

ANNUAL REPORT

2000/2001

**GAD**

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

The Government Actuary's Department 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.*

contents

page 2 **message from the Government Actuary**

4 SECTION 1  
**pensions**

5 SECTION 2  
**social security and demography**

6 SECTION 3  
**international activities**

7 SECTION 4  
**financial institutions**

8 SECTION 5  
**professional affairs**

9 SECTION 6  
**staffing**

11 SECTION 7  
**finance**

14 SECTION 8  
**information technology and office services**

15 SECTION 9  
**select bibliography**

16 **contacts at GAD**



## message from the Government Actuary

This was a year of transition, as the Department prepared for the transfer of insurance supervision work to the Financial Services Authority (FSA). This transfer of work, together with a transfer of 20 staff, finally took place on 25 April 2001. However, the organisation of the transfer, with the associated issues for the staff transferring, inevitably took up a considerable amount of attention throughout the 2000/2001 year.

Although insurance supervision represented a significant part of GAD's work, less than 20% of staff were to transfer to the FSA, and the key issue was to ensure continuity of GAD's services to other clients and to demonstrate GAD's viability as an ongoing entity.

The Treasury Select Committee selected the GAD for review, as part of its programme of reviewing the departments which report to the Chancellor of the Exchequer. GAD submitted a memorandum to the Committee, and both the Economic Secretary to the Treasury and the Government Actuary gave oral evidence. It was very pleasing to see the positive endorsement of the role of GAD in the Committee's final report and their recommendation for additional reports, which GAD could provide to assist Parliament.

GAD published an additional special report on the financial effects on the National Insurance Fund of earnings upratings of the basic pension. This was required by section 36 of the Child Support, Pensions and Social Security Act 2000, which received Royal Assent in July 2000.



Public sector pensions work remained GAD's predominant area of activity. It was another very busy year on the pensions aspects of public-private partnerships and other transfers both into and out of public sector pension schemes. The civil service, armed forces and NHS pension schemes are undergoing major modernisation programmes, which GAD has been actively assisting. The implementation of Resource Accounts has also required considerable GAD input on the pensions side.

GAD broke new ground by taking the lead on the first of the National Statistics Quality Reviews on the theme of Population and Migration. This was a review of the processes for estimating future mortality improvement for the purposes of the national population projections.

It was another very satisfactory year financially, with the additional targets arising from the introduction of Resource Accounting successfully met. The first full year of Resource Accounting brought no new surprises, and the accounts were produced to schedule. A simplified version of GAD's Resource Accounts appears in this Annual Report, replacing the Memorandum Trading Account format shown in previous years.

I was delighted that Andy Beer received an OBE in the 2001 New Year's Honours. Andy retired as GAD's Principal Establishment and Finance Officer in April 2001 after 41 years service in the Civil Service.

CHRIS DAYKIN Government Actuary November 2001

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## SECTION 1

## pensions

**PENSIONS REGULATION**

GAD continued to provide advice to the Occupational Pensions Regulatory Authority (Opra). Two GAD actuaries were seconded full time to the office in Brighton, with additional support provided from London. They help in all aspects of the regulatory regime for occupational pensions.

In 2000-2001 there was particular involvement in the Minimum Funding Requirement (MFR) introduced by the Pensions Act 1995. The GAD actuarial team at Opra advised on individual cases under investigation. It also gave input to Opra's contribution to the government's review of the MFR.

GAD continued to advise the Inland Revenue National Insurance Contributions Office on the practical operation of contracting out from the state earnings-related pension scheme, in particular on the certificates which actuaries of contracted-out occupational pension schemes are required to provide to assist in monitoring the financial resources of these schemes.

**PENSIONS LEGISLATION**

GAD continued to advise our client, the Department for Work and Pensions (known as the Department of Social Security during the year) on matters relating to the formulation of primary and secondary legislation for occupational, personal and stakeholder pension schemes. Advice was given on a wide range of topics, from the government's review of the MFR to discussions on the proposed European pensions directive.

A GAD actuary served on the government's Pension Forecasting Advisory Group, which contributed to the development of policy on combined benefit statements.

GAD also advised the Inland Revenue on matters relating to annuities and income drawdown.

**OCCUPATIONAL PENSION SCHEME SURVEY**

The Occupational Pension Scheme Survey 2000 is now well under way. Questionnaires have been sent to around 2,000 pension schemes using a CD-ROM to simplify the data collection process. Results are expected to be released in 2002.

**CONTINUING WORK ON PCSPS 2000**

Extensive work continued with the implementation of PCSPS 2000 (the new Civil Service Pension Scheme) and the review of the Armed Forces Pension Scheme.

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**ADVICE TO INDIVIDUAL PENSION SCHEMES**

GAD continued to provide a great deal of actuarial advice to the managers of all the main public service pension schemes, including advice on the implementation of new legislative requirements. GAD was specifically involved in advice on the pension implications of many transactions, including:

- *the transfer of DERA from MoD to a public corporation and subsequent flotation*
- *the reintegration of the TECs*
- *the centralisation in OFSTED of the regulation of nursery provision*
- *the creation of a new regulator for communications and broadcasting (OFCOM)*

GAD continued to provide advice on pension costs, and on the value of accrued pension liabilities for unfunded public service schemes, in connection with the Government's Resource Accounting and Budgeting requirements.

**ADVICE TO GOVERNMENT DEPARTMENTS**

Over half of the work we do is for direct clients in government. We value our long years of service delivery to our clients, particularly our largest departmental clients Department for Work and Pensions, Inland Revenue, HM Treasury, Ministry of Defence, Cabinet Office, Department for Education and Skills and Department of Health.

**CONTRACTING-OUT OF SERVICES, MARKET TESTING AND PFI/PPP**

Advice on the pensions aspects of these government initiatives continued to be sought. In addition to the individual cases reviewed during the year, GAD assisted on developments of government policy in this area.

GAD also worked for private sector contractors to provide a 'passport certificate' for pension entitlements — reflecting broad equivalence between the private sector arrangements to be offered and the public service scheme benefits. During the year GAD provided more than 100 'passport certificates' and 'actuarial certificates of broad equivalence'.

## SECTION 2

**social security and demography****SOCIAL SECURITY**

The Department continued to provide extensive advice on the finances of the National Insurance Fund. GAD published a special report on the financial effects on the National Insurance Fund of earnings upratings of the basic pension. This was required by section 36 of the Child Support, Pensions and Social Security Act 2000, which received Royal Assent in July 2000. The Government Actuary's report (Cm 4920) was published in November 2000, soon after the Chancellor's pre-Budget report had announced special increases in the basic pension for April 2001 and April 2002.

As usual, GAD continued to advise the Department for Work and Pensions and the Inland Revenue on the financial aspects of the National Insurance benefits and contributions. The annual report on the short-term review of the finances of the National Insurance Fund was published in November 2000 (Cm 4933).

Work was set in hand to start the Quinquennial Review of the GB National Insurance Fund during 2001-2002.

In August 2000 the Government Actuary issued a consultation document on the review of the contracted-out rebate terms with effect from 6 April 2002, when the state earnings-related pension scheme is being reformed through the introduction of the state second pension. The Government Actuary's report to Parliament on this topic was published in March 2001 (Cm 5076), with an accompanying report from the Secretary of State setting out his decisions on the rebate terms in the light of the Government Actuary's review.

**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 Registrar 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. Projections continue to be produced every two years and work was initiated on new projections based on the population at mid 2000, which are due to be published on 15 November 2001.

GAD was pleased to be able to take the lead on the first of the National Statistics Quality Reviews on the theme of Population and Migration. This was a review of the processes for estimating future mortality improvement for the purposes of the national population projections. The review report will be published shortly. We value our continuing association with the Office for National Statistics in this area of our work.

GAD also carried out work examining the effects that widely different levels of fertility and migration would have on population size and age structure throughout the 21st century.

**PREMIUM BONDS**

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

**OGDEN TABLES**

To assist the Courts in awarding damages for personal injury and fatal accidents, the Fourth Edition of the Ogden Tables was published during 2000. This included clearer guidance on how to use the tables in fatal accident cases.

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## SECTION 3

**international activities****PENSIONS**

GAD has provided pensions advice to a variety of overseas clients. This growing arm of our business still forms a minor part of the overall pension section work, which is still heavily focussed on delivering high quality advice to UK customers. GAD 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 this year in countries all over the globe delivering advice on social security policy issues and the financing of social security arrangements. Countries we advised in 2000-2001 included Barbados, Gambia, Ghana, Greece, Isle of Man, Jersey, Saudi Arabia and Trinidad and Tobago. GAD is pleased to note that activities in 2001-2002 will include an actuarial review of the Irish Social Insurance Fund (a recently awarded contract through open competition) and 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**

In addition to assisting the FSA in the supervision of the UK insurance industry, GAD also provided advice on insurance supervision to a number of other countries and helped in the training of supervisory staff for some of these clients.

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 insurance supervision work in Russia and actuarial education projects in Croatia and Russia.

**OVERSEAS VISITORS**

GAD is always happy to welcome overseas visitors to New King's Beam House, especially at the request of government departments or in connection with client projects.

## SECTION 4

**financial institutions****FINANCIAL SERVICES REFORM**

During the year it was confirmed that a section of GAD would be transferred to the Financial Services Authority (FSA). Final arrangements for this transfer were concluded during the year and on 25 April 2001 20 members of staff moved from GAD to the FSA.

For the period of the annual report the majority of the work of the financial institutions section of GAD was for a single client, the FSA.

**LIFE INSURANCE COMPANIES**

The financial services team in GAD continued to offer advice and guidance throughout the year to the FSA on the annual or quarterly returns of the life insurance companies authorised in the UK. Each review was accompanied by a detailed written report on risk factors in respect of each company. GAD staff also accompanied the FSA supervisors on regular visits to individual companies.

**GENERAL INSURANCE COMPANIES**

The financial services team in GAD continued to offer advice and guidance to the FSA on the financial position of general insurance companies and on Lloyd's. This included advice on the annual actuarial opinions which are now required in respect of each Lloyd's syndicate.

**FRIENDLY SOCIETIES**

The FSA sought GAD's advice during the year on the supervision of existing Friendly Societies and applications for authorisation of new ones.

**INTERNATIONAL CO-ORDINATION**

GAD advised the FSA and HM Treasury during the year on the continuing development of standards in the insurance industry internationally, including assisting in the response to European Union initiatives and in the work of the International Association of Insurance Supervisors in developing general principles of supervision. Apart from assisting the FSA's representation, GAD is itself an observer member of this body.

## SECTION 5

**professional affairs****COUNCILS AND COMMITTEES**

GAD has always been justifiably proud of its input to professional development and several members of the Department either chair or are members of the committees and working groups of the Faculty and Institute of Actuaries in the UK. GAD has had an active voice in the policy and standard setting in life insurance, general insurance, pensions, genetics and education.

The Government Actuary chairs the Professionalism Committee of the International Actuarial Association (IAA). He also chairs the Education Committee of the Consultative Group of European Actuaries. One of the Directing Actuaries chaired the Social Security Committee of the IAA during the year.

**PROFESSIONAL EXAMINATIONS**

GAD is committed to the principles of Investors in People, particularly in the area of continuing personal development. We are pleased to report continuing success in professional exams for the actuarial profession, accountancy and the Institute of Personnel Development.

**LECTURES AND PUBLICATIONS**

Many talks and lectures were given by members of GAD during professional meetings, conferences and seminars across the world. Assistance was given, in association with the Faculty and Institute of Actuaries, under Department for International Development Know-How Fund projects, for the development of the actuarial profession in central and eastern European countries.

GAD staff continue to offer service to the Faculty and Institute of Actuaries in the conduct of professional examinations and with contributions to 'The Actuary' magazine and the 'British Actuarial Journal'.

## SECTION 6

## staffing

Recruitment of qualified and part qualified actuaries again proved to be extremely difficult, reflecting the continued tight market conditions. Four qualified actuaries were recruited in 2000-2001 and two qualified former GAD actuaries were re-instated. However, four actuaries resigned and one actuary retired during the year. Further recruitment exercises have continued, with limited success, and at the year-end a number of additional actuaries and trainee actuaries were still being sought.

The outward secondment of actuaries continued – two to the Insurance and Friendly Societies Division of FSA, and two to Opra. The year also saw two staff successfully completing their actuarial examinations and being appointed as qualified actuaries. On 31 March 2001, therefore, there were 43 fully qualified actuaries in post, three of whom were working part-time (between 1 day and 33 hours per week). Some retired GAD actuaries were also used on an ad-hoc consultancy basis on specific projects throughout the year.

Seven new permanent, and one fixed term, Trainee Actuary appointments were made during the year. All of the permanent appointments derived from the 1999-2000 Graduate Trainee Actuary Open Competition. One Trainee resigned during the year. A good standard of applications was received for the 2000-2001 Graduate Trainee Actuary Open Competition, and four new Trainees were recruited to start in September 2000. One ethnic minority candidate and no disabled candidates were successful in the 2000-2001 Graduate Trainee Actuary Open Competition. On 31 March 2001 there were 26 Trainee Actuaries in post.

With regard to non-actuarial staff, permanent administrative staff were appointed during the year through open competition, and some casual administrative appointments were made. These appointments were made both to replace staff who had left, and to strengthen administrative support throughout the Department. On 31 March 2001 there were 42 non-actuarial staff in post.

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.

## SECTION 6

## staffing continued

During the year work continued on developing an in-house Management Development Programme for implementation in 2001-2002. Work was also carried out on implementing the recommendations that arose out of the client awareness workshops attended by all staff last year. Continuing the policy of personal development, some £172,000 was spent on training and development during the year. Benefits accruing to the Department include increased awareness amongst staff of GAD wide activity, maintenance of Continuing Professional Development (CPD) records and improved communications. It also gave improvements in the level of Information Technology, management and other skills across the Department.

## Sixteen staff recruited during 2000-2001 as shown below

	MALE	FEMALE
Actuaries	4	-
Trainee Actuaries	5	3
Unified Grades	-	-
Executive Grades	-	-
Administrative Grades	4	-
Support Grades	-	-
<b>Total</b>	<b>13</b>	<b>3</b>

This table excludes re-appointments

## Staff in post as at 31 March 2001

	STAFF IN POST	FULL TIME EQUIVALENTS
Actuaries	43	41.2
Trainee Actuaries	26	26
Unified Grades	3	3
Executive Grades	23	23
Administrative Grades	15	15
Support Grades	1	1
<b>Total</b>	<b>111</b>	<b>109.2</b>

## SECTION 7 finance

The Government Actuary's Department continued to provide Appropriation Accounts for the period covered by this Annual Report. A full set of Appropriation as well as Resource Accounts for the financial year were audited by Moore Stephens, our first external financial auditors, under the watchful eye of National Audit Office (NAO). Although Moore Stephens handled the audit initially, it remains the responsibility of the C & AG. We were extremely pleased with the outcome of the audit, which gave us unqualified audit opinions on both sets of accounts.

We have worked hard to reduce general administrative costs during the year. This meant that overall our expenditure for the year, in Resource Terms, was £7.321 million comparing favourably with the previous year's expenditure of £7.421 million.

Salaries continue to be the major expense, accounting for more than 70% of the overall expenditure of the Department. This reflects the number of highly skilled actuarial specialists we employ in GAD.

GAD continues to meet all of the financial targets set by Central Government both at a Gross and Net expenditure level.

The annual report for 1999-2000 included financial data, which had not been audited. The figures for financial year 1999-2000 are included for comparison in this set of data and are corrected to the audited values.

The summary tables below include data taken from both sets of accounts. The Resource Accounts were presented to Parliament on 31 October 2001 with the House of Commons reference 284 (HC284). A full copy of the Resource Accounts can be viewed on the GAD website: [www.gad.gov.uk](http://www.gad.gov.uk)

### FINANCIAL TABLES ARE

**Table 1** Income and Expenditure on a Cash Basis for the year ended 31 March 2001

**Table 2** Income and Expenditure on a Resource Basis for the year ended 31 March 2001

**Table 3** Balance Sheet as at 31 March 2001

**Table 4** Reconciliation of net operating costs to changes in the General Fund for the year ended 31 March 2001

TABLE 1 Income and expenditure on a cash basis for the year ended 31 March 2001

	2000-2001	1999-2000
Expenditure	£,000	£,000
Salaries (including NI and pension contributions)	5,607	5,256
Other administrative expenditure	1,729	2,152
Capital	234	139
<b>Total expenditure</b>	<b>7,570</b>	<b>7,547</b>
<b>Income</b>		
Fees for actuarial services	6,840	7,008
Miscellaneous income	142	170
<b>Total income</b>	<b>6,982</b>	<b>7,178</b>
Balance charged to Parliamentary Vote	588	369

## SECTION 7

## finance

continued

TABLE 2 Income and expenditure on a resource basis for the year ended 31 March 2001

	2000-2001	1999-2000
Expenditure	£,000	£,000
Salaries (including NI and pension contributions)	5,581	5,236
Accommodation charges	657	1,037
Other administrative expenditure	1,016	906
Non cash costs (including depreciation, cost of capital and auditors remuneration)	276	212
Movement on work in progress	(209)	30
<b>Total expenditure</b>	<b>7,321</b>	<b>7,421</b>
<b>Income</b>		
Fees and charges for OGDs (excluding National Insurance Fund)	5,034	5,307
Fees and charges for National Insurance Fund	667	667
Fees and charges to the wider public sector	1,579	1,441
<b>Total income</b>	<b>7,280</b>	<b>7,415</b>
<b>Balance of expenditure over income</b>	<b>41</b>	<b>6</b>
Plus purchase of fixed assets	203	114
Non cash items	(276)	(212)
Adjustment for changes in working capital other than cash	824	837
Use of provision	1	24
Amounts due to the Consolidated fund — received and not paid over	-	26
<b>Net cash requirement for the year</b>	<b>793</b>	<b>795</b>

## SECTION 7

## finance

continued

TABLE 3 Balance sheet as at 31 March 2001

	31 March 2001		31 March 2000	
	£,000	£,000	£,000	£,000
<b>Fixed assets</b>				
Tangible assets	248		155	
Intangible assets	<u>91</u>		<u>86</u>	
		<b>339</b>		<b>241</b>
<b>Current assets</b>				
Work in progress	634		425	
Debtors	1,901		1,860	
Cash at bank and in hand	<u>552</u>		<u>884</u>	
	3,087		3,169	
<b>Creditors (due within one year)</b>	(691)		(1,375)	
<b>Net current assets</b>		<u>2,396</u>		<u>1,794</u>
<b>Total assets less current liabilities</b>		<b>2,735</b>		<b>2,035</b>
<b>Provision for liabilities and charges</b>		(46)		(44)
<b>Total net assets</b>		<b>2,689</b>		<b>1,991</b>
<b>Taxpayers' equity</b>				
General fund		2,687		1,988
Revaluation reserve		<u>2</u>		<u>3</u>
<b>Total equity</b>		<b>2,689</b>		<b>1,991</b>

TABLE 4 Reconciliation on net operating cost to changes in General Fund

	2000-2001	1999-2000
	£,000	£,000
<b>Net operating cost for the year</b>	(41)	(6)
Income not appropriated in aid payable to the Consolidated Fund	-	(237)
	(41)	(243)
Net Parliamentary funding	754	636
Transfer of realised element of revaluation reserve to General Fund	1	-
Non-cash charges	151	98
Balance to be surrendered to the Consolidated Fund		
Cash Balance Payable	(166)	(293)
Income Not Appropriated in Aid	-	237
<b>Net increase in General Fund</b>	<b>699</b>	<b>435</b>
General Fund at 1 April	1,988	1,553
<b>Total equity</b>	<b>2,687</b>	<b>1,988</b>

## SECTION 8

**information technology and office services****RELOCATION OF GAD STAFF TO THE FSA**

Towards the end of the reporting year we had to prepare for the departure of 20 of the GAD staff to the FSA. A large number of files and publications covering all the work GAD had undertaken as advisor on the life and general insurance business in the UK had to be moved to the FSA (Canary Wharf) and to long-term storage.

**A BETTER WORKING ENVIRONMENT**

The programme of replacing older furniture with newer more ergonomic items has continued. A start has been made on archiving files and related papers with a view to achieving the Public Records Office (PRO) suggested implementation date for Electronic Records Management (ERM) in 2004.

**GAD WEBSITE**

We continued to develop our Website during the year, making it easier to navigate and more user focussed. Our website address is [www.gad.gov.uk](http://www.gad.gov.uk)

We also continued to develop a valuable intranet resource, available to all staff in GAD, which forms a central repository for office documentation.

**GOVERNMENT SECURE INTERNET CONNECTION**

Although many government departments have moved to the Government Secure Internet, the Department has not been able to make a business case for moving to this form of internet connection as the security requirements for 'firewalls' make this too expensive a proposition for a small department.

## SECTION 9

## 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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## contacts at GAD

**CENTRAL CONTACT NUMBER****+44 (0)20 7211 2600****GOVERNMENT ACTUARY***Chris Daykin* **020 7211 2620** fax: 020 7211 2650E Mail [chris.daykin@gad.gov.uk](mailto:chris.daykin@gad.gov.uk)**PUBLIC SECTOR PENSIONS***Grant Ballantine* **020 7211 2623** fax: 020 7211 2630E Mail [grant.ballantine@gad.gov.uk](mailto:grant.ballantine@gad.gov.uk)*Andrew Johnston* **020 7211 2651**E Mail [andrew.johnston@gad.gov.uk](mailto:andrew.johnston@gad.gov.uk)*Edward Battersby* **020 7211 2636**E Mail [eddy.battersby@gad.gov.uk](mailto:eddy.battersby@gad.gov.uk)*Ian Boonin* **020 7211 2973**E Mail [ian.boonin@gad.gov.uk](mailto:ian.boonin@gad.gov.uk)**SOCIAL INSURANCE, PENSIONS AND DEMOGRAPHY***Andrew Young* **020 7211 2681** fax: 020 7211 2640E Mail [andrew.young@gad.gov.uk](mailto:andrew.young@gad.gov.uk)**Social Insurance, International Activities***David Lewis* **020 7211 2688**E Mail [david.lewis@gad.gov.uk](mailto:david.lewis@gad.gov.uk)**Pensions Policy, Demography and Statistics***George Russell* **020 7211 2666**E Mail [george.russell@gad.gov.uk](mailto:george.russell@gad.gov.uk)**CENTRAL MANAGEMENT SERVICES***Kim Clegg* **020 7211 2605** Fax: 020 7211 2795E Mail [kim.clegg@gad.gov.uk](mailto:kim.clegg@gad.gov.uk)**Finance***Brian Gray* **020 7211 2604**E Mail [brian.gray@gad.gov.uk](mailto:brian.gray@gad.gov.uk)**Computer Services***Phillip Tolley* **020 7211 2613**E Mail [phillip.tolley@gad.gov.uk](mailto:phillip.tolley@gad.gov.uk)**Office Services***Mark Cooper* **020 7211 2706**E Mail [mark.cooper@gad.gov.uk](mailto:mark.cooper@gad.gov.uk)**Personnel***Heather Cressey* **020 7211 2610**E Mail [heather.cressey@gad.gov.uk](mailto:heather.cressey@gad.gov.uk)

### **Service**

*The Department seeks to promote a high-quality service based on customer-centred relationships.*

### **Professionalism**

*In its provision of actuarial advice, the Department insists on maintaining the highest standards of professionalism and relevance.*

### **Value for money**

*The Department works constantly to provide clients with actuarial services of the highest possible value for money.*

### **Personal Development**

*The personal development and motivation of staff is continuously fostered by the Department through training in up-to-date skills and expertise.*

**GAD**

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

**Government Actuary's Department**

New King's Beam House 22 Upper Ground London SE1 9RJ

Fax (GTN): 020 7211 2630/2640

Switchboard: +44 (0)20 7211 2600

Direct (GTN): 020 7211 plus extension number

E mail enquiries: [enquiries@gad.gov.uk](mailto:enquiries@gad.gov.uk)

E mail: [firstname.secondname@gad.gov.uk](mailto:firstname.secondname@gad.gov.uk)



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