



## Minutes

### for the North West Regional Police Pension Board

<b>Date of Meeting:</b>	Thursday 5 <sup>th</sup> September 2019
<b>Time of Meeting:</b>	10:00hrs
<b>Venue:</b>	NW Police Benevolent - St Michael's Lodge, Langho
<b>Chair:</b>	Fiona Daley
<b>Board Members:</b>	Ian Cosh (Vice Chair, Lancashire) Michael Nulty (Cheshire) Matt Horn (Superintendents Association) Tony Bradley (Lancashire Federation) Ian Rennie (NARPO) Diane Lister (Lancashire) Keith Dickinson (CPOSA/Merseyside) Michelle Bellis (Cumbria/OPCC Representative) Lindsay Atherton (GMP Federation) Tony Wilkinson (Lancashire – HR Service Centre Manager) Lesley Kewin (GMP) Amy Park (GMP) Elaine Wilson (Merseyside)
<b>Other Attendees:</b>	Jill Leaver Clair Alcock, Local Government Association
<b>Apologies:</b>	Victor Robinson (Lancashire) Ann Dobinson (Cumbria) Nicola Bailey (Cheshire) Kevin Courtney (NPCC/LGA Advisor) Steve Freeman (representing PCCs)

### 1. Welcome

The chair opened the meeting and welcomed everyone. The chair outlined the program for the day with training taking place in the first session followed by the main body of the meeting in the second session.

### 2. Training

Clair Alcock of Local Government Association provided a training session on the subject Management and Decision Making for Police Pension Schemes, including:-

- Administration and Management
- Funding and Contributions
- Current Landscape
- Decision Making
- Pension Board Governance

### 3. Conflicts of Interest

The following conflict of interest were noted:-

Name	Conflict
Fiona Daley	Chair of Cumbria Joint Audit Committee
Ian Cosh	Secretary and Director of CPOSA
Keith Dickinson	CPOSA Member
Lindsay Atherton	Trustee of GMP Federation Insurance Benefit Trust (group insurance scheme)

### 3. Minutes & Actions

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

#### **Actions Update:**

	Action from previous meeting	Update	Status
1	To review complaint made to Pensions Ombudsman and determine whether there are any lessons to be learned for the board.	Elaine Wilson advised that the Police Ombudsman had found in favour of the Force decision re. removal of commutation cap. It is not a regulation only a discretionary decision and Merpol Chief did not lift the cap.	Complete
2	Breaches of Law document to be finalised and brought back to later meeting before being communicated to Scheme Managers.	Work was still ongoing	Deferred to December 2019 <b>(Action 1)</b>

3	Circulate new quarterly form with minute circulation and include date of next return and file format in next meeting information.	Form had been circulated	Complete
4	Track the Home Office Opt Out Information	Jill Leaver had contacted Kevin Courtney and the data for opt out would not be available to late September.	Deferred to December 2019 (Action 2)
5	To circulate the Conflict of Interest form with the June minutes	Form had been circulated	Complete
6	To provide a copy of your pensions Risk Register to the Chair prior to the next meeting.	Chair confirmed receipt. See separate agenda item	Complete
7	To amend the Terms of Reference with the agreed points and circulate to board members for agreement.	Terms of Reference had been amended and presented to NW PCC for consultation and agreed. Some minor administrative tweaks were required. TOR accepted and would be circulated with minutes.	Complete
8	To provide a copy of June's meeting Risk Registers and Quarterly returns with the minutes	Jill Leaver confirmed these had been circulated	Complete
9	Exit payment responses to be circulated with the minutes	Circulated.	Complete
10	Chair to draft a Board Risk Register	Fiona Daley and Jill Leaver have prepared a draft risk register which would be discussed later in the meeting.	Complete
11	Matt Horn to provide update/information from Supt's Association training for pension board members.	Ch. Supt Matt Horn advised that the training was scheduled for 10 <sup>th</sup> December. Further details were not available at this time.	Deferred to future meeting. (Action 3)
12	Clair Alcock or Nick Gannon to be approached to provide training at the September event	Clair Alcock was present today. Nick Gannon would be interested in future training events.	Complete
13	Langho to be booked for both September and December 2019 meetings.	Jill Leaver confirmed this had been undertaken.	Complete
14	Elisabeth France to be made aware of venue and accommodation facilities at Langho.	Jill Leaver advised that this item was still outstanding but would be progressed imminently.	Ongoing (Action 4)

#### 4. Forces Quarterly Updates

The Chair confirmed receipt of all the returns. The consistent themes/issues were:-

**External Audits:** Ian Cosh provided an update on the Deloitte audit that had been undertaken at Local Pension Partnership. It had raised questions over transparency of how Forces would be informed of the findings of third party scheme administrator audits. Discussion was had and a theme became apparent that external auditor reports/findings were not proactively made available to Forces. Ian Cosh advised that Lancashire would consider utilising Internal Auditors to ensure scrutiny, transparency and management of third party administrators. The Chair asked all Forces to establish what

arrangements are in place with third party Scheme Administrators for Scheme Managers to be made aware of either Internal or External reports identifying issues with administrator systems and processes affecting police pensions and any factors which would minimise the risk of internal or external audit findings not being acted upon and/or notified to client Forces (Action 5).

**Action(s):** 5. Each Force to ascertain the arrangements for obtaining assurance that Scheme Administrators have systems and processes in place to address Internal and External Audit recommendations.

**Opt Out Rates:** From the Forces that had provided opt out rates for the year to date the average opt out rate was 5% (95% opt in).

All Forces were asked to provide the data in future so that a fuller comparison with national data, once available, could be made (Action 6).

**Action(s):** 6. All Forces to include year to date Opt Out Rates data on returns.

**Records Subject to Forfeiture:** Discussion was had regarding the lack of consistency in the approach to forfeiture of pensions. It was understood that the impact of "misconduct" had to affect the police service as a whole but how each Force/OPCC was applying the decision had the potential to cause issues with appeals/challenges to decisions. It was considered that Elisabeth France may be able to offer a clearer steer and this would be deferred to December 2019. A section on the Quarterly Returns would be included to allow monitoring to inform future debate (Action 7).

**Action(s):** 7. Quarterly Return to be updated with a section for reporting on Pension Forfeiture and item to be placed on December agenda for Elisabeth France visit

**Medical Pensions:** Similarly there appeared to be inconsistency in medical pension decisions. It was noted that the Pension Board was responsible for the Governance of its member's pension schemes and should not nor would not impinge on individual Force policies and decisions. To aid Governance and explore areas to improve consistency in approach it was proposed that each Force prepare a report on the medical pension process it undertakes (Action 8). Clair Alcock provided some information to the meeting on Ill Health Injury Pensions via link

<https://www.local.gov.uk/ill-health-and-injury-conference-firefighters-and-police-pensions-19-june-2019> (Action 9).

**Action(s):** 8. Forces to provide an outline of how they process medical/injury award pensions  
9. Ill Health Injury Pension information link Clair Alcock to be circulated with minutes.

## **5. Board KPIs**

The Chair advised these will be collated in readiness for the next meeting (Action 10).

**Action(s):** 10. KPIs to be collated for December 2019 meeting.

## **6. OPCCs' Pension Issues**

No issues were raised for the board's attention.

## **7. Current Police Pension Issues**

**Spending Review:** Ian Cosh provided an overview of the recent Government Spending Review including the announcement to uplift police officers, increase baseline funding and continue with the serious violence grant for a further year. The information was provided to the meeting as it would be interesting to see any correlation with future recruitment and opt out rates.

**Communications:** Fiona Daley highlighted the GAD data, TPR survey results, Boardblast items and newsletters. It became apparent that not all delegates had seen the information. The information that Fiona had to hand would be circulated with the minutes (Action 11). Fiona Daley, Ian Cosh and Jill Leaver would explore the feasibility of tracking communications from national stakeholders on a quarterly basis, share and or provide an overview at Board meetings (Action 12).

- Action(s):**
- 11. Information shared at the meeting by Fiona Daley to be sent with the minutes.**
  - 12. Feasibility of tracking communications published each quarter, sharing and/or providing an overview to be undertaken.**

**TPR Survey Data:** Fiona Daley advised that when the finalised TPR survey is provided in late September, it will be circulated to the Board and responses will be required prior to the next meeting. Fiona Daley and Jill Leaver to work out relevant dates to balance the needs of the Board and the Lancon COT Staff Officer role (Action 13).

- Action(s):**
- 13: TPR Survey data to be circulated once available with confirmed timescales**

Fiona Daley advised that a joint Pensions and Tax seminar organised by the SAB and designed for Scheme Manager representatives is to be held on 12<sup>th</sup> November and enquired if anyone could attend as it may be beneficial for the Board to receive an overview. Ch. Supt Matt Horn from Lancashire advised he may be able to attend. Jill Leaver to circulate details to Ch. Supt Horn (via contact with Kevin Courtney) (Action 14).

- Action(s):**
- 14: Jill Leaver to provide Ch. Supt Matt Horn with seminar details.**

**Annual Benefit Statements/Annual Allowances:** Lancashire, GMP, Cheshire and Merseyside all confirmed their ABS had been issued online. Cumbria were still using a postal service as they awaited automation on the phased roll out by Kier/XPS. Cumbria advised that there had been a delay in their ABS being provided. This had resulted in Cumbria not being compliant and they would document this as a breach and if appropriate notify TPR (Action 15).

**Action(s): 15: Cumbria to document the breach and report, if appropriate, to TPR.**

### **8. Board Risk Register**

The Chair tabled the draft Board Risk Register. This will need further work and will be re-presented at the December 2019 meeting where it was agreed that the Board would explore a key issue in much greater detail. It was agreed that Governance would be the focus of the drill down. Revised Risk Register to be shared prior to next meeting (Action 16).

**Action(s): 16. Fiona Daley to develop the risk register and circulate prior to next meeting.**

### **9. Annual Report**

Fiona Daley advised that the 2018/2019 Annual Report had been drafted and would be finalised for circulation over the coming weeks (Action 17). Once finalised Fiona Daley proposed that she intended to arrange one-to-one meetings with Chief Constables (Scheme Managers) to discuss (Action 18). Ian Cosh and Ian Rennie offered to attend the meetings to support the Chair.

**Action(s): 17. Fiona Daley to circulate finalised Annual Report  
18. Timetable of individual Chief Officer visits to be programmed (Fiona Daley and Jill Leaver).**

### **10 & 12. Visit to the Board by SAB Chair (Dec 2019)**

It was agreed to extend the December meeting by thirty minutes in view of the visit from Elisabeth France (Action 19).

**Action(s): 19. December meeting to be extended to 2.5 hours.**

### **11. Any Other Business**

**XPS/Kier meeting attendance:** Ian Rennie suggested that in light of a number of discussions throughout the meeting it may be beneficial to have a representative from Kier/XPS attend a future meeting (Action 20).

**Action(s): 20. Jill Leaver to extend an invite to XPS/Keir to attend March 2020 meeting.**

**The Pension Regulator:** Jill Leaver advised that Nick Gannon had offered to attend in the future to provide the Board with training. It was agreed that Nick should be contacted for next year's training (Sept 2020) (Action 21).

**Action(s): 21. Jill Leaver to contact Nick Gannon/TPR for September 2020**

**Slides from Training Presentation:** Clair Alcock confirmed that the slides from her presentation could

be circulated in PDF format and the form templates could be reproduced.

**Action(s): 22. Jill Leaver to circulate PDF version of slide presentation with minutes**

**Action Summary:**

	<b>Action from previous meeting</b>	<b>Action Owner</b>
1	Breaches of Law document to be finalised and brought back to later meeting before being communicated to Scheme Managers.	Fiona Daley
2	Track the Home Office Opt Out Information	Jill Leaver
3	Matt Horn to provide update/information from Supt's Association training for pension board members.	Ch. Supt Matt Horn
4	Elisabeth France to be made aware of venue and accommodation facilities at Langho.	Jill Leaver
5	Each Force to ascertain the arrangements for obtaining assurance that Scheme Administrators have systems and processes in place to address Internal and External Audit recommendations.	All
6	All Forces to include year to date Opt Out Rates data on returns.	All
7	Quarterly Return to be updated with a section for reporting on Pension Forfeiture & item to be included on December agenda	Jill Leaver
8	Forces to provide an outline of how they process medical/injury award pensions	All
9	Ill Health Injury Pension information link from Clair Alcock to be circulated with minutes <a href="https://www.local.gov.uk/ill-health-and-injury-conference-firefighters-and-police-pensions-19-june-2019">https://www.local.gov.uk/ill-health-and-injury-conference-firefighters-and-police-pensions-19-june-2019</a>	Jill Leaver
10	KPIs to be collated for December 2019 meeting.	Fiona Daley
11	Communication/circulations shared at the meeting by Fiona Daley to be sent with the minutes.	Jill Leaver/Fiona Daley
12	Feasibility study of tracking communications published each quarter, sharing and/or providing an overview to be undertaken.	Jill Leaver/Fiona Daley/Ian Cosh
13	TPR Survey data to be circulated once available with confirmed timescales	Fiona Daley/Jill Leaver
14	Jill Leaver to provide Ch. Supt Matt Horn with seminar details.	Jill Leaver
15	Cumbria to document the breach and report, if appropriate, to TPR	Ann Dobinson
16	Develop the risk register and circulate prior to next meeting.	Fiona Daley
17	Finalised Annual Report to be circulated	Fiona Daley
18	Timetable of individual Chief Officer visits to be programmed	Fiona Daley/Jill Leaver/Ian Cosh
19	December meeting to be extended to 2.5 hours.	Jill Leaver
20	Invite XPS/Keir to attend March 2020 meeting	Jill Leaver

21	Nick Gannon /TPR colleague to attend September 2020	Jill Leaver
22	Clair Alcock slide presentation to be circulated in PDF version with minutes	Jill Leaver

Signed by the Chair:

..... Fiona Daley

<b><u>Upcoming Board Meetings:</u></b>	
Thursday 5 <sup>th</sup> December 2019 10am	North West Police Benevolent Fund. Langho
<b><u>Member Action/Return Dates:</u></b>	
<b>Item</b>	<b>Submit by</b>
Quarterly Return	13 <sup>th</sup> November 2019
Risk Register	13 <sup>th</sup> November 2019
Agenda to be circulated with copies of the quarterly returns/risk registers	c. 25 <sup>th</sup> November 2019

**NB: Please use the following format for all returns:**

***"[Force Name] Quarterly Return or Risk Register [Date]"***