



Actuarial & Redress Calculations

Expertise when you need it



OAC was founded in 1994 during the early days of the Personal Pensions Review and quickly became recognised as an independent specialist in regulatory and business reviews. With over 20 years of experience, we have built a reputation for a trusted and dependable service by a dedicated team of actuaries and consultants. Our expertise in understanding the complexities of financial regulation for loss and redress assessment, along with the current thinking by the Financial Conduct Authority and the Financial Ombudsman Service, is second to none.

From single calculations to large scale business reviews, we provide an efficient, cost-effective and flexible outsourced service to suit your requirements.

Complaint investigations

Our skilled complaint handlers assist firms with the processing, investigation and resolution of complaints. This can greatly assist firms where legacy business is no longer supported by adequate knowledge or to deal with an increase in the volume of complaints.

We are able to take on individual aspects of the management of complaints through to provision of a full complaint handling service, including the use of our own complaint handling software platform.

Redress calculations

As specialists in loss and redress assessment, we can undertake the redress calculations arising from complaints, file audits, past adviser or business reviews, and remediation projects.

These include:

- Transfers from occupational pension scheme to another investment.
- Review of opt-outs or non-joiners to occupational pension scheme.
- Comparison of occupational pension scheme AVC plan with FSAVC policy.
- Decisions to effect an income drawdown policy.
- Decisions to contract out of SERPS / S2P.
- Transfers from personal or executive pension policies to SIPP.
- Endowment and other investment linked mortgages.

We take a consultative approach to every case received and can provide a full data gathering service or take on complete data ready for calculation. We review all case files to ensure we have the required data and will advise on any unusual cases which may require a different calculation basis and method of redress.

OACis Calculations

We have developed and are committed to maintain our own calculations software platform which is also available under licence and includes a support and maintenance package.



For more information

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Actuarial
Governance, risk & compliance
Redress calculations
Software

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