



Institute
and Faculty
of Actuaries

Putting Things Right

v2 2025

This version of the “Putting Things Right” policy (v2) supersedes all previous versions and processes for the handling of standards of service, feedback and complaints, including all previous documents of the same name.

1. Introduction

The Institute and Faculty of Actuaries (IFoA) is committed to providing a high-quality service to our members, students, volunteers and stakeholders. If we make mistakes we want to put things right. By monitoring any concerns raised, including any formal complaints, and by taking prompt corrective action where necessary, we seek to learn from where things have gone wrong and to ensure improvements are made.

The Putting Things Right process is designed to ensure that concerns are heard and improvements are made in a fair and consistent manner. Putting Things Right deals primarily with feedback and complaints about standards of service at the IFoA. Putting Things Right does not review substantive evidence where a decision-making process has been followed but can be considered for all service complaints relating to employees and/or volunteers involved in such processes where no other appeals or complaints process exists.

Putting Things Right is the highest complaints escalation point within the IFoA. For a complaint to be accepted it must be demonstrated that all other appropriate channels have been exhausted.

Putting Things Right runs entirely separately from the Disciplinary Scheme of the IFoA. If you have a complaint about the conduct of an IFoA member or in relation to the IFoA disciplinary process, you can raise this via disciplinary.enquiries@actuaries.org.uk

2. Who can complain?

Anyone using the services of the IFoA, including members, students, volunteers, stakeholders and non-member individuals can raise a complaint under Putting Things Right. If you are an IFoA member, or a non-member sitting IFoA assessments via the non-member entry route, you should first use the Membership Complaints process to convey your concerns. If you are not satisfied with the outcome of the Membership Complaints process you can raise your complaint under Putting Things Right where it will be subject to the complaint-handling procedure described in this policy.

Sometimes individuals may be unable or reluctant to make a complaint on their own. The IFoA will accept complaints brought by third parties as long as the individual affected has given their consent. This means that if you want a third party to

manage your complaint for you, they must have clear written authority to act on your behalf.

3. Types of complaint

Circumstances which might give rise to a complaint under this process include (but are not limited to):

- a) Unreasonable delays
- b) Mistakes
- c) Language used which is reasonably perceived to be racist, sexist or otherwise discriminatory, offensive or disrespectful
- d) Failures of process
- e) Inadequate communications

4. What is not covered by the Putting Things Right?

Where a complaint is not accepted the reasoning for that decision will be clearly communicated. Reasons for rejecting a complaint may include:

- a) Other complaints processes have not yet been fully concluded
- b) The complaint is about a matter of IFoA policy rather than standards of service
- c) There is a more appropriate channel for the complaint (e.g. the IFoA Membership Complaints process)
- d) Some complaints may be measured as minor and fall below a threshold that will not be considered under Putting Things Right; should this be the case, you will be given reasons why your complaint will not be considered
- e) The subject of the complaint has already been substantively considered under Putting Things Right
- f) You are making a complaint which relates to the outcome of disciplinary hearing or investigation under the IFoA Disciplinary Scheme

5. The complaint-handling procedure

If you are an IFoA member, or a non-member sitting IFoA assessments via the non-member entry route, you should first follow the Membership Complaints process. If you are dissatisfied with the outcome or the process followed in reaching that outcome you are able to escalate your complaint to Putting Things Right where it will be considered for acceptance.

If you are a non-member with a concern it would usually be appropriate to raise the matter initially with the person you have been dealing with, or their manager.

However, the IFoA recognises that it will not always be appropriate or possible to raise a concern directly with a member of staff. If you have spoken with the person involved (or their manager) and have been unable to resolve the matter, or you do not feel it is appropriate to raise the matter directly with them, you should provide your feedback or raise a complaint via Putting Things Right.

A person making a complaint will never be treated less favourably or adversely by the IFoA as a result of having done so.

A complaint will not normally be accepted under this policy if submitted more than three months after the issue giving rise to the complaint. You should provide in your complaint the reasons why the issue could not have been raised sooner if outside of the three month limit. Notwithstanding this, historical complaints may be considered solely at the discretion of the IFoA.

When making a complaint you should provide the following information:

- a) Your name and the details of your preferred means of contact
- b) If applicable, your Actuarial Reference Number ("ARN")
- c) What went wrong
- d) Who you dealt with
- e) What effect our actions had on you
- f) The resolution you are looking for
- g) Any relevant reference numbers or other information that will assist in investigating the matter to support your complaint. This may include emails/correspondence, screenshots and/or dates and times of events

6. What happens next?

- a) An acknowledgement of receipt of your complaint will be made within three working days
- b) The Chief Executive Officer, or an appointed senior member of staff, will review your complaint and decide whether or not it should be accepted under Putting Things Right
- c) If your complaint is not accepted we aim to communicate this to you, with the reasons for the decision, within five working days of your complaint being acknowledged
- d) Where the complaint is accepted under Putting Things Right, the Chief Executive Officer will then either consider the complaint themselves or assign the complaint to an appropriate senior member of staff or IFoA office holder, who has not previously been involved in the substance of the complaint. We will then contact you with confirmation that your complaint has been accepted for investigation and provide the details of the investigating person
- e) We aim to respond in full, with an outcome, to all complaints within thirty working days of you being informed of the details of the investigating person.

If we are unable to provide a full response within this timeframe, you will be notified and given an estimate of when to expect a response

- f) Where a complaint is upheld, you will be notified in writing confirming the outcome and a note of any further actions or changes to IFoA procedure planned in light of the complaint
- g) Where a complaint is not upheld, you will be notified in writing and provided with the rationale for the decision
- h) Receipt of a written decision under f) or g) above concludes the Putting Things Right process. This means that the IFoA considers the matter to be at an end. If you have any further concerns about the way in which the IFoA has dealt with your complaint, you may refer these to the IFoA's oversight body, the Financial Reporting Council ("FRC").

<https://www.frc.org.uk/complaints/complaints-about-a-professional-accountancy-or-actuarial-body/>

Version Control

Version	Date	Author/Revised by	Notes/Revisions
1	December 2020	Chief of Staff	<ul style="list-style-type: none"> Approved by IFoA Management Board
2	August 2025	Data Protection Officer	<ul style="list-style-type: none"> Changes to layout, language and formatting only
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