

Title: Police Pension Board (Officer)**Date:** 23rd January 2020 10:00**Location:** Directors Meeting Room**Chair:** Simon Pater**Board Members:**

Ian Perkin, CFO OPCC, (Chairman)

Simon Pater, Federation, (Deputy Chair)

Peter Gillett, Executive Director of Commercial and Financial Services

Daisanne Summersfield, Head of Shared Business Services

Tom Budd, Superintendent's Association

Tony Suter, Scheme Member Representative

Advisors: Kelly Ellison & Jo Langley Surrey/Sussex Police**Minutes:** Rachel Lupanko, Office Manager, OPCC (Notes)**Guests:** Kevin Courtney NPCC, Ben Read and James Casey, Equinity

ITEM	NOTES	ACTIONS / OWNER
1	<p>Welcomes & Apologies:</p> <p>The Chair welcomed the Board Members, Kevin Courtney, Ben Read and James Casey to the meeting, he also welcomed CC Gavin Stephens and Peter Gillett who had joined the meeting by telephone.</p> <p>Apologies were noted from Jo Langley and Tom Budd.</p>	
2	<p>Conflicts of Interests:</p> <p>No conflicts of interest were declared.</p>	
3	<p>Minutes of the 11th of December 2019:</p> <p>The minutes of the 11th of December 2019 were reviewed and accepted as a true record of the meeting.</p>	
14	<p>Equinity Demo on Member Web Dashboard:</p> <p>This item was moved up the agenda so that James Casey did not have to attend the whole meeting. James gave the Board a demonstration of the new Member online portal which is currently in the development phase. The Board were informed that Surrey Police have the ability to have their own branded image on the portal, there could be a public facing website with a generic FAQ page which members would be able to access without having to log into the portal. Once logged into the portal members would be able to access personal information to include their Benefit statements, pension confirmation letters Tax office information etc. and it is also possible to have a scheme specific FAQ page, corporate newsletters, information or messages etc. Each time the payroll was run the information in the portal is updated allowing members to access real time information. An edit function can be added to allow members to update their Bank Account details, home address etc. if this was a requirement.</p>	

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14 Cont.	<p>The Board were reminded that a mini Project Board was in the process of being set up to enable users to identify what they would like to be able to see when they access the portal and a communication plan was also being worked on. The current go live date is the 17th of August but this may change. The aim is to enable members to be able to access their benefit statements online by the end of August 2020. The more functionality Surrey Police required on the website, the longer it would take to build and test.</p> <p>The Board asked if Equinity would still be able to send out paper statements to those who were not able to access the internet. The Board were informed that a process would be put in place to allow pensioners who had no internet access to receive their statements in a different way. The advantages of accessing through the website was that they would be able to access any payslip, check the information and view their benefit statements at any time.</p> <p>The Board asked what other police schemes currently use this function and it was confirmed that none use it as yet as there had been security issues but those had now been overcome and it was felt that more schemes would now join.</p> <p>The Board were advised that a two factor authentication option is available for members when signing into the portal and this could be made mandatory if required. An app for smart phones would be available in the future.</p> <p>The Board agreed that it was important to engage members at an early stage. The portal would enable members to pick up any errors in their record at an earlier date as the expectation would be for them to check the information held. The Chair thanked James for his time and the Board all agreed the portal would be a very positive thing for most members.</p> <p>James Casey left the meeting at this point.</p>	
4	<p>Review of actions and decisions:</p> <p>Action 103 – Increased Reporting Requirements – Dashboard update The guidance had not yet been received from the Home Office - Open.</p> <p>Action 104 – Increased Reporting Requirements - Data Scoring & Improvement Plan – Awaiting guidance from the HO as action 103- Open.</p> <p>Action 123 – Scheme Administrator Quarter 2 Report – Helpdesk Statistics (3.4) - Abandoned calls – being added and will be available for next quarterly report – Open</p> <p>Action 131 – Dashboard Update – Update now added to the Agenda for each meeting - Closed</p> <p>Action 138 – Quick Easy Guide – Discussions are ongoing as to what is required in the guide. It was confirmed that this guide would be available on the portal - Open</p> <p>Action 139 – Risk & Issue Register – May be included as part of the internal audit plan for 20/21 – IP and PG to consider outside of the meeting - Closed</p>	<p>JL/BR</p> <p>JL/BR</p> <p>BR</p> <p>JL/BR</p>

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	<p>Action 141 - Scheme Advisory Board Quarterly Letter – July 2019 – Cybercrime Survey – The Board were advised that the decision had been taken not to complete the survey as the Cyber Crime Review had not been completed in time - Closed</p> <p>Action 142 – Cybercrime Survey - See item - 11 of this agenda – No longer required see Action 141 - Closed</p> <p>Action 143 – Equinity Complaint - JL confirmed that application for IDRPs had been received and progressed through stage 1 of the process – No update at this meeting - OPEN</p> <p>Action 144 – Scheme Advisory Board Quarterly Letter – Cyber Security Review – See item 6 of this Agenda - Closed</p> <p>Action 145 – Scheme Advisory Board Quarterly Letter – Cyber Security Review - See item 6 of this Agenda - Closed</p> <p>Action 146 – Scheme Advisory Board Quarterly Letter – Cyber Security Review - See item 6 of this Agenda – Closed</p> <p>Action 149 – GAD 2016 Valuation Summary – Kevin Courtney advised the Board that there had been a delay to this process as it had not been possible to make any decisions until the outcome of the McCloud judgement was known. The data would now be subject to change and until all those who had been affected by the judgement had been identified, and the changes to their data had been made, any data given would be incorrect. A session to discuss this further with the Home Office was planned - OPEN.</p> <p>Action 150 – Joint Surrey Sussex Pension Board – Workshops are in the process of being set up. A new paper will come back to the Board once the workshops have been completed - OPEN</p> <p>Action 151 – Joint Surrey Sussex Pension Board – GS confirmed that an ‘in principle’ conversation with Giles York had taken place and he was supportive of a Joint Surrey/Sussex Board - Closed</p> <p>Action 155 – Joint Surrey Sussex Pension Board Paper – Send Appendix 2 to the Board once completed – see Action 150 - Closed</p> <p>Action 156 – Joint Pension Board - Plan working group sessions for the New Year and send suggestions as to who should take part to both Surrey and Sussex’s Board Chairs – see Action 150 - Closed</p> <p>Action 157 Scheme Advisory Board Quarterly Letter Oct 2019 – copy of survey return to be shared with the Board - as per Action 141 - Closed</p> <p>Action 158 - NPCC Boardblast - Pension and tax event – copy of presentation slides to be shared with the Board - OPEN</p> <p>Action 159: Arrange Cyber Crime Refresher Training for the Board for November 2020</p>	<p>JL</p> <p>DS/JL</p> <p>KE</p> <p>RL</p>

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5	<p>Risk and Issue Register:</p> <p>The Risk and Issue Register was reviewed and updated.</p> <p>Member data incomplete or inaccurate – it was confirmed that Equinity do carry out a tracing exercise when required.</p> <p>Employer failure to pay contributions into scheme – The Board would be discussing a case that had come to light in item 19 of this agenda.</p>	
6	<p>Cyber Risks Report:</p> <p>The Board were advised that the review of the risk to the scheme data from Cyber Crime was now complete, controls were in place to protect the data and to satisfy the Pension Regulator's requirements. This will now be reviewed annually and may be tested at some point in the future. It was agreed that pension schemes were a target for Cyber criminals, regular update, incidents and controls are given to the scheme manager and the Board would also receive regular updates. The Board noted the report.</p>	
7.	<p>NPCC Update on Legal Action:</p> <p>The Board discussed the HO fact sheet that had been circulated shortly before the meeting following the outcome of the two claims that had been taken to the Supreme Court. The Court of Appeal had determined, amongst other things that transitional protection gave rise to unlawful age discrimination in the judges' and firefighters' pension schemes, the Supreme Court had refused the Government's application for permission to appeal and in the Police case management hearing of the 28th of October 2019, the Court of Appeal had determined that the transition provisions in the judges' and firefighters' pension schemes resulted in direct age discrimination between those who were members of the old scheme as at the 31st of March 2012 and were not treated as fully transitionally protected and were moved to new post-2015 arrangements after 31st March 2015. The Tribunal in the Aarons case had given an interim declaration that the claimants who fell within this category were entitled to be treated as if they had been given full transitional protection and remained in their current scheme after 1st April 2015. The Government intended to extend the same treatment to all members of public service pension schemes who were in the same legal and factual position as the claimants. It was confirmed that Staff Association had been granted their request to be listed as an interested party to the police remedy hearings, a future hearing had been scheduled for the 17th of February 2020.</p> <p>Kevin confirmed that Remedy Leads were being identified for each Force and the NPCC were in technical discussions with the Scheme Advisory Board. The timescale for this was queried by the Board and Kevin confirmed that technical discussions would take place in March followed by a public consultation.</p> <p>The NPCC Pension Remedy Working Group had a 2nd meeting arranged for next week and the national working groups fed into this. Daisanne Summersfield confirmed she is Surrey Police's Remedy Lead and Ben confirmed that Equinity were also part of the group.</p> <p>Daisanne summarised some to the issues the working group were considering and the Action Plan that is being developed.</p>	

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7 Cont.	Kevin was asked if there was any information that could be given to scheme members yet but it was agreed that as it is early days and patience's is required.	
8.	Annual Review of Constitutional Documents: The Board reviewed and approved the documents.	
9.	Pension Board Privacy Statement: The Board reviewed the statement which had been updated to reflect changes in the contact information and a further change would be made to reflect the change in Internal Auditors. The amended Statement would be published on Surrey Police's website. Action 160: Amend Privacy Statement and publish on website	KE
10.	Internal Dispute Resolution Procedure: Reviewed and adopted the procedure. Action 161: Publish IDRP on website	KE
11.	Review of Reported Breaches: It was confirmed that no breaches had been recorded in this period.	
12.	Ill Health Retirement & Injury Award Update & Injury Award Reviews: The Board considered the new format of the report and noted it gave more detailed information but still did not contain the comparison figures they required. Action 162: Speak to LM re the Board requirements for this report.	DS
13	Scheme Administrators Quarter 3 Report: Ben advised the Board that the number of contacts that Equinity received should reduce once the portal was up and running. The Board expressed surprise that the work volume had increased 40% from last year, Ben confirmed that there were now two additional people on the team and the backlog had now been cleared. The new team leader had done a good job and the team were now swifter in responding to queries overall. Commentary re the abandoned calls would be included in the next report.	
15	Pension Board Work Plan: The Board note the work plan for 2020. Action 163: Provide Rachel with dates to complete the work plan	KE
16	AOB None	
17	Date of the next meeting: The date of the next meeting was confirmed as the 23 rd of April 2020 at 10am.	

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18	<p>Exclusion Notice: The Exclusion Notice was read out, Kevin Courtney left the meeting at this point.</p>	
19	<p>Pension Deduction Error Complaint Update: The Chair had emailed the Board prior to the meeting with the circumstances surrounding this case. The Board were reminded that it is the individual's responsibility to check their own pension contributions and pension statements. In this case the deductions had been missed due to an admin error but the individual had not suffered a total financial loss as they had been paid a higher net salary than would have been the case if the pension deductions had been taken. The Board were asked to agree that the maximum payment of £2,000 in compensation for the distress that had been caused to be offered and for the individual to be given the option of being able to pay off the missed pension contributions over a period of 7 years. The Board agreed that this was a sensible proposal with a legal caveat to be added to cover Surrey Police should the individual die before the end of the 7 years. Ben Read confirmed that Equinity would not have picked this error up as they could only work on the information they were given but could deduct future contributions from the current pension payments. Daisanne Summersfield left the meeting at this point.</p> <p>Action 165: Inform Jo Langley of the Boards proposal so that she can write to the individual.</p>	RL
20	<p>Equinity complaints update: Pension Overpayment Update – this was now sorted – closed Complaints Update – complete – closed NARPO complaint – it was agreed that there had been errors on both sides, this was now sorted – closed.</p>	

The meeting closed at 11.55am.

Future meetings are planned for:

23/07/20

22/10/20

28/01/21

These dates may be subject to change, for more information please contact Rachel Lupanko on 01483 630200.