

**The Highland Council**  
**Pension Committee - 14 August 2014**

Agenda Item	<b>7</b>
Report No	<b>PC/ 06/14</b>

**The Highland Council Pension Fund - Monitoring of Retirements**

**Report by Director of Finance**

Summary

This Report provides information relating to retirements from The Highland Council Pension Fund for the year ended 31 March 2014.

**1. Background**

- 1.1 In December 1997 the Accounts Commission for Scotland published "*Bye now pay later*", a report on Councils' management of early retirement from the Local Government Pension Scheme.
- 1.2 As a result of this report the Finance Committee agreed on 26 August 1998 that the following information should be monitored and presented annually:
  - Number and types of retirements
  - The total liability to the pension fund and revenue account in respect of these
  - Comparison of the actual incidence of ill-health retirement against the numbers assumed at the last valuation of the fund
  - Breakdown of these details between services and all bodies participating in The Highland Council Pension Fund.
- 1.3 In June 2003 Audit Scotland published a further report "*Bye now, pay later: a follow up review of the management of early retirement*".
- 1.4 This report recommended that details of expected savings on early retirements be included in the annual reports, and indicated that these reports should be presented to the local authority's Audit Committee, or equivalent.

**2. Analysis of Early Retirements**

- 2.1 The Appendix to this report provides details of the following:
  - Summary of retirements
  - Highland Council retirements
  - Non Highland Council retirements
  - Comparisons with previous years (reflecting changes since 1996/97)

- 2.2 The total number of retirements for the whole fund decreased between 2012/13 and 2013/14 by 19 (from 276 to 257). There was an increase of 13 in normal retirements (from 156 to 169). The number of ill-health retirements remained relatively stable reducing by 1 (from 24 to 23). Efficiency retirements saw a small rise from 1 in 2012/13 to 3 in 2013/14 and notably, redundancy retirements reduced by 39 from 59 in 2012/13 to 20 in 2013/14.
- 2.3 The instances of flexible retirements have increased again from 36 in 2012/13 to 42 in 2013/14 as this method of retirement increases in popularity.

**Recommendation**

Members are asked to consider the report.

Designation: Director of Finance

Date: 6 June 2014

Background Papers Appendix (Tables 1 to 4)

Author Charlie MacCallum, Payroll and Pensions Manager/DR

Retirements for Period 1 April 2013 to 31 March 2014

Table 1

Table 1 - Summary of Retirements

Employer	Type of retirement	Number	Capitalised cost revenue account to £	Capitalised cost to pension fund to £	Total Capitalised Cost £	Saving £	Net Cost £
THE HIGHLAND COUNCIL	Normal	99	0.00	0.00	0.00	0.00	0.00
	Ill-health	8	0.00	335,617.50	335,617.50	0.00	335,617.50
	Flexible	30	0.00	30,380.96	30,380.96	0.00	30,380.96
	Redundancy	5	541,208.73	130,852.35	672,061.08	2,172,771.52	-
	Efficiency	1	0.00	0.00	0.00	0.00	1,500,710.44
<b>TOTAL</b>	<b>ALL TYPES</b>	<b>143</b>	<b>541,208.73</b>	<b>496,850.81</b>	<b>1,038,059.54</b>	<b>2,172,771.52</b>	<b>-</b>
OTHER EMPLOYERS	Normal	70	0.00	0.00	0.00	0.00	0.00
	Ill-health	15	0.00	942,592.16	942,592.16	0.00	942,592.16
	Flexible	12	0.00	86,947.39	86,947.39	0.00	86,947.39
	Redundancy	15	187,054.87	139,227.24	326,282.11	1,493,432.94	-
	Efficiency	2	88,055.34	189,015.81	277,071.15	0.00	1,167,150.83
<b>TOTAL</b>	<b>ALL TYPES</b>	<b>114</b>	<b>275,110.21</b>	<b>1,357,782.60</b>	<b>1,632,892.81</b>	<b>1,493,432.94</b>	<b>139,459.87</b>
TOTALS FOR ALL EMPLOYERS	Normal	169	0.00	0.00	0.00	0.00	0.00
	Ill-health	23	0.00	1,278,209.66	1,278,209.66	0.00	1,278,209.66
	Flexible	42	0.00	117,328.35	117,328.35	0.00	117,328.35
	Redundancy	20	728,263.60	270,079.59	998,343.19	3,666,204.46	-
	Efficiency	3	88,055.34	189,015.81	277,071.15	0.00	2,667,861.27
<b>GRAND TOTALS</b>	<b>ALL TYPES</b>	<b>257</b>	<b>816,318.94</b>	<b>1,854,633.41</b>	<b>2,670,952.35</b>	<b>3,666,204.46</b>	<b>-995,252.11</b>

**NOTES:**

- 1) Only retirements in respect of members of the Local Government Pension Scheme are included.
- 2) The capitalised costs have been calculated using a nationally agreed actuarial method. These are the capitalised values of the costs resultant from the early retirements based on the period to the scheme members eligible retirement date.
- 3) The total capitalised cost is the total of the costs to the revenue account and the pension fund.
- 4) For redundancy, efficiency & flexible retirements, although there may be a capitalised cost to the pension fund quoted, this cost is recharged to the revenue account of the employer/employing service by lump sum or in instalments.

**Table 2 - Details of HC Retirements:**

Service	Type of retirement	Number	Capitalised cost to revenue account £	Capitalised cost to pension fund £	Total Capitalised Cost £	Saving £	Net Cost £
Chief Executive's	Normal	9	0.00	0.00	0.00	0.00	0.00
	Ill-health	0	0.00	0.00	0.00	0.00	0.00
	Flexible	4	0.00	0.00	0.00	0.00	0.00
	Redundancy	0	0.00	0.00	0.00	0.00	0.00
	Efficiency	0	0.00	0.00	0.00	0.00	0.00
EC&S	Normal	41	0.00	0.00	0.00	0.00	0.00
	Ill-health	2	0.00	60,786.87	60,786.87	0.00	60,786.87
	Flexible	5	0.00	0.00	0.00	0.00	0.00
	Redundancy	3	21,754.37	3,368.40	25,122.77	47,324.91	-22,202.14
	Efficiency	0	0.00	0.00	0.00	0.00	0.00
Finance	Normal	9	0.00	0.00	0.00	0.00	0.00
	Ill-health	0	0.00	0.00	0.00	0.00	0.00
	Flexible	8	0.00	4,209.80	4,209.80	0.00	4,209.80
	Redundancy	0	0.00	0.00	0.00	0.00	0.00
	Efficiency	0	0.00	0.00	0.00	0.00	0.00
Planning & Development	Normal	6	0.00	0.00	0.00	0.00	0.00
	Ill-health	0	0.00	0.00	0.00	0.00	0.00
	Flexible	1	0.00	0.00	0.00	0.00	0.00
	Redundancy	0	0.00	0.00	0.00	0.00	0.00
	Efficiency	0	0.00	0.00	0.00	0.00	0.00
Housing & Property	Normal	15	0.00	0.00	0.00	0.00	0.00
	Ill-health	1	0.00	40,704.48	40,704.48	0.00	40,704.48
	Flexible	4	0.00	0.00	0.00	0.00	0.00
	Redundancy	0	0.00	0.00	0.00	0.00	0.00
	Efficiency	0	0.00	0.00	0.00	0.00	0.00
Health & Social Care	Normal	5	0.00	0.00	0.00	0.00	0.00
	Ill-health	2	0.00	131,030.72	131,030.72	0.00	131,030.72
	Flexible	4	0.00	26,171.16	26,171.16	0.00	26,171.16
	Redundancy	1	307,964.32	72,168.02	380,132.34	1,311,337.68	-931,205.34
	Efficiency	1	0.00	0.00	0.00	0.00	0.00
TECs	Normal	14	0.00	0.00	0.00	0.00	0.00
	Ill-health	3	0.00	103,095.43	103,095.43	0.00	103,095.43
	Flexible	4	0.00	0.00	0.00	0.00	0.00
	Redundancy	1	211,490.04	55,315.93	266,805.97	814,108.93	-547,302.96
	Efficiency	0	0.00	0.00	0.00	0.00	0.00
<b>TOTALS FOR ALL SERVICES</b>	<b>Normal</b>	<b>99</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Ill-health</b>	<b>8</b>	<b>0.00</b>	<b>335,617.50</b>	<b>335,617.50</b>	<b>0.00</b>	<b>335,617.50</b>
	<b>Flexible</b>	<b>30</b>	<b>0.00</b>	<b>30,380.96</b>	<b>30,380.96</b>	<b>0.00</b>	<b>30,380.96</b>
	<b>Redundancy</b>	<b>5</b>	<b>541,208.73</b>	<b>130,852.35</b>	<b>672,061.08</b>	<b>2,172,771.52</b>	<b>-1,500,710.44</b>
	<b>Efficiency</b>	<b>1</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>	<b>ALL TYPES</b>	<b>143</b>	<b>541,208.73</b>	<b>496,850.81</b>	<b>1,038,059.54</b>	<b>2,172,771.52</b>	<b>-1,134,711.98</b>

**Table 3 – Details of Other Employers’ Retirements:**

<b>Employer</b>	<b>Type of retirement</b>	<b>Number</b>	<b>Capitalised cost to employer revenue budget £</b>	<b>Capitalised cost to the pension fund £</b>	<b>Total Capitalised Cost £</b>	<b>Saving £</b>	<b>Net Cost £</b>
<b>Comhairle nan Eilean Siar</b>	Normal	16	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	8	0.00	305,147.32	305,147.32	0.00	<b>305,147.32</b>
	Flexible	2	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	6	20,875.12	13,585.82	34,460.94	117,413.82	<b>-82,952.88</b>
	Efficiency	1	0.00	77,824.67	77,824.67	0.00	<b>77,824.67</b>
<b>Stornoway Port Authority</b>	Normal	2	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Cromart Firth Port Authority</b>	Normal	1	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Assessors (Joint Valuation Board)</b>	Normal	1	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Inverness College</b>	Normal	1	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>

<b>UHI</b>	Normal	3	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Sight Action</b>	Normal	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	1	4,725.00	31,204.31	35,929.31	319,945.30	<b>-284,015.99</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Highland Blindcraft</b>	Normal	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	1	0.00	98,315.70	98,315.70	0.00	<b>98,315.70</b>
	Flexible	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Hebridean Housing Partnership</b>	Normal	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible (Early Consent)	1	0.00	26,352.76	26,352.76	0.00	<b>26,352.76</b>
	Redundancy	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Skills Development Scotland (former Careers Scotland)</b>	Normal	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible	1	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Highlife Highland</b>	Normal	15	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	3	0.00	481,245.63	481,245.63	0.00	<b>481,245.63</b>
	Flexible	3	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	1	4,386.00	6,257.15	10,643.15	131,180.11	<b>-120,536.96</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>

<b>Forth &amp; Oban</b>	Normal	1	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>NHS Highland</b>	Normal	28	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	3	0.00	57,883.51	57,883.51	0.00	<b>57,883.51</b>
	Flexible	5	0.00	60,594.63	60,594.63	0.00	<b>60,594.63</b>
	Redundancy	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Scottish Police Authority (former Northern Joint Police Board)</b>	Normal	2	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	7	157,068.75	88,179.96	245,248.71	924,893.71	<b>-679,645.00</b>
	Efficiency	0	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Scottish Fire &amp; Rescue Service (former Highland &amp; Islands Fire Board)</b>	Normal	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Ill-health	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Flexible	0	0.00	0.00	0.00	0.00	<b>0.00</b>
	Redundancy	0	0.00	0.00	0.00	0.00	0.00
	Efficiency	1	88,055.34	111,191.14	199,246.48	0.00	<b>199,246.48</b>
<b>TOTALS FOR OTHER EMPLOYERS</b>	<b>Normal</b>	<b>70</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Ill-health</b>	<b>15</b>	<b>0.00</b>	<b>942,592.16</b>	<b>942,592.16</b>	<b>0.00</b>	<b>942,592.16</b>
	<b>Flexible</b>	<b>12</b>	<b>0.00</b>	<b>86,947.39</b>	<b>86,947.39</b>	<b>0.00</b>	<b>86,947.39</b>
	<b>Redundancy</b>	<b>15</b>	<b>187,054.87</b>	<b>139,227.24</b>	<b>326,282.11</b>	<b>1,493,432.94</b>	<b>1,167,150.83</b>
	<b>Efficiency</b>	<b>2</b>	<b>88,055.34</b>	<b>189,015.81</b>	<b>277,071.15</b>	<b>0.00</b>	<b>277,071.15</b>
<b>TOTAL</b>	<b>ALL TYPES</b>	<b>114</b>	<b>275,110.21</b>	<b>1,357,782.60</b>	<b>1,632,892.81</b>	<b>1,493,432.94</b>	<b>139,459.87</b>



**NOTES:**

1) All costs on the pension fund as a result of redundancy,efficiency or flexible retirement are recharged either as a lump sum or in annual instalments (of up to 5 years max).

2) There have been no retirements from the following employers:

Inverness Harbour Trust	North Highland College
Highland Opportunity	Lews Castle College
Eden Court	Vacman
	An Comunn
Bord Na Gaidhlig	Gaidhealach
Western Isles Tourist Board	HIE (former LECS)
	RS Occupational
Highlands of Scotland Tourist Board	Health
Inverness Leisure	SPSA
Morrison FM	Fujitsu
HITRANS	

**Table 4 - Comparison With Previous Years:**

Employer	Type of retirement	2013/14 No	% of Retirals	2012/13 No	% of Retirals	2011/12 No	% of Retirals	2010/11 No	% of Retirals	2009/10 No	% of Retirals	2008/9 No	% of Retirals	2007/08 No	% of Retirals	2006/07 No	% of Retirals	2005/06 No	% of Retirals
THE	Normal	99	69.23%	102	61.08%	170	61.60%	142	70.65%	120	69.77%	126	75.90%	112	63.64%	93	69.93%	84	65.12%
HIGHLAND	Ill-health	8	5.59%	15	8.98%	32	11.59%	34	16.91%	30	17.44%	35	21.09%	27	15.34%	33	24.81%	36	27.90%
COUNCIL	Flexible	30	20.98%	24	14.37%	13	4.71%	6	2.98%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Redundancy	5	3.50%	25	14.97%	61	22.10%	18	8.96%	20	11.63%	5	3.01%	34	19.32%	5	3.76%	8	6.20%
	Efficiency	1	0.70%	1	0.60%	0	0.00%	1	0.50%	2	1.16%	0	0.00%	3	1.70%	2	1.50%	1	0.78%
<b>TOTAL</b>	<b>ALL TYPES</b>	<b>143</b>	<b>100%</b>	<b>167</b>	<b>100%</b>	<b>276</b>	<b>100%</b>	<b>201</b>	<b>100%</b>	<b>172</b>	<b>100%</b>	<b>166</b>	<b>100%</b>	<b>176</b>	<b>100%</b>	<b>133</b>	<b>100%</b>	<b>129</b>	<b>100%</b>
OTHER	Normal	70	61.40%	54	49.54%	48	35.82%	36	27.27%	48	57.14%	36	48.65%	23	50.00%	16	48.49%	17	30.91%
EMPLOYERS	Ill-health	15	13.16%	9	8.26%	8	5.97%	8	6.06%	2	2.38%	13	17.57%	15	32.61%	14	42.42%	14	25.45%
	Flexible	12	10.53%	12	11.01%	3	2.24%	1	0.76%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Redundancy	15	13.16%	34	31.19%	73	54.48%	85	64.39%	33	39.29%	24	32.43%	7	15.22%	2	6.06%	22	40.00%
	Efficiency	2	1.75%	0	0.00%	2	1.49%	2	1.52%	1	1.19%	1	1.35%	1	2.17%	1	3.03%	2	3.64%
<b>TOTAL</b>	<b>ALL TYPES</b>	<b>114</b>	<b>100%</b>	<b>109</b>	<b>100%</b>	<b>134</b>	<b>100%</b>	<b>132</b>	<b>100%</b>	<b>84</b>	<b>100%</b>	<b>74</b>	<b>100%</b>	<b>46</b>	<b>100%</b>	<b>33</b>	<b>100%</b>	<b>55</b>	<b>100%</b>
TOTALS FOR	Normal	169	65.76%	156	56.52%	218	53.17%	178	53.46%	168	65.63%	162	67.50%	135	60.81%	109	65.66%	101	54.89%
ALL	Ill-health	23	8.95%	24	8.70%	40	9.76%	42	12.61%	32	12.50%	48	20.00%	42	18.92%	47	28.31%	50	27.17%
EMPLOYERS	Flexible	42	16.34%	36	13.04%	16	3.90%	7	2.10%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Redundancy	20	7.78%	59	21.38%	134	32.68%	103	30.93%	53	20.70%	29	12.08%	41	18.47%	7	4.22%	30	16.30%
	Efficiency	3	1.17%	1	0.36%	2	0.49%	3	0.90%	3	1.17%	1	0.42%	4	1.80%	3	1.81%	3	1.64%
<b>GRAND TOTALS</b>	<b>ALL TYPES</b>	<b>257</b>	<b>100%</b>	<b>276</b>	<b>100%</b>	<b>410</b>	<b>100%</b>	<b>333</b>	<b>100%</b>	<b>256</b>	<b>100%</b>	<b>240</b>	<b>100%</b>	<b>222</b>	<b>100%</b>	<b>166</b>	<b>100%</b>	<b>184</b>	<b>100%</b>

Employer	Type of retirement	2004/05 No	% of Retirals	2003/04 No	% of Retirals	2002/3 No	% of Retirals	2001/2 No	% of Retirals	2000/1 No	% of Retirals	1999/0 No	% of Retirals	1998/9 No	% of Retirals	1997/8 No	% of Retirals	1996/7 No	% of Retirals
THE	Normal	84	65.12%	74	64.91%	75	60.98%	85	42.29%	83	61.48%	46	36.80%	67	50.76%	60	37.27%	54	33.96%
HIGHLAND	Ill-health	42	32.56%	27	23.68%	27	21.95%	60	29.85%	48	35.56%	61	48.80%	46	34.85%	56	34.78%	48	30.19%
COUNCIL	Flexible	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Redundancy	3	2.32%	13	11.41%	20	16.26%	55	27.36%	3	2.22%	16	12.80%	17	12.88%	40	24.84%	52	32.70%
	Efficiency	0	0.00%	0	0.00%	1	0.81%	1	1.00%	1	1.00%	2	1.00%	2	1.00%	5	3.11%	5	3.14%
<b>TOTAL</b>	<b>ALL TYPES</b>	<b>129</b>	<b>100%</b>	<b>114</b>	<b>100%</b>	<b>123</b>	<b>100%</b>	<b>201</b>	<b>100%</b>	<b>135</b>	<b>100%</b>	<b>125</b>	<b>100%</b>	<b>132</b>	<b>100%</b>	<b>161</b>	<b>100%</b>	<b>159</b>	<b>100%</b>
OTHER	Normal	22	66.67%	21	53.85%	21	52.50%	12	29.27%	19	46.34%	15	44.12%	9	23.08%	18	37.50%	17	26.56%
EMPLOYERS	Ill-health	9	27.27%	13	33.33%	15	37.50%	14	34.15%	15	36.59%	14	41.18%	17	43.59%	13	27.08%	12	18.75%
	Flexible	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Redundancy	0	0.00%	3	7.70%	4	10.00%	14	34.15%	6	14.63%	3	8.82%	12	30.77%	14	29.17%	29	45.31%
	Efficiency	2	6.06%	2	5.12%	0	0.00%	1	2.44%	1	2.44%	2	5.88%	1	2.56%	3	6.25%	6	9.38%
<b>TOTAL</b>	<b>ALL TYPES</b>	<b>33</b>	<b>100%</b>	<b>39</b>	<b>100%</b>	<b>40</b>	<b>100%</b>	<b>41</b>	<b>100%</b>	<b>41</b>	<b>100%</b>	<b>34</b>	<b>100%</b>	<b>39</b>	<b>100%</b>	<b>48</b>	<b>100%</b>	<b>64</b>	<b>100%</b>
TOTALS FOR	Normal	106	65.43%	95	62.09%	96	58.90%	97	40.08%	102	57.95%	61	38.36%	76	44.44%	78	37.32%	71	31.84%
ALL	Ill-health	51	31.48%	40	26.14%	42	25.77%	74	30.58%	63	35.80%	75	47.17%	63	36.84%	69	33.01%	60	26.91%
EMPLOYERS	Flexible	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
	Redundancy	3	1.86%	16	10.46%	24	14.72%	69	28.51%	9	5.11%	19	11.95%	29	16.96%	54	25.84%	81	36.32%
	Efficiency	2	1.23%	2	1.31%	1	0.61%	2	0.83%	2	1.14%	4	2.52%	3	1.75%	8	3.83%	11	4.93%
<b>GRAND TOTALS</b>	<b>ALL TYPES</b>	<b>162</b>	<b>100%</b>	<b>153</b>	<b>100%</b>	<b>163</b>	<b>100%</b>	<b>242</b>	<b>100%</b>	<b>176</b>	<b>100%</b>	<b>159</b>	<b>100%</b>	<b>171</b>	<b>100%</b>	<b>209</b>	<b>100%</b>	<b>223</b>	<b>100%</b>