



# ANNUAL REPORT 2023

## Northwest Police Pensions Board (NWPPB)

**A report on the activities of the NWPPB during the financial year  
April 2022 – March 2023**

**Fiona Daley, Chair**

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## INTRODUCTION:

Welcome to the Annual Report of the Northwest Regional Police Pensions Board (NWPPB), for the period ending March 2023. I am pleased to update you on the Board's activities

The NWRPPB was established in March 2015, as required under the Public Service Pensions Act 2013 and Police Pension Regulations 2015 and has the responsibility for "assisting the Scheme Manager" in securing compliance with all relevant pensions law, regulations, and directions in respect of Police Pension Schemes. The Scheme Managers are the Chief Constables of Cheshire, Cumbria, Greater Manchester, Lancashire, and Merseyside Police forces respectively.

The purpose of this report is to inform Scheme Managers of the governance arrangements that have been in place during the period 1 April 2022 to 31 March 2023, the work undertaken by the NWPPB, and any issues identified. The report also enables Audit Committees to have oversight of the relevant governance arrangements.

The report is expected to be of interest to Scheme Managers, the Audit Committees of the constituent police forces, The Pension Regulator, and national Scheme Advisory Board. It also provides the opportunity to other stakeholders, including pension scheme members, to gain assurance that appropriate governance arrangements exist regarding the management of pensions.

EXECUTIVE SUMMARY:

2022/23 the Board moved to more normal operating activities, introducing a hybrid approach to the meetings which has worked well.

All five forces and employee representatives were represented at the meetings and the Board's main activities during the year have been: -

- Ensuring compliance with relevant legislation, regulations, and requirements of the Pension Regulator, especially in respect of key issues affecting all pension schemes
- To continue to improve and promote consistency of scheme administration and service for members
- To work with the NPCC Pension Adviser, Clair Alcock, to ensure that the Board is able to test the capability of scheme managers to oversee the application of the Pensions remedy arising from the "McCloud" judgement.

There have been several issues for scheme managers within the 2022 /2023 period including the impact of the implementation of the Pension remedy arising from the judgement on the McCloud Sergeant pensions challenge. The Board has sought regular updates on the application of the judgement and sought assurances that the scheme managers are taking reasonable steps to prepare for the application of the remedy. One of our board members, Tony Wilkinson represents scheme managers on the National Police Chiefs Council, which is helpful in ensuring the region and scheme managers are fully sighted on pension related issues. This work will take some time to complete, and the Board will continue to focus on it.

The board has sought insurances that the cost-of-living challenges is being monitored and steps taken be scheme managers to mitigate opt-out rates, including marketing of the scheme to ensure that all opportunities to maintain membership are taken. Further analysis and consideration of this is planned during 2023/24.

The Board has developed systems and processes to improve the monitoring, reporting and consistency in operation across the various scheme administrators that form the NW Police Pension Board. The Board has developed a dynamic risk register, a consistent Breach of law reporting mechanism and quarterly performance reporting mechanism to facilitate the monitoring and reporting of the operation of the Schemes. The board also receives input from the two scheme administrators covering regional forces, XPS & LPPA, which ensures consistent approach is taken on scheme issues. It has also led to the sharing of best practice and enable a collaborative approach to common issues.

## MEMBERSHIP:

The full membership of the Board is set out below.

### Membership:

#### Board Members:

Name	Force/ Organisation
Fiona Daley, Chair	Independent

#### Scheme Manager Representatives:

Ian Cosh, Vice Chair	GMP
Judith West	Cheshire
Ann Dobinson	Cumbria
Jennifer Pennifold	Merseyside
Dan Rodgers / Gillian Routledge	Lancashire

#### Staff Associations Representatives:

Supt Richard Robertshaw	Police Superintendent's Association
Dan Lever	Police Federation
Stuart Parry	Police Federation
Ian Rennie	NARPO
Keith Dickinson	CPOSA

#### Stakeholders & Subject Matter Experts:

In addition to the formal Board members set out above, the Board permits a range of subject matter experts from across the Forces to attend to assist with the activities of the Board.

## TERMS OF REFERENCE:

The Terms of Reference can be found at [nwrppb-terms-of-reference-sept-2022.docx \(live.com\)](#)

## FINANCE AND RENUMERATION:

The total cost of the Board in 2022/2023 was £5,808.11 made up of the Independent Chair's remuneration and expenses. All other Members' expenses and administrative costs were borne by the constituent forces.

The total cost of the Board in 2022/23 was met in equal shares by each of the five North West forces with a recharge from Lancashire to the other forces of £1,161.62 per force.

## ACHIEVEMENTS AND OBJECTIVES:

As mentioned in the Executive Summary, during 2022/2023 the Board achieved a number of its objectives, including: -

1. **Meetings:** Four meetings were held as part of the 2022/2023 meeting structure.
2. **Performance Monitoring:** The Board has reviewed and continuously improved the Quarterly Return used by Schemes to provide consistent, accurate and meaningful data. Work has been undertaken to ensure that each Scheme provider understand the definition for each performance indicator and that submissions are consistent. These returns have enabled to Board to track and compare progress on key issues including:
  - i. Breaches of law
  - ii. Complaints
  - iii. Auto- enrolment
  - iv. Data accuracy
  - v. Dispute resolution processes
  - vi. Risk Management
  - vii. Opt-Out rates

3. **Stakeholder Engagement and Relationship Development:** The Board has continued to actively engage with several of its key stakeholders including the Pension Regulator and Scheme Advisory Board (SAB), Chief Constables/Scheme Managers and scheme administrators (XPS and LPPA), to ensure the Board meet its requirements.
4. **Training for Members:** The Board dedicates one of its meetings for a Board development day and this provides a useful opportunity for training to be arranged and for subject matter experts such as the Pensions Regulator to attend. This provides the ability for Board Members to gain better insight and understanding of issues relating to public sector pensions and to enable them to carry out their roles effectively.
5. **National Challenges:** As previously mentioned The Board has actively sought to engage on the McCloud judgement and preparations for remedy. The Board sees this as one of the key challenges facing police pensions and scheme managers and scheme members. The Board will continue to gain assurance from scheme managers that they have put in place the necessary arrangements to deliver the remedy.
6. **Annual Returns:** The Board worked together to provide consistent responses to The Pension Regulator Survey and ensuring that a consistent application across the 5 forces was achieved.

**Priorities for the future on behalf of the Scheme Managers:** the NWPPB will continue to monitor the administration schemes and ensure that the pension issues affecting members are effectively managed. The implementation of the Pension remedy arising from the McCloud judgement is both complex, costly and time consuming. The Board will seek to ensure that scheme managers and administrators are taking the necessary arrangements to ensure that the remedy is implemented in a timely and accurate way. The board will monitor the approach currently being developed by NPCC using external consultancy's ISIO to review the administration of Police Pensions to ensure the impact of this are fully considered. The Board's overall intention will be to ensure that scheme members across the 5 schemes continue to receive a good service.

## **Summary and Conclusions:**

During 2022/2023 the NWPPB has maintained an effective role in overseeing Northwest Police pension administration and has provided robust challenge and governance. The NWPPB will continue to develop systems and processes to ensure compliance with legislative and regulatory requirements across all schemes. The Board will seek to identify and manage emerging risks, share good practice and highlighting areas for development on behalf of Scheme Managers to ensure good governance and administration for police pension beneficiaries.

I would like to thank all members of and contributors to the NWPPB, together with scheme managers, administrators, and the various regulatory bodies we have engaged with for their commitment and work to improve our schemes' pension arrangements.

Any queries on the content of this report please contact the Board Administrator via [natalia.ross@gmp.police.uk](mailto:natalia.ross@gmp.police.uk)

**Fiona Daley**

**Independent Chair of the Board**

**September 2023**