



ANNUAL REPORT 2023/2024

Northwest Police Pensions Board (NWPPB)

report on the activities of the NWPPB during the financial year
April 2023 – March 2024

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 31 March 2024. 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 2023 to 31 March 2024, 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:

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

- Tracking and supporting the wholesale activity required by the Scheme Managers to deliver the Remedy arising from the McCloud judgement and address discrimination from the implementation of the 2015 pension scheme.
- To continue to improve and promote consistency of scheme administration and service for members, to identify concerns and address or escalate these where appropriate.
- Ensuring oversight of compliance with relevant legislation, regulations, and requirements placed on Scheme Managers, including working with the NPCC Head of Pensions and facilitating training with key external organisations such as The Pension Regulator.

2023/2024 was a year of unprecedented workload for force pension teams and administrators in understanding the requirements of Remedy implementation. The work was characterised by short deadlines, regulatory complexities and significant volumes of information needing to be processed. The pension board provided a forum for information sharing, monitoring and oversight of progress. Employee representatives including the Police Federation, and the National Association of Retired Police officers (NARPO) regularly raised issues of concern from members.

The NPCC national pensions team regularly attended Pension Board meetings and have provided essential guidance and updates. The Board was able to provide support and leverage in terms of communicating with NPCC, the Treasury and Scheme Administrators XPS and LPPA to ensure that issues raised at force level were appropriately escalated at a national level. Forces were also able to pool knowledge and experience in a timely manner.

In addition to considering Remedy implementation the Board has continued to seek assurances on the overall 'business as usual' governance and risk management of force pension arrangements, the impact of cost-of-living challenges on opt-out rates and the marketing of the pension scheme to ensure that all opportunities to maintain membership are taken.

Looking ahead there remains significant challenges and change for Scheme Managers and local pension boards including continuing with the implementation of the Remedy, Pension Dashboards, a new Pension Regulator Code and the potential for establishing a national Scheme Manager to represent all 43 Forces by 2026.

MEMBERSHIP:

The full membership of for 2023/24 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 to March 2024
Sarah Irvine	from March 2024
Dan Rodgers / Gillian Routledge	Lancashire to March 2024
Sarah Scott	from March 2024

Staff Associations Representatives:

Richard Robertshaw	Police Superintendent's Association
Dan Lever	Police Federation
Stuart Parry	Police Federation
Ian Rennie	NARPO
Keith Dickinson	CPOSA to March 2024
Chris Sykes	from March 2024

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 2023 / 2024 was £9602.89, made up of the Independent Chair's remuneration and expenses, plus administrative support provided by GMP. All other Members' expenses and administrative costs were borne by the constituent forces.

The total cost of the Board is shared equally across 5 forces which equates to a cost per force of £1920.58.

ACHIEVEMENTS AND OBJECTIVES:

As mentioned in the Executive Summary, during 2023/2024 the Board achieved several objectives, including: -

1. **Meetings:** Four meetings were held as part of the 2023/24 meeting structure.
2. **Performance Monitoring:** The Board has a process to gather governance and risk management information from forces on a quarterly basis. This information has enabled the 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, the National Police Chief Constables Scheme Managers Group via the Vice-Chair of the Board who is a standing member of that group and the scheme administrators (XPS and LPPA), to ensure the Board meet its requirements.
4. **Training for Members:** The Board dedicates one of its meetings as Board training day and this provides a useful opportunity direct engagement with subject matter experts such as the Pensions Regulator and the Pensions Ombudsman 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:** The Board has actively sought to engage on the McCloud judgement and activity required to implement the remedy. The Board will continue to gain assurance from scheme managers that they have put in place the necessary arrangements to deliver the remedy but is also mindful of the other challenges facing forces including the Pensions Dashboard and the new TPR Code.
6. **Annual Returns:** The Board worked together to help provide consistent responses to surveys and returns required of Scheme Managers.

Priorities for the future on behalf of the Scheme Managers: the NWPPB will continue to monitor key aspects of governance and critical deadlines to help ensure that the pension issues affecting members are managed effectively. Whilst the implementation of the pension remedy continues to be complex, costly and time consuming the Board will seek to ensure that Scheme Managers and administrators have the necessary skills, knowledge, and resources to deliver the remedy and the other current challenges within the pension sector.

Working with the NPCC the Board will continue to look ahead for the best way to support Scheme Managers to deliver their responsibilities. 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 2023/2024 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 rachel.moore@gmp.police.uk

Fiona Daley

Independent Chair of the Board

September 2024