

# ANNEXE 8

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## STATE PENSION SCHEME

The purpose of this Annexe is not to explain in detail how the State pension scheme works but to explain the way in which the Rules of the FPS have been, and still are, influenced by certain aspects of the State scheme. The intent is to clarify the meaning of those Rules.

State pensions are complex and, like the FPS, subject to constant change. For detailed information about State scheme benefits and, in particular, your own entitlement, you should contact the Department for Work and Pensions (DWP) (formerly the Department of Social Security (DSS)). The DWP offers a wide range of leaflets explaining various aspects of the State scheme, and also provides administrative guidance for employers in respect of pension and payroll procedures.

**Background**

Serving and retired firefighters may have participated in, at some time, 4 different parts of the State pension scheme –

- the basic State retirement pension scheme which commenced in 1948 and is still running;
- the State Graduated Pension Scheme (GPS) which ran from 3 April 1961 to 5 April 1975;
- the State Earnings Related Pension Scheme (SERPS) which ran from 6 April 1978 to 5 April 2002;
- the State Second Pension (S2P) which commenced on 6 April 2002.

During your period of firefighting service you will have participated fully in the basic State pension scheme, in most cases only partially in the GPS, possibly partially in S2P and not at all in SERPS (even if your dates of employment span the existence of the GPS, SERPS and S2P). If, however, you had jobs other than firefighting during your working life, where you were not a member of an occupational pension scheme which came up to certain standards, you may have participated fully in the GPS, SERPS and S2P (again, assuming your dates of employment span the existence of these schemes).

If you would like to find out more about your entitlement under the State pension scheme you can ask the Department for Work and Pensions (DWP) for a pension forecast. Get in touch with your local office (their number will be in your local telephone directory) and ask for Form BR19 for this purpose. Alternatively, you can write for a forecast to –

Retirement and Pensions Forecast and Advice Unit  
Pensions and Overseas Directorate  
Tyneview Park  
Newcastle upon Tyne  
NE98 1BA

Tel: 0191 218 7585      Website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

**State pensionable age**

Unlike the FPS which offers optional and compulsory retirement ages plus provision for early payment of pension on health grounds, the State pension scheme has a set age from which a person may receive State pension entitlement.

For many years, State pensionable age has been 65 for men, and 60 for women. From 2010, however, it will be equalised to 65 for both men and women. This means that State pensionable age should now be defined as:

- 65 for men
- 65 for women born on or after 6 April 1955
- 60 for women born on or before 5 April 1950.

and somewhere between 60 and 65 for women born between 6 April 1950 to 5 April 1955.

For women, the equalised pensionable age is being phased in over a 10 year period. This is illustrated on page Annexe 8-Chart 1.

**State pensionable age (continued)**

State pensionable age is not only used for determining when State pensions should be paid but also for determining the length of a “working life” over which National Insurance contributions are paid, or deemed to have been paid, when deciding how much State pension is due.

For a full basic pension a person is normally expected to have paid contributions for 90% of their working life, i.e. 44 years for a man, 39 years for a woman with a State pensionable age of 60. No basic State pension would be paid if the contribution credit is less than 25% of the working life.

**Basic state pension**

The basic State retirement pension was part of the first comprehensive National Insurance scheme which was introduced by the National Insurance Act 1946 and came into effect on 5 July 1948. It provides a flat rate level of benefits for everyone (i.e. not earnings-related) depending upon the period of working life over which National Insurance contribution conditions have been met.

Nowadays, everyone is required to participate in the basic State pension scheme but, until the mid-1970s, a married woman or widow could elect not to be covered by the scheme but instead rely on her husband’s contribution record. She paid a lower National Insurance contribution if she did this. She will not receive State scheme benefits in her own right (unless she had sufficient contributions credit before opting-out) but must wait until both she and her husband attain State pensionable age.

Firefighters serving on 5 July 1948

Firefighters serving on 5 July 1948 were given a choice between –

- receiving their full FPS pension at State pensionable age and paying full fire pension contributions, or
- receiving a “modified” (i.e. lower) FPS pension at State pensionable age with correspondingly lower fire pension contributions.

In either case, firefighters –

- paid full National Insurance contributions, and
- received the full basic State retirement pension if they paid sufficient National insurance contributions throughout their working life.

Firefighters joining after 5 July 1948

Firefighters who joined for the first time after 5 July 1948 were required to pay modified fire pension contributions in respect of all their service up to 31 March 1980. Their FPS pension is modified at State pensionable age in respect of all their service between 5 July 1948 and 31 March 1980.

1p a week reduction in FPS contribution rate

The continuing reduction of 1p a week in the FPS contribution rate has applied to all firefighters since 5 July 1948 (until decimalization on 15 January 1971, the reduction was 2d a week).

**Basic state pension (continued)** This contribution reduction was to compensate for the fact that benefits under the National Insurance Industrial Injuries Scheme, new in 1948, added nothing to existing fire service benefits.

Flat rate modification

The lower, modified FPS contribution rate paid by some firefighters between 5 July 1948 and 31 March 1980 was linked to the rate of the basic State retirement pension when it was introduced in 1948. This modified rate gradually lost significance until it was abolished throughout the public service schemes from 1 April 1980, in respect of future service. The reduction of 5p a week in the FPS contribution rate came to an immediate end although the 1p a week reduction in respect of industrial injury benefits continues for firefighters. The modification of an annual pension, at State pensionable age, at the rate of £1.70 a year for periods of service during which modified contributions were paid, still continues for firefighters who served before 1 April 1980 and who paid the modified rate before that date.

The provisions of the Firefighters Pension Scheme Order 1992 which relate to the basic State retirement pension, and the reductions of fire pensions on that account, are contained in paragraph 1 of Part VII of Schedule 2 – see “Reduction of pension at State pensionable age” on pages B Gen 2.

**State Graduated Pension Scheme**

The State Graduated Pension Scheme (GPS) was in being for 14 years, from 3 April 1961 to 5 April 1975. Those in employment paid a Graduated Pension contribution on top of their National insurance contributions and, in return, received an earnings-related benefit on top of the flat rate basic State retirement pension. The GPS benefit is paid at State retirement age.

Occupational pension schemes were able to “contract out” of the GPS if they fulfilled certain conditions. These conditions were that the Scheme member could attain a certain level of benefits within the Scheme. Because this could depend on the age, service and level of earnings of each member, each member’s GPS status would be looked at on an individual basis. If they could achieve the level of benefit from the occupational pension scheme required by the contracting-out rules they were allowed to be “non-participating” in the GPS. If they could not achieve the appropriate level, they were required to be “participating” in the GPS. Firefighters were normally non-participating.

Participating employment

Participating employment involved –

- paying higher graduated contributions
- entitlement to a GPS benefit from the DWP at State pensionable age
- reduction of the FPS pension at State pensionable age by an amount equal to the GPS benefit (a reduction similar to the basic State pension modification but normally a higher amount).

**State Graduated Pension Scheme (continued)**

The provisions of the Firemen's Pension Scheme Order 1992 which relate to the GPS benefit reduction are contained in paragraphs 2 and 3 of Part VII of Schedule 2 – see "Reduction of pension at State pensionable age" on pages B Gen 2. See also Annexe 8-Chart 2 for an outline of the provisions and effect of the Rules of the Firemen's Pension Scheme Order 1992 relating to participating employment.

Non-participating employment

Non-participating employment involved –

- paying lower graduated contributions
- entitlement to an Equivalent Pension Benefit (EPB) payable by the fire authority at State pensionable age:
  - as part of your normal pension benefit (it is called the "secured portion"), or
  - as an EPB on its own.

Normally your secured portion is payable as part of your FPS pension, but if the rest of your pension (the "unsecured portion") is not payable, e.g. because of –

- forfeiture (under Rule K5), or
- cancellation of an ill-health pension (under Rule K1)

the secured portion of it will be payable on its own during any period in which the equivalent GPS benefit would have been payable.

If you are not entitled to a FPS pension and –

- you left the fire service before 6 April 1980, a payment in lieu of GPS contributions (PIL – see below) will have been paid to buy you back into the GPS so that the period covered by your service will be treated as participating employment;
- you left the fire service on or after 6 April 1980, a PIL could not be paid, and you will be entitled to an EPB when you reach State pension age. The EPB will be equivalent to what your GPS benefit would have been for that service, had you been participating.

See Annexe 8-Chart 3 for an outline of the provisions and effect of the Rules in the Firemen's Pension Scheme Order 1992 relating to non-participating employment.

Payment in lieu of contributions

Until 5 April 1980, it was possible to "buy you back" into the GPS by making a payment in lieu of contributions to the State Scheme. This was normally done if non-participating firefighters left the FPS and took a refund of contributions. Once a refund had been paid, the fire authority no longer had liability for a pension in respect of that service and, in the absence of a pension, they would be unable to offer a "secured portion".

**State Graduated  
Pension Scheme  
(continued)**

To get rid of their obligation for the secured portion they had to ensure that you had full GPS cover for the period in respect of which you had previously been non-participating in the GPS. A PIL was the payment needed to ensure you had this cover. For GPS purposes you would then be treated as if you had been participating in the GPS for the period covered by the PIL.

A PIL was equal to the difference between the contracted-out (non-participating) rate and contracted-in (participating) rate of graduated contributions for employer and employee. The payment of a PIL, in effect, converted non-participating into participating employment. The fire authority paid the whole PIL to the State scheme, but was entitled to recover half from the former firefighter (the employee's share) under National Insurance regulations.

A PIL once paid could not be refunded by the State scheme.

Regular firefighters to whom the GPS applied

If you are a regular firefighter, counting service in respect of employment between 3 April 1961 and 5 April 1975, all that fire service will be non-participating employment unless –

- it counts by reason of participating employment elsewhere, on the transfer of pension rights into the fire service, or
- it is fire service employment which could not count as non-participating employment because on 3 April 1961 (or later if you became a firefighter between then and 5 April 1975)
  - you were over State pension age, or
  - you could not have become entitled to a FPS pension before you reached the age of compulsory retirement for the rank you held, or
  - it is fire service employment in respect of which a PIL has been paid.

If any of these exceptions apply, the service concerned will be participating employment.

Winding-up of the GPS

When the GPS was wound up from 6 April 1975, a 5-year settlement period was allowed. Until 5 April 1980 it was possible for a PIL to be paid for anyone who left a contracted-out occupational pension scheme with no prospective pension benefit, e.g. with –

- a refund of contributions
- a gratuity, or
- a transfer value.

From 6 April 1980 onwards, the payment of a PIL was no longer possible.

**State Earnings  
Related Pension  
Scheme**

The State Earnings Related Pension Scheme (SERPS) was introduced on 6 April 1978, 3 years after the winding up of the GPS. Like the GPS it –

- offered an earnings-related State pension on top of the basic State retirement pension, and
- permitted an occupational pension scheme, which could offer a certain level of benefits to its members to contract out of SERPS.

As in the case of the GPS, contracted-out status allowed employer and employees to pay a lower level of National Insurance contributions but employees would not be entitled to earnings-related benefits from the State. However, unlike the GPS where, even with contracted-out status, some were classed as non-participating, in the case of SERPS all members were contracted-out (non-participating).

Those workers who, at any time between 6 April 1978 and 5 April 2002 have had a period of employment not covered by a contracted-out pension scheme will have the SERPS earnings-related additional component of the State retirement pension paid by the DWP.

Those workers who, at any time between 6 April 1978 and 5 April 1997 have pension rights in a contracted-out pension scheme will have, in respect of the period of contracted-out scheme membership, a “Guaranteed Minimum Pension” (“GMP”) as part of their pension scheme entitlement (a bit like the “secured portion” of pension in respect of being contracted-out of the GPS).

SERPS continued after 5 April 1997 but the terms of contracting-out changed. Instead of being required to give all contracted-out members an individual GMP, a pension scheme which wished to apply or re-apply for contracted-out status, had to satisfy a “reference scheme test”. This required the scheme to provide a minimum level of overall benefits for the majority of members and their spouses. The individual guarantee, the GMP, ceased to accrue from 6 April 1997 onwards. Rights accrued in respect of contracted-out status from 6 April 1997 are called “Section 9(2B) rights” because they satisfy the reference scheme requirements of section 9(2B) of the Pension Schemes Act 1993 (as amended by section 136 of the Pensions Act 1995 and as detailed in the Occupational Pension Schemes (Contracting-out) Regulations 1996).

Regular firefighters and SERPS

The FPS was contracted out of SERPS with effect from 6 April 1978. This status was reconfirmed from 6 April 1997 after the FPS passed the reference scheme test.

All regular firefighters, therefore, had contracted-out status and accrued GMPs in respect of any service as a firefighter on or after 6 April 1978 to 5 April 1997 and Section 9(2B) rights in respect of service as a firefighter on or after 6 April 1997. They may also be able to take account of service transferred into the FPS towards a GMP or Section 9(2B) rights.

**State Earnings  
Related Pension  
Scheme  
(continued)**

Guaranteed Minimum Pensions

Under Rule J1, if you are a regular firefighter with contracted-out service between 6 April 1978 and 5 April 1997, your pension rights give entitlement to –

- a GMP when you reach State pension age. This is broadly equivalent to the additional component of the State retirement pension to which you would have been entitled had you not been contracted-out of SERPS, and
- a widow's GMP at the rate of half the GMP or a widower's GMP equal to half of the GMP attributable to service after 5 April 1988.

In some circumstances the DWP's assessment of your prospective entitlement to an additional component of State pension could be greater than your GMP. If this is the case, you could receive the balance from the DWP as part of your State retirement pension.

A FPS pension is usually greater than a GMP, and a firefighter's spouse's pension more than a widow(er)'s GMP. Consequently it would only be in exceptional circumstances that the requirement of Rule J1, to bring the FPS benefit up to GMP level, would be acted upon.

**State Second  
Pension**

The State Second Pension (S2P) was introduced on 6 April 2002 under the Child Support, Pensions and Social Security Act 2000. It replaced SERPS as a second-tier pension on top of the basic State pension. Like SERPS, S2P is currently an earnings-related pension but it is proposed that at some future date it will become a flat rate pension. It is intended that S2P should be more generous than SERPS for lower-paid workers.

The FPS retains its contracted-out status but, initially, lower-paid members (i.e. those whose earnings are below the National Insurance "Second Earnings Threshold" which in tax year 2002/2003 is £24,600) will receive a top-up benefit from S2P. The top-up will be the difference between what they would have got from SERPS and what they would have got from being in S2P had they not been contracted-out. The top-up will be paid with the State pension.

**Contracting-out  
requirements**

To qualify for contracted-out status in 1978, some Rules of the FPS were amended to improve the structure of the FPS to bring it up to the standards set by the DWP for contracting-out. A table showing the Rules affected by contracting-out requirements is given on page Annexe 8-Chart 4.

A fire authority sends information about contracted out service to National Insurance Services to Pensions Industry ("NISPI" formerly the Contracted-out Employments Group (COEG) of the Inland Revenue). NISPI will notify the authority of the amount of a firefighter's (or spouse's) GMP and supply other information relating to contracted-out liability.

**Contracting-out  
requirements  
(continued)**

When corresponding with, or submitting forms to, NISPI the fire authority is required to quote an employer's contracting-out number (ECON) and scheme contracting-out number (SCON). The ECON and SCON for each fire authority in England and Wales are given on page Annexe 8-Chart 5.

## ANNEXE 8 State pension scheme

### State pensionable age for women

Date of birth	Pensionable age in years/months	Pension date	Date of birth	Pensionable age in years/months	Pension date
Before 6.4.50	60.0		6.10.52 to 5.11.52	62.7 – 62.6	6.5.2015
6.4.50 to 5.5.50	60.1 – 60.0	6.5.2010	6.11.52 to 5.12.52	62.8 – 62.7	6.7.2015
6.5.50 to 5.6.50	60.2 – 60.1	6.7.2010	6.12.52 to 5.1.53	62.9 – 62.8	6.9.2015
6.6.50 to 5.7.50	60.3 – 60.2	6.9.2010	6.1.53 to 5.2.53	62.10 – 62.9	6.11.2015
6.7.50 to 5.8.50	60.4 – 60.3	6.11.2010	6.2.53 to 5.3.53	62.11 – 62.10	6.1.2016
6.8.50 to 5.9.50	60.5 – 60.4	6.1.2011	6.3.53 to 5.4.53	63.0 – 62.11	6.3.2016
6.9.50 to 5.10.50	60.6 – 60.5	6.3.2011	6.4.53 to 5.5.53	63.1 – 63.0	6.5.2016
6.10.50 to 5.11.50	60.7 – 60.6	6.5.2011	6.5.53 to 5.6.53	63.2 – 63.1	6.7.2016
6.11.50 to 5.12.50	60.8 – 60.7	6.7.2011	6.6.53 to 5.7.53	63.3 – 63.2	6.9.2016
6.12.50 to 5.1.51	60.9 – 60.8	6.9.2011	6.7.53 to 5.8.53	63.4 – 63.3	6.11.2016
6.1.51 to 5.2.51	60.10 – 60.9	6.11.2011	6.8.53 to 5.9.53	63.5 – 63.4	6.1.2017
6.2.51 to 5.3.51	60.11 – 60.10	6.1.2012	6.9.53 to 5.10.53	63.6 – 63.5	6.3.2017
6.3.51 to 5.4.51	61.0 – 60.11	6.3.2012	6.10.53 to 5.11.53	63.7 – 63.6	6.5.2017
6.4.51 to 5.5.51	61.1 – 61.0	6.5.2012	6.11.53 to 5.12.53	63.8 – 63.7	6.7.2017
6.5.51 to 5.6.51	61.2 – 61.1	6.7.2012	6.12.53 to 5.1.54	63.9 – 63.8	6.9.2017
6.6.51 to 5.7.51	61.3 – 61.2	6.9.2012	6.1.54 to 5.2.54	63.10 – 63.9	6.11.2017
6.7.51 to 5.8.51	61.4 – 61.3	6.11.2012	6.2.54 to 5.3.54	63.11 – 63.10	6.1.2018
6.8.51 to 5.9.51	61.5 – 61.4	6.1.2013	6.3.54 to 5.4.54	64.0 – 63.11	6.3.2018
6.9.51 to 5.10.51	61.6 – 61.5	6.3.2013	6.4.54 to 5.5.54	64.1 – 64.0	6.5.2018
6.10.51 to 5.11.51	61.7 – 61.6	6.5.2013	6.5.54 to 5.6.54	64.2 – 64.1	6.7.2018
6.11.51 to 5.12.51	61.8 – 61.7	6.7.2013	6.6.54 to 5.7.54	64.3 – 64.2	6.9.2018
6.12.51 to 5.1.52	61.9 – 61.8	6.9.2013	6.7.54 to 5.8.54	64.4 – 64.3	6.11.2018
6.1.52 to 5.2.52	61.10 – 61.9	6.11.2013	6.8.54 to 5.9.54	64.5 – 64.4	6.1.2019
6.2.52 to 5.3.52	61.11 – 61.10	6.1.2014	6.9.54 to 5.10.54	64.6 – 64.5	6.3.2019
6.3.52 to 5.4.52	62.0 – 61.11	6.3.2014	6.10.54 to 5.11.54	64.7 – 64.6	6.5.2019
6.4.52 to 5.5.52	62.1 – 62.0	6.5.2014	6.11.54 to 5.12.54	64.8 – 64.7	6.7.2019
6.5.52 to 5.6.52	62.2 – 62.1	6.7.2014	6.12.54 to 5.1.55	64.9 – 64.8	6.9.2019
6.6.52 to 5.7.52	62.3 – 62.2	6.9.2014	6.1.55 to 5.2.55	64.10 – 64.9	6.11.2019
6.7.52 to 5.8.52	62.4 – 62.3	6.11.2014	6.2.55 to 5.3.55	64.11 – 64.10	6.1.2020
6.8.52 to 5.9.52	62.5 – 62.4	6.1.2015	6.3.55 to 5.4.55	65.0 – 64.11	6.3.2020
6.9.52 to 5.10.52	62.6 – 62.5	6.3.2015	6.4.55 onwards	65.0	

Dates are grouped in one-month periods. If you were born towards the end of one of these periods, you would have a slightly younger pension age than someone born at the beginning.

**ANNEXE 8**  
**State pension scheme**

**Provisions in the Firemen's Pension Scheme Order 1992 relating to participating employment**

Provision	Subject	Effect
Rule B7(6) Rule B10	Commutation Commutation and allocation	The reduction in your pension due at State pensionable age is ignored in the limit on how much pension you may commute or allocate.
Schedule 2, Part VII, paras 2 and 3	Reduction of pension at State pensionable age on account of Graduated Pension Scheme	This is the main provision under which your FPS pension will be reduced at State pensionable age on account of any participating employment.
Schedule 2, Part VIII para 4	Reduction of pension related to uprating of widow's pension	The reduction in your pension due at State pensionable age is ignored in calculating the reduction for uprating your widow's pension.
Schedules 3 and 4  Sched 3, Pt I, para 1(2) Sched 3, Pt III, para 2(3)(b) Sched 4, Pt I, paras 1(4), 2(2) Sched 4, Pt III, para 4	Widows' and children's awards	The reduction in your pension due at State pensionable age is ignored for the purpose of calculating – <ul style="list-style-type: none"> <li>• your spouse's ordinary pension</li> <li>• your spouse's accrued pension</li> <li>• your child's ordinary allowance</li> <li>• your child's accrued allowance.</li> </ul>
Schedule 6, Part II, para 3	Pensionable service reckonable on receipt of an inward transfer value	Appropriate account will be taken of the reduction of your pension due at State pensionable age, in calculating the pensionable service you are to count.
Schedule 6, Part III, para 2	Outward transfer values	Outward transfer values take appropriate account of the reduction in your pension due at State pensionable age.

Note: Provisions taking appropriate account of the reduction in your pension due at State pensionable age apply to the reduction under paragraph 1 of Part VII of Schedule 2 (flat rate modification) as well as under paragraphs 2 and 4 (Graduated Pension Scheme).

**ANNEXE 8**  
**State pension scheme**

**Provisions in the Firemen’s Pension Scheme Order 1992 relating to  
non-participating employment**

Provision	Subject	Effect
Rule B5(3)	Deferred pension	Entitlement can arise where the “unsecured portion” of an ill-health pension has been cancelled under Rule K1.
Rule B7(8)	Commutation	If the “unsecured portion” of your ill-health pension is cancelled after you have commuted, no reduction in respect of your commutation can be made in your “secured portion” at State pensionable age.
Rule J1(3)	Guaranteed Minimum Pension	If you have a “secured portion” it must be paid as well as your Guaranteed Minimum Pension.
Rule K1(5)(a)	Cancellation of ill-health pension	The “secured portion” of your ill-health pension may not be cancelled, but will not be paid until you reach State pensionable age.
Rule K5(4)	Withdrawal of pension on conviction	The “secured portion” of any pension must be payable during any period in which the equivalent Graduated Pension Scheme benefit would have been payable.
Schedule 2, Part VII, paras 3(1) and (4)	Reduction of pension at State pensionable age on account of the Graduated Pension Scheme	The “secured portion” of a pension cannot be reduced at State pensionable age on account of “participating employment”. The “unsecured portion” of one pension may be reduced at State pensionable age (to avoid duplication), if you are still entitled to the “secured portion” of another pension covering the same service.

**ANNEXE 8**  
**State pension scheme**

**Provisions in the Firemen's Pension Scheme Order 1992 reflecting contracting-out requirements**

Provision	Subject
Rule B6	Award by way of repayment of pension contributions
Rule B8	Commuting a small pension at State pensionable age
Rule B10	Restriction on the amount of a deferred pension which may be commuted or allocated
Rule C5	Widow's pension in case of post-retirement marriage
Rule C6	Widow's requisite benefit pension
Rule C8	Surviving spouse's requisite benefit pension
Rule E5	Gratuity in lieu of surviving spouse's pension
Rule F7(4) and Schedule 6, Part II, paragraph 2(4)	Previous service reckonable under current interchange arrangements
Rule F9(6) and Schedule 6, Part III, paragraph 4	Transfer values payable under interchange arrangements
Rule J1	Guarantees your own GMP and that of your widow(er)
Rule J2	Revaluation of GMP following transfer of benefits
Rule K3	Reduction of pension in case of default (effect of Rule J1)
Rule K5(2)	Forfeiture of pension (effect of Rule J1)
Rule L4(2)	Prevention of duplication (effect of Rule J1)
Rule L5(4)	Application of payments (effect of Rule J1)
Schedule 2, Part IV	Short service or ill-health gratuity
Schedule 3, Part I	Spouse's ordinary pension

**ANNEXE 8**  
**State pension scheme**

**Employer's contracting-out number (ECON)**  
**Scheme contracting-out number (SCON)**  
**England and Wales**

<b>ECON for all fire authorities</b>	E3900002R
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Fire authority	SCON	Fire authority	SCON
Avon	S2700000C	Merseyside	S2700032T
Bedfordshire	S2700001E	West Midlands	S2700049Q
Royal Berkshire	S2700002H	Norfolk	S2700033X
Buckinghamshire	S2700003K	Northamptonshire	S2700034A
Cambridgeshire	S2700004M	Northumberland	S2700035C
Cheshire	S2700005P	Nottinghamshire	S2700036E
Cleveland	S2700006R	Oxfordshire	S2700037H
Cornwall	S2700008Y	Shropshire	S2700039M
Cumbria	S2700009B	Somerset	S2700041W
Derbyshire	S2700010F	Staffordshire	S2700042Y
Devon	S2700011J	Suffolk	S2700043B
Dorset	S2700012L	Surrey	S2700044D
Durham	S2700013N	East Sussex	S2700045F
Essex	S2700015T	West Sussex	S2700046J
Gloucestershire	S2700019E	Tyne and Wear	S2700047L
Greater Manchester	S2700020K	Warwickshire	S2700048N
Hampshire	S2700023R	Isle of Wight	S2700050X
Hereford and Worcester	S2700024W	Wiltshire	S2700051A
Hertfordshire	S2700025Y	North Yorkshire	S2700052C
Humberside	S2700026B	South Yorkshire	S2700053E
Kent	S2700027D	West Yorkshire	S2700054H
Lancashire	S2700028F	North Wales	S2700007W
Leicestershire	S2700029J	Mid and West Wales	S2700014Q
Lincolnshire	S2700030N	South Wales	S2700016X
Greater London	S2700031Q		