



Minutes

for the North West Regional Police Pension Board

Date of Meeting:	Tuesday 16 th June 2020
Time of Meeting:	10:00hrs
Venue:	Skype Conference Call
Chair:	Fiona Daley
Board Members:	Matt Horn (Superintendents Association) Tony Bradley (Lancashire Federation) Lindsay Atherton (GMP Federation) Steve Freeman (representing PCCs) Elayne Gibson (Cheshire) Michael Nulty (Cheshire) Ann Dobinson (Cumbria) Judith West (GMP) Emma Ashworth (GMP) Diane Lister (Lancashire) Tony Wilkinson (Lancashire – HR Service Centre Manager) Elaine Wilson (Merseyside) Kevin Courtney (NPCC/LGA Advisor)
Other Attendees:	Jill Leaver
Apologies:	Ian Cosh (Vice Chair, Lancashire) Ian Rennie (NARPO) Keith Dickinson (CPOSA/Merseyside) Lesley Kewin (GMP) Nicola Bailey (Cheshire) Michelle Bellis (Cumbria/OPCC Representative) Amy Park (GMP)

1. Welcome

The chair opened the meeting and welcomed everyone. The Chair explained that due to Covid-19 restrictions, the meeting had to be conducted via conference call.

2. Conflicts of Interest

The following conflicts of interest were noted: -

Name	Conflict
Fiona Daley	Chair of Cumbria Joint Audit Committee
Lindsay Atherton	Trustee of GMP Federation Insurance Benefit Trust (group insurance scheme)

3. Minutes & Actions

The minutes from the previous meeting were agreed.

Actions Update:

	Action from previous meeting	Update	Status
1	Timetable of individual Chief Officer visits to be programmed	In progress, previous delays had been exacerbated by the onset of Covid-19	IN PROGRESS (c.f. Action 1)
2	Invite XPS/Keir to attend March 2020 meeting	Due to Covid-19 and uncertainties around social distancing, it was decided to defer this action to March 2021	DEFER (c.f. Action 2)
3	Nick Gannon /TPR colleague to attend September 2020	Due to social distancing explore virtual training session for September. If not feasible defer to 2021	IN PROGRESS (c.f. Action 3)
4	Amy Park to inform Elizabeth France of the Pension Ombudsman's decision regarding self-referred Forfeiture pension	Emma Ashworth (GMP) advised Amy Park had left her post. Update to be provided at next meeting.	IN PROGRESS (c.f. Action 4)
5	NWPPB to develop forfeiture guidance once the Ombudsman's decision at no. 4 is known.	No update as no. 4 needs to be progressed.	IN PROGRESS (c.f. Action 5)
6	Risk Register to include force data quality, cost of administration and benchmarking and pension challenges	See main body of meeting	COMPLETE
7	Elizabeth France to obtain an update on Home Office Capability	No update had been provided.	IN PROGRESS (c.f. Action 6)
8	Lindsay Atherton to confirm the Federation are happy with the Board's proposal.	Confirmed.	COMPLETE

9	Fiona Daley and Ian Cosh to prepare a letter to Elizabeth France, SAB Chair, advising of the Board's preferred option for any pension remedy/ies.	See letter attached to meeting documents	COMPLETE
10	Ch Supt Horn will explore with the Supts. Association branch, the feasibility of arranging a members' information session for scheme provider reps to attend.	This had been progressed and superseded. 1-2-1 sessions with individual officers and Scheme Administrators were now in place. Covid-19 had impacted on the group sessions and this would be progressed once social distancing measures allow.	DISCHARGED
11	Fiona Daley and Ian Cosh to include Cyber Security update in correspondence with Elizabeth France, SAB Chair.	See letter attached to meeting documents	COMPLETE
12	Ann Dobinson (Cumbria) and Elaine Wilson (Merpol) to define definition of statutory payments and what can be aggregated in sections 3a and 3b.	Progress has been made but final definition to be determined	IN PROGRESS (c.f. Action 7)
13	Jill Leaver to update the KPI section on the Quarterly Return Pro Forma and circulate with minutes.		COMPLETE
14	Fiona Daley to raise awareness of the ABS issue in her communication with Elizabeth France, SAB Chair and ask for it to be raised with National Technical Group		COMPLETE
15	Opt-out: Forces to aggregate opt-out rates across all schemes and also provide figures for new recruit and serving officer opt out rates.	See body of meeting.	COMPLETE
16	Forces to report in quarter forfeiture issues.	See body of meeting.	COMPLETE
17	Forces to be explore implications of auto enrolment.	See body of meeting.	COMPLETE

4. Annual Report:

The Chair tabled the draft Annual Report. The meeting approved the report and agreed for it to be circulated to Scheme Managers and Audit Committees.

5. Current Police Pension Issues:

i. McCloud Sargeant

Fiona Daley introduced the item and advised that wording was now included on Annual Benefit Statements; Risk Registers included the risk and the impact on the statements. Remedy was

expected to be implemented in 2021/21 financial year. A detailed discussion was had in relation to the proposal to add new claimants to the claim of injury to feelings. Forces highlighted the increase in contact from members generated by the new claim. Federation advised they had informed members to use the online portals and apologised that this instruction appeared not to have been followed. Agreed forces will monitor contact and redirect members to the online portals. Kevin Courtney gave a comprehensive overview of the legal process. Kevin advised that Leigh Day claimant details had been circulated to Force Legal Departments for validation. Matt Horn advised the Supts. Association had been invited to join the action. Matt suggested that a risk for Board was Scheme Administrators not being prepared to implement any remedy. All agreed that the remedy could pose significant demand on schemes and it would be prudent to check Scheme Administrators are prepared.

Kevin Courtney advised dialogue with the Home Office would continue and it would include highlighting the additional costs of remedy for Scheme Administrators. Kevin highlighted the need for continuity with Scheme Administrators and proposed that Scheme Managers conducted a health check of their current scheme contracts. Cumbria had identified their contract was due to in 2021. Work was under way to remedy this to ensure continuity. All forces to review their current contractual arrangements.

- Action(s): 8 Scheme Administrators to redirect new claimants to use online portals to reduce demand. Demand to be monitored.**
- Action(s): 9 Scheme Managers to obtain assurances from Scheme Administrators that they are prepared for the remedy implementation and that data quality is adequate.**
- Actions(s) 10 Scheme Managers to review current Scheme Administration contract end dates; consider/identify implications and risks to continuity of service**

ii. Opt-Out Rates/Auto Enrolment

National data was not fully available. Kevin Courtney explained that the auto-enrolment data, when available, would supplement the national data. The auto enrolment data would provide a better understanding of previous decisions for those who opted out during their early/mid-career and it was hoped it would provide a stimulus to remaining within a Scheme.

Tony Wilkinson highlighted the issue of medical opt-outs and the associated costs. As numbers were low, Lancashire proposed to pay for associated medical costs. Cumbria confirmed they had adopted the same position, however, they would only pay for those on the initial auto enrolment. Cumbria would not pay where an officer opted out and then requested to opt back in, in the future.

Progress to auto-enrolment within the North West region is as follows: -

Force	Auto Enrolment Go Live
Cumbria	1 st May 2020
Cheshire	1 st July 2020
Greater Manchester	1 st July 2020

Lancashire	1 st July 2020
Merseyside	1 st July 2020

It was agreed that Scheme Managers would include data on the next quarterly return (quarter ending June 2020) with an update report (up to and including 31st August 2020), to be provided at the next meeting, to be held 3rd September 2020. Updated data to include: -

- a. Number of auto enrolled in May to June 2020 exercise
- b. Number who opted out within two months
- c. Number not subject to auto enrolment as they had enrolled in last 12 months.

Actions(s) 11 Scheme Managers to provide auto enrolment/opt data as part of quarterly return as normal and also data, as at 31st August, at the next meeting.

12 Kevin Courtney to provide national data in September 2020.

iii Guaranteed Minimum Payment (GMP):

Elaine Wilson advised that there had been data quality issues with the information provided by the revenue. As a consequence, deadlines had been pushed back again. No action was required. For information only.

iv Impact of Covid-19

It was noted Covid-19 had caused some disruption to normal working practices. The Chair had noted that three forces had included Covid-19 on their risk registers which would be discussed under a separate item. On the whole Scheme Administrators had continued to deliver a normal service. Discussions were in train with Scheme Administrators to ensure they were able to meet the increased demand of excess deaths as a result of Covid-19. Lyndsey Atherton advised there had been one instance of an officer, due to retire after 30 years, not receiving their options statement/ Lyndsey advised that this appeared to be a “one off” but had raised it to raise awareness to Scheme Administrators. On the whole the meeting concurred that Covid-19 had caused minimal disruption to pension administration. Kevin Courtney informed the meeting that GAD had deferred the request for valuation data until end of 2020, as a result of Covid-19.

6. National Communications:

Fiona Daley reviewed the communications that had been circulated with the meeting papers. It was determined most of the communications circulated had been received by Forces under separate cover and did not require any further action or discussion. The item in relation to pension checks for widow(er)s remarriage or cohabitation, from Ian Rennie (NARPO) was discussed. Forces were asked to provide Jill Leaver with their scheme’s review procedures, by end of June 2020.

Consultation on how to receive future communications was had. It was agreed they would be circulated at the time of receipt for timely action. They would also be circulated with Board meeting papers in case further discussion was required by the Board.

- Actions(s) 13** **Scheme Managers to provide widow(er) review procedures to Jill Leaver by end of June 2020.**
- 14** **Communications to be circulated upon receipt as well as being included in future meeting papers.**

7. OPCC Pension Issues

Steve Freeman advised no OPCC issues to raise.

8. Force Quarterly Returns &

9. KPIs

Fiona Daley circulated a summary of the region's quarterly return submissions.

KPIs:

KPIs were noted and discussed in detail. Fiona Daley noted that the KPIs were nearing 12 months in existence and proposed a review of the relevance of the data collected. It was agreed that there was duplication of other elements of the quarterly return (KPI Items 4, 8 & 10). Items 5, 6, 7 were not consistently reported and could be reported by exception in the future. It was agreed the KPIs would be amended and condensed to the current 1, 2, 3, & 9. Fiona Daley will provide a full year analysis for the four amended items, at the next meeting.

- Action(s) 15** **Jill Leaver to update the KPI section on the Quarterly Return Pro Forma and circulate with minutes.**

Force Risks: As part of the summary Fiona Daley tabled analysis of the individual force risk registers. The key risks were: -

- Pension Challenge and other technical issues (4 forces)
- Covid-19 (3 forces)
- Data accuracy (2 forces)
- Administrative errors/maladministration (2 forces)
- New general ledger (1 force)
- Admin contract renewal (1 force)

Further discussion around contract expiration was had (Action 10 refers). Ann Dobinson gave details on Cumbria's intention to use extend the contact with the current Scheme Administrator by one year using Covid-19 legislation and then utilise the impending East Midlands Procurement Framework to progress contract options. Ann Dobinson & Michael Nulty would explore contract provision to allow sharing of cost data between Forces as part of Action 10.

10. Board Risk Register

Fiona Daley talked through the updated Board Risk Register. No issues or objections raised.

11. Any Other Business

Virtual Meeting Feedback: Discussion was had on future meetings being conducted by Skype.

The Skype call had only had audio capability and not video (due to security settings in Lancashire). It was agreed that Microsoft Teams should be explored for future meetings.

Jill Leaver advised she had booked the Assembly Hall for 3rd September which would facilitate a small number of socially distanced in person attendance as well as video conferencing.

Emma Ashworth and Judith West commented that as they were new to the meeting, video conferencing would assist them. Jill Leaver proposed a Teams meeting be set up for Fiona Daley, Ian Cosh, Emma and Judith to meet to discuss the work of the Board.

- Action(s)** **16** **Jill Leaver to explore using Microsoft Teams for future meetings**
 17 **Jill Leaver to arrange a meeting with Emma Ashworth and Judith West (GMP) to introduce them to the Board.**

Future meetings:

Quarterly Reports from Forces by:	Agenda Meeting Chair and Vice Chair	Circulation of Agenda and supporting documents, no later than	NW Police Pension Board Meeting	Venue
Monday 17 th August 2020	13.00 Wednesday 19 th August 2020	Wednesday 26 th August 2020	13.30 Wednesday 23 rd September 2020	Virtual with limited in person attendance at Lan Con Police HQ
October/November 2020 – Date TBC	11.00 Wednesday 21 st October 2020	Wednesday 28 th October 2020	10.00 Thursday 5 th November 2020***	TBA

NB: Please use the following format for all returns:

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

Action Summary:

	Action from previous meeting	Action Owner
1	Timetable of individual Chief Officer visits to be programmed	Fiona Daley/Jill Leaver/Ian Cosh
2	Invite XPS/Keir to attend March 2020 meeting	Jill Leaver
3	Nick Gannon /TPR colleague to attend September 2020	Jill Leaver
4	Amy Park to inform Elizabeth France of the Pension Ombudsman's decision regarding self-referred Forfeiture pension	Emma Ashworth
5	NWPPB to develop forfeiture guidance once the Ombudsman's decision at no. 4 is known.	Fiona Daley
6	Elizabeth France to obtain an update on Home Office Capability	Elizabeth France
7	Ann Dobinson (Cumbria) and Elaine Wilson (Merpol) to define definition of statutory payments and what can be aggregated in sections 3a and 3b.	Ann Dobinson/Elaine Wilson
8	New McCloud Sargeant claimants to be redirected to online portal and demand on Scheme administrators to be monitored.	Scheme Managers
9	Assurances to be sought from Scheme Administrators regarding remedy implementation preparedness and adequacy of data quality	Scheme Managers
10	Current Scheme contracts to be reviewed and risks identified associated with remedy implementation. Review to include exploring contractual provision to allow cost data sharing	Scheme Managers
11	Auto enrolment/opt out date to be provided as normal in next quarterly return and an update as of 31 st August 2020 to be provided at next meeting (3 rd September)	Scheme Managers
12	National data to be provided in September 2020	Kevin Courtney
13	Scheme Administrators processes re. Widow(er)s remarriage/cohabitation reviews to be passed to Jill Leaver by 30 th June 2020	Scheme Managers
14	Communications and circulations to be passed to Board members as they arrive	Jill Leaver
15	KPI section on Quarterly Returns to be amended to four criteria (currently 1, 2, 3 & 9). Amended document to be circulated to Board with minutes	Jill Leaver
16	Explore use of Microsoft Teams for future virtual meetings	Jill Leaver
17	Set up video conference for GMP reps, Chair and Vice-chair	Jill Leaver

Signed by the Chair: Fiona Daley