



Actuaries for Lawyers CVs of our Signing Actuaries

Actuaries for Lawyers is one of the oldest established specialist firms of actuaries providing expert pension reports for use in divorce cases, industrial tribunals and court cases relating to loss of pension rights. We have been working in this area for over 20 years, far longer than most other firms who have started to carry out work of this type. Our years of experience and understanding of this complex area means that if you instruct us, your case will be dealt with by a firm who will be committed to providing the highest possible standards of service and who you can trust to deliver a report that will provide you with everything you need to settle your case in the most cost effective and efficient way possible.

Actuaries for Lawyers has a reputation for being one of the leading UK providers of pensions on divorce training to lawyers, barristers, financial advisers and other professionals working in this area. Our library of pensions knowledge and experience over two decades is in my view unmatched by any other firm working in this area. We have a specialist team of actuaries, pension analysts and pensions administrators with a wealth of pensions experience, many of our actuaries having previously held "Scheme Actuary Certificates". We have provided advice and guidance to clients on the whole range of pensions arrangements seen in the UK from the smallest personal pension to the largest public sector schemes. We pride ourselves on being able to communicate the complexities of pensions in plain English so that our clients are placed in a more informed position and feel better able to make some of the significant financial decisions required to settle their cases. Every client matters to us, and we will strive to provide the best possible service to you in the fastest time we can to enable you to move on with your life.

If you think that we may be able to assist you, please do not hesitate to contact me.

Paul Windle
Founder and Principal Actuary
Actuaries for Lawyers

Paul Windle BSc (Hons) ARCS FIA MEWI

Founder and Principal Actuary



I set up a new actuarial consulting firm, Pension Actuaries Ltd, in mid-2004 and from autumn 2004 joined with Actuaries for Lawyers Ltd, an existing firm of consulting actuaries set up by fellow actuary David Lockett. Both firms subsequently trade as “Actuaries for Lawyers” and provide pension and actuarial services to solicitors, barristers and individual clients.

I manage the West Yorkshire office of Actuaries for Lawyers (our other office is in Wiltshire in the south of England). The business has grown under my leadership over the past 20 years and we now have three (shortly to become four) experienced specialist pension actuaries signing off our reports who have a wealth of pensions experience behind them, many having previously held positions as scheme actuaries. The actuaries are supported by a team of pension analysts, pension administrators and an office manager. Actuaries for Lawyers is typically consulted on over 1,000 matrimonial cases each year. We additionally assist legal practitioners and members of the public in a wide range occupational pension matters, providing loss of pension rights reports for both use in both the court and in industrial tribunals. I have attended in Court to give evidence as an expert witness on pensions on a number of occasions.

Customer service, attention to detail and striving to produce the highest quality work for our clients is the ethos of what we strive to achieve. Every client matters to us. An example of feedback recently received on one of my cases is as follows:

Just a brief note of enormous thanks for the report; perfectly presented, laid out, clear and unambiguous. It could not have been better. Thank you. From a feedback perspective, there must be huge numbers of people like me who are going through this process and are met with a barrage of misinformation and complexity which all leads to no clear understanding. In sum thank you.

I have been providing training to legal and financial practitioners in the field of pensions on divorce for over 20 years, throughout the country from Carlisle to Colchester. The attendees include some of the leading legal practitioners and leading financial advisors in pensions on divorce area. Many attend on an annual basis to keep up to date on new developments in this fast growing and increasingly complex area.

I was invited to join the interdisciplinary Pensions Advisory Group (PAG2) in May 2022 to assist in the preparing the second edition of their authoritative publication “A Guide to the Treatment of Pensions on Divorce”. This guide is the national bible for both legal practitioners and pensions experts working in this field and is endorsed by Sir Robert McFarlane, the President of Family Division and one of the most senior judges in the UK. My involvement was to chair the pension expert subcommittee for a number of the chapters which needed revising, including the section of pension offsetting. I also had significant involvement in drafting the wording in the section relating to the McCloud judgement.



Employment history

2004 to date:	Founder and Principal Actuary at Actuaries for Lawyers
2002 to 2002:	Founder and partner, Hazell Carr (York) LLP
1999 to 2002:	Self Employed Consulting Actuary, Boston Financial Services Ltd
1998	Product Development Manager, Commercial Union
1996 to 1998:	Marketing Actuary, Britannia Life
1986 to 1996:	Various positions as a trainee and qualified actuary, General Accident Life

Education

2004:	Qualified as a Fellow of the Institute of Actuaries
1986 to 2004:	Student member of the Institute of Actuaries
1983 to 1986:	BSc (Hons) Mathematics, Imperial College, London Associate of the Royal College of Science, Imperial College, London

Professional

2024	Appointed as a member of the Pensions on Divorce Working Party of the Institute and Faculty of Actuaries
2022:	Appointed as a member of the Pension Advisory Group
2005:	Appointed as a member of the Expert Witness Institute

Publications

Dec 2018/Jan 2019	Technical input for article "Perplexed by Pensions", Family Law Journal
Mar 2017	"Claiming State Pension from your husband, wife or civil partner on death or divorce", Linked In.
Feb 2016	"New Guidelines for Sharing State Pension published", Linked In.
July 2015	"Is it worth Sharing the Additional State Pension on Divorce?", Linked In.

February 2025



David Bor BSc (Hons) FIA MEWI

Senior Actuary



I am a specialist Pensions Actuary with over 40 years of pensions experience.

I joined Actuaries for Lawyers 2020 and I prepare expert reports in connection with pensions on divorce having been consulted on well over 1,000 cases since I started carrying out work of this type, both at Actuaries for Lawyers and also at my previous firm, David Bor Pension Limited.

I also have a particular expertise in preparing loss of pension rights reports for use by the Court and Industrial Tribunals in relation to Personal Injury, Professional Negligence, Unfair Dismissal and errors or erroneous actions in connection with pensions. I have recent experience of being called to give evidence as an Expert Witness in person at Court proceedings. This involved explaining complex issues in an easily understandable format based on using my professional knowledge and judgement to help settle pension disputes.

I have written a number of articles and blogs relating to pensions on divorce work and presented on this topic at many seminars to legal practitioners and financial advisors throughout the country, my particular areas of interest at present being addressing the complications relating to public sector pension rights impacted by the McCloud Judgement.

I have worked as a pension specialist throughout my career and have vast range of experience from the different roles that I have held throughout the pensions industry. These include working for specialist pension consultancies, as well as large insurance companies. I have held a scheme actuary certificate on a number of occasions in the past as well as being an independent trustee for defined benefit pension schemes and a specialist Pensioner Trustee for some Small Self-Administered Schemes (SSASs).

Employment history

2020 to date:	Senior Actuary at Actuaries for Lawyers
2013 to 2020:	Principal at David Bor Pension Ltd
2007 to 2013:	Principal at JLT Group
2002 to 2007:	Consulting Actuary at KPMG
1995 to 2002:	Pensions Review Work for Swiss Re and United Assurance
1982 to 1995:	Various actuarial roles at Royal Life, Clay& Partners, Michel J Field, Bain Clarkson

Education and Professional

2017:	Member of the IFoA Recognised Professional Body (investment business)
2017:	Member of the Expert Witness Institute
2009:	Appointed as a Scheme Actuary
2004:	Fellow of the Institute and Faculty of Actuaries
1995:	Financial Planning Certificate
1995:	Pensioner Trustee



Susan Vivian BSc (Hons) FIA

Senior Actuary



I am a specialist Pensions Actuary with almost 40 years of pensions experience.

I joined Actuaries for Lawyers in 2025 and I prepare expert reports in connection with pensions on divorce.

My previous experience has spanned both the public and private sectors. I have extensive experience of defined benefit (final salary) pension scheme having held senior roles at a number of leading UK pension consultancies includes Scheme Actuary appointments and as actuarial adviser to both Trustees and employers

My particular area of strength is public sector pensions and I worked for nearly 20 years at the Government Actuary's Department, including acting as Head of the Public Service Pensions team which advised both the Government and public sector employers in relation to the management and technical aspects of these schemes. I have a particular expertise in areas relating to Public Sector Pensions Remedy and complications relating to the McCloud Judgement, and I have written articles on this subject.

Employment history

2023 to 2025:	Public Service Pensions Actuary at First Actuarial
2004 to 2023:	Head of Public Service Pensions at the Government Actuary's Department
2002 to 2004:	Scheme and Technical Actuary at Gissings
1998 to 2002:	Pensions Review Work for Hazell Carr and others
1988 to 1997:	Scheme Actuary and European Principal at Mercer
1985 to 1988:	Trainee actuary at Clay and Partners

Education and Professional

2024:	Chartered Actuary Fellow status of the Institute and Faculty of Actuaries
1997 to 2022:	Scheme Actuary
1993:	Fellow of the Pensions Management Institute
1990:	Fellow of the Institute and Faculty of Actuaries
1985:	BSc (Hons) Physics, Durham University

February 2025

