in the refreshed contract compliance group in liaison with RHi and secure these as regular events. **ACTION: Richard Hicks/Eyan Naylor**
- (xi) PS undertook to contact JK to discuss sharing of best practice between the two Pension Administrators. **ACTION: Peter Skelton/Julian Kern**
- (xii) Risk Register: IP to liaise with Julie Taylor to update the Risk Register. **ACTION: Ian Pollitt / Julie Taylor**

**ITEM 16: DATE OF NEXT MEETING**

19 July 2018

Wroughton Room, Divisional HQ Swindon, Oxford Road, Gablecross, Swindon SN3 4RB

After lunch Neil Wilson of The Pensions Regulator attended by arrangement and gave a presentation on the role, responsibilities and powers of TPR and the expectations of Scheme Managers and Pension Boards.