

Board Meeting 34

9.30am – 3:00pm Wednesday 20 October 2021

**5 Anley Street
St Helier Jersey**

Minutes

Board of Jersey OFSO

Board of Guernsey OFSO

Present:

David Thomas (DT) in the chair
John Curran (JC)
Debbie Guillou (DG)
John Mills (JM)

In attendance:

Douglas Melville (DM), Principal Ombudsman and Chief Executive
Alison Finn (AF), Manager, Finance and administration
Ross Symes (RS), Manager, Complaints Resolution (in attendance for agenda items 7.3-7.5)

Apologies:

1	Approval of the Agenda
	Approved
2	Declaration of interests or potential conflict with respect to the agenda
	None
3	Minutes of the last meeting
	The board approved the minutes of the last meeting.
4	Guernsey OFSO
	The board noted: <ul style="list-style-type: none"> ▪ Appointment of Amanda Maycock as a Board-appointed Ombudsman by email. ▪ Publication of Q2 2021 complaint statistics (11 August 2021). ▪ The proposed dates for the 2022 meetings and agreed in principle, subject to change based on the availability of flights. The January 2022 meeting will be held in Guernsey, date TBC. JC is unavailable on the currently proposed date.

5	<p>Jersey OFSO</p> <ul style="list-style-type: none"> ▪ Appointment of Amanda Maycock as a Board-appointed Ombudsman by email. ▪ Publication of Q2 2021 complaint statistics (11 August 2021). ▪ The proposed dates for the 2022 meetings and agreed in principle, subject to change based on the availability of flights. The January 2022 meeting will be held in Guernsey, date TBC. JC is unavailable on the currently proposed date.
6	<p>Guernsey States actions</p> <ul style="list-style-type: none"> ▪ States of Guernsey approval of an increase in directors' annual fee to £7,500 p.a., effective 1 October 2021.
7	<p>Jersey States actions</p> <ul style="list-style-type: none"> ▪ Government of Jersey approval of an increase in directors' annual fee to £7,500 p.a., effective 1 October 2021.
8	<p>Operations</p> <p>8.1 Chief Executive's Report The board noted the Chief Executive's report.</p> <p>8.2 Complaint statistics The Board reviewed the Q3 operating statistics and commended the Chief Executive and entire team on significantly reducing the number of cases in inventory. The statistics were approved for publication.</p>
9	<p>Finance</p> <p>9.1 CIFO Q3 2021 Financial accounts The board noted the Q3 Financial accounts.</p> <p>9.2 Cashflow analysis Q3 and 2021 year-end projections The board noted the updated cash-flow forecast.</p> <p>9.3 Levy collection update One Jersey levy remains unpaid. The FSP was subject to petty debts proceedings for the 2020 levy and paid prior to the case going to court. The board approved this approach for the outstanding 2021 levy.</p> <p>9.4 Audit update The audit planning meeting is set for 10 November 2021. DG will join by video link. The pre-audit work will commence 29 November 2021.</p> <p>9.5 Line of credit renewal The board approved the renewal of the line of credit.</p> <p>9.6 Case-related expenses and 2022 budget implications For 2022, the only budgeted case-related expenses are for IT expenses related to</p>

complaint handling - £1,250 (secure file transfer). The following will also be treated as case-related costs if any arise during 2022.

- Consultancy on general industry practice to support decisions on pension complaints
- Legal opinions related to complaint subject matter
- Costs associated with a CIFO customer service failure

Any case-related costs for case handling will be included in the budgeted staff costs.

9.7 **2022 draft budget**

The board reviewed the 2022 draft budget to be put before the States of Guernsey and Government of Jersey. It was noted that operating expenditure would increase in line with the Jersey RPI of 3.5% except for governance costs in relation to the additional board members being appointed to cover the board rotations in 2022 and 2023.

9.8 **2022 levy calculations**

The board reviewed the various modelling calculations to determine the proposed 2022 levy. It was agreed to proceed with a 3.5% Jersey RPI increase over the 2021 individual levy amounts.

9.9 **2022 cashflow analysis**

It was noted that the revised levy option would result in 2 months' operating reserves being available at the end of February 2023. As the 2023 banking levies will be raised in the first week of March the board indicated that it was comfortable that the reserves would be sufficient to cover operating costs.

10 **Governance and Policy Issues**

10.1 **Update on management liability policy**

The policy was renewed with the current insurers with a 33% increase due to a lack of providers in the marketplace.

It was agreed AF would check that the cover was suitable for CIFO's requirements.

10.2 **Update on board recruitment**

It was noted a good number of applications had been received and more were expected by the deadline of midnight on the day of the Board meeting. After the board meeting DT & DM were meeting the representative of the Jersey Appointments Commission to agree timings for the next steps in the process.

10.3 **CIFO Timeliness metrics**

RS joined the meeting.

The board noted that new infographic had been prepared to show the various stages of the case handling process.

10.4 **Follow-up on quarterly board review – quality metrics (DM)**

- **Index of service complaints to Principal Ombudsman**
- **Index of service complaints to Chair**

The quality metrics were reviewed by the board.

10.5	<p>Proposed service complaint policy</p> <p>The board considered a draft policy concerning service complaints and approved it with minor amendments.</p>
10.6	<p>CIFO Risk Register</p> <p>The board discussed the format of draft risk register presented at the meeting and the risks that should be included in it. It was agreed that DG would provide management with a suggested template to enable development of a further draft for review by the board.</p>
10.7	<p>CIFO Board evaluation and future methods of working</p> <p>The board reviewed the recent evaluation agreed it will meet quarterly, in person, with the meetings alternating between Guernsey and Jersey and the meetings will be split over 2 days.</p> <p>It was agreed a strategy session would take place in February 2022 once the new board members are in place. This would also be an opportunity to meet the Board-appointed ombudsmen and for the staff to meet the new board members.</p>
10.8	<p>CIFO legislative change priorities</p> <p>The board noted the outstanding legislative change priorities.</p>
12	<p>CIFO Consultations</p> <p>No current consultations</p>
13	<p>Administration</p>
14	<p>AOB – Nothing to discuss</p>
15	<p>In Camera – Nothing to discuss</p>
	<p>Approved at board meeting 35 on 26 January 2022</p> <p>Chairman</p>