



## Africa and Middle East – Global Student Consultative Forum

Monday 25<sup>th</sup> November 2019 – 15:00 -17:00 (UK Time)

Blue Jeans Conference Call

<b>Attending:</b>	Miriam Ndulu (MN) - Lead Representative Neema Tarimo (NT) - Lead Representative Fortune Mashiri (FM) - Student Representative Sharon Weiss (SW) - Student Representative Julian Van Der Spuy (JS) - Student Representative Innocent Mapwetekere (IM) - Student Representative Olanrewaju Ibidapo (OI) - Student Representative  <b>Executive Staff</b> Andrew Berrow (AB) – Head of Learning Operations Naveed Akram (NA) – Quality Executive Matt Tennant (MT) – Quality Manager	<b>Apologies:</b>	Sailajah Ganesan (SG) Abiedo Shanduka (AS) Mohammed Khasawneh (MK) – Student Representative
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Item	Discussion Points	Actions
1.	<b>Welcome and Introductions</b> NA Welcomed the representatives	
2.	<b>Notes from the Previous Meetings</b> AB noted that for students who are based in Zimbabwe, where payment for examinations can be challenging due to currency and overseas payment issues, where a genuine refund is required the IFoA will hold the funds for a future examination booking as opposed to offering a refund.	

Item	Discussion Points	Actions
	<p>NA updated the forum on a development that has been provided to OI since the April forum meeting in relation to the Zimbabwe payments for examinations. Where a bank transfer is not possible, if employers can pay via Debit or Credit card (ideally Visa) this can speed up payment significantly. MN and FM noted however this is not always possible as the Central bank can block Visa cards, alongside new legal guidance around using the Central bank only for overseas payments.</p> <p>OI had previously raised concerns in relation to the Lagos exam centre and the IFoA requested suggestions for more suitable locations. OI reported to the forum that there may not be a more suitable venue. AB noted that they are continuing to ask the British Council to look for other venues for future sessions.</p>	
2.	<p><b>Exam Booking</b></p> <p>AB apologised to the forum in relation to one of the received student comments in relation to their customer service experience when an exam booking did not go through. If further detail can be provided this can be investigated.</p> <p>AB noted that the comments in relation to examination bookings are not due to a lack of venue space for candidates. If the IFoA has more candidates sitting exams we need more exam Markers to mark the papers. NA informed the forum of the process for Marker recruitment and how reliant we are on qualified members giving their time to mark our exams.</p> <p>AB noted the comment in relation to VLE access for members of the Israeli Association of Actuaries sitting the CB3 exams. AB stated he was unaware of issues and will investigate.</p> <p>SW raised a query to why Microsoft 2010 was stated as the minimum requirements as opposed to Office 2007. SW stated that it many companies still use Office 2007 and the functionality between 2007 and 2010 is the same.</p>	AB
3.	<p><b>Exam Centres</b></p> <p>NA highlighted the two comments received in relation to exam centres, however no further additional comments were raised by the student representative.</p> <p>OL reiterated his comments in relation to the Lagos centre.</p>	
4.	<p><b>Online Examinations</b></p> <p>MN asked whether the online examinations can be run in physical exam centres. AB replied that this was considered however there would be considerable cost implications for doing so.</p>	
5.	<p><b>Exam Questions</b></p> <p>SW raised a concern about the number of student comments received about the length of certain examination paper within the allocated time. SW noted that in previous GSCF meetings, an overview of the Guinea Pig process was given but was unclear whether the GP's sat the paper</p>	

Item	Discussion Points	Actions
	<p>in examination conditions and set time. MT clarified this was the case and that GP's should be providing feedback to the time allocation of the paper and questions. SW and JS asked for some published information on this.</p> <p>SW and JS raised a question of are student comments such as paper difficulty or time allocation taken into consideration during the marking process. MT gave the forum an overview of the marking process. Where a high volume of student comments are received, alongside comments from the markers on the papers this will be holistically considered when setting the pass mark. Where a paper is considered on the harder side, the Examiners may set a slightly lower pass mark to reflect this.</p>	MT
6.	<p><b>Tuition – ActEd</b></p> <p>SW raised an issue in sending receiving mock exams through ActEd. SW highlighted that mock paper cannot be emailed which causes an issue for overseas students in receiving the results and feedback on their paper. MT noted this will be highlighted with our ActEd Rep.</p> <p>SW and JS further highlighted that there were a number of errors on the SA1 and SP5 mock papers. MT noted that this will also be highlighted with our ActEd Rep.</p>	<p>MT</p> <p>MT</p>
7.	<p><b>Work Experience Requirements</b></p> <p>NT noted that the work-experience applications can take a while to complete. NA explained to the forum that work-experience applications can take a while to complete. This is often because we have to go back to the students to request further examples or their application is not to the required standard.</p> <p>FM raised that recording activity for formal learning can be difficult. MT explained that under Work-Based Skills the requirements was a total of 30 hours of formal learning was required, however, that requirement was dropped to 2 hours per year. Formal learning can be online training courses, development activity. AB noted that the IFoA has recently run online conferences which are accessibly anywhere with internet connection.</p> <p>FM asked can the IFoA provide any support for Actuarial events that are locally run. MT noted that we can provide staff support depending on the nature and scope of the event. MT advised he would forward the details of IFoA staff how can support such events or activities.</p> <p>SW requested can additional functionality be built into the PPD portal which provides confirmation or details of what students need to complete in order to qualify. Examples such as how many more credits or confirmation they have met the annual requirements. MT noted this was a request made by other students and is on our medium-long plans, however requires significant development.</p> <p>JS requested can additional functionality be built into PPD that auto-adds IFoA events attended or webinars watched. MT noted that PPD records are not simply to do with what you have attended or watched, but more focused on the <i>learning outcome</i> aspect of the record. What did the student learn or take away is more important than the nature of the activity, and therefore automation is not possible.</p>	MT

Item	Discussion Points	Actions
	SW asked for some guidance to be produced around completing work experience to the required standards, or including details of common mistakes. NA noted that we have produced a series of 'Mini Guides' for the various aspects of PPD logs which contain both good and bad practice examples. NA agreed to share these mini-guides with the forum.	NA
8.	<b>Student Communication</b> No comments received on student communication.	
8.	<b>Any Other Business</b> <i>Changes to exemptions from other Actuarial Associations.</i> MT gave an overview of the changes to subject-by-subject exemptions which was announced on the 31 <sup>st</sup> July 2019. MT noted that from the 1 <sup>st</sup> January 2022 the IFoA would not be accepting any exemptions from other actuarial associations but we are currently proposing a transitional arrangements for existing (joined before 1 <sup>st</sup> August 2019) up until the end of 2021. Details of this and which other Actuarial Associations would be covered under this transitional arrangement would be published on our website.  SW noted that students now find themselves at considerable disadvantage. SW enquiries to why these changes has been made and why there was no student consultation into this. MT informed the panel that the IFoA has received a legal challenge and wider student consultation was not appropriate.  FM asked does Mutual Recognition still exist between the IFoA and other Associations at Fellowship level. MT agreed to follow up with the forum on the current status of MRAs and Fellowship recognition.  NA highlighted one of the comments in reference to why the IFoA took longer than expected to reply to a letter written by the GSCF Reps from the region about the changes in exemptions. NA apologised for the delay. SW noted that the student reps had contributed a lot to the letter and did not provide a deadline to respond, however in separate IFoA correspondence to the student reps a deadline for response was given. MT again apologised for the delay in responding to the letter written by the forum and reiterated how appreciated the IFoA was for the students in highlighting there concerns in writing.  JS asked was the changes in policy focused around the specifics the legal challenge in relation to the joining of other associations. MT noted that the legal documents are publically available and we cannot provide further comment at this time.  <i>Upcoming Important Dates</i> MT noted that the upcoming examination results are on the 17 <sup>th</sup> and 19 <sup>th</sup> December and wish the forum well for those undertaking exams. MT further noted the 2019 qualifiers deadline was the 24 <sup>th</sup> January for those wishing to be on the 2019 qualifiers list. AB noted that members who had agreed to help test the new online platform will be receiving instructions shortly.	MT

Item	Discussion Points	Actions
	<p><i>Changes in GSCF Membership</i></p> <p>NA congratulated JS and MN recently qualified as Fellows and this will therefore be their last GSCF meeting. MT noted that we are currently recruiting an International Representative on our Education Committee and will forward the advert over. SW noted that she has recently moved to the UK and therefore cannot continue on the forum. MT advised to look at the UK &amp; Ireland SCF membership for when a vacancy becomes available. FM noted that she will be shortly moving to the US, but will happily stay on the GSCF until a replacement rep for Zimbabwe is found. MT agreed to give details for Amercias Global Forum.</p> <p>NA advised we will be shortly recruiting new student representatives for the forum.</p> <p><i>Additional Points</i></p> <p>FM raised a point to the forum about a desire to have more transparency around when the IFoA makes key policy decisions that impact the student population. If students cannot always be consulted then can further information be provided as to why such decisions are being made.</p> <p>FM requested that when actions are agreed at the GSCF, can a more concrete timeline be provided on them. MT agreed that the forum will have actions register which will have timelines for completion against each action point.</p> <p>FM raised a final point around accessing learning materials from the IFoA have recently changed over from using Adobe to a new platform which students don't have access to this software. MT and AB agreed to investigate further.</p> <p>NA thanked everyone for attending and their input and closed the meeting.</p>	<p><b>MT</b></p> <p><b>MT</b></p>



## Student Consultative Forum Feedback Return Form September 2019 Exam Session – Africa and the Middle East

<b>Topic:</b>	<b>Exam Booking:</b> <i>To cover feedback and comments relating to the process of booking exams.</i>	
<b>Student Comment</b>	<b>IFoA Response</b>	<b>Further Action Taken (if applicable)</b>
No significant issues reported, apart from some issues from the Zimbabwean Contingent with regards to refunding of their exam entries.	See meeting notes.	
<p>Still NO considerations made for Zimbabwean students – Case-in-point:</p> <p>- A student's registration didn't go through while his colleagues' did, yet the payment was made as one transaction. The aloofness and disregard with which the issue was treated could be improved.</p> <p>- Another example: Some registration fees were approved for transfer by the Central Bank late and did not make it on time for the exam registration window. Despite the students having alerted the Institute beforehand and providing the proofs of transfer request. Now IFOA insists on refunding the funds back into the Zim account that made the transfer. If they do that the students' funds are reduced to the new weird Zim currency, instead of the pounds that</p>	See meeting notes.	



they are. Only for this headache to continue come next registration period.		
Again an issue of creating additional capacity so that exams are not booked out beforehand.	We advise all students to book as early as possible to ensure they have space in the centre or online and to avoid any disappointment. Some exams do reach capacity at the very last minute of the booking period and unfortunately additional spaces cannot be added.	
CB3 Members in the Israeli Association of Actuaries, (ILAA) are having difficult time obtaining the user name and password for VLE and CB3 participation. Only general non relevant responses were received by the IFoA, with no reasonable effort to assist.	See meeting notes	

<div>Topic:</div> <div><b>Exam Centres:</b> <i>To cover feedback and comments relating to exam centres, noise and disruption etc.</i></div>		
Student Comment	IFoA Response	Further Action Taken (if applicable)
No issues were reported. Good plans in place to combat possible load-shedding risk in South Africa.		
(Zimbabwe) Noisy generator in one exam. A mitigating circumstance has been submitted.	Any Mitigating Circumstances application will be reviewed in line with the policy	

<div>Topic:</div> <div><b>Online Exams:</b> <i>For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.</i></div>		
Student Comment	IFoA Response	Further Action Taken (if applicable)



CP3 and CP2 Exams: Complaints received in regards to the requirement to have a minimum of office 2010. The required work to be carried out for these exams do not require the added functionality given in office 2010 rather than office 2007.	See meeting notes	
Several students complained that they were unable to submit papers both core practical and core principle exams. The platform crashed just as attempted to submit. Some students who immediately submitted the exam via email as per the IFoA contingency plan, did not receive a response that the exam submission was received.	The online elements for the CP, CM and CS exams ran successfully, the Examinations teams are not aware of any issues caused by the online platform which affected candidates uploading their exam papers. Candidates are required to test the platform ahead of the examination to familiarise themselves with the platform and to ensure their equipment work correctly.	
Suggestion was made to offer the computer based exams in a formal exam centre.	See meeting notes	

Topic:	Other – Exam Related: <i>Access Arrangements, Mitigating Circumstances, Results, etc.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
No significant queries.		

Topic:	September 2019 Exam Questions: <i>To cover feedback and comments relating to exam questions.</i>
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Student Comment	IFoA Response	Further Action Taken (if applicable)
Some students in the ST5 subject complained about a lack of technical calculations, although past papers have also not had many calculations, so this could have been anticipated.	Please see the Examiners Report, which is now available on the website.	
<p>Exam SP1 :</p> <p>1. Complaint received that exam length was longer than usual , there was insufficient time to address all the data in the questions and write down the obvious information to attain sufficient points</p> <p>2. Question relating to reinsurance: there was no reference to indexing the sum assured, it was unclear if the sum assured also had to be indexed in the question. It was also unclear if the retention indexation started also included the excess and upper limit</p> <p>3. Government and financing question. It was unclear if the government was in surplus or deficit and therefore needs to pay.</p> <p>4. Question relating to the customers risks was unclear and therefore it was unclear what answer was required</p>	See meeting notes	

**Topic:**

**Tuition:**

*To cover feedback and comments relating to ActEd.*



Student Comment	IFoA Response	Further Action Taken (if applicable)
Personally I do not like the digital editions platform of the digital material. Can not be easily accessed via mobile phone.	We have now switched to a new platform.	
Mock exams purchased near the submission deadline were informed they will not be graded even though students may not have even received the mock exam before the submission deadline. This issue had to be brought up to compliance of Acted until solved.	We recommend that students order Mock Exams in plenty of time, well before the deadlines for submission. We hope to be selling Mock Exams as eBooks later this year.	
Suggestion: Acted should stop selling the Mock Exams, if they feel they cannot send out the mock exam at least one week before the deadline.  Better solution: Acted could send the mock exams digitally and therefore would avoid issues with post delays.		

<b>Work Experience Requirements:</b> <i>To cover feedback and comments relating to Personal and Professional Development and/or Work-Based Skills, and Form A/B.</i>		
Topic:		
Student Comment	IFoA Response	Further Action Taken (if applicable)
It should be considered to give quicker feedback when forms are submitted, but overall the process seems to be running smoothly.	Please see meeting notes	
Significant Complaints from the non- UK based student members with the lack of events available to members outside the UK.	Please see meeting notes	



Members in the UK are afforded the opportunity to gain CPD and valuable skills by attending many event some free throughout the year. Members outside the UK are not afforded this opportunity		
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Topic:	Student Communications: <i>To cover newsletters, handbooks, webpages etc.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
No specific issues.		

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)
Little Institute-sponsored discussions outside UK	The IFoA is always looking to engage with our wider international audiences, but recognise our resource to sponsor and engage with members in all of our regions is limited. The IFoA has recently visited a number of key employers and events in the Middle East. The IFoA also attended the 46 <sup>th</sup> Convention of the Actuarial Society of South Africa.	
Exemptions for IFOA students who would like to be ASSA-regulated crushed	Please see meeting notes	



GSCF – is supposed to represent students from around the globe, however the IFoA has yet to ask our input on new policies and restrictions it places on its student members.	Please see meeting notes	
In reference to the response letter received for the exemption letter, it seems as though it was simply re-iterating IFoA's policies, i.e reiterating what we already know. This did not provide any attempt of a solution to assist student members. The response took two months to return and then a 10-day deadline was given for our response. A little rude, no? we did not give you a deadline to reply. We are highly educated people, working significantly more than 8 hour days and generally more than 5 times a week. We have to coordinate our responses with the group members and receive consensus. This takes a lot more than 10 days. Remember we are volunteers, this is not our full-time job. We ask that if you ask us to volunteer that you respect us and our contributions and take our concerns seriously. We also ask that if the IFoA chooses to change a policy in relation to student members that we be consulted.	Please see meeting notes	