



Surrey Fire & Rescue Authority

Pension Board Report

2022/2023 – Q2

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01 Overview

Regulations and Guidance

July 2022

XPS attended the Fire Technical Working Group – Monday 25th July 2022.

LGA issued bulletin 59

Key points:-

Administrator self-assessment results

LGA shared the results of the survey undertaken by the scheme advisory board providing an insight into the current administrator arrangements and challenges faced by administrators in business as usual and remedy.

FPS2006 special members – Corrective action

The issue relates to members who have elected for special membership under the first option exercise and to repay their contributions by way of periodical payments who have left part way through their contract and therefore have a number of instalments still outstanding.

Actions required: -

Administrators to consider the recommendations set out in section 5 of the administrator survey results report.

FRA's to revisit all special members leavers and opt outs to ensure that correct options have been given at deferment.

FRA's to have a process in place to ensure that their administrator is informed of any unpaid breaks in service for transitional FPS 2015 members.

Pensionable data to be shared for members who are subject to age discrimination remedy and have had an inter-brigade transfer during the remedy period with the current FRA's administrator.

McCloud factsheet published by TPO to be reviewed by FRA's.

August 2022

LGA issued bulletin 60

Key points:-

Age discrimination eligibility – factsheet

To help administrators and FRA's determine which individuals are in scope for remedy.

Abatement Guidance – Updated

Cumbria FRS has given permission for their retirement, re-engagement and abatement policy to be shared with the sector as an example of best practise.

Electric vehicle salary sacrifice

The bulletin advises that there is a provision within FPS2015 for salary sacrifice however, it is up to each individual FRA to determine whether EV's meet the requirements. Links are also provided to detailed government guidance.

Actions required: -

FRA's to review the eligibly factsheet and ensure appropriate action is taken where necessary.

September 2022

LGA issued bulletin 61

Key points:-

Immediate detriment Framework guidance updated

When amendment to the framework are agreed the guidance will be updated to reflect those changes.

Potential Industrial Action

LGA have set out the effect of taking strike action will have on an individual's pension rights.

Actions required: -

FRA's to send appropriate follow up communication to all originally out of scope individuals.

Additional Work / Previous Minutes

Use of tracing service to confirm addresses for those members approaching, or beyond, Normal Retirement Age

In previous reports we have discussed using a new supplier for the purposes of mortality checks and member address cleansing.

Following discussions with our existing supplier, we have decided to retain their enhanced services and will be able to commence the mortality and address cleanse towards the end of October following the payroll cycle.

This organisation is already vetted by the XPS Risk and Compliance team and therefore we will not need the enhanced 3rd party supplier checks completing on the new organisation.

The process will be exactly the same as we outlined in the previous report.

Conditional Data Testing

Work has commenced to map the entire Fire Schemes database to a Conditional Data testing facility within XPS which will give a conditional data score. This is a prerequisite to being able to prove that we are 'Dashboard Ready' in advance of connecting to MAPS Dashboard service in late 2024.

Scheme Returns

XPS have prepared a draft Scheme Return which will be submitted to the Pensions Regulator. The submission must be made in advance of the 18th November 2022.

Annual Benefit Statements & Pensions Savings Statements

XPS have produced statutory documentation for the above in accordance with the standard deadlines (31 August and 6th October respectively).

02 Member Self Service

Analysis for member self service when compared to the previous quarter shows an increase across all membership cohorts.



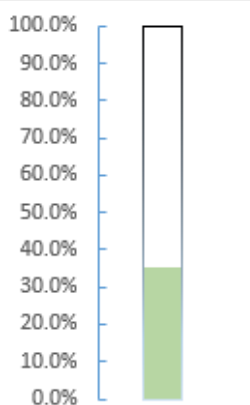
Member Self Service Statistics For Fire Scheme: Surrey Fire

Quarter 2	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	188	0	12	332	532	35.3%
Deferred	51	0	0	146	197	25.9%
Pensioner	207	5	8	555	775	27.4%
Widow/Dep	21	0	0	130	151	13.9%
Total	467	5	20	1,163	1,655	28.5%

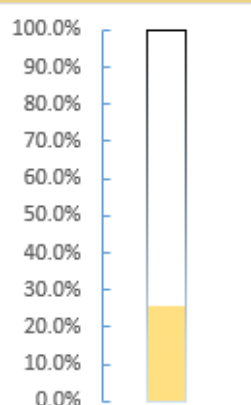
Fire Averages for comparison with force

	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	626.0	5.0	45.0	731.0	626	44.8%
Deferred	114.0	3.0	6.0	561.0	114	17.1%
Pensioner	568.0	15.0	27.0	1621.0	568	26.1%
Widow/Dep	33.0	0.0	0.0	353.0	33	8.5%

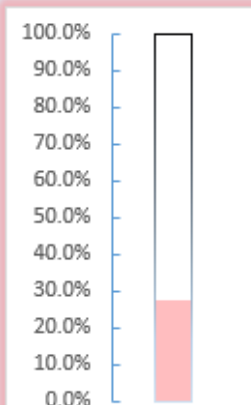
Active Up Take



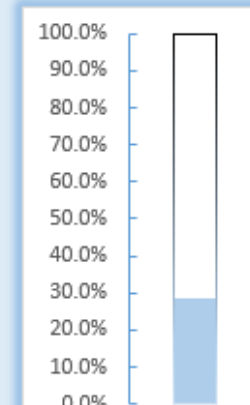
Deferred Up Take



Pensioner Up Take



Widow / Dep Up Take



Age Profiles for firefighters who have registered for self service

Under 22	1.07%
Aged 23 - 25	0.00%
Aged 26 - 30	4.81%
Aged 31 - 35	9.09%
Aged 36 - 40	6.42%
Aged 41 - 45	19.79%

Aged 46 - 50	30.48%
Aged 51 - 55	24.60%
Aged 56 - 60	2.67%
Aged 61 - 65	0.53%
Aged 65+	0.53%

03 Common Data

Surrey Fire			
Data Test	Common data score		
	Max Population	Total Fails	% OK
NINO	2308	2	99.91%
Surname	2308	0	100.00%
Forename / Inits	2308	0	100.00%
Sex	2308	0	100.00%
Title	2308	0	100.00%
DoB Present	2308	0	100.00%
Dob Consistent	2308	0	100.00%
DJS	2308	0	100.00%
Status	2308	0	100.00%
Last Status Event	2308	1	99.96%
Status Date	2308	21	99.09%
No Address	2308	13	99.44%
No Postcode	2308	19	99.18%
Address (All)	2308	54	97.66%
Postcode (All)	2308	60	97.40%
Members with a Fail	2308	28	98.79%
Members with Multiple Fails	2308	55	97.62%
Total Fails	2308	83	96.40%

The Common Data reports are run on a quarterly basis, just after the quarter end.

Data quality is good and where we have failures here, it is likely that at least for some of them, they cannot be rectified.

An example of this is the NI Number – we currently pay pensions to people of all ages. For Surrey Fire and Rescue, your oldest dependent is 101 and the youngest 9.

For children in receipt of a dependents pension, they will not receive a NI Number of their own until they reach age 16. We therefore have to create a temporary NI Number which carries a prefix of TN, this is not a recognised NI Number, and will therefore fail the NI Number quality test. These will naturally be resolved in the passing of time.

The tests for Title are quite specific. Missing titles will fail, as will some of the lesser-known titles. Occasionally, if a member set has been imported and there are additional spaces within the Title field, these can also cause fails.

Address / Post Code Fails can occur either where the data is missing, or, where the address does not meet the standards as dictated by the UK postal service. Typically, we see that the deferred cohort are those with the most missing fails and overseas address can fail as they do not meet UK standards for format / layout.

04 Membership

Quarter 2 2022 - 2023

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old - PPS	0 -	75 ▼	787 ▲	140 ▼	8 -
New - NPPS	2 ▲	93 ▼	20 ▲	0 -	0 -
CARE - 2015	599 ▲	87 ▲	12 ▲	2 -	1 -
Total	601 ▲	255 ▲	819 ▲	142 ▼	9 -

Quarter 1 2022 - 2023

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old - PPS	0 ▼	76 ▲	782 ▲	141 ▼	8 -
New - NPPS	0 ▼	94 ▲	19 ▲	0 -	0 -
CARE - 2015	521 ▼	83 ▲	7 ▲	2 ▼	1 -
Total	521 ▼	253 ▲	808 ▲	143 ▼	9 -

Previous Quarter 4

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old - PPS	19 ▼	72 -	770 ▲	144 ▲	8 ▼
New - NPPS	8 ▼	93 ▲	18 ▲	0 -	0 -
CARE - 2015	540 ▼	60 ▲	4 -	3 -	1 -
Total	567 -	225 -	792 -	147 -	9 -

This table is designed to be a very quick, at a glance, display of the membership movements within the schemes. This will be provided on a quarterly basis at each meeting on a rolling year basis.

05 Completed Cases Overview

Surrey Fire	Cases completed	Cases completed within target	Cases completed outside target	Cases: % within target
April	58	43	15	74%
May	64	44	20	69%
June	65	61	4	94%
Quarter 1	187	148	39	79%
July	49	35	14	71%
August	41	37	4	90%
September	42	37	5	88%
Quarter 2	132	109	23	83%
October				
November				
December				
Quarter 3				
January				
February				
March				
Quarter 4				
Year - Total	319	257	62	81%

This table is designed to be a very quick, at a glance, display of the total cases completed within the year.

Further details on specific workflows are shown below.

KPI performance was at 71.4% for the month of July, with 35 cases out of 49 being completed in time. This does show a fall from the month of June but there are reasons within the task detail as shown below:

- Two deferred cases. One related to the small CARE pension accrued from 1.4.22, and one a standalone deferred membership.
- Four estimate cases. These related to two members, with one member requiring three different dates so these do appear as three separate cases.
- Eight general cases. These were made up of two requests for potential widows pensions, and six other queries about member records. Two of these were ongoing tasks from the inherited work where we need to clarify and update member records based on incorrectly held information.

Performance for August was 90%, with 37 out of 41 cases being looked at within the normal timeframes. This represents an improvement on the previous month. Cases that were completed outside of the SLA were:

- Deferred. Delay in deferment of record for a member who has now re-joined Surrey FRA. Task related to deferring period 2015 to 2020 before we took over administration and resolving this before we could update current status.
- Estimate. Delay in providing figures to member unfortunately but no impact on payment.
- Two General cases. One was an ongoing query relating to modified retained membership with another FRA that was ongoing from before we took over. Now resolved. One case where the member asked about returning to employment after retirement and there was a delay in sending the response to them.

September stats were 88%, or 37 cases out of 42. Cases completed outside of target were:

- 1 deferred case. This related to the 2015 portion of a retired member and details were sent out outside of the normal KPI.
- 2 estimates. One was for a member who had both WT and retained memberships and required manual adjustments, and one was a wholetime member with additional questions.
- 1 General. This related to a deceased member and was the next of kin informing us there would be a delay in the repayment of the outstanding pension. This should have been noted on a different workflow but was set up in error.
- 1 deferred options. Member was due into payment from 18th September, and options were issued on 3rd September. Ideally we like to send these four weeks before payment and there was a delay in issuing these, however still within time for payment to be made.

The KPI statistics are very similar for the last two months of the quarter but do represent an improvement on the July figures. We are continuing to focus on training and are hopeful of improved results in future quarters, but continue to monitor our performance very closely and do have monthly meetings with Surrey to discuss.

06 Completed Cases by Month

Here we break down the performance of XPS month by month. Each month is split out into its own table with the fifteen main KPI's listed with performance set out against each of them.

July 2022

July 2022					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	2	2	100
Deferred Benefits	10	90	3	1	33
Divorce Cases	30	100	0	0	0
Estimates	10	100	7	3	43
General	10	100	27	19	70
Processing new entrants	10	90	0	0	0
Refunds	10	100	0	0	0
Retirement Actual	10	100	3	3	100
Retirement Options	10	100	2	2	100
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	5	5	100

August 2022

August 2022					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	1	1	100
Deferred Benefits	10	90	1	0	0
Divorce Cases	30	100	2	2	100
Estimates	10	100	1	0	0
General	10	100	12	10	83
Processing new entrants	10	90	18	18	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	1	1	100
Retirement Options	10	100	1	1	100
Transfers – in (Calculation)	10	90	1	1	100
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	3	3	100

September 2022

September 2022					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	1	1	100
Death of a pensioner	5	100	2	2	100
Deferred Benefits	10	90	2	1	50
Divorce Cases	30	100	0	0	0
Estimates	10	100	5	3	60
General	10	100	16	15	94
Processing new entrants	10	90	2	2	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	3	3	100
Retirement Options	10	100	4	3	75
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	7	7	100

Task analysis

There are 97 tasks within our workflow for your scheme members, made up of the following:

Tasks with a future date for completion = 39

This is a total mixture of business as usual work and we will of course try and complete this within the permitted timescales.

Tasks where we are awaiting a response = 41

These are collection tasks and are required where we are awaiting information from scheme members, transfers in and from Surrey FRA.

Annual Allowance Cases = 11

Tasks associated with the collection of information or the calculations in respect of pensions taxation and the recent PSS exercise

Items Overdue = 6

These case cover inter-brigade transfers and general cases.

Inherited Backlog

Of the 165 tasks inherited in September 2021, we can confirm that these have all been cleared.

07 Complaints

Full Name	Description	Date received	Date completed	Comment
	None this period			



Paul Mudd
Governance Manager
01642 030682

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