Complaints Procedure

Excalibur Actuaries Ltd

We at Excalibur Actuaries realise that going through a divorce can be complex and stressful, particularly where pensions are involved. Excalibur Actuaries typically has some 300 cases that we are dealing with at any one time. We want to provide reports that are clear, timely and good value for money.

As experts reporting to the court, we have obligations under Family Procedure Rules to be impartial to both parties and to communicate in an open and transparent way. We are members of the Institute and Faculty of Actuaries and Academy of Experts. We endeavour to uphold the highest standards and, whilst complaints are extremely rare, we take them very seriously.

What to do if you have a complaint

Firstly, to ensure that there is no misunderstanding of the pensions on divorce report, please ensure any questions of clarification have been dealt with in accordance with paragraph 25.10 of the Family Procedure Rules (FPR) https://www.justice.gov.uk/courts/procedure-rules/family/parts/part_25#IDA0RU5B

Secondly, please note that our complaints policy is generally unable to address any issue that is currently a matter of litigation between you and your spouse. Those are matters for the court to decide upon and it would not be proper to introduce any new evidence without the explicit written approval of the court. Please note that any disagreement you may have with an expert report can typically be addressed by asking questions of clarification (under paragraph 25.10 of FPR) and/or providing further joint instructions. This would normally be modelling a new scenario, such as retirement ages. It may be appropriate with the court's permission to introduce new expert evidence (i.e. involving another expert) and possibly a "meeting between experts" under Rule 25.16 of FPR. However, in our view, all material issues can be addressed by asking questions and by further joint instructions. Whilst we are happy to review other expert advice and have meetings between experts (subject to additional fees), in the very rare circumstances where we have had them, we have observed that they are expensive and an inefficient way of addressing the underlying issue. As such, you should take legal advice to ensure you are taking the most appropriate action.

Please mark any formal complaints "COMPLAINT" and "For the attention of Richard Nobbs" (the director in charge of complaints) or "For the attention of Matt Weaver" (our managing director) at our letters of instruction email address: mailto:loi@excaliburactuaries.co.uk

When sending a complaint please send details of the complaint, including:

i. The expert at Excalibur Actuaries involved in the case.

ii. Who instructed Excalibur Actuaries and when.

iii. Full details about the circumstances of the complaint with sufficient detail to enable us to understand the precise nature of the complaint that is being made. Please set out all issues you wish to complain about so we can address them comprehensively as set out in the "What will happen next" section below - we will only address subsequent complaints at our discretion.

iv. Any relevant evidence

What will happen next?

1. We will send you an email acknowledging receipt of your complaint within 10 working days of us receiving the complaint.

2. We will then investigate your complaint. This will involve reviewing our files and speaking to the members of Excalibur Actuaries involved.

3. Depending on the nature and circumstances of the complaint, we will respond as follows:

a. If we have any questions, we will revert back within 15 working days of our email of acknowledgement.

b. Send you a detailed written reply to your complaint, within 15 working days of the latest correspondence. For transparency, we will copy in your instructing solicitor and, where we consider it appropriate, your spouse (or former spouse) and/or their solicitor.

4. At this stage if you are still not satisfied you should contact us again and, if requested and we consider it appropriate, we will arrange for a review by an external consultant. The review will be by a family law expert so that your complaint is reviewed by someone with extensive relevant experience.

5. We will write to you within 15 working days of receiving your request for a review, confirming our final position to you on your complaint and explaining our reasons.

6. If you are not happy with the outcome of our complaint's procedure, you may raise the issue with our professional bodies. Our experts are members of the Institute and Faculty of Actuaries and the Academy of Experts. Their complaints procedures (including any restrictions) can be found at:

https://actuaries.org.uk/standards/independent-disciplinary-process/raising-a-concern/

https://academyofexperts.org/complaints/

If we have to change any of the timescales set out above we will let you know

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