



Global Student Consultative Forum – South Asia

Friday 28th November. Time: 16:00 to 17:30

BlueJeans Conference Call

Attending:	Ekta Mehta (EM) - Co-Chair Prateek Singh (PtS) - Co-Chair Vrinda Aggarwal (VR) – Student Representative Sophia Benhur (SB) - Student Representative Neel Doshi (ND) - Student Representative Diwaker Goyal (DG) - Student Representative Aayush Murarka (AM) - Student Representative Shrreita Shetty (SS) - Student Representative Payal Saria (PS) - Student Representative Adeetya Tantia (AT)- Student Representative Shyam Dhanania - Student Representative	Apologies:	Andrew Berrow – Head of Learning Operations Vikas Newatia (VN) - IFoA India Consultant Gautam Mazumdar (GM) – IFoA India Consultant
Executive Staff:	Matt Tennant (MT) – Quality Manager		

Item	Title	Action
1.	Welcome MT welcomed members to the forum.	
2.	Notes and Actions from previous meeting Candidates bringing bottled water to exam centres	

Item	Title	Action
	<p>MT provided an update that in light of COVID-19 and the online exams, candidates may bring water to the location they are undertaking their exam.</p> <p>Actuary Magazine Delivery Issues MT provided an update from the Communication team in regards to delivery of the Actuary Magazine. We rely on local delivery services within each country, however student members should be aware the Actuary Magazine is available in digital format on our website.</p> <p>Recruitment of forum members from Sri Lanka / Pakistan MT gave the forum an update that though a number of applications had received from students based in India, we haven't received any from Sri Lanka/Pakistan. An recruitment piece will be added to the upcoming student newsletters.</p>	
3.	Students' Comments	
	<p>3.1 Exam Booking & COVID 19 Communication</p> <p>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 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>EM detailed that a range of feedback about the impact of COVID-19. Many students very happy the exams that exams moved online in short notice. Less time for students to adapt to the new exam format. Time allotment changed. Not a big gap between exam announcement and exams. FAQ's very useful. A lot of correspondence.</p> <p>Student represented raised that students are still reporting issues with exam payments with debit and cards. Action: MT speak to AB to ask for an update for the September exam booking.</p> <p>EM reported that's some students can get confused with the time-zones now that all online exams are UK GMT. Can we update or add some text making students are aware UK time zone. Action MT to speak to AB and Communication Team.</p> <p>September 2020 Update</p>	<p>MT</p> <p>MT</p>

Item	Title	Action
	<p>MT provided an update on the September 2020 exam sitting which was confirmed as being online. MT updated that the CS and CM papers would be run, with further guidance on the paper format being published. Students will also be able to book their cohort time of choice, providing there is still availability.</p> <p>EM raised a question about security risk of students sitting exams online. MT gave an overview of techniques the IFoA uses to identify plagiarism and collusion.</p> <p>ND asked about the future of exams and whether they will moving online permanently. MT confirmed that the September exams will be online. Though a decision has not yet been made, there is high likelihood of April 2021 exams being online.</p> <p>A question was raised about the exam fee's being reconsidered, as exam centres will no longer be required. Action for AB to provide written update on whether exam fee's will be revised.</p>	<p>AB</p>
<p>3.2 Online Platform</p>	<p>ND reported there had been issues with downloading exam papers, however, the FAQ's and guidance to remove 'Cookies' and clear 'Cache' before downloading was very helpful. ND requested this guidance be more prevalent in the exam instructions as many other students would find it useful. Action: MT to feedback to AB and Communication Team</p> <p>EM reported that most student able to understand requirements re technical. A number of students experience download issues but were ultimately able to get their paper. Uploading papers for CP3 Cohort was an issue. MT provided an overview that CP3 cohort 1 did experience upload issues that was resolved by the time Cohort 2 and 3 uploaded their papers. The IFoA accepted scripts for Cohort 1 via email, but recognise the auto-reply wording was not updated in time which may have caused some anxiety for students.</p> <p>AT asked about will the IFoA be accepted scripts via email on a permission-basis similar to previous sessions. MT confirmed that the IFoA will be provided details on the process for what happens should a student experience issues uploading their paper for the September exams.</p> <p>EM requested can students have an auto-confirmation email confirming their paper has been successfully uploaded. MT informed the forum this request has been considered previously, but will pass the feedback on. Action MT provide feedback to AB.</p> <p>EM requested can a timer on the online platform be included. MT stated we can provided this feedback to our exam teams, however recommended using a watch or device to set a timed alarm.</p>	<p>MT</p> <p>MT</p>

Item	Title	Action
	EM requested can we include a 'PTO' or page numbers on the exam papers so individuals do not miss requested. MT agreed to pass this feedback on. Action MT	MT
3.3	<p>June Exam Papers</p> <p>VR stated that student report the papers being lengthy and students concerned due to the online format they would miss marks that they would have got in an exam centre; not everyone will be able to type as quick as a hand written paper. VR also stated a concerns about people googling answers.</p> <p>Student representatives raised a concern that CB2 had a diagram requirement within question which students struggled to do in word. Students reported CB2 had less numerical based questions than usual. MT advised students to read the Examiners report which is published after the exam results.</p> <p>AT reported that CB1 had differences in exam paper and study material. MT would provide this feedback to our ActED contact.</p> <p>Student representatives raised a concerns around security of MCQ's and asked if students sitting in different cohorts have different MCQ's or the MCQ's ordered differently. MT agreed to confirm the format of MCQ's for the September exams.</p> <p>Action.</p>	<p>MT</p> <p>MT</p>
3.4	<p>Tuition</p> <p>AT reported that students in Indian don't purchase the material from ActEd due to cost. Can ActEd consider reduced income rates similar to the IFoA's pricing. Action MT to provide feedback to ActEd.</p>	MT
3.5	<p>Student Communications</p> <p>PS stated that most of the feedback in regards to communicated was addressed in COVID-19 section. PS reiterated that a recurring student comment was requested confirmation that their exam paper has been accepted onto the online platform.</p> <p>SS asked for clarification in regards to MQC's within the CM paper, but currently no mention on the CS paper. SS further asked about format of the MQC's for September. MT stated the IFoA is aiming to publish some sample questions ahead of the September exams. AM asked if there will also be a sample solution? Action MT to confirm if a solution is included.</p>	MT

Item	Title	Action
	<p>ND enquired about how the IFoA is going to set out future exam papers with the new online and Open Book exam format. What is the balance of questions going to be from bookwork, application, and higher order questions? ND also asked if we going to see a long term change away from bookwork questions. MT stated that the IFoA has not made any decisions on the long-term future of our exams so a strategy has not yet been decided on question format. Certain exam papers have had to be revised taking into considering the open book format for September.</p> <p>ND raised a concern about student being accused of plagiarism for the April exams, if they are using revision notes in the open-book exam format to answer definition and book-work style questions. MT stated that even in an open-book exam, students should not be copying word-for-word and that revision notes etc are just for reference. Students should still be putting answers into their own words and their interpretation. MT stated that the process for investigating plagiarism is detailed in the Assessment Regulations and students will also be informed if they script is being investigated.</p> <p>SS raised a question to what should student expected for the CS/CM paper in regards to sums or calculation based answers? MT informed students that the sample questions being published will hopefully provide this clarification.</p>	
3.6	<p>Work-Based Skills and PPD</p> <p>AY asked a student in regards to how a student would complete their PPD recording if they are employed in role isn't a directly Acturial role. MT replied that PPD consists of over 30 different competencies that have a range of skills sets, so as long as a student is working broadly in risk, insurance or financial fields they can continue to record PPD. To Qualify as an Associate or Fellow there are particular competencies that do require Actuarial work and a qualified Actuary is required to sign off a students application before they qualify.</p>	
3.7	<p>Other</p> <p>EM asked for clarification on the IFoA's reduced rate. Is the £7000 before or after reductions? Action MT to enquiry from our Membership Team.</p>	MT
4.	<p>Discussion Points</p>	
4.1	<p>Employer Support</p> <p>MT asked for an overview of student representatives experience of employer support in the region. The IFoA is gathering consultation from our international student members to build a picture of the levels of support around the globe. The following feedback was provided:</p>	

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	<ul style="list-style-type: none"> For students in consulting firms and not directly insurance, study leave for exams is given. Exams passes can lead increases in salary. Certain companies offer good study support and study leave for each exam. Increments for exams passes. Only reimbursed for 1st attempt. Student must choose between either IAI or UK exams. Certain companies will reimburse 2nd or 3rd attempts. Increments are for exam passes. Study leave varies on which exam you are sitting. 	
4.2	<p>Studying Approaches</p> <p>AT – Look at the number of study hours or the average number of exams taken per year per student. We should look at the break of study hours of online exams on the new B papers.</p> <p>EM-Looking at the attempts and study hours for it.</p> <p>EM- Study approaches cover the main way. If more international students can't afford materials and the more international students then % will drop.</p>	
6.	<p>Exemptions</p> <p>MT gave overview of new exemption arrangements for the Indian Actuarial Association which has been pushed earlier in 2020. Details can be found on the exemption websites.</p>	
	<p>AOB</p> <p>SS asked that if sample can't be provided, can we give a rough idea of the number of questions or number of MCQ's for the CM exams.</p>	
7.	<p>Date of Next Meeting – November 2020</p>	



Student Consultative Forum Feedback Return Form April 2020 Exam Session – South Asia

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)
<p>April 2020 Exams Announcement The actual exam dates were only delayed 1 week. It took IFoA much longer than that to make a decision on whether the exams would be going forward. As a result, students had less effective study time as most employers assumed that exams would not be going forward.</p> <p>On one side students appreciated IFOA for going in for the online platform but on other side student feels that given the current situation of COVID-19. IFOA took a lot of time to decide and communicate about the online examination platform.</p> <p>I thoroughly appreciate the efforts by IFoA with regard to the exams held.</p> <p>Otherwise, Kudos to IFOA from tremendous efforts in going with exams and conducting seamlessly. I really appreciate the concern and commitment towards students.</p> <p>Good feedback- very thankful for the communication and emails sent during these times. Students were very appreciative of the institute.</p>	<p>Thank you for your feedback, and we are sorry you felt the communication was insufficient.</p> <p>The COVID-19 situation was an unprecedented situation for everyone and like many other international actuarial associations, we had to carefully balance the wellbeing of our candidates and their families with the desire of many student members to complete their current studies. We followed advice from either the WHO, UK Government, or the British Council - who guided us on international examination centres.</p> <p>Advice changed significantly in the week beginning 16 March 2020, and many global third-party examination centres started to close. Like the US Society of Actuaries - who on 17 March 2020</p>	<p>Due to the limited time, the IFoA did provide students with all essential guidance needed for sitting and completing their online exam. However, your feedback is appreciate and it is important to note that we are currently arranging for the September 2020 sitting and that all instructions, guidance and materials will be reviewed.</p>



announced postponement of their examinations - we promptly came to a decision. We immediately communicated to you that none of our assessments would take place in examination centres and that we would work quickly to identify other solutions, including moving examinations online.

Only five working days later we announced the first details of our revised April examinations; specifically, following a full review by our Chief Examiners and IT suppliers, the examinations that we would be moving online and those we would have to cancel. Three working days later we were able to provide you with detailed information on these examinations and the essential documents you need to read before deciding whether to continue with your studies or cancel your bookings.

While we understand that you would have wished to have had this information sooner, we believe that to implement online examinations and communicate all essential details to you within nine working days in the current circumstances shows the IFoA's commitment to providing members with choice over your April examinations.

After delivering the majority of our examinations online in April, and receiving



	<p>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.</p>	
<p>April 2020 Exams FAQs Certain FAQs were updated all throughout the time. There could be notifications if any FAQs were updated on some date.</p> <p>Thank you for clarifying important questions through the FAQ's.</p>	<p>Thank you for your feedback.</p> <p>Unfortunately there is not an option to activate notification in adjacent to the IFoA website, we can only advice that members check the website regularly to stay up to date with any updates.</p> <p>We now have released an FAQ section on the IFoA website for the September 2020 exams.</p>	
<p>I had some issues with my email id and couldn't receive the follow up email regarding registration details. IFOA responded to my queries clearly as I raised the concern and that was helpful.</p>	<p>Thank you for the positive feedback.</p>	
<p>Exam timings were a little unclear. Extra Uploading time was very confusing.</p>	<p>Thank you for providing this feedback. Exam timings were detailed in your joining instructions which you would have received via email.</p> <p>However, your feedback is appreciate and it is important to note that all instructions, guidance and materials will be reviewed for the September 2020 session.</p>	
<p>Lots of good feedback on conversations with the IFoA and constant follow up</p>	<p>Thank you for the positive feedback.</p>	



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)
<p>The experience of students with the online platform has been mostly satisfactory, but quite a few students have provided the feedback of facing difficulty in uploading their exam script and were compelled to send the same via email. They also provided some suggestions for improving the system, if online platform is continued in the future.</p> <ul style="list-style-type: none">- 97% of the students said that they understood the technical requirements for the online examination platform.- 99% of the students were able to successfully test the online platform before the examination, but only 97% students were able to download the paper without any difficulty.- Around 15% of the students faced an issue during the upload of their exam script, and only 89% of the students received the confirmation after uploading their paper.	<p>Thank you for your feedback.</p> <p>All online exams (with the exception of CP3) were successful and ran as anticipated with no global issues. Members who encountered any issues were advised to contact the Examinations team.</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. 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. Once the IFoA manually uploaded the exam script.</p>	
<p>Online Platform Issues</p> <ul style="list-style-type: none">- During my CP2 part 2 exam I wasn't able to download my question paper.	<p>Thank you for your feedback. All online exams (with the exception of CP3) were successful and ran as anticipated with no</p>	



- This came across as a shock as I was able to download the Part 1 paper successfully.
- I tried calling the IFoA on 3 numbers provided on website, left voice messages and even sent an email.
- The help was available after half an hour of the exam start time which would not have been the case if I would have taken a written paper in an exam hall. I wasn't given any extra time and had to rush through to complete my paper.

One CP2 student said that he sent his paper via email, but it was not accepted.

Many 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. They had to mail the examination documents, even though it is in violation to the guidelines provided by the institute. This was most common with CP1, CP2, CP3 and SA2 papers. Students who mailed their paper got a confirmation for their mailed paper.

As the online platform needed continuous internet connectivity, few students faced difficulty in maintaining the same due to internet service provider challenges.

Some students faced the issue of being unable to see or download the paper when the exam started. This was most common in CP1, CP2 and CP3 papers.

global issues. If a member encountered any issues, they were advised to contact the Examinations team. We are aware of a handful of individual cases where members had individual issues, these issues due not impact the entire sitting and after investigation these issues were found to have not been caused by the IFoAs 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 was made clear throughout the IFoA



	<p>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 students who experienced an issue with their CP2 was not deemed widespread and therefore email submissions were not accepted. For September we have revised our guidance on upload issues.</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. There were queries about what was considered to be 'within the limits of book-wordings' and what would be considered plagiarism. Open book system was also a distraction to many students as they had to refer to different documents along with typing their paper. It was also found to be time consuming.</p>	<p>Please refer to meeting notes.</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>Some students found the online platform more convenient, as the examination was less of memory work, and more of a real-life scenario, as we have access to multiple resources in our day-to-day work. It also</p>	<p>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</p>	



<p>introduces the challenge of time management for the students and does away with the difficulty of travelling to exam centres, and clarity of handwritings.</p>	<p>to improve the running of the online exams for the September session.</p>	
<p>One student provided the feedback that he got the notification via the online platform that he is not registered for the paper, and on mailing the same to the institute, he was told that the mailing would not be of any use as he/she mailed after the exam timing.</p>	<p>Thank you for raising this.</p> <p>After investigating this further, we found this notification appears during the exam session if the member is logging into the online platform on multiple devices. You can only be logged onto the online platform on one device at a time.</p> <p>Once the exam session has ended, this notification will also appear as the session has finished.</p>	
<p>Students have requested for an email confirmation after their paper is uploaded.</p>	<p>Thank you for your feedback.</p> <p>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.</p> <p>Now that all exams are to be held online for the September 2020 session, we are currently reviewing ways to improve the running of the online exams for the September session. One area is altering the confirmation a member receives when uploading their exam answer script.</p>	



<p>Some suggested that a timer be provided allowing them to know the remaining time.</p>	<p>Thank you for your feedback.</p> <p>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.</p> <p>Now that all exams are to be held online for the September 2020 session, we are currently reviewing ways to improve the running of the online exams for the September session.</p>	
<p>Students requested that the exam papers have PTO at the end of each page to let them know that more of the pages are remaining.</p>	<p>We thank you for your feedback and suggestion. We will explore the feasibility of this with our external provider.</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.</p> <p>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.</p> <p>Now that all exams are to be held online for the September 2020 session, we are currently reviewing ways to improve the running of the online exams for the September session.</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>Thank you for your feedback.</p> <p>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.</p> <p>Now that all exams are to be held online for the September 2020 session, we are currently reviewing ways to improve the running of the online exams for the September session.</p>	
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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)
<p>There was 1 response outlining an issue with the compensation of marks arising out of mitigating circumstances – 3 marks awarded for a loss of 15 mins of time due to technical issues in an SA2 paper.</p> <p>Make the compensation system of mitigating circumstances more transparent, i.e. if there are fixed limits, publish those. If it is on a case-by-case basis, provide a case details summary along with the compensation.</p>	<p>The Mitigating Circumstances Policy, on the IFoA website, states the following:</p> <p><i>“Candidates who are more than three marks away from the pass mark and have applied for mitigating circumstances will not be considered by the Panel at all, as the initial result is too far away from the pass mark to be mitigated. The original mark awarded will remain.”</i></p>	



	<p><i>Only candidates who have applied for mitigating circumstances and are within three marks of the pass mark will be eligible to go to the Panel for consideration.”</i></p>	
<p>I believe the online format was very helpful. I have been working for the last 12 years in consulting organisations. Over the years I have become more comfortable in typing. Therefore, it was easy for me to type answers rather than using a pen and paper. I understand that for some students who are fresh out of college, it may be the opposite. I would hope that using a computer and a word document and excel to type your answers is an option continued in future attempts as well.</p>	<p>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.</p>	
<p>Time conversion from GMT was difficult to keep track off.</p>	<p>Thank you for your feedback. For both April 2020 and the up-coming September 2020, all exams are held at UK time only.</p> <p>The IFoA have members sitting globally and unfortunately at this moment in time we are unable to host online exams to each member's local time. Currently all online exams will be held at UK time only, no exceptions can be made. The IFoA must ensure that all exams are fully supported, ensuring successful running of the online exams and currently we are only able to do this by hosting exams at UK time only.</p>	



	<p>Start times for the new online examinations will be between 08:00 and 10:00 UK time. Exact timings are detailed in the joining instructions which are released at least 2 weeks prior to the exams taking place.</p>	
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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)
<p>CB1</p> <ul style="list-style-type: none"> - Exam was difficult in comparison to previous sittings - There were changes in the pattern of questions in some papers like CB1 and CB2 which were not mentioned 	<p>Students should be aware that future exam papers will not always have the same format as past papers.</p> <p>CB1 covers corporate finance and financial statements, in particular, and candidates can expect the longer questions to assess understanding and application across a range of syllabus objectives.</p>	
<p>CB2</p> <ul style="list-style-type: none"> - Confusion about diagram making in Microsoft Word. Should've given little more details about the exam questions. - Not properly tested due to lack of numerical/ diagrams (in CB2) - I was kind of disappointed that we didn't get questions which have calculations in CB2, like they usually give every year. - It was little bit confusing at first time because I was puzzled how to attempt financial statements questions as word file to submit 	<p>It is true that a few questions needed to be adapted to avoid the need for diagrams to be drawn (for example, more marks were allocated to explaining 'joint supply' in words), but the coverage of syllabus areas was not affected.</p>	



<p>CP1 It is not always clear on the level of detail required to answer questions for exam CP1. The past papers and Acted notes show answers with varying levels of detail for the same command words. It is also unclear the extent to which marks are given to students for mentioning ideas that are not in the mark scheme.</p>	<p>As outlined in the CP1 syllabus the examiners were expecting students to apply their knowledge and understanding of the CP1 core reading. The examiners will normally try to avoid the need for students to recall of large sections of the bookwork.</p>	
<p>CP3 - In Cp3, usually the format is to explain things given in advance material. This time information is very less for the question asked. - The level of the CP3 paper was more difficult than expected, compared to the past exam papers. There wasn't enough time to articulate and write the answers well.</p>	<p>Students should not prepare for their exams with the expectation that future exam papers will be similar to past sittings. The examiners may choose to assess students in questions formats different to those in past papers.</p>	
<p>SP7 - This time exam questions were out of syllabus and exam paper was lengthy. - The Take or Drop reinsurance rate online concept is out of syllabus question. Same as the return period indicators given in the capital question. These two concepts are clearly not present within the SP7 core syllabus material. And, the examiner tested the students on it assuming we will read it on internet during exam. It defeats the purpose of giving the exams truthfully. Then they may have to put out a caution that this question needs to be googled and understood - IFoA FAQs stated we are not supposed to refer internet and cut copy paste. It creates unfair advantage against students wanting to give the exam truthfully as opposed to students using help from internet/outside. Rules around the usage of internet/outside help need to be made strict and concreted with webcam monitoring.</p>	<p>In response to the comment on the exam being too long, the April 2020 paper was similar to past papers in length, and this was checked as part of the general setting process – as done for all IFoA exams – by thorough “guinea-pigging” to check the length of paper, amongst other aspects of the paper. If a paper appears to have been unexpectedly challenging for candidates in terms of the time available or how much to get onto the answer scripts, the examiners will take that into account when determining the pass mark for the exam.</p>	
<p>SP8 - In terms of technical requirements for exams like SP8, it was written that we require MS word but then there was a question for which excel needs to be used. faced issues related to same - Time issues</p>	<p>In the preparation for our online exams, the IFoA made a series of changes to our exam papers for the online format. This additional requirement to use Excel will be taken into consideration during the</p>	



	marking should students have to use alternatives in constructing their answer.	
SA2 Two people said - The SA2 question paper was exceptionally lengthy as compared to previous exam papers. There was little time to answer questions for SA2.	<p>The intention is to keep broadly the same level of difficulty between exam sessions where possible. Where students find an exam particularly easy or hard then this is taken into consideration by the examiners when setting the overall pass mark for the exam.</p> <p>It is not clear what major changes are being referred to. There were no major changes to the paper format for this session.</p> <p>In terms of length all exam papers are attempted by a recently qualified actuary as part of the paper development process to ensure they can be completed in the required time.</p>	
SA3 - SA3 Exam did not seem to be designed for online examination. The paper was too lengthy, and some provision should have been made to account for the shift from hand-written examination to online examination. - SA3 paper hasn't been up to the mark for the last few attempts since the questions were based on less relevant topics than the more topical issues in General Insurance.	<p>Our exam papers go through a period of testing leading up to the exam by qualified members who themselves have passed the exam. Feedback is collected in a range of areas on the quality of the paper. The examiners will vary the topics of Assessment each year, but will ensure these are within the syllabus for that subject.</p>	
General - Typing answers and distraction from open notes and putting symbols like is, alpha etc - Confusion about timing of reading time, writing and uploading	KB	



<ul style="list-style-type: none">- Did not have clarity on naming convention of the document. The name of the word doc to be uploaded was not very clear for me. May be giving an example would have made it clearer- Spaces in paper - which fooled me and tricked me into thinking it is the end. You may want to add PTOs in all pages rather than only on alternative pages and put up a caution that, there is a question present in next page as well.- Exam is often lengthy- Overall most of the students felt that the time given was insufficient to complete the online examinations since it can be more time consuming than being manually able to write down answers on a paper.- Students felt that they didn't get enough time to be able to present their answers well.- No printouts of papers so hard to check questions and concentrate and answer- Exam paper was very lengthy. It was having 3 questions instead of 2 questions usually asked. With limitations of speed of typing, it was very unlikely to complete the full paper in 3 hours' time. (NOT SURE WHICH EXAM THIS IS FOR)		
<p>Suggestions</p> <p>There could have been a section of explaining how the question structure will be different from the past papers as I was giving it for the first time, I didn't know how the exam should be. There were more situational and business modelled questions than the ones I have seen earlier too. Where the questions were a little more straight forward but not much issue at the end.</p> <p>The MCQs weren't even different in order, I mean cheating was very easy. Those who cheated may score better. At least, the order of the MCQs could be changed to make cheating difficult</p> <p>Numerical questions were not included in the paper. I believe this is due to the transition to online mode of exam. This is highly discouraging as numerical are something where full marks can be scored.</p>	<p>Security on the examinations is very important matter for the IFoA and we are working on improving our current processes. For this session an antiplagiarism system has been included to the marking process.</p>	



Soft copies reduce the efficiency of students' performance. Thus, it would be reasonable to increase the time for the online examinations or reduce the number of questions since students are accustomed to manually writing exams for the longest time.

OR

Allow students to submit scanned copies of their answer sheets. Provide a prior formatted/ template file with the questions on them so students do not waste time going back and forth on the question and answer sheet & can write their papers according to the format, present their answers well.

Provide an automatic confirmation mail regarding the submission of the answer sheet.

A timer on the screen showing how much time left since students in different time zones can keep a track of time.

Word limit also prescribed so candidates know how much to write if institute intends to make longer length papers.

IFoA should mention the threshold % of plagiarism so that we get clarity on whether we can use exact learnt definitions & points or not.

As part of the exam setting process, papers are tested to ensure the length is appropriate. The feedback received is used to adapt the papers to the time given to complete the examinations.

We are currently working on the development of the online examination platform which we believe will improve the students experience during the examination.

During the examinations, materials are to be used for reference only. Candidates should not copy any content from these in the answer script. Further information about the open book examinations can be find on the FAQs added to students' are of the [website](#).

Topic:

Tuition:

To cover feedback and comments relating to ActEd.



Student Comment	ActEd Response	Further Action Taken (if applicable)
I don't like the way the main study material is designed. I am from commerce background, so it was understandable for me. But for people from Arts or Science background have very problems understanding it.	Thank you for the feedback which will be considered alongside other feedback we receive directly from students. You are welcome to feedback more specific comments about a course to our subject email addresses, eg CM1@bpp.com .	
Most students who did not purchase material from Acted, still point to the material being expensive as the major reason. Possible solution – Subsidised rates for material, for members under the subsidised membership.	Exam papers are often perceived to be more difficult on the day, but when viewed outside of the pressure of the exam they can seem quite different. Our materials are updated each year to reflect any changes to the Syllabus and Core Reading.	
A concern was voiced regarding a difference in difficulty level between the CB1 material and exam paper, with the exam paper being considerably tougher than the practice questions in the CB1 material. Others raised similar concerns regarding updating of the study material for other papers.	Discounts are already available for those on low incomes. Please visit the ActEd website at www.ActEd.co.uk for more details.	

Topic:	Work Experience Requirements: <i>To cover feedback and comments relating to Personal and Professional Development and/or Work-Based Skills, and Form A/B.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
Many student members do not work in actuarial roles and hence do not have clarity if they can claim the PPD credits. Is it necessary to be working in a core actuarial role to fulfil the PPD requirements? There should be some indication for this on the IFoA website.	Please refer to meeting notes.	



Topic:	Student Communications: <i>To cover newsletters, handbooks, webpages etc.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
<p>The exam handbook clearly mentioned not to email answer worksheets and students were left with no choice but to email answer booklets to save as a proof of exam completion because the exam portal to upload paper didn't work at the last minute. This violates the rules for examination mentioned in the handbook.</p>	<p>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 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>Request to send a confirmation email after submission of paper.</p>	<p>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 in the process of reviewing and assessing the different ways to improve the running of the online exams for the September session. We are in discussions with our technical team and looking at the</p>	



	confirmation page which a member sees after uploading their exam answer script.	
There were few ambiguities in exam instructions given on multiple emails. The instructions need to be crisp, simple and precise.	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 in the process of reviewing and assessing the different ways to improve the running of the online exams for the September session, this includes updating our instructions & guidance for the exams.	
Email mentioned that since exams are online, students will have more time to write. Suggestion to avoid writing such statements as it may be quite dependent on the situation or vary greatly between people.		
Ensure that the website is up and running properly. Allow the option of emailing the question paper if the site is down.	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 in the process of reviewing and assessing the different ways to improve the running of the online exams for the September session.	



Global Student Consultative Forum – South Asia

ACTIONS: 26 June 2020

Item	Action	Action by	Status	Due Date
Actions from meeting 26 June 2020				
1.	Students are still reporting issues with exam payments with debit and cards	MT	Outstanding	
2.	Update or add some text making students are aware UK time zone.	MT/AB	Outstanding	
3.	Provide written update on whether exam fee's will be revised due to being held online.	MT/AB	Outstanding	
4.	Even though there had been no issues with downloading exam papers, it was suggested guidance be available on how to remove 'Cookies' and clear 'Cache' before downloading should be added to exam instruction document to ensure	MT/AB	Outstanding	
5.	Request for students have an auto-confirmation email confirming their paper has been successfully uploaded	MT/AB	Outstanding	
6.	A request has been made to include a 'PTO' or page numbers on the exam papers so individuals do not miss requested	MT	Outstanding	
7.	It has been reported that CB1 had differences in exam paper and study material this would referred to our ActED contact	MT	Outstanding	
8.	Concerns raised around security of MCQ's and asked if students sitting in different cohorts have different MCQ's or the MCQ's ordered differently	MT	Outstanding	
9.	Can ActEd consider reduced income rates similar to the IFoA's pricing for overseas students who are on limited incomes, for learning materials	MT	Outstanding	

Item	Action	Action by	Status	Due Date
10.	Will there be sample questions published ahead of the September exams. As well as the IFoA providing some sample solutions	MT	Outstanding	
11.	Is the £7000 annual income the gross salary ie before or after reductions	MT	Outstanding	
Actions from previous meetings				
12.	None			