

## Policy on Disclosure of Criminal Convictions

Document 220139

### Context and Purpose

This policy outlines the review and assessment process that is followed when a Fellow, Associate or Affiliate, or an applicant for enrolment as a Fellow, Associate or Affiliate, discloses a criminal conviction (see Definitions and Abbreviations section) to the Institute, pursuant to the Bylaws 3.1.12(1), 3.1.12(2), 3.1.12(3) and the CIA's *Policy on Qualification Requirements*.

It provides the assessing body, as well as members and applicants to the Institute, with guidelines and structure surrounding the process, in order to ensure a fair, efficient, and confidential assessment when a criminal conviction has been disclosed.

### Scope

This policy applies to all criminal convictions that are disclosed to the Institute by a Fellow, Associate or Affiliate, or an applicant for enrolment as a Fellow, Associate or Affiliate.

### Policy Statements

1. The Professionalism and Credential Monitoring Board (PCMB) shall be the body which conducts the review and assessment of a criminal conviction upon disclosure to the Institute.
2. All decisions of the PCMB will be based on the criminal conviction assessment criteria included as an appendix to this policy.
3. All disclosures of criminal convictions will be made either on an enrolment application form (from applicants) or to the Executive Director of the Institute (from current members of the CIA). The PCMB will be advised of the disclosure and will initiate its review and assessment. The Head Office will keep the names of the individuals confidential throughout the review and assessment process conducted by the PCMB. However, by nature, a criminal conviction is public information and therefore names could become known by the PCMB through other sources.
4. The PCMB will provide the applicant, Fellow, Associate, or Affiliate an opportunity to make representations in the manner it deems appropriate.
5. In assessing a disclosure from an **applicant to the Institute**, the PCMB will determine whether or not the individual should be enrolled in the CIA, based on the criminal conviction assessment criteria (see Appendix A).
  - a. An applicant to the Institute who is denied enrolment can appeal the PCMB's decision to the Actuarial Profession Oversight Board (APOB) within 30 days of

receipt of the notice of the assessment. If the APOB upholds the PCMB's decision, the applicant will be denied enrolment and the decision will be final. If the APOB does not uphold the decision, the applicant will be granted enrolment in the CIA, subject to meeting all other qualification requirements.

6. In assessing a disclosure from a **current member of the CIA**, the PCMB will determine whether or not the criminal conviction warrants further investigation by the Professional Conduct Board (PCB), based on the criminal conviction assessment criteria (see Appendix B).
  - a. If the PCMB's assessment results in a positive determination, the criminal conviction will be reported to the PCB pursuant to Bylaw 20.02(1), and the normal CIA disciplinary process would be initiated. The name of the member would then be provided to the PCB but would become public only at the appropriate point in the CIA's disciplinary process (i.e., if charges are laid).
  - b. If the PCMB's assessment results in a negative determination, there would be no further action taken by the PCMB and the decision of the PCMB would be final.
7. If a criminal conviction that was previously disclosed is subsequently reported to the PCB by a third party, the PCB will consult the Head Office to ensure that it had indeed been reported and assessed. The PCMB's initial assessment will remain binding, and the applicant/member will not be assessed again, by any entity within the CIA, for the same criminal conviction (the "double jeopardy" rule would apply).
8. The documentation from all PCMB assessments as well as any documentation with respect to an appeal to APOB will be kept strictly confidential. For transparency, all assessments will be reported anonymously, in a regularly scheduled report to the members, identifying the criminal convictions disclosed and the result of the assessments.
9. The names of the individuals who disclosed a criminal conviction will not be publicized, and will be kept in a confidential and secure file, as a reference for the Head Office, the PCMB, or the PCB, as required. This will ensure consistency in the decisions where similar criminal convictions are assessed. It will also serve to ensure that an individual who discloses a criminal conviction, and is assessed pursuant to this policy, is not investigated again, if the PCB is made aware of the criminal conviction from a third party.

**Exemptions**

N/A

**Escalation Procedures/Management of Non-compliance with this Policy**

N/A

**Definitions and Abbreviations**

- **“Criminal conviction”** refers to the definition stated in the CIA Bylaws. Note that records of CIA Disciplinary Tribunal decisions are already on file and would therefore not require further disclosure.

**Associated Documents**

[Bylaws](#) (ref. Bylaw 3.01.1, 3.01.2, 3.1.12, and 3.1.13)

[Policy Regarding Qualification Requirements](#)

[Rules of Professional Conduct](#) (ref. Rule 11)

**References**

N/A

**Monitoring, Evaluation, and Review**

Approval date	August 14, 2020
Effective date	August 14, 2020
Approval authority	Professionalism and Credential Monitoring Board
Review owner	Professionalism and Credential Monitoring Board
Prior review and revision dates	May 16, 2016; December 4, 2019
Review cycle	Every three years
Next review date	2023

**Procedures**

Appendix A – Criminal Conviction Assessment Criteria – Applicant

Appendix B – Criminal Conviction Assessment Criteria – Current Member of the CIA

## Appendix A

<b>Criminal Conviction Assessment Criteria – Applicant</b>
<p>The assessment criteria shown below have been established to provide the Professionalism and Credential Monitoring Board (PCMB) with some guidance in assessing criminal convictions that are disclosed to the Institute.</p> <p>Judgment and reasonableness will still be needed on the part of the PCMB members, to assess the seriousness of the criminal conviction and the implications of their determination, on a case-by-case basis.</p> <p>The criteria listed below are not the sole factors to be used in determining the best course of action, but provide guidance to the PCMB about the issues to consider:</p>
<p>1. <b>Has a similar assessment been done previously for this type of conviction?</b> Referencing the master list of previous decisions may be helpful, but each case is unique and should be considered on its own merits as well.</p>
<p>2. <b>Is this the individual’s first criminal conviction?</b> Depending on the nature of the conviction, a one-time mistake or error in judgment may warrant different consideration than a second or subsequent offence.</p>
<p>3. <b>Does the criminal conviction cause concern, from a public interest perspective, if the individual were to provide professional services as a member of the CIA? Is it likely to undermine (perhaps irreparably) the trust of the public?</b> When a professional commits an offence while practising his or her profession, the correlation is obvious. It might not be the case for other offences, which may perhaps complicate the matter under closer examination. However, protecting the public must extend to criminal offences that are not committed in the course of professional activities. Indeed, some offences committed in a non-professional context could still have an impact on the profession if they are likely to undermine the trust of the public and those with whom the professional shall serve while practising his or her profession.</p>
<p>4. <b>How long ago did the offence take place?</b> An error in judgment many years ago, with no subsequent offences, may warrant different consideration than an offence which occurred recently, and which would not yet provide evidence of lessons learned.</p>
<p>5. <b>Would it be unfair to prevent the individual from earning a living in his or her chosen profession, given the nature of the offence that was committed?</b> There is an issue of proportionality to be considered—what fate does the applicant deserve based on the offence, and is it fair, considering the impact of the actions that the Institute may take?</p>

## Appendix B

### Criminal Conviction Assessment Criteria – Current Member of the CIA

The assessment criteria shown below have been established to provide the Professionalism and Credential Monitoring Board (PCMB) with some guidance in assessing criminal convictions that are disclosed to the Institute.

Judgment and reasonableness will still be needed on the part of the PCMB members, to assess the seriousness of the criminal conviction and the implications of their determination, on a case-by-case basis.

The criteria listed below are not the sole factors to be used in determining the best course of action, but provide guidance to the PCMB about the issues to consider:

1. **Has a similar assessment been done previously for this type of conviction?** Referencing the master list of previous decisions may be helpful, but each case is unique and should be considered on its own merits as well.
2. **Is this the individual's first criminal conviction?** Depending on the nature of the conviction, a one-time mistake or error in judgment may warrant different consideration than a second or subsequent offence.
3. **Does the criminal conviction cause concern, from a public interest perspective, if the individual were to continue to provide professional services as a member of the CIA? Is it likely to undermine (perhaps irreparably) the trust of the public?** When a professional commits an offence while practising his or her profession, the correlation is obvious. It might not be the case for other offences, which may perhaps complicate the matter under closer examination. However, protecting the public must extend to criminal offences that are not committed in the course of professional activities. Indeed, some offences committed in a non-professional context could still have an impact on the profession if they are likely to undermine the trust of the public and those with whom the professional shall serve while practising his or her profession.