



Professional Standards

Are they still important? What about AI? What does the future hold?

Charles Cowling, Past President IAA & Priest, Church of England

6th European
Congress of Actuaries
www.eca2026.org



The World is Changing



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The World is Changing



Actuaries with AI
will replace
Actuaries without AI



Actuarial Standards are Changing



In a world of AI ...

Professionalism and Trust are Essential



Attitude and Behaviours

Diversity and Discrimination



Discrimination

- **Introduction to Transatlantic Chattel Slavery (TCS) and the role of the Church**
- **Racism – Emergence and continuing ...**
- **Sexism**
- **Discrimination & DEI**

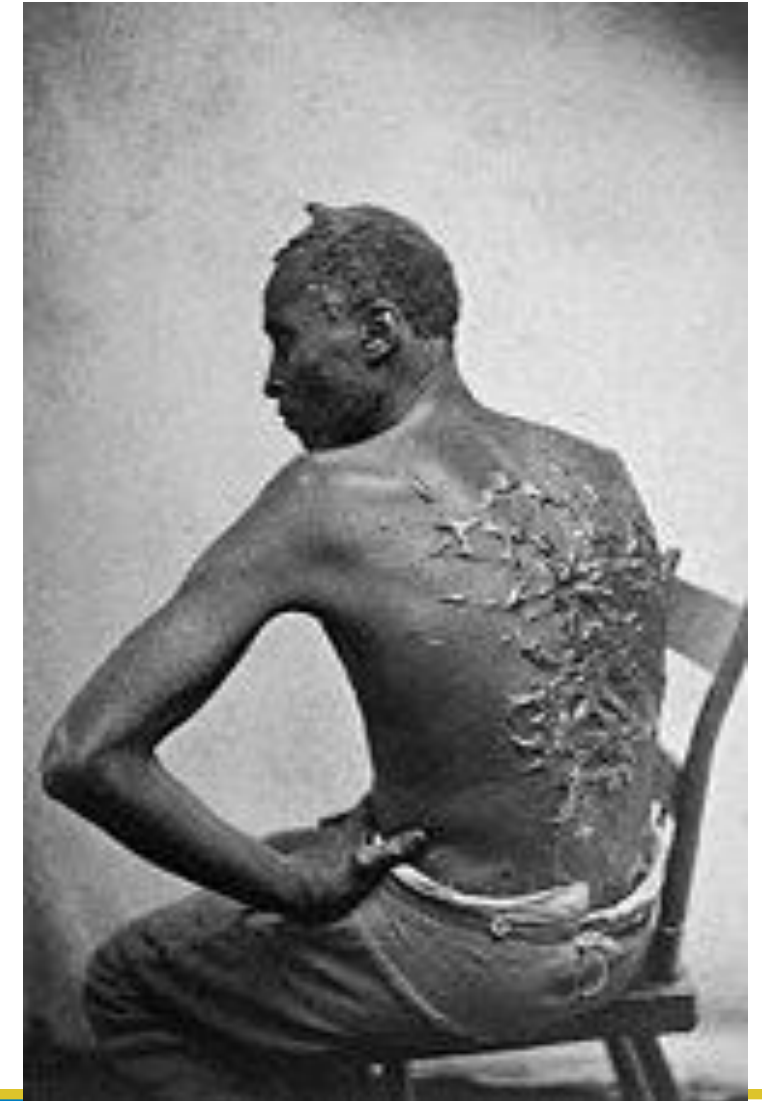
Historical Context

- 1492, Christopher Columbus lands in the Bahamas.
- 1516, Dominican Friar, Bartolomé de las Casas, advocates use of enslaved Africans for labour to protect the dwindling local population in the Caribbean.
- 1625, British begin colonizing Barbados, birthplace of British slave society.
- 1713, Treaty of Utrecht gave British rights to supply slaves to Spanish America
- 1791 – 1804, Haiti Revolution (slave uprising) ends French rule and slavery in Haiti.
- 1833, Abolition of slavery across the British Empire and plantation owners were awarded £20million (worth around £17billion today).
- 1859, Charles Darwin's "The Origin of Species" was published

Additional Theological Context

- 1695, Archbishop of Canterbury, issues urgent call to convert non-believers
- Significant antagonism (war) between Christian denominations
- Anglicanism meant an inextricable link between Church, State and Crown.
 - Church of England - an important part of what it meant to be English
 - British Empire imposing order and its culture and structure across the world.
 - For 18th century Anglicans in the Church of England, great importance was placed on hierarchy as a means of ensuring social stability.

Awful Truth of TCS



More Theological Context

- Starting in late 17th century, strenuous efforts made to reassert historical truth of the Bible - in particular, the “Curse of Ham”:
 - All humankind descended from Adam and Eve, but after the great flood Noah is the father all future humankind. He has 3 sons: Shem, Ham and Japheth
 - Ham commits a sin and Noah curses Ham’s son: ‘*Cursed be Canaan; lowest of slaves shall he be to his brothers*’ (Genesis 9:25).
 - Shem’s descendants → Abraham and the people of Israel
 - Japheth’s descendants → Gentiles
 - Ham’s descendants → people of Sodom and Gomorrah
- ➔ Church viewed slavery as an accepted part of scripture.

More Theological Context

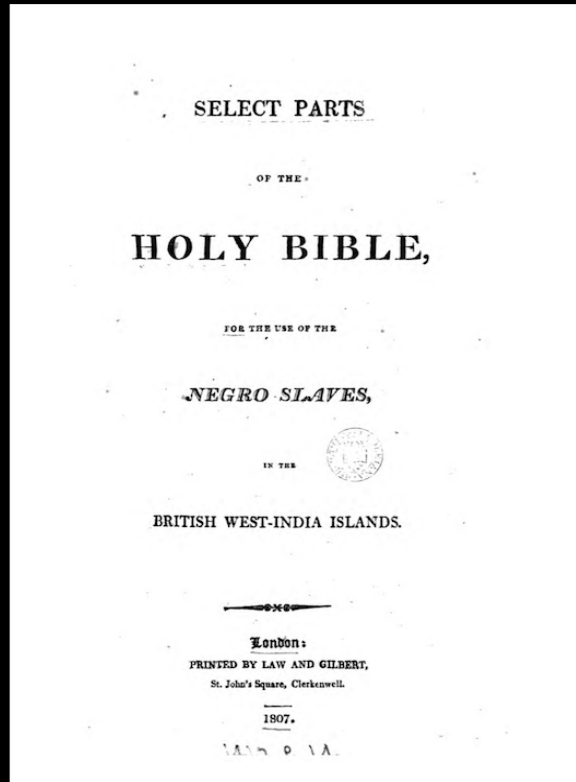
- **Divine Order and Providence**
- **Throughout 18th Century, the Church of England portrayed the Bible account of Noah's sons as scriptural prophecy, foretelling TCS as evidence of a divine plan.**
- **Belief in a divine plan had a stable, social order at its heart**
- **For Anglicanism, this was built around close cooperation between Church and State**
- **Proof was in the civilising impact of the obviously immensely successful British Empire**

More Theological Context

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***‘The rich man in his castle, the poor man at his gate,
God made them, high or lowly, and ordered their estate.’***

The Slave Bible



- Published in 1807
- Evidence of Church's central role in supporting colonialism.
- Redacted version of the Bible
- Instruction given to focus on '*the duties of slaves towards their masters*'
- Purpose to assist in conversion of enslaved Africans from paganism to a form of Christianity which supported efforts of the enslavers to maintain control over their "property".

Racism in Christian Art



- *Racist and offensive aesthetic whitewashing ...?*
Justin Joseph (2015)
- *“This is the only art we see... It’s whites-only art”*

Racism in Christian Art



‘If Jesus is white and God is white then authority is white ... Every time you see white Jesus, you see white supremacy’

Professor Anthea Butler

Scientific Racism – Rise

Started in 19th Century

- Darwin (“Survival of the fittest”)
- History told in terms of conquest by dominant race – and class (even the expelling of criminals to the colonies was seen as improving the British racial stock)
- Many theories (eg measurement of brain size) to justify inferiority of certain races (and women)

➔ **German Aryan ideal & The Holocaust**

Scientific Racism – Fall

UNESCO statements

- *Statement on race* (Paris, July 1950)
- *Statement on the nature of race and race differences* (Paris, June 1951)
- *Proposals on the biological aspects of race* (Moscow, August 1964)
- *Statement on race and racial prejudice* (Paris, September 1967)

Scientific Racism – Fall

Related research supported no material difference between races:

- *American anthropologist (Franz Boas): IQ Tests*
- *Genetic research (eg Richards Lewontin) on underlying ‘genotypes’ demonstrates negligible variation between humans – More difference within groups than between groups.*
- *Confirmed by subsequent DNA sequencing research – “The concept of race has no genetic or scientific basis”: Craig Venter*

But Racism still exists today

- In our education statistics from schools & universities
- In job opportunities, promotions and leadership
- In the Church:

The Church has a long way to go even to recognise fully that continuing institutional racism still exists – which needs whites feeling truly offended by racism instead of feeling sorry for blacks. Revd Azariah France-Williams

- Numbers of black actuaries ...?

A quick word on Sexism

- **History and Holy Scripture have largely been written by men**

Human history has been written by a white hand, a male hand from the dominating social class.

Gustavo Gutierrez

- **Jesus had female disciples**

Truly I tell you, wherever the gospel is preached throughout the world, what she has done will also be told, in memory of her.

Mark Ch14 v9

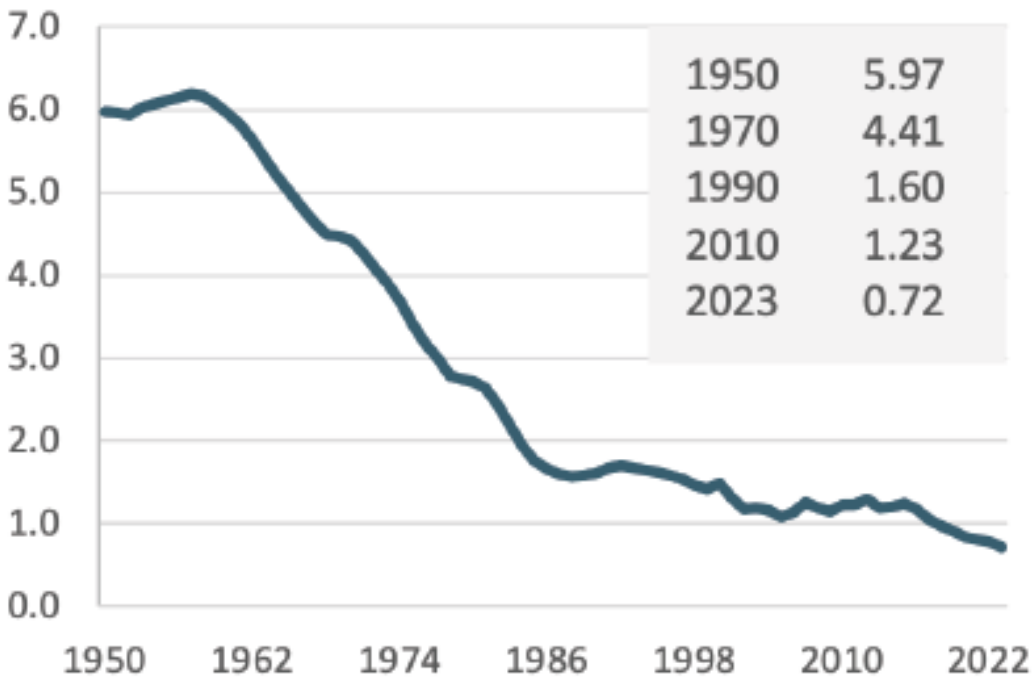
- **Jesus taught equality**

There is neither Jew nor Gentile, neither slave nor free, nor is there male and female, for you are all one in Christ Jesus.

Galatians Ch3 v28

Sexism

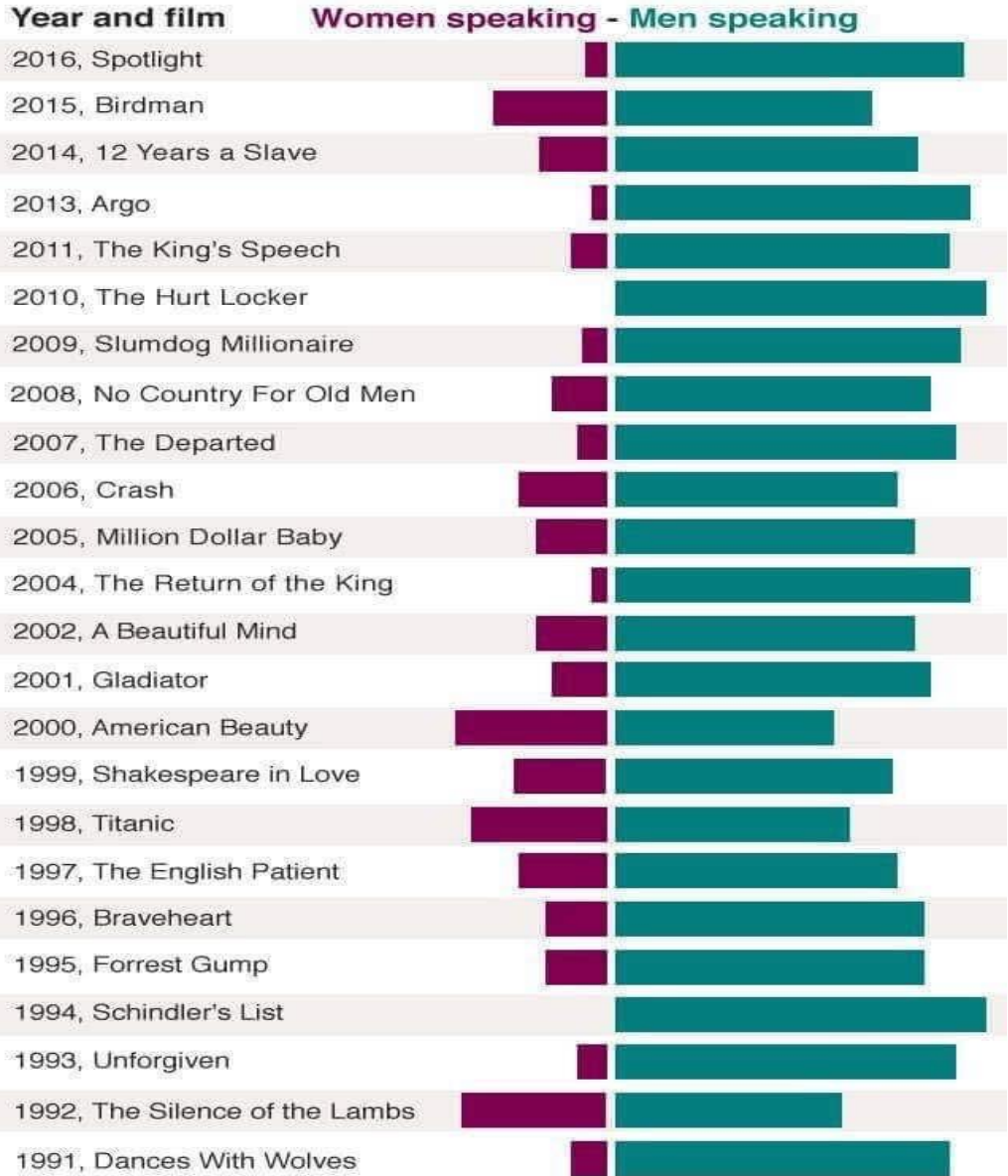
Figure 1
South Korean Total Fertility Rate, 1950–2023



Source: UN Population Division (2022) and KOSIS (2024)

Men speak most in best picture winning films

Proportion of words spoken by characters with more than 100 words



Source: Hanah Anderson, The Pudding

BBC



Discrimination and DEI

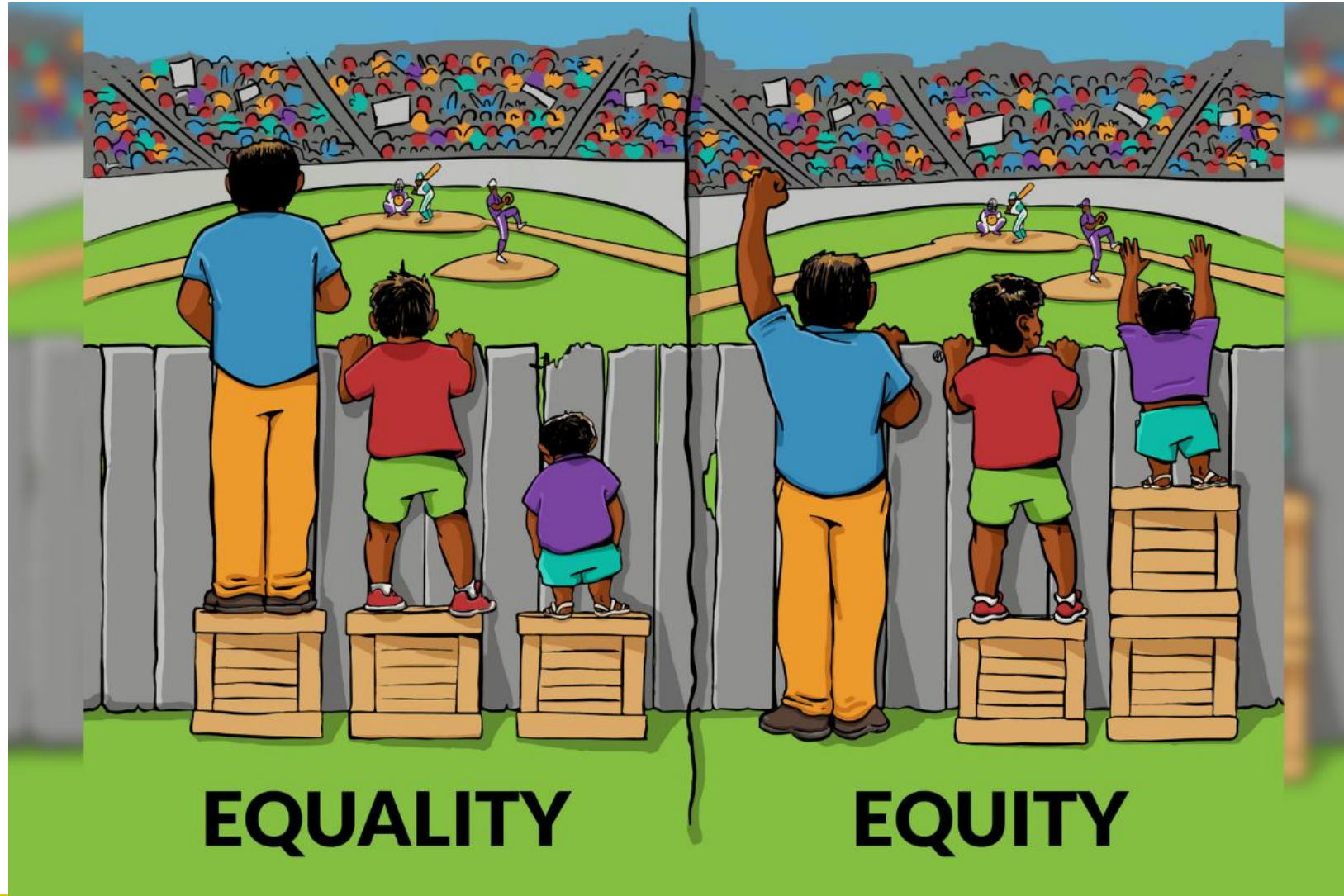


Image Credit:
Interaction Institute
for Social Change
Angus Maguire

Continuing Discrimination Today

If racism & sexism and discrimination are still ubiquitous in the Church of England, isn't it reasonable to expect them to be equally prevalent in the Actuarial Profession...?

IFoA Response – DEI consultation

1. Members must act honestly and with integrity.
 - 1.1 Members must show respect for everyone and treat others fairly
 - 1.2 Members should encourage diversity, equity and inclusion.

...

Are these principles really unreasonable?

Final Words

- **Harper Lee (“To Kill a Mockingbird”) :** “You never really understand a person until you consider things from his point of view ... until you climb into his skin and walk around in it” (Atticus Finch)
- **Kalwant Bhopal (“White Privilege”) :** It is not sufficient to treat people equally. We have to call-out colour-blind racism where white people refuse to recognise their own advantage. If we are truly to combat the evils of racism, we first have to recognise and walk in the shoes of those facing discrimination and injustice.
- **Robin Diangelo (“White Fragility”) :** The unconscious or systemic bias of white supremacy can be so ingrained that just raising racism in discussion prompts fear of an attack on all white people and a refusal to engage – resulting in a victory for the evils of racism.

A thought I leave with you ...

Professional standards

- **Not only must we be professional and trusted in our actuarial work ...**
- **But we must also be trusted as professionals in our behaviours and attitudes and how we deal with our fellow humans.**

Any Questions

