

# **Actuarial Institute of Chinese Taipei**

## **Rules of Procedures for the Committee of Counseling and Discipline**

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### **Article 1 Objectives**

To uphold the reputation of the Institute and its members, and to gain public trust in the “actuarial services” defined in Article 2 herein provided by members, Actuarial Institute of Chinese Taipei (called the Institute hereunder) draws up the Rules herein as basis for performing counseling and imposing disciplinary actions.

### **Article 2 Definitions**

1. “Members” of the Institute mean individual members specified in Article 5 of the Institute’s Charter.
2. “Actuarial service” means a practice of the member in any of the following circumstances:
  - (1) Signing any document requiring actuarial certification by law.
  - (2) Employed or contracted to engage in paid works applying actuarial theories or techniques.
  - (3) A member, in the capacity of Institute’s member, makes written or oral presentation, or grant permission to others to extract his or her views.
  - (4) A member in his or her own name or the name of any organization makes written or oral presentation, or grant permission to others to extract his or her views, when the contents of the presentation or the extraction are sufficient to give the recipients, or the general public the impression that those contents are based on actuarial theories or techniques.
3. An “incident of violation” means any of the following situations a member is involved in:
  - (1) performing “actuarial services”, during which a member violates relevant regulations, code of professional conduct, and Standards of Practice published by respective authority, or the generally accepted actuarial theories and principles,
  - (2) assisting, inducing or enticing others to perform “actuarial services”, during which the situation described in (1) occurs,
  - (3) being found guilty of violating the Criminal Code in a final court judgment, or
  - (4) being ruled by the directors panel in a disciplinary review process that the member should receive counseling, but refusing to comply.

### **Article 3 Mission of the Counseling and Disciplinary Committee**

The Institute sets up a Counseling and Disciplinary Committee (called the Committee hereunder) pursuant to Article 23 of the Organizational Charter. The mission of the Committee is to carry out the following tasks in compliance with the Rules herein:

1. Providing members with counseling service to help members avoid being involved in violation incidents and avoid conducts that tend to invite controversy,
2. Finding out the facts when a member has controversial conduct in performing actuarial services or is suspected of being involved in a violation incident,
3. Presenting investigation reports and proposing for disciplinary action when a member is involved in a violation incident.
4. Assisting professional actuarial organizations in other countries or regions to take pertinent actions towards the organization’s member(s) involved in a violation incident in Taiwan.

#### **Article 4 Organization of the Committee**

The Committee is made up of eleven members, of which, eight are Institute members, and three are non-Institute members nominated by the Chairman of the Board. The Committee members will be appointed for a term of three years with approval by the majority of the Board of Directors, and may be re-elected. The Chairman of the Board will nominate one Committee member who is an Institute member as the chairperson of the Committee (called the “Chairperson” hereunder), who is appointed after approval by the Board of Directors.

Where a Committee member resigns before his or her term of office expires, the vacancy left will not be filled if the remaining term of the resigned member is less than one year, or otherwise will be filled by a candidate nominated by the Chairman of the Board and approved by the Board of Directors.

If the Chairperson resigns or is unable to continue the duties of the chairperson due to other reasons, the Chairman of the Board will nominate a person among other Committee members, who will succeed the role of Chairperson subject to the approval of the Board of Directors.

The Chairperson shall propose an annual workplan at the beginning of each year, and prepare budget accordingly, and submit them to the Board of Directors for review. The Chairperson should also submit to the Board of Directors written quarterly reports on business status and expenditures.

#### **Article 5 Personnel Authorized by the Committee to Participate in Review Work**

Receiving assignment from the Chairperson, Committee members will undertake investigative work concerning individual review cases. For review cases where other technical committees are consulted, the relevant committees may recommend candidates for appointment by the Chairperson to undertake the investigation and analysis works concerning review cases. If needed, the Chairperson may select one to three investigators among members for a review case, subject to approval by the majority of Committee members. The investigators will assist in the investigation and analysis work. The Committee may also retain the service of a legal advisor to provide legal consultation relating to the work of the Committee. The Institute shall assign a secretary to assist the Committee in administrative affairs.

The Committee shall be fully responsible for the conducts of the aforementioned personnel who participate in the investigation or review works under assignment following proper authorization.

#### **Article 6 Member’s Obligation to Cooperate**

Unless it is otherwise specified in the Organizational Charter or rules of the Institute, when the Committee or a person authorized by the Committee makes necessary request or inquiry, or solicit the opinion of a member for matters in connection with a case, all members are obligated to cooperate by answering the questions correctly or offering opinions based on his or her professional know-how and in a manner as requested by the Committee.

When the Committee or a person authorized by the Committee sends a written request to a member subject to disciplinary process to provide information or answer questions, but said member fails to take specific action to cooperate in the matter in three weeks, or fails to provide reasonable explanation in a timely manner as to why it is difficult for him/her to oblige, such that the evaluation or review work concerning the case in this stage cannot be completed, the Committee will take such non-cooperative behavior as tacit consent of the member subject to the claim that he/she accepts the unfavorable decision made against him/her in this stage, and the case will automatically move forward to the next stage of the disciplinary process as provided in the Rules herein.

## **Article 7 Obligation of Confidentiality and Public Statement**

The Committee and people authorized to participate in the work have the obligation to keep the case under investigation confidential, and shall not at any time discuss with anybody or describe to anybody concerning the case under the circumstance where the revelation is not directly related to and not necessary for the investigation of the case.

During the disciplinary process when the Committee asks a member or a related third party to provide information, to protect the interests of the member or the related third party and minimize the risk of damaging his/her business interest, the member or the related third party may request to eliminate the part of information he/she provides that does not have a bearing on the decision to be made on the case from documents concerning the case.

During the disciplinary process, the Chairman of the Board may, if deemed necessary, instructs the Chairperson to prepare a written report on the progress of investigation, provided such action will not affect the case investigation, nor the interests of the member and related third parties. If necessary, the Chairman of the Board may reveal the contents of the said written report to the public.

After the conclusion of a disciplinary process, the Secretariat of the Institute should, if so decided by the Chairman of the Board, make a presentation to the public based on the written report and documented record concerning part of the case that does not involve the business secret or the privacy of third parties.

## **Article 8 Safeguarding Member's Rights and Interests**

A member who is subject to disciplinary process is entitled to retain a legal counsel with the qualification of an attorney to provide personal advisory service in the investigation process. The Committee may refuse to accept the expression of opinions by said legal counsel, unless the Committee or a person authorized by the Committee solicits his/her opinions.

Based on the principle of reciprocity, the function of legal advisor to the Committee is limited to providing counseling services to the Committee and its authorized persons. The legal advisor to the Committee may not directly express his/her views to a member subject to disciplinary process and his/her legal counsel, or ask them questions, or solicit their opinions

When an institution with judicial or public administrative authority, asks the Institute in writing, based on the needs to exercise public authority, to provide information on a case either under disciplinary process or being concluded following the disciplinary process, the Committee, with the consent of the Chairman of the Board, should respond to the request in a cooperative manner by providing relevant information to the public agency through the Secretariat of the Institute.

## **Article 9 Reporting and Evaluation**

The Committee accepts the claim substantiated by concrete evidence presented and signed by a member or an outsider for the possible involvement in a violation incident by a member. If the Committee obtains material information indicating that a member might be involved in a violation incident, the Committee should take the initiative to review the case.

After the Committee receives a claim, the Chairperson, in consideration of the experience and background of the Committee members, will assign by rotation a Committee member to evaluate the claim. When making assignment, the Chairperson should make sure the Committee member assigned is and free of conflict of interest to the claimed violation incident. The assigned Committee member, after finishing the evaluation, shall present an evaluation report to the Chairperson to describe the evaluation results and make suggestions for subsequent actions.

Where the claim received by the Committee is not found to be involved in a violation incident, and is not in connection with the Standards of Practice, or technical concepts and theories, the Chairperson should, after the assigned Committee member produces the evaluation report, rule that the case needs not enter the review process.

Where the claim received by the Committee is in line with the Standards of Practice, or technical concepts and theories, but is not found to be involved in a violation incident, the Chairperson should, after the assigned Committee member produces the evaluation report, forward the case to related technical committees for review, and ask the technical committees to inform the Committee of their conclusion in writing when they complete the technical review. Such technical review conclusion will be used as the basis for closing the claim.

Where the claim received by the Committee is in line with the Standards of Practice, or technical concepts and theories, and is suspected of being involved in a violation incident, the Chairperson should, after the assigned Committee member produces the evaluation report, rule that related technical committees will be consulted and undertake joint review of the claim according to the process provided herein.

Where the claim received by the Committee is suspected of being involved in a violation incident, but is not in connection with the Standards of Practice, or technical concepts and theories, the Chairperson should, after the assigned Committee member produces the evaluation report, rule that the case be subject to disciplinary review according to the process provided herein.

Where the Chairperson rules that the claim needs not enter the disciplinary review process, the Committee should immediately notify the member subject to the claim the decision of no review in writing. The Committee should also notify the party, if applicable submitting the claim of the same. If the party submitting the claim dissents with the decision of the Committee, he/she may, within three weeks after receiving the Committee's decision of no review, resubmit the case after obtaining signatory support from at least three board directors. In such event, the Committee may not refuse to review the claim again.

Where the Chairperson decides based on the evaluation result that the claim needs not enter the disciplinary review process, he/she can rule at the same time that counseling service be provided to the member subject to the claim according to Article 15 herein to prevent the recurrence of like-kind controversy or concern. The Chairperson should, within one week after such a decision is made, issue a written notice asking the member subject to the claim to receive counseling. Such written notice should name the person assigned by the Chairperson to provide counseling, as well as the time and manner of counseling. In case the member subject to the claim fails to accept the counseling as requested, the Chairperson may resume the disciplinary process and submit the claim for review process.

## **Article 10 Disciplinary Review Process – Investigation of the Committee**

Where the Chairperson rules that the reported case should enter the disciplinary review process, he/she may appoint a total of three Committee members who are in charge of the case review or other Committee members to act as investigative panels of the case. One of the appointed investigative panels shall not be a member of the Institute. The Chairperson may also, in view of the complexity of the case, assign other investigators to assist in the investigation pursuant to Article 5 herein. In a case where the joint review of other technical committees is conducted, the related technical committees should recommend two members or qualified representatives from the committee for assignment by the Chairperson as investigators of the case.

After a claim has been ruled by the Chairperson to enter the disciplinary review process, the Committee shall promptly inform the member being reported to accept the investigation of the committee.

During the investigation, the investigative panel or investigators should conduct face-to-face interview with the member subject to the claim to discuss the case. The first such interview should take place no sooner than three weeks after the member subject to the claim has been notified to allow him/her adequate time for preparation. After receiving such a notice, the member subject to the claim may defend his/her case in writing or present his/her argument at the time of interview.

The investigative panel or investigator should collect information and conduct analysis and assessment. The conclusion drawn from the analysis and materials substantiating the assessment should be clearly described in writing. The analysis and assessment should be conducted based on the Organizational Charter and rules of the Institute, Actuarial Standards of Practice, laws and regulations, precedents of disciplinary actions, or refer to basic actuarial concepts and theories, professional rules published by foreign actuarial organizations for similar situations, the practice of professionals at home and abroad, and publications of professional actuarial organizations or academic institutes. The past records of actuarial services rendered by the member subject to the claim should not be used as reference in the review process.

#### **Article 11 Disciplinary Review Process – Deliberation by the Committee**

The investigative panel or investigators should produce a written investigation report based on their findings, analysis and assessment, and submit it via the Chairperson to all Committee members for deliberation. Committee members are ipso facto members of the deliberation panel, unless they have conflict of interest in the case. In a situation where related technical committees will join the deliberation, each technical committee should recommend four members or representatives from the committee to join the deliberation work with the consent of the Chairperson. The candidates recommended by respective technical committee to join the deliberation process shall not have conflict of interest in the case.

The Chairperson will preside over the deliberation process. If the Chairperson has a conflict of interest in the case, other Committee members participating in the deliberation will elect among themselves a substitute chairperson to preside over the deliberation work. Besides referring to the investigation report, the deliberation panels and personnel should conduct face-to-face interview with the member subject to the claim and the party submitting the claim, if applicable. If the member subject to the claim requests that deliberation panels and personnel listen to the views of other professionals, the Chairperson will decide whether to accept such request based on its significance. If the Chairperson deems in the deliberation process that the investigation data are inadequate, he/she can ask the investigating panels and investigators to provide supplemental information.

When the number of deliberation panel and personnel combined falls below nine due to whatever reasons, the Chairperson should ask the Chairman of the Board to select appropriate persons among directors to act as deliberation panel. The directors so selected by the Chairman of the Board shall have any conflict of interest in the case.

The deliberation process is completed only when the majority of deliberation panels and personnel have reached consensus on the conclusions and suggestions made in the investigation report. If the deliberation concludes that there lacks concrete facts evidencing any unprofessional conduct of member subject to the claim, the case review is deemed concluded, and the Committee should inform the member subject to the claim of the conclusion. The Committee should also notify the party, if any submitting the claim of the same. The Committee shall document the investigation, assessment and analysis, deliberation process and discussion records, and conclusions and suggestions made, and turn over the documents to the Secretariat for filing.

If the party submitting the claim dissents with the decision of the deliberation panel, he/she should, within three weeks after receiving the notice of decision, appeal to the Board of Directors for decision after obtaining signatory support from at least three board directors.

When the deliberation concludes that there lacks concrete facts evidencing any unprofessional conduct on the part of member subject to the claim, or when the deliberation concludes that there are concrete facts evidencing any unprofessional conduct on the part of member being reported, but the violation is mild in nature that the case needs not be brought to the Board of Directors for decision, the Committee may require at the same time that the member subject to the claim receives counseling from the Committee according to Article 15 herein to prevent the recurrence of like-kind controversy or concern. The Chairperson should, within one week after such a decision is made, issue a written notice asking the member subject to the claim to receive counseling. Such written notice should name the person assigned by the Chairperson to provide counseling, as well as the time and manner of counseling. In case the member subject to the claim fails to accept the counseling as requested, the Chairperson can resume the disciplinary process and forward the case to the Board of Directors to the Panel of Directors decision process.

## **Article 12 Disciplinary Review Process – Decision by Directors Panel & Appeal Review**

When the Committee concludes after deliberation that the member subject to the claim is involved in a violation incident as evidenced by concrete facts, and suggests that disciplinary action be taken, the Committee shall turn over the documents on investigation, assessment and analysis, deliberation process and discussion records, and conclusions and suggestions made to the Chairman of the Board. The Secretariat shall also compile appropriate information in the documents and deliver it to the member subject to the claim after approval by the Chairman of the Board.

Upon receiving the written deliberation and suggestions of the Disciplinary Committee, or upon receiving the appeal of the party submitting the claim with signatory support from at least three board directors, the Chairman of the Board shall select five directors with pertinent experience and background to form a decision panel. The directors selected by the Chairman of the Board shall not have any conflict of interest in the case, or have been on the deliberation panel. If the Chairman of the Board forms a decision panel in response to the appeal of the party submitting the claim, the selected directors shall not be the ones who are signatories supporting the appeal for decision.

The decision panel must conduct face-to-face interview with the member subject to the claim, Chairperson and relevant personnel to discuss the case. The first such interview with the member subject to the claim should take place no sooner than three weeks after he/she has been notified to allow him/her adequate time for preparation. After receiving such a notice, the member subject to the claim may defend his/her case in writing or present his/her argument at the time of interview.

The decision panel will decide, based on the information and suggestions provided by the Committee, whether to take disciplinary action against the member subject to the claim, or if yes, the type of action. The past records of actuarial service rendered by the member subject to the claim should be used as reference in the decision-making. The Secretariat will promptly notify the member subject to the claim of the decision made by the decision panel and send a copy to the Committee, as well as the party submitting the claim, if applicable.

If either the member subject to the claim or the party submitting the claim dissents with the decision made by the decision panel, he/she can, within three weeks after receiving the notice, request from appeal review panel for reconsideration. If the Committee dissents with the decision made by the decision panel, it can also request from appeal review panel for reconsideration within three weeks after receiving the notice.

The appeal review panel is also formed with five directors selected by the Chairman of the Board, of which the directors shall not have any conflict of interest in the case, or have been on the deliberation panel.

When the decision panel concludes that there lacks concrete facts evidencing any unprofessional conduct on the part of member subject to the claim, or when the panel concludes that there are concrete facts evidencing unprofessional conduct on the part of member being reported, but the violation is mild in nature that no disciplinary action needs to be taken, the decision panel may require at the same time that the member subject to the claim receives counseling from the Committee according to Article 15 herein to prevent the recurrence of like-kind controversy or concern. The Chairperson should, within one week after such a decision is made, issue a written notice asking the member being reported to receive counseling. Such written notice should name the person assigned by the Chairperson to provide counseling, as well as the time and manner of counseling. In case the member subject to the claim fails to accept the counseling as requested, the Chairperson may suggest the decision panel to review the case and reaffirm the violation incident involved by the member subject to the claim based on his/her behavior of refusing to receive counseling, and determine the disciplinary action to be taken.

### **Article 13 Disciplinary Review Process – Reconsideration by the Board of Directors**

After receiving a request for reconsideration, the Chairman of the Board should call directors to examine the pertinence of the investigation report, conclusion and suggestions made in deliberation, the decision process and the decision made. The scope of discussion by the Board of Directors in the reconsideration process will not go beyond examining the pertinence of the aforementioned information and process, unless the person or the Committee furnishes information that has never been considered in the previous investigation, deliberation and decision processes.

If the Board of Directors finds in the reconsideration process questionable part in the investigation, deliberation or decision information or process, the Chairman of the Board shall ask the directors to vote in a directors' meeting on a proposition requesting the investigative panel, the Committee or decision panel to remedy the questionable part. If the majority of directors present in the meeting votes in favor of such a proposition, the investigative panel, the Committee, or the deliberation panel will re-undertake the investigation, deliberation or decision process starting from the part with questionable information or process.

If the reconsideration by the Board of Directors upholds the original decision of the decision panel, the case is deemed closed. The Secretariat will promptly notify the member subject to disciplinary action of the result of reconsideration and send a copy to the Committee, as well as the party submitting the claim, if applicable.

### **Article 14 Disciplinary Actions**

With regard to the decision made by the decision panel on disciplinary action to be taken, the Secretariat will, in three weeks after the decision has been forwarded to the member subject to disciplinary action and after approval by the Chairman of the Board, issue a disciplinary action notice, provided there has not been any request for reconsideration, or the Board of Director upholds the decision on disciplinary action in the reconsideration process. The disciplinary action notice will take effect in one week after its issue.

Parties that should receive a copy of the disciplinary action notice include the member subject to the disciplinary action and his/her employer, the Committee, the competent authorities having administrative power over the business relating to the violation incident, and the party submitting the claim if applicable. Aside from the aforementioned parties, the Chairman of the Board may, in view of the circumstances, decide to notify other related parties, such as all members of the Institute, judicial body, clients, foreign actuarial organizations, and foreign administrative or judicial bodies. If the case apparently will adversely affect the reputation of the Institute and members as well as public trust in the “actuarial services” defined in Article 2 herein, the Board of Directors may rule that the disciplinary action notice be released to the mass media.

Disciplinary actions include:

1. Warning.
2. Temporary suspension of membership privileges in part or in whole.
3. Suspension of membership for a minimum of half a year and a maximum of three years.
4. Discharge of membership.

While the decision panel determines the disciplinary action to be taken, it can also require the member subject to disciplinary action to pay for related expenses incurred by the Institute in the disciplinary process. The member subject to disciplinary action shall, within one month after receiving the disciplinary action notice, reach an agreement with the Secretariat on the manner and time of payment. If no agreement is reached or if the member being disciplined fails to make payment as agreed, the Secretariat shall terminate his/her membership.

## **Article 15 Counseling Review Process**

Members of the Institute have the right to raise questions over the code of professional conduct in writing and request the Committee to provide counseling. After the Committee receives such written request, the Chairperson will determine whether the question asked falls within the scope of counseling of the Committee, or other technical committees. If the question is unrelated to the tasks of the Committee, but other technical committees should provide counseling, the Chairperson shall forward the written request to the related technical committee and notify the requesting member of such decision. If the Chairperson determines that the questions asked do not fall within the scope of counseling of the Committee, nor pertaining to the counseling provided by other technical committees, the Chairperson will reply to the requesting member in writing, relating to its decision not to process his/her request. If the Chairperson determines that the question asked falls within the scope of counseling of the Committee, he/she shall reply the requesting member in writing, naming the person assigned by the Chairperson to provide counseling, as well as the time and manner of counseling.

If a member, after his/her request for counseling has been rejected, still wishes to obtain the counseling opinion of the Committee, he/she may, within three weeks after receiving the Committee’s written reply, resubmit the request after obtaining signatory support from at least three board directors. In such event, the Committee shall not turn down the request again.

If a reported case is in any of the following situations, the member being reported may be required to receive counseling to prevent the recurrence of like-kind controversy or concern in the future:

1. The evaluation of the Committee determines that the case needs not enter the review process.
2. After the review process, the Committee determines that no disciplinary action needs to be taken for the case.
3. The decision panel of the Board of Directors determines that there are no concrete facts evidencing that the member being reported is involved in any violation incident.
4. The decision panel of the Board of Directors finds that there are concrete facts evidencing that the member being reported is involved in a violation incident, but the violation is of mild nature that no disciplinary action is recommended.



When it is necessary to provide counseling to a member due to any of the reasons above, the Chairperson shall assign a Committee member to answer the questions raised by a member or a member subject to a claim. If the questions raised by a member or a claim is related to the code of professional conduct as well as actuarial practice standards, or technical concept and theory, the Chairperson should, aside from assigning a Committee member to provide counseling, coordinate the matter with the related technical committees and ask them to assign a committee member to jointly provide the counseling service so as to accurately reflect the viewpoints and position of the technical committees. The counseling work performed by the assigned personnel relating to the code of professional conduct, actuarial practice standards, or technical concept and theory should be completed within two months after the member raising the question or the member subject to a claim receives the counseling notice.

Personnel assigned to provide counseling may ask the member subject to a claim to attend courses related to the code of professional conduct as well as actuarial practice standards, or technical concept and theory. If the member being reported fails to comply, it shall be treated the same as the member refusing to receive counseling.

## **Article 16 Emergency Membership Restriction**

Where a reported case or a case still under disciplinary process has any of the situations below:

1. The reported case involves the violation of Regulations Governing Appointed Actuaries of Insurance Enterprises or relevant regulations that results in the termination or revocation of actuary qualification by the competent authority having administrative power over the matter with an official letter notifying the Institute of the same; or
2. The case affects the reputation of the Institute and its members as well as public trust in the “actuarial services” defined in Article 2 herein,

The Chairman of the Board may propose an action of “emergency membership restriction” and submit it to the Board for approval. If more than two thirds of the directors approves, then the member’s membership shall be temporary suspended or membership rights restricted. The suspension shall last no longer than two months, but may be extended in view of the actual circumstances in accordance with the aforementioned procedure. If the restriction of membership rights is partial, the proposal for restriction of membership rights shall detail the scope and items of the restriction. The decision made by the Board of Directors shall be promptly sent to the member, his/her employer, the Committee, and relevant government authorities. The membership restriction takes effect immediately after the member has received the notice or at midnight on the fourth day after the Board of Directors made the decision, whichever is earlier.

If member who subject to emergency membership restriction as described in the preceding two paragraphs is subsequently disciplined by temporary suspension of membership in accordance with Article 14 herein, the suspension of membership shall be applied retroactively to the time when the member’s emergency membership restriction starts.

## **Article 17 Members of Foreign Actuarial Organizations**

When a person subject to the claim is a member of a foreign actuarial organization, but not a member of the Institute, the evaluation, investigation, deliberation and counseling processes and provisions described above shall apply *mutatis mutandis*.

When the deliberation of the Committee determines that the person described above has engaged in conduct that violate the professional standards accepted by the Institute, the Committee shall send the conclusion reached in the deliberation to the person subject to the claim and his/her employer, the professional actuarial organization, committee and the competent authorities having administrative power over the business relating to the violation incident in the country where the person subject to the claim is from.

When the Committee notifies the professional actuarial organization in the country where the person being reported is from, it shall provide relevant documentation as well. After making the notice, the Committee should urge the foreign organization to take actions according to its rules so as to uphold the interests and reputation of both organizations.

#### **Article 18 The Self-defense and Rights of Members Allegedly Involved in An Incident of Violation**

During the disciplinary review process, the member subject to a claim is entitled to take action pursuant to Article 8 herein where “a member subject to disciplinary process is entitled to retain a legal counsel with the qualification of an attorney to provide personal advisory service in the investigation process”, and may, after receiving an investigation notice, defend his/her case in writing or present his/her argument at the time of interview.

During the directors panel’s decision process, the member subject to a claim may, after receiving the concluded deliberation of the Committee, defend his/her case in writing or present his/her argument at the time of face-to-face interview with the directors panel.

After the decision panel has made a decision, the member subject to a claim may request reconsideration within three weeks after receiving the decision notice.

#### **Article 19 Upholding Public Image and Reputation**

If an outsider questions the professional conduct of a member of the Institute without concrete evidence, the Committee should explain to the person the Institute’s code of professional conduct as well as counseling and disciplinary rules, and suggest the person to report the case according to the established disciplinary process.

#### **Article 20 Promulgation and Amendment of the Rules**

The Rules herein and its amendments thereafter shall be promulgated following the approval of the Board of Directors.

The Rules herein shall take effect starting September 1, 2006.