



Minutes

for the North West Regional Police Pension Board

- Date of Meeting:** Wednesday 12th June 2019
- Time of Meeting:** 10:00hrs
- Venue:** NW Police Benevolent - St Michael's Lodge, Langho
- Chair:** Fiona Daley
- Board Members:** Ian Cosh (Vice Chair, Lancashire)
Michael Nulty (Cheshire)
Matt Horn (Superintendents Association)
Craig Trow (Federation)
Ian Rennie (NARPO)
Diane Lister (Lancashire)
Keith Dickinson (CPOSA/Merseyside)
Ann Dobinson (Cumbria)
Lindsay Atherton (GMP Federation)
Tony Wilkinson (Lancashire – HR Service Centre Manager)
- Other Attendees:** Jill Leaver
- Apologies:** Christina Collier (GMP – no longer an attendee)
Lesley Kewin (GMP)
Amy Park (GMP)
Tony Bradley (Lancashire Federation)
Ian Allen (Federation)
Ian Rennie
Victor Robinson (Lancashire)
Nicola Bailey (Cheshire)
Jackie Smith (Lancashire – no longer an attendee)
Lesley Charlesworth-Hart (Merseyside)
Kevin Courtney (NPCC/LGA Advisor)
Steve Freeman (representing PCCs)

1. Welcome

The chair welcomed everyone to the meeting and following introductions and apologies confirmed that two members Jackie Smith and Christina Collier were no longer attendees of the meeting.

2. Conflicts of Interest

The Chair asked to place on record that she is also the Chair of Cumbria Joint Audit Committee. The board confirmed that there were no declarations of conflict of interest. The vice-chair declared that Lancashire Constabulary provided administrative support to the board which he was responsible for the provision and charges provided.

3. Minutes & Actions

The minutes from the previous meeting were agreed by the board and approved by the Chair.

The outstanding actions were all updated and/or resulted and agreed by the board:

Forces to take action as appropriate in light of observation made on compliance with GDPR on change of pension administrator.

Complete: All attendees present confirmed that this had been actioned.

To review complaint made to Pensions Ombudsman and determine whether there are any lessons to be learned for the board.

Deferred: no update available as Elaine Wilson not at the meeting.

All board members to complete 'Conflict of Interest' declaration and return by the end of March.

Update: To assist new members a copy would be circulated with the minutes for completion by those who had not already done so.

Breaches of Law document to be finalised and brought back to later meeting before being communicated to Scheme Managers.

Deferred to September meeting.

Additional question to be drafted in respect of non-significant breaches to be included on the quarterly return sheet:

Update: The quarterly return had been updated and had been circulated but some returns had come in on the previous form. For clarity a copy of the new format will be circulated with the minutes. The Chair asked that the returns include the Force name in the file reference for ease of identification. Jill Leaver to highlight the date for returns and file format in the date of next meeting section of any future minutes.

To make enquiries with the Home Office to ascertain whether they were monitoring pension 'opt-outs.'

Update: Sgt Simon Gray had provided an update that the Home Office opt out information would be available in readiness for the September meeting.

To obtain an update from Cumbria in relation to Information Security (Agenda Item 5 of 14.03.2019)

Complete: Ann Dobinson advised that the Keir audit report was available from Keir upon request. It was not appropriate for Cumbria to readily circulate in light of new GDPR regulations.

To make contact with the NPCC Pensions Advisor James Hurley in respect of the GMP matters (2) raised and Evans v South Wales Police.

Update: Sgt Gray had made contact with James Hurley on the issues raised to seek assistance. The Evans matter is ongoing with a decision on right to appeal imminent. Much discussion was had regarding the wider impact on pensions and information that was being informally provided at this time. Lindsay Atherton advised that 2015 members' accruals were on hold. Ian Cosh advised that on consultation with James Hurley any cases could only be treated under the regulations that were in place now. The Chair noted the frustrations of the attendees and whilst very little further could be done directly by the Board, members encouraged to continue to raise such matters in the hope that collective consideration might assist in expediting the issues.

To provide a copy of your pensions Risk Register to the Chair prior to the next meeting.

Complete: Risk registers had been received. For the next meeting timescales and file formatting would be included in the next meeting information (see earlier comments)

To amend the Terms of Reference with the agreed points and circulate to board members for agreement.

Update: these would be presented in draft to the Chair and Vice Chair for presentation to the NW PCC on 1st July for comment and amendment if required. Once the views and approval of NW PCC were known the TOR would be circulated to board members in readiness for the September meeting.

4. Forces Quarterly Updates

The chair thanked the board members for their returns. She had analysed the responses of both the quarterly returns and the risk registers and found some consistent issues and a couple of differences between the risk register and the quarterly return:-

- three forces identified risks around record keeping and data quality;
- three forces had noted risk of failure to implement regulations and rules;
- two forces noted risk of admin failure and mal-administration; and
- two forces had noted risks around the GMP reconciliation exercise as an issue.
- Individual forces had noted cyber-attack; roles and responsibilities and failure to pay

The Chair then explored the areas noted in more detail:-

Data Quality: The Chair had noted that on the quarterly return data quality had received a positive response but had been included on the risk register. Ann Dobinson provided an explanation that she was confident that new data being inputted was accurate and error free but that the transfer of historical data may have some issues in that whilst the information was correct there were some computing anomalies/glitches occurring during the transfer. Diane Lister updated the meeting on the Lancashire work undertaken by Mercers similar to those raised by Ann Dobinson and was assured that the data transfer issues had an easy fix and was not a significant risk.

GMP Reconciliation Exercise: The Chair summarised the concerns that there was uncertainty regarding the financial implications on schemes which would not be known until the project findings were finalised. Anne Dobinson noted her concerns that in addition to the financial risks alluded to by the Chair there was the risk that scheme administration companies would have a carte blanche to charge forces non-standardised fees. Whilst she accepted that the scheme administration companies were required, she suggested that it was perhaps in forces interests to share the costs being charged with a view to achieving some consistency. Much discussion was had about the implications of not knowing the final outcome. The Chair queried the breach responsibilities. Assurances were given by those forces present that major breaches were known about and, depending on the scheme administrator used, all minor breaches were notified to forces. Cumbria did note that XPS, their administrator, may not inform them of every minor breach.

Failure to Implement Regulations and rules: much discussion was had around the requirement for Annual Benefit Statements (ABS) to be published online. Most forces confirmed that the ABS was available via the online self-service portal, but some members had opted to receive a manual copy via the post. The Chair proposed an action for each force to provide their ABS information for the September meeting as to how many were issued online and how many were manually generated (see KPI action at item 11).

Quarterly Return Information on Breaches: The Chair advised that Forces had reported inconsistent information in respect of breaches (question 18) and after discussion it was agreed that the quarterly return question would specifically ask for the running total/whole period and not the in quarter data. It was agreed that in future quarterly returns and risk registers would be circulated with the agenda 14 days in advance of future meetings and this quarter's would be retrospectively circulated with the minutes.

The Chair asked for all documentation to include the Force name at the beginning of the electronic file name to assist with easy identification.

Actions: **Quarterly return question 18 to be amended to reflect the whole period rather than the quarter**
Quarterly returns and risk registers referred to in June meeting to be issued with minutes.
All future returns to be circulated with agenda prior to meetings.
Quarterly returns to include force name at beginning of file name:
(i.e. Lancashire Quarterly Return June 2019)

5. Cumbria Information Security Update

This matter was now complete.

6. PCCs' Pension Issues

Apologies were received from Steve Freeman. No issues have been raised for the board's attention.

7. Current Police Pension Issues

Lindsay Atherton informed the meeting that a PFEW circular had been received regarding final cut off

for female officers to buy back pension on maternity leave and female officers who were members prior to 1988 could buy back widower's pension. Communication was needed to raise awareness and all forces would pick up this issue internally within their own forces. For information purposes only.

Ian Cosh informed the meeting of a recent consultation request on limiting exit payments to £95k and the potential impact on voluntarily redundancy. He advised the Fire Service had an exemption but that the police did not. The purpose of raising the matter was to make sure all Forces were aware and could respond to the consultation request. Ian Cosh advised he had some responses which he would arrange to be circulated with the minutes.

Action: Exit payment responses to be circulated with the minutes

8. Risk Register

The Chair proposed that the Board should have a Risk Register. It was noted that all Forces had individual Risk Registers and it would be good practice for consistent themes to be encapsulated within the Board one. It would also allow the board to comply with Pension Regulation Guidance. Members agreed. Some discussion was had as to issues to be contained within the first draft and included:-

- GMP Reconciliation
- Continuity of membership
- Technical issues
- Governance
- Financial issues

The Chair suggested that the Risk Register should be developed and ratified by the December 2019 meeting when Elisabeth France would be in attendance.

Similar to item 4 the Chair asked that when sharing risk registers to include the Force name at the beginning of the electronic file name to assist with easy identification.

Action: Chair to draft a Board Risk Register

9. Annual Report

The Chair advised that she and Ian Cosh (Vice-Chair) would be attending the NW NPCC Meeting on Monday 1st July 2019 to present the Annual Report and Terms of Reference to the Chief Constables. A further report would be provided at the next meeting.

10 & 12. Visit to the Board by SAB Chair (Dec 2019) and Training Day (Sept 2019)

The SAB Chair, Elisabeth France, will be attending the board on the 5th December 2019. It was agreed that the day should be extended. The September meeting would include the training day. Langho to be the venue for both. Matt Horn advised that the Supt's Association may be running training for pension board members. He would clarify and provide information.

Discussion was had regarding the September training day and it was suggested that Nick Gannon or Clair

Clair Alcock be approached to provide training.

Action: **Matt Horn to provide update/information from Supt's Association training for pension board members.**
Clair Alcock or Nick Gannon to be approached to provide training at the September event
NW Police Benevolent, Langho to be booked for both September and December 2019 meetings.
Elisabeth France to be made aware of the accommodation facilities at NW Police Benevolent, Langho.

11. Board KPIS

Discussion was had regarding the KPIs circulated which we shared by the South East Police Pensions Board. It was agreed that the targets would assist but that they were aspirational and to be cautious over 100% success. It was agreed that the North West KPIs should be included in the quarterly return.

Action: **Jill Leaver to include the KPI information in the quarterly return form.**

12. See item 10 above.

13. Any Other Business

Fiona Daley and Ian Chair both, on behalf of the full Board, extended their thanks to Craig Trow who, after two years on the Board, was soon to retire.

Summary of Actions		
1	To review complaint made to Pensions Ombudsman and determine whether there are any lessons to be learned for the board.	Elaine Wilson
2	Breaches of Law document to be finalised and brought back to later meeting before being communicated to Scheme Managers.	September meeting
3	Circulate new quarterly form with minute circulation and include date of next return and file format in next meeting information.	Jill Leaver
4	Track the Home Office Opt Out Information	Jill Leaver
7	To circulated the Conflict of Interest form with the June minutes	Jill Leaver
8	To provide a copy of your pensions Risk Register to the Chair prior to the next meeting.	Force Reps
9	To amend the Terms of Reference with the agreed points and circulate to board members for agreement.	Jill Leaver
10	To provide a copy of June's meeting Risk Registers and Quarterly returns with the minutes	Jill Leaver
11	Exit payment responses to be circulated with the minutes	Jill Leaver
12	Chair to draft a Board Risk Register	Fiona Daley
13	Matt Horn to provide update/information from Supt's Association training for pension board members.	Ch Supt Matt Horn
14	Clair Alcock or Nick Gannon to be approached to provide training at the September event	Jill Leaver
15	Langho to be booked for both September and December 2019 meetings.	Jill Leaver
16	Elisabeth France to be made aware of venue and accommodation facilities at Langho.	Jill Leaver

Signed by the Chair: Fiona Daley

<u>Upcoming Board Meetings:</u>	
Thursday 5 th September 2019 10am	North West Police Benevolent Fund. Langho
Thursday 5 th December 2019 10am	North West Police Benevolent Fund. Langho
<u>Member Action/Return Dates:</u>	
Item	Submit by
Quarterly Return	20 th August 2019
Risk Register	20 th August 2019
Minutes to be circulated with copies of the quarterly returns/risk registers	c. 28 th August 2019

NB: Please use the following format for all returns:

“[Force Name] Quarterly Return or Risk Register [Date]”