



Meeting Notes

South Asia Global Student Consultative Forum

Friday 11th December 2020: 15:30 to 17:00 BST GMT

BlueJeans Video Conference: Meeting ID: 409 880 094

Attending:	Ekta Mehta (Co-Chair) Prateek Singh (Co-Chair) Vrinda Aggarwal (Student Rep) Sophia Benhur (Student Rep) Shyam Dhanania (Student Rep) Neel Doshi (Student Rep) Diwaker Goyal (Student Rep) Aayush Murarka (Student Rep) Shrreita Shetty (Student Rep) Adeetya Tantia (Student Rep) Payal Saria (Student Rep)	Apologies IFoA India Consultant - Vikas Newatia (VN)
Executive Staff:	Quality Manager – Matt Tennant (MT)	

Item	Title	Actions
1.	Welcome MT welcomed student members to the forum meeting	
2	Notes Actions from Previous Meeting <i>Notes from previous meeting</i> Notes from the previous meeting were approved. <i>Actions from the previous meeting</i> Action 1 MT noted that fewer issues had been reported with international payments for exams but students should report any issues to the IFoA.	

Item	Title	Actions
	<p>Action 2 MT noted the exams are stated online to be held in UK time. This will be clarified again on our website and online exam handbook.</p> <p>Action 3 MT noted that the fees for examinations in 2021 will not be reduced due to the costs of running online exam.</p> <p>Action 4 MT noted instructions to clear Cache/Cookies was included in September 2021 exam guidance.</p> <p>Action 5 The request to insert 'PTO' on exams has been sent for consideration. MT stated that we recommend students use the allocated 15 minutes to read through the exam paper before they start the paper.</p> <p>Action 6 Feedback on CB1 was passed to Acted. It should be noted that the IFoA does not share the exam papers with Acted prior to exams and should not be used as a definitive guide to what will be in the upcoming exam papers.</p> <p>Action 7 MT confirmed details of the MCQ's were published in the summer.</p> <p>Action 8 MT noted the IFoA were looking at how our International students prepare for their exams and the feedback is being taken on board.</p> <p>Action 9 MT noted that the solutions for exam papers will be published with the Examiners reports after the release of the results.</p> <p>Action 10 MT confirmed that the reduced rate is evaluated on the gross earnings of individuals pre-tax or reductions.</p>	
3.	Students' Comments	
	<p>3.1 Exam Booking & COVID 19 Communication</p> <p>MT noted comments in relation to booking CM/CS exams. MT explained the issue with the IFoA's booking system for when the CM and CS exam booking opened. The problem resulted in the IFoA temporarily halting exam bookings until the issue resolved. The suspension in exam booking was for a short time and we apologise for any inconvenience it has caused.</p> <p>EM raised a question around capacity for exams and can where the development around a live 'space' capacity. MT noted that not all exam bookings are done via online payments, for example bank transfer or company bookings which are not 'live'. MT advised students that exam spaces are not guaranteed and done on a first-come-first-come serve basis.</p> <p>EM raised an enquiry whether students making enquiries via Education Services can deal with 1 person from the team at a time. MT noted that due to the volume of enquiries received makes this difficult but will ask around how cases are dealt with. Action MT.</p> <p>EM raised an enquiry about various FAQ's and the volume of updates leading to the September exams. MT gave an overview of FAQ updates which were required given the volume of changes leading to the exams. As the April 2021 exams will be run identically to September with fewer or no changes being introduced. The FAQ's will be moved to the regular webpages and exam handbooks.</p>	MT
	<p>3.2 Online Platform</p> <p>ND noted if possible can we have a countdown clock on the exam platform. MT noted it has been requested previously but isn't a high priority over other developments for our online platform. ND also requested is it possible to have a 'are you sure you want to</p>	

Item	Title	Actions
	<p>upload this file 'XYZ' or a preview screen to make sure the file is uploaded. MT noted this feedback will be given to our exams team.</p> <p><i>Meeting follow up: The following message is shown to candidates prior to their exam paper upload: Candidates are expected to take responsibility for the proper and timely submission of all assessment materials within the allocated assessment period. No materials will be accepted after this time. No material will be accepted by email – all files must be uploaded for submission via the examination platform. All marking will be undertaken on this basis. The final decision on what will be accepted for marking rests with the IFoA.</i></p> <p>EM and ND noted a concern around the potential sharing of the papers during the cohorts. MT noted that the IFoA used software to detect plagiarism and collusion activity. MT stated any knowledge of candidates sharing papers to later cohorts must be reported to the IFoA as a breach of the Assessment regulations.</p> <p>It was noted the Indian Association examinations in the recent session required students to use webcams and microphone during the exam for exam security.</p> <p>EM raised the concern about the ZIP format files during the exam which was not used in the test. It was reported some students did not know it would be in this format. MT confirmed ZIP files will be part of the April 2021 test along with instructions of how to extract.</p>	<p>MT</p>
<p>3.3</p>	<p>September Examination Questions</p> <p>VA noted feedback on a lack of practice papers to help students prepare. Students reported exam questions were difficult to finish within the time constraints, this may be due to typing the exams as opposed to hand writing. Students reporting preferences to complete CS/CM A-paper parts handwritten as opposed to typing.</p> <p>Students report CM2 was a particular time consuming paper. Feedback noted the 'Run Off Triangles' should have been in the B-Paper as opposed to Paper A. MT recommended students read the Examiners report that are published after the exam results.</p> <p>EM reported CS2B papers, students were only able to answer about 75% of the paper on R as they found the paper very difficult. It was also feedback on the SP9 was a long exam paper with too much focus on a particular area. EM noted student feedback that SP7 and SP8 papers differ from previous papers and SA4 one question part 13 marks. MT noted that examiners will not base future exam papers and will write questions in a range of areas.</p> <p>VA noted that after the April exam results students were disappointed that certain exams with a higher pass mark compared with previous sessions. MT noted that a range of factors are taken into consideration in the setting of the pass mark. With the examinations taking a 'Open Book' format this is a new factor which is taken into consideration compared with previous sessions.</p>	
<p>3.4</p>	<p>Tuition</p>	

Item	Title	Actions
	No comments were received in relation to tuition.	
3.5	Student Communications No comments were received in relation to student communications	
3.6	Work Experience ND asked do students need to tell the IFoA is they change supervisors under PPD as previously with Work-Based Skills. MT noted that under PPD the IFoA does not need to be notified, but students should keep a log of which supervisor their specific PPD records refer to.	
3.7	Other ND raised a question in relation to CP3 exemption costs being expensive than the exam examinations cost. MT agreed to look into this. Action MT ND noted there is confusion over the reduced rate amounts for the IFoA and the periods in which the IFoA makes this assessment on. Representatives request can it made very clear about the period. Action MT speak to our Membership. EM noted Actuary magazine in digital form is welcome for shipping/postage issues that previously meant students didn't received copies of the magazine.	MT MT
4	Discussion Points	
4.1	Studying Webpage Updates MT noted the previous mention to the update to the IFoA websites ahead of the April 2021 exam booking opening. MT asked if students had any initial feedback around whether students would prefer webpages or documents. EM noted that webpages are easier to access as material can be searched. SS noted webpages are more convent to access. VA noted that webpages option much easier to search.	
4.2	Exam Timetable MT noted the IFoA is seeking feedback on students views to the exam timetable. VR noted can an exam have break between paper 1 and paper 2 but students will ask other students for wider feedback.	
5.	Any Other Business	

Item	Title	Actions
	EM asked about forum membership. MT noted that the IFoA will be discussing GSCF membership with all in 2021. MT thanked student representatives for their input and closed the meeting.	
6.	Date of Next Meeting - Proposed date: June 2021	

South Asia Student Consultative Forum Feedback Return Form

September 2020 Exam Session

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)
Overall, the students had a positive experience, and were satisfied with the booking process and email communications. There was no specific concern being raised w.r.t. the COVID-19 correspondence, mainly because the October sitting was the second exam diet with COVID-19 condition.	We thank you for the positive feedback.	
The feedback received from the students w.r.t. the examination booking experience has been a positive experience, overall.	We thank you for the positive feedback.	
The examination bookings were made in two parts, online booking and booking over phone call. 95% of the students who booked an exam online were satisfied with the examination booking process, while 95% of the students who booked an exam over call had a positive experience.	It is welcome to hear that students had a positive experience booking onto the exams.	
There was email correspondence after the examination bookings, and 96% students were satisfied with the correspondence received, post-booking.	We thank you for the positive feedback.	
Booking Issues Some students faced payment difficulty while booking exams, especially for CM1, and seat availability for CB1, SP1, and CS2. Students raised the concern that the bookings closed suddenly, and reopened after a day, without any email notification for the reopening. Some students said that their exam bookings were not reflecting in their accounts, for days after successful bookings.	High traffic on the website did cause booking/payment issues and it was decided that the best way would be to close the booking to allow time to resolve it rather than let further unsuccessful bookings. This happened twice during the exam booking, a message was put on the website landing page and the online members' area informing of this.	



	Exams do not have unlimited capacity and student members are reminded each session via our newsletters. Students need to book early and unfortunately those that do not may be disappointed.	
Payment Issues For payments made via bank transfer, there was no communication for 5-7 days, and students have sought more clear communication in this regard. Booking payments were deducted twice, and the amount charged was not refunded to the student.	The IFoA recommends that the quickest way to book an exam is online and that is advertised on the website, the newsletters and the exam application form however those who wish to pay via bank transfer have the option to do so. On the exam entry form it is stated that the booking will only be made once the payment is received and we will not process it until the monies have reached us and are located. When we receive the exam entry form an automated is sent immediately to confirm receipt.	
Booking Correspondance There was multiple email correspondence for the exams, which caused some confusion among the students. Several students stated that either they did not receive any responses, or got unsatisfactory responses or delayed responses to the queries that requested for, over mail. Students requested that their queries be handled by the same person per query, as it becomes difficult to explain their concern to different IFoA executives who reply to mails.	<p>There was a delay with email correspondence in the months running up to the exams as we received a huge number of emails with all the changes that took place in an already busy time. We did increase our SLA on our auto response to manage expectations however we did go over that for set time. We have now caught up with these and unless further unprecedented incidents occur it should not get to that stage again.</p> <p>Unfortunately having the same team member to deal with a particular query is not possible. The Education Services team of 5 people receive approximately 100 emails a day even in “quiet” periods so identifying what each email is about is not straight forward at all and if we were to do that we would be spending more time sorting queries out rather than responding to them.</p>	



<p>Exam Capacity</p> <p>Students have requested for more clarity on the number of seats available per exam, per sitting so that they may be able to plan their bookings accordingly.</p> <p>Request for number of seating capacity to be displayed for an exam and when the booking will be closed – gives an indication as to how much is booked up</p>	<p>Thank you for your feedback.</p> <p>Unfortunately we are unable to give timely booking data as capacity figures are regularly monitored during the exam period and could be subject to change, so detailing exact figures could be misleading and inaccurate.</p> <p>We always recommend our students to book as early as possible to ensure you are able to get your chosen exam and time.</p>	
<p>Those students who received their April 2020 examination results late, should have been provided with the provision to book their exam online as well, instead of through phone calls only.</p>	<p>Thank you for your feedback, we apologise if you feel this area was not handled well.</p> <p>If a result was provided late and the booking window had closed, our systems would be unable to accommodate booking through online. Therefore if the IFoA allowed further booking, they would only be able to be made through a phone call.</p>	
<p>Request for reminder for exams on a few dates before</p>	<p>Thank you for your feedback.</p> <p>Unfortunately we are unable to send reminders for exam booking, the details are available on the website and documented in the Actuary newsletter. Candidates are responsible for ensuring they stay up to date with all communication.</p>	
<p>Some students had suggestions where they requested for a reduction in the examination fees as the exams were currently being conducted online.</p>	<p>Thank you for your feedback.</p> <p>Although the cost of physical exam centres and associated invigilation fees will no longer be incurred these have been offset by:</p>	



	<ul style="list-style-type: none"> · increases in the online exam platform costs owing to higher volumes · the cost of the software required to check for plagiarism and collusion · the increases resource required to check possible plagiarism cases highlighted · the cost of introducing Two Factor Authentication for online exams <p>We will continue to keep fees under regular review.</p>	
<p>Communication – FAQs</p> <p>Students raised concerns about frequent changes, vague wordings and contradictory statements in the FAQs, with very little time for them to accommodate with the changes, and no intimation from the institute whenever there were changes.</p> <p>Overall, the students did not seem satisfied with the FAQs and guidance provided. They faced challenges w.r.t. the equation editor, ambiguity in FAQ wordings, different guidelines in different places, and frequent changes in the guidelines.</p>	<p>Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our delivery in providing instructions and guidance for the IFoA examinations.</p> <p>We are currently looking into ways to improve on how we share our instructions and guidance, with the student's journey at the forefront of our minds.</p>	
The removal of MCQs, typing of formulae into the paper and use of Excel for theory papers were concerns that was raised by several students.	The Examining teams adapted papers so that online exams could take place, adapting the format of answers.	
Students have asked for more clarity and guidance on what constitutes plagiarism, and what doesn't.	Please refer to meeting notes.	
Students have asked for more clarity and guidance on the use of excel and what level of workings is expected from them.	Student members are advised to consider the past papers which can be found on the IFoA website which can be used for practice and help in assessing the knowledge and expertise of Excel.	
Students have asked for more clarity and guidance on use of equation editor in CM and CS papers.	Equation editor may not be used in preparing answers for CS and CM papers.	



	We will review the guidance given to ensure it is fit for purpose.	
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<div> <div>Topic:</div> <div> Online Exams Platform: <i>For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.</i> </div> </div>		
Student Comment	IFoA Response	Further Action Taken (if applicable)
Submission Receipt Almost all students received a confirmation email of their scripts being submitted through the online platform. Students were quite satisfied on receiving an email confirmation of the script being uploaded.	Thank you for the positive feedback, we appreciate that 2020 has seen some difficult times and we have worked hard to ensure that the delivery of the IFoA exams was success. We are aware of a handful of cases where candidates who sat two paper exams received their email receipt for the first paper directly to their main inbox and then the second went into their junk/spam inboxes.	
Some students mentioned that there was a delay in receiving the OTPs for the two-factor verification process, causing anxiety.	Thank you for your feedback. We are aware of a handful of individual cases where an SMS verification code was not being received, this was due to location and area network issues. We worked heavily with our external suppliers to resolve the individual cases. If candidates encountered an issue, they should have contacted the Examinations team as advised throughout our documentation and guidance. New measures are in place for the 2021 examinations regarding the SMS codes and should resolve the majority of issues.	



<p>Download and Upload</p> <p>A few students have provided the feedback that they faced difficulty while uploading the paper and had to do multiple attempts to be able to upload it.</p> <p>A student has mentioned that there was difficulty in uploading the exam paper. However, he/she couldn't get in touch with the examinations team due to not having international calling services.</p> <p>Students asked for separate link for uploading, and a backup uploading method to use in case the primary method does not work.</p>	<p>Thank you for your feedback. We are not aware of any issues which affected any of the September 2020 online exams. The platform worked as anticipated and candidates were successful in both downloading the exam paper and uploading their completed exam scripts.</p> <p>Students were advised throughout all documentation and guidance that if they encounter any issues when uploading, they MUST call the examinations team to receive a unique code and further guidance. Students were responsible for ensuring they could make international calls. The Examinations team whilst working remotely are able to receive and answer incoming calls.</p>	
<p>Cohort Structure</p> <p>There were concerns that due to the system of batching in time slots, students from an earlier time slot were sharing the question papers with students from a later time slot, thereby disadvantaging other students.</p> <p>It seems unfair that there are two cohorts. 1st cohort has an advantage over the second one if the paper got leaked. Most of my colleagues in the second cohort could complete their paper but most of the colleagues in A couldn't (multiple feedback).</p>	<p>Thank you for providing your concerns.</p> <p>Due to the volume of exam bookings we are required to split certain exams up into multiple cohort, to ensure that the Online Exam Platform can handle the volume.</p> <p>All candidates sitting exams with the IFoA must adhere to the Assessment Regulations. And further steps will be taken if any candidates found in breach of them. All exam scripts are reviewed for collusion or plagiarism and those affected students are notified.</p>	
<p>General Comments</p> <p>Some students found the online examination platform user-friendly, and better than the hand-written paper, as they are more accustomed to the keyboard because they are working in a corporate environment and would like the same to be provided as an option in the future.</p> <p>Quite a few students commended the IFOA on a speedy transition to online exams and a seamless experience with the online platform.</p>	<p>Thank you for the positive feedback, we appreciate that 2020 has seen some difficult times and we have worked hard to ensure that the delivery of the IFoA exams was success.</p>	



<p>Some students found the online platform more convenient, as the examination was less of memory work, and more of a real-life scenario. It also introduces the challenge of time management for the students and does away with the difficulty of travelling to exam centres, and clarity of handwritings. On the other hand, there were quite a few students who were of the opinion that open book exams did not really test knowledge as would be expected in written examinations.</p> <p>I am extremely happy with the online mode of examination. It was peaceful to give the examination in a familiar setup . My preparation was not upto the mark and that is my fault. So the results will obviously reflect that . But I am in general very satisfied with the online examination.</p> <p>99% of the students were able to successfully test the online platform before the examination, while 97% students were able to download the paper without any difficulty.</p> <p>The online experience is 10/10. The overall experience was quite amazing.</p>		
<p>Some suggested that a timer be provided allowing them to know the remaining time.</p>	<p>Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our online exam delivery.</p> <p>We are currently working with our external suppliers who assist with hosting the IFoA's online exams to discuss ways to improve and progress going forward. We will raise this topic and see if any further modifications can be made.</p>	
<p>Some students asked for allowing multiple uploads in case a wrong file is uploaded by mistake. Otherwise, a preview of the uploaded file could be provided before confirming the upload.</p>	<p>Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our online exam delivery.</p> <p>The upload section was an area which was reviewed and updated ahead of the September 2020 session. Students are held responsible for ensuring they upload the correct file. The</p>	



	<p>IFoA allot a 15 minute window for successfully uploading completed exam scripts onto the Online Exam Platform.</p> <p>To avoid any errors in uploading, students receive several warning preview boxes confirming they would like to submit the selected file for upload and that once uploaded no further amendments or uploads can be made.</p> <p>Once successfully uploaded, the student would also receive an email receipt detailing the document information.</p>	
Some students suggested a blank word file be provided in which to attempt the exam questions. – students mentioned that their peers and previously kept some commonly asked sample solutions ready which ended some found 'unfair'	Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our online exam delivery.	
If someone has made slight errors while naming the file or some other mistakes please don't discard their papers. It is our first time as well to give exams online.	<p>Thank you for your feedback, we currently don't discard submissions if the wrong naming convention has been submitted. The online platform recognised the candidate in the upload process.</p> <p>Candidates must have uploaded their completed exam script onto the Online Exams Platform, for which the candidate would then receive a receipt.</p>	
Request to not zip the exam question material into a zip folder	<p>Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our online exam delivery.</p> <p>In some of the examinations more than one documents will become available when the exam materials are downloaded. In these cases they will come in a zip folder.</p> <p>For future examinations the equipment check will replicate the examination date so candidates can make sure they have all the software necessary.</p>	



Written exam must take by using paper and pen. Scanned copy of paper will be sent to IFOA of checking purpose. Paper on Ms word taking too much time.	Please refer to meeting notes.	
<p>Misconduct Concerns</p> <p>The institute should not examine the answers where the word document was saved after the time allowed. Many students have used the entire or some of the uploading time for editing or writing exam however there are honest students who followed the instructions and didn't use that time. Institute should also adhere to those instructions and do what is fair.</p> <p>If some future exams are also conducted online, invigilation can be improved. For several other professional exams which are online, the entire exam is recorded through the candidate's webcam. Such a technology may be implemented here too which can assist invigilation and help make the exams closed book, as they should ideally be. However, availability of webcams with students would need to be considered.</p> <p>There were concerns about the open book system, as it was felt that the system is unfair against the students who are well prepared. Also, there were no guarantees that there would be no unethical activities, like collusion among students.</p>	<p>Please refer to meeting notes.</p> <p>We are currently investigating further enhancements to the exam delivery platform and will share updates as soon as possible.</p>	

Topic:	Other – Exam Related: <i>Access Arrangements, Mitigating Circumstances, Results, etc.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
Preference of first exam slot to be UK time 9 am rather than 8 am	Thank you for your feedback.	



	<p>Understandably when scheduling exams the IFoA cannot appease all candidates. We host exams on a global scale and have to ensure that all members are considered which is why scheduling later times for exam sittings are not ideal.</p> <p>When scheduled exams times we must ensure that all exams are fully supported, technical support is available and currently we are only able to do this by hosting exams at UK time only.</p>	
Students appreciate that IFOA took the exams so that students can progress.	Please refer to meeting notes.	
Can IFOA also in future make the word limit clear?	There is currently not a word limit for any of the examinations.	
Does IFOA looks forward to conduct future exams via online mode?	<p>Please refer to meeting notes.</p> <p>Unfortunately we are not in a position to return to hosting exams physically. The current pandemic (Covid-19) is still affecting at a global scale. The after effects of the pandemic are still yet to be unknown.</p> <p>After the success of the 2020 examinations, the IFoA have made a decision to continue with hosting their entire curriculum online and will regularly review ways to improve the online experience.</p>	
The IFOA should improve it's plagiarism policy. In April 2020 session, many students received plagiarism email even they haven't referred any materials. I would request IFoA to take this point into consideration.	Our process to investigate possible breaches to our Assessment Regulations are reviewed regularly. Our approach to communicating with candidates has been modified for the September 2020 session	
Request for more sample papers	The creation of the examination papers for a year is a process that lasts around 8 months as they have to go through a series of reviews to ensure the paper is fit for purpose. We publish all the examination papers used during every session together with the Examiner's report.	



	We have a finite amount of resource available to create sample papers and therefore a limit to how much supporting material can be produced. The examination teams have worked incredibly hard to allow the IFoA to deliver examinations during the Covid-19 pandemic and produced as much supporting material as possible.	
Students stated that they were not satisfied with the webinars, and requested for more clarity on various instructions that were provided.	We thank you for your feedback in relation to the webinar. The IFoA are currently updating our website and FAQ's to ensure the guidance is clear for our student members.	

Topic:		
September 2020 Exam Questions: <i>To cover feedback and comments relating to exam questions.</i>		
Student Comment	IFoA Response	Further Action Taken (if applicable)
Notations sheets provided were immensely helpful in the preparation and reduced our burden to type actual mathematical symbols and notations. Some are very much satisfied with the new exam pattern. Thank you IFOA team for taking this effort for the benefit of students.	We thank you for your feedback.	
The general feedback about all exams is that students found question papers to be lengthy as typing an answer on Word takes longer than handwritten. Students prefer CM and CS exams offline.	Where questions required the use of algebra, the examiners reviewed the mark allocations with the anticipated time taken in mind and also adjusted the questions to ensure the algebra required was manageable. The keystrokes guidance was written to help candidates with concerns about timing when typing formulae. Specimen questions were provided to demonstrate how notation may be typed for the A papers.	



	As for any examination, if there is a general feeling that there was unanticipated and excessive time pressure, the examiners will review this when grading the papers.	
For higher exams like SP, students have shown concern regarding increased passing marks and passing very less number of students in last diet. A few mentioned they lose confidence in the institute since they are failed in higher exams after crossing 60 marker as well and it is unfair to increase the passing marks to 65.	The Board of Examiners ensure that standards are maintained across diets, with Chief Examiners reviewing the performance in each diet when setting the pass mark.	
Length of Exam Reduce "length" of exam to take into account that it's an online exam Either reduce number of questions or increase the duration of the paper	Please refer to meeting notes.	
CM1 Extremely difficult to write equations and notation on Word CM1A – last question extremely difficult; took longer than it would to write during a written paper In CM1B the question were extremely hard and ambiguous and the material provided to study was not at all useful. Exam level was too high, it was lengthy and time allotted was not enough. but the details and columns made for the students were very helpful though time was still short. For CM1A I found it wasn't a balanced paper in terms of the content of the syllabus. It used to have some theoretical questions in the past papers and this one didn't have any. In exam like CM1, where lot of mathematical equations are required, it was not feasible to solve on the Ms Word because of the way the equations were written	Please refer to meeting notes. If the examiners see a question causing unexpected difficult for candidates in general, they will take that into consideration when grading the papers. The exam papers will have been tested under timed exam conditions and adjusted/reviewed in the light of feedback from reviewers.	
CM2 Request for more clarity in paper format and specimen paper and solution	Please refer to meeting notes.	



<p>CM2A was time consuming and difficult to type complicated mathematical formulas which might be easier in excel.</p> <p>Request for a better guide and some more information on the exam</p> <p>Very lengthy</p> <p>Common suggestion : Run-off triangle should be in Paper B rather than A</p> <p>In CM2A, there were very few bookwork questions (as expected), but the way IFOA examiners have set the rest of the paper was very appreciable because while attempting I truly felt the questions were upto the standards and few of them even required high order thinking skills though the paper was lengthy.</p> <p>The cm2 exam couldnt have been possibly completed by a student. The mathematical questions took too much time to complete. Please reduce the passing marks for this.</p> <p>Also, MCQs could have been incorporated together in CM2 exam as well.</p>	<p>Where questions required the use of algebra, the examiners reviewed the mark allocations with the anticipated time taken in mind and also adjusted the questions to ensure the algebra required was manageable. The keystrokes guidance was written to help candidates with concerns about timing when typing formulae.</p> <p>The IFoA provided sample questions provided and guidelines on keystrokes. The examiners and IFoA are always welcome to suggestions for specific guides/information which candidates might find helpful</p> <p>In regards to run-off triangles: some topics may be better suited for the A paper, or the B paper, and some are suited to both. When producing the papers, the examiners will aim for a balanced coverage and consider the combination of both papers together.</p>	
<p>CS1</p> <p>CS1A – one question on EBCT was very lengthy and took longer to complete, eating up on the total exam time</p>	<p>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.</p> <p>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.</p>	
<p>CS2</p> <p>CS2A – lot of manual calculation and makes it time confusing (question on chi-squared test); MCQs demanded a lot of time</p>	<p>For questions that required typing mathematical notation, the examiners had considered the change in format from written to typed answers, and accordingly modified questions and the allocated marks. For CS2, specimen</p>	



<p>Due to higher order skills based question, parts of questions were based on option which wasted time and students did not complete all part of specified questions in CS A.</p> <p>For CS2A examinations, the questions took a lot of time to be completed. It could have been done faster, if we were allowed to use excel</p> <p>CS2B - There are not enough practice questions and past question papers for students to attempt questions in the exam. Not enough material to prepare for the level of questions asked in the examination. Bit tricky questions, not covered under core reading provided to prepare for exams. Thus, leading to consume more and more time in any given question especially of questions having high marks.</p> <p>THE MOST SATISFYING PAPER WAS CS2 B.</p> <p>CS2B- Q3 was based on Machine Learning. The core material does not have sufficient questions for practice and a 40 mark question in the exam was a surprise, rather a shock. (feedback by a few) There were not many questions related to past paper or core reading. The machine learning question for CS2B was out of the box.</p>	<p>questions in the form of a modified past paper was provided. Also available was a guidance document on suggested notation that may be used.</p> <p>As part of revision, while CS2A is in an online format, candidates would benefit from attempting past papers in the online format of exams to familiarise themselves with typing keystrokes and notation.</p> <p>During the marking process, if the examiners discover evidence of unanticipated time pressure, they take this into account.</p> <p>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.</p>	
<p>CP1 Confusion about reading time, as apparently not clearly mentioned in the paper</p>	<p>There is no longer any specific reading time for CP1 whilst the exam is online. Students are therefore able to write during the reading time. However candidates should set aside an appropriate time for planning their answers.</p> <p>Candidates should note the CP1 examiner's report which regularly states that students that planned their answers tended to do better than students that did not.</p>	
<p>CP2 Paper 1 was very difficult. Errors in the additional information provided. Scenario material was difficult to understand. The additional information</p>	<p>All IFoA exam papers are assessed prior to the exam in terms of whether they can be completed within the allotted time. The examiners look at student's scripts after the exam has been sat and where there is evidence of unanticipated</p>	



<p>provided had incorrect formula for effective interest rate. This caused loss of time. (many students pointed out).</p> <p>CP2 paper 1 was extremely lengthy. The question was not quite clear and it took a lot of time to understand the question.</p> <p>CP2 was really confusing.</p>	<p>time pressure or students found the paper more difficult than anticipated, this will be taken into consideration when grading the papers, and determining the overall pass mark for the exam. The principle examiner for the subject will cover this aspect in their report on the exam available on the IFoA website.</p> <p>There was a mistake in a formula that was provided within the generic 'additional guidance' set out at the end of the paper. This is designed to be standard excel functions or actuarial formulae that may help the student. The examiners of course apologise for this mistake and understand that this is not ideal for students sitting the exam. In the exam many students corrected the formula and used that, some did not. The examiners made sure that students were not disadvantaged whichever approach was taken</p>	
<p>SP2</p> <p>I found the exam to be very difficult. Also, the questions were not distributed as per syllabus topics.</p> <p>SP2, the paper was very lengthy and difficult to complete even if the answers were known to me. There was less time given compared to the number of questions asked.</p> <p>I found the increased number of question as compared to earlier papers</p>	<p>All IFoA exam papers are assessed prior to the exam in terms of whether they can be completed within the allotted time. The examiners look at student's scripts after the exam has been sat and where there is evidence of unanticipated time pressure or students found the paper more difficult than anticipated, this will be taken into consideration when grading the papers, and determining the overall pass mark for the exam. The principle examiner for the subject will cover this aspect in their report on the exam available on the IFoA website.</p> <p>Thank you for your comments about the number of questions within the SP2 exam and this will be discussed with the SP2 exam team.</p>	
<p>SP7</p>	<p>The format of papers can vary between sittings while maintaining the overall aim of testing syllabus objectives.</p>	



<p>Difficult exam, way too lengthy, quite off from previous diets. Most parts asked were not appropriately discussed in the core reading (in enough detail)</p> <p>The online version has come to a huge disadvantage to us as a students in clearing the higher papers. I would suggest the IFoA needs to focus on helping us to develop skills and examine is on it and not just set an extremely difficult question paper for the sake of conducting the exam in an online format and fail students.</p>	<p>During the marking process, if the examiners discover evidence of unanticipated time pressure, they take this into account.</p> <p>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.</p>	
<p>SP8</p> <p>Huge deviation from the previous paper patterns, even different from April 2020</p>	<p>The format of papers can vary between sittings while maintaining the overall aim of testing syllabus objectives.</p>	
<p>SP9</p> <p>Questions seemed to be concentrated on only some parts of the syllabus, rather than on the overall syllabus</p> <p>The 3rd question in this attempt was very ambiguous and even though i have basic knowledge of derivatives, it required specialist knowledge. The paper was very lengthy as well and I struggled to articulate all that I know in the short amount of time.</p> <p>The passing marks keep increasing and passing percentage decreasing which unfair</p>	<p>The exams will be set with reference to the syllabus overall to ensure a broad coverage – and will also be considered with reference to the wider CERA syllabus, given that SP9 forms part of the CERA requirements).</p> <p>Where candidates struggled unexpectedly as a whole, the examiners will consider this when grading papers</p>	
<p>SA3</p> <p>For SA3 paper, the time was not sufficient to think, plan and type all the answers.</p> <p>Given it was typing based online exam, I felt there were too many questions and it felt really difficult to type so much in constrained time. The current pattern where all questions are broken own into multiple smaller sub parts makes the question paper lengthy. Additionally, it is hard to balance the breadth of answer against the time one will spend answering it.</p>	<p>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.</p> <p>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.</p>	



SA4 SA4 – one numerical sum for 13 marks – showing the calculations and typing the same on Word was tedious	Calculation questions are often a key part of SA4 and should be expected. For SA4 in general, the mechanics of the calculations tend to be more straightforward, as the examiners are testing application of appropriate methods. The the examiners will have taken typing time into consideration when setting/reviewing the exam papers in preparation for the exam.	
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Topic:			Student Communications: <i>To cover newsletters, handbooks, webpages etc.</i>	
Student Comment			IFoA Response	Further Action Taken (if applicable)
IFoA could have a team assigned solely to address the issues being raised by students via email/call so that the response rate can be increased and optimized			Thank you for your feedback. Due to the volume of enquiries the IFoA receives, it may not always be possible for an enquiry to be dealt with by a single individual.	
Any updates in the FAQs section should also be sent via email			Thank you for your feedback, we appreciate the suggestions which you have put forward on how to improve our delivery in providing instructions and guidance for the IFoA examinations. We are currently looking into ways to improve on how we share our instructions and guidance, with the student's journey at the forefront of our minds.	