

South West Region - Police Pensions Board

Thursday, 19 July 2018

10am

Wroughton Room, Divisional HQ, Oxford Road, Gablecross, Swindon

Minutes

Present:

Ian Pollitt CBE (Chair) IP

Member Representatives:

Inspector Sarah Johnson, Gloucestershire Police (Police Federation) SJ

Constable Jim Purkiss, Devon & Cornwall Police (Police Federation) JP

Paul O'Brien, NARPO PoB

Robin Hobbs, NARPO RHo

Sandy Goscomb, Director of Finance & Resources, Devon & Cornwall Police SG
[for CPOSA – in absence of ACC Taylor]

Employer Representatives:

John Jones, Assistant Chief Officer, Dorset Police JJ

Richard Hicks, Dorset Police RHi

Peter Skelton, Chief Finance Officer, Gloucestershire Police PS

Julian Kern, Director of Resources, Avon & Somerset JK

Sarah Holbrook, Wiltshire Police SH

In Attendance:

Eyan Naylor, Category Manager, SW Police Procurement Department EN

Julie Taylor, Dorset Police (Minutes)

ITEM 1: APOLOGIES

ACC Sharon Taylor, Devon & Cornwall Police (CPOSA)

Clive Barker, Assistant Chief Officer, Wiltshire Police

Superintendent Andrew Munday, Devon & Cornwall Police (Supt Assoc)

ITEM 2: INTRODUCTIONS

IP welcomed everyone and introductions were made.



I POLLITT

Chair

18 OCTOBER 2018

ITEM 3: CONFLICTS OF INTEREST

No conflicts of interest were raised.

ITEM 4: MEMBERSHIP

Superintendents' Association

D/Superintendent Andrew Munday is now the Member Representative owing to Superintendent Gavin Williams stepping down.

A new Deputy will be required; the previous incumbent indicating he no longer wished to carry out the role.

JJ to write to Superintendent Munday requesting that a new Deputy is nominated.

ACTION: John Jones [Secretary's Note: email sent 14.8.2018]

Police Federation

Sergeant Steve Gardner and Constable Jim Purkiss both from Devon & Cornwall Police will undertake the Deputy Member Representative role

Employer Representative

JK advised this would be his last meeting as he was due to retire in September. Cassie Skinner will continue to act as his Deputy. Once the decision had been taken on his successor, the Board would be notified.

IP thanked JK for his support and wished him well for the future.

ITEM 5: MINUTES OF THE LAST MEETING AND ACTIONS ARISING

The minutes of the meeting held on 4 April 2018 were agreed.

The actions were covered off on the action matrix.

Kier ABS: Members were surprised and concerned that the ABS would only be available online; clarification was sought on when/where this decision was made. Concern expressed at the tight time line to ensure data accuracy, that the online facility worked and suitable comms to officers in readiness by the statutory deadline of 31 August (see Item 11).

Communications: As mentioned at the last meeting, IP said he wished to undertake a review of all communications from both Pensions Administrators to members – new recruits, serving officers and retired officers. Some thought also needed to be given to the number of officers opting out and the reasons why. NARPO stated it was vitally important to get the message across as to the benefits of joining the pension scheme.

IP to take forward a review of communications. **ACTION: Ian Pollitt**

GDRP: There was a need to ensure all relevant data had been transferred from Capita to Kier, there would then be no need for Capita to retain any data. The matter has been and continues to be raised with Kier on weekly telephone conference calls; the overall position and reassurance on records and retention and compliance to be given at the next Pensions Board. **ACTION: Richard Hicks/Kier**

Pensions Calculators: Police Federation reported the Home Office calculator was fine if an officer had a straightforward service history; if it was anything different then it was not so clear. JJ advised he had looked at the online facility and an officer needed to know so much information in order to use the calculator effectively that it could lead to confusion.

Kier's online calculator had only just become available. Once it had been established how it worked, suitable comms would be published advising officers of the availability of the facility together with guidance on how to use it.

IP undertook to invite Graeme Hill to a future meeting to give a demonstration of the Kier calculator. **ACTION: Ian Pollitt**

ITEM 6: THE PENSIONS REGULATOR (TPR) – ANY ISSUES TO REVIEW

Self Declaration:

Dorset – good engagement with TPR, no further action required. Matter closed.

Devon & Cornwall – good engagement with TPR, no further action required. Matter closed.

NARPO enquired if the Scheme Managers were reliant on the Pensions Administrators to provide the pension facility and believed that all was well, because that was the message they were being given, if in fact all was not well and the service went wrong, what would happen and who would be liable?

IP advised that the Scheme Managers were legally responsible for the good administration of their pension schemes and TPR would expect them to take corrective action in respect of any maladministration. However, if the Pensions Administrators' practices were illegal, TPR have the legal powers to take action against Third Parties such as administrators.

ITEM 7: REGIONAL PENSIONS ADMINISTRATION

[i] Transition Update

PS circulated a report on the transition of administrative services for police pension schemes from Capita to Kier and talked the Board through the content, outlining:

- Problems encountered during the transition.
- The work being undertaken by Kier to rectify matters.
- One of the main discoveries related to the 2017 pension increase being applied incorrectly which could result in an overpayment of pension.
- Work was being undertaken to determine which Forces were affected and the number of pensioners affected.

- The matter was discussed by SW Directors of Finance at a meeting on 13 July with a rep from Kier in attendance. The outcome of that meeting being that Kier agreed to manually investigate the records of those pensioners who could be affected.
- Once this work had been completed, a decision would be taken on any overpayment write-offs or recovery.
- Once a final decision had been reached, those pensioners affected would be notified.
- NARPO expressed their concern about pensioners being penalised due to errors made by the Pensions Administrator.
- The Board to be kept informed of progress going forward.

[ii] Pensions Compliance and Performance Group

The first meeting was held on 10 July 2018 with the meetings being held on a quarterly basis going forward. The Group will look at KPIs and performance and an update will be provided to the Pensions Board.

EN to provide IP with a copy of the Terms of Reference. **ACTION: Eyan Naylor**

Conference calls with Kier were held every Friday morning in order that regular contact was maintained and any performance issues/concerns could be raised as soon as possible.

ITEM 8: OVERVIEW OF THE NATIONAL FRAUD INITIATIVE

IP welcomed Emma MacLeod who joined the meeting and gave a presentation on the work of the NFI which is a data matching exercise conducted by the Cabinet Office to assist in the prevention and detection of fraud. There are three categories:

- i. pension payments checked to records of deceased people.
- ii. pension payments checked to payroll records.
- iii. pension payments checked to injury benefit data.

The most recent NFI 2016/17 exercise identified cases of fraud, error and over payments totalling £301m across the UK. IP asked what percentage related to fraud. Emma undertook to find out and report back. **ACTION: Emma MacLeod**

In relation to the work in matching data held by the Department of Work & Pensions (DWP) and Disclosure of Death Registration Information (DDRI), JJ enquired if the death of a UK citizen living abroad was only registered locally and no notification provided to the British Consulate, how would the DWP become aware. Emma responded saying she would raise this with the DWP and report back. **ACTION: Emma MacLeod**

IP thanked Emma for her time, there being no further questions she left the meeting.

ITEM 9: PENSION SCHEME ADMINISTRATION – PERFORMANCE

Performance reports were received from both Peninsula and Kier.

Neither report contained the number of officers who were in the respective pension schemes. Directors of Finance were requested to provide force establishment numbers in order that the number of opt outs could be determined.

ACTION: Directors of Finance [provide figures to Richard Hicks/Julie Taylor]

ITEM 10: REPRESENTATIVE FROM PENINSULA

Rachel Lamb joined the meeting via telephone.

- Advised that owing to departmental restructuring Shirley Cuthbert would be reporting into the Board for future meetings.
- Work on ABS ongoing; Peninsula did not foresee any difficulties which would prevent publication by 31 August.
- Pension saving statements – for tax year ending 5 April 2018 records show 62 officers were likely to breach the annual allowance and of those, 22 officers were likely to incur a tax charge. IP asked if this was an increase on last year. Rachel undertook to check and report back. **ACTION: Rachel Lamb** [Secretary's Note: provided 27.7.18].
- Injury pension calculations – amended figure to be provided. [Secretary's Note: provided 27.7.18].
- The current number of scheme members to be provided to enable opt out rates to be determined [officers in more than one scheme to be counted as '1' to avoid double counting]. **ACTION: Rachel Lamb** [Secretary's Note: information provided 27.7.18]
- At present Peninsula provide ABS via the postal system; the intention will be to move to online as part of a member's self-service facility.
- On line calculator; at present Peninsula do not have one but again it will be part of the member's self-service facility once this is up and running. IP requested an update in relation to this for the next meeting. **ACTION: Rachel Lamb**
- GMP reconciliation: Stage 1 (review of all records) complete. Now on Stage 2, looking at queries raised in relation to those records which did not match.

IP thanked Rachel for her time and there being no further questions she left the meeting.

ITEM 11: REPRESENTATIVE FROM KIER

Graeme Hall joined the meeting via telephone.

- Work being undertaken on ABS, the intention being to provide officers with a Statement of Particulars along with a request to check accuracy of information. This information would then become available via the self-service portal where the ABS would be available by the statutory deadline of 31 August.
- Police Federation expressed their concern at the timing of requesting accuracy of information – summer months, many officers on annual leave.
- GH confirmed Kier's intention to provide ABS via the self-service portal and not via postal service.
- Board members raised their concern at this as they had yet to see the online system and had concerns on the timeliness of informing officers of the online portal access.
- Kier confirmed they could provide ABS via post but would need to know if this was needed as soon as possible. Gloucestershire would require these by traditional post.

- The matter to be discussed at the weekly conference call on 20 July.
- Kier confirmed they had received all data required from three of the four forces.
- Pension saving statements – IP asked how many officers were likely to breach allowances and of those, how many were likely to incur a charge. GH undertook to report back. **ACTION: Graeme Hall**
- The current number of scheme members to be provided to enable opt out rates to be determined [officers in more than one scheme to be counted as '1' to avoid double counting]. **ACTION: Graeme Hall**
- GH asked whether discussion had taken place on the matter of potential over payment of pension as discussed at the Directors of Finance meeting on 13 July. PS undertook to update GH outside the meeting. **ACTION: Peter Skelton**

IP thanked Graeme for his time, therefore being no further questions he left the meeting.

ITEM 12: TRAINING/KNOWLEDGE OF BOARD MEMBERS

A training record had been produced outlining the training each Board member had undertaken. This to be circulated with a request that it be checked for accuracy and any updates submitted to Julie Taylor to ensure a complete and accurate record was maintained.

ACTION: All

ITEM 13: DRAFT ANNUAL REPORT

IP stated there was no legal obligation to have an annual report however it was encouraged as good practice.

A draft had previously been produced but lacked information. IP proposed that he and RH carried out further work on the report which would be circulated to members for views.

ACTION: Ian Pollitt/Richard Hicks

ITEM 14: GENERAL DATA PROTECTION REGULATION (GDPR)

Work had been undertaken by the NPCC Pensions Lead, working with the Fire Pensions and LGA Pensions teams, to produce a police pension GDPR update. This update had been circulated nationally.

ITEM 15: VOLUNTARY SCHEME PAYS (VSP) PENSION

An enquiry was raised on how the Region compared with the outcome of the national survey undertaken in relation to the above. IP said he would invite Kevin Courtney to a future meeting to give a presentation on this subject. **ACTION: Ian Pollitt**

ITEM 16: PLANNED PENSIONS BOARD AUDIT

RH advised it would be the intention of the SW Audit Partnership (SWAP) to undertake a follow up audit to that undertaken in 2016/17 in relation to compliance with the Police Regulations 2015 and the requirement for a pensions board.

Formal terms of reference for the audit will be produced and the work would not be actioned until into the New Year (Q4). RH undertook to circulate once received.

ACTION: Richard Hicks

The final report will be presented to this Board.

IP suggested it might be a good idea to invite a representative from SWAP to a future meeting so they could experience first-hand how the Board operated.

ITEM 17: RISK REGISTER

The Risk Register was considered, no changes suggested.
A review of the Risk Register will take place at the next meeting.

ITEM 18: FORMAL COMPLAINTS

None received.

ITEM 19: ANY OTHER BUSINESS

- (a) Egress: this system allowed for sensitive information to be sent to third parties outside a secure network. PS stated this was being trialled in Gloucestershire and he would report back. SJ said she had used Egress and found it to be straightforward. One to be considered in the future if required.
- (b) Pensions Ombudsman: IP advised a rep from the Ombudsman had offered to attend a future meeting. Members welcomed this. IP undertook to make the necessary arrangements. **ACTION: Ian Pollitt**
- (c) Following a query from PS as to whether joint pension boards would be allowed in the future, IP stated he had heard nothing to the contrary to prevent this happening.
- (d) The Police Federation asked that they be kept informed of the outcome of discussions with Kier in relation to the ABS being available online/via post. They would also be happy to assist with any comms to officers on this matter.

ITEM 20: SUMMARY OF ACTIONS GOING FORWARD

- (i) Superintendents' Association Member Representative: JJ to write to Superintendent Munday requesting that a new Deputy is nominated. **ACTION: John Jones**
- (ii) IP to take forward a review of communications. **ACTION: Ian Pollitt**
- (iii) GDRP: There was a need to ensure all relevant data had been transferred from Capita to Kier, there would then be no need for Capita to retain any data. The matter has been and continues to be raised with Kier on weekly telephone conference calls; the overall position and reassurance on records and retention and compliance to be given at the next Pensions Board. **ACTION: Richard Hicks/Kier**

- (iv) Online Pensions Calculator: IP undertook to invite Graeme Hill to a future meeting to give a demonstration of the Kier calculator. **ACTION: Ian Pollitt**
- (v) Pensions Compliance and Performance Group - EN to provide IP with a copy of the Terms of Reference. **ACTION: Eyan Naylor**
- (vi) NFI: The most recent NFI 2016/17 exercise identified cases of fraud, error and over payments totalling £301m across the UK. IP asked what percentage related to fraud. Emma undertook to find out and report back. **ACTION: Emma MacLeod**
- (vii) In relation to the work in matching data held by the Department of Work & Pensions (DWP) and Disclosure of Death Registration Information (DDRI), JJ enquired if the death of a UK citizen living abroad was only registered locally and no notification provided to the British Consulate, how would the DWP become aware. Emma responded saying she would raise this with the DWP and report back.
ACTION: Emma MacLeod
- (viii) Performance reports: neither contained the number of officers who were in the respective pension schemes. Directors of Finance were requested to provide force establishment numbers in order that the number of opt outs could be determined.
ACTION: Directors of Finance
- (ix) Peninsula: Pension saving statements – records show 62 officers were likely to breach and of those, 22 officers were likely to incur a charge. IP asked if this was an increase on last year. Rachel undertook to check and report back. **ACTION: Rachel Lamb**
- (x) The current number of scheme members to be provided to enable opt out rates to be determined [officers in more than one scheme to be counted as '1' to avoid double counting]. **ACTION: Rachel Lamb**
- (xi) On line calculator; at present Peninsula do not have one but again it will be part of the member's self-service facility once this is up and running. IP requested an update in relation to this for the next meeting. **ACTION: Rachel Lamb**
- (xii) Kier: Pension saving statements – IP asked how many officers were likely to breach allowances and of those, how many were likely to incur a charge. GH undertook to report back. **ACTION: Graeme Hall**
- (xiii) The current number of scheme members to be provided to enable opt out rates to be determined [officers in more than one scheme to be counted as '1' to avoid double counting]. **ACTION: Graeme Hall**
- (xiv) GH asked whether discussion had taken place on the matter of potential over payment of pension as discussed at the Director of Finance meeting on 13 July. PS undertook to update GH outside the meeting. **ACTION: Peter Skelton**
- (xv) Training/Knowledge of Board member: A training record had been produced outlining the training each Board member had undertaken. Members to check for accuracy and

any updates submitted to Julie Taylor to ensure a complete and accurate record was maintained. **ACTION: All**

(xvi) Annual Report: IP and RH to carry out further work on the report which would be circulated to members for views. **ACTION: Ian Pollitt/Richard Hicks**

(xvii) Voluntary Scheme Pays: IP to invite Kevin Courtney to a future meeting to give a presentation. **ACTION: Ian Pollitt**

(xviii) Pensions Board Audit: Formal terms of reference for the audit to be circulated once received. **ACTION: Richard Hicks**

(xix) Pensions Ombudsman: IP to invite a representative to attend a future meeting. **ACTION: Ian Pollitt**

ITEM 21: DATE OF NEXT MEETING

18 October 2018

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

