Institute and Faculty of Actuaries

Meeting Notes

Africa and Middle East – Global Student Consultative Forum

Wednesday 16 June 2021 12:00-13:30 GMT (UK Time)
Blue Jeans Conference Call

Attending:			Apologies:	N/A
	Neema Tarimo - Lead Representative (NT) •Darshan Purmessur - Lead Representative (DP) •Sailajah Ganesan (SG) • Olanrewaju Ibidapo (OI) •Mohammed Khasawneh (MK)	•Oluwafemi Falola (OF) •Blessing Tauzeni (BT) •Timothy Aine (TA) •Pauline Muinde (PM) •Dwizina Shawa (DS) •Sibongile Muromba (SM)		
	Executive Staff Matt Tennant (MT) – Quality Manager Alison Gorton (AG) – Senior Quality Executive			

Item	Title	Actions
1.	**Welcome** MT and AG welcomed students to the meeting	

Item	Title	Actions
2.	**Notes and Actions arising from the last meeting** Agree all actions had been completed with nothing additional to note. DP thanked the IFoA for delivering the exams during a difficult year to enable students to continue to study and complete their qualification	
3.	**Students' Comments**	
	Exam booking and Pre Exam experience	
	DP stated that it was positive that the IFoA had produced the Exam Guide in a positive format rather multiple updates on the website DP had received feedback that there had been some issues when students from overseas attempt to contact the Education Services team *(now known as Member Services)* by phone. This proves very expensive for students in placing calls overseas and the time difference can mean this also causes difficulty and email correspondence can sometimes take a few days to resolve issues. DP suggested that the IFoA consider a chat function on the website which could resolve both the issues above. **Action MT to pass feedback to Member Services team.** MT commented that it was pleasing to hear the Exam Guide had been received well and that the IFoA had acted on feedback given that there were too many guides/FAQs on the website and had condensed this into one document. MT encouraged students to make any other suggestions for how any other information would be better received. MT acknowledged that the cost of making overseas calls can be expensive. He also noted how members interact with the IFoA will be taken into consideration when the IFoA switches to a new database/CRM system which will have improvements for students in accessing the Students Area.	MT-
	Online Exam Platform	
	DP had received feedback from students that it is sometimes difficult to gauge the amount of time left in an exam, without constantly checking the time, students say that when sitting exams, time can run away with them and would welcome the facility of a countdown clock on the exam platform. Students all feel it is important to at least have a 15 minute alert to upload the examination script MT advised that this has been raised at other forums and that the Assessment Manager is currently investigating the development of this; there would be issues with different start times to exams which may not make a countdown clock feasible. There is likely to be an update in the August mid-year paper. **Action MT for update in the Mid-Year Update** DP asked if when a student submits their examination paper to the online portal that there be an option on the screen to check what has been uploaded as some student are notified after the upload time that they have uploaded in an incorrect format or even the incorrect	MT

Item	Title	Actions
	script. MT commented that this has been raised in the feedback received from many forums and that the IFoA is hoping to have this in place for the September 2021 sittings, allowing the student to preview the uploaded document. Confirmation of this will be provided in the summer. . MT also drew the forum to note that when a script it uploaded to the examination portal that the file size is compressed and this is why the file size on the confirmation received by the student is often different to their own records DP asked in relation to incorrect papers being uploaded whether the IFoA makes any special consideration to those students who notice this has happened.MT advised that the paper the student uploads to the portal is the one that will be marked and that usually there are no exceptions. MT suggests that should this occur during the 15 minute upload window that the student makes contact with the IFoA and each case would be treated independently depending of the circumstances. It is considered that when the ability to preview the file is available, that we do not expect to see any errors of this nature	
	Exam - Other	
	DP notes students had found the Exam Regulations a little confusing around plagiarism especially in regard to referencing of materials. MT acknowledged that the guidance to students was sent close to the exam sitting, this had been actioned as many students had contacted the IFoA for clarification. To be fair to all students and ensure everyone received the same message it was decided to produce the document. Many comments received were around the open book aspect of the exam, expectation of where and when to reference within a piece of work. It is recommended that if in doubt that the student makes reference to the source. **Action:** MT **to explore can examples of acceptable/non acceptable plagiarism be added to exam handbook.** DP suggested that as so many students are concerned regarding the plagiarism having examples in the handbook of a recommended way of answering and referencing would help. Some universities give guidance on the % allowable and DP enquired if this is something the IFoA would consider. DP noted that there was still some uncertainty of the use of excel being transferred into the word document, as the exam question states 'show steps taken' and how can a student show the excel steps MT all exams must be uploaded in a Word or Excel document depending on the specific exam,. Students should not rely on Excel to work out the answer as the Markers and Examining team are looking for the working out and the understanding of how to do so. Use of excel may affect the marks awarded to a student as this does not show an understanding. DP requested that the IFoA consider a word template which would provide a layout for the answer to questions with prepopulated ARN and subject for example **Action MT to pass this feedback onto examination teams.**	MT MT- template in word for exam scripts

Item	Title	Actions
	SG raised a question in regard to the curriculum and whether the IFoA is planning on making any changes. MT advised the forum that the IFoA is currently reviewing the learning offerings to the student, this is called the 'Learning Change Programme' and all students in the forum should have received an email asking for their input by attending a workshop, details of the [Learning Change Programme](#) can be found on the website.	
	Exam Question/Papers	
	DP noted feedback received on the length of the exam papers, students are concerned that since the online exams they are hindered by their typing speed, there is an appreciation that individuals should practice beforehand, however it is still felt that 3 hr 10 min is too tight for the current exam settings. DP also noted that the download of the paper can take a few minutes which also makes students anxious prior to beginning the paper MT clarified that the Examining teams take into account various factors prior to determining a pass mark for the exam, with such factors including the difficulty of the paper and how candidates broadly have found the exam. DP also raised an issue that there had been discussions amongst students that with some exams having several cohorts all sitting exams at different times ie 8:30 then 9:30 that some student from the first cohort had shared the paper with those in the second cohort giving an unfair advantage to others. Unlike SP9 which has only one start time available MT confirmed that the IFoA has a robust system which can identify these students who may have shared a paper. The IFoA is also looking at front end security packages for future sittings whereby paper sharing would not be possible.	
	Work experience – no feedback received	
	Student communication – no feedback received	
	Other	
	SM asked if the IFoA had any intention of reverting back to centre based exams, in particular CM1 CM2 CS1 CS2 where a written paper is considered easier than a typed version or if the IFoA was considering accepting a 'scan and send' system.MT advised that at present the remaining 2021 exams will run in the same format. 2022 examinations will continue to run online and will continue in the same format as 2021. DP noted that student had given feedback in regard to the fees for the CERA seminars which have moved online. The previous face to face seminars fee was £500 but this had been reduced to £450 for online participation. It was felt that this is not much of a reduction. Action AG to provide feedback to CERA team.	AG AG

Item	Title	Actions
	DP was concerned that some students who had booked the online classroom with ActEd were not given the slides which were used in the recording, however, these are available for tutorials for live sessions. The cost is the same and DP feels that students should have these made available. Action AG to provide feedback to ActEd. DP asked when any communication would be sent to those who have been spotted as potential plagiarism and collusion cases as the last session this was very close to the release of results. MT advised that the team is working hard to despatch these letters in good time It was acknowledged that there was a technical issue with the IFoA website and IT errors when exam results letters were released in December. Some students exploited this and the IFoA is aware of which students had downloaded their letters beforehand. This issue has now been resolved	
	Any Other Business MT updated the forum that the IFoA are developing some alternative methods to releasing exam results. This currently being developed and tested and students will receive confirmation as soon as the project is completed. DP welcomed this news BT requested that the pass mark for the exam be included in the results letter, this would save students having to check the Examiner Report for the pass mark. **Action MT to pass feedback on.** DP asked if the release time would still be 6pm on the results day. A reminder from MT for those interested in participating in the workshop for the Learning Change Programme as well as the Operational Process Systems Review (OPSR) team who are looking for student to input into the improvements being made by the IFoA. AG and MT thanked student representatives for their time and the meeting was closed.	MT
	Date of next meeting Next meeting – November 2021	

Actions

Student Consultative Forum

Updated: July 2021

Item	Action	Action by	Status
1.	Delays in response to emails from Member Services, consideration to be given to a chat function to avoid costly telephone calls from overseas – MT to give feedback to Members services	**MT**	Outstanding
2.	Suggestion to have a countdown clock on the exam platform or at least a 15 minute alert before the exam time ends	**MT**	Outstanding
3.	Consideration to be given in producing examples of acceptable/non acceptable examples on how to reference material during open book exams	**MT**	Outstanding
4.	Template or similar to be made available which would provide the correct layout to questions, prepopulated with ARN – feedback to be passed to exams team	**MT**	Complete
5.	Feedback to CERA in regard to the online seminars and fees	**AG**	Complete
6.	Request for pass mark to be included in the results letter, feedback to be given to relevant team	MT	Complete

Global Student Consultative Forum Africa and Middle East
Feedback Return Form - April 2021 Exam Session

Contents

To navigate to the specific feedback page, click Ctr & the area you wish to view on the contents table above. Pages below shaded blue indicate IFoA or Acted response to student feedback.

	Exam Booking and Pre-Exam Correspondence:
Topic:	*To cover feedback and comments relating to the process of booking exams, including COVID-19 related communication and guidance.*

Student Feedback

Theme 1 – Payment

- For some reason, paying exam and membership fees directly to the institute using my Visa card was very problematic. Payments kept being automatically rejected by The Institute (insufficient authorization error) and no one could explain or fix this. I had to pay using Paypal.

Theme 1 -Payment – IFoA Response

Unfortunately there are cases where some payment cards are declined, this is something that it is outside of our control and students need to contact their bank directly as it is often due to the security checks run by the bank rather than our website/systems.

Theme 2 – Incomplete booking

- If I started to book and then did not complete the booking, it took 1 or 2 days if I remember correctly before I was able to book again. Since I did not realise this at the time, it was quite alarming to suddenly be unable to book my exam.

Theme 2 Incomplete booking- IFoA Response

The high volume of traffic does cause issues with the exam booking the first 2/3 days of this opening. Our IT team monitors this closely and each year they try to enhance the system to minimise these disruptions as much as possible.

Theme 3 -Email communication

- When I emailed, I was not responded to for a week. I then resolved the issue myself and emailed Education Services to let them know. They never replied. So, I have no idea how long it would have taken before the replied to be questions.

- Booked for an earlier exam time but got a wrong time. Tried reaching out on email but they responded after a month.

Repetitive emails on set points caused confusion. As a personal preference I would prefer an email describing each process separately, such as a separate email on regulations. Separately for online exam platform setup. Separate email for the exam instructions. Separately email for examination rules. And most importantly clear guidance on pertinent things to consider just before "walking" into the exam - e.g. page margin requirements. Answering questions on a new page. Spacing of paragraphs if applicable. I don't like having to scramble through emails and documents sometimes repeating points. I'd prefer to have the relevant topics per email

and essentials clearly presented so not to scramble through emails for requirements for the exam the next day. But in all I was happy with the emails being distributed within good margins of time and with well elaborated documentation for the exam and procedures.

Theme 3 Email communication- IFoA Response

When an exam is booked the confirmation is automatically generated and is sent directly to the member, if any issues come up, for example the time chosen is full we will contact the member directly for alternatives

We thank students for their feedback on the volume of information on our website. For the April 2021 exams we combined a number of website and previous FAQ's into a single 'Exam Handbook' document. We are continuing to review the information we provide to candidates and reduce the amount of replication online

The Examinations handbook is currently being reviewed and we will ensure the name remains consistent in all our communications and that links are reviewed so the point candidates to the right documentation. We are aiming to publish the new version of the handbook ahead of the examination booking process opens. However, due to current development taking place on the examination platform, further changes will be made.

Topic:	Online Exams Platform: For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.

Student Feedback

Theme 1 Paper download

- The paper was visible for download about 3 mins after the starting time for both CS2A & CS2B, which made me a bit nervous.
- For SP1 I had a slight challenge because I had to repeatedly refresh the download before I got the paper 5 minutes into the exam. At the end of the exam, I was surprised that my Word document would not be saved, and a pop up indicated that it was read only. This caused a bit of panicking until I had the idea to put save as a different document with a name that ends with 'a'.

Theme 1 Paper download IFoA Response

The IFoA is not aware of any wide scale issues with the download or upload of exam papers. We strongly advice that candidates fully test the exam platform prior to the exam. If candidates experience any issue in the download or upload of exam papers, they should contact examsupport@actuaries.org.uk at the soonest opportunity.

Theme 2 SMS / Two – Factor Authentication

- I did not receive SMS otps and had to use email every time in the end...in one case the SMS came through a day later.
- "Can members be sent text message reminders (to the number used to verify and sign into the online-practice-exam platform) indicating that their exam starts the next hour?
- Did not receive codes on mobile phone - had to resort to email.
- In my case, the two-factor authentication process malfunctioned case despite the fact that I had successfully tested the functionality of the process a week prior to the examination date. I had to call the IFoA for assistance. I ended up missing on the first 50 minutes of the examination and it was a very unfortunate experience and inconvenienced my exam morale.

Theme 2 SMS / Two – Factor Authentication IFoA response:

The IFoA is aware of a few localised incidents of the two factor authentication not working for a small number of candidates. We apologise for any inconvenience this causes. If candidates experience any issue with their two factor authentication they need to contact examsupport@actuaries.org.uk.

The starting time of the examinations is made very clear on the IFoA website alongside details confirmed in your booking confirmation. It is the responsibility of the candidate to ensure they are aware of when their exam begins.

Theme 3 Countdown Clock

- Once again, would appreciate a countdown clock to ensure no confusion about how much time is left. Personally, found it a bit unclear whether the 3hr15min paper included submission times or not. And expected to see a timer once I opened the submission page just to confirm.
- "I think a pop-up message that displays and counts down the 15 minutes you have to upload the exam solutions should be installed. That way, no one can claim that they overran their time for uploading their exam. And it helps us not to glance at a clock every now and then.
- Lack of a universal timer makes time management even harder!"
- It's difficult and distracting to track the amount of time remaining in the exam while writing at the same time. With time zones its really easy to get confused. It would be helpful if there was a clock on the web page where the exam paper is downloaded that counts down from 3h15, then you could just look at the website as see how much time remains. This will prevent candidates incorrectly thinking their time expired while they still have time to complete the exam or candidates not realising that they have no time left.

Theme 3 Countdown Clock IFoA response:

The IFoA has received feedback over a number of sessions from candidates wishing to have a countdown clock on the exam platforms. The IFoA has *to balance the range of requests for updates to the exam platform and decide which is most beneficial to candidates. At present there are other updates the IFoA is making to the platform which will improve the overall experience for our members. We recommend candidates using a smart phone to set a countdown clock from when the exam begins.*

Theme 4 Preview upload

- Maybe allow students to check what they have uploaded into the platform.

Theme 4 Preview Upload IFoA – Response

Please refer to meeting notes which cover the above points.

Topic:	Other – Exam Related:
	Access Arrangements, Mitigating Circumstances, Results, *etc.*

Student Feedback

Theme 1 – Assessment regulations

- It was not clear on using excel for calculations that can be transferred to word.
- I think it would have been useful to provide a layout for the word document, or a template that could have been downloaded and worked from. It would have also been useful if the name format for the file had been given on the exam paper (i.e what we should name our file).
- I found the instructions to be ambiguous. The CP1 paper is a 3hour 15 minutes paper with the 15 minutes allocated for uploading. Within the instructions it appeared the paper was actually 3 and 1/2 hours long with 15 minutes for reading time (I assume) and then a further 15 minutes for uploading. Is this correct or have I misinterpreted the instructions?
- Can we paste workings from excel? E.g., Survival Analysis table?
- If these could also be provided in video format and posted on sites like YouTube, it would be easier to grasp the information and revisit it.
- The information was sometimes very wordy and required more preparation than when preparing for written exams. That is the only shortcoming, however given the covid circumstances, this is completely understandable. There should be a document with succinct points on the most important information to look at the day before an exam as a brief reminder. For example spacing requirements. Allowance of open book resources or not, margin requirements. Starting a question on a new page etc...
- Because of the time zone differences and lack of a countdown timer on the exam platform, I miscalculated how much time I had left and rushed to submit my CM2A exam, thinking I had already missed the deadline to submit, when I had almost 45 minutes of exam time left. I therefore could not complete the exam satisfactorily.

Theme 1 Assessment regulations – IFoA Response

Please refer to the meeting notes where this has been covered

Theme 2 – Plagiarism

- On the guidance related to plagiarism, I was not sure how to reference the acted notes (author is unknown). I was not sure what study materials were allowed, and whether online materials or search engine use was prohibited. A few friends were not sure initially what needed to be referenced, though it did help that definitions were excluded from requiring citation. Yet still I was not sure if I was allowed to copy and paste a number of bullet points giving a definition (e.g., on the meaning of scenario analysis) from the acted notes. Eventually, I just tried to make everything in my own words and didn't include any citations.

Theme 2 Plagiarism – IFoA Responses

Please refer to meeting notes.

We must apologies that communication for the plagiarism came out so close to the exams. We were attempting to send out some guidance (there were no changes to the regulations) which is what candidates had been asking for. Unfortunately we didn't do as well as we should have but quickly made some changes to the guidance to accommodate the feedback received. If there are still concerns then please share with us what these are

Topic:	April 2021 Exam Questions:
	To cover feedback and comments relating to exam questions.

Student Feedback

CS & CM Exams

CM1
- The timing is a huge concern given we do a lot of timing. The CM1B paper was hectic given the time allocated was very short.
- It was a challenge typing formulas and equations on CM1 even though the notations were provided. It was very time consuming.
- CM1 A, it is hard to complete the exam in word. I found it difficult to do the maths in word.

CM2
- The time allocation is very frustrating (I wrote CM2). I got round 75% of the paper, which doesn't leave much room for error to try and pass. Given how infrequent the exams are, I really find it frustrating (having got an FA last session and also only attempting 80% of the paper). While I understand that it should be challenging, I feel that it was just a bit too long, not much time to think about the challenging questions.
- I found referencing to be a very challenging issue as a result of the time pressure and stress that accompanies attempting the CM2 exams. Under this pressure, I had forgotten to include a reference at a question (Q7, CM2A), which I answered in my own words, but where possible (however unintentional) similarities between my answer and the ActEd notes may have arisen from having previously studied the notes and embedded the knowledge. Therefore I would have included a reference just for safety, had I remembered to do so amidst the exam pressure that was prevailing.
- The CM2A paper was very different to other sessions. It was too theoretical and had less calculations compared to past papers.
- CM2A was the trickiest one. Answering the questions in words format is very distracting and confusing sometimes. I lost more time because of the style of answering than actually thinking of my answers.
- This made it difficult to time manage and was very stressing to try put all the necessary information while actually answering the question and keeping to an allocated time frame. For me I often found myself wasting time editing answer that were missing information simply because of the different and difficult setting of it being online. However, having said that the online platform is and can be a fantastic way to examine us. I just feel the way the CM2A exam was structured made it more difficult than just the difficult syllabus work needed to pass it. "
- I submitted 15 minutes early for the CM2A, so as to have a draft available in case of difficulty, electricity outages or bad time management when preparing final tweaks and to complete questions. I think it would be reasonable to be able to overwrite a submission before the allocated time is complete. This is room for improvement.
- Not enough of the syllabus is covered in the CM2A and B exams. It only tests a small portion of the syllabus even though the content is linked. There are not enough exam resources for CM2B because there are questions in the exam that students have never seen before and then have to answer in minimal time. Furthermore, the time allocation in the CM2B exam is too little. "CM2A: Did not feel that there was enough time to properly complete all the questions. Some of the questions were not clear which added to the time pressure.
- CM2B: Not enough time to read and complete all the questions. Some questions were difficult to understand which made this worse. The level of questions was also difficult and did not allow for continuing the exam if you struggled with an early part of the question. Very different to past exams papers"

- Cm2A - disjoint from the syllabus. Chapters 16, 17 were not mentioned I feel as though they were quite critical to the understanding of the concepts and more difficult. The lack of any SDEs was also frustrating.
- "CM2A was not enough time to complete the paper neatly and accurately. Typing the equations take more time than writing. And the numbering and bullets formatting in word takes time to do it neatly and aligned properly. CM2B was not nearly enough time. For there was no reading time. The time to download, open and save the paper under the appropriate name was not taken into account. It should be taken into account that word sometimes freezes for a minute sometimes. I don't feel like the time allocated really tests the candidate's ability to do the work or to apply the knowledge appropriately. In my opinion it isn't a true test of a candidate's competency. Especially if working neatly and thinking about the application before applying it comes at the cost of a pass. Most of what i did not complete was not because i didn't know what to do. I knew what to do, what i wanted to do but didn't have the opportunity to do so due to not being provided with enough time. Having less than a minute per park allocation is not reasonable in my opinion and not a true representation of the time taken in practice to contemplate a problem and implement a decent solution and present it in a neat format. Also, there were no past papers for paper A available online since 2018."

CS1

- I am not familiar to type in word document CS was not friendly, please this exam we need to write down on the paper then typing the answer which is a double task. It was my second time I don't know when I will pass this exam in the same condition, please can you allow us to write on the paper then uploading scanned copy?
- For CS1B I feel like time allocation is not enough. Having to copy work from R to a word document takes up time and sometimes when you paste the work it appears in small/large font sizes and you have to fix it.
- The Most difficulty in writing CS paper is typing the answers in word. I think the institute should formulate a different assessment criterion other than using the word. How can mathematical answers be typed in words?
- "I wrote CS1B, and instructions on copying code from R to my Word script were unclear. We were told to include the code and output, but also that we weren't allowed to copy and paste things into our exam script.
- I found I did not have time to complete all the questions, as typing the notation in Word was time consuming, even with the assistance of the notation formats we were provided. I would have appreciated more multiple-choice questions or more time."
- The CS1A exam was hard, but then it was not too bad given that it's an A level 1 exam. The CS1B was extremely hard. I think it is partly the fact that not enough time was allocated to complete the exam. The practical exam should be as long as the theory exam.

CS2

- CS2A didn't have any MCQs, which I assumed would be there given the exam instructions and recent past papers. It also had 3 questions on one topic (time series), which seemed strange. I spent a lot of time calculating and presenting my workings, which slowed down my progress through the paper. I felt like there was too much story background for the longer questions, keeping track of all the details and deciding which were important consumed some time from the actual workings (i.e., reading through all the questions during the reading time was impossible, if the aim was to understand most/all you read)."
- "The clarity between packages allowed and not allowed to be used need clarification. E.g., what constitutes a base package or a list of all allowed packages. The R base package is too vague or version dependent, resulting in skipping /not finishing questions that could potentially have been allowed or indicating in the exam you are allowed to use R for this question with these packages. This confusion made me opt to not use any software in the written paper and do feel disadvantaged as a result of this. There are also a number of questions where steps have to be written out by hand and then typed over, it would be

beneficial if one could submit handwritten portions. Also feel that both papers tested the same concept to the point where it is unfair e.g., plotting in almost every cs2b question or a disproportionate amount of timeseries questions cs2a. Unlike past exams where one can potentially go on with a provided answer a few questions were all or nothing, a suggested answer should be provided to be able to continue as the questions do not really lend themselves to assuming an answer and carrying on."

- "The CS2 A paper was doable but the typing required in the calculations used up too much time compared to writing down the calculations. Also compared to the September CS2 A paper which had some multiple-choice questions, which freed up some time to do the ones that did not have multiple choice. The time was definitely not enough for me, in as much as I've done many IFoA examinations before. In Paper B, the code that is given in the course notes and the summaries are very helpful for some questions but not others. For example, in a Markov chain question, even if the concept of what needs to be done is understood, the question required us to use functions, whoch may not be easy to code for all. More training and notes should be given for the CS2 Paper B, especially if the questions asked are easy to answer for those who have been using the R programming language for a long time. From my understanding, it's the Paper A concepts that are being tested in R, not in-depth knowledge of the coding language. The one and a half hours is also very little for 100 marks in R. "

- "CS2A - When I read through the paper, I felt comfortable in my ability to answer the questions. However, I had a very tough time typing out my solutions in the given time. I tried to practice typing out the answers by attempting the Mock exam and the September 2020 paper under exam conditions, but I felt that this paper required us to type full answers to questions which involved a lot of workings. (Some examples include question 3ii, 4ii, 6 and much of 9). "

- "For the CS2 exams, the questions on derivation were present which the institute had indicated would not be present due to the large amount of notation required. Also, the notation sheet was not available early. Questions initially posed a multiple-choice questions were changed without indicating, yet previous guidance had allowed for them. Questions tended to focus on only few areas of the syllabus despite the subject having very many topics. This is despite merging of two subjects".

- CS2A - included a Machine Learning question that seems to extend beyond anything exposed to in the core readings. It could be argued that qns are supposed to be tough, but having ZERO practical examples on using supervised learning, a new section, (in either notes, past papers etc.) was a bit unfair. Going beyond the syllabus like that is tough on students. Please improve the core reading to give them even a framework for answering such questions, if you still feel it is okay to ask students that. No one expects an easy paper. Even if this cohort does well, these exams need to be designed better."

CS1 and CS2 IFoA Response:

- *Time management:*
  - *All IFoA exam papers go through various levels of review, with one area of assessment considering whether they can be completed within the given time. During the marking process, if the examiners discover evidence of unanticipated time pressure, they take this into account.*
  - *It is advisable for candidates to devise a time management strategy and practice it, to assist them in keeping to time per question, as best as possible.*

- *Typing in Word vs. writing by hand and scanning answers:*
  - *For questions that required typing mathematical notation, the examiners had considered the change in format from written to typed answers, and accordingly drafted questions and the allocated marks. A guidance document on suggested notation was made available.*
  - *As part of revision, candidates would benefit from attempting past papers in the online format of exams to familiarise themselves with typing keystrokes and notation.*

- o *Scanning answers may be something that may be considered as assessment methods evolve.*

- *Instructions around copying R code into Word:*
  - o *All relevant instructions had been sent to candidates prior to the exam. In addition, there was information available on the IFoA website.*

- *Clarity on R packages:*
  - o *All relevant instructions had been sent to candidates prior to the exam.*

- *No MCQs in CS2A:*
  - o *The CS2 syllabus does not specify that MCQs would be used in the assessment*
  - o *Indeed the September 2020 A paper had MCQs in order to modify the drafted questions to work with the then new online format.*
  - o *The examiners considered the typing time, and the questions posed did not require MCQs due to the way they were designed.*
  - o *For well-prepared candidates, the format of questions would not be deemed to pose significant issues, as under both non-MCQ and MCQ scenarios they would need to know how to tackle questions and come up with the correct answers.*

- *Question from content deemed not well covered in the core reading in CS2A:*
  - o *All IFoA exam papers go through various levels of review, with one area of assessment considering whether they align with the syllabus.*
  - o *Given that the CS modules are relatively new, there are limited past papers for these, therefore understandably there is unfamiliarity with exam papers for these modules. Specimen papers are available for these modules.*

CM1 comments:
- *We have a keystrokes guide to assist candidates when preparing for mathematical questions, and the examiners have adapted exam questions to suit the online environment, for example by sometimes including formulae in the questions rather than requiring candidates to write them in their answers.*
- *Exam papers are tested under timed conditions during the review stage, to assess whether the question can be completed in time. If, during the marking process, it's felt that candidates are generally experiencing undue time pressure, the examiners will take this into consideration when grading papers…*
- *…while reviewing exam papers, the reviewers will check to ensure that there aren't any questions which will "trip people up", that questions don't contain ambiguities, and that question are suitably worded given the diversity of candidates.*
- *Re referencing notes, while candidates are permitted to refer to notes during the examination, the expectation is that candidates will have prepared sufficiently such that referencing notes is not necessary in order to answer the questions.*
- *Re: niche questions – examination papers are reviewed to ensure that there is broad coverage across the syllabus. All topics included in the syllabus, including any considered to be "niche" can potentially be examined.*
- *Re: concerns on final question in CM1A – if there's significant evidence among scripts that any questions are overly ambiguous, or contain errors, this will be taken into consideration when grading papers (this applies to all examinations)*
- *Re: comment about making exam questions harder – the target cognitive levels have not changed. There are still questions which require knowledge, but these knowledge questions have been adapted to minimise the risk of candidates copy/pasting significant sections of text from the learning materials*

- *Re: comment about too much "bookwork" – see comment above. Some knowledge is tested, but knowledge questions have been adapted to minimise the risk of copy/pasting from the learning material.*
- *Re: CM1B "glitch" which caused a loss of data – individual IT issues which result in a loss of material, corruption of data etc should be referred to the exams team/support team for consideration as a possible mitigating circumstance. (I think a support team is on hand on the day?)*

CM2 comments:
- *Re: comments on worded questions vs algebra – when producing exam papers, the examiner teams will be aware of the need to ensure candidates can produce the answers within the time, in the online environment. Similar to the comments on CM1, there's a keystrokes document to assist candidates in their preparation. Also, this might mean some questions will ask for a worded explanation to demonstrate understanding as an alternative to typing out a formula*
- *Specimen question were produced ahead of the September 2020 diet, showing potential questions for the online environment, and/or how existing questions under the "written" environment might be adapted to suit the online style. For the April 2021 diet, candidates will have also had the September 2020 papers to refer to in their revision.*
- *Re: comment about a machine learning question. I don't understand this comment as there were no 15-mark machine learning questions in this paper? Maybe this comment refers to one of the CS subjects?*
- *General comment about CM2B being hard compared to previous sittings. The examiners have a target distribution of cognitive levels which they work to, and exam papers are reviewed in areas such as difficulty, time taken etc. If there is evidence that a paper is more challenging than anticipated, this will be considered when grading the papers*

CB Exams

CB2
- The paper was well balanced - some questions were bookwork questions while others were more challenging. It was a bit difficult compared to previous years.

CB2 IFoA Response

- *the exams will test material across the syllabus but not every topic can be covered in each paper*
- *now the exams are open book, the Examiners will try to avoid asking for straight bookwork knowledge and set more questions within a context*

the Examiners look at the performance across, and between, diets and set the pass mark so that the same standard is applied, allowing for any differences in the relative toughness of the questions

CP Exams

CP1
- The case study questions are too many. I attempted the paper in Sept 2020 and I experienced the same issue with the length and the time provided. I think it is still possible to ask questions enough to test understanding but not too long that we end up chasing time and not providing quality responses.

- When papers started being online, exams were longer than previous sessions. It seemed that the P1 was at a higher level than before both in terms of length and difficulty.

CP2

- "The CP2 papers were not difficult per say, the papers were rather long - the questions were easy and comprehensive. If only I had an additional 10 minutes, I believe that I would have satisfactorily completed the CP2 papers (there were also distractions at home from background noises that have probably contributed to my difficulty in completing the papers to my satisfaction). I avoided using open book materials during the examination as I was afraid that they would take up a lot of my precious time. I don't believe that there was any actual need to use any of the open book materials in both the CP2 and CP3 papers.".
- "CP2- since time allocated to this exam is quite less, I suggest that an additional 5 or so minutes are allowed to download the exam paper, unzip etc. If 15 minutes are allocated to the end of the exam for uploading purposes I suggest 5 of those are taken to the start. If someone faces issues with connection etc and is not able to download the paper in a timely manner, this will eat into his/her reading time which is crucial for this exam. Another option is to share the background material ahead of time (like exam CP-3) to ensure the background material is read and understood."

CP3

- CB3 sometimes is trickier due to the way team members have to communicate as well as having more moving parts. But overall was a rewarding experience and lots learned.
- CP3 - I feel like we should be given an additional 15-minute reading time
- I found it quite hard since it was pensions related and I work in the non-life field. Hence this is not necessarily a fair answer, and this answer is just a personal opinion.

SP Exams

- SP5: It is more challenging to include workings in the word document for questions requiring some calculations. Moreover, some questions seemed to be tricky.
- SP9: Even though the IFoA has made available a notation sheet, typing formula and mathsy questions are still a challenge. It also seems since the conversion to online exams, the paper itself is lengthy,

SP5 IFoA Response:

- *now the exams are open book, the Examiners will try to avoid asking for straight bookwork/notes knowledge and set more questions within a context. The Examiners look at the performance across, and between, diets and set the pass mark so that the same standard is applied, allowing for any differences in the relative toughness of the questions*
- *Question 4 did not specify the size of the hedging contracts and so full marks were given for the correct calculations of the fuel to be hedged*
- *The Examiners will assess the ability to analyse and propose solutions to scenarios in relation to the management of investments; skills developed in the linked subject CP1 will be used.*
- *The Examiners will ask calculation questions which can be typed using Word.*
- *See below for assessment methods.*

SA Exams

- The 2021A SA7 paper was very different to past papers. The themes in the paper seemed very obscure, given current events in the finance and investment world. It seems examiners went out of their way to create a paper where having access to materials would not be useful.
- Examiners are not setting papers consistently. The SA7 syllabus is very wide. It is near impossible to have an in-depth understanding of every corner of the syllabus. The aim of SA7 is to prepare a student to the level of a CFO. No CFO is an expert on everything in the world of finance/investments. The syllabus needs to be trimmed down and future exams need to focus on key, topical issues.

SA7 comments
As for SA7, the exam papers are reviewed to ensure that there is broad coverage across the syllabus. The questions are reviewed and tested under timed conditions. If there's evidence to show that questions were ambiguous, or unnecessarily challenging, this will be taken into consideration when grading papers (this applies to all subjects)

Topic:	Tuition:
	To cover feedback and comments relating to ActEd.

Student Feedback

Theme 1 – SP9
- Tutorials for SP9 were really helpful although i believe the notes are very messy in the way it is presented in the CMP.

Theme 2 – ActEd
- Students buy expensive materials from ActEd. However, sometimes we are refused for things we have paid for. For example, I have bought the online classroom. We are told that it is akin tutorials. For tutorials students get slides. However, when asking for the slides which are being used to make the videos for online classroom, we are refused. This is unfair.

Theme 3 – CP1/CP3/CM2
- Helpful for SP2, but for CP1 as mentioned previously, it seems that some topics are based beyond the syllabus. The Acted notes do not cover these thoroughly but only bits and pieces (Actuary codes, TAS, life-related questions which we got for CP1 like the surrender value questions which is based on SP2).
- Here in Zimbabwe, most people can't afford the study material, so we tough it out.
- Not helpful for CP3. Based on the mark schemes, there did not seem to be a clear link between the papers and the study material.
- CM2 material needs to be revalued as some questions seem to be out of context with the questions asked.

Tutorials – Acted Reply*:*
- *We are currently planning to return to face-to-face teaching from October/November. We expect that Live Online tuition will remain an option for students, subject to demand, including a choice between full and half-day tutorials in most subjects.*
- *We have been experimenting using student microphones more in our live online tutorials, but most students seem pretty reluctant to use them.*
- *We would like to roll out Online Classroom in more subjects but the number of students sitting some of the later subjects makes it difficult to prioritise as a feasible project at the present time.*
We have no plans to produce an ASET for the 2018 papers

Syllabus – Acted Reply*:*
- *We aim to continue to expand the quantity and range of practice questions available in our material as new content is added and embedded within subjects.*

Topic:	Other:
	To cover feedback and comments relating to any other aspects of the IFoA student experience.

Student Feedback

Theme 1 –CERA Seminar
- Certain exams/seminars such as the CERA seminar still remain high in price despite it being now available online, sure the price drop should have been more significant.

Theme 1 CERA – IFoA Feedback

This feedback will be passed to the CERA team

Theme 2 – Exam Cohort
- There shouldn't be multiple slots as they likely promote cheating and provide a skewed performance view. For equality and a clear indication of the performance of the exam, a single slot or at most tapered with only 30 minutes apart should be used.

Theme 2 – Exam Cohort IFoA Response

Theme 3 – Inadmissible scripts
- "I think the penalty of having a script deemed inadmissible in instances where students failed to submit their scripts in time is too severe a punishment. I think the IFoA should consider a means to mitigate such a consequential risk by, for example, developing an examination platform that saves the student's work as they write. This means that the student can only write during the allowed writing time (i.e. when the time is up the platform automatically uploads what the student has written and closes). This eliminates the risk that a student gets no marks for their efforts but also curbs the risk that a student gets more writing time than allowed. It is far less extreme than the current set up."

Theme 3 – Inadmissible scripts IFoA Response

The IFoA makes it clear that students need to ensure they script is uploaded by the close of the stated upload window. This is to ensure that no student has an advantage of extra time to complete their paper and then submit to the IFoA. If candidates are experiencing trouble during the upload window, it is vital they contact the IFoA as soon as possible via examsupport@actuaries.org.uk

Theme 4– Early paper release
- I think the exam papers should be released at most 5 minutes before reading time starts. This should allow students to print the paper. This is in comparison with the physical exam center setting where the exam paper is distributed, and the student does not need any extra effort to get the paper in the correct or easy to use medium.

Theme 4– Early paper release IFoA Response

The IFoA previously had a 15 minute 'reading time' window to allow students to read the exam paper before they start. With the introduction of Curriculum 2019 this was incorporated into the 3 hour exams so candidates could choose how best to plan their time. Even though our exams are now fully online, the 3 hours 15 minutes exam time allows candidates time to download and read their exam paper.

Theme 5 – Video Examples
- HAVE VIDEO EXAMPLES THAT ARE AVAILABLE TO ALL STUDENTS. THESE VIDEOS SHOULD ILLUSTRATE LOGGING ON, CLICKING AND DOWNLOADING THE QUESTIONS, ANSWERING A FEW, AN SUBMITTING

Theme 5 – Video Examples IFoA Response

Thank you for your suggestion in regards to videos to help assist future candidates. The IFoA will take this into consideration when planning future communications for candidates.

Theme 6 – Online Exam
- Overall, the online experience is better. Not having to travel to the exam centre is helpful and very relaxing.
- I found the entire experience very streamlined and easy to use. The process and rules were set out clearly and easy to find and understand. I appreciated the decision to go with open book exam en less on complex oversight programs. I have had a bad experience with our local society's exam protocols that lead to large amounts of anxiety and stress. In contrast, the IFoA's exam process has been stress free (apart from the normal exam pressure related stress).
- "Have more cp2 n CP 3 sessions as was in the past.

Theme 6 Online Exams – IFoA Feedback

We thank students for their feedback on the exams

Please refer to meeting notes as these themes have been covering during the meeting