Elizabeth Horner BSc (Hons) FIA

Senior Actuary



I am a specialist Pensions Actuary with 24 years of pensions experience.

I joined Actuaries for Lawyers in 2024 and I prepare expert reports in connection with pensions on divorce.

I have held a number of actuarial roles over my career ranging from pensions consultant to actuarial tutor. My work has primarily focussed on private sector defined benefit pension schemes. In my most recent role I was involved in advising trustee boards on a range of strategic pensions issues including scheme funding, integrated risk management, risk settlement projects, scheme mergers and member options as well as dealing with complex individual member calculations. This role involved liaising with a variety of stakeholders, ranging from trustees to individual pension scheme members.

Through my work at other pension consultancies, I have been involved in advising employers on their pension arrangements, including preparation of corporate accounting disclosures and the design and implementation of a number of liability management exercises. I have delivered presentations to member groups on proposed changes to their pension arrangements.

I have also previously fulfilled the scheme secretarial function across a number of pension schemes and have manned telephone helplines for members following company mergers and the subsequent harmonisation of pension arrangements.

In my work as a tutor, I travelled across Britain and Ireland preparing and delivering regular and intensive tutorials to groups of actuarial students and providing individual guidance sessions for those preparing for the exams of the Institute and Faculty of Actuaries. I also assisted in preparing study materials, developing new courses and marking assignments.

Employment history

2024 to date: Senior Actuary at Actuaries for Lawyers

2011 to 2024: Consulting Actuary at Aon 2010 to 2011: Actuary and Manager at KPMG

2007 to 2010: Actuarial Tutor at ActEd

2000 to 2007: Consulting Actuary at Watson Wyatt

Education and Professional

2005: Fellow of the Institute and Faculty of Actuaries

2000: BSc (Hons) Mathematics and Statistics, University of York

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