

# South West Police Pensions Board

Thursday, 12 October 2017

10.30am arrival for 11.00am

Avon Room, Avon & Somerset Police HQ, Portishead, Bristol BS20 8QJ

## 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  
Constable Tony Tester, Dorset Police (Police Federation) TT  
Paul O'Brien, NARPO PoB  
Robin Hobbs, NARPO RHo

### Employer Representatives:

John Jones, Assistant Chief Officer, Dorset Police JJ  
Richard Hicks, Dorset Police RHi  
Graham Smith, Director of People Services, Dorset Police and Devon & Cornwall Police GS  
Clive Barker, Assistant Chief Officer, Wiltshire Police CB  
Sarah Holbrook, Wiltshire Police SH  
Peter Skelton, Chief Finance Officer, Gloucestershire Police PS  
Karen Hagley, Avon & Somerset KH

### In Attendance:

Eyan Naylor, Category Manager, SW Police Procurement Department EN  
Angela Hughes, Business Support Finance Manager, Devon & Cornwall Police AH  
Julie Taylor, Dorset Police (Secretary)

### ITEM 1: APOLOGIES

Sandy Goscomb, Director of Finance & Resources, Devon & Cornwall Police  
Julian Kern, Director of Resources, Avon & Somerset Police  
Inspector Sarah Johnson, Gloucestershire Constabulary (Police Federation)  
Joe Saunders, Wiltshire Police (Police Federation)

### ITEM 2: INTRODUCTIONS

IP welcomed everyone and introductions were made.

### ITEM 3: CONFLICTS OF INTEREST

IP reminded those who had yet to complete the Declaration of Interest form to do so and then submit to Julie Taylor ([julie.taylor@dorset.pnn.police.uk](mailto:julie.taylor@dorset.pnn.police.uk)). For ease of reference the form would be circulated with the minutes.

**ACTION: Members of the SW Police Pension Board who have yet to complete the Declaration of Interest form**

No conflicts of interest were raised.

### ITEM 4: MEMBERSHIP OF THE BOARD

JJ advised that he had written to the Regional Chief Constables and the Regional Police and Crime Commissioners seeking approval to the membership of the Board and the nomination of himself as the Deputy Chair. With regard to those who had responded, all had been in agreement. He will chase up those who have yet to respond. **ACTION: John Jones**

### ITEM 5: MINUTES OF THE LAST MEETING AND ACTIONS ARISING

The minutes of the meeting held on 28 June 2017 were agreed.

#### Actions:

Member Representative – Superintendents' Association to nominate a deputy: Superintendent Tony Godwin of Gloucestershire Police was nominated.

Write to Regional Chief Constables and PCCs seeking approval to the membership of the Board. Emails sent. Action complete.

Website: to be discussed under AOB.

Budget and Section 22 Agreement: the budget was an agenda item at the meeting. In relation to a Section 22, the Board agreed that as there was no legal requirement for a S22, the item would not be taken any further.

Draft Risk Register: the Risk Register was an agenda item at the meeting.

Guaranteed Minimum Pension – production of report to Regional Directors of Finance: report produced and presented to the Regional Directors of Finance meeting on 20 July 2017. Action complete.

### ITEM 6: BUDGET

A discussion document had been produced and circulated setting out details of a proposed budget for the SW Police Pension Board. The costs included:

- Independent Chair fees
- Support to the Pensions Board
- Training provision
- Accommodation and refreshments at meetings
- Travel expenses
- Miscellaneous (costs to meet compliance, eg website)

It was proposed to set an annual budget of £25,000 split equally between the five Forces. This was agreed by all. **ACTION: John Jones**

#### **ITEM 7: TRAINING/KNOWLEDGE OF BOARD MEMBERS**

IP reminded those present that nominated representatives and deputies 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. He requested that those who had yet to complete the training do so and send a copy of the development record to Julie Taylor.

Details of the required training can be found via the following link:

<http://www.thepensionsregulator.gov.uk/public-service-schemes/learn-about-managing-public-service-schemes.aspx#s16692>

**ACTION: Members of the SW Police Pension Board who have yet to undertake the online training**

#### **NPCC Pension Tax Awareness Seminars**

IP made reference to correspondence circulated by James Hurley, NPCC Lead for Pension Portfolio, providing details of the above seminars. He encouraged attendance at one of the seminars. If this was not possible he would be happy to provide a training session at a future Board meeting.

#### **ITEM 8: REPRESENTATIVE FROM PENINSULA**

Rachel Lamb joined the meeting via telephone.

Annual Benefit Statements (ABS) – these had been sent out by the 31 August 2017 deadline.

When asked about the number of queries/inaccuracies received in relation to the ABS, Rachel Lamb advised there had been a couple of accuracy queries raised which had been addressed and revised Statements issued. A Q&A booklet is provided which assists in keeping the number of queries to a low level.

IP enquired what would happen when officers breached the annual tax allowance and how do they know they have a tax charge. Rachel Lamb advised that when calculations were undertaken and the threshold breached, an officer is notified; however it is made clear it is down to the individual to seek independent financial advice.



In relation to the performance report previously circulated, Rachel Lamb undertook to amend the table of figures. A revised copy will be circulated with the minutes.

**ACTION: Rachel Lamb**

IP thanked Rachel Lamb for her time; she then left the meeting.

Deferred Member ABS: IP advised there was no legal requirement to send these out to deferred members as a matter of course. Deferred members were entitled to request a statement free of charge, but the onus was on them and not the administrator.

CB stated that the LGPS send out deferred notices as a matter of course, was this necessary. EN undertook to check the contract. **ACTION: Eyan Naylor**

#### **ITEM 9: GENERAL DATA PROTECTION REGULATION (GDRP)**

GDRP will apply from 25 May 2018. The regulation will replace many of the provisions of the Data Protection Act 1998.

It was raised at the meeting for general awareness. Scheme Managers will be legally responsible to ensure this new regulation is adhered to; however this will be delegated to Kier to carry out the necessary work to ensure accuracy of data. Kier to be invited to attend a future Board meeting to set out their plans for ensuring this is done.

**ACTION: Richard Hicks**

#### **ITEM 10: GUARANTEED MINIMUM PENSION (GMP) RECONCILIATION**

GMP is the minimum pension which an occupational pension scheme has to provide to those employees who were contracted out of the State Earnings Related Pension Scheme between April 1978 – April 1997. Each force needs to consider how to take forward the GMP exercise and how it will be funded. The Scheme Managers have an obligation to ensure the correct level of GMP is paid. The exercise needs to be completed by December 2018.

Kier will undertake this exercise for Devon & Cornwall, Dorset, Gloucestershire and Wiltshire Forces. Peninsula will undertake this exercise for Avon & Somerset.

Regular updates on this matter to be sought from Kier. **ACTION: Eyan Naylor**

Robin Hobbs asked what this would mean for pensioners. He understood that letters would be sent in relation to GMP, but doubted many pensioners would understand what it meant. IP said that letters were due to be sent out nationally in December 2018 to those affected and he understood that the Scheme Advisory Board would be drafting and circulating to Scheme Managers an explanation of what GMP meant and what needed to be done if a letter was received. IP undertook to raise the matter with Kevin Courtney, NPCC Pensions Adviser, to see if he could provide any guidance on what the Scheme Advisory Board intended to do. **ACTION: Ian Pollitt**

GMP to be placed on the Pension Board's risk register to ensure it was monitored.

**ACTION: Julie Taylor**

## **ITEM 11: THE PENSIONS REGULATOR**

### **Dorset Police Self Referral**

Following concerns about Capita's performance in relation to the production of this year's ABS and the large number of inaccuracies raised by officers and after seeking advice from the Independent Chair, Dorset Police had notified The Pensions Regulator (TPR) of a potential breach of the Pensions Regulations. JJ advised he had written to the CEO of Capita to advise of the notification to TPR but to date had received no response.

IP supported an approach to the TPR to report any breaches but said it was important to follow this up with what action was being undertaken to rectify matters raised.

Concern was raised that by notifying the TPR of a potential breach by Capita that this may affect the transition period between them and the new provider and that it was important to ensure this went smoothly and was completed in a timely manner. Other forces said they would consider self referral to the TPR but probably after the transition period.

### **Completion of Annual Scheme Return**

All forces had received a reminder from the TPR in respect of the above. Raised at the meeting for awareness.

## **ITEM 12 – MAINTENANCE OF PENSIONERS RECORDS**

PoB made reference to a recent incident arising in Wiltshire whereby following the death of a retired police officer, his widow only received a widow's third pension and not the half pension expected. Officers who joined the Service pre-1972 had the option to make additional payments to ensure that widows received a half pension. PoB was aware of the big drive by forces and the Police Federation encouraging officers to sign up to this as, at that time, it was a major change. However in the case referred to, no records could be found though it was believed the officer had completed the necessary paperwork and paid the additional contributions required.

SH stated that Wiltshire were looking into the matter and steps taken to try and track down the documentation to evidence that a widow's half pension should be paid. Legal advice had been sought, the response being that if there was no evidence, then legally only a widow's third pension could be paid. The matter was ongoing.

PoB voiced his concern on how many others could be affected in the same way.

IP responded saying there was a need to understand whether this was a one off, or if not the scale of the problem and suggested an approach be made to Kier to ask how many times a similar circumstance had arisen and if so, what did they do to rectify the matter, what information was required and where did they go to obtain the information required.



If a response from Kier identified a large number then this matter could be raised nationally. IP requested an update be provided at the next meeting. **ACTION: Richard Hicks**

Robin Hobbs left the meeting.

### **ITEM 13: REPRESENTATIVE FROM CAPITA**

Paul James joined the meeting via telephone.

ABS – as many statements as possible were issued by the deadline of 31 August 2017. However it had come to light that the print file had corrupted, the matter was rectified and replacement statements issued. He emphasised it was the print file which had corrupted and not the data file which he was confident was correct.

Some statements had yet to be sent; this was to ensure the calculations could be carried out to ensure correct statements were provided.

He was confident that all officers still awaiting a statement/amended statement would receive them by the end of October.

Capita was asked how long members should expect to wait for a response when requesting a full forecast. Paul James advised that a response would normally be provided within 15-20 days but Capita was able to prioritise if necessary.

GW reported incidents of members receiving estimates quoting incorrect retirement dates. Paul James responded saying if an individual wanted a bespoke estimate based on a definite retirement date, they were able to do so.

SH said that approximately 200 Wiltshire officers had not received a statement and asked if Capita knew how many were still being worked on. Paul James requested SH provide him with the officer details to enable him to look into this matter. **ACTION: Sarah Holbrook**

AH stated she had sent an email containing various queries, she asked if Paul James was able to give a time scale of when these queries were likely to be reviewed and the issues raised addressed, this would assist her with managing the officers who were chasing her for a response. Paul James confirmed receipt of the email and stated he would get back to her.

Pensions Savings Statements – Paul James confirmed these had been sent out. In response to the question as to whether those statements provided details of unused carry forward, he stated he would seek confirmation and report back. IP thanked Paul James for his time, he then left the meeting.

#### ITEM 14: REGIONAL PENSIONS ADMINISTRATION – TRANSITION UPDATE

Representatives from Kier joined the meeting via telephone.

A discussion took place:

- Kier had spoken with each Force which will assist in mapping out the work required for the transition.
- They were seeking confirmation from each Force that they were content with the first pension payment date being put forward; once confirmation had been received this would enable Kier to set tasks, milestones and Force requirements to ensure dates were met.
- Liaison was taking place with Rebecca White, Capita Project Manager, in relation to transfer of data.
- Kier were keen for a good handover to ensure confidence of officers in the new pension administrator.
- They needed to determine how best to let pensioners know about the new administrator.
- In answer to a concern raised in relation to those officers retiring at the cross over date, Kier responded that they would treat these as a priority.
- In relation to when HR departments should start to send information to Kier and not Capita, Kier responded that they usually take on the admin a month before the first payment is made. This would be in the implementation plan together with notification to the relevant people.
- IP said he would appreciate a representative of Kier attending a future Pensions Board to give a presentation on the way ahead. **ACTION: Richard Hicks**

Kier were thanked for joining the meeting, they then left.

#### ITEM 15: EMPLOYMENT AND SUPPORT ALLOWANCE (ESA)

This was presented at the meeting in order to raise awareness. It was a national issue and some officers will be affected. There was a need to ensure this is in the implementation plan with Kier.

#### ITEM 16: SCHEME ADVISORY BOARD UPDATE (31 JULY 2017)

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

IP advised that the SAB will be circulating a questionnaire to Scheme Managers and Pension Boards seeking views on the future of both police pension boards and pension administration.

Annual Report – IP undertook to draft an annual report for the Pensions Board.

**ACTION: Ian Pollitt**

EN confirmed that under the terms of their contract, Kier were required to set up an online calculator.



PS highlighted Forces were coming under increasing pressure to provide information to pensioners, complete returns etc and that this may be something which needed to be raised with the SAB at some point in the future.

#### ITEM 17: RISK REGISTER

The Risk Register was discussed and members invited to submit changes and additions to the Register. It was agreed to:

ADJUST score for Risk 2 (*Administration*) to IMPACT 5 PROBABILITY 4  
ADD Failure of Board Members to be appropriately trained – IMPACT 2 PROBABILITY 3

Any further feedback to be provided to Julie Taylor. **ACTION: All**

EN to circulate KPIs now the contract with Kier has been let. **ACTION: Eyan Naylor**

#### ITEM 18: ANY OTHER BUSINESS

- a. Mortality documentation – IP referred to correspondence from James Hurley in relation to mortality screening. It was agreed to have a report at the next meeting.
- b. SW Police Pension Board website – RH confirmed this was progressing. The Board agreed that the website should be in place within a month.
- c. Compliance meetings – as Forces will be working with Capita over the next few months whilst the transition progressed, it was agreed that compliance meetings should still continue. **ACTION: Sarah Holbrook**

#### ITEM 19: SUMMARY OF ACTIONS

- i. Declaration of Interest form – to be completed by those members who have yet to do so. **ACTION: Members of the SW Police Pension Board who have yet to complete the Declaration of Interest form**
- ii. John Jones to seek agreement on the membership of the Board from those Regional Chief Constables and Police and Crime Commissioners who have yet to respond to the correspondence previously sent out. **ACTION: John Jones**
- iii. Budget – agreement to set an annual budget of £25,000 split equally between the five Forces. **ACTION: John Jones**
- iv. Training/Knowledge of Board members - those who have yet to undertake the online training to do so. **ACTION: Members of the SW Police Pension Board who have yet to complete the online training**
- v. Representative from Peninsula – revised copy of the performance report to be provided. **ACTION: Rachel Lamb**



- vi. LGPS sending out deferred notices. Eyan Naylor to check the contract.  
**ACTION: Eyan Naylor**
- vii. GMP – regular updates to be sought from Kier. **ACTION: Eyan Naylor**
- viii. GMP provision of letters to pensioners. Ian Pollitt to raise the matter with Kevin Courtney on whether the Scheme Advisory Board will be providing guidance on GMP.  
**ACTION: Ian Pollitt**
- ix. GMP to be placed on the Risk Register. **ACTION: Julie Taylor**
- x. Maintenance of Pensioners Record – approach to Kier. Update to be provided at the next meeting. **ACTION: Richard Hicks**
- xi. Details of those Wiltshire officers yet to receive ABS to be sent to Paul James, Capita.  
**ACTION: Sarah Holbrook**
- xii. Kier to be invited to a future Board meeting. **ACTION: Richard Hicks**
- xiii. Annual report to be drafted. **ACTION: Ian Pollitt**
- xiv. Risk Register – any comments to be fed back to Julie Taylor. **ACTION: All**
- xv. Compliance meetings to still continue. **ACTION: Sarah Holbrook**

#### ITEM 20: VENUE FOR FUTURE BOARDS

It was agreed to alternate the venues between Swindon and Portishead.

#### ITEM 21: DATE OF NEXT MEETING

To be confirmed

  
IAN POLLITT  
Chair

