



2008/ 2009 ANNUAL REPORT



GOVERNMENT ACTUARY'S DEPARTMENT
THE ACTUARIAL CONSULTANCY – IN THE PUBLIC SECTOR – FOR THE PUBLIC SECTOR



GOVERNMENT **ACTUARY'S** DEPARTMENT



OUR AIMS

- > Become the highly-valued principal provider of actuarial advice to all parts of the UK government and other relevant UK public bodies on policy related to pensions, social security and other actuarial matters.
- > Grow our work of supplying actuarial advice in relation to UK public service pension schemes through a highly-valued service considered best in class for this type of work.
- > Seek and deliver other selective actuarial opportunities in the fields of international insurance, social security and private sector pensions where we can offer a highly-valued service consistent with UK Government needs.

OUR COMMITMENT

Our commitment to quality is to consider the six key aspects of the service we deliver. Our service and advice should be:

- > correct
- > applicable
- > clear
- > on time
- > value for money
- > properly discussed at regular status briefings

OUR VALUES

In addition to the core values of the Civil Service (integrity, honesty, objectivity and impartiality), GAD has its own eight core values that have been discussed and agreed with staff to be exhibited by all in GAD. Our values are:

- > Making client service our priority
- > Professionalism (including impartiality, integrity, honesty and objectivity as well as actuarial)
- > Treating people fairly and with respect
- > Being flexible; sharing as individuals and as an organisation
- > Enjoying a work/life balance
- > Being forward looking and pro-active
- > Pursuing a fulfilling career
- > Having a strong public sector ethos

MESSAGE FROM THE GA



WELCOME

This review covers the 12 months from 1 April 2008 to 31 March 2009. I joined one month after the start of the year on 1 May 2008 and I have to say it's been a fabulous year. Just look through the pages of this review to see what I mean:



- > Some tremendous work for a variety of clients
- > Expansion into new areas such as the new Investment and Risk team headed by Colin Wilson
- > Income up about 20%, with staff numbers up by more to deliver improved service whilst the burden on the taxpayer is almost halved.

I have no doubt that our sharp focus on *'the Actuarial Consultancy – in the public sector – for the public sector'* with our aims, service commitments and values have played a key part in this success.

Over the page you will see a detailed list of our achievements in the year and our headline plans for this year. We are going to keep driving forwards.

So if you are a client, we thank you very much for your custom and we trust we have lived up to your expectations. If you are in GAD as an employee, you can feel rightly proud of our successes and I thank you all. And if you are an interested reader, I hope you will enjoy reading and gain a sense of excitement at what we are doing.

Best wishes

TREVOR LLANWARNE

GOVERNMENT ACTUARY, AUGUST 2009

GOAL: HAPPY PEOPLE, HAPPY CLIENTS, MINIMAL FAILURES

ACHIEVEMENTS IN 2008/09

We have achieved so much so quickly!

CLIENTS

- > Commitments to service agreed, summer 2008
- > Client survey, late summer 2008, with feedback summarised in a public document and at four client events
- > Sales, Marketing and Client Relations function established, autumn 2008
- > GoldMine client database operational
- > Criteria agreed for accepting non-UK client work
- > Training on communications, client service and risks
- > Secondments to: Coal Schemes and HM Treasury
- > Investment and Risk team established, led by Colin Wilson
- > VIP breakfast seminar with Debt Management Office on gilt issuance

PEOPLE

- > GAD values agreed, summer 2008
- > New competencies, job descriptions and staff handbook issued
- > Career map launched for all staff
- > Employee attitude survey conducted twice showing measurable improvement
- > HR Audit by external auditors moved from poor to fairly good
- > Employee skills survey issued
- > Growth of staff numbers from 96 (31/3/2008) to 125 (31/3/2009)
- > Award for Andrew Young for 'Outstanding contribution to pensions industry'

THE DEPARTMENT

- > Teams re-structured, May 2008
- > Department's aims established, summer 2008
- > User-friendly Annual Report
- > Directorates re-structured to function based, November 2008
- > Technical Committee, re-invigorated
- > Knowledge Sharing, monthly meetings launched

MANAGING THE BIG RISKS

- > Initial training on legal risks
- > Good stakeholder management at 'political' clients with job control working well
- > Valuation software tender exercise well under way
- > Anti-poaching provisions included in staff handbook

THE PLAN FOR 2009/10

THEME: Continue moving forwards and consolidate

CLIENTS

- > Retain Key Clients
- > Client Relations Programme
- > Start new types of work
- > Consolidate Investment and Risk
- > Events – seminars, workshops
- > Public relations – via newsletters, literature and speaking at conferences
- > Review explanatory literature

PEOPLE

- > Complete the overhaul of HR
- > Embed culture of objective setting and constructive feedback
- > Embed training programme
- > Ongoing matching of resource to client demand
- > Opportunity for all to flourish

THE DEPARTMENT

- > Actuarial Operations (Delivery; Flexibility; Opportunity; Efficiency)
- > Technical (Right first time; Professionalism; Consistency; Efficiency)
- > Accommodation move in early 2010
- > Data Security
- > Long-term sustainability of Income

MANAGING THE BIG RISKS

- > Identify and control operational, professional and reputational risks



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PENSIONS POLICY

GAD's policy team are a source of expertise for government departments and public bodies requiring an actuarial contribution to policy development.

The Financial Assistance Scheme (FAS)

Following the extensions to the level and scope of assistance payable by the FAS announced by the Government in December 2007, the Department for Work and Pensions (DWP) took forward work on the necessary legislative changes and the detailed operational structure of the scheme. GAD continued to give extensive advice to DWP throughout 2008/09 to support this, including preparatory work on the absorption by Government of the assets of eligible schemes and the guidance for actuaries advising such schemes to support the calculation of each scheme member's assistance. GAD also provided ongoing support to DWP on the maintenance of the model developed by GAD to provide projections of the future costs of the scheme.

The Department for Work and Pensions

We provided advice to DWP during the year on the actuarial aspects of a diverse range of private pensions policy topics, including:

- > reforms made to the arrangements for contracting-out of the State Second Pension, S2P;
- > the requirements relating to the debt payable by employers who participate in multi-employer schemes on their withdrawal from such schemes;
- > the Department's deregulatory review of private pensions legislation, including consideration of alternative 'risk-sharing' pension scheme benefit structures; and
- > the conditions under which employers sponsoring pension schemes may be exempted from the requirement to enrol their employees in Personal Accounts.

We also provided support to DWP in relation to liaison between the Department and the Board for Actuarial Standards.

PENSIONS POLICY

**The Pensions Regulator**

We provided actuarial input to the Pensions Regulator through the concluding stages of the development of its e-learning program for trustees. During the year a GAD actuary was based at the Regulator's offices, on part-time secondment, providing actuarial advice on a range of practical regulatory and policy issues.

The Pension Protection Fund

We continued to give support to the PPF on the development of appropriate methodologies to adapt actuarial valuation results to meet the PPF's requirements, and undertook our regular review of the PPF's annual actuarial valuation. During the year a GAD actuary was based at the PPF's offices, on part-time secondment, working closely with the PPF actuarial team to give support on strategic policy matters.

Her Majesty's Treasury

GAD continued to advise HM Treasury on a range of policy issues relating to the unfunded pension schemes. These have included issues relating to the costs of the schemes and also those relating to reorganisations of staff.

An actuary has been seconded to assist with HMT policy development on a part-time basis.

The 2009 Budget

GAD was brought into discussions around the budget pension tax proposals for those earning over £150,000. Work in this area continues with a consultation document due out this autumn.

STEPHEN HUMPHREY

OCCUPATIONAL PENSIONS



OCCUPATIONAL PENSIONS

GAD advises nearly all the main public service pension schemes on a wide variety of actuarial matters.

Transfer values

October 2008 brought the introduction of a new regulatory structure for transfer values payable between pension schemes. GAD provided new transfer factors and backing documentation for the raft of schemes we advise, and that also led to a revision of the factors used within the Public Sector Transfer Club.

NHS

Over the year we have continued to work closely with stakeholders on the NHS Pensions Choice exercise, which will give NHS employees the option to switch to the new pension scheme which came into force on 1 April 2008. We also began planning for the next full actuarial valuation of the NHS Pension Schemes in England and Wales, Scotland, and Northern Ireland.

Teachers

GAD advises the Department for Children, Schools and Families on all pension aspects of the Teachers' Pension Scheme (England and Wales). GAD also advises the corresponding schemes for teachers in Scotland and Northern Ireland. All three schemes were subject to significant changes in 2007, with different benefits applying to new members and the introduction of cost-sharing arrangements between members and employers. We are currently carrying out actuarial valuations of both the England and Wales and the Northern Ireland teachers' schemes.

Police and Fire Services

The first formal actuarial valuation of the Firefighters' Pension Scheme is underway. Work is also underway on the first formal actuarial valuation of the pension schemes covering police officers in England and Wales and Northern Ireland. GAD provided accounting statements for more than half the police and fire authorities in England and Wales.

Local Government

A new benefit structure for the Local Government Pension Scheme in England and Wales came into force on 1 April 2008. In conjunction with the Department for Communities and Local Government GAD has drafted comprehensive guidance to scheme administrators on the actuarial factors and calculations required under the new regulations. GAD has also carried out a modelling exercise for the whole scheme as part of our input into the design and implementation of the cost-sharing arrangements.

- > NHS
- > MP's
- > LOCAL GOVERNMENT
- > TEACHERS
- > POLICE
- > ARMED FORCES
- > FIRE SERVICE

*design and
implementation
of cost sharing
arrangements*



OCCUPATIONAL PENSIONS

OCCUPATIONAL PENSIONS

Scottish Public Pensions Agency

GAD is the appointed actuarial adviser to the Scottish Public Pensions Agency, advising the Agency on the Scottish pension schemes covering local government workers, teachers, health employees, police officers and firefighters. In 2008 SPPA undertook a benchmarking exercise to compare the service and value for money provided by GAD with that offered by a number of alternative advisers. The outcome of that exercise was to retain GAD as SPPA's actuarial adviser, with a further review to take place in 2011.

Armed Forces

The Armed Forces Pension Scheme (AFPS) provides pension benefits for almost 200,000 serving forces personnel. Actuarial advice provided during the year centred on finalising the integration of Gurkha personnel into the AFPS together with preparations for the next formal actuarial valuation of the scheme.

MPs

GAD has provided advice in relation to the pensions aspects of the Senior Salaries Review Body recommendations for the Parliamentary Contributory Pension Fund. A valuation report on the Parliamentary Contributory Pension Fund was recently laid before parliament.

Coal Pensions

GAD advises the pension schemes for former employees of the National Coal Board/British Coal. These very large funded schemes have complex structures which share risks and rewards between the members and the government.

Staff transfers

This year has seen the launch of a new team within GAD specialising in the advice that we provide to clients on TUPE transfers of staff from public sector schemes, and internal 'machinery of Government' transfers, in compliance with Government's Fair Deal policy. Changes to the main public service schemes in the last couple of years have meant that exercises are now more complicated than previously – requiring more complex internal processes and effective communication with transferring staff.

UK Atomic Energy Agency

GAD continues to advise the UKAEA's pension schemes on the pension issues arising from major restructuring of the civil nuclear industry.

*very large
funded schemes
have complex
structures*



INSURANCE

GAD's Insurance Team

In 2008, there continued to be significant demand for actuarial advice on insurance and other risk transfer mechanisms from the Public Sector.

Client services

In 2008 we continued to work with a variety of regulatory agencies from Saudi Arabia, Cyprus, Gibraltar, Jersey, Malta to the Ukraine and Russia. In addition we have provided advice for a number of UK public sector bodies on an ad hoc basis. Our biggest client during the year has been the Saudi Arabian Monetary Agency (SAMA) whose primary objective is establishing an insurance market that operates according to the best international practice.

Current climate

This has been a difficult year for the insurance industry, especially for our regulatory clients who faced acute challenges during the recent market turbulence. We have provided support analysing scenarios that had previously seemed unlikely. The global financial difficulties have led to GAD, in common with many others, to increase our focus on the asset side of the balance sheet, in particular the implications of holding certain types of assets.

Solvency II has now been agreed by the European Union and all those regulators affected by it are considering its implementation. More and more countries around the world are considering introducing Solvency II. The development of risk-based regulation can only be beneficial to the insurance industry globally. The technical complexities of the framework should not, however, be underestimated. We expect this to keep us busy for this year and next.

*analysing
scenarios that
had previously
seemed unlikely*

HARVEY DUCKERS

SOCIAL SECURITY & DEMOGRAPHY



SOCIAL SECURITY & DEMOGRAPHY

GAD has been advising the UK government on social security from its inception and continues to play a key role in establishing sound financial disciplines in this major area of public expenditure, which is a fundamental aspect of the modern State and economy.

National Insurance Fund

The Government Actuary has statutory obligations to report to Parliament with a range of independent reports on the financial impact of social security legislation. Under the Social Security Administration Act 1992 there is a requirement for the Government Actuary to prepare a report to accompany any Order concerning the annual up-rating of benefits (laid before Parliament by the Secretary of State for Work and Pensions), or to accompany any Order concerning changes in contributions. Such a report was published in January 2009. Legislation also demands a five-yearly report on the long-term financial prospects for the National Insurance Fund. An updated Review is in preparation for publication in 2009-10.

Overseas clients

GAD is involved in advising overseas countries of various sizes and at all levels of economic growth with their social security arrangements.

GAD is working on social security reviews for a number of territories, such as Ghana and the Falkland Islands. These reviews involve projections of social security contribution income and benefits expenditure into the future, in order to estimate whether funds of assets accumulated to date will be exhausted in future. In some cases the reviews also include work on the effects of various reforms. Reviews are also carried out of health financing arrangements in some territories, including Jersey and Guernsey.

Demography and statistics

GAD supplies demographic advice to the Office for National Statistics (ONS), particularly in the field of projections of future mortality rates. The Department provides the actuarial input for the preparation of the Ogden Tables for use by the courts in personal injury and fatal accident cases.

*sound financial
disciplines in this
major area of
public expenditure*

MARTIN LUNNON

INVESTMENT & RISK



INVESTMENT & RISK

Early in 2009, GAD established a specialist Investment & Risk team for the first time. This has proved a very welcome addition to the range of public sector consultancy that GAD offers and has led to a wide variety of assignments. Work includes support to other teams on pensions and insurance projects as well as team-specific projects.

Asset Protection Scheme

GAD has assisted with risk assessment and cashflow modelling on the Treasury-sponsored scheme to restore financial stability by underwriting credit losses on bank asset portfolios.

Coal pensions risk

In addition to scheme-based advice to the pension schemes for former employees of the National Coal Board / British Coal, GAD provides specific advice to the Department for Energy and Climate Change on the risks associated with the underlying Government guarantees to the schemes and the impact of investment strategy on these risks.

Pension Protection Fund

GAD advises the Board of the PPF in a number of areas including economic scenario generation, long-term risk modelling and the investment strategies followed by schemes that have entered PPF assessment.

Stochastic modelling

We are using stochastic investment models to compare ranges of possible outcomes for different collective defined contribution pension scheme designs and assisting with the wider use of such models within Government for a variety of policy-development purposes.

Investment strategy and hedging

GAD has advised a number of funded public sector defined contribution pension schemes in different territories on investment-related issues and defined benefit schemes on proposed investment risk management strategies and approaches to hedging risk.

Premium bonds

GAD works with National Savings & Investments on verification of the statistical randomness of the premium bond system.



*a wide variety
of assignments*



A CLIENT DRIVEN ORGANISATION

A CLIENT DRIVEN ORGANISATION

At the core of what we do are our clients. In a world of change we recognise that we have to listen to our clients and deliver to their changing needs and priorities.

Feedback and action

In last year's Annual Report we said: 'Instead of setting our own standards on what we deliver, it is the clients who define and set the standards and we then test that we are highly valued by them'.

Last summer we conducted a comprehensive client survey. Once analysed, we fed back the results (both good and bad) to clients at a series of informal and interactive events. This approach gave us the opportunity to explore the feedback in more depth and also for clients as a group, as well as individually, to discuss what they wanted us to be doing better.

Over the year we have taken action in response to the feedback received – the most important of which is to increase our staff numbers quite dramatically from 96 to 125 at the end of the year to reduce delays and become more responsive. In addition, we held some initial internal training on letter and report writing, we commenced a programme to improve our internal delivery processes, we introduced new lines of business and established a new specialist GAD team to focus on pensions advice to clients involved in managing TUPE transfers of staff from the public sector.

*clients define
the standards...
...and we test
that we are highly
valued by them*

Increasing the role of GAD in Government

GAD brought together clients, industry figures and stakeholders to discuss some of the topics of the day. In January the Debt Management Office and Treasury worked with us in hosting a VIP seminar on gilt issuance for senior players in insurance, pension funds and consultancies. Later we hosted a similar event for a quite different audience including ONS, Cass Business School and many academics and actuaries on future longevity improvements. We will be doing more VIP events before the end of this year.

Keeping you informed

This year saw the launch of our new regular e-Newsletter, containing a range of information; from detailed views on topical issues to explanatory outlines on what we do and why we do it. The first edition included articles on pension aspects of staff transfers, the National Insurance Fund and the launch of our investment and risk team. At the time of writing, the second edition has gone out and a third is planned within a few months.



PEOPLE

Management Board

Trevor Llanwarne joined GAD as the Government Actuary in May 2008 and became the Chair of the Management Board. George Russell, who was already a Management Board member, became the Head of Actuarial Operations in December 2008.

Chief Actuaries

Apart from Colin Wilson joining us, there were no changes amongst the Chief Actuaries in 2008/09. Following the restructure in 2007/08 this period of stability has been used by the Chief Actuaries to consolidate their teams, absorb new joiners and to focus on improvements to client services.

Recruitment and turnover

It has been a very busy year for recruitment at GAD. Two Actuaries resigned together with one Junior Trainee while three administrative staff transferred to other departments on promotion. A work placement student, assisting the actuarial teams, returned to University. Chris Daykin, the former Government Actuary, completed a short period of consultancy work for us.

In their place we welcomed twenty-three trainees, nine qualified actuaries and four administrative staff, resulting in a net increase of twenty-nine staff. Additional qualified actuaries have been assisting the teams on a consultancy basis.

During the coming year recruitment will continue, particularly in the area of Investment and Risk, but also into our Social Security and Demography team, the Insurance team and the Pension teams.

Staff in post as at 31 March 2009

	2008	2009
ACTUARIES	42	48
TRAINEE ACTUARIES	23	45
SUPPORT STAFF	31	32
TOTAL	96	125

PEOPLE

**Surveys**

In the year we undertook two staff attitude surveys, a diversity survey and a skills audit. These surveys have helped to establish the HR priorities for the immediate future, including further development on effective appraisal and leadership. Follow up surveys will be undertaken in 2009/10.

Training and development

GAD has undertaken a fundamental review of all the learning and development opportunities available to staff. As a result 2009 will see the launch of a new training strategy, drawing on the results of our Staff Satisfaction Survey and the Skills Survey undertaken in 2008.

As a result of this activity, learning and development will be more focussed and more accessible. Particular areas to be promoted include the development of professional skills and leadership at all levels.

While this programme was developed, GAD continued to supply wide ranging development opportunities to all staff.

HR strategy

In 2007/08 we undertook a root and branch review of our HR. As a result, a new HR strategy was developed and implemented in 2008/09. A comprehensive Staff Handbook was launched, job descriptions revised for all staff, a competence framework developed, a career map published and the performance management system reviewed for a re-launch in 2009/10. This activity ran alongside the normal services, such as payroll and recruitment, that HR provides.

We will continue to develop these services in 2009 and consolidate the progress made in the last year.

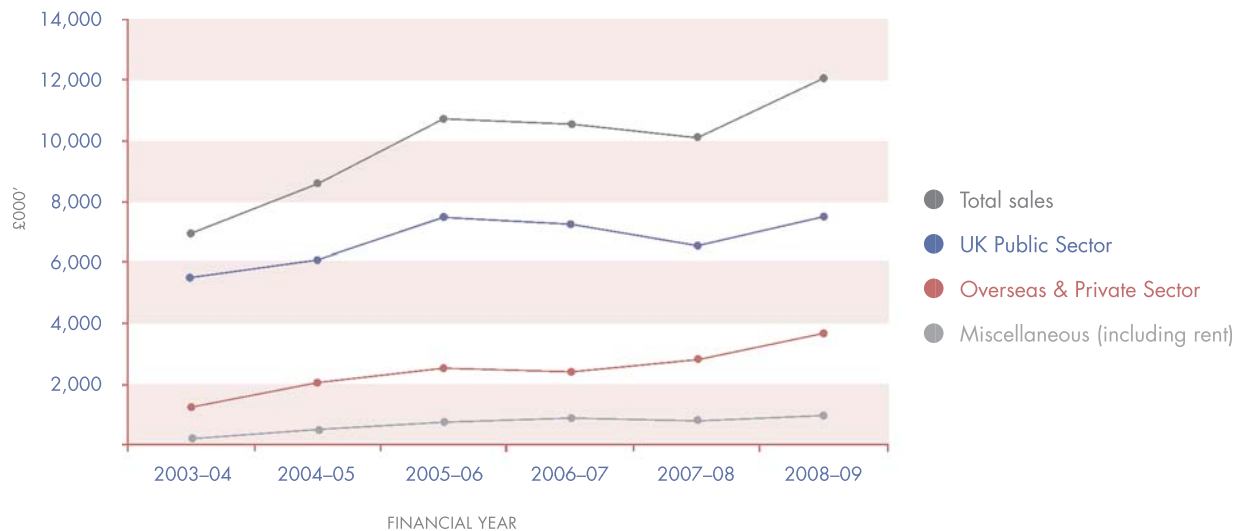
SIMON BANCROFT-RIMMER

FINANCIAL REVIEW



FINANCIAL REVIEW

The past year saw a significant improvement in our finances. The decline in income seen over the previous two years was reversed with income increasing by 19%. This marked turnaround in the department's trading performance has allowed GAD to invest in the recruitment of additional actuarial staff at both qualified and trainee level to meet client demand and to be able to improve the level of service provided.



As a provider of actuarial advice the salary costs of our professional workforce supported by a small back office is by far the department's major source of expense, accounting for 71% of total expenditure. In line with the increase in staff numbers expenditure on salaries increased by 22% to £8.8m. Included in this total is a provision for early retirement costs.

The increased demand for back office services that accompanied the growth of the department has been met without any significant increase in resources. The largest other cost incurred by GAD is our accommodation which, at £2.2m, accounts for 56% of our non-staff expenditure. A proportion of this is recovered through sub-letting space to two sub-tenants, but uncertainty over our ability to fill this space on a long-term basis represents a significant financial risk to GAD. We are therefore seeking alternative accommodation that will be better suited to our requirements and aim to be in a new home in early 2010.

KEVIN DOWN

FINANCIAL REVIEW

Operating cost statement for the year ended 31 March 2009

	2008/09	2007/08
	£'000	£'000
Administration costs		
Staff costs	8,839	7,238
Other administration costs	3,929	3,452
Movement in work in progress	(364)	75
Gross administration costs	12,404	10,765
Operating income	(12,014)	(10,093)
Net operating cost	390	672

Statement of recognised gains and losses for the year ended 31 March 2009

	2008/09	2007/08
	£'000	£'000
Net gain (loss) on revaluation of tangible fixed assets	(247)	261
Net gain on re-living of tangible fixed assets	0	13
Total recognised gains and losses for the financial year	(247)	274

These figures are from the Annual Report and Resource Accounts which can be found at www.gad.gov.uk/Publications



Balance sheet as at 31 March 2009

	31 March 2009		31 March 2008	
	£'000	£'000	£'000	£'000
Fixed assets				
Tangible assets	1,317		1,692	
Intangible assets	196		167	
		1,513		1,859
Current assets				
Work-in-progress	724		360	
Debtors	2,745		2,534	
Cash at bank and in hand	322		156	
		3,791		3,050
Creditors (amounts falling due within one year)		(1,034)		(801)
Net current assets		2,757		2,249
Total assets less current liabilities		4,270		4,108
Creditors (amounts falling due after one year)		(1,475)		(1,533)
Provisions for liabilities and charges		(764)		–
		2,031		2,575
Taxpayers' equity				
General fund	1,793		2,090	
Revaluation reserve	238		485	
		2,031		2,575

OUR SERVICES



OUR SERVICES

Policy advice

- > Pensions
- > Demography
- > Social Security
- > Investment and Risk
- > Healthcare
- > Long-term care

Public Sector Pension Schemes include:

- > NHS
- > Teachers
- > Police/Fire
- > Local Government
- > Armed Forces
- > MPs
- > Coal Pensions
- > UK Atomic Energy
- > Staff Transfers

Insurance

- > Regulatory Support
- > Life and General

International

- > Pensions
- > Social Security
- > Insurance

GOVERNMENT ACTUARY'S DEPARTMENT

THE ACTUARIAL CONSULTANCY – IN THE PUBLIC SECTOR – FOR THE PUBLIC SECTOR

GOVERNMENT ACTUARY

Trevor Llanwarne +44 (0)20 7211 2620

Email trevor.llanwarne@gad.gov.uk

PENSIONS POLICY

George Russell +44 (0)20 7211 2666

Email george.russell@gad.gov.uk

ADVICE TO GOVERNMENT

Stephen Humphrey +44 (0)20 7211 2646

Email stephen.humphrey@gad.gov.uk

DEMOGRAPHY

Martin Lunnon +44 (0)20 7211 2656

Email martin.lunnon@gad.gov.uk

TEACHERS AND POLICE

Eddy Battersby +44 (0)20 7211 2636

Email eddy.battersby@gad.gov.uk

LOCAL GOVERNMENT AND RAILWAYS

Ian Boonin +44 (0)20 7211 2973

Email ian.boonin@gad.gov.uk

NHS AND FUNDED SCHEMES

David Hughes +44 (0)20 7211 2645

Email david.hughes@gad.gov.uk

COAL PENSIONS AND FUNDED SCHEMES

Ken Kneller +44 (0)20 7211 2673

Email ken.kneller@gad.gov.uk

INVESTMENT AND RISK

Colin Wilson +44 (0)20 7211 2672

Email colin.wilson@gad.gov.uk

INSURANCE

Harvey Duckers +44 (0)20 7211 2794

Email harvey.duckers@gad.gov.uk

SOCIAL SECURITY AND OVERSEAS PENSIONS

Martin Lunnon +44 (0)20 7211 2656

Email martin.lunnon@gad.gov.uk

CENTRAL SERVICES

Kevin Down +44 (0)20 7211 2709

Email kevin.down@gad.gov.uk

RESEARCH

Barbara Sinkinson +44 (0)20 7211 2658

Email barbara.sinkinson@gad.gov.uk

HUMAN RESOURCES

Simon Bancroft-Rimmer +44 (0)20 7211 2610

Email simon.bancroft-rimmer@gad.gov.uk

GOVERNMENT ACTUARY'S DEPARTMENT

Finlaison House 15-17 Furnival Street London EC4A 1AB

Fax: +44 (0)20 7211 2630/2660

Switchboard: +44 (0)20 7211 2601

Direct: +44 (0)20 7211 plus extension number

Email enquiries: enquiries@gad.gov.uk

Email: firstname.secondname@gad.gov.uk

Web: www.gad.gov.uk