

Metropolitan Police Pension Board

Minutes of the Board's Meeting

Details

Date: 1st September 2021

Place: Virtual Meeting – Microsoft Teams

Present

Role

From

Pension Board Members

Ian Pollitt (IPo)	Chair	Independent
Paul Oliffe (PO)	Employer Representative	Finance
Mark Pomroy (MP)	Employer Representative	Human Resources
Don Ratcliffe (DR)	Member Representative	NARPO
Kate Halpin (KH)	Member Representative	Superintendents' Association
Paul Deller (PDe)	Member Representative	Police Federation

In Attendance

Duncan Slade (DS) *	Member Representative	Superintendents' Association
Annabel Cowell (AC)	Employer Rep (Dep)	MOPAC
Ken Anthony (KA)	Pensions SME	Metropolitan Police
Paul Mudd (PM)	Secretarial	XPS Administration

Apologies

Catherine Roper (CR)	Employer Representative	Operational Policing/Professionalism
David McLaren (DMc)	Member Representative	CPOSA
Alex Anderson (AE)	Employer Representative	MOPAC

* Proposed representative

Minute

Action

	Introduction and apologies for absence	
2021-41	IPo opened the meeting and confirmed as quorate. Gave a brief introduction of the Board's purpose and format. AC attending her first meeting as a deputy for AE. DS attending his first meeting as a the replacement for KH, who was attending her last meeting prior to her retirement.	IPo

Minute	Introduction and apologies for absence (cont)	Action
2021-41	IPo, on behalf of the Board, thanked KH for her valuable, long - served input at the Board and wished KH well in her retirement.	All
2021-42	Conflicts of Interest and Confidentiality IPo asked Representatives to declare any conflicts of interest, explaining that a conflict would not necessarily preclude participation on the Board, as detailed within the Terms of Reference and the Conflicts Policy. There were no declarations from any member.	IPo / All
2021-43	Minutes of Previous Meeting IPo asked Members to confirm that they had received, read and agreed with the contents of the minutes from the previous meeting (2nd June 2021). These were then confirmed as a true and accurate record.	IPo
2021-44	Pension Board Action List (AL2) – ESA – KA advised that this project was at the point of conclusion with only a handful of cases to finalise.	KA
2021-45	(AL3) – Valuation – IPo and KA confirmed to the Board that there were no further developments to report with the valuation and this for the time being was stalled due to the potential, unknown impact of the Legal Challenge.	KA
2021-46	(AL17) Releasing AVCs through Utmost Life – KA confirmed that the position had not changed since the last meeting. KA explained the background of this action / issue. DR was asked whether he is still receiving enquiries from members. DR confirmed that it was quiet at the moment, and that his members were aware that the issue was being chased by the MPS. (AL20) KA confirmed that he would keep DR updated with any progress that impacts his members.	KA / IPo
2021-47	(AL21) MP, PO and PD were asked if they would like to extend their term on the Board. All confirmed that they were happy to continue and the Board endorsed the re-appointments. IPo thanked these representatives for their willingness to continue, adding that this is really good for the Board to retain the experience and input at the meetings.	KA

Minute	Pension Board Action List (Continued)	Action
2021-47	AL18 & 19 – Communications and Opt-out Information Agreed that these remaining items from the action list would be covered within the main agenda items.	KA / IPo
2021-48	Knowledge and Understanding IPo confirmed that Kevin Courtney would be attending the next meeting which will update the Board in respect of the workings of the NPCC, LGA and the Home Office. The Public Service Toolkit has recently been updated with a module on Pension Scams, and it was recommended that Members of the Board complete this module. http://www.thepensionsregulator.gov.uk/public-service-schemes.aspx	IPo / All
2021-49	Current Issues <u>McCloud Legal Challenge</u> Updates to Legislation and the Regulations are expected by early 2022 which will then enable more detailed work to commence. Updates are expected from the Home Office and HM Treasury as implementation processes are defined. PD informed the Board that there were numerous claims currently logged as part of the Police Federation’s challenge, potentially double the number of claims that had been submitted by the solicitors Leigh-Day.. This number could be up to 40,000 Officers, compared to the reported 15,000 who have claims with Leigh-Day. KH added that from the Superintendents Association, there was a claim in respect of discrimination for part time Officers and those who had taken a career break due to maternity and will not be able to accrue 30 years pensionable service prior to 1 April 2022, adding that Dan Murphy is leading on this for the Superintendents Association. <u>Immediate Detriment</u> The Board discussed the implementation of immediate detriment, which is where members retiring in the very short term would be able to retire and take the best choice of pension benefits, either ‘legacy’ or ‘reformed’ as if Remedy had already been implemented. There were some practical implications in providing this option, where guidance had not been provided, including around medical certificates under the criteria for both schemes where the member was retiring on grounds of ill health.	IPo / All
Minute		Action

The MPS is expecting to be able to offer immediate detriment within the next couple of months and was working on a policy to allow this. IPo asked members whether they were comfortable with the work and intention of immediate detriment. PD acknowledged that everyone was doing the best they can given the lack of guidance available. KH stated that it was an impossible task and is being kept updated from her association.

DR was grateful for the update and advised that the CEO of NARPO has resigned with his deputy taking up the position as an interim measure.

Assurances were again given that all members affected by the McCloud judgement, whether active, deferred or in receipt of a pension would automatically be contacted by the Scheme in respect of what the Remedy means for them.

2021-50 **Report by Senior Pensions Contract Manager**

KA informed the Board that McCloud is dominating the landscape, with claimant activity and judicial reviews.

IDRP

There was one Stage 1 application received for Internal Dispute Resolution. This was in respect of a case received in July where the Officer did not agree with the pay used to calculate their benefits. This was a case where the member had been in receipt of temporary salary.

DR was aware of the case and had encouraged the member to query through the IDRP.

Scheme Statistics

As the scheme administrator works through the backlog, the Board were expecting some KPI failures and these were discussed. The correspondence stats at 16% and estimate tasks at 31% were the largest failures and this was expected as when the backlog cases are completed, they are recorded as late in all instances. It is expected that this backlog will be cleared by the end of September, and it was acknowledged that good progress had been made following the work redistribution discussed at the previous meeting in which the administrator outlined some well considered efficiencies that they were looking to implement.

PD questioned the scores, asking why the number of cases have dropped, yet the percentage was still extremely low. KA responded that the backlog would be drip fed into the business-as-usual cases and if 100 were fed into the workload, they would all effectively fail, due to them being processed after their due date. KA felt that the administrator was making progress and IPo questioned whether everything was being captured properly and in a transparent way. KA will continue to discuss statistics and feed back the comments from the Board.

There had been approximately 2000 calls moved across to the new call centre which would allow the administrator to concentrate on the tasks in hand, both day to day and backlog. Stats will be available at the next Board meeting, as the new system was not able to provide the exact call numbers for the last month. PO expected the number of cases to be higher and KA confirmed that of the 180 estimates, 124 were business as usual cases with the remainder made up of backlog.

DR said that the 0300 number used to contact the administrator led to one of the most complicated member experiences he had encountered, going on to say that some of his members have reported having great difficulty in getting through to the correct place, often in times of recent bereavement. KA explained how the number should be working and DR thanked KA for the explanation, saying he will put something in the NARPO newsletter.

Asked if there was a financial penalty for the administrator failing in their performance tasks, KA said that there was but that this was weighted more towards the major SLAs such as paying pensions and retiring scheme members.

The Board agreed to keep an eye on the overall performance and that the administrator has committed to an improvement plan to eradicate the backlog and get back on track with work in hand. The administrator will be invited to update the Board in March with a comprehensive update on these key matters.

Guaranteed Minimum Pensions

This project had stalled, but the administrator was now making this a priority. KA confirmed that a few thousand members could be affected and as soon as this work can be progressed it will be. IPo said that it would be good if the exercise could be concluded before the work required on McCloud begins.

Minute 2021-50	Report by Senior Pensions Contract Manager (cont) Auto Re-enrolment KA confirmed that the MPS automatic re-enrolment date was scheduled for 1/6/2022. It is expected that up to 3,000 Officers will be re-enrolled back into the pension scheme and that this occurs every 3 years. IPo had spoken at the Federation Annual Conference to raise the awareness of the scheme benefits and the impact of members not joining the scheme. In response to a question from DR, KA confirmed that every officer would be enrolled into the 2015 scheme in June 2022.	Action KA / All
2021-51	Communications DR asked whether we were getting the right messages out to officers in respect of the scheme and its benefits. IPo said that following on from his meeting with Met Friendly, they had agreed to develop some comms materials to inform about and promote the scheme, particularly for new joiners and that a focus group had been created for this purpose, adding that this would be at no cost to the MPS.	IPo
2021-52	Risk Register IPo had discussed with KA in advance of the meeting, the status of the Risk Register and they continued to be comfortable that the risk ratings remained as per the previous meeting. IPo asked the Board whether they felt any of the scores needed to be amended due to their likelihood, or their impact. The Board were happy that the scoring of the Risk Register should remain the same. This will continue to be reviewed at each meeting. Acknowledgment was given that the McCloud issues remained the greatest risk but that everything else had sufficient mitigation in place to keep the risks manageable.	IPo / All
2021-53	Update from the Chair IPo confirmed that Kevin Courtney had agreed to attend the next meeting of the Board in December and also discussed briefly the Pensions Dashboard Programme. This is a government initiative to allow individuals to see all of their pension benefits in one place. The Pension Schemes Act 2021 introduced the legal framework for pensions dashboards and provides for new regulations which are due to be consulted on during 2021. It is expected that data will need to be made available for the dashboard, sometime in 2023.	IPo

Minute	Any Other Business	Action
2021-54	There was one item for any other business. DR questioned the proportionality of the injury review process where those Officers who retired with an injury pension would have this reviewed periodically. KA explained to DR that this was something that all Police Forces do and is to ensure that there is still an entitlement for the member to receive these benefits, and that retirees are not receiving duplicate benefits in respect of the same service and / or injury. DR thanked KA for the explanation. With no further business to discuss, IPo thanked everyone for attending the meeting and reminded Board Members of the scheduled dates for forthcoming meetings	DR / IPo
2021-55	Date of Next Meeting 1st December 2021 – Expected Virtual Meeting Future meetings will be discussed at the December meeting. 2nd March 2022 1st June 2022 7th September 2022 7th December 2022	DR / IPo