



Surrey Fire & Rescue Service

Performance Delivery Report
Quarter ending 31 December 2024

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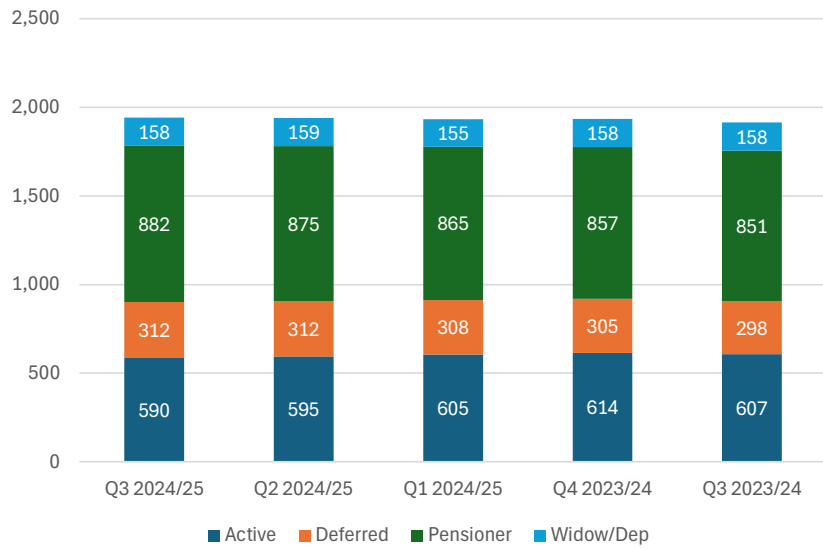
Items requiring a decision or attention are marked in the report with this logo



Highlights

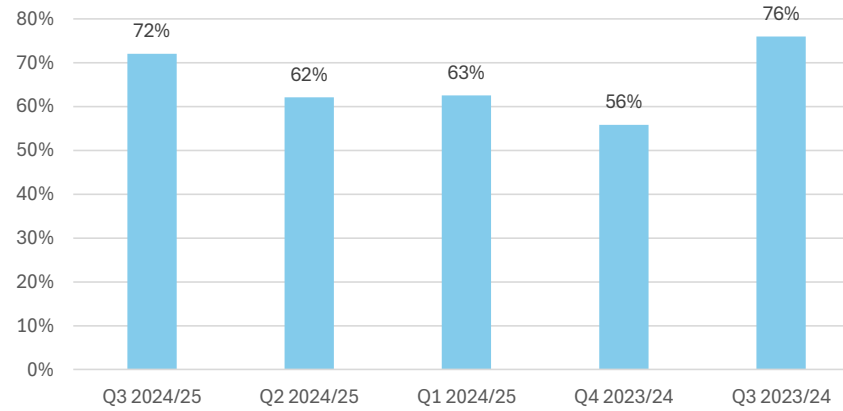
Membership numbers

Membership

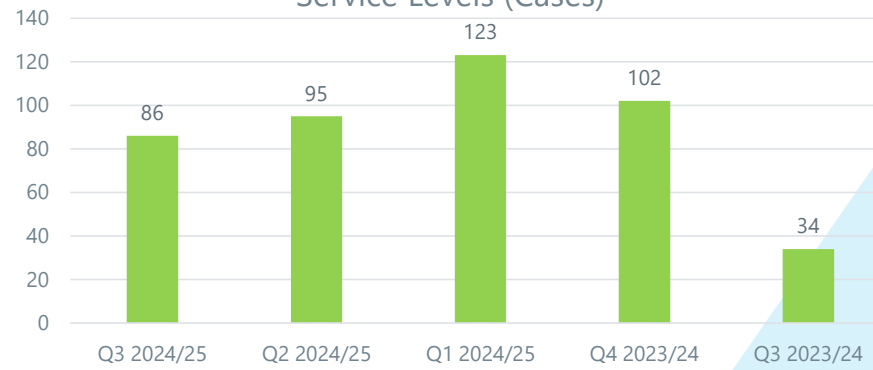


Service levels

Service Levels (%)



Service Levels (Cases)



Headlines

Members

- Metrics and items to note
 - Membership has remained consistent with that reported in the previous quarter

Scheme and Legislative

- Scheme specific items
 - XPS continue to undertake weekly ABS-RSS production runs since the initial issuance on 30th August 2024 across public sector.
 - (R)PSS issuance commenced on 4th October and has continued from that point onwards.
 - XPS have appointed Dashboard ISP and will be issuing reports in in Q4.

McCloud

- Overview of RSS's issued and any outstanding data



Key items

- SLA: 72%
- Total membership is 1,942 members
- 119 IC-RSS issued, with 111 remaining for Surrey Fire & Rescue Service
- ABS RSS Project requires year end



Lump Sum payments made compared to Date of Retirement

	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
On DoR	-	-	33.33%	-	0.00%	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	0.00%
< 7 days	-	-	33.33%	-	0.00%	0.00%	-	33.33%	-	0.00%	50.00%	60.00%	100.00%	25.00%	100.00%	-	0.00%
7+ Days	-	-	33.33%	-	100.00%	100.00%	-	66.67%	-	100.00%	50.00%	40.00%	0.00%	75.00%	0.00%	-	100.00%
Cases	0	0	3	0	1	1	0	3	0	2	4	5	2	4	3	0	1

All XPS Fire and Police clients

	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
On DoR	52.48%	45.83%	26.47%	39.90%	36.17%	36.44%	37.50%	26.63%	26.53%	34.25%	46.60%	57.51%	65.46%	61.20%	63.40%	65.31%	79.75%
< 7 days	30.69%	32.14%	25.63%	26.77%	31.91%	33.78%	35.12%	29.65%	31.84%	27.62%	26.21%	21.46%	20.10%	24.75%	17.74%	17.96%	13.50%
7+ Days	16.83%	22.02%	47.90%	33.33%	31.91%	29.78%	27.38%	43.72%	41.63%	38.12%	27.18%	21.03%	14.43%	14.05%	18.87%	16.73%	6.75%
Cases	202	168	238	198	188	225	168	199	245	181	206	233	194	299	265	245	237

ABS Production



Year End Data

- An ABS, or an ABS RSS member for anyone who has remediable service needs to be produced for every member.
- ABS RSS statements need to be produced by 31st March 2025
- Standard ABS statements should have been produced by 31st August 2024

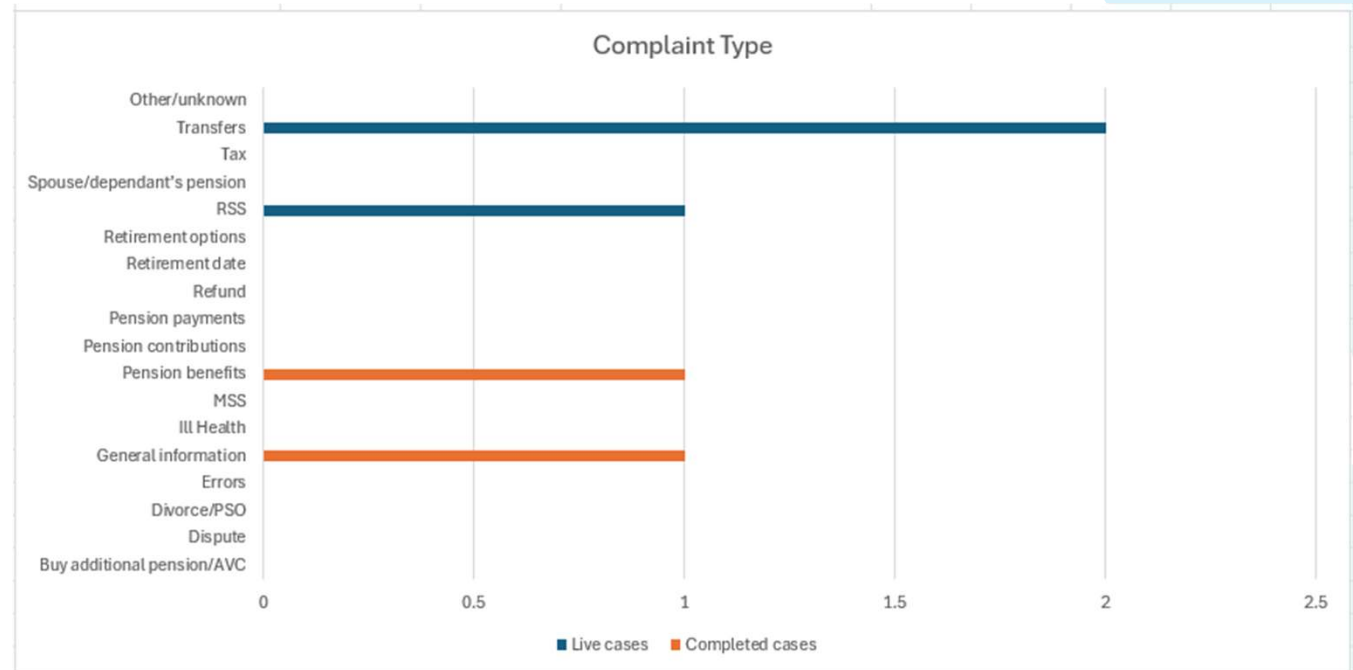
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Total ABS's Due				Expected RSS/Roll Back						Expected Pst 2012 members			Expected CARE only		
Client	Due	Produced	%	TOTAL	Produced	%	RSS Produced	RSS %	Roll-Back Produced	TOTAL	ABS Produced	%	Total	ABS Produced	%
Surrey Fire	607	0	0.00%	231	0	0.00%	0	0.00%	0	47	0	0.00%	328	5	1.52%

Errors and complaints



Complaint type	Live cases	Completed cases	Total
Buy additional pension/AVC	0	0	0
Dispute	0	0	0
Divorce/PSO	0	0	0
Errors	0	0	0
General information	0	1	1
Ill Health	0	0	0
MSS	0	0	0
Pension benefits	0	1	1
Pension contributions	0	0	0
Pension payments	0	0	0
Refund	0	0	0
Retirement date	0	0	0
Retirement options	0	0	0
RSS	1	0	1
Spouse/dependant's pension	0	0	0
Tax	0	0	0
Transfers	2	0	2
Other/unknown	0	0	0
Total	3	2	5



Member engagement – myownpension



The tables below provide information on the number of members who have registered for the online member self-service portal. There is also then a table to put your member take up into context with the average across the Fire and Police schemes which we administer as well as an age profile.

Surrey Fire Only

Status	Not Registered	Registered	Total	% Uptake
Active	246	281	527	53.32%
Deferred	157	106	263	40.30%
Pensioner	530	302	832	36.30%
Widows/Dependants	138	20	158	12.66%
	1,071	709	1,780	39.83%

All XPS fire and police client's uptake for comparison

All Blue Light	Not Registered	Registered	Total	% Uptake
Active	30,792	48,025	78,817	60.93%
Deferred	15,205	8,251	23,456	35.18%
Pensioner	55,561	33,564	89,125	37.66%
Widow/Dep	14,353	965	15,318	6.30%
	115,911	90,805	206,716	43.93%

Age Group	Not Registered	Registered
Under 22	100.00%	0.00%
Aged 23-25	75.00%	25.00%
Aged 26-30	60.00%	40.00%
Aged 31-35	63.64%	36.36%
Aged 36-40	56.06%	43.94%
Aged 41-45	34.18%	65.82%
Aged 46-50	36.63%	63.37%
Aged 51-55	24.00%	76.00%
Aged 56-60	35.48%	64.52%

Registered MSS Users by Age



Membership

Membership	Period Ending 31/12/2024	Period Ending 30/09/2024	Period Ending 30/06/2024	Period Ending 31/03/2024
Active Members				
Total at period start	595	605	614	607
New Starters	0	0	0	20
New Leavers	1	4	6	9
Retirements	4	6	3	4
Death	0	0	0	0
Total at period End	590	595	605	614
Deferred Members				
Total at period start	312	308	305	298
New Deferred	0	5	4	7
New Leavers	0	0	0	0
Retirements	0	1	1	0
Death	0	0	0	0
Total at period End	312	312	308	305
Pensioner Members				
Total at period start	1,034	1,020	1,015	1,009
New Retirements	8	17	8	8
New Dependents	0	5	0	0
Notified (need further details)	1	1	1	0
Death/cessation	1	7	2	2
Total at period End	1,040	1,034	1,020	1,015
Total membership at period end	1,942	1,941	1,933	1,934



Data Quality

Common Data



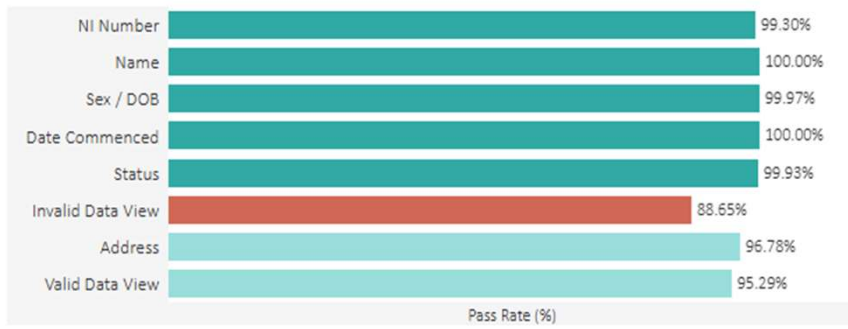
3,013
Members Tested

2,524
Members Passed
All Tests

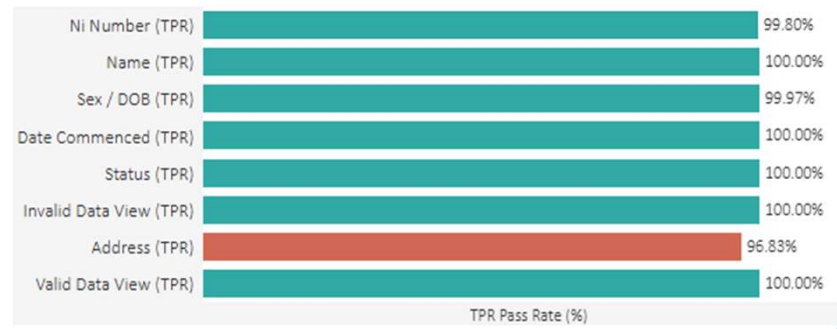
83.8%
Pass Rate %

97.7%
TPR Pass Rate %

Pass Rate % by Test Category



TPR Pass Rate % by Test Category



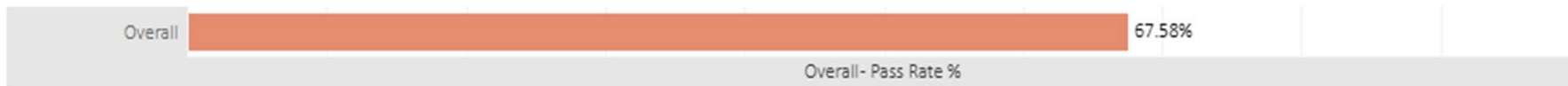
Data Quality

Scheme Specific Data

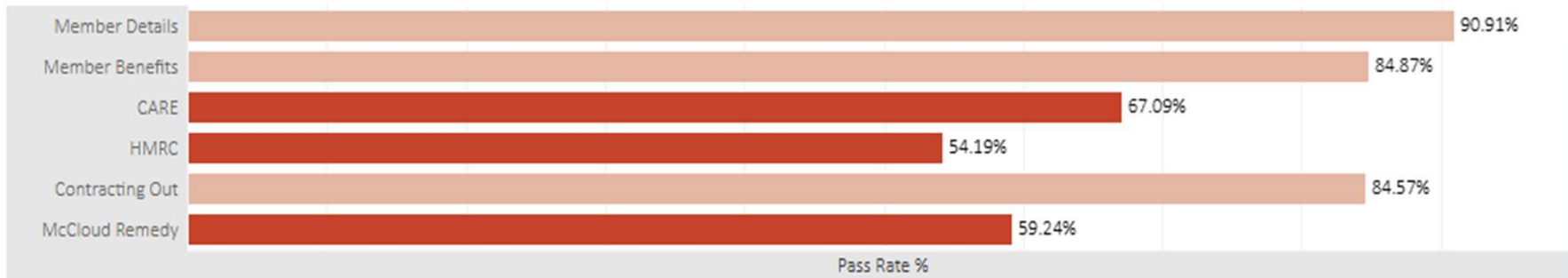


3,852 Member Records 2,370 Members Tested 1,249 Members Failed **67.58%** Pass Rate %

Grand Total | Pass Rate %



Grand Total | Pass Rate % by Test Category



Regulations and Guidance



OCTOBER 2024

LGA issued FPS bulletin 86.

Actions for Local Pension Boards

- Monitor production of RSS's
- Encouraged to attend the LPB Chair's Forum
- Book onto the LPB training sessions

Actions for Scheme Managers

- Ensure they are aware of the tax treatment for top up death benefits under remedy and confirm the position with beneficiaries
- Ensure members are directed to the member FAQ's on the FPS member website regarding queries on interest payments under Remedy.
- Provide details of authorised absence for eligible members of remedy for the period from March 2012 to March 2022 to bluelightpensions@local.gov.uk by 13 December 2024
- Encouraged to direct members to the podcast on the FPS member website relating to Matthews
- Ensure that they have read the relevant emails and have taken the appropriate actions relating to outstanding HMRC issues on Matthews
- Complete the Pensions Dashboards Readiness Survey

McCloud Remedy Update

- **Top Up death in service lump sum** - Where a 'top-up' death in service lump sum is payable as part of the remedy process interest would be payable at a rate of 8% simple. LGA understanding is that this interest is not treated as compensation, similarly to how interest on pension arrears and lump sum arrears is not. Based on prior conversations with HMRC on the topic of pension arrears and lump sums, LGA did not think that the interest in these circumstances is subject to tax.

Employee Contribution Review Engagement Session/Consultation

- Home Office will be carrying out a public consultation in the coming months to allow for all interested parties to review the suggested proposals and invite feedback, with a view to the new structure coming into force from 1 October 2025. To support the consultation, Home Office, alongside GAD, will be hosting live engagement sessions for all interested parties. Further details will be circulated when the consultation is launched.

Matthews

- **Manual Cases**- GAD have now been in contact with just over a quarter of FRAs in England as part of the current Matthews manual cases live trial. This trial covers cases which cannot be processed by the calculator and need to be referred to GAD.
- GAD are also updating the list of cases to be referred to GAD from including:
 - Pensioner members in payment who converted standard service to special service in the first exercise and want to undo that decision
- To more widely cover:
 - All members who converted standard service to special service in the first exercise and want to undo that decision

Regulations and Guidance



NOVEMBER 2024

LGA issued FPS bulletin 87.

Actions for Local Pension Boards

- Monitor production of RSS's
- LPB Chairs to attend the next LPB Charis Forum on 6th February 2025
- Encouraged to read this consultation on the 2024 Budget and consider whether they wish to provide a response

Actions for Scheme Managers

- Ensure they are using the correct version of the GAD Tax and Contributions calculator
- Ensure that they have updated the new NS&I rate in the calculator for any calculations on or after 20 November 2024
- Encouraged not to take any actions to rectify members benefits where they are affected by immediate detriment, until LGA have provided further guidance
- Encouraged to read this consultation on the 2024 Budget and consider whether they wish to provide a response.

McCloud Remedy Update

- **NS&I Direct Saver Interest Rate**- with effect from 20 November 2024, the NS&I Direct Saver interest rate changed from 4.00% to 3.75%.
- This change affects any information that is calculated and provided to members on or after this date for all types of calculations where the NS&I rate is used. Scheme managers will need to update the new rate within the relevant calculator and pension administrators will need to ensure that the correct amount of interest is quoted when providing figures to members.

- **Offsetting** - Home Office have agreed to commission GAD to work with the working group to consider these potential gaps in the guidance, and if identified, produce a note to feedback to HMRC. If it is considered that there are not any gaps in the guidance, they will work to establish what additional guidance is needed for the sector to compliment the HMRC guidance and publish this.

Amendments to The Firefighters' Pension Scheme Regulations 2014

- On 20 November 2024, Home Office published their consultation on the proposed updates to the Member Contribution Structure.
- The consultation will look at the changes required to achieve the target member contribution yield which includes:
 - achieve the target yield over 1 October 2025 to 31 March 2027, and future valuation periods
 - update the member contribution structure to encourage scheme participation and reduce opt-outs
 - ensure the member contribution structure is administratively sustainable
 - ensure due regard to the Public Sector Equality Duty
- The consultation ends on 29 January 2025.
- To assist respondents to evaluate these considerations, Home Office will be hosting two drop-in sessions. One will be a remote session via Teams on 10th December 2024 from 10:00 to 11:30 and one will be a face-to-face session at our LGA offices, 18 Smith Square, London, England, SW1P 3HZ on 21 January 2025 from 13:00 to 15:30. Both sessions are the same, so you only need to attend one. Invites were sent out on Monday 25 November 2024.

Regulations and Guidance

DECEMBER 2024

LGA issued bulletin 88

Actions for Scheme Managers

- ensure that they have updated the new NS&I rate in the calculator for calculations on or after 20 December 2024
- ensure that those who are involved with the Matthews exercise are aware of the new version of the calculator
- review the consultation and draft a response accordingly
- complete the Project implementation data request and return to the bluelightpensions@local.gov.uk by 17 January 2025

McCloud Remedy Update

- CETV Guidance - On 19 December 2024, LGA provided guidance for applying McCloud remedy to non-club transfers and cross-border transfers. The guidance should be used with effect from 1 October 2023.

Matthews Update

- LGA clarified the position on the payment of arrears of pension and the tax payable. In the same way any new or amended pension would be set up or amended, it is expected that this to be the same for those involved in the Matthews exercise, with the arrears and tax payments made through the usual pensioner payroll process. LGA confirmed that this will currently impact a member's tax position, as there is no HMRC spreading mechanism that can be relied upon. LGA continue their discussions with Home Office with regards to the compensation solution, where they are hoping this will be recognised. If you choose to pay the arrears via an alternative route, you will need to make the member aware that the arrears are subject to tax, and that they will need to complete a self-assessment.



Appendix 1 - Service Level Reports



The table below shows our performance against the Service Level Agreement during the reporting period.

Period	Cases completed	Cases completed within target	Cases completed outside target	%age within target
January	25	15	10	60%
February	36	13	23	36%
March	41	29	12	71%
Quarter 4 2023/24	102	57	45	56%
Year - Total	452	358	94	79%
April	64	48	16	75%
May	31	12	19	39%
June	28	17	11	61%
Quarter 1 2024/25	123	77	46	63%
July	36	23	13	64%
August	30	17	13	57%
September	29	19	10	66%
Quarter 2 2024/25	95	59	36	62%
October	18	12	6	67%
November	28	19	9	68%
December	40	31	9	78%
Quarter 3 2024/25	86	62	24	72%

Appendix 1 - Service Level Reports

Completed cases per month

Q3			Oct-24			Nov-24			Dec-24		
Service	Days	Minimum Target	Cases	Within target	%age	Cases	Within target	%age	Cases	Within target	%age
Death in Service	5	95%	-	-	-	-	-	-	-	-	-
Death of pensioner	5	95%	-	-	-	3	3	100	1	1	100
Deferred Benefits	10	95%	1	1	100	1	0	0	6	3	50
Divorce case	30	95%	-	-	-	-	-	-	-	-	-
Estimates	10	95%	3	1	33	3	2	67	6	3	50
General	10	100%	5	2	40	17	10	59	15	13	87
New entrants	10	95%	-	-	-	-	-	-	-	-	-
Refunds	10	95%	-	-	-	-	-	-	-	-	-
Retirements – actual	5	95%	4	4	100	-	-	-	1	1	100
Retirement options	10	95%	2	1	50	1	1	100	6	5	83
TV-in calc	10	95%	-	-	-	-	-	-	-	-	-
TV-in payment rec'd	10	90%	-	-	-	-	-	-	-	-	-
TV-out calc	10	95%	-	-	-	-	-	-	-	-	-
TV-out payment	10	95%	-	-	-	-	-	-	-	-	-
Variations	10	95%	3	3	100	3	3	100	5	5	100



Appendix 2 – Service with Respect



Service with Respect

XPS is committed to ensuring all our employees are supported when dealing with customers, clients and other parties that we have contact with, including those who unfortunately receive abusive calls within their role. We wanted to take this opportunity to update you on a new initiative we are working on with the Institute of Customer Service.

As part of our commitment to supporting our employees and their wellbeing, in 2024 XPS became a member of the Institute of Customer Service (ICS). The Institute for Customer Service is the UK's independent professional customer service body. Their aim is to improve customer service and over the coming months, XPS will be working with ICS to:

- Enhance XPS' specific training on dealing with Vulnerable Customers.
- Working to obtain the ICS Service Mark recognising our commitment to providing excellent customer service.
- Providing more resources to help support our employees to provide an excellent service to our customers and clients.

Proud to support #servicewithrespect



Appendix 2 – Service with Respect



XPS Administration has a Call Handling Guide, which sets out our approach to dealing with a complaint or difficult call. Whilst every effort will always be made to help those calling XPS, the guidance provided to our staff empowers them to take the following action when a caller becomes abusive:

1. Warn the caller that they may terminate the call if the caller continues to be abusive.
2. Inform the caller they will make a record of the call.
3. If the caller continues to be abusive, they can terminate the call.

XPS Processes

XPS Administration already has a robust Complaints Process in place that can help when dealing with difficult calls, or when things escalate into a complaint. Our employees are fully up to speed on our Complaints Process, this includes the recording of a complaint and managing it through to an appropriate conclusion.

Appendix 3 – Administration Team



Key contacts

Sharon Potter	Client Relationship Manager	Sharon.Stoker@xpsgroup.com 01642 030669
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Other contacts

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Award-winning

Pensions advisory



Investment consulting



Administration



Technology



Culture and Sustainability



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