

Appendix 4

Statistical report on caseload between 1 June 2024 and 31 May 2025

It is important to note that the Disciplinary Committee oversee the management and operation of the Disciplinary Scheme but they do not have any power over any disciplinary actions or decisions.

Please note that under the Disciplinary Scheme (effective 1 August 2023) once a complaint is accepted for investigation, it is known as an allegation.

A glossary is appended to this report.

		1 June 2024 to 31 May 2025		
	<i>1 June 2023 to 31 May 2024</i>	Total Cases	<i>cases under a previous Scheme</i>	<i>cases under Aug 2023 Scheme</i>
Complaints received	23	13	0	13
Complaints rejected by Assessment Panels	N/A	5	0	5
Complaint under consideration by Assessment Panel as at 31 May 2025	N/A	0	0	0
Complaints accepted as Allegations	10	8	0	8
Misconduct via Disciplinary Order	N/A	1	0	1
Cases considered at Adjudication Panels	14	9*	1	8
Cases dismissed	10	5	1	4
Cases referred to Disciplinary Tribunal Panel	0	1	0	1
Cases where misconduct found and accepted by Respondent	4	3	0	3
Referred back to Disciplinary Investigation Team	0	1*	0	1
Referrals to the Independent Examiner/Independent Reviewer	3	0	0	0
Cases considered by Disciplinary Tribunal Panels	10	4**	3	1
Cases dismissed	2	0	0	0
Cases where misconduct found	8	4	3	1
Cases adjourned	0	0	0	0

		1 June 2024 to 31 May 2025		
	1 June 2023 to 31 May 2024	Total Cases	cases under a previous Scheme	cases under Aug 2023 Scheme
Applications for Readmission to Membership	0	0	0	0
Interim Order applications	0	0	0	0
Number of Appeal Tribunals	0	2***	2	0
Number of Capacity for Membership Hearings	0	0	0	0

*Total nine cases but 10 hearings as one case (24/007) was referred back to the DIT by an Adjudication Panel, following an unsuccessful application by the Respondent to have the case transferred to the Capacity for Membership process. The investigation was then concluded and the case was considered at a second Adjudication Panel hearing.

**Three of these were linked cases against the same Respondent and heard at same Panel as one combined case.

***Two linked cases against the same Respondent and heard at same Panel as one combined case.

Sources of the Complaints received;

Source	1 June 2023 to 31 May 2024	1 June 2024 to 31 May 2025
Executive Referral ¹	4	3
Member of the Public	2	5
Other Actuary	17	4
Employer	0	1
TOTAL	23	13

¹ This process allows the IFoA to formally instigate a case investigation in the absence of an individual/organisation raising an allegation against a Member. Each referral is independently reviewed by the IFoA General Counsel (or appropriate senior deputy) and the Chair of the Investigation Actuaries' Pool before a decision is taken to make a complaint. All complaints received through this route are subject to the same assessment process as all other complaints.

Membership Categories of the Respondents in Allegations accepted for investigation;

Membership category	1 June 2023 to 31 May 2024	1 June 2024 to 31 May 2025
Fellow	7	5
Student	2	3
Former Fellow	-	-

Former Student	1	-
TOTAL	10	8

Practice areas of the Respondent in allegations received

(The allegations against these Respondents may not relate to technical work carried out in that area and most Respondents have recorded more than one practice area, so the numbers shown do not correspond to case levels)

Practice area	1 June 2023 to 31 May 2024	1 June 2024 to 31 May 2025
Finance	4	-
General Insurance	3	1
Health and Care	2	-
Investment	4	2
Life Insurance	5	3
Pensions	6	5
Risk Management	4	2
Student	2	3
Other	-	1
Education Actuarial	-	1
None listed	-	1

Geographical location of Respondent	1 June 2023 to 31 May 2024	1 June 2024 to 31 May 2025
UK	8	7
India	1	0
Nepal	-	1
South Africa	1	-
TOTAL	10	8

Of the eight Allegations accepted for investigation, the key issues were:

- Dishonesty (submitting falsified exam exemption documentation to the IFoA)
- Conviction

- Exam Cheating
- Technical errors and poor communication when acting as a Pensions on Divorce Expert
- Unreasonable behaviour
- Breach of Confidentiality

Assessment Panels

Across 1 June 2024 to 31 May 2025, Assessment Panels considered and upheld five recommendations from the Head of DIT that complaints should not be accepted for investigation

These were considered under the following criteria, and the criteria number met is indicated in the table below;

- 1 - Complaint could not amount to misconduct, even if the facts were proven
- 2 - There is no reasonable prospect of proving the matters giving rise to the Complaint
- 3 - The matter giving rise to the Complaint should be considered by another body and/or court before being reassessed

A review of the Assessment Panel determination was requested in relation to two complaints. The Assessment Panel determination was upheld for two cases.

Case No	Source	Membership status	Location of Respondent	Key issues	Criteria Met	Review outcome
24/006	Other Actuary	Resigned (FIA)	UK	Referring an Adjudication Panel determination for review by an Independent Examiner and providing incorrect/ misleading information in that referral.	1	Upheld
2024-09	Member of the Public	Fellow	UK	Making comments on LinkedIn which the Referrer perceived to be racist and offensive.	1	N/A
2024-10	Member of the Public	Fellow	UK	Not fully responding to a complaint made by the Referrer and failing to respond in a timely manner.	1,2	N/A
2024-11	Other Actuary	Fellow	UK	Prepared a pensions on divorce report which included a number of errors.	1	Upheld
2025-01	IFoA Member	Fellow	UK	Offering the Referrer a drink contaminated with a white substance while attending an event organised by a recruitment firm.	2,3	N/A

Disciplinary Orders Panel

Across 1 June 2024 to 31 May 2025, one case was resolved through a Disciplinary Orders Panel;

Case No	Source	Membership status	Location of Respondent	Key issues	Outcome	Costs*
24/005	Executive Referral (self-referred)	Fellow	UK	Conviction	Reprimand	• £300

*Where the Respondent agrees to a Disciplinary Order a fixed cost of £300 is to be applied, to be paid by the Respondent.

Adjudication Panels

Across 1 June 2024 to 31 May 2025 there were two cases where Adjudication Panels made a finding of Misconduct which was accepted by the Respondent.

Case No	Source	Membership status	Location of Respondent	Key issues	Outcome	Scheme Version
24/001	Member of the Public	Former Member	UK	Producing a Pensions on Divorce Report that contained errors then failed to take responsibility for these and to communicate appropriately with the referrer regarding the errors.	Invitation accepted. Reprimand, Fine £2,000.	2023
2024-12	Member of the Public	Fellow	UK	Alleged failure to consider the risk of redundancy when preparing a pension on divorce report and an alleged calculation error in the report.	Invitation accepted. Dismissed	2023
24/007	Executive Referral	Student	UK	Deliberately submitting falsified exam exemption documentation to the IFoA.	3-year exclusion	2023
24/008	Executive Referral	Student	Nepal	Sharing an IFoA exam paper on Telegram, a social media and instant messaging service.	Dismissed	2023
24/004	Executive Referral	Fellow	UK	Convicted of breach of the peace by conducted himself in a disorderly manner.	AP referred to DTP	2023
23/001	Other Actuary	Fellow	India	Breached the rules of the Institute of Actuaries of India and so breached the IFoA's Actuaries' Code.	Dismissed	2023 (transferred to new Scheme)
23/002	Other Actuary	Fellow	India	Breached the rules of the Institute of Actuaries of India and so breached the IFoA's Actuaries' Code.	Dismissed	2023 (transferred to new Scheme)
23/025	Other Actuary	Former Student Member	South Africa	Falsifying documents and impersonating their wife in an attempt to obtain insurance.	Reprimand, fine of £7500.00, exclusion from membership of the IFoA for a	2023

Case No	Source	Membership status	Location of Respondent	Key issues	Outcome	Scheme Version
					period of 2 years. • Invitation not accepted, referred to DTP.	
23/008	Member of the Public	Former Member	UK	Failure to pay for works done to his property and tried to defraud HMRC by attempting to avoid paying VAT on the work.	Dismissed	2021

Published determinations are on the [website](#)

*Under the 1 August 2023 Scheme, when a Case Report is submitted to a Respondent, the IFoA will make an application for £1,500 in costs if the Adjudication Panel makes a finding of prima facie Misconduct. The IFoA's actual costs in investigating and determining a case at the Adjudication Panel stage will almost certainly exceed £1,500. The costs the IFoA can claim at the Adjudication Panel stage are fixed at £1,500 to enable the amount to be determined quickly and efficiently while, at the same time, making a fair and proportionate contribution to the IFoA's costs. Where an Adjudication Panel dismisses a case, they may make an award of costs against the IFoA, where the Respondent has applied. But in relation to Adjudication Panels, the IFoA is required to investigate all Allegations in the public interest. Once an Allegation has been accepted, it can only be determined by an Adjudication Panel; the Case Manager does not have any authority to withdraw an Allegation. Costs should therefore only be awarded against the IFoA by an Adjudication Panel in exceptional circumstances, for example if the decision to accept the Complaint was manifestly unreasonable.

Disciplinary Tribunal Panels

Across 1 June 2024 to 31 May 2025 Disciplinary Tribunal Panels dismissed no cases and determined four cases of misconduct against two Respondents (three linked cases were against one respondent).

Case No	Source	Membership status	Location of Respondent	Key issues	Outcome	Costs award
21/006, 008, 010	Member of the Public and other Actuaries	Fellow	South Africa	Offensive social media posts	Reprimand Fine £2,000	£13,603.75
24/003	Executive Referral	Student	UK	Sending an altered academic transcript and degree certificate to the IFoA to claim exam exemption	2-year expulsion (pending appeal outcome)	£6,100

Published determinations are on the [website](#)

Appeals

Across 1 June 2024 to 31 May 2025 two linked cases concluded at Appeal Tribunal Panel stage.

Case No	Source	Membership status	Location of Respondent	Key issues	Outcome	Costs award
20/012, 013	Executive Referral and Member of the Public	Former Member	UK	Offensive and inflammatory social media posts in relation to Islam and Muslims.	Determination on Misconduct Varied DTP Sanction and Costs remains in force:	£22,667

Glossary of Terms (applicable to current Scheme)

Term	Definition
Adjudication Panel	A Panel appointed to consider the outcome of the initial investigation, which is presented in a Case Report. For Case Reports, the Panel will determine whether or not the matters disclose <i>prima facie</i> evidence of Misconduct and agree the next step in the disciplinary process, including the option to refer to a Disciplinary Tribunal Panel. The Adjudication Panel meets in private and is comprised of at least three Panel members, one of whom is always a lay member.
Allegation	A Complaint that has been accepted for investigation under the Scheme following assessment.
Appeals Tribunal	Should a Respondent or IFoA wish to dispute the findings of a Disciplinary Tribunal Panel, the Scheme allows a right to appeal.
Assessment Panel	A Panel of two that consider a recommendation from the Head of Disciplinary Investigations as to whether a complaint should be investigated as an allegation under the Scheme. The assessment is completed using set criteria. The Panel is one IFoA member and one lay member.
Capacity for Membership	This process provides a route for cases where the current capacity of the Respondent is impaired and this impairment is relevant to the allegation or charge.
Case Report	A Case Report sets out the allegations made against the Respondent and contains all the relevant facts and information obtained during the investigation but does not set out any recommendations. The Respondent is given the opportunity to comment on the Case Report before an Adjudication Panel considers whether or not there has been Misconduct.
Complaint	A complaint by any person, body or company, or by an Executive Officer, alleging that a named Member or former Member has committed Misconduct.
Determination	Decision of an Adjudication or Disciplinary Tribunal Panel.
Disciplinary Order	An order which states the Respondent committed Misconduct and imposes sanctions. The order is proposed by the Case Manager, can be accepted by the Respondent and then approved by a Disciplinary Orders Panel.
Disciplinary Orders Panel	A Panel of two who consider the proposal of a Disciplinary Order. One Panel member is a member of the IFoA and the other is a lay member.

Term	Definition
Disciplinary Tribunal Panel (DTP)	A DTP is convened to consider matters which have not concluded at Adjudication stage, or have been referred by the Convener via the expedited procedure. The DTP is comprised of three or more people, at least one of whom shall be a Fellow of IFoA and at least one shall be a Lay person. The DTP is advised by an independent Legal Adviser. The DTP will decide whether the allegations amount to Misconduct and, if so, what the appropriate sanction (if any) would be. DTP Hearings are usually held in public with the notice of the hearing published on the IFoA website.
Exclusion/Expulsion	The sanction where the Misconduct found proved is of such gravity that the reputation of the profession or the public interest requires that the Member is no longer able to practice or claim membership of the profession. Exclusion is the order where membership has already ceased at the time of the Adjudication or Disciplinary Tribunal Panel; expulsion where membership is current.
Independent Reviewer	If an Adjudication Panel decides that there is no <i>prima facie</i> case of Misconduct, the person who made the complaint can refer the case to an Independent Reviewer for review, if the grounds set out in the Scheme are met. The IFoA can refer any case to the Independent Reviewer, if the grounds are met. The Independent Examiner is completely independent of the IFoA.
Interim Order	An urgent application to impose provisional restrictions on a Member's ability to practice, pending the outcome of the disciplinary proceedings. The IFoA will use this facility in compliance with its duty to protect the public, where the facts and circumstances merit.
Misconduct	Defined at rule 2.1 of the Disciplinary Scheme and means any act or omission or series of acts or omissions by a Member, in their professional or non-professional life, which falls significantly short of the standards of behaviour, integrity, competence or professional judgment which other Members or the public might reasonably expect of a Member.
Respondent	A member (or former member) of the IFoA who is the subject of an Allegation of Misconduct.