



## DISCIPLINARY SCHEME OF THE INSTITUTE AND FACULTY OF ACTUARIES

**Respondent:** Jon Palin

**Membership Category:** Fellow

**Region:** England, UK

### DISCIPLINARY ORDER

This Disciplinary Order is in accordance with Rule 11 of the Disciplinary Scheme of the Institute and Faculty of Actuaries ("the Scheme"). The IFoA and the Respondent agree the Disciplinary Order as set out below.

In determining whether this matter was suitable for resolution by a Disciplinary Order, the Case Manager considered the criteria set out at Regulation 3 of the Disciplinary Order Regulations.

#### Allegation

The Respondent accepts the following Allegation:

- A1 On 13 July 2024 he caused serious injury by driving a motor vehicle on a road without due care and attention. This was contrary to section 2C of the Road Traffic Act and Schedule 2 to the Road Traffic Offenders Act 1988.
- A2 His actions in A1 above were in breach of the Compliance principle of the Actuaries' Code (version 3.1, effective 1 August 2023).
- A3 His actions, in all or any of the above, constituted misconduct in terms of Rule 2.1 of the Disciplinary Scheme of the Institute and Faculty of Actuaries (Effective 1 August 2023).

#### Background

On 13 May 2025 the Respondent pled guilty to, and was convicted of, causing serious injury by driving a motor vehicle on a road without due care and attention. The Respondent self-reported his conduct to the IFoA.

#### Outcome

The following outcome is applied in accordance with the Sanctions Guidance (1 August 2023).

The Respondent accepts the following outcome:

- a Reprimand.

The following aggravating factors have been identified:

- the Respondent was convicted of causing serious injury by driving a motor vehicle on a road without due care and attention.

The following mitigating factors have been identified:

- the conduct was a single act.
- the Respondent pled guilty.
- the Respondent self-reported the conduct to the IFoA.
- the Respondent has co-operated fully with the IFoA Investigation and these proceedings.
- the Respondent has no previous criminal convictions or disciplinary findings.
- the risk of repetition is low.

### **Costs**

The following costs award is applied in accordance with the Costs Guidance (1 August 2023).

The Respondent accepts a fixed costs award of £300, payable to the IFoA within 28 days of the Disciplinary Order being accepted by a Disciplinary Orders Panel, unless the parties agree otherwise.

### **Publication**

In accordance with the Publication Guidance (1 August 2023), this Disciplinary Order will be published on the IFoA's website for three years and the outcome will be recorded in the IFoA's Actuarial Member Directory for three years. A summary will be published in the next available edition of The Actuary Magazine.

<b>Disciplinary Orders Panel:</b>	Tamsin Abbey FIA (Actuary Member) Jules Griffiths (Lay Member)
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<b>Date Order Approved:</b>	13 October 2025
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<b>Date of publication of Order:</b>	14 October 2025
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