



DISCIPLINARY SCHEME OF THE INSTITUTE AND FACULTY OF ACTUARIES

Respondent: Kunal Patel

Membership Category: Student Member

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 9 March 2025 he, when suspected of having driven a vehicle and having been required to provide a specimen of breath for analysis in the course of an investigation into whether he had committed an offence, failed without reasonable excuse to do so. This was contrary to section 7(6) 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 21 May 2025, the Respondent pled guilty to, and was convicted of, failing to provide a specimen of breath without reasonable excuse to do so. 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 failing to provide a specimen of breath without reasonable excuse to do so.

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 September 2025).

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.

Disciplinary Orders Panel:

Li Mei FIA (Actuary Member)
Victoria Isaac (Lay Member)

Date Order Approved:

4 November 2025

Date of publication of Order:

5 November 2025