



Staffordshire Police Pension Board Meeting Wednesday 29th January 2020 at 14.00hrs. Conference Room 7, Block 7, Police HQ Minutes

Present: Board Members

T/DCC E. Barnett (EB), Mark Judson, (MJ), Det. Supt. J. O'Toole, (JOT), Glyn Pattinson, (GP)

Advisors: Finance x2, People Services and Procurement.

External: Paul Mudd (PM), XPS Administration

1. Apologies:

2. Minutes and Actions from previous meeting

The minutes and actions from the previous meeting were approved with the following amendments.

Under item 3 – “could be a conflict of interest rather than would be”

Action 37: MJ to notify EB that the letters from NARPO to pensioners asking if they wish to join NARPO have been sent out rather than waiting to find out at the next meeting.

MJ then asked if there was an update on the IOD claims. It was noted that an update was given at the last meeting and an update would be given every 6 months.

JOT asked how secure the contract with XPS was and Finance advisor said that there had been options available to go with XPS or to combine with another force who still dealt with pensions in force and that data security forms are part of the procurement process.

Finance advisor then said that if GP wanted guidance in relation to further issues around communication he should contact her so that she can update XPS so that they can look into the circumstances. GP said he would send Finance advisor the details he referred to in item 4/5 above for forward transmission to XPS.

EB asked if the terms of reference could be an agenda item for the next meeting.

Action 27: Item 6 of Minutes 19.09.2019

Letters have been sent out to those pensioners affected and XPS will be revisiting and calculating their injury on duty payment back to 2010. Any errors will be paid back with interest on an individual basis and XPS may need to write to those individuals concerned. There is also a process in place and XPS are dealing with this on a force by force basis and hope to send out letters to Staffordshire Pensioners in March/April 2020. PM agreed the timescale of March/April 2020.

MJ then said that he had received representation from some NARPO members asking if the deductions could be suspended until the matter has been dealt with. EB said that the force were not in a position to second guess the levels of finance at this stage and MJ said that if the deadline of March/April is not met could the force inform NARPO as to the reasons why. EB said if the timelines are not met NARPO will be informed.

Action 30:

PM said that he had been in touch with Steve Edwards of NARPO and apologised for the delay in responding. He said that XPS were keen to resolve this matter and had engaged with their printers. He

went on to say that there was a process in place and the letters could be published through the printers. However, XPS were then informed that this was not practicable. Other forces have gone through this process and to keep in as cost effective as possible XPS wanted to get everyone on board who wanted to be. However, he said that forces were reluctant and others were keen, therefore, the whole process of getting the letters out to these pension members has turned into a bigger piece of work than anticipated. He also said that they were meeting with the printers in the morning and he informed Steve Edwards that he expected the letters to be going out next month at the latest.

EB said she was satisfied that there has been some slippage but was happy that these letters will go out next week, i.e., February. PM reassured the meeting that this was the case. EB then said that she appreciated that MJ had put in a complaint with regard to the communication process, but clearly in terms of the Board, there is reassurance from XPS that the letters will go out from February. However, MJ said that he wanted it recording in the minutes that he was registering a complaint with regard to the lack of communication between XPS and NARPO and the lack of action. EB acknowledged the comments made by MJ. JB said that the current contract is between Staffordshire Police and XPS and this was matter between XPS and NARPO, however, MJ said that he did not necessarily accept that as NARPO are co-opted onto the Pension Board and therefore, were allowed to have an input. The Chief Constable who is the Police Pension Authority has authorised this letter and it is imperative that in good time XPS should action something that this Pension Board has agreed to and as far he is concerned there is a complaint that should be registered. He went on to say that this was not just a Staffordshire issue and that other forces who also use XPS are having the same problem. EB asked for the complaint to be recorded and formally acknowledged MJ's views, but also there is an understanding from XPS that these letters will be sent out in February and clearly there is an accountability at the next Pension Board meeting if there is any further slippage.

3. XPS Service Delivery Report

Finance advisor said that the report had been previously circulated and covered the last quarter up to the end of December 2019.

People Services Relations advisor highlighted that there was no record of any complaints in the service delivery report and PM said that they did have a complaints matrix and any complaints received would be downloaded onto the matrix and would, therefore, be included in the Service Delivery Report.

PM went on to explain that any complaints received could relate to any decisions made re levels of benefit, service they have received or any other decisions that has been perceived to have been made by XPS. Finance advisor said that she was not aware of any complaints during the last quarter.

JOT then asked if he, as a board member reported an error how would this be recorded. PM said this would not be recorded as a complaint unless the person reporting the error made it clear that this was a complaint against XPS. EB said that the error referred to by JOT would be of interest to the board and Procurement advisor suggested that during her meetings with finance they could carry out some dip sampling of general enquiries and ask XPS if they could collate them for us and come to a decision as to whether they would be issues that the board might want to be recorded.

GP then said that items 4/5 on the agenda might also give an example of a potential error that would not have been recorded as a complaint on the Service Delivery Report but has caused that individual some concern. Finance advisor then informed the meeting that she and procurement held quarterly meeting with XPS and she would raise this matter at the next meeting. If any issues raised were considered to be a complaint she would ensure that XPS included them in the Service Delivery Report. PM agreed with this process and said that he and his team had recently discussed some issues around how they were going to progress the report going forward and would ask the board what further information they would find useful to be included in the report.

Action 32: Finance advisor and Procurement advisor to meet with XPS re performance data with regards to types of errors and resolution, etc.

A discussion followed as to what the Board wanted from the report and GP said as a general rule the report was purely quantitative data and nothing in relation to quality.

EB asked if XPS carried out a survey of its members with regard to the service they delivered and PM said they do this with the Pension Funds who they provide a service too and a local Pension Fund. He said they were looking at Smart Survey which is an internal tool they have to see if they can use it externally to capture opinion and feedback. He said they also sent out a questionnaire with regard to retirement and asked people to rate their service out of 5, on receipt of which they use the data to report back to the client and its board to let them know what their members are feeling. He said it does not just focus on XPS but the approach to retirement so that everyone can learn and it's something they will continue doing. EB said that she thought it would be useful to look at the qualitative side and match it with the error data and this would give a reassured picture.

Action 33: Finance advisor, Procurement advisor and XPS to progress the capturing of errors and feed back to the board.

JOT then queried if XPS have an opt-out option and do they capture it? GP said this would be extremely useful and he was aware that other forces have access to how many members use their scheme. Finance advisor said that she receives a monthly report from XPS with regard to this option and GP asked if this information could form part of this meeting.

People Services advisor then asked if it was possible to break down the information without identifying anyone but if other information, e.g. length of service and who is what scheme could be made available.

Action 34: XPS and Finance Advisor to look at data concerning who is in the pension scheme and providing data based on characteristics, etc.

EB asked PM if this was something that XPS could provide and PM said that they do supply some information on a monthly and quarterly basis but could also incorporate some of this data in the Service Delivery Report. He went on to say that there was a big focus on this nationally and with the National Scheme Advisory Board.

A discussion also took place with regard to how many members access the on line service and how this could be accurately recorded.

Finance advisor said that she had an instruction sheet from the XPS as to how to join the scheme and this would be included in the internal newsletter and it is also included in the information packs for new recruits.

Action 35: Finance advisor to send the link to the Member Self Service portal to MJ.

4 & 5) Accuracy of Pension Calculations and the issue of 1987/2015 scheme and weighted accrual.

GP said that he had been contacted by a member with regard to figures he had gained via the self-service scheme and contacted XPS to assist him with a query in connection with these figures. When he spoke to the person at XPS with regard to this matter he was given figures that were different to those on line. Whilst he was satisfied with the timeliness in which he was dealt with he felt that the person at XPS did not appear to understand the issues he had raised, particularly in relation to accrual. GP said this was clearly an example where an error had been made but would not have been contained in the Service Delivery Report as a complaint.

PM said he could give reassurance around retirement figures and explained the process that was taken to ensure that the figures given were accurate. PM said that this type of enquiry would normally get picked up by a Senior Member of the Team and acknowledged that on this occasion this was not the case and this was not acceptable for that member. GP said that this gave him some reassurance with regard to retirement figures and that the self-service scheme is really valuable and he encouraged members to use it.

EB said it is important that we flag these matters to XPS or collate information in force and asked GP if he collated information from a federation perspective. GP said there were not many complaints but it was critical that members could challenge the information they receive themselves.

6. Pension Ruling & Remedy

JOT said the Supts. Association were aware of what was happening with this matter but said it still had to be ratified and XPS were starting to put plans in place. He said there had been a number of enquiries from members with regard to what this meant for them.

A detailed discussion followed with regard to the various pension schemes and issues for XPS and the involvement of this board.

People Services advisor said that there will be a lot of members who will be affected by these changes. The Home Office and the Police Pensions Advisory Board, at a national level are involved in this matter. It was noted that the Home Office stated earlier this month, following discussions with the Treasury that they are likely to bring out proposals in March/April 2020 for the Advisory Board and stakeholders, e.g. individual forces and the staff associations. It has been suggested that the people who are dealt with first with remedy are the ill health retirements under the 2015 scheme and there are a lot of complicated issues. The Home Office have said that it is likely that the affected members will be given the choice to either remain in the 2015 scheme or to revert back to the old scheme. There are also tax implications and it could be up to two years before regulations change. It was noted that the National Police Chiefs Council, (NPCC), had written to the Home Secretary outlining Forces' expectations and have asked the Home Office to reimburse them for all the additional costs arising from this.

EB said this is a national issue and it is going to take a lot of work to give people an individual choice. PM then said that XPS were heavily involved with this matter and had spoken to the NPCC informally. He said that they are also the Secretary for the National Police Technical Group.

JOT said that at some point something will be announced nationally and asked how quickly XPS could move to the relevant scheme and if members should be notified provisionally in order to make them aware of what was due to happen.

GP said that last week the Federation were given a comprehensive national update and a number of forces have set up a Pension Remedy Board within their own force. It was noted that every force has been asked to set up a Pension Remedy Group.

People Services advisor said in terms of communications plan there was an agreed national plan with regard to updates to boards and they are getting updates at a national level. EB said that everything that is done needs to be in line with the national picture and the scale of issue for Staffordshire but there is something about regular communication if only to say there are working groups and we are looking at the potential impact. She said it was important for regular updates to be given so that people are reassured that the force is doing everything that they can.

Action 36: People Services advisor to look at the governance and structure around how the force is going to address pension remedy recognising the need for a working group to link in with the national picture to also keep members of the force and NARPO updated.

PM then informed the meeting that XPS are working with Staffordshire Police and are reviewing claims and non-claims. He said the deadline for this was the 31.01.2020 and this is where Staffordshire Police have sent a list of claims to XPS and they have identified the individuals and marked on their pension records that they are making a claim, after which XPS then send this information to NPCC. He went on to say that in respect of the next steps Staffordshire Police are very much compliant with the piece of work that has been requested. Finally, EB said that she felt there was a good structure in place and Staffordshire Police are setting ourselves up to be as well prepared as possible.

The conference call with PM ended at this point in the meeting.

7. Complaint against XPS

EB said she was satisfied that this matter had been covered under Action 30 above and the complaint recorded.

8. Any Other Business

MJ again raised the issue of his complaint, discussed above and said that he really felt that the complaint should be formally registered. JOT said that he felt that the complaint had been formally registered as per action 30 above and that Staffordshire Police will report on it. He said that Staffordshire Police would satisfy themselves that there is a resolution.

EB then stated that the complaint had been recorded in the minutes and has been discussed. She further stated that an explanation had been received by PM who gave us his undertaking that this matter will be dealt with by the end of next month. She also stated that if NARPO wanted to make a complaint to XPS they were entitled to do so and clearly there will be accountability at the next meeting by XPS that they have sent out the letters as promised at this meeting. She further stated that she would like to also be informed by the 1st March 2020 that the letters had been sent out and if this has not been done a challenge will be made to XPS.