

North Yorkshire County Council

Pension Fund Committee

24 November 2023

Administration Report

Report of the Treasurer

1. Purpose of the Report

- 1.1. To provide Members with information relating to the administration of the Fund in the quarter and to provide an update on key issues and initiatives which impact the administration team.

2. Admission Agreements & New Academies

- 2.1. The latest position relating to admission agreements and academy conversions is shown in **Appendix 1**.

3. Administration

3.1. Membership Statistics

Membership Category	At 30/06/2023	+/- Change (%)	At 30/09/2023
Active	30,424	-1.48%	29,975
Deferred	40,352	-1.03%	39,938
Pensioner (incl spouse & dependant members)	29,286	+2.05%	29,895
Total	100,062		99,808

3.2. Throughput Statistics

- Period from 1 July 2023 to 30 September 2023

Case type	Cases Outstanding at Start	New Cases	Cases Closed	Cases Outstanding at End
Transfer In quotes	23	68	85	6
Transfer Out quotes	34	165	184	15
Employer estimates	0	709	661	48
Employee estimates	4	105	109	0
Retirement quotes	10	658	600	68
Preserved benefits	986	1,944	1,200	1,730
Death in payment or in service	98	705	686	117
Refunds	15	256	251	20
Actual retirement procedure	466	850	771	545
Interfund transfers	461	584	576	469
Aggregate member records	4	536	454	86
Process GMP	0	0	0	0
Others	174	342	310	206
Total Cases	2,275	6,922	5,887	3,310

- As well as processing the above cases, the Pensions team also handled 1,957 phone calls (average 38 per working day) in the quarter.

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3.3. **Performance Statistics**

- The performance figures for the period 1 July 2023 to 30 September 2023 are as follows:

Performance Indicator	Target in period	Achieved
Measured work completed within target	98%	98%
Customers surveyed ranking service good or excellent	94%	98%
Increase numbers of registered self-service users by 700 per quarter (total registered users 43,669)	700	1,613

- We continue to focus on completing all of our work within target and encouraging sign up for member self-service.
- Our reduced backlog and quicker turnaround times is reflected in the increase in our service score.

3.4. **Commendations and Complaints**

- This quarter the following commendations and complaints were received:

Commendations

Date	Number	Summary
July	8	Excellent service at all times. I spoke to a very kind lady, who took her time to explain procedure.
Aug	4	Very impressed with the quality and speed of the service.
Sept	2	Thank you for sorting out all the complexities around my pension.

Complaints

Date	Number	Summary
July	0	
Aug	2	Regs – Impact of new early retirement factors Admin – Prudential alleged we had not responded to an enquiry but we had replied on the same day
Sept	4	IHER – Appeal against IHER being declined Admin – Prudential not transferring members AVCs in a timely manner Admin – Issues with GAYE donations not being allocated correctly Regs – Benefits from previous fund automatically combined in line with regs

- The complaint categories are:
 - a) Admin - these can relate to errors in calculations, delays in processing and making payment of benefits.
 - b) Regs - these relate to a complaint where regulations prevent the member being able to do what they want to.
 - c) IHER - these are where members have been declined for early retirement on the grounds of ill health and are appealing the decision through the Internal Disputes Resolution Procedure.

Lessons Learned

Having reviewed the complaints received in the period there were no patterns identified requiring further attention.

3.5. **Annual Benefit Statements 2023**

The current position with the active benefits statements is:

29,487 / 29,545 statements issued (99.80%)

58 eligible active records without an annual benefit statement of which:

- 8 – have outstanding admin task preventing ABS creation
- 50 – have outstanding year end task preventing ABS creation

We continue to work on the 50 with an outstanding year end task.

3.6. **Breaches Policy & Log**

The North Yorkshire Pension Fund's Breaches Log is included at **Appendix 2** for review. There are three new entries.

1. Accidental disclosure of data by email for a single member
2. Failing to issue 100% of active benefit statements within the statutory deadline – we don't issue statements where we have a query with the data on record which we believe will result in incorrect benefits being quoted
3. Late issue of a pension saving statement for the 2021/2022 tax year to 1 member - due to an error with a manual calculation at the time of retirement which has subsequently been found as part of the 2022/2023 exercise. This has been reported to HMRC.

3.7. **Business Plan Update**

In the NYPF 2023/24 – 2025/26 Business Plan 10 key actions for the 2023/24 year were identified and approved by Members in the March 2023 Committee meeting. It was agreed that officers would provide a progress report against these key actions, this progress report is attached as **Appendix 3**.

4. **Issues and Initiatives**

4.1. **Ongoing projects**

We continue to make progress with both the i-Connect rollout and the new website:

- Work has recommenced on the rollout of i-Connect to our employers with 152 now onboarded and only 77 remaining. We are hoping to make quite rapid progress with the remaining employers as a large proportion of them are contract payrolls for North Yorkshire Council.
- Website development continues with the focus on getting the employer site fully configured before we go live. We have just completed the testing stage with pensions staff and a select few employers. The development team are now working through the feedback and it remains on target to be live from 1 December.

4.2. **McCloud**

The McCloud data team has been working through the data returns and updating member records as required, adding a free format memo so we can identify which records have been processed.

Missing data has been identified and every employer affected has been contacted to provide the missing information. So far we've had a very good response. Regulations and guidance continues to be issued and we are reviewing this as it is released.

We are required to notify every member of the Scheme by 1 January 2024 of the changes that came into force from 1 October 2023 as a result of McCloud. We will be emailing every member with an email on record, making use of employer intranets and key messages for active members and posting the information to those deferred and pensioner members without an email. We will also be posting the information to our website.

5 Member Training

The Member Training Record showing the training undertaken to March 2022 is attached as **Appendix 4**. Please contact Stephen Loach (01609 532216 or email stephen.loach@northyorks.gov.uk) with any details of training undertaken or conferences attended and these will be added to the training record. Consideration has been given to undertaking the Hymans Knowledge Assessment, however, it was determined that it feels too early, at this stage, for this. Members are encouraged to complete the Hymans online modules on offer and then an assessment will be undertaken as to whether there are knowledge gaps to fill.

Upcoming courses, seminars and conferences available to Members are set out in the schedule attached as **Appendix 5**. Please contact Kirsty Howes (01609 533298) or email kirsty.howes@northyorks.gov.uk for further information or to reserve a place on an event. Events are currently limited due to the pandemic.

Given the start of a new Committee, further training has been devised to help with the induction of new Members and the creation of a new team. The views of Members will be sought as we progress through this approach but, given the technical nature of some of the areas of responsibility, there will be a significant number of training events and it will be suggested that on-line training is made mandatory for all Members. It is recognised however that this will need to be done proportionately and over a period of time.

6 Meeting Timetable

The latest timetable for forthcoming meetings of the Committee and Investment Manager meetings is attached as **Appendix 6**.

7 Recommendations

- 7.1 Members to note the contents of the report.
- 7.2 Members to note the contents of the Breaches log and determine whether a report should be made to the Pensions Regulator.

Gary Fielding
Treasurer of North Yorkshire Pension Fund
NYCC
County Hall
Northallerton

02 November 2023

Academy Conversions – 19 ‘in progress’

Name of School	Local Authority	Multi Academy Trust (MAT) Name	Target Conversion Date	Current Position
Nidderdale High School	NYC	Moorlands Learning Trust	1.9.2023	Complete
Darley Primary School	NYC	Yorkshire Collaborative Academy Trust	1.9.2023	Complete
Summerbridge Primary School	NYC	Yorkshire Collaborative Academy Trust	1.9.2023	Complete
Huntington Primary Academy		Single Academy moving to Pathfinder Multi Academy Trust	1.9.2023	Complete
Rossett School		Single Academy moving to Red Kite Learning Trust	1.9.2023	Complete
Poppleton Road Primary School	COYC	Pathfinder Multi Academy Trust	1.9.2023	Complete
Mourne CoE Primary School	COYC	The Education Alliance	1.10.2023	Complete
St Barnabas Church of England VC Primary School	COYC	Pathfinder Multi Academy Trust	1.11.2023	In progress
North Stainley CE Primary School	NYC	Leeds Diocesan Learning Trust	1.12.2023	In progress
Christ Church CE Primary School	NYC	Leeds Diocesan Learning Trust	1.1.2024	In progress
Barkston Ash RC Primary School	NYC	Bishop Wheeler Catholic Academy Trust	1.2.2024	Will be progressed nearer the time
St Wilfrid's Catholic Primary School, Ripon	NYC	Bishop Wheeler Catholic Academy Trust	1.2.2024	Will be progressed nearer the time
Threshfield Primary School	NYC	Yorkshire Collaborative Academy Trust	1.3.2024	Will be progressed when conversion date known

Wykeham CE Primary School	NYC	Elevate Multi Academy Trust	1.4.2024	Will be progressed when conversion date known
Name of School	Local Authority	Multi Academy Trust (MAT) Name	Target Conversion Date	Current Position
Hackness CE Primary School	NYC	Elevate Multi Academy Trust	1.4.2024	Will be progressed when conversion date known
Sherburn CE Primary School	NYC	Ebor Academy Trust	1.4.2024	Will be progressed when conversion date known
Luttons Community Primary School	NYC	Ebor Academy Trust	1.4.2024	Will be progressed when conversion date known
St Hilda's Ampleforth CE VC Primary School	NYC	Ryedale Learning Trust	TBC	Will be progressed when conversion date known
Hertford Vale CE VC Primary School	NYC	Ryedale Learning Trust	TBC	Will be progressed when conversion date known
Middleham CE VA Primary School (NYCC)	NYC	Possibly with Dales Academies Trust	TBC	Will be progressed when Trust has been confirmed and conversion date known
Spenningthorpe CE VC Primary School (NYCC)	NYC	Possibly with Dales Academies Trust	TBC	Will be progressed when Trust has been confirmed and conversion date known
Beckwithshaw CP School	NYC	TBC	TBC	Will be progressed when Trust has been confirmed and conversion date known
Kettlesing Felliscliffe Primary School	NYC	TBC	TBC	Will be progressed when Trust has been confirmed and conversion date known
Ripley Endowed CE VC Primary School	NYC	TBC	TBC	Will be progressed when Trust has been confirmed and conversion date known
Husthwaite CE VC Primary School	NYC	TBC	TBC	Will be progressed when Trust has been confirmed and conversion date known
East Ayton Primary School	NYC	TBC	TBC	Will be progressed when Trust has been confirmed and conversion date known

Admission Bodies - 10 'in progress'

Name of Employer	Name of Contractor	Staff Transfer Date	Current Position
Hope Sentamu Learning Trust	Hutchison Catering Limited	26.7.2023	Complete
Red Kite Learning Trust Coppice Valley Primary School Oatlands Junior School Rossett Acre Primary School Western Primary School	Hutchison Catering Limited	1.8.2023	Complete
South York Multi Academy Trust Bishopthorpe Infant School	Mellors Catering Services Limited	1.1.2022	In progress
Beyond Housing	Ground Control	1.3.2023	In progress
Nicholas Postgate Catholic Academy Trust All Saints RC School, York	Hutchison Catering Limited. Transfer from COYC to Nicholas Postgate Catholic Academy Trust.	1.5.2023	In progress
The Rodillian Multi Academy Trust Brayton Academy	RCCN Limited	17.7.2023	In progress
Outwood Orange Academies Trust Outwood Primary Academy Aline	Cater Link Limited	1.9.2023	In progress
Ebor Academy Trust	Hutchison Catering Limited	1.9.2023	In progress
Yorkshire Causeway Schools Trust St Peter's Church of England School, Harrogate Hampsthwaite Primary School All Saints CE Primary School North Rigton CE Primary School	Aspens Services Limited	1.9.2023	In progress
North Yorkshire Council	Align Property Services Limited	1.9.2023	In progress
Northern Star Academies Trust Willow Tree Primary School	Aspens Services Limited	1.9.2023	In progress

City of York Council (Young Persons Counselling Services)	Not yet appointed	1.1.2024	In progress
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Exited Employers – 27

Name of Employer	Date exited the Fund
OCS Group UK Limited	31.3.2017
Superclean Services Limited	16.7.2017
Joseph Rowntree Charitable Trust	31.12.2017
York Arts Education (Community Interest Company)	31.3.2018
Be Independent	31.7.2018
Housing & Care 21	31.8.2018
T C Consultant Cleaners	31.10.2018 (voluntary liquidation)
T N Wilberforce Trust	22.3.2019
Dolce Limited	14.4.2019
Schools Plus	30.4.2019
Sewells Facilities Management Limited	21.12.2020
Sheffield International Venues	31.1.2021
Caterservice Ltd	12.2.2021
Enterprise Managed Services Ltd (Amey)	28.2.2021
Streamline Taxis Limited	28.5.2021

Name of Employer	Date exited the Fund
Ringway Infrastructure Services Limited	31.5.2021
Churchill Security Solutions Limited	31.5.2021
Hexagon Care Services Limited	6.8.2021
Sanctuary Housing Association	20.12.2021
Atalian Servest Food Co Limited	31.12.2021
Elite Cleaning and Environmental Services	31.12.2021
4 Site Security Services Limited	11.4.2022
 Welcome to Yorkshire	14.4.2022
 Always Community Care Limited	31.7.2022
Absolutely Catering Limited	19.7.2023
Atlas Facilities Management Limited	6.10.2023
Urbaser Limited	31.3.2024
SBFM Limited	31.3.2024

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Date	Category	Description of Breach	Cause of Breach	Regulation being breached	Effect of Breach & Wider Implications	Response to Breach	Reported to DPO	DPO outcome	Referred to PFC	Referred to PB	Outcome of Referral to PFC & PB	Reported to Regulator
31/08/2017	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	Large backlog meant we were unable to establish which category members should fall into at statement date. Year End queries still outstanding at issue date.	Reg 89 of LGPS Regs 2013	85.88% of Active members received a statement = 14.12% did not 94.51% of Deferred members received a statement = 5.49% did not	Large backlog means we do not yet know actual total eligible for a statement. Continue to reduce the backlog with targeted initiatives. Target is to have a controlled work throughout by end 2018. Continue to work through errors & queries & issue ABS when able to. Introduce monthly returns for our 2 largest employers by end of 2018 so that errors can be identified in real time rather than at year end.		14/09/2017	19/01/2018	Noted the position, no requirement to report. Creation of Breaches Log to record position.	N	
08/11/2017	Administration	Statutory deadline for issuing Personal Savings Statements not met for all members	Human error		2 members received statements after the 6/10/2017 deadline. 192 manual calculations undertaken and 56 statements issued. 3.5% of members affected	Statements issued immediately. Checklist created and process will be audited in 2018 to ensure checklist being used and process being robustly followed		22/02/2018	19/01/2018	PB - Noted the position, no requirement to report. PFC - Noted the position, no requirement to report.	N	
18/12/2017	Administration	Incorrectly paid trivial commutation to a member who has benefits with another fund and had not commuted those benefits	Human error		Member received benefits he wasn't entitled to. No other member affected. Payment is an unauthorised payment & must be reported to HMRC, resulting in tax liability at 55% for the member & additional tax for the scheme.	As soon as realised payment was unauthorised, informed member and reported to HMRC. Awaiting confirmation of scheme tax liability.		22/02/2018	19/01/2018	PB - Noted the position, no requirement to report. PFC - Noted the position, no requirement to report.	N - Reported to HMRC	
31/08/2018	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	Year End queries still outstanding at issue date.	Reg 89 of LGPS Regs 2013	86.52% of Active members received a statement = 13.48% did not 99.76% of Deferred members received a statement = 0.24% did not	Backlog has been reduced so in a better position regarding correct eligibility for statements. Significant year end queries (2,399) have impacted statement production. Ers being chased for response. Continue to work through errors & queries & issue ABS when able to. Viability of monthly returns being investigated		22/11/2018	11/10/2018	PB - noted the position, agreed not to report this time but will in 2019. PFC - noted position, agreed not to report this time.	N	
31/08/2019	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	Year End queries still outstanding at issue date.	Reg 89 of LGPS Regs 2013	100% of Deferred members received a statement. 95.69% of Active members received a statement. (1,342 members did not)	Analysis of the 1,342 unissued statements undertaken to identify and isolate reasons. Each group being worked through to identify what is required to enable statement to be produced. Number reduced to 329 as at 9 October, work will continue until end of year to further reduce number unissued. Final position: 329 unissued		22/11/2019	03/10/2019	PB - discussed position, noted improvement from 2018, requested further analysis by employer to identify whether an issue exists at individual employer level. Following provision of above information both PFC & PB agreed not to report this time.	N	
09/04/2020	Administration	A member's leaver statement was incorrectly sent to the wrong member.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information.Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
11/05/2020	Administration	A member's retirement statement was incorrectly sent to the wrong member.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information.Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
15/05/2020	Administration	A member's letter was incorrectly sent to the wrong member along with their own letter.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information.Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
15/05/2020	Administration	A member's calculation print was incorrectly sent to the wrong member.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information.Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
26/05/2020	Administration	A pensioner received a payslip which belonged to another pensioner.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information.Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
27/05/2020	Administration	A member received a letter meant for a solicitor dealing with the death of another member.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information.Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
31/08/2020	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	Year End queries still outstanding at issue date. Manual calculation of Annual Allowance figures still outstanding at issue date. Statements until data corrected and date submitted.	Reg 89 of LGPS Regs 2013	100% of Deferred members received a statement. 94.21% of Active members received a statement. (1,784 members did not)	Analysis of the 1,784 unissued statements undertaken to identify and isolate reasons. Each group being worked through to identify what is required to enable statement to be produced. Number reduced to 274 as at 20 October, work will continue until end of year to further reduce number unissued.		27/11/2020	29/10/2020	PB - Oct meeting, noted position, agreed not to report. PFC - Nov meeting, noted position, agreed not to report.	N	
30/11/2020	Administration	A member contacted us to advise she had received the starter pack for another member but with her address on it. The member also advised there were 2 other members affected.	Employee submitted starter file and the data has been mixed up for a number of members, address 26 records, date of birth 11 records, payroll no 21 records, date joined 8 records and school name 16 wrong	Data Protection Act 2018	Accidental disclosure of personal data for a number of members to another member. It is highly likely that the recipient knows the person whose information was disclosed. The 3 original members had discussed it.	Assessed to Veritau. They assessed it as Low risk level and did not need to be reported to the ICO. Data sent back to employer to provide corrected information. Employer advised we have reported the data breach and we've asked for clarification of what process changes they have made to prevent it recurring. Replacement starter packs issued with correct details on and covering letter advising reason for disclosure and contact details for employer.		05/03/2021	14/01/2021	PB - Recognised the issue was an error. PFC - Recommended no report required	N	

Date	Category	Description of Breach	Cause of Breach	Regulation being breached	Effect of Breach & Wider Implications	Response to Breach	Reported to DPO	DPO outcome	Referred to PFC	Referred to PB	Outcome of Referral to PFC & PB	Reported to Regulator
05/10/2020	Administration	Failure to issue 3 members with annual Pension Saving Statements (PSS) in the relevant years. One member was missing a PSS for the 18/19 year, one was missing a PSS for 16/17 and one was missing a PSS for 16/17, 17/18, 18/19 & 19/20.	There are two main causes as follows: missing data and staff not realising a statement should have been issued when the record was recalculated.	Finance Act 2004	When the member receives a PSS they have to declare the tax liability to HMRC via an annual tax return. They can elect to either pay the tax charge via a Scheme Pays option or directly to HMRC. Because the PSS haven't been issued members are now late submitting to HMRC. We are aware of members who have ignored the information we have sent for a number of years, when they do contact HMRC they are advised to just pay what is due. There appear to be no penalties applied. Because we haven't advised members at the correct time they have been unable to take action to mitigate the impact in subsequent years. Members in this position often switch to the 50/50 section to reduce their pension accrual. A penalty of up to £300 for failure to provide the required information on time may be levied on NYPF when we resubmit our annual returns for the relevant years.	We have issued the relevant PSS to all 3 members and have had discussions with them regarding the actions they now need to take. We have struggled to establish how to report the breach to HMRC but will resubmit the annual HMRC returns for the relevant years. We will then respond to HMRC accordingly. We have reviewed our internal processes and are taking steps to educate the wider team and address some of the issues at source rather than waiting until year end. A targetted working group will be established in the summer to address the backlog of changes we get each year. This will involve training a small number of staff on the whole Annual Allowance process, what it is, why it's important, the impact on affected members and how to update and maintain records correctly. This taskforce will take responsibility for updating member records. Once knowledge is established and embedded further staff will be trained until the whole team knows what is expected.	05/03/2021	Score of 4 - low no further action	14/01/2021	PB - Require further information on indicating actions taken to prevent recurrence before reaching to IPR. Confirmed by email 07/03/2021 no need to report to IPR. PFC - Recommended no report required	N	
05/02/2021	Administration	A member contacted us to advise she had received a transfer letter addressed to another member enclosed with her own letter.	Member of staff on post duty that day did not follow the agreed process put in place to prevent breaches from happening.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to destroy the information. Process and working practice was reviewed to ensure it remained relevant. Staff were reminded of the correct process. Individual member of staff was spoken to personally to stress importance of following the correct process.	05/02/2021	Score of 4 - low no further action	08/04/2021	PB - April meeting, noted position, agreed not to report. PFC - June meeting, noted position, agreed not to report.	N	
31/08/2021	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	Calculation failing to run on system. Year End queries still outstanding at issue date. Manual calculation of Annual Allowance figures still outstanding at issue date. Issues with data quality, suppressed statements until data corrected and accurate statements can be issued.	Reg 89 of LGPS Regs 2013	99.78% of Deferred members received a statement. (87 members did not) 96.06% of Active members received a statement. (1,158 members did not)	87 Deferred members missing a statement are being worked through, these failed due to the system calculation not running, analysis has identified these failed due to data related issues. Analysis of the 1,158 Active members missing a statement is being undertaken to identify and isolate reasons. Each group being worked through to identify what is required to enable statement to be produced.	N/A	N/A	26/11/2021	PB - No report for deferred ABS but decision delayed on active awaiting outcome of review of missed ones. PFC - Agreed with PB recommended course of action. Further update on Active statements is required. 13/01/22 no report	N	
17/06/2021	Administration	McCloud data sent to the City of York Council (CYC) for three schools that no longer use CYC to provide their payroll service (although they have in the past). Data for an NYCC school (that has opted out of NYCC's payroll service) also sent to CYC as it was incorrectly coded on our database.	The way the data was held on the administration system did not enable the 3rd party to identify the members affected.	Data Protection Act 2018	Information for 330 data subjects was wrongly disclosed to the City of York Council (CYC). CYC is a trusted external organisation and information was only disclosed to a small number of staff.	A new process has been implemented so that the data can be easily identified on the database going forward. The process change has been communicated to the wider team. Veritau response - notification to the ICO is not recommended as the reporting threshold has not been reached.	N/A	N/A	26/11/2021	PFC - No report PB - No report	N	
28/09/2021	Administration	McCloud data sent to City of York Trading (CYT) in error for one City of York Council (CYC) employee, the employer code on our database had been set up incorrectly. The same data fields as the incident number 101008635966 are involved.	Member record created on the administration system but the wrong employer code was applied	Data Protection Act 2018	Information for one data subject was wrongly disclosed to City of York Trading Limited	The data has now been coded correctly on the administration system Veritau response - notification to the ICO is not recommended as the reporting threshold has not been reached.	N/A	N/A	26/11/2021	PFC - No report PB - No report	N	
28/09/2021	Administration	A member's letter was found on a printer but was not printed by member of pensions team.	Believe issue was caused by network and system issues experienced on that particular day and as a result the letter printed directly out and didn't queue.	Data Protection Act 2018	One letter produced, contained within NYCC. No other letters affected.	Letter was destroyed internally and a replacement was re-issued to the member. Reported to Veritau, awaiting outcome.	N/A	N/A	26/11/2021	PFC - No report PB - No report	N	
19/11/2021	Administration	One Pension Savings Statement (PSS) issued after statutory deadline of 6 October 2021	Record was inhibited from bulk annual allowance run whilst a query on another record was resolved	The Registered Pension Scheme Regulations 2006 Finance Act 2004	When a member receives a PSS they have to declare the tax liability to HMRC via an annual tax return. The deadline for a paper annual tax return was 31 October 2021 so the member could not use this option. However, the deadline for an online tax return is 31 January 2022.	Senior officer review of annual process	N/A	N/A	04/03/2022	PB - No report PFC - No report	N	
22/02/2022	Administration	5 letters were included in the same envelope to a single recipient who was the next of kin of a deceased member	Staff member on post duty did not follow the agreed process	Data Protection Act 2018	Accidental disclosure of personal data for 4 members to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient confirmed destruction of 4 letters received in error. Staff reminded again of correct process to follow. Staff involved spoken to directly. Alternative printing and posting arrangements being investigated. Reported to Veritau. They assessed it as Low risk level and did not need to be reported to the ICO.	N/A	N/A	27/05/2022	PB - No report PFC - No report	N	

Date	Category	Description of Breach	Causes of Breach	Regulation being breached	Effect of Breach & Wider Implications	Response to Breach	Reported to DPO	DPO outcome	Referred to PFC	Referred to PB	Outcome of Referral to PFC & PB	Reported to Regulator
26/07/2022	Administration	5 Pension Savings Statements (PSS) issued after statutory deadline of 6 October 2021	Causes were not selected in the bulk annual allowance process as the year end pay information used in the calculation had not been updated on the records	The Registered Pension Scheme Regulations 2006 Finance Act 2004	When a member receives a PSS they have to declare the tax liability to HMRC via an annual tax return. None of the members have advised if they have a tax charge yet, there could possibly be two. The deadline for an online tax return was 31 January 2022 so affected members will need to contact HMRC.	Senior officer review of annual process. Has been established the cause of the breach different to previous breach in 2020. Process amended so that future similar cases can be identified earlier in the process.	N/A	N/A	09/09/2022	06/10/2022	PFC - No report PB - No report	N
31/06/2022	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	120 – have outstanding year end tasks 201 – have "other" outstanding administration tasks on record 56 – are x'd out, no outstanding task, prohibits statement creation due to error on record 295 – pending further investigations as to why statement not produced	Reg 89 of LGPS Regs 2013	100% of Deferred members received a statement. 97.73% of Active members received a statement. (672 members did not of which only 295 were eligible to receive one)	Of the 672 active members missing a statement only 351 are eligible to receive one. These are being worked through to identify what is required to enable statement to be produced.	N/A	N/A	25/11/2022	06/10/2022	PFC - No report PB - No report	N
04/11/2022	Administration	2 Pension Savings Statements (PSS) issued after statutory deadline of 6 October 2021	Human error. One record had a data error which resulted in the PSS being suppressed but when issue was fixed the marker wasn't removed. Relevant tax year 18/19 One record had been updated incorrectly following receipt of a transfer from another Fund. Relevant tax year 19/20	The Registered Pension Scheme Regulations 2006 Finance Act 2004	When a member receives a PSS they have to declare the tax liability to HMRC via an annual tax return. None of the members have advised if they have a tax charge yet, there could possibly be two. The deadline for an online tax return was 31 January 2022 so affected members will need to contact HMRC.	Training for wider administration team is already scheduled so errors like these can be prevented and corrective action taken at the time rather than being left to year end.	N/A	N/A	25/11/2022	12/01/2023	PFC - No report PB - No report	N
11/11/2022	Administration	One member's documentation was sent in error, password protected, to another Fund.	Human error. The wrong attachment was added to the email.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to staff at another Fund. It is highly unlikely that the recipient knows the person whose information was disclosed.	Other Fund deleted email and attachment. Reported to Veritau. They assessed it as Very Low risk - minimal risk of any detriment to the data subject & sent to a trusted partner organisation.	N/A	N/A	25/11/2022	12/01/2023	PFC - No report PB - No report	N
17/04/2023	Administration	Email querying pay and CARE was sent to the wrong Adam. It contained name, NINO & Pay information. Recipient is a senior officer at CYC.	Human error	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to staff at another employer. It is highly unlikely that the recipient knows the person whose information was disclosed.	Requested recipient to delete email Reported to Veritau	N/A	N/A	15/09/2023	06/07/2023	PFC - No report PB - No report	N
05/06/2023	Administration	A member received another member's pension payslip in the same envelope as her own. The envelope wasn't sealed either.	Machine jam and human error in the print unit. Not checking the machine was fully cleared before restarting the print and insert process.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another member. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient posted payslip on. Made print unit aware of error and received confirmation of refreshed instructions to the print team. Reported to Veritau Veritau have confirmed it has been classed as a print unit breach	N/A	N/A	15/09/2023	06/07/2023	PFC - No report PB - No report	N
01/09/2023	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	114 – have outstanding year end tasks 268 – have "other" outstanding administration tasks on record	Reg 89 of LGPS Regs 2013	100% of Deferred members received a statement. 98.71% of Active members received a statement. (382 members did not, of which only 114 were eligible to receive one)	Of the 382 active members missing a statement only 114 are eligible to receive one. These are being worked through to identify what is required to enable a statement to be produced.	N/A	N/A	24/11/2023	26/10/2023	PFC - PB -	
06/09/2023	Administration	Email was sent to a member with a password protected attachment but the document was for another member.	Human error	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another member. It is highly unlikely that the recipient knows the person whose information was disclosed.	Requested recipient to delete email Reported to Veritau	N/A	N/A	24/11/2023	26/10/2023	PFC - PB -	
07/10/2023	Administration	1 Pension Savings Statements (PSS) issued after statutory deadline of 6 October 2022	Human error. Error in manual calculation of Annual Allowance at retirement.	The Registered Pension Scheme Regulations 2006 Finance Act 2004	When a member receives a PSS they have to declare the tax liability to HMRC via an annual tax return. This member has sufficient carry forward from previous years so we believe there is no tax charge due. The deadline for an online tax return was 31 January 2023 so the affected member will need to contact HMRC.	Refreshers training for retirement team for the specific scenario applicable in this case.	N/A	N/A	24/11/2023		PFC - PB -	

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NYPF 2023/2026 Business Plan Update November 2023

Appendix 3

RAG rating:

Green – completed or not yet due

Orange – ongoing, carried forward to 2024/25

Red – outstanding, overdue

Key Activity		Resource
Administration		
Action	Timescale	Progress Update
McCloud remedy	Q3 2023/24	In progress – data being checked and updated to records. Missing data being gathered. Project plan created and next steps identified.
Data quality improvement	Q4 2023/24	In progress – data cleanse ongoing, records being corrected from issues identified by annual data scoring exercise
Backlogs	Q2 2023/24	Completed – backlogs reduced to 4 weeks. Continued review and monitoring is in place to maintain position.
Key Activity		
Resource		
Business Improvement		
Action	Timescale	Progress Update
Complete roll out of employer portal	Q4 2023/24	In progress – roll out was paused for year-end processing but work has recommenced and additional resource has been added to the project team to increase speed of onboarding.
Complete website redevelopment	Q4 2023/24	In progress – user testing completed. Feedback being worked through, on target for go live 1 December 2023.
Key Activity		
Resource		
Governance		
Action	Timescale	Progress Update
SAB Good governance project	Q4 2023/24	Unable to progress – still waiting for DLUHC's response to SAB's action plan.
TPR Single Code of Practice	Q4 2023/24	Unable to progress – still waiting for new code to be issued.
Key Activity		
Resource		
Funding		
Action	Timescale	Progress Update
Income monitoring	Q4 2023/24	In progress – preliminary discussions held with another Fund using the functionality. Business proposal prepared and submitted to T&C.
Key Activity		
Resource		
Investment		
Action	Timescale	Progress Update
Responsible Investment	Q4 2023/24	TCFD reporting on hold, pending the publication of guidance by the Government. Delay of at least a year expected. In progress – on track to apply for signatory status to new Stewardship Code by the end of the current financial year.
Pooling and implementation of investment strategy	Q4 2023/24	In progress – workshops planned Q1 24/25 for UK opportunities, Climate opportunities and UK property as part of due diligence work before recommendations on commitments will be put to the Committee. Review of allocation ongoing.

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Date	Title or Nature of Course	*Mulligan P	Weighell J	Portlock D	A Thompson	>C. Vassie	#C. Les	"#S. Gibbs	#G. Jabbour	#C. Lunn	#D. Noland	#A. Williams	#M. Walker	#N. Swannick	v J. Cattnach	+J. Crawshaw	Unison (Vacancy)	Unison (Vacancy)
8 September 2022	Asset Allocation Workshop	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				
28/29 September 2022	BCPP Annual Conference	✓		✓				✓		✓	✓			✓				
12/13 October 2022	PLSA Conference	✓																
9/10 November 2022	Baillie Gifford – Annual Investment Conference	✓			✓	✓		✓										
20 November 2022	Asset Allocation Workshop	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				
20 February 2023	Asset Allocation Workshop	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓				
2 March 2023	Investment Strategy Workshop	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓				
25 May 2023	Investment Manager Workshop (Arcmont)		✓	✓	✓			✓	✓	✓	✓	✓	✓	✓				
29 June 2023	Investment Manager Workshop (PIMCO)		✓	✓	✓			✓	✓	✓	✓	✓	✓	✓				
30 June 2023	Investment Manager Workshop (Border to Coast)		✓	✓	✓			✓	✓	✓	✓	✓	✓	✓				
14 September 2023	Asset Allocation Workshop (Equities Review)		✓	✓					✓		✓	✓		✓				
28-29 September 2023	BCPP Investment Conference									✓	✓		✓	✓				

- Appointed to the Committee following May 2022 elections.

* - Cllr Patrick Mulligan left the Committee on 1st April 2023 following LGR.

" – Cllr Sam Gibbs left the Committee on 17th July 2023

- ^ - Cllr John Cattanach appointed to the Committee on 17th July 2023
- + - Cllr Jonny Crawshaw appointed to the Committee May 2023 following City of York Council elections
- - Cllr Christian Vassie left the Committee May 2023 following City of York Council elections

UPCOMING TRAINING AVAILABLE TO MEMBERS

<i>Provider</i>	<i>Course / Conference Title</i>	<i>Date(s)</i>	<i>Location</i>	<i>Themes / Subjects Covered</i>
PLSA	Responsible Investment Conference	29 November	PricewaterhouseCoopers 1 Embankment Place London WC2N 6RH	<p>The PLSA's Responsible Investment Conference - formerly our digital ESG Conference - returns for 2023 as a face-to-face event featuring expert speakers discussing the latest developments in this quickly evolving landscape. Meet pension schemes and advisers at this essential event for anyone with an interest in responsible investment.</p> <p>The one-day event takes place in a central London location. Information due shortly.</p>
PLSA	Policy Insights: The Regulatory Horizon for 2024	7 December	Online Webinar 11 – 11.45 am	<p>Your chance to find out about the policy and lobbying work that we do on members' behalf. Hear from the PLSA's Policy and Advocacy team about the conversations they have with Ministers, Government officials and regulators, and ask questions about issues on the current agenda.</p> <p>Join us for a Policy Insights Webinar on the regulatory horizon for 2024. Our policy experts will discuss the developments, themes and challenges expected for the next year in pensions. Learn how these may impact your scheme and what you can do to prepare.</p>

Provider	Course / Conference Title	Date(s)	Location	Themes / Subjects Covered
PLSA	Local Authority Forum	14 December	PLSA, 3rd floor, Queen Elizabeth House, 4 St Dunstan's Hill, London, EC3R 8AD	<p>The new and innovative Local Authority Forum brings together pension professionals from across the industry to help drive policy debate, engage on key issues and share best practice.</p> <p>This Forum creates a space for delegates to discuss the challenges facing local authority pension funds. There will also be the opportunity to ask the experts about the key issues affecting local authorities in a moderated Q&A session.</p>
PLSA	Conferences 2024			<p>Investment Conference – 27/29 February – Edinburgh</p> <p>Local Authority Conference – 17/19 June – Gloucestershire</p> <p>Annual Conference – 15/17 October – Liverpool</p> <p>ESG Conference – 28 November – London</p> <p>Full details of these Conferences will be provided to Members as soon as they are available</p>

Hymans Robertson package (Aspire) of on-line training can now be utilised by Members - “bite-size” sessions that can be dipped in and out of at Members convenience. There are now two packages available with package two being the most up to date version. The training modules are as follows:-

- 1: Introduction to the LGPS - Stakeholders; local arrangements for committees, boards, officers and advisers; regulatory framework.
- 2: Governance and oversight - Legislation and guidance; policy documents; roles and responsibilities of committees and board members; Code of Practice 14; pensions administration overview; Government oversight bodies; business plans.
- 3: Administration and fund management - Pension benefits and contributions; service delivery; administration and communication strategies and policy documents and processes; annual report and accounts; procurements.
- 4: Funding and actuarial matters - Role of the actuary; the funding strategy; valuations; employer issues; actuarial assumptions.
- 5: Investments - Investment strategy, asset class characteristics and investment markets; pooling investments; monitoring performance of investments and advisers; responsible investment.
- 6: Current issues - LGPS reform; McCloud; Goodwin; cost sharing.

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PENSION FUND COMMITTEE TIMETABLE FOR MEETINGS IN 2023/24

Meeting Date	Time & Venue	Event	Fund Managers
23 November 2023	10 am, TBC	Pension Fund Workshop	Representative of BCPP and / or Fund Manager TBC
24 November 2023	10 am, TBC	Pension Fund Committee	
29 February 2024	10 am, TBC	Pension Fund Workshop	Representative of BCPP and / or Fund Manager TBC
1 March 2024	10 am, TBC	Pension Fund Committee	

Proposed dates of Pension Fund Committee Meetings for 2024/25:-

- Friday 24th May 2024 at 10am
- Friday 28th June 2024 at 10am
- Friday 13th September 2024 at 10am
- Friday 22nd November 2024 at 10am
- Friday 28th February 2025 at 10am

Arrangements for Workshops are currently under consideration and will be published alongside meeting dates, when available