



Government Actuary's  
Department

# General Insurance Actuaries in Government

We're hiring!  
June 2025



# Make a difference in the public sector

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# Role advertised

Positions	Team	Location	Grades*	Salary*	Hours	Status
General Insurance Actuary	<a href="#">Insurance Provisioning</a>	London or Edinburgh	Actuary Band 2-3	£74-98k	Full time or part time options	Permanent

\* As set out [here](#), GAD offer salaries based on expected level of responsibility. The salary offered will be based on the assessment

# Why work for GAD?

## **Make a difference**

Impact the lives of many, if not all, people in the UK

## **Broaden your career**

Develop your career through unique actuarial challenges

## **Be included, respected and valued**

We will nurture your career, give you flexibility and help you build your reputation across UK government

# Government Actuary's Department

Since 1919, we have been at the forefront of providing expert actuarial advice and analysis to the UK government and the broader public sector.

Our team comprises highly skilled actuaries and analysts, complemented by a growing number of specialist pension, insurance, investment and climate consultants. Together, we collaborate to deliver innovative solutions tailored to our clients' needs.

Our advice is supported by a skilled team of business professionals dedicated to ensuring GAD excels in finance, human resources, and project management.

With offices strategically located in London and Edinburgh, we prioritise proximity to our clients, fostering strong, collaborative relationships across our diverse client base.

## Our people in 2025



**140 Actuarial**



**40 Analytical**



**15 Specialist Consulting**



**30 Business Professionals**



# Our clients

As a non-ministerial department, we exist to provide actuarial advice and analysis, supporting Government objectives and delivering for citizens.

Our remit covers advice and support to national government, devolved administrations and local authorities.

In addition, to ensure broader success of UK policy, we advise both arm's length bodies and other public institutions operating both domestically and internationally.

As a non-profit making centre of actuarial advice and analysis, we have an obligation to our current and potential clients to ensure that they can easily source our services when required, and that these are provided in the most cost-effective manner.

## HM Treasury

Through advice on policy, GAD play a key role in supporting HM Treasury's remit of effective stewardship of government finances

## UK Spending Departments

Spending departments (eg Department for Work and Pensions, Department for Education etc) require GAD's services on the design and rollout of their policies including fiscal risk planning

## Devolved and local administrations

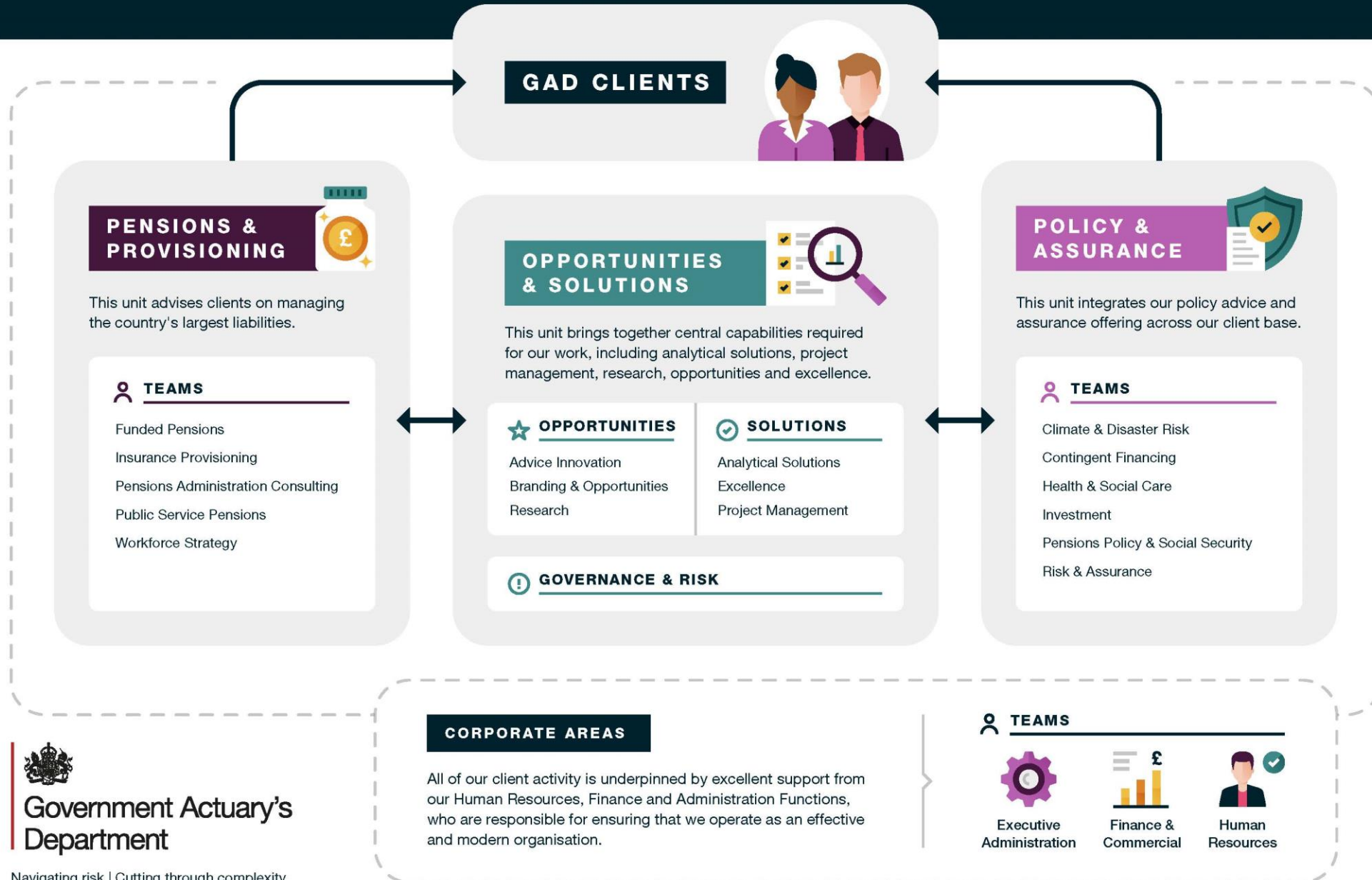
Devolved and local administrations face similar challenges to UK government, but often have more limited resources and solutions available

## Wider public sector

Significant public liabilities (such as clinical negligence) are placed within special purpose arm's length bodies. In addition, national and international entities require expert advice on financial risk



# GAD ORGANISATIONAL STRUCTURE





# Insurance Provisioning

## What we do for our clients



Evaluate liabilities associated with insurance like schemes for government accounting purposes and support compliance with accounting requirements e.g. IFRS 17



Forecast claim cashflows for budgetary purposes, support decision making around contribution setting (pricing) considerations and calculate the contributions (premiums) to be charged



Support wider strategic decision making through analysis of scheme performance, insurance risk monitoring, mitigation and risk reduction



Proactively investigate emerging trends and developments and share knowledge through wider industry connections



Support policy considerations for our client and their sponsoring departments (e.g. Department of Health and Social Care)



Help to solve complex challenges utilising the actuarial skillset



Provide secondment support for specific client projects

## Our Clients



**Resolution**

**Risk  
Protection  
Arrangement**  
(for schools)

Land  
Registry



*“Always find ways of developing creative solutions to issues and the level of partnership working is really excellent.”*

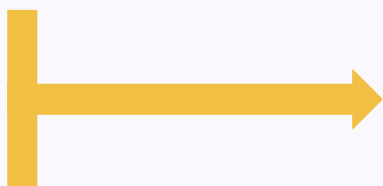
**Client feedback**

# Contingent Financing

Positively impacting government policy in areas of insurance and credit risk through expert advice

## Insurance

To enable the efficient operation of commercial insurance markets (like terrorism) or to meet policy needs (like building infrastructure) the Government can operate like an insurance company by making payments if certain events occur

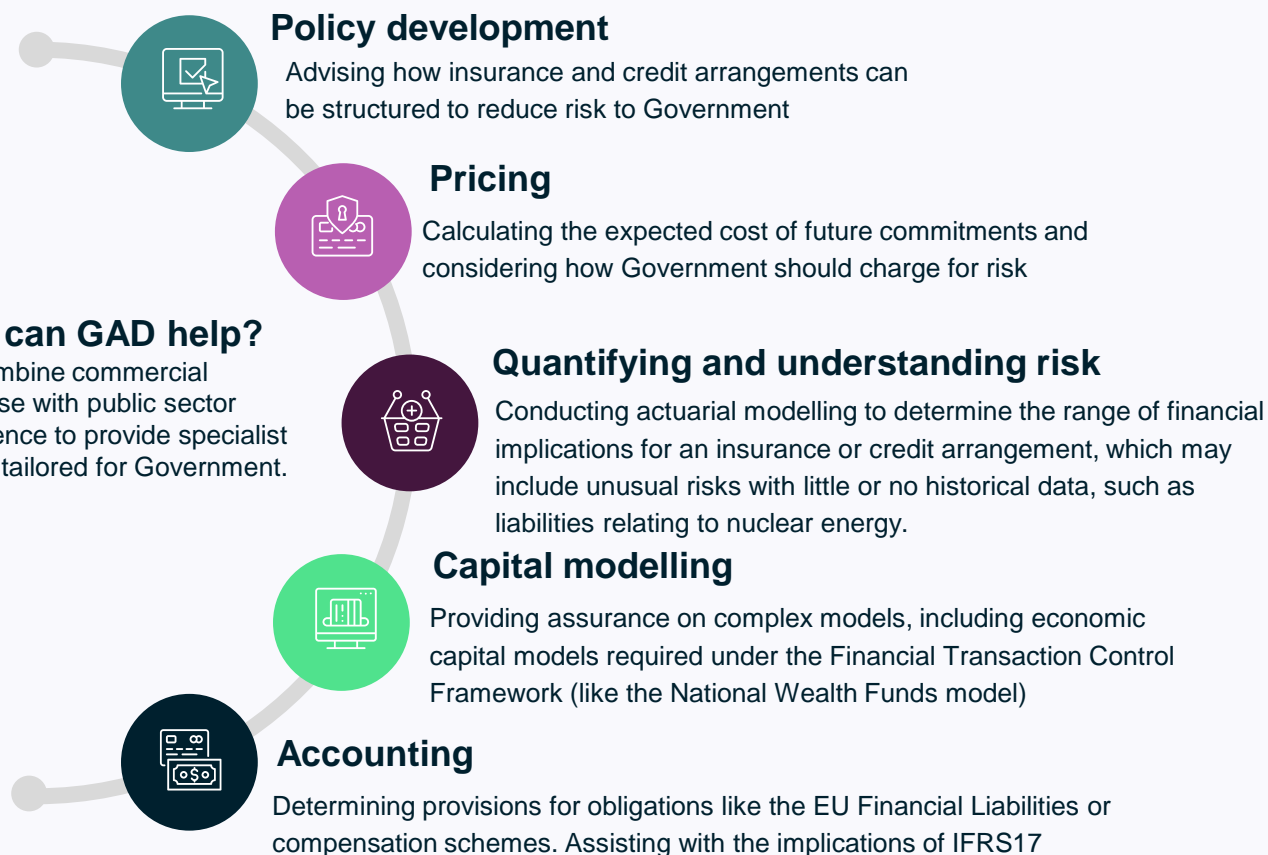


## Credit Risk

The Government is subject to financial risks from credit support schemes, guarantees and warranties (like the Mortgage Guarantee Scheme)

## How can GAD help?

We combine commercial expertise with public sector experience to provide specialist advice tailored for Government.



# Analytical Solutions Team

## What we do

We deliver excellent analysis to high standards, using the right tools and innovation to achieve better outcomes

## How we do it

We utilise specialist skills to adapt to diverse tasks. We excel through partnership and collaborating with the business whilst sharing and teaching each other to foster career growth

## Our work

Our work covers all of GAD's strategic areas including data insights, pension and provisioning solutions, developing and assuring models whilst adapting to emerging needs of Government

## Our vision

Our vision is to be a trusted centre of analytical excellence, delivering integrated, innovative, and insightful solutions to empower our client-facing teams to provide robust, evidence-based advice. We set the benchmark for analytical excellence, supporting confident decisions and lasting value for our clients.



# More about us

If you are interested in the work GAD carries out, feel free to look at our published material on gov.uk, including setting out the work of actuaries in government, including,



[Close collaboration – how GAD works with NHS Resolution](#)



[RPA - 10 years of collaboration with GAD](#)

More information

[Webinars](#)

[News stories](#)

[Blogs](#)

[Case studies](#)

[Mortality Insights](#)

[Technical Bulletins](#)

# What we offer – your career in GAD

In GAD you can grow your career, building new areas of expertise, undertaking greater levels of responsibility and expanding the impact you make on the mission of the UK Government.

Increased responsibility is recognised through grade-based promotions through our actuary bands, summarised below and more detail on the next couple of pages. Progression beyond band 4 would usually be to a strategic leadership role within a team.

Band 1	Band 2	Band 3	Band 4
<ul style="list-style-type: none"><li>• Support client and project leads with advice</li><li>• Commission analysis</li><li>• Salary: £65-£70k</li></ul>	<ul style="list-style-type: none"><li>• Support client and project leads with advice</li><li>• Lead commissioning of analysis</li><li>• Salary: £74-83k</li></ul>	<ul style="list-style-type: none"><li>• Lead on major projects and client advice</li><li>• Support development of team and GAD</li><li>• Salary: £88-£98k</li></ul>	<ul style="list-style-type: none"><li>• Lead across multiple clients and major projects</li><li>• Lead development of team and GAD</li><li>• Salary: £101-£114k</li></ul>



# What we offer – your career in GAD

We are recruiting for actuaries at **bands 2 to 3**. Below explains more about the expectations at different bands, with other bands included so that you can see how responsibilities are shared. How you are assessed during the interview process will determine which band you are offered.

Band 1 actuaries are typically recently qualified actuaries, or qualified actuaries who are new to the area of work, who support more senior colleagues on the production of actuarial advice. They would also be expected to assist with the development of trainee actuaries and other more junior colleagues.

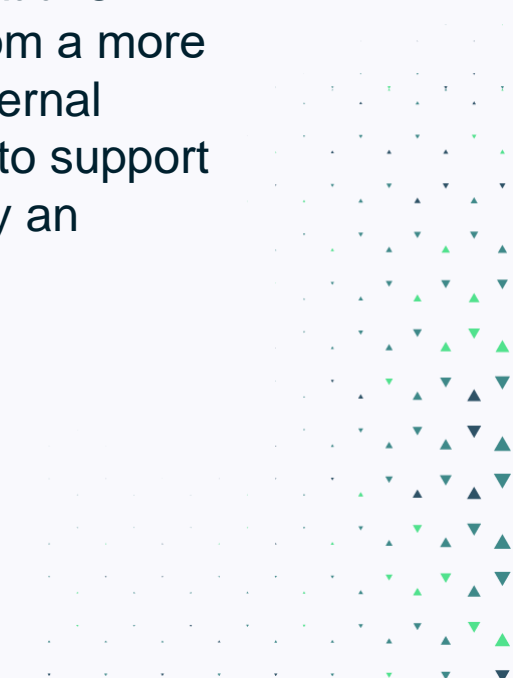
Band 2 actuaries would typically have more experience than Band 1 actuaries and would lead on certain projects and client interactions on our smaller clients and would work with more senior colleagues on our larger clients and projects. They would also be expected to assist with the development of more junior colleagues and support on the team's business development objectives.



# What we offer – your career in GAD

Band 3 actuaries would be expected to take responsibility for leading on larger pieces of work and on medium sized clients, and coming up with solutions to non-standard requests. They would report to more senior colleagues and be involved in developing more junior colleagues. They are also expected to contribute to growing our portfolio of work and looking for opportunities for where GAD can add value.

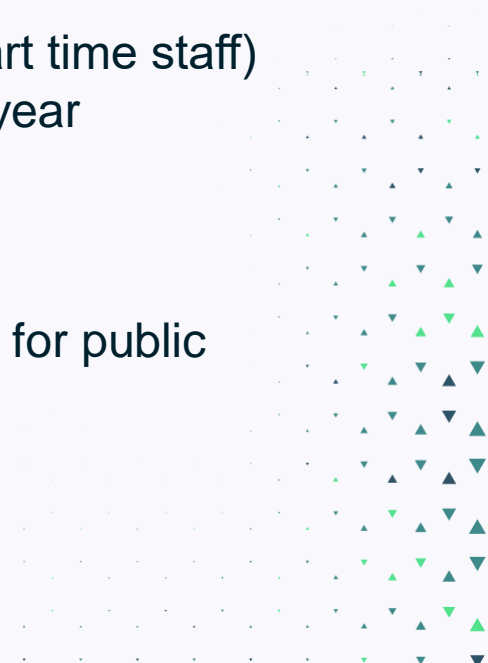
Band 4 actuaries at GAD are one level below a strategic team leadership role. Actuaries at this grade would be expected to lead on one of the team's major clients with little oversight from a more senior colleague. They are also expected to represent GAD and support our clients at external meetings with a diverse group of stakeholders. At this level, they would also be expected to support senior management in the operation of the team, develop more junior colleagues and play an important role in meeting the team's objectives.



# What we offer – care and support

Beyond the opportunity to work in a unique area and make a difference to the UK, we offer a generous package of benefits

- Flexi-time contracts – ensuring that you can claim additional hours worked back as holiday
- Hybrid working – to build connections and share expertise, everyone spends 60% of their time at our offices
- Access to the generous defined benefit Civil Service pension scheme
- Family-friendly policies including nine-months fully paid maternity/adoption/shared parental leave, and paid paternity and special leave, subject to eligibility criteria
- 25 days annual leave per year, increasing to 30 days after 5 years' service (pro rata for part time staff)
- Generous on-going training and development support, including 10 days of training each year
- Generous support for your actuarial exams and time off for study (where applicable)
- Payment of professional membership fees (where appropriate)
- Access to employee assistance programmes and occupational health support
- Other benefits including salary advances for travel, a cycle-to-work scheme, special leave for public duties and volunteering, as well as a staff benefits platform





# Who should apply?

We want you to apply! Whilst general insurance experience is a requirement, this does not need to be in a current or recent role.

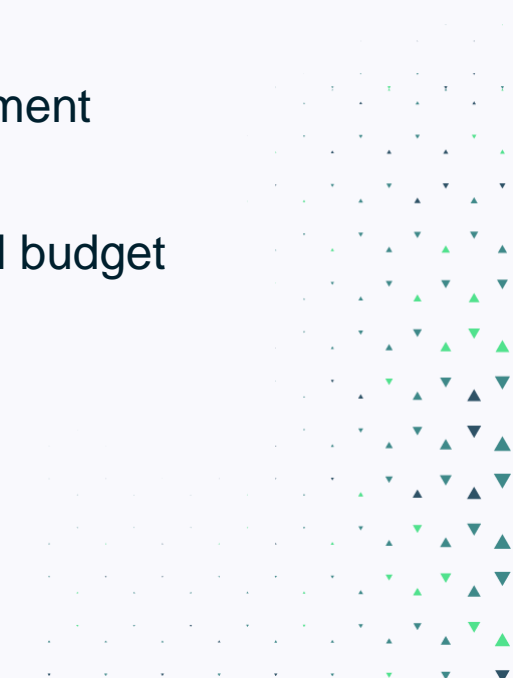
There is no typical actuary in government and our success thrives on the synthesis of a diverse range of thoughts and views. GAD prides itself on having a welcoming and inclusive work culture and we are very open to individuals who want to work part time and would consider all reasonable flexible working.

As part of the public service, we take our obligations to equality seriously, as set out in our [equality objectives for 2021-25](#).

# Who are we looking for?

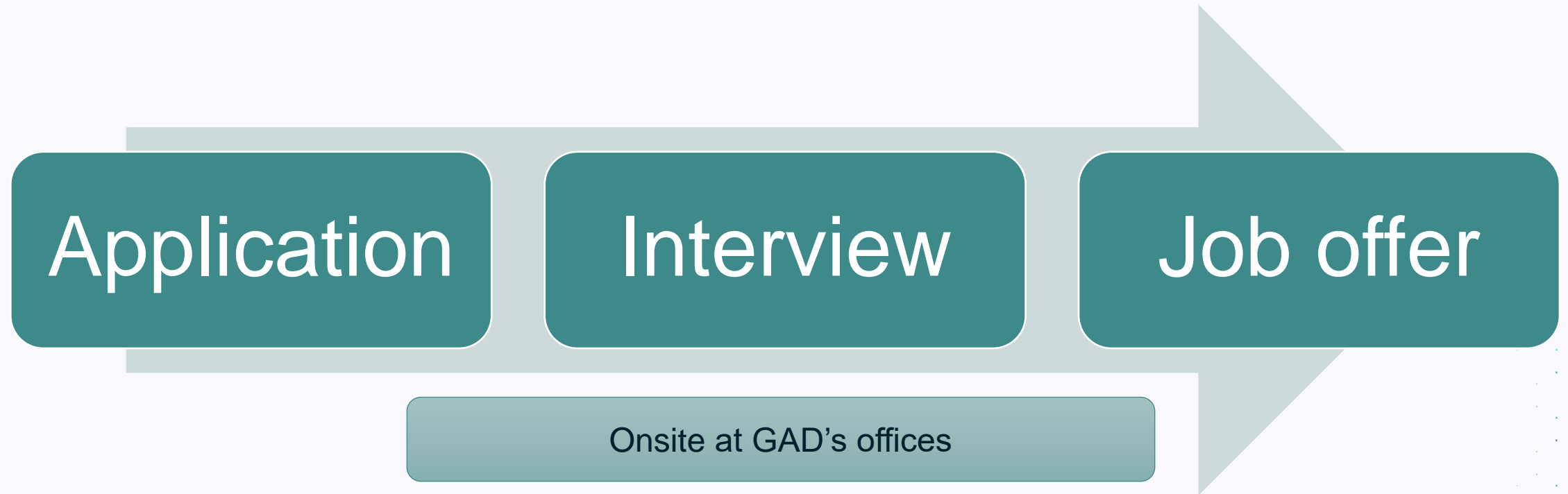
We want people who can

- Build lasting connections with our clients, understand their needs and how actuarial advice can support them.
- Provide clear and impactful advice to a range of different stakeholders across the public sector
- Proactively seek out new ways for actuarial advice to make a difference in UK government
- Design and efficiently manage the delivery of complex analysis and advice to time and budget
- Coach and develop others in the department



# Assessment process

We have designed our assessment process to let your talent and expertise shine, as well as for you to get to know a bit more about GAD



# Civil Service Recruitment



Our vacancies are assessed using Success Profiles. Subsequent references to technical expertise, experience, strengths and behaviours relate to specific items in the Success Profile Framework.

The Civil Service Code sets out the standards of behaviour expected of civil servants.

We recruit by merit on the basis of fair and open competition, as outlined in the Civil Service Commission's recruitment principles.

The Civil Service embraces diversity and promotes equal opportunities. As such, we run a Disability Confident Scheme (DCS) for candidates with disabilities who meet the minimum selection criteria.

# Application

To apply please follow the links [here](#), provide contact details, your CV and a short statement on how your experience relates to your desired role.

Please also confirm whether you wish to apply under our Disability Confident Scheme.

We will consider the information set out in your CV and your statement to assess,

- Whether you meet the minimum professional criteria of Fellowship membership of the IFoA (or other international equivalent)
- Your **technical knowledge** of the actuarial concepts required for your chosen role
- Your **experience** as a general insurance actuary



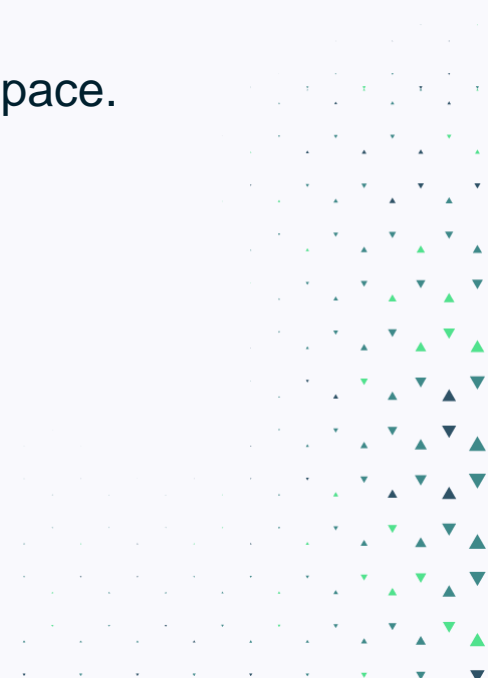
# Interview

If you meet the criteria assessed at the application stage you will be invited to interview. These will typically be conducted at one of GAD's offices.

In advance, we will ask you to confirm any reasonable adjustments you may require at the interview.

The interview will include a short presentation (covered on the next slide) and seek to assess through competency and other forms of questions,

- Your **behaviours** in respect of working together, seeing the big picture, and delivering at pace.
- Your **experience** in respect of being decisive, adaptable and analytical.
- Your **technical expertise** of the areas of advice covered by the team you are applying to.



# Presentation

As part of the interview, you will be asked to present on a client challenge. You will be given the topic a number of days in advance of the assessment.

The presentation is expected to last around 5 minutes, followed by a short discussion with the panel.

Through the presentation stage we will seek to assess,

- Your **behaviours** in respect of seeing the bigger picture, and communicating and influencing.
- Your **experience** in respect of being an explainer, confident and authentic.

Note that we are not looking for technical accuracy at this stage.



# Job Offer

Following your assessment we will get back to you as soon as we have reached a decision. In cases where there are a large number of highly talented candidates this can take a week or two.

If you are successful, we will offer you a role and feedback on the assessment.

If you did not meet the criteria, we will let you know and provide feedback on the assessment.

If you met the criteria but did not score as highly as other successful candidates, we will provide feedback and place you on a reserve list. If a similar role opens up within 12 months of your assessment, we will contact you to offer a position.

For successful candidates we will organise an informal conversation with a senior member of your new team who will give you the chance to ask more detailed questions about the role.



# Apply Now!

This role is open for applications until **Midnight on Sunday 6<sup>th</sup> July 2025**. If you have any queries, please contact our Recruitment team on [recruitment@gad.gov.uk](mailto:recruitment@gad.gov.uk)

Please submit all applications through Civil Service Jobs, we look forward to hearing from you soon!



# Further information

If you feel at any time your application has not been treated in accordance with the values in the Civil Service Code and/or if you feel the recruitment has been conducted in such a way that conflicts with the Civil Service Commissioner's Recruitment Principles, you may make a complaint, by contacting Human Resources at [human.resources@gad.gov.uk](mailto:human.resources@gad.gov.uk) in the first instance. If you are not satisfied with the response you receive, you can contact the Civil Service Commissioners using the link below.

[Contact Us - Civil Service Commission \(independent.gov.uk\)](https://independent.gov.uk)

