



Attendees:

William Littleboy (WL)	Chair
Andy Marchant (AM)	Vice Chair
Brian Cameron (BC)	Board Member
Alan Duncan (AD)	Board Member
Alexander Miller (AM)	Board Member
Stephen Wright (SW)	Board Member
Seona Hart (SH)	Observer
Iain Coltman (IC)	SPPA Senior Policy Manager
Dev Dey (DD)	SPPA Head of Customer Services
Rachel Miller (RM)	SPPA Customer Service Manager
Stuart MacArthur (SMacA)	SPPA Governance Manager
Clare Moffat (CM)	SPPA Governance Delivery Lead - Minutes

Apologies:

Denise Christie (DC)	Board Member
Ross Haggart (RH)	Board Member
Matt Valente (MV)	SPPA Head of Business Management

1. Welcome and introductions (including declaration of conflict of interest)

1.1 WL opened the meeting at 10:00, welcomed everyone and reminded the board that late apologies can put quorum at risk. SMacA confirmed the meeting was quorate.

1.2 No conflicts of interest noted.

2. Draft minutes and action points from previous meeting

a. Draft minutes from previous meeting

The minutes from the meeting of 7 July 2020 were adopted without comment.

b. Actions outstanding from previous minutes

The outstanding actions were reviewed and the following noted:

F23.01 07/07/2020 – Action closed

Homeworking update given in agenda item 3. Customer Service.

F23.02 & F23.03 07/07/2020 – Actions remain open

SMacA will provide brief update in MV’s absence at agenda item 4.

F23.04 07/07/2020 – Action closed

SMacA thanked board members for feedback on training.

F23.05 07/07/2020 – Action remains open

No MSS update available until next meeting. Update owner to show JMcD.

3. Customer Service Update

WL introduced DD who confirmed that good progress was made on month 12 payroll information via i-Connect which assisted ABS data reconciliation.

Business planning sessions were held which identified three key areas to focus on:

1. **Removing single points of failure** by identifying areas of risk in Customer Services and across the agency, preparing a plan to ensure sharing skills and knowledge through the production of desk guides and support tools to enable all work tasks to be completed when specific team members are absent/on leave.
2. **Learning and development** to ensure Managers and Quality Service Coaches (QSCs) have the right tools and learning to support staff working remotely. Training has been arranged as a key priority.
3. **Workflow redesign** in some work areas to assist reporting.

DD explained SG advice suggests homeworking will continue until March 2021 at least and may extend beyond so managers will be upskilled to help support people who may find this difficult over the winter months. Most staff are content to work at home and managers are in close contact with all staff.

Achievements include 7400 critical calls and DD explained surveys are under development to obtain customer insight into the phone service which will help design the strategy of the future service. WL asked if any member feedback had been received to date and how members are being supported with the change of service. DD and RM confirmed no significant feedback or complaints had been received on the service provided in the previous quarter nor via channels of communication from Fire members.

Customer First

Critical tasks

RM explained the phone service may be extended on a limited basis to include other types of enquiry in quarter 3 and expected webchat function to be introduced in Quarter 4. Information from the anticipated customer surveys will help to shape the future service. SW welcomed new communication approaches and highlighted that SPPA should plan for situations which will increase demand e.g. member enquiries on 2015 remedy, possibly around April 2021. RM acknowledged that this project will be feature in plans and linked back to the key areas identified to enable this, namely (1) trained staff to handle queries at first point of contact, (2) the need for efficient, effective processes and (3) communicating in the right way for customers. RM explained actions already undertaken to improve service include four new temporary staff in customer contact teams to assist with calls and emails and established subject matter experts (SMEs) in Police and Fire within contact area to reduce delays caused by referring to specialist administration teams.

AM asked if SPPA currently measure customer satisfaction after activity/contact or on an ongoing basis. RM confirmed that there is a facility to record customer feedback which has not been fully utilised but change managers working on pension platform project are currently reviewing the data held to help understand customer needs and wants. DD confirmed he had recently seen user feedback over four years which is mainly positive overall but acknowledged timescales to fully resolve email enquiries is an area for improvement.

RM highlighted the increased volume of calls and emails received during quarter 2 (up 51%), mainly due to ABS and AA exercises, and noted the missed KPI for death in retirement. RM explained that this was due to one single case which was delayed by SPPA when issuing paperwork regarding small commutation; this has been fed back and addressed. RM also acknowledged three transfer out cases missed KPI and explained this was due to resource being redirected from transfers team to support with critical call line.

WL asked if the KPIs, which are based on normal working circumstances, should be adjusted to account for the current working model and asked if there was any reason for the significant increase in call and email volumes. RM explained that ABS queries were the likely increase in September. AM outlined customer feedback suggested that it is not the initial response time which is a concern but the time taken to fully resolve queries so this target may require a more appropriate measure, and noted that if volumes spike at the same time every year for ABS, resourcing plans should include capacity for extra volume.

RM acknowledged this and confirmed a review of the 2020 ABS and AA exercises will take place with lessons learned and improvement plans for communication. As phone service was limited to only take critical calls, all other enquiries were received by email which significantly increased volumes, but resourcing is a key feature of planning and will be addressed within the review. AM requested SPPA consider developing a KPI to measure length of time taken to fully resolve queries, which excludes generic initial responses.

1120.01	SPPA to consider developing KPI to measure times to fully resolve queries
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WL advised additional interactions are required to answer queries as a consequence of remote working and encouraged SPPA to be alert to more interactions per issue which dramatically utilises capacity. RM acknowledged this and confirmed the 3-point plan should address this by increasing the knowledge of individuals, reviewing QSC tasks to balance authorisations vs. time spent developing and coaching staff, and workflow redesign with root cause analysis to establish where training and guidance is needed. WL added use of quality customer feedback to identify frustrations early before issues develop.

RM confirmed all overpayments will be reviewed in the next few weeks to seek improvements to the process. RM explained the circumstances surrounding the one non-death overpayment due to official error which occurred in quarter 2 and adjustments to process to reduce likelihood of this circumstance recurring. WL noted that £26064 overpayment is marginal against £58.54 million awards paid out and

demonstrated good controls. RM confirmed that the improvements to the bereavements process are continuing and reported less documentation is now requested from member representatives through NRS arrangement.

Non-critical tasks

RM advised limited return to full phone service is anticipated this quarter, circumstances allowing, and the Liberty system was upgraded in July 2020 with webchat function which will likely be implemented in quarter 4 as part of the future communications model to meet what customers need.

Operational Excellence

RM apologised that slides presented were not fully updated and verbally provided the board with progress on the ABS exercise.

1120.02	RM to provide updated slides for circulation
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All firefighter ABS were calculated and prepared on time but due to an issue with the printer contractor, the paper statements were not posted until 31 August 2020 which resulted in paper statements not arriving with members until two days later. The ABS therefore missed the deadline date of 31 August 2020.

AA statements were also calculated and prepared on time but SPPA became aware of an error on the accompanying letter where the lifetime allowance (LTA) figure was not updated. SPPA contacted any affected members to resolve within five working days. One firefighter was potentially impacted by this and has been contacted.

AM asked if ABS late delivery was a reportable breach and SMacA advised the breach was reported to TPR who have confirmed that they will not take any action.

WL queried if SPPA were identifying the right areas of concern regarding KPIs. RM confirmed the ABS KPI was missed because ABS arrived late due to being posted on the day of the deadline whereas the AA statements were correct but the accompanying letter noted the previous year's LTA figure. RM acknowledged lessons should be learned from this and additional control mechanisms put in place. DD raised consideration of digital statements for next year's ABS which will enable members to access their benefit statement via Pulsion online portal. WL highlighted need to plan early if considering new service to allow time for behaviour change and RM confirmed a communication exercise would be required with employers and members to promote registration to the portal, and noted the public's increased digital use both in general and following the pandemic.

Develop Our People

Training and Development

RM confirmed that significant work was undertaken in the Payroll team to upskill the number of staff able to undertake Police and Fire tasks to reduce key dependencies in this area.

WL thanked RM and DD for their update.

4. Business Management Risk Update#

SMacA reported MV's apologies as he was unable to attend the meeting to update the board personally. SMacA explained that SPPA have been developing a strategic risk register, and the newly appointed Risk & Assurance Manager will embed the risk framework within the Agency and attend future board meetings to provide updates for the board. Going forward, the board can expect to see the strategic risk register and help develop an operational risk register specific to Fire. In October, the board Chairs and Vice Chairs were involved in a meeting with MV on the risk framework and provided valuable input and feedback. AM confirmed this was a robust and thorough approach which mirrored best practice elsewhere and noted operational registers should be tailored to each board to accommodate specific differences. WL concurred the comprehensive framework and observed risks are very high level and may not be the risks which most impact the scheme – e.g. service model changes due to remote working – and should focus on specific risks, their relevance and how they are assessed, rather than further development of the adequate framework, to guide the work for the attention and focus of the risk team and the board. SMacA noted this feedback, and confirmed that this will be shared with the Risk & Assurance Manager when she is in role later this month.

Meeting resumed at 11:25 after 10 minute break.

5. Policy Update

IDRPs

WL introduced IC who confirmed there have been no appeals cases in the previous quarter.

McCloud Sargeant

IC provided background of the McCloud consultation to remedy the age discrimination which arose from the 2015 scheme reforms. The HM Treasury (HMT) consultation offered two options to provide members with (a) an immediate choice at some point in 2022 or (b) a deferred choice at the point of retirement, to determine what scheme they were to be a member of between 1 April 2015 and 31 March 2022, known as the remedy period. The three HMT month consultation closed on 11 October 2020. SPPA issued a response to the consultation and SPPA Policy team supported the coordination of the Firefighters' SAB response. The SAB's response leaned towards the deferred choice as a preferred option and noted significant concerns about timescales and current member detriment. The SAB also suggested an indicative choice should be offered to members as a potential solution for issues around member contribution and tax. IC offered to share the SAB response with the board.

1120.03	IC to seek approval to share SAB response to HMT consultation with the board
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IC confirmed that HMT received over 3000 responses to the consultation and anticipated HMT will set out its position in January 2021 on what the preferred choice will be and how it will be implemented. This will initiate cost cap review work which is currently suspended. Meantime IC anticipated cross workforce steering groups at high

level, litigation groups, technical working groups and are also about to establish project management group in which SPPA will participate.

Legislation

Changes will need to be made to reflect HMT's choice in January 2021 and the scope of the legislation will be determined by that. IC advised the current working plan anticipates changes to the primary legislation around summer 2021 and with the passage of the relevant bill which will make changes to The Public Service Pensions Act 2013 will hopefully be completed by the end of 2021. Changes will be required to secondary legislation as well and where possible, there will be concurrent consultation and drafting on the scheme changes alongside that primary legislation. The ambitious timescale is for scheme changes to be in place by 1 April 2022. Where possible IC hopes to have some draft scheme legislation for consultation by November 2021. IC confirmed SPPA are developing a project team and have recently appointed a Project Manager and are currently in the discovery phase with Heywood, the system provider, on implementation and how Heywood can support SPPA in implementing the necessary changes.

BC expressed concerns regarding access to information and asked if SPPA have received many enquiries directly from members on the remedy, given the aspirational date of 1 April 2022, and asked how organisations can work together to share and circulate information. IC confirmed it is the ambition across all Whitehall departments and devolved administrations to have the scheme changes in place for 1 April 2022 and noted this is a very ambitious timescale with conversations ongoing at high level with engagement at advisory boards on issues like member contributions and tax. IC expressed gratitude for good working relationships with unions to support communication with members and advised he was not aware of any questions from members yet. IC suggested when HMT position becomes clearer collaborative working will ensure communications are sufficient to enable member decisions.

DD added that Customer Services had not received many questions on remedy yet and offered to start reporting on some of the queries that come through from members nearer to the time. DD confirmed that the SPPA website has been updated to show the limited information available at the moment.

1120.04	DD to collate enquiries relating to 2015 scheme remedy
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WL thanked IC for his update.

6. Governance update

6a. General update

(i) Recruitment/structure

SMacA introduced CM who has joined Governance team to lead on NHS and Teachers schemes and confirmed Molly Wylie will continue to focus on Police and Fire scheme governance.

(ii) Training/induction pack

SMacA confirmed the induction/refresher training pack is almost complete and should be rolled out to all boards by late November 2020. He thanked the Chair & Vice Chair

for their input and feedback. This pack will be the main induction for any new board members and also serve as a refresher of knowledge for existing members. SMacA asked all board members to complete TPR's Public Service Toolkit and to forward their certificate to the governance team and thanked those members who have already done this. Webinars will be organised to replace the annual conference which cannot take place, with possibly 4-6 webinars per year going forward which, along with the induction pack and toolkit, will form comprehensive training for board members.

(iii) Membership tenure

SMacA referred to the tenure table provided in his report and the change of rules on board membership from the maximum period of 6 years to 8 years in line with the expectations of the regulator; and confirmed that members will be contacted by the end of 2020 to provide the necessary extension or renewal. A membership update will be provided at each meeting going forward.

BC welcomed the extension of board membership tenure and confirmed it is his intention to retire on 2 February 2021 therefore this will be his last board meeting. WL thanked BC for his work on the board and wished him well for the future. SMacA recorded SPPA's gratitude to BC for his support on the board and other matters and wished him a happy retirement. SMacA welcomed SH to the board and confirmed paperwork had been issued.

Terms of reference (ToR)

SMacA explained the differences on the revised ToR and asked for approval from the board with a view to refresh in 2021. WL confirmed that he has reviewed the ToR with AM and the board agreed their approval.

6b. 2019-20 Pension Board Annual report

SMacA apologised that the Annual report has been produced later than preferred and acknowledged that the board's work may be better reflected in future reports with earlier preparation. WL outlined timeline issues did not allow board discussion of his input before circulation of the draft report and invited comments. WL requested views for major factors for inclusion in 2020-21 report along with the impact of working remotely due to Covid and the impact of McCloud Sargeant. BC noted a typing error on 4.2 where Teachers should read Firefighters which SMacA agreed to update. AM asked if any GMP issues will affect the scheme. WL advised that a recent discussion confirmed potential impact from the remaining GMP items only totalled hundreds of pounds so GMP was not a large board concern but the board would still like GMP progress updates. IC confirmed that GMP equalisation is a separate project and the UK government are currently consulting on extending the existing interim solution until at least 2024. This is dependent on the outcome of the consultation but it is anticipated schemes will continue to index and equalise GMP under the current solution for at least another 3-4 years.

The report was approved by the board, subject to amendment to 4.2.

7. AOB

No other business was raised.

8. Dates of future meetings

WL confirmed 2021 schedule has been circulated and the next meeting is 11 February 2020 10:00-13:00. AM offered his apologies in advance due to another commitment. SMacA offered to review date.

1120.05	Investigate changing date for next meeting for better availability
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WL agreed date change if suitable, but confirmed date could stand if alternative not found as long as meeting will be quorate.

WL once again wished BC well for his retirement and closed the meeting at 11:55.

Summary of new actions:

Action No.	Para	Action	Assigned	Target completion date
1120.01	3	SPPA to consider developing KPI to measure times to fully resolve queries	RM	Next meeting
1120.02	3	Provide updated 'Operational Excellence' slides for circulation	RM	ASAP
1120.03	5	Seek approval to share SAB response to HMT consultation with the board	IC	ASAP
1120.04	5	Collate member enquiries relating to 2015 scheme remedy	DD	Next meeting
1120.05	8	Investigate changing date for next meeting for better availability	CM	ASAP