

**Northamptonshire Local Pension Board
(Firefighter's Pension Scheme)**

10.00am

30 March 2021

Conference Room
Moulton Logistics Centre
Northants Fire & Rescue HQ
Moulton Way
Northampton NN3 6XJ

Remote Participation via Zoom

AGENDA

*** Papers enclosed**

Item No.	Subject	Responsible Officer
1.	Apologies for Absence and Declaration of Interests	Chair
2.*	Minutes from the meeting held on 14 October 2020	Paul Hanson
3.*	Firefighters' Pension Scheme(s) Administration	Joanne Walton
4.*	Northamptonshire Firefighters' Pension Scheme(s) Risk Register	Joanne Walton
5.	Local Pension Board Representative Training	Joanne Walton

EXEMPT ITEMS

In respect of the following items the Chairman may move the resolution set out below, on the grounds that if the public were present it would be likely that exempt information (information regarded as private for the purposes of the Local Government Act 1972) would be disclosed to them:

The Committee is requested to resolve: "That under Section 100A of the Local Government Act 1972, the public be excluded from the meeting for the following item(s) of business on the grounds that if the public were present it would be likely that exempt information under Part 1 of Schedule 12A to the Act of the descriptions against each item would be disclosed to them"

Jenny Daniels
Democratic Services
Northamptonshire County Council
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Issued: 4 September 2020

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Democratic Support Service
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**Northamptonshire Fire & Rescue Service
Local Pension Board
Meeting held via Zoom**

Actions & Summary of Meeting: Wednesday 14 October 2020

PRESENT:-

Shaun Hallam (Employer Representative & Chairman)

Kevin Aitken Employee Representative

Also in attendance (for all or part of the meeting)

Jenny Daniels Democracy Officer (minutes)
Paul Hanson Democratic Services Manager
Joanne Walton LGSS Pensions Governance & Regulations Manager

Item No.	Item	Action to be taken by
14/20	<u>Apologies for Absence and Declarations of Interest:</u> Apologies were received from Helen King.	Jenny Daniels
15/20	<u>Election of C/hair and Vice-Chair</u>	

	<p>Shaun Hallam was nominated as Chair for the forthcoming year with Kevin Aiken nominated as Vice-Chair.</p> <p>RESOLVED that: the Local Pension Board approved Shaun Hallam as Chairman for the year 2020-2021 and Kevin Aiken as the Vice-Chairman for the year 2020-2021.</p>	Jenny Daniels
16/20	<p><u>Minutes of the Meeting Held on 10ip June 2020</u></p> <p>The minutes were agreed as a true and accurate record of the meeting.</p> <p>The Chairman confirmed he had details of non-confirmed retirees that he would let LGSS Pensions Governance & Regulations Manager, Joanne Walton have following the meeting. He did not have instructions to act for them but he could let the LGSS Pensions Governance & Regulations Manager have their details.</p> <p>RESOLVED that: the Local Pension Board:</p> <ol style="list-style-type: none"> 1) Approved the minutes of the meeting held on 1 June 2020; and 2) Shaun Hallam would pass on details of non-confirmed retirees following the meeting 	Jenny Daniels Shaun Hallam
17/20	<p><u>Annual Report by the Local Pension Board</u></p> <p>At the Chairman's invitation, the Democratic Services Manager, Paul Hanson introduced the report (copies of which had been previously circulated) stating it was a record of the Board's activities over the previous year. It also included information about the Board's response to the COVID pandemic and the additional meetings. He would update it with details from the current meeting.</p> <p>In answer to queries the following was confirmed:</p> <ul style="list-style-type: none"> • Papers for Local Pension Board meetings were uploaded on to the Committee Management Information System hosted on the Council's website. • Where the report referred to the Council it should say Office of the Police, Fire & Crime Commissioner. <p>RESOLVED that: The Local Pension Board approved the annual report.</p>	Paul Hanson

18/20

Firefighters' Pension Scheme(s) Administration

At the Chairman's invitation, LGSS Pensions Governance & Regulations Manager Joanne Walton, introduced the report (copies of which had been previously circulated) highlighting the following:

- HMRC had issued the final file of data in relation to the contracting-out reconciliation and rectification, but it contained some errors. It would not be amended so officers had found another source.
- They were currently identifying under-payments made to retired members of the scheme and writing to them concerning this. They would start soon on over-payments. In September 2018 the Pensions Committee had agreed to a policy of writing off over-payments of £250 or less. Further details would follow in December.
- Section 3.3 of the report referred to member addresses. This had been delayed because of home working restrictions resulting from COVID.
- Previously sixty-seven scheme members had not been informed of their entitlement to a deferred pension on leaving the scheme before retirement age. A further two members had not been informed as a result of the new system not being implemented effectively. The new process was now being used and monthly monitoring was now in place to ensure the statutory time limits were adhered to and work-flow processes had been reviewed and amended accordingly.

In answer to queries on the report the following was confirmed:

- The sixty-seven people who had left the scheme had done so over the past year.
- Although procedures had been put in place they were not reviewed at the correct time. The LGSS Pensions Governance and Regulations Manager was confident any issues had been corrected.
- The Scheme Manager received a copy of the report. The Chair stated he would highlight the fact that there had been no improvement to the Scheme Manager. He expected an improvement at the next meeting.
- Should The LGSS Pensions Governance and Regulations Manager be given details of those people not receiving a response form the Pensions Team she would look into it.
- The statistics for those members receiving an estimate of benefits did not always reflect the member experience. If for instance they were required to seek details from payroll it would take payroll a month to get back to them which meant the member was also waiting a month. The e-mail address had changed the previous year and it was suggested the Communications Department be contacted with the correct address.

RESOLVED: that the Local Pension Board noted the contents of the Firefighter's Pension Scheme(s)

Shaun Hallam

	Administration.	
19/20	<p><u>Age Discrimination Remedy (including cost control mechanism)</u></p> <p>At the Chairman's invitation, LGSS Pensions Governance & Regulations Manager Joanne Walton, introduced the report (copies of which had been previously circulated) stating the consultation on proposals to remove age discrimination would end on 11 October 2020. Some firefighters had been experiencing pressure from the Fire Brigades Union to pursue rectification prior to amended regulations. Software was not yet available to perform these calculations and it would be complicated to undertake the calculations manually ahead of receiving amended regulations. It was noted the final regulations might not be received until April 2022.</p> <p>RESOLVED that: The Local Pension Board noted the report.</p>	None required
20/20	<p><u>Northamptonshire Firefighters' Pension Scheme(s) Risk Register</u></p> <p>At the Chairman's invitation, LGSS Pensions Governance & Regulations Manager Joanne Walton, introduced the report (copies of which had been previously circulated) stating they had included details in relation to Covid19. The Service had coped well through the pandemic but they had identified gaps in the risk register. The following was discussed and noted as follows:</p> <ul style="list-style-type: none"> • The Pension Team would manage the administration of the scheme until June 2021 so this could be added as a control. • Interruption to the pensions administration and accounting function would always be high if there was no resolution in place. The risk could also be included in the risk log. • The delay in information being provided to members was covered in the risk register. • The employer paying over contributions was an internal control issue. Board member knowledge was a large risk so it would remain as it was. <p>RESOLVED that: the Local Pension Board:</p> <ol style="list-style-type: none"> 1) Reviewed the current risk on the Northamptonshire Firefighters' Pension(s) Scheme Risk Register (paragraph 3.1 of the report approved (appendix 1)); 2) Provided risk ratings and controls for the new risks identified (paragraph 3.2 and 3.3 of the report / appendix 1); and 	<p>Joanne Walton</p> <p>Joanne Walton</p>

	3) Approved and added to where necessary the risk log (paragraph 3.2 / appendix 2).	Joanne Walton
21/20	<p><u>Training Plan</u></p> <p>At the Chairman’s invitation, LGSS Pensions Governance & Regulations Manager Joanne Walton, introduced the report (copies of which had been previously circulated) stating the training needs analysis results were included in appendix 2 to the report. There were very few areas which scored with a 100% confidence rating. There was a priority for areas of training that needed to be undertaken first.</p> <p>RESOLVED that: the Local Pension Board agreed the proposed training plan resulting from the training needs analysis.</p>	Joanne Walton
22/20	<p><u>Urgent Business</u></p> <p>In answer to a query the Democratic Services Manager confirmed the membership of the Board was not limited and the Police, Fire & Crime Commissioner could review the terms of reference. Members of the public could observe meetings. The Chairman would confirm with Jim Dorrill if he was happy to continue with his role whilst on secondment from his role with the Fire Service.</p> <p>RESOLVED that: The Chairman would confirm that Jim Dorrill was happy to continue being a member of the Local Pension Board during his secondment.</p>	Shaun Hallam

There being no further business the meeting closed at 3.15pm.
Jenny Daniels, Democracy Officer.

NORTHAMPTONSHIRE FIREFIGHTERS' PENSION SCHEMES

LOCAL PENSION BOARD

30 March 2021

Report by: THE HEAD OF PENSIONS

Subject:	Firefighters' Pension Scheme(s) Administration
Purpose of the Report	To present members of the Local Pension Board with information on the administration of the Firefighters' Pension Scheme(s) by the Pensions Service
Recommendations	That the Local Pension Board notes the content of the report
Enquiries to:	Name: Jo Walton – Governance and Regulations Manager E-mail: jwalton@northamptonshire.gov.uk

1. Background

- 1.1 One of the core functions of the Local Pension Board is to ensure the effective and efficient governance and administration of the Scheme. This report demonstrates a number of key areas of administration performance for consideration by the Local Pension Board.

2. Administration Performance

- 2.1 The following key performance indicators represent the regular casework activities that are undertaken by the Pensions Service in the administration of the Firefighters' Pension Schemes.

- Notify employees retiring from active membership of benefits award
- Notify leavers of deferred benefit entitlement
- Provide transfer in quote to scheme member
- Confirm transfer in payment and benefits credited to scheme member
- Provide a cash equivalent transfer value
- Process transfer out and issue CETV statement
- Provide a divorce quotation
- Obtain details of beneficiaries after advice of death
- Provide an estimate of benefits
- Calculate cost of purchasing additional pension and notify scheme member

- 2.2 All of the key performance indicators have a target of 10 working days for completion.

- 2.3 For the months September 2020 to February 2021 four targets were missed. The first was not notifying a member of their deferred benefit entitlement within 10 days of receiving all the necessary information to process the entitlement in February 2021. As is illustrated in appendix one, this an area of low activity. The second was failing to provide a divorce quotation within 10 days of receiving all necessary information in December 2020. The target was missed due to a delay in the checking stage during which a system error was identified and as such required manual recalculation. The third and fourth targets to be missed were failing to provide two estimates of retirement benefits within 10 days of receiving all the necessary information in December 2020 and January 2021. The first estimate was delayed due to it not being actioned in a timely manner upon receipt of all information and a further delay was incurred when an error in the calculation of the CPD benefits was identified. The second estimate was delayed as a result of a query on the value of the contributions that the member had paid.
- 2.4 Further details can be found in appendix one to this report. The months where there are no statistics represent no activity in the particular area of measured casework.
- 2.5 It should be noted that none of these targets represent a breach in the law and so it is not necessary to note these on the internal breach log.

3. Data Improvement Plan

- 3.1 At the March 2019 meeting, the Data Improvement Policy and Plan was presented to and approved by the Local Pension Board.

3.2 Contracting-out reconciliation and rectification

- 3.2.1 It has been reported at previous meetings of the Local Pension Board that the Pensions Service were undertaking the exercise to reconcile contracted-out details held on pensions administration records compared with that held by HMRC.
- 3.2.2 HMRC have now issued the final file of data that was initially scheduled for release by 31 December 2019. By HMRC's own admission, the file contains a number of errors that they have no plans to correct. However, correct data can be located on a secure website.
- 3.2.3 West Yorkshire Pension Fund will be able to access this information in the future. The activity detailed in section 3.4 of this report was undertaken using the correct data on HMRC's secure website.

3.3 Member addresses

- 3.3.1 It was agreed at the March 2020 of the Local Pension Board that the Pensions Service would use the services of the Department of Work and Pensions to obtain current addresses of those scheme members that do not have a current address on their records.
- 3.3.2 This exercise has now been undertaken and the Pensions Service are waiting for the results to be received. Any results received after 30 June 2021 will be passed securely to West Yorkshire Pension Fund.

3.4 Pensioner payroll and pensions administration records reconciliation

- 3.4.1 The Pensions Service have been undertaking an exercise to reconcile pensioner payroll records against pensions administration records whilst incorporating checks to ensure that the correct rate of contracted-out liability is in payment (as detailed in section 3.2 of this report).
- 3.4.2 The reconciliation process has looked at potential underpayments first. In total 30 underpayments have been identified and arrears totalling £27,849.04 have been paid to scheme member who also received a letter detailing how the underpayment occurred, a statement of the arrears paid in respect of each year they were underpaid for sharing with HMRC if necessary and information on the internal dispute resolution procedure.
- 3.4.3 The cause of the majority of the underpayments was a result of automated bulk processing activities associated with the application of pensions increase.
- 3.4.4 At the time of writing this report 40 overpayments have been identified totalling £7,298.53. Of the 40 overpayments, 36 has been overpaid by less than £250 and so could be automatically written off in line with Northamptonshire Firefighters' Pension Scheme Overpayments of Pension Policy. The remaining 4 overpayments were of a value greater than £250 but related to the GMP element of the pension which the Home Office has advised should be written off. All pensions that have been overpaid were reduced to the correct ongoing rate.
- 3.4.5 A further 19 pensions need to be investigated and it is likely that all of which will need to be presented to the Scheme Manager for instruction on how to proceed.

5. Finance & Resources Implications

- 5.1 Costs associated with the data improvement activities detailed within this report will be discussed and agreed with the Scheme Manager.

6. Risk Implications

a) Risk(s) associated with the proposal

Risk	Mitigation	Residual Risk
There are no risks associated with ensuring that records held on members of the Firefighters' Pension Schemes are accurate and that breaches of the law are considered, logged and reported where necessary.	N/A	Green

b) Risk(s) associated with not undertaking the proposal

Risk	Risk Rating
Failure to ensure the records held on members of the Firefighters' Pension Scheme are accurate would be a breach of the law. Failing to comply with the requirements of the relevant pensions legislation, the Pensions Regulator, Scheme Advisory Board and Public Service Pension Act 2013 may result in the Pensions Regulator taking action to improve standards.	Amber

7. Communication implications

7.1 There are no implications to be considered.

8. Legal Implications

8.1 There are no legal implications to be considered as a result of the content of this report.

9. Consultation with Key Advisers

9.1 The Pensions Service have previously consulted with ITM Limited regarding the contracting-out reconciliation (section 3.2 of this report).

10. Alternative Options Considered

10.1 There are no alternative options to be considered.

11. Background Papers

11.1 Not applicable

12. Appendices

Appendix 1 – Firefighters' Pension Scheme Administration Performance Monitoring

Checklist of Key Approvals	
Has this report been cleared by Head of Pensions?	Mark Whitby –

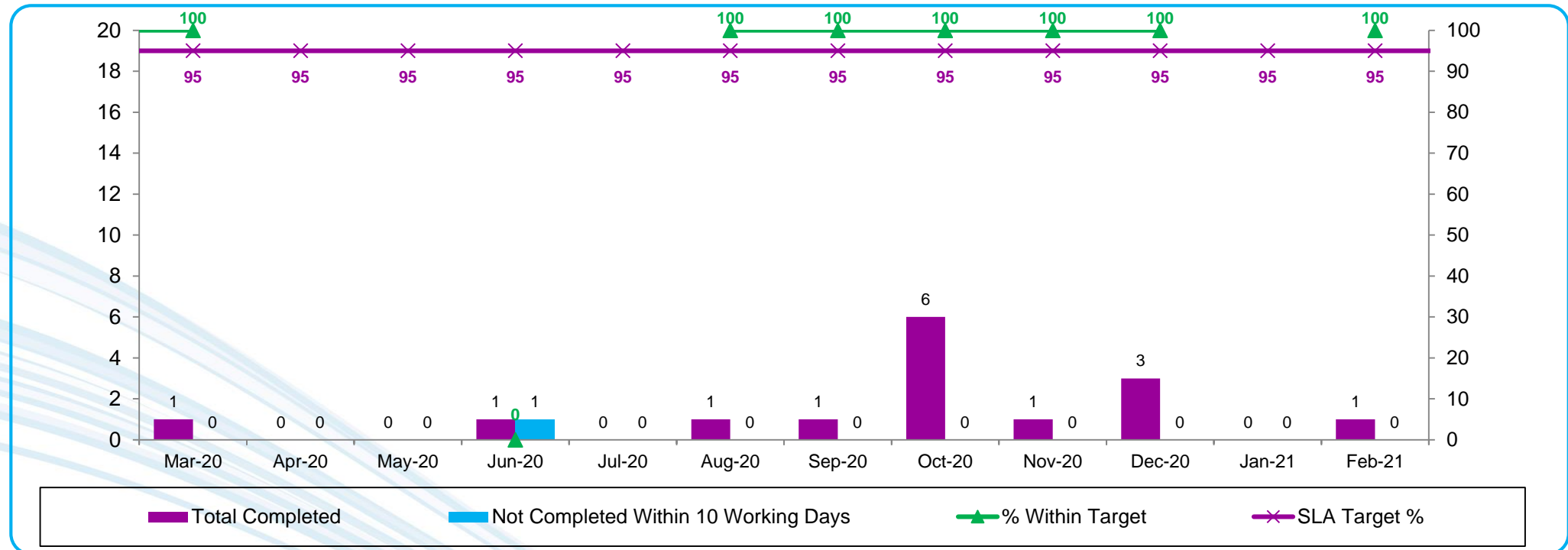


Northamptonshire Fire and Rescue Service Performance Monitoring February 2021

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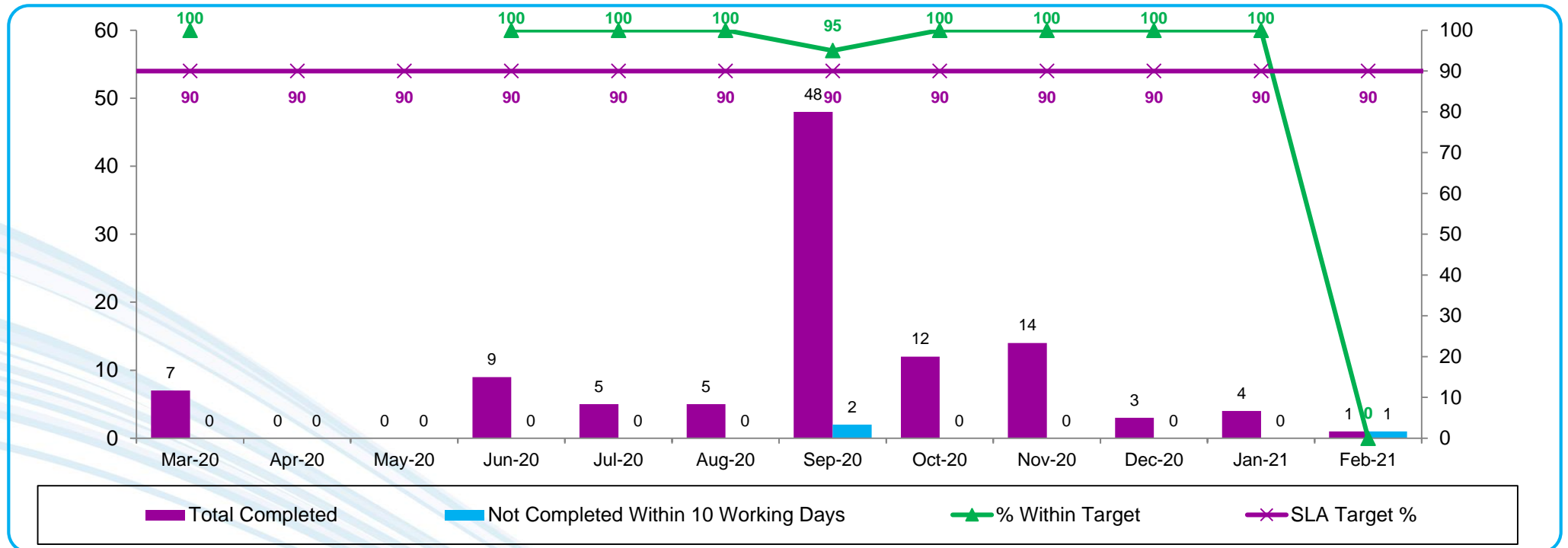
No	Contents	Slide
1.	SLA Target - Notify employees retiring from active membership of benefits award	3
2.	SLA Target - Notify leavers of deferred benefit entitlement	4
3.	SLA Target – Provide transfer in quote to scheme member	5
4.	SLA Target – Confirm transfer in payment and benefits credited to scheme member	6
5.	SLA Target – Provide a cash equivalent transfer value – CETV	7
6.	SLA Target – Process transfer out and issue CETV statement	8
7.	SLA Target – Provide a divorce quotation	9
8.	SLA Target – Obtain details of beneficiaries after advice of death	10
9.	SLA Target – Provide an estimate of benefits	11
10.	SLA Target – Calculate cost of purchasing additional pension and notify scheme member	12

SLA Target - Notify employees retiring from active membership of benefits award



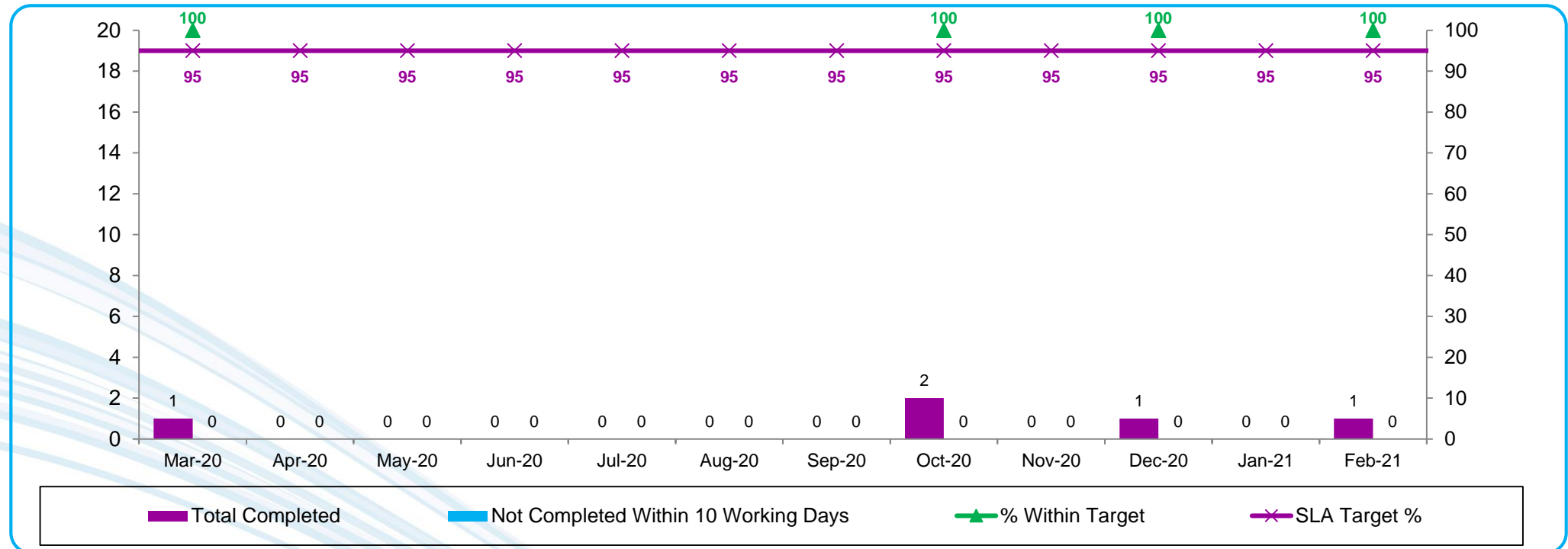
- This chart shows the number of cases and time period for notifying employees retiring from active membership of benefits award, from date of receiving all necessary information, based on the SLA target.

SLA Target - Notify leavers of deferred benefit entitlement



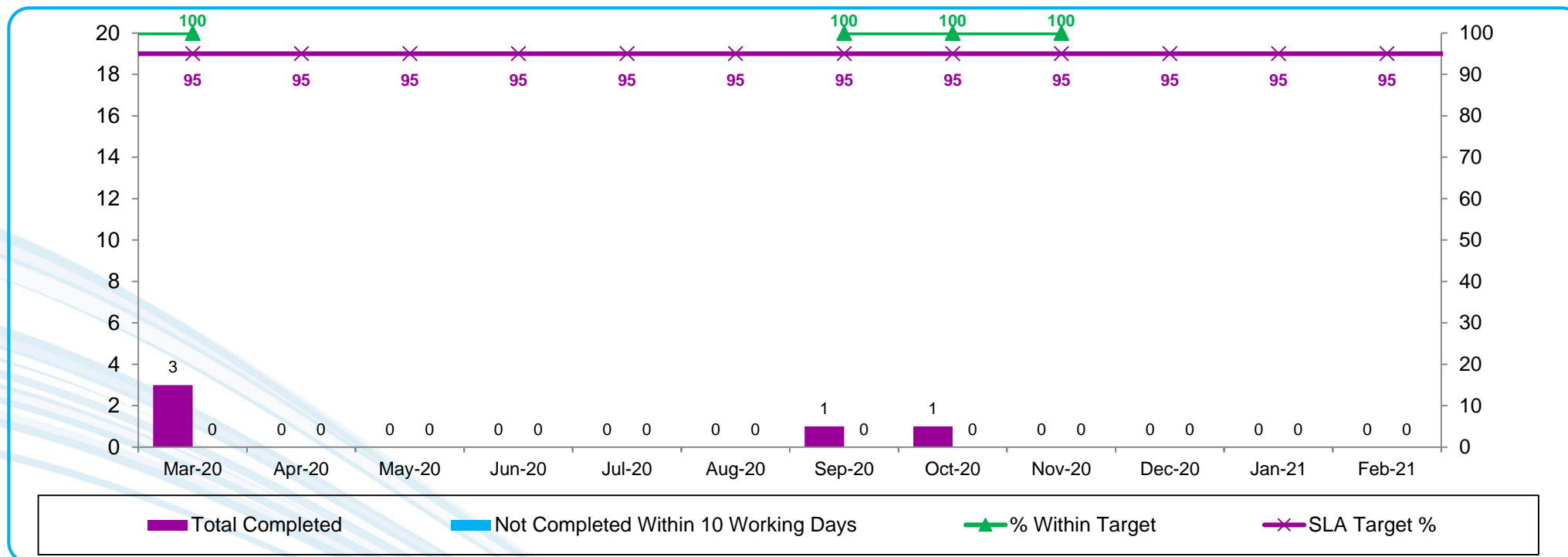
- This chart shows the number of cases and time period for notifying leavers of deferred benefit entitlement from receipt of all information, based on the SLA target.
- February case was due to a delay at notify stage

SLA Target – Provide transfer in quote to scheme member



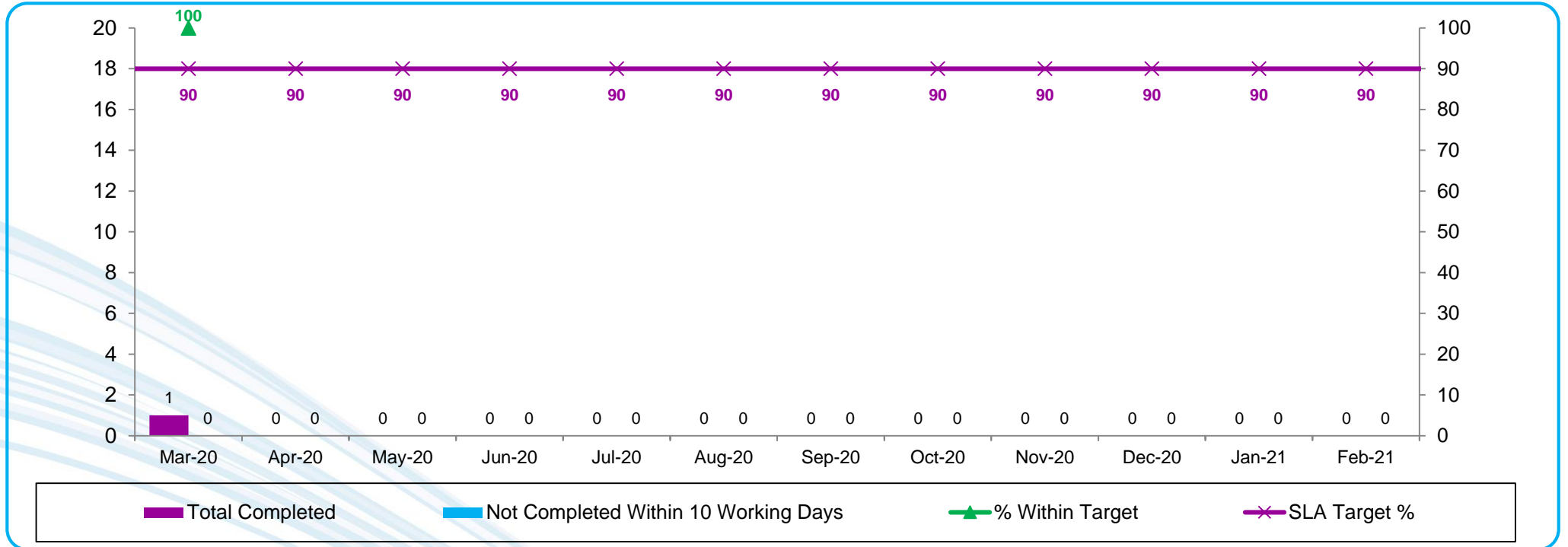
- This chart shows the number of cases and time period for issuing a transfer-in quote letter from receipt of all appropriate information, based on the SLA target.

SLA Target – Confirm transfer in payment and benefits credited to scheme member



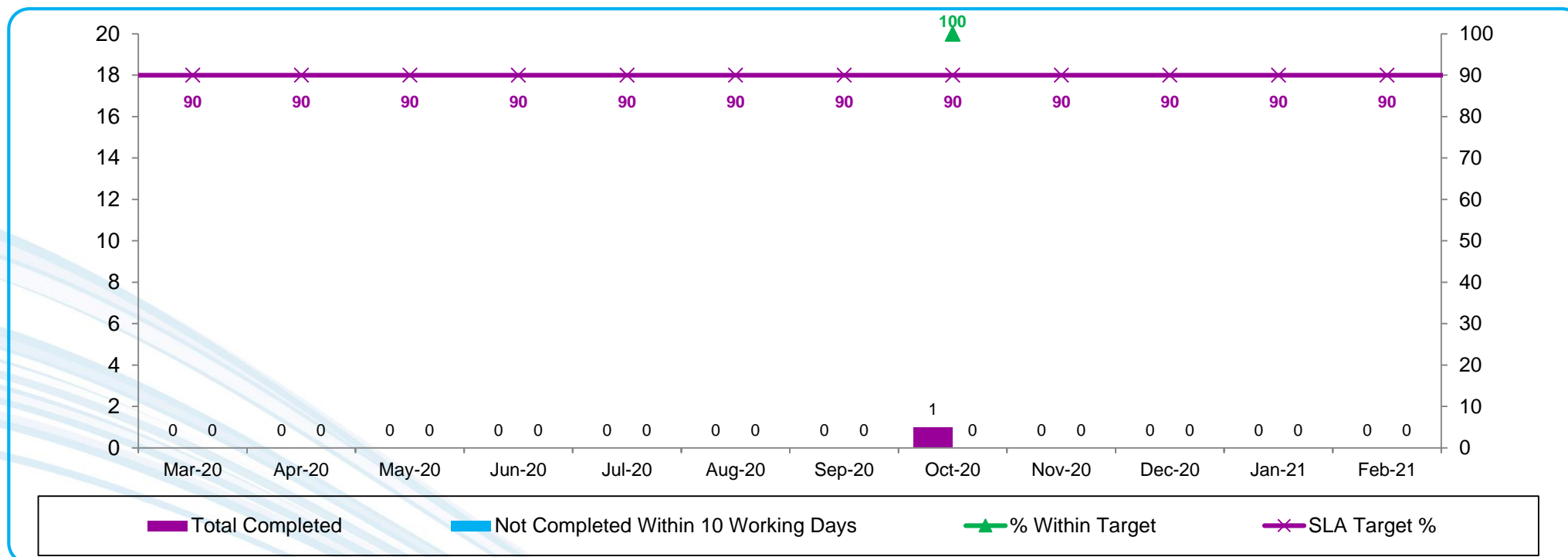
- This chart shows the number of cases and time period for confirming transfer in payment and benefits credited from receipt of all appropriate information, based on the SLA target.

SLA Target – Provide a cash equivalent transfer value – CETV



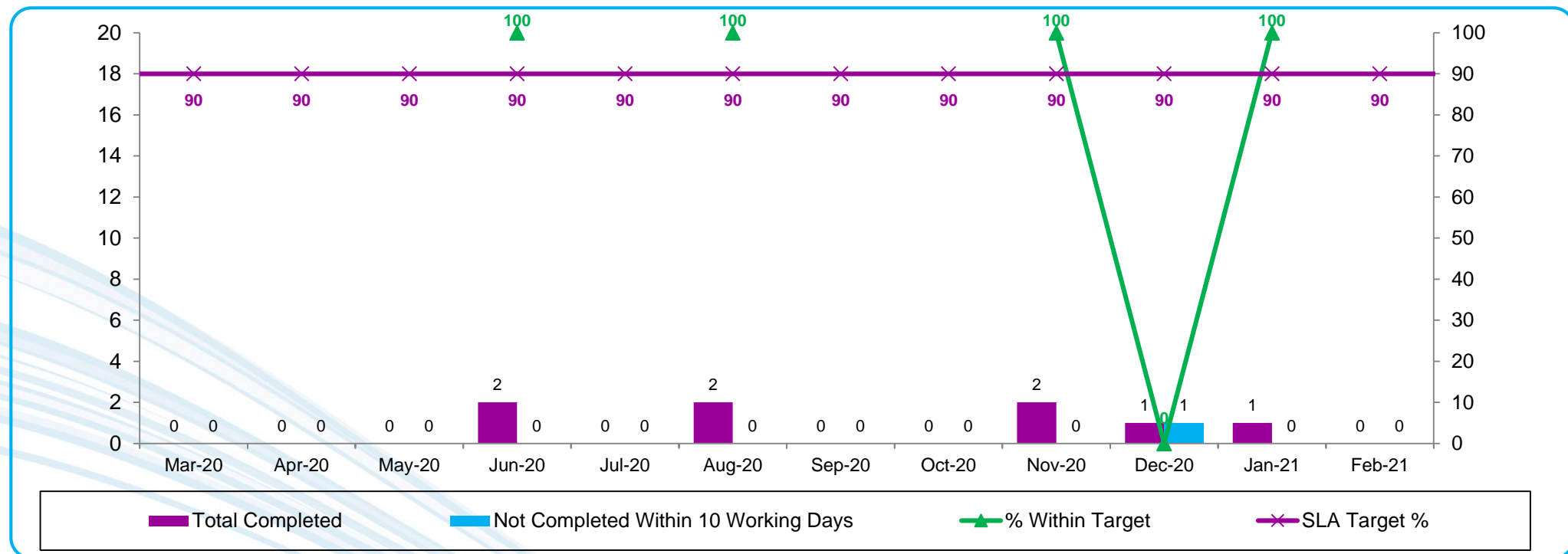
- This chart shows the number of cases and time period for issuing a CETV from receipt of all appropriate information, based on the SLA target.

SLA Target – Process transfer out and issue CETV statement



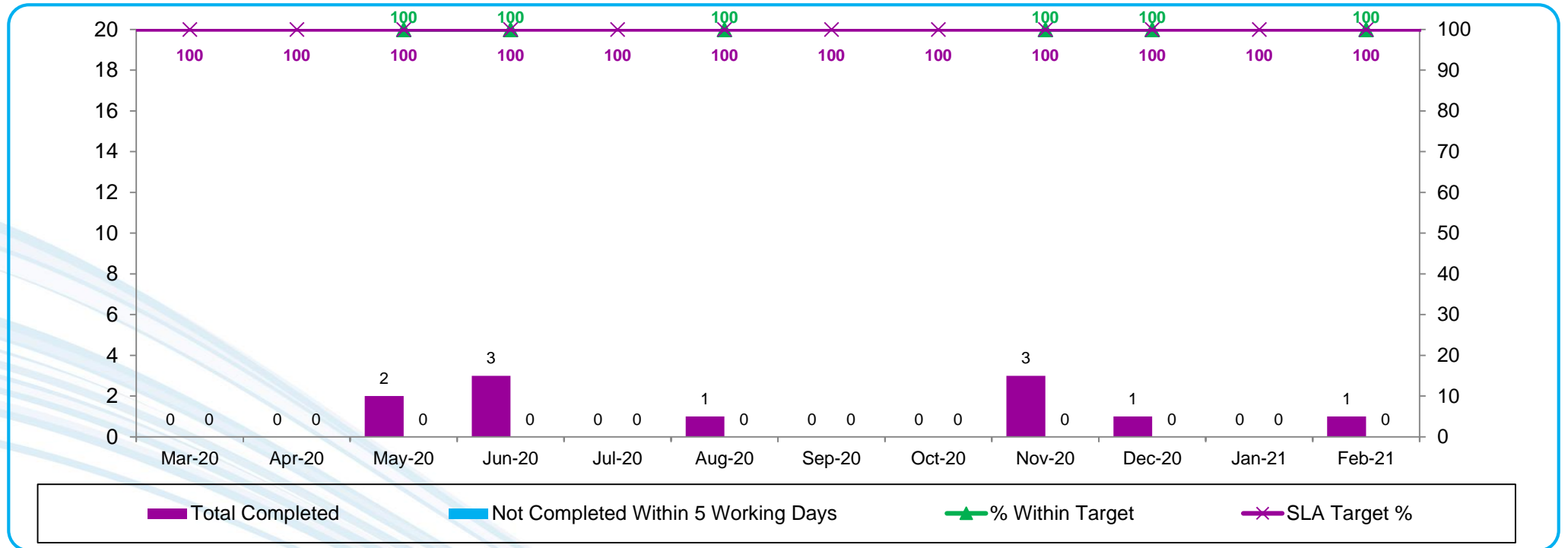
- This chart shows the number of cases and time period for processing transfer out payments from the receipt of all information needed to calculate the CETV, based on the SLA target.

SLA Target – Provide a divorce quotation



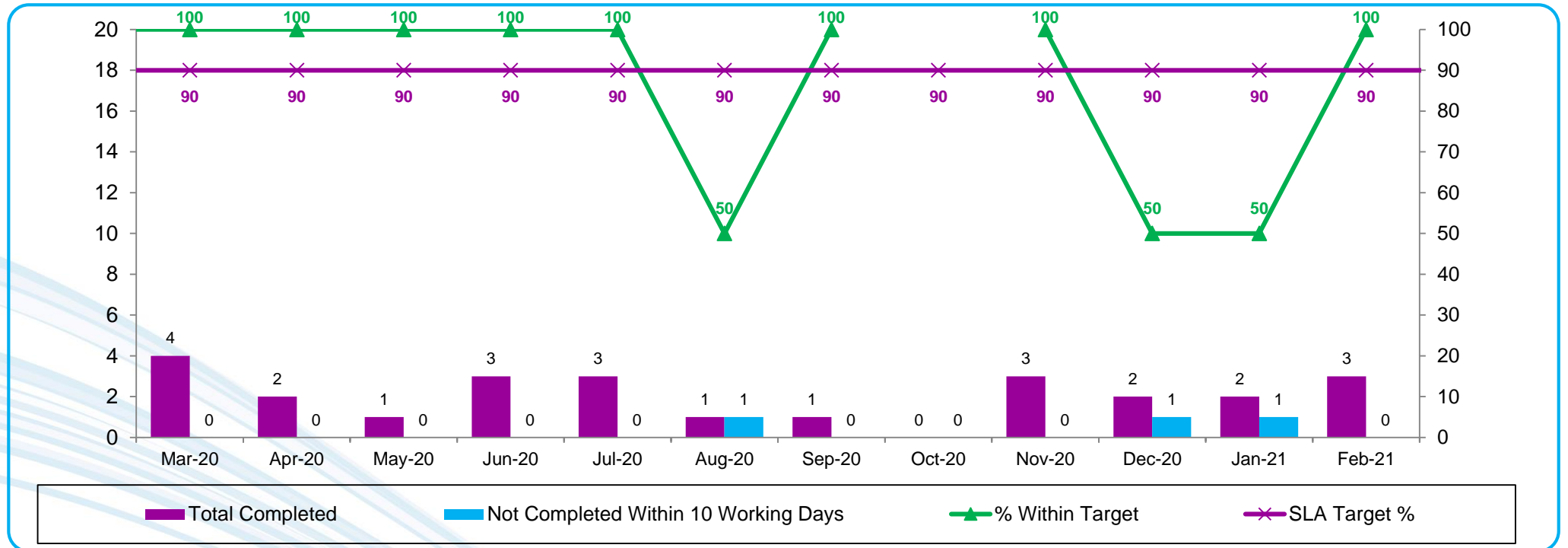
- This chart shows the number of cases and time period for providing a divorce quotation from receipt of all information, based on the SLA target.

SLA Target – Obtain details of beneficiaries after advice of death



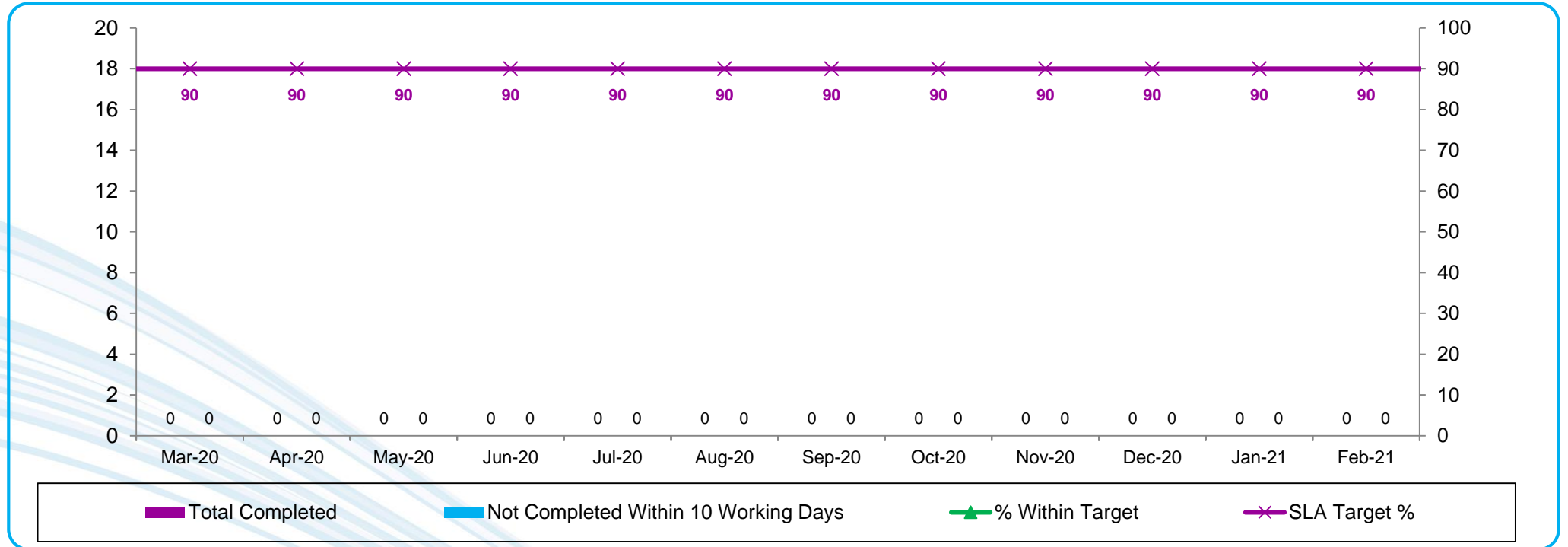
- This chart shows the number of cases and time period for obtaining details of beneficiaries, based on the SLA target.

SLA Target – Provide an estimate of benefits



- This chart shows the number of cases and time period for issuing an estimate of benefits from receipt of all appropriate information, based on the SLA target.

SLA Target – Calculate cost of purchasing additional pension and notify scheme member



- This chart shows the number of cases and time period for notifying member of cost of buying additional pension from receipt of request, based on the SLA target.

NORTHAMPTONSHIRE FIREFIGHTERS' PENSION SCHEME

LOCAL PENSION BOARD

30 March 2021

Report by: THE HEAD OF PENSIONS

Subject:	Northamptonshire Firefighters' Pension Scheme(s) Risk Register
Purpose of the Report	To review the Northamptonshire Firefighters' Pension Scheme(s) Risk Register
Recommendations	The Local Pension Board are asked to 1) Review the current risks on the Northamptonshire Firefighters' Pension(s) Scheme Risk Register (paragraph 3.4 /appendix 1);
Enquiries to:	Jo Walton – Governance and Regulations Manager jwalton@northamptonshire.gov.uk

1. Background

- 1.1 The Public Service Pensions Act 2013 added an additional provision to the Pensions Act 2004 relating to the requirements to have internal controls in public service pension schemes. The Pensions Regulator's code of practice guidance on internal controls requires scheme managers to carry out a risk assessment and produce a risk register which should be reviewed regularly.

2. The Northamptonshire Firefighters Pension Scheme(s) Risk Register

- 2.1 At the March and June 2020 meeting of the Local Pension Board a draft risk register was presented for discussion. The discussion resulted in a number of changes as identified in the minutes of those meetings.
- 2.2 The changes have now been incorporated into the risk register which can be found in appendix 1.
- 2.3 The risk register was reviewed again by the Local Pension Board on 14 September 2020.

3. Review of the Risk Register

- 3.1 It is considered good practice to review the risk register at every meeting of the Local Pension Board to ensure that all existing risks and risk ratings remain appropriate, to add or amend controls and to add any additional risks that have arisen since the last review.

3.2 At the September 2020 meeting of the Local Pension Board it was agreed to amend the risk register as follows:

- Administration process failure / maladministration –increase the likelihood to 2 and the impact to 3. An additional comment was added to the risk register to actively manage the breach log.
- Interruption to pensions administration and accounting function as a result of the pandemic – set the likelihood to 3 and the impact to 3. This was a new risk identified in June 2020 and rated by the LPB in September 2020.

3.3 The risk register has also been updated to replace references to LGSS Pensions to The Pensions Service and to update the end date of the service level agreement from 31 March 2021 to 30 June 2021 in the risk entitled interruption to pensions administration and accounting function following the end of the existing service level agreement [...].

3.4 It is recommended the Local Pension Board review the risk register for any further amendments that need to be made.

4. Finance & Resources Implications

4.1 There are no financial and resource implications associated with this risk register.

5. Risk Implications

a) Risk(s) associated with the proposal

Risk	Mitigation	Residual Risk
None	A frequently reviewed risk register highlights areas of concern and allows for appropriate controls to be put in place.	Green

b) Risk(s) associated with not undertaking the proposal

Risk	Risk Rating
If risks are not monitored the authority will not demonstrate that it has appropriate control over the management of the risks it faces	Red

6. Communication Implications

Website	The risk register and strategy will need to be made publically available.
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7. Legal Implications

7.1 Not applicable

8. Consultation with Key Advisers

8.1 Not applicable.

9. Alternative Options Considered

9.1 Not applicable

10. Background Papers

10.1 Not applicable

11. Appendices

Appendix 1 – Risk register

Appendix 2 – Coronavirus risk log

Checklist of Key Approvals	
Has this report been cleared by Head of Pensions?	Mark Whitby –

Northamptonshire Fire Authority - Firefighters Pension Scheme Risk Register (template provided by The Pensions Regulator)

Risk area 1 – Operations	Likelihood (1:low, 5: high)	Impact (1:low, 5: high)	Score (likelihood x impact)	Control	Owner	Comment
Operational disaster (fire/flood)	3	2	6	Business continuity plans in place for the Pensions Service	The Pensions Service	Local Pension Board to review The Pensions Service business continuity plan as part of contract review.
				Business continuity plans in place for scheme manager	Scheme Manager	NFRS Business Continuity Plans in place.
Member data incomplete or inaccurate	2	2	4	Regular checks on data as detailed in the data improvement plan in order to comply with various sets of legislation on record keeping and data quality.	The Pensions Service	Risk to be reviewed at each pension board meeting.
Administration process failure / maladministration	2	3	6	Formal agreement in place with administrator, including SLAs	Chief Fire Officer	To be reviewed at SLA review meeting.
				Authority levels clearly agreed and kept up to date	Scheme Manager	
Interruption to pensions administration and accounting function following end of the existing service level agreement with The Pensions Service on 30 June 2021.	3	3	9	[To be completed by Scheme Manager / Local Pension Board]	Scheme Manager / Section 151 Officer	

Interruption to pensions administration and accounting function as a result of a pandemic / epidemic requiring social distancing measures.	3	2	6	Business continuity plans in place for The Pensions Service.	The Pensions Service	See risk log.
Risk area 2 – Financial						
Officers acting outside of delegated responsibility	2	2	4	Regular reviews of policy and constitution	Scheme Manager	To be reviewed by Scheme Manager.
				Appropriate approval measures in place	The Pensions Service	
Risk area 3 – Funding						
Employer fails to deduct and pay-over pension contributions	2	2	4	Monthly monitoring of contribution payments by payroll manager and administrators	The Pensions Service / Scheme Manager	Linked to internal audit programme – payroll and improvement plan. To be reviewed by Section 151 Officer.
Risk area 4 – Regulatory and Compliance						
Failure to respond to emerging legislation or legal precedent.	2	2	4	Up to date and documented evidence of training for Local Pension Board members	The Pensions Service	Initial training for Local Pension Board members completed – to be continually reviewed.
				Regular training, technical advice and updates	The Pensions Service	To be reviewed as part of the SLA
				Local Pension Board Annual report	Scheme Manager	
Conflicts of interest	3	3	9	Local Pension Board	Pension	Local Pension Board member training

				awareness of legal responsibilities	Board Chair	has been revised in light of changes to membership. Future training reviewed to ensure it meets the needs of the Board members.
	3	2	6	All Local Pension Board members to declare any conflicts and potential conflicts	Scheme Manager	Member and employer Local Pension Board members all likely to be members of the Firefighters' Pension Schemes (with the exception of the Section 151 Officer). Declarations to be recorded at next Local Pension Board meeting.

RISK SCORING MATRIX

Potential impact if risk occurred	5 Catastrophic	5	10	15	20	25
	4 Major	4	8	12	16	20
	3 Moderate	3	6	9	12	15
	2 Minor	2	4	6	8	10
	1 Insignificant	1	2	3	4	5
		1 Rare	2 Unlikely	3 Possible	4 Likely	5 Almost certain
		Likelihood of risk occurring				

Red (risk scores 15 to 25): Excess of risk appetite

Yellow (risk scores 7 to 14): Likely to cause some difficulties

Green (risk scores 1 to 6): Monitor as necessary

Appendix 3

IMPACT DESCRIPTORS

The following descriptors are designed to assist the scoring of the impact of a risk:

	Negligible (1)	Low (2)	Medium (3)	High (4)	Very High (5)
Legal and Regulatory	Minor civil litigation or regulatory criticism	Minor regulatory enforcement	Major civil litigation and/or local public enquiry	Major civil litigation setting precedent and/or national public enquiry	Section 151 or government intervention or criminal charges
Financial	<£0.5m	<£1m	<£5m	<£10m	>£10m
Service provision	Insignificant disruption to service delivery	Minor disruption to service delivery	Moderate direct effect on service delivery	Major disruption to service delivery	Critical long term disruption to service delivery
Reputation	No reputational impact	Minimal negative local media reporting	Significant negative front page reports/editorial comment in the local media	Sustained negative coverage in local media or negative reporting in the national media	Significant and sustained local opposition to policies and/or sustained negative media reporting in national media

Northamptonshire Firefighters' Pension Scheme
Coronavirus Risk Log

Description of risk	Risk Assessment			RAG	Actions taken or being taken	Current status	Mitigations / Comments
	Impact	Likelihood	Risk Level				
Wellbeing issues (the virus itself, other sickness, mental health)	3	2	6	G	Wellbeing information made available by Northamptonshire County Council; social distancing being observed in the office; incidents of self-isolation, illness and recovery being monitored weekly.	Ongoing	Minimise the number of people working in the office. Line managers to regularly check in with team members. Wellbeing and safe working reminders.
Resource issues (due to numbers of people too unwell to work)	4	2	8	A	Contingency plans being put in place to ensure cover for all key posts; priority work identified	Ongoing	Redeploy resource from other areas of the service and/or Northamptonshire County Council.
IT issues - minor (such as individual connection, password reset issues)	1	5	5	G	All staff tested ability to work from home prior to lockdown. New issues to be reported to line manager or IT immediately.	Done	Extra support from IT. Allow people to be flexible and work around issue. Staff to work in the office providing social distancing can be observed.
IT issues - major (such as network failure, broadband capacity issues)	4	2	8	A	IT network being monitored by Northamptonshire County Council.	Ongoing	Extra support from IT. Direct staff to do other non IT based work - studying, training or take annual leave where priorities allow. Allow people to be flexible and work around issue.
Changes to and issues with incoming and outgoing post.	2	2	4	G	Being monitored by Northamptonshire County Council. All post held securely in OAS post room until collected by designated officer.	Ongoing	Members informed of potential delays receiving and sending post (via website, voicemail and automatic email responses). Use of member self service to send documentation to registered scheme members. Continual promotion of member self service.
Problems with making payments (retirement and death grants, refunds, transfers, pensioner payroll, BACS, CHAPS)	4	2	8	A	Existing payment procedures being monitored with suppliers/providers of those services.	Ongoing	Suppliers/providers of services business continuity plans.
Complaints from members regarding delayed response times	1	1	1	G	Information on website, voicemail and automatic replies to emails.	Ongoing	Member self service available for members.
Increases in number of retirement and death workloads	2	2	4	G	Workloads prioritised; team analysis skills check carried out; staff resilience plan for key roles being put in place; workloads being monitored	Ongoing	Inform members of potential delays. Redeploy resource from other areas of the service and/or Northamptonshire County Council.
Inability to print from the office due to inability to access office or lack of resource	2	3	6	G	One staff member printing when attends office to deal with post. Use of member self service for registered members to receive correspondence.	Ongoing	Inform members of potential delays. Redeploy resource from other areas of the service and/or Northamptonshire County Council. Further promotion of member self service.
Increased risk of cyber-crime	3	4	12	A	Mandatory online training to increase knowledge of cyber-crime	Ongoing	Regular reminders to staff to increase vigilance. Organisation wide cyber-crime messaging via regular briefings.
Increased number of data breaches (due to newness of working from home, changes to procedures, changes to work asked to do and so on) or delays in reporting	5	2	10	A	Mandatory online training to increase knowledge of how to avoid a data breach	Ongoing	Regular reminders issued to staff.
Advisers and consultants to the Fund or other internal departments relied upon have limited staff resulting in low service	3	2	6	G	Lines of communication being kept open with regular updates; assurance documents received being kept, business continuity plans	Ongoing	Consider alternative suppliers where issues are urgent.
Liquidity issues/ensuring cash flow	5	2	10	A	More regular monitoring of cash flows. Earlier planning of cash calls.	Ongoing	N/A - BAU process/risk
External Parties not available to provide Closedown information to complete the Statement of Accounts	3	2	6	G	Regular contact with all parties involved to mitigate any possible delays.	Ongoing	Gathering of information nearly complete
Authorisers for payments are not available resulting in payments not being made to pensioners, members or suppliers	4	1	4	G	Ensuring resilience in arrangements through technology and additional cover	Ongoing	The Administering Authority's business continuity plans.
Lack of monitoring of income collection	3	2	6	G	Established monitoring procedures in place	Ongoing	N/A - BAU process/risk