

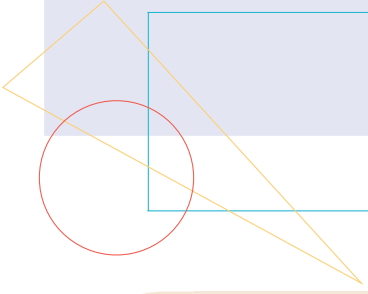
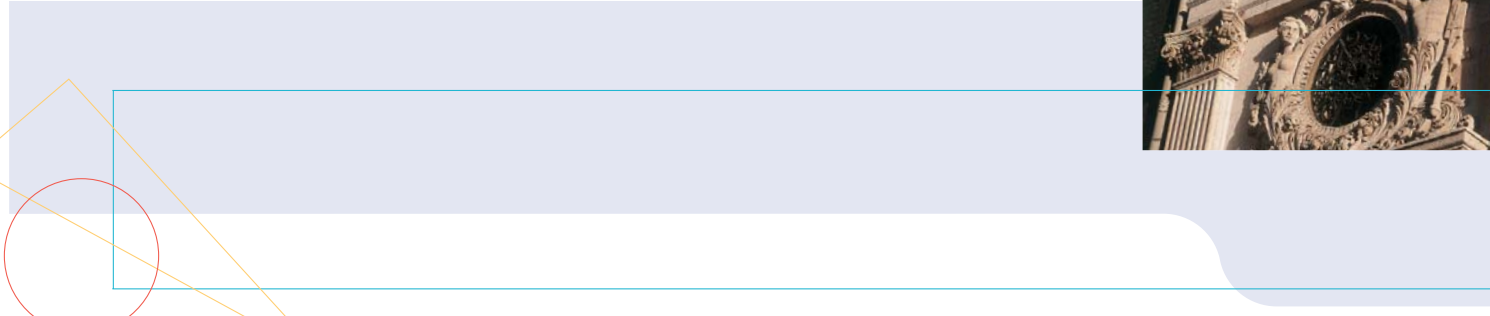


ANNUAL REPORT

2002/2003

**GAD**

Government Actuary's Department  
[www.gad.gov.uk](http://www.gad.gov.uk)



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*The Government Actuary's Department (GAD) is a unique organisation: an independent actuarial consultancy working within government for government. It offers an actuarial consultancy service to clients throughout the UK public sector and overseas.*

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# message from the Government Actuary



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*It is a privilege once more to present the Annual Report and Accounts for the Government Actuary's Department. This records another busy and generally very successful year, both from a financial point of view and from the perspective of the service we have been able to offer to a wide range of clients.*

*During the year we saw a number of major projects completed, some within very tight timescales, such as the special set of population projections which we issued to take into account the first results of the 2001 Census. A number of major pension scheme valuation reports were completed, including those for the Teachers' Pension Scheme (England & Wales), the NHS Pension Scheme and the Parliamentary Contributory Pension Fund. The Quinquennial Review of the National Insurance Fund reached the point where we were able to circulate a near-final draft to interested parties.*

*Results from the 2000 Occupational Pension Scheme Survey were published on our website – preliminary results for private sector schemes in August 2002 and some results for public sector schemes in February 2003. The main report on the whole survey was almost ready for publication by the end of the year and was published in April 2003, a timetable well ahead of anything that has been achieved in recent years on the survey.*

*We also cut some new ground with a substantial report for the Mexican Social Security Institute on the risks faced by that organisation and the reserves and other policies which they need in order to address the risks.*

*Of course, these are only some of the larger and more public outputs from the department. Actuarial advice was given on a day-to-day basis to dozens of government departments and other public sector organisations in the UK, and to social security institutions or regulators in more than 15 other countries.*



*Feedback from clients through satisfaction surveys and in other ways suggests that most are highly satisfied with the service they are getting. The department only functions so successfully because of the high level of commitment from staff at all levels, in every part of the department.*

*During the year we invited the Canadian equivalent of the Government Actuary to carry out a practice review of the work we do for the statutory reports on the National Insurance Fund. In December we received his very positive report, which is now published on our website.*

*The Resource Accounts show that the department once more managed successfully within its allocated resource and cash expenditure limits. At the end of July 2003 we moved to a new home, Finlaison House, at 15/17 Furnival Street in the City of London and look forward to continuing to expand and develop our services to our valued existing clients and a steadily increasing number of new clients.*



**Chris Daykin**  
Government Actuary  
November 2003

**GAD**

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## SECTION 1

# pensions

## OCCUPATIONAL PENSION SCHEMES

GAD advises a wide range of clients on pensions matters:

- *The managers of pension schemes throughout the public service*
- *Trustees of funded pension schemes in both the public and private sectors*
- *Government departments*
- *HM Treasury on general pensions policy where government is either the employer or has a financial interest*
- *Pensions policy, regulation and supervision*

## ADVICE TO INDIVIDUAL PENSION SCHEMES

For the main public service schemes, actuaries in GAD advise either the managers of the scheme or the sponsoring department. Mainly unfunded, these schemes have a number of unique characteristics which require GAD's special skills.

Our actuaries advise the trustees, and sponsoring employers, of a number of funded pension schemes. Such schemes are subject to the same requirements as funded schemes elsewhere. GAD's advice ranges from completing actuarial valuations to investment strategy, and the management and communication of structural changes to schemes.

## SECTION 1

# pensions continued

A few examples of the advice GAD provided during the year are:

- *Advice to the Department of Health and British Medical Association representatives on the treatment of pensions in the new general practitioners' contract.*
- *Extensive support for policymakers in the Ministry of Defence reviewing the provisions of the Armed Forces Pension Scheme.*
- *The development of a computer package which enabled police and fire authorities to calculate new accounting disclosures and public liabilities.*
- *Advice to the trustees of an industry-wide pension scheme on its design and restructure.*

## ADVICE TO GOVERNMENT DEPARTMENTS

Over half the work we do is for clients in government. We value our long years of service delivery to our clients, particularly our largest departmental clients:

- *Department for Education and Skills*
- *Department of Health*
- *Department for Work and Pensions*
- *Ministry of Defence*
- *Department for Constitutional Affairs*

Numerous different forms of advice are sought from GAD by departments. We advise, for example, on the pension implications of pay policies and protecting government's interest in pension schemes operated by bodies both at home and abroad sponsored by departments. We also advise on the implications of government policy for all types of pension arrangements.

## SECTION 1

# pensions continued



## CONTRACTING-OUT OF SERVICES, PFI/PPP AND MOVEMENTS WITHIN GOVERNMENT

Advice on the pensions aspects of these government initiatives continues to be sought. We handled more than 200 transfers of groups of employees into, out of, or within government during the year. Our advice included: assessing pension proposals from bidders, negotiating bulk transfer arrangements to protect the pension rights of those changing employment, advising departments on sale and purchase agreements, and devising and presenting communications programmes for employers and staff.

Our 'passport' system of certification of the pension arrangements of private sector contractors continued to flourish. During the year, GAD provided more than 220 passports and actuarial statements certifying our opinion that private sector pension arrangements satisfied the government's policy requirement that staff involved in transfers to the private sector should be given a pension scheme broadly comparable to that offered in the public service.

## PENSIONS REGULATION AND SUPERVISION

*GAD acts as actuarial adviser to the Occupational Pensions Regulatory Authority (Opra). Two GAD actuaries are seconded to Opra's offices in Brighton. They work closely with Opra staff, helping in all aspects of the regulatory regime for employer-sponsored pensions. Additional support is provided from GAD's offices in London – during the year this advice included input on the charging structure for stakeholder pensions.*

## PENSIONS POLICY

During the year, GAD advised the Department for Work and Pensions (DWP) on a wide range of pensions policy issues leading up to the publication in December 2002 of the government's Green Paper 'Simplicity, security and choice: Working and saving for retirement'. GAD worked closely with the DWP during the period of public consultation on the Green Paper and the subsequent stages of policy development.

Preliminary results for private sector schemes from the Government Actuary's 11th survey of occupational pension schemes were published in August 2002. Preliminary results for public sector schemes followed in February 2003, with full results for schemes in both sectors produced in April 2003. These full results are available from the GAD website.

GAD staff participated in a review of government data on pensions led by the Office for National Statistics during the summer of 2002. As a result of this review, the GAD pension scheme surveys are to be reviewed, with recommendations to be published in autumn 2003.



## SECTION 2

# social security, demography and statistics

## SOCIAL SECURITY

GAD continued to advise the Department for Work and Pensions and the Inland Revenue on the financial aspects of the National Insurance Fund benefits and contributions. The annual report to the UK Parliament on the short-term review of the finances of the National Insurance Fund was published in February 2003 (Cm 5746). Work was completed on the Quinquennial Review of the National Insurance Fund (and this was published in October 2003).

## POPULATION PROJECTIONS

*The Government Actuary is responsible for the official population projections of the United Kingdom and its constituent countries, subject to consultation on the assumptions with the Registrars General for England and Wales, Scotland and Northern Ireland, and liaison with user departments. Although formal responsibility for the production of the national projections for each country lies with the appropriate Registrar General, to ensure consistency of approach they formally commission the Government Actuary to produce the national projections on their behalf. Normally, these projections are produced every two years and the latest set of 'full' projections, based on the population at mid-2000, was published in November 2001. However, following the publication in September 2002 of the first results of the 2001 Census, an additional 'interim' set of 2001-based projections was carried out and published on the GAD website in November 2002. These interim projections took preliminary account of the results of the 2001 Census, which showed that the Registrars Generals' population estimates, used as the base for previous projections, had been overestimated. The interim projections also incorporated a reduced assumption of net international migration to the United Kingdom, informed by the first results of the 2001 Census and taking account of more recent migration information.*

## DAMAGES AND LOSS OF PENSION RIGHTS ON UNFAIR DISMISSAL

GAD has continued to work with a group of employment tribunal chairmen on a revision of the guidance notes used by employment tribunals when assessing awards for loss of pension rights on unfair dismissal.

## PREMIUM BONDS

GAD continues to check the randomness of the monthly premium bond output (ERNIE). Statistical checks are used to show that the premium bond numbers generated are free from bias and that each existing bond has an equal chance of winning a prize. GAD receives enquiries from members of the public asking why their premium bonds have not won – it is a consequence of a random process that winning or losing is not predictable. However, GAD can provide assurance that the current system is fair.

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## SECTION 3

## international activities

**PENSIONS**

GAD has provided pensions advice to a variety of overseas clients, and is an associate member of the International Network of Pension Regulators and Supervisors, which was established in April 2000 on the initiative of the OECD. This network aims to serve as a forum for policy dialogue and co-operation on regulatory issues related to pensions.

**SOCIAL SECURITY**

*GAD worked in countries all over the globe delivering advice on social security policy issues and the financing of social security arrangements. Countries we advised in 2002/03 included Guernsey, Jersey, Kuwait, and Trinidad and Tobago, and we undertook a risk management project for the Mexican Social Security Institute.*

*The Government Actuary continued to chair the Technical Commission for Statistical, Actuarial and Financial Studies of the International Social Security Association (ISSA), and presented papers throughout the year at international professional conferences.*

*Members of GAD continued to participate in committees of the International Actuarial Association.*

**INSURANCE SUPERVISION IN OTHER COUNTRIES**

GAD provided advice on insurance supervision to a number of other countries including working with the government of Cyprus on a project for insurance supervision. This project was sponsored by the European Union as part of the accession programme by which Cyprus will attain member status of the EU. GAD also provided training of supervisory staff for some of these clients and more widely for various other parties in different parts of the world.

GAD also has observer status at the International Association of Insurance Supervisors.

A small amount of work continued in central and eastern Europe with financial support from the Know-How Fund of the Department for International Development. This included the conclusion of a long-standing actuarial education project in Russia.

**OVERSEAS VISITORS**

GAD is always happy to welcome overseas visitors, especially at the request of government departments or in connection with client projects.

## SECTION 4

# professional affairs

## COUNCILS AND COMMITTEES

GAD plays a significant role in the affairs of the actuarial profession, which places GAD in a strong position to be aware of developments and also to be able to seek to influence events, as well as contributing greatly to the professional development of individual members of staff. We congratulate George Russell on his election to the Council of the Institute of Actuaries in July 2002. Several members of the Department either chair or are members of committees of the Faculty and Institute of Actuaries. Others are members of working parties or research groups. During the year Andrew Young, Deputy Government Actuary, was a member of the profession's Pensions Board and chaired the Board's Technical Support and Research Committee. The Government Actuary was a member of the Education and CPD Board and chaired the profession's International Committee. Ian Boonin was a member of the Presidents' Task Force on the Future of the Profession.

The Government Actuary continued to chair the Education Committee of the European Actuarial Consultative Group and remained the Deputy Chairman of the UK Forum for Genetics and Insurance.

## PROFESSIONAL EXAMINATIONS

*GAD is committed to the principles of Investors in People, and to continuing personal development for all staff. We are pleased to report the success of many of our staff in professional exams – for the actuarial profession, accountancy, IT skills and the Institute of Personnel Development. We congratulate John Adams and Neil Walsh on completing the first part of the examinations of the Faculty and Institute of Actuaries, to achieve the Diploma in Actuarial Techniques. We also congratulate four members of our IT team, Mike Gerli, Danny Harris, Alex Priestnall and Bobbie Walker, who achieved full MCSE qualifications in this year, along with Femi Otukoya (who recently left the department) for her achievement in gaining associate membership of ACCA.*

## LECTURES AND PUBLICATIONS

Members of GAD gave many talks and lectures at professional meetings, conferences and seminars, in the UK and across the world. Assistance was given, in association with the Faculty and Institute of Actuaries, in the development of the actuarial profession in central and eastern European countries, in China and in several other actuarially developing countries.

Some GAD staff served as examiners for the professional examinations of the Faculty and Institute of Actuaries. Articles were contributed to The Actuary magazine, the British Actuarial Journal, Population Trends, the Journal of Ageing and Social Policy and the Public Service Review.

## SECTION 5

## staffing

**RECRUITMENT**

GAD has been successful in both recruiting and retaining qualified and trainee actuaries during the year. GAD recruited two qualified actuaries, three part qualified actuaries, one actuarial technician and eight trainee actuaries. Two part qualified actuaries resigned and one reached the end of his contract. No qualified actuaries left the department. An additional 5 trainee actuaries have been recruited through the 2002/03 graduate recruitment competition and will take up their appointments in September 2003.


All appropriate systems, records and controls are in place to ensure that any recruitment which takes place within GAD is carried out on the basis of fair and open competition and selection on merit, and in accordance with the Recruitment Code laid down by the Civil Service Commissioners. These systems, records and controls are subject to internal checks.

Permanent administrative staff were appointed during the year through open competition. In addition to a limited number of permanent appointments, vacancies were filled through casual appointment, loan from other departments, short term secondments and fixed term appointments. Including two members of staff on extended career breaks, there were 37 non-actuarial staff in post as at 31 March 2003.

**27 STAFF RECRUITED DURING 2002/03**

	MALE	FEMALE
Actuaries	1	1
Trainee Actuaries	13	4
Unified Grades	1	–
Executive Grades	5	–
Administrative Grades	–	2
<b>Total</b>	<b>20</b>	<b>7</b>

## SECTION 5

staffing continued**QUALIFIED ACTUARIES**

The outward secondment of two actuaries to Opra continued. On 31 March 2003 there were 34 qualified actuaries in post, four of whom were working part time (between one day and 33 hours per week). As in previous years some retired GAD actuaries were used on an ad-hoc consultancy basis on specific projects

**TRAINEE ACTUARIES**

12 trainee actuary appointments were made during the year. Five of these appointments derived from the 2001/02, and one from the 2000/01, Graduate Trainee Actuary Open Competitions. Two trainees resigned during the year and one completed the term of his Fixed Term Appointment. One ethnic minority candidate and no candidates with a declared disability were successful in the 2002/03 Graduate Trainee Actuary Open Competition. On 31 March 2003, there were 30 trainee actuaries in post, including three casual appointments completing work experience placements.

**TRAINING AND DEVELOPMENT**

*Building on progress made in 2001/02 we continued with our in-house Management Development Programme. We continued with our policy of making personal development a key priority and some £131,000 was spent on training and development during the year. A number of administrative staff have participated in a range of professional training programmes and have gained qualifications in IT, finance and personnel. Other benefits accruing to the Department include improvement in personal effectiveness, presentation skills, maintenance of Continuing Professional Development and IT literacy.*

## SECTION 5

## staffing continued

**STAFF IN POST AS AT 31 MARCH 2003**

	STAFF IN POST	FULL TIME EQUIVALENTS
Actuaries	34	32
Trainee Actuaries	30	30
Unified Grades	6	5.95
Executive Grades	19	19
Administrative Grades	11	11
Support Grades	1	1
<b>Total</b>	<b>101</b>	<b>98.95</b>

**STAFF RECRUITED DURING 2002/03  
BY ETHNIC ORIGIN**

	1	2	3	4	5
Actuaries	–	–	–	–	2
Trainee Actuaries	3	2	1	1	10
Unified Grades	–	–	–	–	1
Executive Grades	1	1	–	–	3
Administrative Grades	–	–	–	–	2
<b>Total</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>18</b>

Key: 1 Asian – Indian    2 Asian – Other    3 Black – African    4 Chinese    5 White

No use of the permitted exceptions to the recruitment code were made during 2002/03

## SECTION 6

## finance

**MEETING OUR TARGETS**

It has been a busy year for the department with demand for our services continuing to develop. We have completed major pieces of work in our pensions, social security and demographic areas and have continued to work for overseas clients on insurance supervision. We have offered our clients good value for money during the year and our services remain competitively priced.

During the year we generated more than 60% of our income from other government departments, showing the continuing positive relationship we maintain with our UK government clients. The balance came from the wider public sector and our overseas clients. Public Sector Pensions is, more than ever, the Government Actuary's Department's (GAD) predominant area of activity. During the year work on pensions-related activities increased by 25% (or almost £1 million).

We are pleased to report that, as a result of careful financial management, we ended the year within our agreed HM Treasury financial targets.

**CASHFLOW**

*With uncertainties about the timing of client payments towards the end of the year, the department limited end-year expenditure. Meanwhile, many of our client projects concluded and we consequently billed more than we spent in the year. This meant that our net cash requirement was lower than we expected and resulted in a cash surplus. The surplus funds we had in our bank account at year-end have helped to smooth the transition into the new financial year, when the introduction of a new finance system in April caused some delays in billing.*

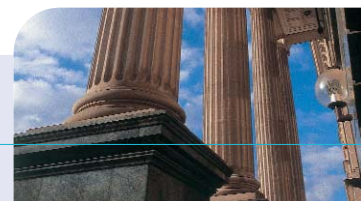
**EXPENDITURE BREAKDOWN**

Our capital expenditure was devoted to the introduction of a new finance system and the rolling programme to update our IT hardware on a three year cycle.

Salaries remain the largest part of our financial commitment, at nearly 74% of our total expenditure, with other administrative expenditure accounting for 20% and the residual 6% accounted for by non-cash costs.

## SECTION 6

## finance continued



## FINANCIAL TABLES

The summary tables below include data taken from the draft Resource Accounts, which are subject to completion of audit.

### TABLE 1 INCOME AND EXPENDITURE

Income and expenditure on a resource basis for the year ended 31 March 2003		
	2002/03	2001/02
	£,000	£,000
<b>Expenditure</b>		
Salary costs (including National Insurance and Pension Contributions)	5,175	4,557
Accommodation charges	567	725
Other administrative expenditure	836	886
Non cash costs (including depreciation, cost of capital and auditor's remuneration)	309	359
Movement on work-in-progress	110	54
<b>Total expenditure</b>	<b>6,997</b>	<b>6,581</b>
<b>Income</b>		
Fees and charges for other government departments	3,448	2,848
Fees and charges for National Insurance Fund	667	667
Fees and charges to the wider public sector and others	2,598	2,416
<b>Total income</b>	<b>6,713</b>	<b>5,931</b>
<b>Balance of expenditure over income</b>	<b>284</b>	<b>650</b>
Plus purchase of fixed assets	194	220
Non cash items	(309)	(359)
Adjustment for changes in working capital other than cash	118	106
Use of provision	8	19
<b>Net cash requirement for the year</b>	<b>295</b>	<b>636</b>

## SECTION 6

## finance continued

TABLE 2 BALANCE SHEET

Balance sheet as at 31 March 2003				
	31 March 2003		31 March 2002	
	£,000	£,000	£,000	£,000
<b>Fixed assets</b>				
Tangible assets	250		253	
Intangible assets	<u>212</u>		<u>129</u>	
		462		382
<b>Current assets</b>				
Work-in-progress	470		580	
Debtors	2,182		1,986	
Cash at bank and in hand	<u>748</u>		<u>166</u>	
	3,400		2,732	
<b>Creditors (due within one year)</b>	(1,166)		(616)	
<b>Net current assets</b>		<u>2,234</u>		<u>2,116</u>
<b>Total assets less current liabilities</b>		<b>2,695</b>		<b>2,498</b>
Provision for liabilities and charges		<u>(27)</u>		<u>(32)</u>
<b>Total net assets</b>		<b>2,669</b>		<b>2,466</b>
<b>Taxpayers equity</b>				
General fund		2,663		2,463
Revaluation reserve		<u>6</u>		<u>3</u>
<b>Total equity</b>		<b>2,669</b>		<b>2,466</b>



# select bibliography

*A range of GAD publications can be found on the publications page of our website, which can be accessed directly from the home page at [www.gad.gov.uk](http://www.gad.gov.uk)*

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INVESTOR IN PEOPLE

**FINLAISON HOUSE**

*John Finlaison (1783 – 1860) was the first actuary to be described as Government Actuary and, between 1848 and 1860, was the first President of the Institute of Actuaries.*