



Lancashire Fire  
and Rescue Service

# Lancashire Fire & Rescue Service

## Review of Injury Pensions

28th March 2008



**Lancashire Pensions Services**

THE BEST FOR LANCASHIRE AND BEYOND

Lancashire Pensions Services (LPS) was commissioned by Lancashire Fire and Rescue Service (LFRS) to undertake a review of injury pensions to ensure the correct level of pensions are in payment.

The procedure for the injury pensions review was agreed with LFRS and commenced early October 2007. A summary of the position as at 28 March 2008 is shown below:

<b>Initial Action</b>	
Initial letters to pensioners requesting authority to contact DWP	<b>167</b>
Responses to initial letter	<b>124</b>
1st reminder to pensioner	<b>43</b>
Final reminder to pensioner advising suspension if no reply to request for authority to contact DWP	<b>15</b>
Pensions suspended	<b>0</b>
<b>Responses rec'd from DWP</b>	
Assessments Completed	<b>133</b>
Overpayments	<b>36</b>
Underpayments	<b>8</b>
Injury pension correct	<b>89</b>

Letters were sent to 15 pensioners advising them that injury pension payments would not continue if a response was not received to the request for authority for DWP to provide information of state benefits being received. 11 of these pensioners have responded the four outstanding are:

Paul Burns  
~~Bernard Cavanagh~~  
John Hinton  
~~Charles King~~

Following further consultation between LPS and LFRS overpayments were categorised into three tranches:

**Tranche 1**

Cases where a significant overpayment has occurred, injury pensions are either reduced to the correct level or ceased due to the level of state benefits being paid. Pensioners have been invited to attend a meeting at FRS HQ with LPS in attendance to assist with the explanation of calculation.

**Tranche 2**

Overpayment taken place but of lesser amounts, injury pensions are reduced or ceased due to the level of state benefits being paid. Pensioners receive a letter with details of the overpayment and a proposal for recovery from injury pension.

**Tranche 3**

Correct level of injury pension currently in payment, but an overpayment has occurred at some point in the past. Pensioners receive a letter with details of the overpayment and a proposal for recovery from injury pension.

Brief details on individual cases and progress to date are attached.

Name	Date Retirement	Amount of Overpayment
[Name]	09-04-03	£8,019.28
[Name]	09-04-03	£8,019.28
[Name]	10-04-03	£45,000.48
[Name]	10-04-03	£45,000.48
[Name]	10-04-03	£45,000.48

EV - Reduced Earnings Allowance  
 DB - Industrial Injury Disablement Benefit  
 IB - Incapacity Benefit

Overpaid and injury pension ceased or reduced

## TRANCHE 1

### Overpaid and Injury Pension ceased or reduced

IB – Incapacity Benefit

IIDB – Industrial Injury Disablement Benefit

REA – Reduced Earnings Allowance

Name	Retirement Date	Amount of Overpayment / current injury pension	Brief Details
<del>M Allinson</del>	<del>21 April 1995</del>	£24,228.63  Inj ceased	IB paid and backdated to retirement no notification on file. Meeting at HQ and letter with full details of overpayment. FBU seeking advice from Thompson solicitors.
<del>K Armer</del>	<del>10 Jan 1982</del>	£42,600.48  Inj £4,630.20 pa	IB paid since July 92 and no notification on file. Mr Armer phoned LPS and advised benefits paid are not in relation to fire injury. DWP advised that IB ceased on 8.12.04 and the amount after this date previously advised to LPS was his state pension. Overpayment reduced to £42,600.48. Details obtained from DWP re reason for benefits and currently with LFRS OHU.
<del>CJ Ashworth</del>	<del>31 May 1982</del>	£31,889.20  Inj £4,066.08 pa	Sickness benefit that changes to IB paid since Nov 86 no notification on file. Checking with Fire HQ whether condition benefits paid for relates to injury sustained whilst a firefighter.
<del>D Aspden</del>	<del>4 Sep 1990</del>	£65,410.87  Inj ceased	IB paid since 5 April 1991 no notification on file. Meeting at HQ provided with details of overpayment. Possible that DWP benefits not just for retirement injury. Details being checked with DWP; waiting for Mr Aspden to send any copies of letters from DWP that he has regarding all DWP benefits.

## TRANCHE 1

### Overpaid and Injury Pension ceased or reduced

IB – Incapacity Benefit

IIDB – Industrial Injury Disablement Benefit

REA – Reduced Earnings Allowance

Name	Retirement Date	Amount of Overpayment / current injury pension	Brief Details
<del>MA Baxenden</del>	<del>31 Jul 1994</del>	£15,686.75 Inj £2,876.52 pa	Not advised that he received IIDB from Aug 94. Meeting at HQ provided with details of overpayment. Waiting for Mr Baxenden to come back to HQ.
<del>RR Berry</del>	<del>1 Dec 94</del>	£37,899.83 Inj £3,929.16 pa	Received REA and IIDB no notification. Meeting at HQ provided with details of overpayment (£25,186.89). LPS check with DWP who confirmed the information provided was correct and DWP would fax us a copy of the letter sent to Mr Berry. On receipt it was apparent that the original information provided by DWP was incorrect, hence the increase in overpayment.
<del>G Rostron</del>	<del>10 Oct 1988</del>	£28,728.19 Inj ceased	Received IIDB from June 92 & IB Jan 93 no notification on file. Meeting at HQ provided with details of overpayment. Repayment plan proposed by Mr Rostron – waiting HQ.
<del>K Todd</del>	<del>21 Dec 1989</del>	£37,931.25 Inj £450.48 pa	REA received no notification on file. Invited to meeting but no contact from Mr Todd.
<del>E Galpin</del>		£6,996.51 Inj ceased	IB increased Jan 1999 and no notification. Mr Galpin has written in requesting details of pension since retirement. Full schedule sent.

REA – Reduced Earnings Allowance

IIDB – Industrial Injury Disablement Benefit

IB – Incapacity Benefit

**TRANCHE 1**

**Overpaid and Injury Pension ceased or reduced**

Position as at 28 March 2008

IB – Incapacity Benefit

IIDB – Industrial Injury Disablement Benefit

REA – Reduced Earnings Allowance

Name	Retirement Date	Amount of Overpayment / current injury pension	Brief Details
<del>S Betney</del>	30 Apr 2002	£19,837.52 Inj £7,564.20 pa	IIDB received since 1.5.02 no notification on file. Meeting at HQ and letter with full details of overpayment. Mrs Betney asked for a recheck of figures. This was carried out and overpayment increased to £19,837.52. Letter sent to Mr Betney.
<del>M A Cook</del>	30 Nov 1991	£21,840.27 Inj ceased	IB received since May 92 and no notification on file. Mr Cook has been sent a schedule and details received from DWP. Has requested details re pension paid since retirement. Details issued 26.3.08 overpayment reduced to £21,840.27 as overpayment for period 1.12.91 to 12.1.93 previously repaid.

REA – Reduced Earnings Allowance  
 IIDB – Industrial Injury Disablement Benefit  
 IB – Incapacity Benefit

## TRANCHE 2

Overpaid and Injury Pension ceased or reduced, but smaller amounts of overpayments

IB – Incapacity Benefit

IIDB – Industrial Injury Disablement Benefit

REA – Reduced Earnings Allowance

Name	Retirement Date	Amount of Overpayment / current injury pension	Brief Details
<del>B Booth</del>	<del>13 April 2000</del>	£3,050.09 Inj £13,968.84 pa	IB rate increased Sept 2000 and no notification on file. Letter received from Mr <del>Booth</del> which LFRS are responding. LFRS have written off the debt.
<del>M Doogan</del>	<del>31 October 1986</del>	Underpaid £2,656.33 Inj £8,214.00 pa	Pensions Increase was incorrectly applied to pension recalculation in 1993.
M Forrest	1 Dec 2000	£8,798.48 Inj £6,558.60 pa	IIDB received since retirement and no notification on file. Repayment plan proposed by Mr <del>Forrest</del> – waiting HQ.
M Nuttall	4 Jan 2002	£7,508.05 Inj £4,648.08 pa	IIDB received since retirement and no notification on file. Letter received from Mr <del>Nuttall</del> which HQ responded to on 27.3.08.
S Nimmo	14 March 2002	£3,380.43 Inj £1,873.80	IIDB received since July 2005 and no notification on file. Mr <del>Nimmo</del> has agreed to repay over 45 months and recovery commences from April pension.

REA – Reduced Earnings Allowance

IIDB – Industrial Injury Disablement Benefit

IB – Incapacity Benefit

### TRANCHE 3

Overpaid some time ago, but currently paid at correct rate

IB – Incapacity Benefit

IIDB – Industrial Injury Disablement Benefit

REA – Reduced Earnings Allowance

Name	Retirement Date	Amount of Overpayment / current injury pension	Brief Details
<del>J Barrow</del>	<del>5 Dec 1995</del>	£2,497.56 Inj £13,307.52 pa	IB received for the period December 1995 to May 1996 and no notification on file. Letter issued by LPS 17.3.08
<del>B Caine</del>	<del>31 March 1988</del>	£6,067.54 Inj £1,080.96 pa	IB received for the period Nov 2000 to Feb 2007 and no notification on file. Letter issued by LPS 17.3.08. Mr Caine advised never received IB. DWP advised IB was paid but not for the period previously advised. It ended in Feb 02 and not Feb 07. Overpayment being recalculated by LPS.
<del>J H Cheetham</del>	<del>15 Jan 1983</del>	£1,061.56 Inj £4,706.52 pa	IIDB received for period June 99 to October 99 and no notification on file. Mr Cheetham indicated over the phone that he would send in a repayment proposal but not yet received.
R Clark	31 Jan 1983	£3,904.43 Inj £3,717.72 pa	IB received for period June 2004 to June 2006 and no notification on file. Letter issued by LPS 17.3.08. Mr Clark advised benefits for different injury. DWP no details. Mr Clark to send in any documents he has.
S Ganner	<del>30 June 1990</del>	£197.30 inj £625.92 pa	IB received for period Dec 2001 to April 2002 and no notification on file. Letter issued by LPS 17.3.08



### TRANCHE 3

Overpaid some time ago, but currently paid at correct rate

IB – Incapacity Benefit

IIDB – Industrial Injury Disablement Benefit

REA – Reduced Earnings Allowance

<del>F Nicholson</del>	<del>5 July 1996</del>	£749.67 Inj £4,665.12 pa	IB received for the period July 1996 to October 1996 and no notification on file. Mr <del>Nicholson</del> has agreed to repay over 12 months and the recovery commences from April pension.
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