



Global Student Consultative Forum – Africa and Middle East Region

ACTIONS: 25 June 2020

Item	Action	Action by	Status	Due Date
Actions from meeting 25 June 2020				
1.	Is it possible for students to contact each other and meet or coordinate on WhatsApp group so everyone can login to the platform on time for CB3 exam. The Assessment Regulations prohibit the use of phones during exams but for coordinating CB3 exams this can be investigated further	MT	Outstanding	
2.	Length of time for the IFoA to publish results. Marking article from the website to the GSCF representatives	MT	Outstanding	
3.	Inform our website provider to increase the service bandwidth	MT	Outstanding	
4.	All the comments about exam questions go back to the exam team for consideration	MT	Outstanding	
5.	Video tutorials to be available for CS/CM& R? NA noted the IFoA do not run any tutorials for exam study, but agreed to feedback to the forum where such material is available	NA	Outstanding	
6.	Circulate a Approaches to Studying discussion by email and collect responses from representatives	NA	COMPLETE	
Actions from previous meetings				
7.	None			



Africa and Middle East – Global Student Consultative Forum

Wednesday 24th June 2020– 14:00 -16:00 (UK Time)

Blue Jeans Conference Call

Attending:	Neema Tarimo (NT) - Lead Representative Darshan Purmessur (DP) - Student Representative Pam Dagger (PD)- Student Representative Sibougile Muromba (SM) - Student Representative Innocent Mapwetekere (IM) - Student Representative Olanrewaju Ibidapo (OI) - Student Representative Mohammed Khasawneh (MK) – Student Representative Sailajah Ganesan (SG) – Student Representative Executive Staff Naveed Akram (NA) – Senior Quality Executive Matt Tennant (MT) – Quality Manager	Apologies:	IP Mapwetekere Dziwana Shawa Andrew Berrow Head of Learning Operation
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Item	Discussion Points	Actions
1.	Welcome and Introductions NA Welcomed the representatives	
2.	Exam Booking and COVID-19 Correspondence MT provided an overview of the impact that COVID-19 had on the exams and the steps the IFoA took to move the exams online. This involved our examining teams considering the feasibility of the papers to be done on Microsoft word. A decision was made regarding CS/CM exams to cancel for April due to the difficulty in moving exam online. The format for a lot of papers needed to be amended to suit an online setting and	

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	<p>the IFoA did as much as possible to ensure as many exams went ahead as possible. Moving the exams online, resulted the re-writing of a number of policies, the Assessment Regulations were rewritten to take into account the changes that were taking place, as well as some appendices for the Mitigating Policy and the Appeal Policy</p> <p>NT noted that the correspondence related to online exams was regular and timely. Although some student members found it challenging because they had prepared for the written exams</p> <p>OI noted there were not many complaints received but student found it unclear that whether it was an open or closed book exam. However, this is clear now and won't be an issue for the September exams. MT noted IFoA recognises our guidance could have been clearer and hope that students find the updated FAQ's helpful.</p> <p>DP agreed that the communication was regular and timely. IFoA did mention that the exam would be an open book exam but the IFoA needs to put measures to check plagiarism. DP requested some clarification whether the standard text/definitions answered in exams would constitute plagiarism? MT explained the IFoA has measures in place to check for plagiarism. If the answer is word for word from core reading or any other text then it is highly likely to be highlighted and further investigation will take place. If any particular answer/script highlighted is substantial to constitute plagiarism or collusion then the IFoA in first place contacts student for explanation.</p> <p>SM noted many members sitting the exam were not confident sitting an online exam as they had prepared for the written exams. They were concerned about the time, typing skills and also the use of technical symbols. PD not that in Kenya, some members postponed to sit exams until clearer information/facility is available. They also had same concerns as stated above by SM. MT informed the forum that the IFoA had recognised these concerns and therefore were not able to offer CS & CM exams for April session. The IFoA is preparing the CS and CM papers for the September paper and are aiming to have sample questions published in July.</p> <p>NT asked a question whether it is possible for students to contact each other and meet or coordinate on WhatsApp group so everyone can login to the platform on time for CB3 exam. MT noted that our Assessment Regulations prohibit the use of phones during exams but for coordinating CB3 exams we can enquire further. Action MT</p>	MT
2.	<p>Online Platform Issues</p> <p>DP noted there were no issues for CP1 exam however during the CP3 exam, the website crashed at the upload time and no one was available to answer the call at the IFoA. Some students sent their submission by email and were notified that email submissions will not be accepted. MT provided an overview of the issues experienced for the CP3 cohort 1 exam, but was resolved by the time cohort 2 and 3 were required to upload their paper. However, there was limited time to change the Auto Email reply for students in cohort 1 who were permitted to submit their paper by email. MT apologies for any stress/anxiety this caused.</p>	

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	<p>DP noted that last year the IFoA had contingency plans in place for CP2 exam. This year there was no contingency plan there it caused panic among students when they couldn't upload their exam submissions. For September 2020, it will be good to have some contingency plans in place if students can't upload their paper. MT explained the challenges and issues the IFoA face in accepting email submissions. IFoA will publish more information about contingency plans for the September exams.</p>	
3.	<p>Exam Other</p> <p>A question was raised to why it takes so long for the IFoA to publish results. MT gave the forum an overview the marking and results process. MT noted that the IFoA is always working to reduce these times and understand students would like their results sooner. ACTION MT to send marking article from the website to the GSCF representatives.</p> <p>DP raised a question about the individual pass list. MT detailed the reasons why we will no longer publish the individual pass lists. The IFoA has been trialling sharing results with employers who enter into a data-sharing agreement with the IFoA. MT noted that pass rates will now be published on the Examiner's report.</p> <p>DP: Mentioned that the website crashes often when results are out and members have to wait a while before they can access their results. MT explained that the website crashes due to the volume of traffic on website. Ahead of the results we inform our website provider to increase the service bandwidth.</p>	MT
4.	<p>Exam Questions</p> <p>MT: All the comments about exam questions go back to the exam team for consideration.</p> <p>A point was raised that exam papers tend to be of different format from previous exams and how pass marks calculated are. MT noted it is not necessary that the exam papers will be similar to the previous ones. With changes and advancements in actuarial field, the question papers change over time in format. In relation to the how the pass mark is calculated, the examiners take into consideration a range of factors such as difficulty of questions, feedback from students and certain external factors.</p>	
5.	<p>Tuition</p> <p>SM asked are video tutorials available for CS/CM& R? NA noted the IFoA do not currently run any tutorials for exam study, but agreed to feedback to the forum where such material is available. Action NA.</p> <p>SG noted that Acted offers tutorials on how to answer questions. Does IFoA see what they teach to their students in tutorials? NA noted Acted and IFoA are two separate bodies but do work closely together.</p> <p>PD asked the worth of student members to take tutorials from Acted? NA noted it is entirely up to the student, IFoA cannot advise in this matter.</p>	NA

Item	Discussion Points	Actions
6.	<p>Work Experience Requirements</p> <p>PD asked will the work experience gained in non-actuarial firms be considered towards the fellowship as not all companies are familiar with the word Actuarial. NA noted that any work which is relevant to the competencies in PPD guide will be considered towards the Fellowship requirement. It is not necessary for a member to work in a traditional actuarial firm. Someone working in finance, data science, consulting, health etc industry can also meet the work experience requirements. The work must be relevant to actuarial science otherwise the members will not be able to complete the mandatory PPD competencies.</p>	
7.	<p>Student Communication</p> <p>NT stated the communication has been good. So we will appreciate if the communication is regular with students and we are being promptly updated about things.</p>	
8.	<p>Employer Support</p> <p>NA asked forum members to provide feedback on the levels of support received from employers towards studying. The IFoA is collecting information to compare the differences in regions.</p> <p>The following feedback was received:</p> <ul style="list-style-type: none"> • One student representative noted no employer support and many other companies including insurance companies don't provide any support. • Another student represented highlighted some companies provide study leaves and payment for exams but not study materials. • Another comments was there is less awareness of the Actuarial profession therefore employers don't support • More and more actuaries are graduating therefore there are less opportunities in the market. <p>NA noted that the support from employers is mixed in the Africa and Middle East region. IFoA especially our Global Markets and Stakeholder and Relationship teams are working hard behind the scenes to create awareness of the actuarial profession and more information such as Student Employer contacts will be published in due course of time.</p>	
8.	<p>Approaches to Studying</p> <p>NA will circulate a discussion by email and collect responses from representatives. Action NA</p>	NA

Item	Discussion Points	Actions
9	<p>Any other Business</p> <p>MK noted that continuous changes make it stressful for the students. NA noted there have been a lot of changes of late, but hopefully in light of COVID-19 hopes that students understand. We recognise these can be stressful however, we hope that our communication has improved so changes to future exam sessions are easier to understand.</p> <p>NA thanked student representatives for attending and closed the meeting</p>	

Student Consultative Forum Feedback Return Form April 2020 Exam Session – Africa and the Middle East

Topic:	Exam Booking COVID-19 Correspondence: <i>To cover feedback and comments relating to the process of booking exams, including COVID-19 related communication and guidance.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
In general, we found that the COVID-19 related communication and guidance were done in a timely manner, carefully updating the students on any changes made to the various exams.	Thank you for your feedback. After delivering the majority of our examinations online in April, and receiving much positive feedback from candidates, we are confident that we can do the same in September, including those exams which were not available for the April 2020 exam session. We are currently reviewing ways to improve the running of the online exams for the September session.	

Topic:	Online Exams Platform: <i>For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
The platform is pretty easy to use.		



Platform Issues

For my CP2 examinations, I encountered some issues in uploading my exam paper. The server was down and it was clearly stipulated by the IFoA that no email submission would be entertained. I personally believe that this is the type of issue that the IFoA should have foreseen, and should consider in exam marking, given the stress that this might have generated on the student while sitting for the exam. Moreover, with the COVID-19 situation, IFoA staff were working remotely and could not be contacted via phone. Therefore, no assistance could be instantaneously provided when the server was down.

Thank you for your feedback. All online exams (with the exception of CP3) were successful and ran as anticipated with no global issues. However, we are aware of a handful of individual cases where members had individual issues, these issues did not impact the entire sitting and after investigation these issues were found to have not been caused by the IFoA's online platform. A decision has been made that from September 2020, the IFoA will host the CP2 exam on the online exam platform along with the remaining exams.

Given the situation with COVID-19 the IFoA staff were working remotely, without access to phones however email communication was available. This was advertised throughout the IFoA website, guidance and instructions. If a member experienced any issues, they were advised to email into the Examinations team. The Examinations team were responding to urgent enquiries as soon as possible.

For the last two sessions, the IFoA have implemented a policy where members are not able to email their exam submission. Members are allocated a 15minute upload time to successfully submit their exam script to the online platform, this had proven to be ample time. This guidance



	<p>was made clear throughout the IFoA website, guidance, online platform and instructions. We are currently reviewing the way we run our online exams and looking at ways we can improve the members' exam experience.</p> <p>The policy was removed only for the CP3 exams due a widespread issue where the platform was unavailable majority of students to upload their exam script. The handful of student who experienced an issue with their CP2 was not deemed widespread and therefore email submissions were not accepted.</p>	
<p>Platform Issues – CP3</p> <p>The platform worked perfectly fine although numerous other students sitting for CP3 met with technical problems when uploading their scripts. As such they had to mail their examination scrips to the Examinations Team.</p>	<p>Thank you for your feedback regarding the CP3 examination.</p> <p>We are aware of an issue which took place during the CP3 examination, however it did not affect all members. The issue occurred at the end of the examination, impacting the member's ability to upload their exam script successfully onto the online platform.</p> <p>A decision was made to allow members to email their CP3 exam script for the IFoA to review and then manually upload. The banner on the online platform was amended advising this.</p> <p>Once the IFoA manually uploaded the exam script, the member would have</p>	



	received an email confirmation advising this.	
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Topic:	Other – Exam Related: <i>Access Arrangements, Mitigating Circumstances, Results, etc.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
It is felt like results in general are announced quite late after the exam sitting and therefore do not allow much leverage for choosing exams for subsequent sittings.	The IFoA has an online article which explains the process for how results are processed after each exam sitting. We hope this will help to provide further detail.	

Topic:	April 2020 Exam Questions: <i>To cover feedback and comments relating to exam questions.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
The exam questions for CB1 are mostly application of knowledge but ActEd notes seem to lack much information relevant to what exam questions require. Drilling past papers appeared to be more useful than reading & understanding the ActEd notes.	<p>Thank you for the feedback which will be considered alongside other feedback we receive directly from students.</p> <p>The IFoA and ActEd work closely together, however students should note we are separate organisations. Feedback will be provided to IFoA via the SCF where issues in study material are identified.</p>	



<p>Exam questions were relatively fair for CP1 although the exam paper was longer due to the circumstances.</p> <p>Questions for CP1 was as expected but it should be emphasized that the paper was longer than the usual examination paper.</p>	<p>Prior to the examination sitting, the CP1 paper goes through a 'testing' period and comments are sort from reviewers on the difficulty and time taken to complete the paper. No concerns were raised in related to time constraints from the feedback received.</p>	
<p>Exam questions for CP2 for the April 2020 session were time-consuming. Completing both the modelling part and the Audit trail within the imposed timeframe of 3 hours proved to be a bit of a challenge.</p>	<p>Our exam papers go through a testing in advance of students sitting them. Time constraints were one of many factors in the determination of the pass mark.</p>	
<p>The question set for the CP3 paper was unusual and writing a press release was never asked in previous exam papers. Moreover, there was no word limit for the answer, and it was not too obvious on how to best answer the first question of the paper.</p>	<p>Students should be aware that future exam papers will not always follow the format of how past papers are written. Examiners should use a range methods to assess the learning objectives detailed in the CP3 syllabus.</p> <p>The IFoA has removed the word limit for CP3 commencing the April 2019 exam session, due to past issues with Microsoft word functionality with calculating the word limit on the paper.</p>	

Topic:		Tuition: <i>To cover feedback and comments relating to ActEd.</i>	
Student Comment	ActEd Response	Further Action Taken (if applicable)	
ActEd is generally very useful but some topics appear to be too detailed while others appear to be too vague.	Thank you for the feedback which will be considered alongside other feedback we		



	receive directly from students. You are welcome to feed back more specific comments about a course to our subject email addresses, eg CM1@bpp.com.	
Converting the notes to e-books is a great initiative but the cost for some e-books is still high.	Discounts are available for those on low incomes. Please visit the ActEd website at www.ActEd.co.uk for more details.	

Topic:			Student Communications: <i>To cover newsletters, handbooks, webpages etc.</i>	
Student Comment			IFoA Response	Further Action Taken (if applicable)
Newsletters are helpful to keep up with some of the news. The institute website can be hard to navigate if you're new to it.			The IFoA will be reviewing student communication to better define what information is specific to examinations, and what is to the wider student population.	
Newsletters are frequently provided; this gives us an insight into the events and happenings of the institute.				
Timely and helpful				

Topic:			Employer Support: <i>The IFoA is seeking feedback on support provided to student members by their employers. This can include study days, number of exam resit opportunities, mentoring etc. Please do not specify employer. We are looking for comparison of geographic region.</i>	
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Student Comment	IFoA Response	Further Action Taken (if applicable)
Study leaves are provided at the discretion of the Reporting Manager. I have taken around 2 study leaves for the CP3 exam.	The IFoA is collecting feedback from employer support from our international students to gain better insight into the differences in regions and sectors around the globe. We thank students for their time in providing this information.	
Employer sponsors my exams and allows for a few leaves but this may be due to grants offered by government. No mentoring provided and they do not pay for materials.		
Employer pays for 1st sitting, offers 6 days study leaves per exam per session and an increase in salary on passing.		
My employer pays for the 1st sitting, since it was my resit only 50% was paid and 50% of study leaves allowed. The study leave support for CP1 is 24 days on first attempt.		
Study leaves are provided as well as financial support for exam fees. However, no financial support is provided for course notes and materials. Exam resit opportunities are unlimited, but no additional study leaves and no financial support are provided.		

Topic:		Other: <i>To cover feedback and comments relating to any other aspects of the IFoA student experience.</i>
Student Comment	IFoA Response	Further Action Taken (if applicable)
With all IFoA papers being offered online as from the April 2020 session, the IFoA should consider a revision of the fees for its examinations. If the cost structure changes due to the benefits of conducting exams on an online platform, this should be leading to a revision of exam fees. There should be	Examination prices are reviewed towards the end of every calendar year. Any changes in future pricing will be communicated following the next review via our website.	



no reason for exam fees to remain as they were when they were being conducted in examination centres.		
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