



Student Consultative Forum

Friday 15 November 2019 Time: 11:00 to 15:00 (Student representatives only from 10:00 – 11:00)

Phelps + Lidstone, Holborn Gate, London

Attending:	Chair – Jess Elkin (JE) Representative from ActEd - Darrell Chainey (DC) Representative for students with disabilities - Ryan Haughey (RH) Birmingham Actuarial Society – Danni Kelman (DK) Channel Islands Actuarial Society – Luke Berry (LB) North West Actuarial Society – Lauren Metcalfe (LM) Norwich Actuarial Society – Riya Limani (RL) Society of Northern Ireland Actuaries - Garima Singhal (GS) Wessex Actuarial Society – George Nice (GN)	Apologies:	The Actuary student editor – Jason Brett The Actuary student editor – Elliott Cox London Market Students Group – Teresa Ruiz Glasgow Actuarial Students' Society – Craig Rodgers Yorkshire Actuarial Society – Sammie Caine (SC)
Via BlueJeans:	Head of Assessment – Laura Griffiths (LG) Representative for students with disabilities - George Burton (GB) Bristol Actuarial Society – Sachin Parikh (SP) Faculty of Actuaries Students' Society – Jonny Moore (JM) London Markets Group – Matthew Singh-Clark (MS-C) Society of Actuaries in Ireland – Nabeelah Nawoor (NN) Society of Actuaries in Ireland – Stephen Brennan (SB) Staple Inn Actuarial Society - Luke Dangerfield (LD) Welsh Actuarial Society - George McMahon (GM) White Horse Actuarial Society – Nichola Marr (NM)		
Executive Staff:	Quality Manager – Matt Tennant (MT) Head of Learning Operations - Andrew Berrow (ABW) Quality and Assessment Team Administrator – Julia Cockman (JC)		

Item	Title	Action
1.	<p>Welcome</p> <p>JE welcomed the attendees and introduced the following new members:</p> <p>Riya Limani – Norwich Actuarial Society</p> <p>Luke Berry – Channel Islands Actuarial Society</p> <p>Nabeelah Nawoor – Society of Actuaries in Ireland</p> <p>Stephen Brennan – Society of Actuaries in Ireland</p> <p>JE noted the following members who had completed their term on the forum:</p> <p>Amber Buckingham – Channel Islands Actuarial Society</p> <p>Niall McGroarty – Society of Actuaries in Ireland</p>	
2.	<p>Notes arising from the last meeting</p>	
2.1	<p>Notes from the 7 June 2019 Meeting</p> <p>The notes from the previous meeting were agreed.</p>	
2.2	<p>Actions from the 7 June 2019 Meeting</p> <p>The Actions from the previous meeting were noted.</p> <p>Action 1 – Releasing exam results at midnight</p> <p>AB had looked into the possibility of releasing exam results at midnight, to mitigate the risk of high traffic to the IFoA website when results are released. Due to concerns of technical issues with the website at that time, it had been agreed to release the results at 18:00. AB had been assured that there was sufficient bandwidth to support additional traffic to the website at this time.</p> <p>Action 2 – Providing online exams guidance</p> <p>AB noted that additional information for online exams had been provided.</p> <p>Action 3 - Exam Permits for students with Access Arrangements</p> <p>RH noted that there had still been some issues with Access Arrangements students being sent multiple sets of exam permits and exam instructions. This action would remain open.</p>	

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	<p>Action 4 – CP1 Paper 2 planning time</p> <p>At the previous meeting the forum had asked for clarification on how to use the planning time for CP1 Paper 2. Karen Brocklesby, Head of Quality and Assessment (KB), had spoken with the Chief Examiner for the subject, and was looking to set up a webinar for the April 2020 exam session.</p> <p>Action 5 - Sending queries relating to exam questions</p> <p>AB noted that an email inbox for exam question queries had been created, but had not been used by students during this exam session.</p> <p>Action 6 - Sharing exam results with employers</p> <p>The IFoA will no longer be producing pass lists from 2020 onwards. Discussions were ongoing with a number of different employers how to share student results while remaining in line with GDPR. AB noted that the forum would be kept informed of any updates on this.</p> <p>Action 7 - Associate/Fellowship exams order</p> <p>MT noted that the wording on the website had been changed to clarify the requirements for students who joined the IFoA after 2 January 2019.</p> <p>Action 8 - Results Timetable</p> <p>An updated version of the previously written article on the issues surrounding the marking process had been circulated as part of the meeting pack for discussion later in the meeting.</p> <p>Action 9 - Newsletters – Subject lines and use of images</p> <p>At the previous meeting, it was noted that newsletter items were sometimes flagged as junk mail, due to the use of images in the emails. AB noted that this issue cannot be resolved with the current supplier, but that the IFoA would be changing supplier for the newsletter by April 2020 so this action would hopefully be resolved then.</p> <p>Action 10 - Student Handbook</p> <p>MT noted that the estimated release date for the updated student handbook was January 2020.</p> <p>Action 11 – Post-exam survey headliners report</p> <p>MT noted that the post-exam survey now included a differential between the paper and online exams for CS and CM exams.</p>	

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	<p>Action 12 – Communications for students with disabilities</p> <p>It was noted that a message had been drafted and sent to students with long-term access arrangements, about how they can get in contact with the Representatives for Students with Disabilities.</p> <p>Actions 13 and 14 – Student discount programmes</p> <p>MT noted that the NUS card is now called the TOTUM card, and that students should speak to Education Services if they wish to apply for a TOTUM card. MT had looked into UNiDAYS, as another possible discount programme, but that it normally requires an <i>ac.uk</i> email address, as they focus primarily on university students.</p> <p>Action 15 – SCF communications</p> <p>MT and JC noted that they have set up a communication forum on Egress, to be discussed later in the meeting.</p> <p>Action 16 – Student Representatives visiting prospective exam venues</p> <p>In previous meetings it had been agreed that student representatives would help with visits to prospective exam venues. This had taken place. AB thanked RH for helping with visits to exam venues in Dublin.</p> <p>Action 17 – PPD webinars and training</p> <p>MT reported that additional PPD webinars were being prepared and that filming would begin by the end of 2019/early 2020.</p> <p>Action 18 - PPD – Clarification on ‘See Detailed Report’</p> <p>At a previous meeting, it was noted that some students were unclear about the option to ‘View Detailed Report’. MT had looked into this, but noted that the PPD area is hard-coded, so it is harder to make changes. MT was looking to change the wording on the tab to ‘See all PPD Records’ to better clarify what is included, and would aim to provide an update on this in the next mid-year update.</p> <p>Action 19 – Student Newsletter</p> <p>AB noted that in the July Student Newsletter, there had been an article advertising the Student Consultative Forum, reminding students how to contact their representatives.</p>	MT

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	<p>Egress Area Demonstration</p> <p>MT gave a demonstration of Egress, the IFoA's secure file sharing platform. MT noted that the platform was similar to Dropbox, and also included a chat function. It was noted that it would be useful to include the notes of past meetings on this platform, so new student representatives can see what was discussed in previous meetings. Notifications would be sent by email when documents were uploaded. It was also noted that it would be useful for students to have a platform where they can contact each other. MT and JC would look to set up a platform and logins for the forum.</p> <p>Results Timeline</p> <p>The paper '<i>Why do my exam results take so long, and why can't I enter late?</i>' was noted. This was an updated version of a paper from a few years ago, which had been updated by KB, LG and AB. It detailed timelines of the exams and marking processes. AB noted that the paper indicates that exam dates are set up 2 year in advance, but that the IFoA are considering the option to set them up 5 years in advance so that the rooms could be secured as early as possible. The paper would be uploaded to the website to be viewed by students.</p>	<p>MT/JC</p> <p>MT/JC</p>
2.3	<p>Mid-Year Update</p> <p>The mid-year update document from August/September 2019 was noted.</p> <p>MT noted that the PPD webpages had undergone updates in September 2019, to remove outdated information, and include pages for guides to different PPD areas, and best practice for PPD. MT also noted that students now receive automatic reminders for their PPD deadlines at 60, 30 and 7 days. The forum noted that these had been useful.</p> <p>Following some recent legal challenges the IFoA had revisited its exemption policies. The forum noted that the agreements which the IFoA had with other actuarial associations where mapping of the curriculum had been completed and agreed would cease at the end of 2022. The IFoA was looking at introducing a policy which would allow potential new students from other recognised actuarial associations to have their association exam passes recognised by the IFoA if it was appropriate prior to joining the IFoA.</p> <p>The forum noted that students of the IFoA can still sit their exams in a number of different countries overseas and if they wished to join another actuarial association then it was at the discretion of that association as to whether they would accept the IFoA exam passes.</p>	

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3.	Students' Comments	
3.0	<p>Student Feedback Form</p> <p>MT noted that the layout of the Student Feedback Form had been changed this session, to add an action for '<i>Further Action Taken</i>'. Where further action has been taken as a result of the feedback this would be recorded here and reported to the following SCF.</p>	
3.1	<p>Exam Booking</p> <p>It was noted that there were a number of comments from students who were unable to book onto CP2. AB noted that there are currently resourcing constraints for CP2, and that the numbers had to be capped to ensure that all the papers could be marked on time. AB noted that the Quality and Assessment teams were working to increase the entry numbers. LG noted that the cap on CP2 for the April 2020 exam session would depend on how many markers are available for the session, and she would be reaching out to the markers to see who was available.</p> <p>It was asked if holding additional CP2 exam sittings would help to spread out the marking, but it was noted that this would require additional papers to be set, which would increase resourcing constraints.</p> <p>MT noted that the Quality Team are continuing to advertise CP2 marking positions, reaching out to the qualified actuary body, advertising in newsletters and targeting employers. MT noted that often CP2 and the Specialist subjects are harder to find markers for. It was noted that markers have to be qualified actuaries, and undergo a test exercise before they can join the bank of markers. It was noted that Associate members can mark the earlier Core subjects, but only Fellows can mark the later Specialist subjects.</p> <p>It was asked if the IFoA could move away from a volunteer model for markers, possibly employing full-time markers. AB noted that Education Committee has formed a working group to look at potential solutions to the marking issues such as these.</p> <p>RH noted that there had been some confusion where students booked onto exams and were then told the booking had failed. RH would send further details of the incident to AB so it could be looked into further.</p>	RH/AB

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3.2	<p>Exam Centres</p> <p>Manchester</p> <p>The incident on 1 October 2019, where exam desks were delivered late was noted. AB apologised for the inconvenience to students and noted that sometimes desks are removed from exam venues after each exam, and that in this instance they had been returned late.</p> <p>Access Arrangements</p> <p>It was noted that sometimes reception staff at venues are not briefed on procedures for students with access arrangements. It was also noted that sometimes the laptops provided for students with access arrangements are not appropriate. Students are sometimes supplied with older machines, or contain software that interferes with the exam sitting. RH asked if laptop requirements for exam centres could be reviewed.</p> <p>Birmingham</p> <p>DK noted that the students sitting at the Birmingham Exam centre were happy with the current venue, and were glad that the feedback from previous forums had been taken into account.</p> <p>Dublin</p> <p>It was noted that there had been issues with the Dublin exam venue. AB noted that there had been issues securing a venue for Dublin, and apologised for the issues students faced with the venue. NN noted that she had a list of preferred venues for Dublin students, and would send this to AB. It was also noted that there had been some confusion regarding the venues stated on the exam permits for Dublin students as there are multiple centres within the city. AB would look into this.</p> <p>Charlton – London Main</p> <p>It was noted that many students in London have to allow 2 hours to get to the exam venue, and that some students will take taxis to avoid the risks of delays on public transport. It was noted that the signage at Charlton is not always clear. AB noted that the IFoA are looking at finding an alternative venues for London, however the financial cost of running centres in London is extremely high. We would look to provide clearer instructions and signage if the Charlton venue were to be used again.</p> <p>Belfast</p> <p>It was noted that one Belfast student had to sit their exam in Dublin, as they had not been given the option of a Belfast exam centre. NN would send details of this case to AB, so it could be looked into.</p>	<p>AB</p> <p>NN/AB AB</p> <p>AB</p> <p>NN</p>

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3.3	<p>Online Exams</p> <p>CP3</p> <p>It was noted that the feedback for CP3 was generally positive and that the exam had run smoothly.</p> <p>Download/Upload and File Formats</p> <p>RL noted that the test document and the exam paper are in different file formats for some papers, which resulted in some students successfully completing the test exercise, but being unable to upload their final exam paper. AB noted that a new platform would be used for the April 2020 exam session, and a manual upload of the document would no longer be necessary, so this would not be an issue for future sittings.</p> <p>Contingency Links</p> <p>Concerns were raised regarding the contingency links, and the risk that students could obtain the exam paper early due to the individual cohorts for online exams. AB noted the concerns. AB noted that the new exam platform currently in development will not require the exams to be staggered in cohorts.</p> <p>Requirements for online invigilators</p> <p>It was noted that there had been some miscommunications in regards to the requirements for invigilators for online exams. AB noted that this had also been raised by employees, and that a paper on online invigilation would go to Education Committee as well as further communications being provided for invigilators.</p>	AB
3.4	<p>Other – Exam Related</p> <p>Timetabling</p> <p>It was confirmed that the IFoA are aware of ‘common sittings’ – pairs of exams that are often sat in the same exam session, and that these are taken into account when setting exams and that the effort is also made to vary which pairs of exams clash. It was noted that high-volume papers such as CS1 and CM1 have to be scheduled earlier in the exam session to ensure they can be marked in time. It was noted that some exams have to be held in the morning due to international time zones, to prevent international students from sitting exams at unsociable hours. The IFoA also aims to reduce the cost of venue hire by scheduling similar sized exams close together.</p> <p>It was noted that on some occasions, exams have been rescheduled due to student requests. It was asked if scheduling exams 5 years in advance would prevent changes from being made in the future. AB noted that this should allow students to see when certain pairs of exams will be better spaced, to allow them to schedule accordingly, and should not require changes to be made. AB noted that the timetables were currently in progress, and would likely be available on the website by Summer 2020.</p>	

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	<p>Exam Sessions and Annual Leave</p> <p>The forum noted that some employers don't permit students to take annual leave during an exam session. It was noted that when a session runs across multiple weeks, it can sometimes cause a 5-week window in which nobody can book annual leave. AB noted that the IFoA aims to schedule exams over a 2-week period, but that they have to work around public and religious holidays, as well as the end of the financial year for a number of companies.</p> <p>Exam Results</p> <p>The forum noted that the document provided in Item 2.2 was appreciated, but that there would still be feedback from students about the length of time to release results. It was noted that the ActEd tutorial deadlines are not in line with the IFoA results, which makes it harder for students to plan what to study for. DC noted that ActEd recommend students book onto new subjects as opposed to waiting to see if they have passed subjects they already sat.</p> <p>LG noted that a number of steps are being taken with the aspiration to shorten the marking timeline. The first was the introduction of a new online marking platform. This was currently used for paper-based exams, and the IFoA were looking to move the online exams onto this platform once the new online exam platform was in place. The IFoA were looking to implement a number of features on the platform which we hope will speed up the marking, while maintaining a high quality of marking. It was noted that the quality of the marking was a priority over timescales. LG noted that it would take time to implement these features, as markers needed to become more familiar with the system, there would need to be confidence that they could always deliver within the timeframe, and all exams would need to be moved to this platform.</p> <p>LG noted that the current marking timeframe is often difficult to meet, so it would not be possible to reduce the timeframe for marks release in the short term. It was noted that there are a number of administrative tasks involved in the marking process besides marking (outlined in <i>Why do my results take so long</i> news article). These include the production of subject reports, the meetings of the Board of Examiners, and the Mitigating Circumstances panel.</p> <p>SA4 Pass Rates</p> <p>It was noted that the SA4 pass rate for the April 2019 exam session was very low compared to previous sessions. LG noted that exam papers are tested by 'Guinea Pigs' who will test-sit the exam paper and highlight any issues. The GP process did not indicate that the paper was very difficult, but the exam sitting demonstrated that students had found the paper challenging. LG noted that the Assessment Team were working closely with the SA4 team to understand the issues with the paper.</p>	

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	<p>Marking Discrepancies</p> <p>The forum noted that when students have made Subject Access Requests (SARs), that they will receive full marks from one marker, and no marks from another marker. It was asked how this can occur on numerical questions. LG noted that often markers will come to different conclusions when marking, and that this is not necessarily an error in marking.</p> <p>It was noted that a Marking Guidelines document is available on the IFoA website which gives details on what occurs during the marking process, and the criteria for a script review.</p> <p>Marking Schemes</p> <p>It was noted that previous marking schemes for SA4 had 180-200 marks, and that the April 2019 scheme only had 120 marks. LG noted that mark schemes are agreed in the marking meeting for each exam paper. Sometimes marks will be added to the scheme if the test batch marking indicates that there is information that warrants extra marks.</p> <p>CP2/CP3 Exam Timings</p> <p>It was asked if it is possible to move the CP2 and CP3 exams outside the main exam sessions, and if this would mitigate the resourcing issues on these exams. AB noted that the previous CA2/CA3 exams used to be held outside the main exam session, but were then moved into the main exam session. The executive team would seek clarification on the reasons for the change.</p> <p><i>Post Meeting: Karen Brocklesby, Head of Quality and Assessment noted the following in regards to the change to the scheduling of the CP2/CP3 exams:</i></p> <p><i>'Previously those exams were two days held in a number of locations around the UK. Day one was mainly spent getting the candidates up to the same standard ready for the exam the next day. They were held in small cohorts of around 20 people so were run throughout the year. As our candidate numbers have increased particularly our global numbers we removed the first day and offer the same assessment to everyone at the same time within the same exam window. Moving outside of the exam session would not mitigate the resourcing issues.'</i></p>	
3.5	<p>Tuition</p> <p>It was noted that it would help to have more questions relating to R Studio built into the tutorials, rather than only being covered at the end. DC noted that students should also use online resources for R Studio, and learn the basics prior to the tutorial sessions. It was noted that building in R tips throughout a tutorial course would be helpful, although DC noted that not all tutors are qualified to teach R.</p>	

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	<p>DC noted that it was currently a challenge to produce mock papers, as there had only been 2 exam sessions for the current curriculum.</p> <p>SB noted an issue where ActEd materials referenced information that was not included in the syllabus. SB would send details of this to DC to be reviewed by ActEd (Action SB/DC)</p> <p>It was noted that some students would prefer regular tutorials as opposed to block sessions, as some employers won't allow students to attend block tutorials. DC noted that ActEd will aim to hold regular tutorials where possible. There was continual reviewing of the demand for tutorials, so students should make requests where appropriate.</p>	SB/DC
3.6	<p>Work Experience</p> <p>The forum noted that the PPD auto-reminders are helpful.</p> <p>The forum noted that PPD was a positive change from the previous Work-Based Skills (WBS). The forum asked if it would be possible to have notifications of what mandatory parts are still outstanding, or whether students have met the mandatory requirements for their year. MT had spoken to the development team on this, but it was noted that it would be an extensive piece of development that would need to be considered alongside other priorities. MT noted that a review was currently being conducted to see if functionality could be implemented similar to those found for Continuing Professional Development (CPD) such as downloading a transcript of submissions.</p> <p>The forum noted that sometimes character limits can vary between different versions of word, which can cause an issue for those who will initially log their PPD in a different format to submit for approval by a line manager. MT would publish guidance online for which versions of Microsoft Word do not have the character limit issue.</p>	MT
4.	Student Feedback	
4.1	<p>Feedback from recent and upcoming Global Student Consultative Forums</p> <p>MT noted that the Global Student Consultative Forums had not yet met, but that the notes from these meeting would be made available to the UK and Ireland Forum.</p> <ul style="list-style-type: none"> - MT noted that in the Americas and East Asia, students had commented on the issues of time-zones for exams. - It was noted that students in countries where internet usage is restricted had faced issues with online exams and with paying for exams. - It was noted that R Studio is not as prevalent outside the UK and Western Europe, which had made it harder to learn the software. 	

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	<ul style="list-style-type: none"> - Some comments e.g. on time pressure in certain exams tended to be similar across different geographic regions. 	
4.2	<p>September 2019 Post-Exam Survey Headline Report</p> <p>MT noted that the statistics in the report were generally positive, and that overall satisfaction had increased from 6.6/10 to 7/10. Online exam satisfaction had increased from 50% to 84%. There were not many overarching themes coming out of the survey.</p> <p>MT noted that CP1 was rated the hardest exam paper, followed by CS2-B and SP7.</p> <p>It was noted that there had been a 12.7% participation rate for this survey which is broadly in line with IFoA surveys, which usually have between 10-15% response rates. The response rate is generally higher when students have more negative experiences during their exams and wish to complain.</p> <p>The forum noted that the response rate for the Student Feedback Form and the Post-Exam survey for each region often depends on which is sent to the students first. It was noted that the Post-Exam survey allows for granular feedback on exams only, while the Student Feedback Form focusses on broader education and qualification themes, and that this feedback will be forwarded to the IFoA teams for response.</p>	
5.	IFoA Updates	
5.1	<p>Online Platform Update and Invigilation of Online Exams</p> <p>The IFoA are aiming to deliver a new exam platform for online exams, with the first exams to be delivered on this new platform in April 2020. AB noted this would move all online exams to one platform. Functionality includes more security features, e.g. not being able to access internet browsers during the exam, and the platform would automatically save progress every 15 minutes, and would not require students to download or upload documents. This would mitigate a number of issues on the existing platforms. The User Acceptance Testing of the platform was nearly complete. The student testing of the online platform would take place on 10 December 2019.</p> <p>Students would be required to test the system in advance of their exam, to ensure that Excel, Word and R Studio are installed on the machine. It was asked if there would be issues if there are software updates. LG noted that the IFoA will review the requirements annually and will specify what software versions are required.</p> <p>AB noted that for April 2020, the online platform may not work on virtual clients (VPNs) such as Citrix, and that the platform would currently not work on Mac computers. The supplier is currently working on this. It was also noted that the platform would require students to have Microsoft Office packages. The forum raised concerns that students currently studying for exams, may find they</p>	

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	<p>cannot sit them for April 2020 as they do not have sufficient software or hardware requirements. It was noted that smaller employers may not be able to provide these for students. The forum raised concerned about these issue have not been communicated with students or employers which may impact students who have begun their studies for April 2020. AB noted that in light of the forum's concerns, the requirement for the platform to work with virtual environments would be raised from urgent to critical. AB also noted that it would help to have students working on virtual networks help to test the system.</p> <p>It was asked by the student representatives if it would be better to delay the release of the new platform if these issues are still present. AB noted that due to the high volume of collusion cases in the April 2019 exam session, the IFoA would need to prioritise online security as a matter of urgency.</p> <p>AB noted that the IFoA would also be introducing online proctoring to the online exams, which would require students to have a webcam and microphone. It was confirmed that the forum can inform students that this will be introduced in either the April 2020 or September 2020 exam session.</p> <p>RH asked if online exams should be held in exam centres if proctoring is being introduced. The forum noted that logistically and financially it was not currently viable to hold these in exam centres, although the IFoA were looking at possible options.</p> <p>AB would send the SCF some wording on the software and hardware requirements for the online platform which could then be shared.</p>	<p>AB AB/SCF</p> <p>AB</p>
5.2	<p>Release of Results-SARs and Student Platform</p> <p>LG noted that the IFoA are developing a solution to allow student to access their breakdown of marks from the Members Area, as opposed to making a Subject Access Request. This system would be tested in December 2019 and January 2020. It was noted that SARs would still need to be run for the September 2019 exam session, but the IFoA were aiming to implement the new system by results release in July 2020.</p> <p>It was confirmed that students would receive the same information that they currently receive in an SAR, which could include whether Mitigating Circumstances were taken into account, or if global scaling had taken place.</p> <p>It was noted that student representatives could share this information outside the meeting.</p>	

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5.3	<p>Pass Lists and Sharing Results with Employers</p> <p>The Times Qualifiers List</p> <p>Education Committee had asked if students still wished to have their names published in The Times Qualifiers List. The forum agreed that they wanted to keep this system in place.</p> <p>Sharing Results with Employers</p> <p>AB noted that the IFoA would be meeting with student employers, to get their views on how to best share student results after pass lists are removed. Depending on the agreed solution, students may need to opt in/opt out to have their results made available to their employers. It was noted that one of the flaws with the current pass lists is they do not differentiate between students with the same name, which can cause confusion. AB noted that the IFoA cannot publish a student's name and ARN together, as this would be a violation of GDPR. It was confirmed that pass lists would still be produced for the September 2019 exams. It was noted that any proposed solution would need to be agreed by students.</p> <p>The forum noted that the link to the exam results contingency page, to be used in the event of high traffic to the IFoA website when results are released, is only available through the IFoA website. The forum asked if it were possible to publish the link in the student newsletter ahead of the results release, in case the website is down when results are released. AB would look into this.</p>	AB
5.4	<p>Post-Examination Reporting Methods</p> <p>MT noted that there are currently 4 forms a student can fill out in the event of an exam incident:</p> <ol style="list-style-type: none"> 1) Mitigating Circumstances Form – For incidents that affected a candidate's performance in an exam. 2) Exam Centre Incident Report Form – To report an incident in an exam centre, to be used as supporting evidence for a Mitigating Circumstances application countersigned by centre invigilator. 3) Exam Centre Feedback Form – To provide generic feedback to the IFoA on an exam centre. 4) Online Exam Incident Form – To report an incident in an online exam, which may be considered for Mitigating Circumstances. <p>MT asked the forum for any feedback on these reporting methods. The forum reported that they were not familiar with all of the forms and noted some confusion between the Exam Centre Incident Report Form, and the Exam Centre Feedback Form, and what the difference is between the two. MT noted the Feedback Form is intended to provide feedback to the IFoA for considerations when making future centre bookings, but would not be used for the consideration of marking or results. MT noted that Mitigating Circumstances is the correct form to use where an individual believes a factor such as an exam centre incident should be taken into consideration in their results. The IFoA rarely makes global adjustments based on centre issues, as these affect candidates in different ways.</p>	

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	<p>It was noted that invigilators are not always aware what forms are available to students. It was noted that this should be included as part of the invigilator instructions, and as part of the instructions to candidates for exams so that it can be covered on each exam occasion and so that students can become familiar with the different forms.</p>	AB
5.5	<p>Review of SCF Regions and Terms of Reference</p> <p>MT proposed to the forum some amendments and additions to the SCF Terms of Reference, incorporating the Global Student Consultative Forums, and clarified the forum's points of focus. The Terms of Reference also allowed representatives to extend their terms at the Chair's discretion.</p> <p>It was noted that the sessions are currently dominated by discussion of exams, while other topics do fall under the total student experience e.g. fees and PPD. MT asked the forum for feedback on the current forum structure, and whether a third meeting held outside the exam sessions would be beneficial to cover topics that are not specifically related to the exam session. The forum noted that it would be challenging to separate the topics discussed by the forum, and that the current setup is sufficient. It was also noted that employers may not be willing to give representatives additional time off to attend a third meeting.</p> <p>The forum noted that they would be happy to extend the time of the forum where necessary to ensure that appropriate discussions are had, and that this was preferred to having an additional meeting.</p> <p>It was noted that any significant changes to the Student Consultative Forum Terms of Reference would need to be approved by Education Committee.</p> <p>It was noted that student editors for The Actuary Magazine may not take on the role to represent the student body, and that it may be more constructive for The Actuary Student Editors to report on what is discussed by the SCF.</p> <p>The forum asked if JE could provide a 400 word article about the Student Consultative Forum for The Actuary magazine, noting how students can get involved, and noting the forum's accomplishments.</p>	JE/GB
5.6	<p>The Future of SCF Meeting Locations</p> <p>MT noted that currently the SCF holds 1 meeting in London, and 1 meeting in Edinburgh per year. It was noted that attendance tended to be much higher in London than in Edinburgh and the representatives were asked if the set-up as it stood was fit for purpose. For example, meetings could instead always take place in London, although representatives responded that the split venues seemed fair. MT proposed that with the introduction of BlueJeans video conferencing, the IFoA could book rooms in both</p>	

Item	Title	Action
	offices with a video conference link, allowing representatives to attend the venue most convenient for them. The forum were in support of this option, and it would be trialled for the June 2020 Student Consultative Forum.	JC
6.	Any Other Business The following representatives would be stepping down after this meeting. JE thanked them for their contributions to the forum: Craig Rodgers – Glasgow Actuarial Students Society Lauren Metcalfe – North West Actuarial Society George McMahon – Welsh Actuarial Society	
7.	Date of Next Meeting - Proposed date: 5 June 2020 Curtis, Holborn Gate, London Webster+Morgan, Exchange Crescent, Edinburgh	

Student Consultative Forum Feedback Return Form September 2019 Exam Session

Topic:	Exam Booking: <i>To cover feedback and comments relating to the process of booking exams.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)
<p>Exam Capacity</p> <p>There was a comment that the CP2 booking wasn't great this sitting – where spaces ran out within 10 days of the bookings opening, so study plans had to be rearranged. Is it possible to extend the number of students that can sit this exam per sitting?</p> <p>A student commented that the CP2 was booked up very quickly and then re-opened but was booked up again with 10 minutes. Further spaces should be made to meet demand.</p> <p>No problems with the written exams. Issue with CP2 filling up. Seems bizarre that this exam should ever reach capacity. Students should be made aware of the possibility of this.</p> <p>Lots of feedback regarding CP2 being fully booked. Understand that there are limited markers available but can this be planned for a bit better in advance as it seems to be the worst exam in terms of securing a space.</p> <p>Limited capacity for online exams like CP2, CP3 – a few students said they couldn't book their exams as there was no availability. One student specified</p>	<p>Some exams do reach capacity at the very end of the booking period. Exam marking is considered during exam capping, we do also have a set capacity for our online exams to ensure the online platform can successfully host the high volume of students which book onto the exams.</p> <p>We will try to increase capacities where possible, however this is not guaranteed. During the September session we were able to increase capacities for the CP2 exam. Unfortunately we cannot guarantee this to happen again in future sessions and will always advise all students to book as early as possible to ensure they have space in the centre or online and to avoid any disappointment.</p>	



<p>trying to book CP2 at 9am on the 5th of August but it was fully booked at that point. Many wondered why can't the capacity be increased.</p> <p>A student was unable to book on to CM2 due to the exam having reached full capacity. The student was concerned that no communications had been issued to flag that the exam was reaching capacity (or indeed that the exam even had a maximum capacity), and was particularly aggrieved due to the fact this one of their final exams and therefore was the only one they intended to take that sitting. The student has asked me to raise with the SCF the following:</p> <ul style="list-style-type: none">- Ensure clearer communications to members when registration opens that certain exams have maximum capacity levels;- Issue communications to flag when an exam is approaching maximum capacity; <p>They also asked me to raise the possibility of the April 2020 diet holding more than one day for the CM2 (and other similarly affected) exams – however, personally I appreciate this is unlikely to be possible for various reasons but have included here for completeness.</p> <p>One person sat no exams because they wanted to wait until payday to book, before the deadline though. Ultimately sat no exams because all were full up by that time.</p>	<p>When an exam reaches its capacity, this information is shared via the IFoA website. We would like to provide real time booking figures to students, however this not currently possible but it is being reviewed for the future.</p>	
<p>CB3 Dates</p> <p>I feel that this has been commented on before, but students are repeatedly asking for more CB3 exam dates as they tend to get booked up very quickly.</p>	<p>The CB3 course has a set capacity. When the course is almost full additional dates will be released.</p> <p>Candidates are advised to book in advance to select a day of their choosing and to avoid any disappointment. CB3 dates are available on our website.</p>	
<p>Had issues booking onto CP2 - the online form said the exam was available (green) at 10am, but the website crashed every time I tried to book. Had to</p>	<p>We advise all students to book as early as possible to avoid disappointment and we</p>	



call customer service who explained it was actually fully booked, and then booked onto the 9am slot.	are not aware of any issues occurring when booking was open with the website.	
One student noted that their CS1 exam booking did not get processed in time for the final deadline, so they had to phone up the education services department in order to get their booking processed. Whilst all was ok in the end, it was stressful for the student at the time.	We will accept all bookings that are received before booking closes if emailed to Education Services, this may mean you will receive confirmation after the booking has closed. We would also recommend booking to be completed in the member's area as this is real time and you would receive your confirmation immediately.	
Unsatisfactory experience due to an error by an IFOA staff where the student was booked into the April 2019 sitting instead of the September 2019 sitting – issue took long to resolve without an apology.	Sincere apology that this error has occurred. If you are unhappy with the service at the time, please raise your concerns with the Education Services Supervisor immediately.	
The Institute failed to process a batch of 4 exam entries sent from LV= which the Institute confirmed were received with payment on 10th July. The issue was only discovered when one of the students affected rang Education Services to check why no exam entry confirmation had been received, having previously emailed but not received a response. Education Services processed the exam booking for the student who called and explained something had gone wrong in the system which meant the batch containing their entry and 3 others hadn't gone any further in the processing. However Education Services did not fix the issue for the other 3 students at that point despite being able to see the problem was with that particular batch of 4 and not just one entry. It took subsequent phone calls a few days later from another student affected to resolve the issue, with Education Services first saying they couldn't find their application despite being able to look this up the previous week based on ARN and exam. No satisfactory response was given by the Education Services team on what caused the issue – processing of the Southampton exam centre was blamed despite at least one the applications affected being for an online exam.	We are aware of this error that was made and we would like to apologise for the concern and frustration this caused. We are continually reviewing our processes to ensure errors like this do not happen again.	



<p>A few students felt that as long as they book their exams within the exam entry closing deadline, they should be able to sit the exam, as often students can't booked exam (even though it's still within the deadline) because exams are "fully booked".</p>	<p>Some exams do reach capacity before the end of the booking period and unfortunately we cannot guarantee this will not happen again in future sessions. We are constrained on booking numbers owing to resource for exam marking and to ensure the online platform can successfully host the high volume of students which book onto the exams.</p> <p>We will always advise all students to book as early as possible to ensure they have space in the centre or online and to avoid any disappointment.</p> <p>When an exam reaches their capacity, this information is shared via the IFoA website. We would like to provide real time booking figures to students, however this not currently possible but it being reviewed for the future.</p>	
<p>Places on exams are only confirmed after bank transfer payment is confirmed, which slows down the process as transfers take a number of days.</p>	<p>Payment has to be received before any booking is made. We would advise all students where possible to make the booking via the Members' Area using credit/debit card because payments are taken immediately and bookings are confirmed.</p>	
<p>Places filled up weeks prior to deadline (for an online exam) and then reopened again after a few weeks, causing frustration, delays and uncertainty.</p>	<p>We will try to increase capacities where possible, however this is not guaranteed. During the September session we were able to increase capacities for the CP2 exam. Unfortunately we cannot guarantee</p>	



	this to happen again in future sessions and will always advise all students to book as early as possible to ensure they have space in the centre or online and to avoid any disappointment.	
Window that exam booking opens and closes is very narrow.	Due to timescales of arranging exam centres, shipping exam materials and marking etc, the exam booking period is a short window but is clearly communicated to students.	
Need more information sent before the exam with detailed explanation of where the exam is. Information should also cover an extra confirmation that nothing has changed, as looking online for changes is worrying; you may not see a change and worry that you're missing an update.	It is the students' responsibility to book their exam at the centre of their choosing. Confirmations are sent on booking their exam and are also available in the Members Area. Centres information is provided on our website and on your exam permit, once they become available.	
My own error, but got the incorrect time for CM2(B) as it was an AM online exam and the previous three AM online I had sat began at 10 not 9. Time could have been clearer e.g. on the exam timetable.	Times for an online exam were stipulated within a student's joining instructions which are sent 2 weeks prior to the exam. As of April 2020 session, there will only be one timeslot for each exam and this will be advertised when booking.	
Fine – never causes a problem (I do book on straight away though, so I never encounter it being booked up!)	We are pleased to hear that your booking experience was a success.	
Easy, straightforward, no problems at all	We are pleased to hear that your booking experience was a success.	
Republic of Ireland <i>Booking onto the online exams:</i> <ul style="list-style-type: none"> Around 73% of the people who responded said that they were either "satisfied" or "very satisfied" with their experience of booking onto the online exams. 		



<ul style="list-style-type: none"> • Around 7% of the people said they were either “unsatisfied” or “very unsatisfied”. • The rest of the 20% said it was not applicable to them. <p><i>Customer service experience booking onto exams via phone:</i></p> <ul style="list-style-type: none"> • Around 7% responded “satisfied” or “very satisfied” with their experience of booking onto the online exams. • Around 5% were either “unsatisfied” or “very unsatisfied”. • The rest of the 88% said it was not applicable to them. <p><i>Email correspondence after booking:</i></p> <ul style="list-style-type: none"> • Around 68% responded “satisfied” or “very satisfied” with the email correspondence after booking exams. • Around 6% were either “unsatisfied” or “very unsatisfied”. • The rest of the 26% said it was not applicable to them. 		
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Topic:		Exam Centres: <i>To cover feedback and comments relating to exam centres, noise and disruption etc.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)	
Birmingham Ever since the return to the De Veres venue was announced I have received positive feedback from all students. We are very pleased that the exams are being held here again and hope future exams will continue to be based at this venue. Thank you for listening to our comments from the previous sittings.	We are pleased that candidates felt the centre was a success and had a positive experience.		



<p>Birmingham – Access Arrangements</p> <p>Access arrangements provided for the afternoon written exam were rest breaks as arranged but starting before other candidates to ensure end time with all breaks was 17.30. This meant having to stop part way through the exam when other candidates were seated and examination instructions were read out. Whilst I could use rest breaks it was a rather significant distraction. I realise it can be difficult to incorporate the arrangements but it did impact my focus when restarting the exam again. I don't believe it had a material impact on this occasion but I would be concerned for future exams where time is more constrained.</p>	<p>Arrangements which have been granted are put in place by the Examinations team.</p> <p>Venues within the UK are hosted in various locations, such as- hotels, meeting rooms or colleges etc. Depending on the room availability at each location, will depend on where we are able to give extra time. This information will be detailed in your confirmation letter for your access arrangements which you will receive ahead of your exam. If you have an issue with your access arrangement at the time, please call the Examinations Team for further information.</p>	
<p>Bristol</p> <p>A student commented that the Bristol exam centre is not as good as the old one as the tables are smaller, most of which are wobbly. During one exam, a door between the exam room and hotel kitchen was left open resulting in students hearing music and shouting in the kitchen. The invigilator took steps to reduce the noise but the situation was distracting for the students.</p> <p>Another student commented that the tables are too small.</p> <p>Multiple students commented that the pieces of scrap paper provided in the exam are too small.</p>	<p>The IFoA works very closely with our centres/suppliers to ensure exam venues are suitable for the examinations based on numbers and meeting the requirements. We will always endeavour to review comments and change were necessary.</p> <p>We will be enquiring into the equipment used for the September 2019 exams, to ensure the equipment meets our standard requirements and are suitable for the exam session.</p>	
<p>London Venue</p> <p>The London main exam centre is not very central and is also quite difficult to get to (a train or quite a long bus with no tube stops anywhere near it).</p>	<p>Our London centre caters for our largest number of exam sittings with the UK with over 200 students. Whilst we strive to find a location which has minimal noise</p>	



	<p>disruption, unfortunately we cannot guarantee complete silence.</p> <p>Charlton Athletics will be used for the April 2020 exams also however we do appreciate your feedback regarding the location and we are currently reviewing our venues for September 2020 and we will take your comments on board.</p>	
<p>Manchester</p> <p>Location of Venue Manchester exam centre should be in Manchester, not Salford</p> <p>The Manchester exam centre is reasonably inaccessible out in Salford Quays - exams much closer to the city centre (where most students work) would be much better</p> <p>The hotel is slightly difficult to get to as it is outside of the city centre. This requires an extra tram to get to, after arriving at the city centre. In addition to this, the tables had not arrived in time for the first exam of the day, so my exam was delayed. This ended up finishing at 7pm, which is not ideal for concentration.</p>	<p>The Manchester centre will be used for April 2020 however we do appreciate your feedback regarding the location and we are currently reviewing our venues for September 2020 and we will take your comments on board.</p>	
<p>Manchester – Exam Delays 1 October My exam was delayed due to the exam desks not turning up but I have answered the above assuming this was a one off.</p> <p>There were no tables in Manchester so CB2 was delayed over 1 hour.</p> <p>Table arrival delayed the start of our exam by over an hour</p>	<p>We are aware of an issue which affected students on the 01 October, as the desks had not arrived. While we appreciate this is not how students envisioned their exam running, please be assured we have investigated this thoroughly and will work hard at ensuring this issue will not occur again for future sessions.</p>	
<p>Manchester – Noise I had to apply for mitigating circumstances as the invigilators were talking throughout my exam, and it was very distracting.</p>	<p>Venues within the UK are hosted in various locations, such as: hotels, meeting rooms or colleges etc. While we</p>	



<p>Issues with noise levels in room. Happened in the April 2019 sitting also.</p> <p>There seems to be a built in speaker system that is not able to be switched off so there is a constant low level on music played into the room</p> <p>For the second sitting in a row there was music being played at a very low volume through the hotel speakers - I have found this incredibly distracting</p> <p>In the back of the Manchester exam room, there is always some music playing extremely quietly and no one ever knows how to turn it off.</p> <p>During the exam there was a bit of noise (children running down the hallway + fan/ventilation)</p> <p>The AC Hotel in Manchester keeps playing music in their reception which is heard in the exam centre room which is above the reception.</p> <p>A very quiet radio playing in the speakers in the ceiling of the room.</p> <p>SP8 exam in Manchester the invigilators were loud until another candidate asked them to stop talking.</p>	<p>strive to find a location which has minimal noise disruption, unfortunately we cannot guarantee complete silence.</p> <p>We will be investigating the issues relating to noise and will be looking reviewing the centre location.</p>	
<p>Manchester - Other</p> <p>Difficult to see the clock</p> <p>The exam room was not near to the toilet, so I didn't feel that I could go.</p> <p>The toilets were a long walk away. The invigilators kept messing with the temperature of the room. Other hotel guests kept walking past the room being noisy.</p> <p>Instructions didn't seem to include access arrangement extra time. This makes it a bit confusing and I panicked I had submitted at the wrong time. Have asked for clarification but not yet received it.</p>	<p>Venues within the UK are hosted in various locations, such as: hotels, meeting rooms or colleges etc. While we strive to find a location which meets all of our standard requirements, unfortunately issues can arise that are out of our control.</p> <p>We will be investigating the issues relating to noise and temperature and will take your comments on board when reviewing the Manchester centre.</p>	



<p>Exam room was freezing cold for both CS1 and CB1 exams - by the end your hands were stiff. There was also noise from other rooms audible during the exam (music of some sort). The invigilators talked way too quietly when giving the instructions - might as well not have bothered. They also didn't pay attention during the exam which meant people were left sitting with their hands up for ages when waiting for assistance. For CS1 the invigilators only came to bring candidates to the exam room at 9:45, the allocated start time. This meant the exam didn't start until just before 10am - no time was added at the end - will be making a complaint.</p>		
<p>Belfast – Raddison Bleu Venue was great for CM2A.</p> <p>Really quiet and easy to work in. Exam centre is good. Invigilators good</p> <p>Belfast (Radisson Bleu): The noise in the exam room - the invigilators were very helpful and lovely but it was a bit noisy.</p> <p>Belfast (Radisson Bleu): The chairs were significantly lower than the desks in the hall - it made it very uncomfortable to write for three hours sitting so far below the desk.</p>	<p>The IFoA works very closely with our centres/suppliers to ensure exam venues are suitable for the examinations based on numbers and meeting the requirements. We will always endeavour to review comments and change where necessary.</p> <p>We will be enquiring into the equipment used for the September 2019 exams, to ensure the equipment meets our standard requirements and is suitable for the exam session.</p>	
<p>Republic of Ireland <i>Out of the 81 people that responded, the following statistics were obtained in the following categories:</i></p> <p><i>Location of centre, accessibility to centre, facilities, layout of room:</i></p> <ul style="list-style-type: none">• On average, 88% of the people who responded said that they were either "satisfied" or "very satisfied" across these categories.• While 7% said they were either "unsatisfied" or "very unsatisfied".• The rest of the 5% said it was not applicable to them.		



<p><i>Environment (heating, light, noise, etc.):</i></p> <ul style="list-style-type: none"> • Around 78% responded “satisfied” or “very satisfied”. • Around 19% were either “unsatisfied” or “very unsatisfied”. • The rest said it was not applicable to them. <p><i>Exam invigilators instructions:</i></p> <ul style="list-style-type: none"> • Around 94% responded “satisfied” or “very satisfied”. • Around 2% were either “unsatisfied” or “very unsatisfied”. • The rest of the 4% said it was not applicable to them. 		
<p>Dublin</p> <ul style="list-style-type: none"> • Desks were small. Desks and chairs were wobbly. • Exam held in a hotel - Noise and disruptions (from kitchen, clinking of glasses/cups) • Radisson Blu – Constructions noise. Invigilators requested to halt building during the exam which was ignored. • Cold exam centres. • Lack of free parking. • Invigilators were slow to hand out rough papers and notebooks. • Different exam centres for the same exam was confusing (e.g. Radisson Blu Golden Lane was one of the 3 exam centres for this exam). Suggestion: State the exam centre on exam permits. • Preference shown for Griffith college as an exam centre (convenient location, quiet surroundings and nice exam hall). • Preference shown for Thomas Prior Hall. • Clayton Hotel in Ballsbridge – inconvenient location for some. • Strong dislike for Marino and college on George’s street. • Strong dislike for ICD Business School – too noisy, warm and small space. • Had to travel to Dublin from Belfast to sit an SA exam – student complaint is that Belfast seems to be an option to sit exams for other SA exams. 	<p>Unfortunately we were unsuccessful in locating one single centre in Dublin to accommodate all exam dates and meet all of our standard requirements. We were able to book three locations which met the IFoA’s standard requirements and were used for the September 2019 session.</p> <p>We are currently reviewing the 2020 centre for the Dublin centre, we do appreciate your feedback regarding the noise disturbance and we will take your comments on board.</p>	



<ul style="list-style-type: none"> • A few emphasised that they were happy with their exam locations. 		
<p>Edinburgh: The exam centre location is OK, it's just a bit of a distance outside of the centre of Edinburgh so takes a while to get to.</p> <p>Chairs are too low for desks in exam room. Room was cold. Need more than one clock and a larger clock - being at the back of the room can make it difficult to see.</p> <p>Toilets too far away from the exam hall</p> <p>I am glad the Edinburgh exams have been moved back to the Business School building at Heriot Watt and hope it stays there. However, we need another clock in the room as there was only one off in the far corner.</p> <p>The location of Edinburgh exams was much better than last year. Not disturbed by university students going between their lectures.</p> <p>My extra time access arrangement was at the beginning of the paper so I was disrupted when the others came in and made noise and also when the invigilator had to read out the exam instructions to them. I was sat in the front row so it was distracting and also the invigilators were talking to each other for the whole time of my extra time. Very off putting.</p> <p>Edinburgh examiners are great, they are both very light-hearted and professional and help reduce exam stress</p>	<p>We will always endeavour to review comments and change were necessary. We will be enquiring into the equipment used for the September 2019 exams, to ensure the equipment meets our standard requirements and is suitable for the exam session. We will look into supplying additional clocks if necessary for future sessions.</p> <p>Venues within the UK are hosted in various locations, such as - hotels, meeting rooms or colleges etc. Depending on the room availability at each location, additional time (extra time or rests breaks) granted for students may be given at the start or end of an exam. We appreciate your feedback, please be assured that we are looking at improving this for future sessions.</p>	
<p>Glasgow: Glasgow venue at the college for first week exams was fine, but venue for week 2 was not great, the room was very cold and the lighting wasn't great, there were people moving things about outside and causing a lot of noise and distraction</p>	<p>Unfortunately due to availability we could not secure a venue to host all exams during the September 2019 session.</p> <p>We can confirm the exams are expected to take place at the College of Glasgow for April 2020.</p>	



<p>Reading</p> <p>Sometimes the invigilators keep talking right at the start of the exam e.g. reminding to put question numbers at top of page, explaining the reading time to all when just one individual has asked about it. This is distracting and can all be said at the start of the exam. Once the exam has started I don't think they invigilators should be saying anything out loud to the group unless it's absolutely vital.</p>	<p>Please be assured your comments have been taken on board and this will be fed back to the Supervisor and Invigilators to ensure this disruption will be resolved for the future.</p>	
<p>General</p> <p>Suggestion - More exam centres, possibly even multiple possible exam dates for one exam to allow greater flexibility when sitting exams. Moving the exam sitting away from valuation and key reporting periods to avoid the need for students to plan around busy work periods, which ultimately puts those students at a disadvantage</p>	<p>We will endeavour to cater for all students and locations. Candidates can apply for an 'Exam Centre Request' if they are unable to attend a centre nearby. However each request will be reviewed individually and a decision will be made taking into consideration the location of other centres nearby.</p> <p>Unfortunately timings will sometimes suit students and not others, and this is why we will try and give exam dates in advance for you to plan your study and working arrangements.</p>	

<p>Topic:</p>	<p>Online Exams: <i>For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.</i></p>	
<p>Student Comment</p>	<p>IFoA Response</p>	<p>Further Action Taken (if applicable)</p>
<p>CP2 Data Size</p> <p>There were a few comments that the data file for CP2 was too large and so performance was severely slowed down which impacted students' ability to get through the questions.</p>	<p>The examiners have considered the size for future sittings taken into consideration the comments received from this exam sessions.</p>	



<p>The data provided for CP2 was too large and cause Excel to be slow or crash, making it difficult to think about how to complete questions without causing Excel to crash</p> <p>On CP2 I was unable to perform a check where I was trying to do a graph because the data set was too big and caused my computer to crash twice. Therefore I just moved on. However now I know I have missed marks and I knew what to do.</p>	<p>Where students believe this has affected their exam performance then candidates should consider applying for Mitigating Circumstances. Where a student is uncertain of the requirements for making an application, they can contact mitigating.circumstances@actuaries.org.uk</p>	
<p>Confirmation Email It would be good to have an email receipt of confirmation of submission on the online exams.</p> <p>A confirmation email that our online submission had been received would be ideal.</p> <p>I think some sort of confirmation email for online exams would be good to say what you have actually submitted</p>	<p>Once you have completed your online exam, the platform informs you of your submission.</p> <p>The new online platform which will be implemented for the April 2020 session, will give students an option to print their confirmation.</p>	
<p>Multiple Online Platforms "CP2 was on the VLE, while my two other online modules were on a different platform. There were issues with the VLE and CP2 should be moved to the other online platform."</p> <p>Positive feedback for CP2 and CP3. Only confusing part was that they used two different online systems which seems unnecessary.</p>	<p>A new online platform will be implemented for the April 2020 sessions which will host all online session exams.</p> <p>Please refer to the meeting notes</p>	
<p>Contingency Link Concerns That some students may have gained an advantage through the contingency link providing the paper at a time earlier than their sitting time. This caused a distraction for me right before the exam and may have negatively impacted me.</p>	<p>A new online platform will be implemented for the April 2020 sessions which will host all online session exams. All of the online session exams will be held at the same time and no contingency URLs will be used.</p>	



<p>The CP2 papers were both made available through a previous link at 10am, even though the start time for the exam was 11am. As such, students would have been able to access the paper an hour before the exam. Personally, I chose not to access this however I was aware that the exam paper was available. The Exam Support team were also made aware, however no effort was made on their part to investigate.</p> <p>Contingency website for online exams had papers up too early which is unfair to other students.</p> <p>A couple of students have raised their concerns over the 'contingency links' provided for the online exams. Each contingency link webpage lists all the exams for a particular timeslot (e.g. 9am, 10am, 11am). Therefore, if a student sits an online exam at 9am, then another at 11am the following week, they will be able to access to the second paper two hours before the actual start of their exam using the 9am contingency link webpage previously provided. This may be giving students who choose to be dishonest an unfair advantage in the online exams.</p>	<p>Please refer to the meeting notes</p>	
<p>CP3 Online Platform</p> <p>I thought the online system for CP3 worked really well so they should do that again.</p> <p>CP3 worked fine this time round. I'd encourage them to keep doing whatever they're doing</p> <p>No issues. CP3 went very smoothly also – no IT issues.</p>	<p>We thank students for their comments and are glad they have had a positive experience.</p>	
<p>Online Invigilation</p> <p>It appeared that the rules around invigilators for the online exams when students are sitting exams at the office have changed since the prior sitting and wasn't communicated very well to the students. The only place the full details around invigilators for the online exams is available appears to be on the exam portal which is only accessible a few weeks before the exam and many students will not have checked until closer to the exam leaving it very</p>	<p>The details for online invigilation was available on the IFoA website. Once a student completed the form and returned this, the selected invigilator was sent a pack to be completed for the online exam.</p>	



<p>late to rearrange invigilators in this case. When speaking to the institute regarding this via a phone call we were first told if two students were sitting the exam at the office but in separate rooms they would still need an invigilator present, we were then later told that this was not the case. It would be helpful to have an easily accessible document detailing the rules around invigilators for the online exams available to everyone on the IFoA website and clearly communicate any changes well in advance of the exam period.</p>	<p>We apologise for the conflicting advice you were given. Please be assured this will be reviewed and the appropriate training will be provided to avoid this occurring in the future.</p> <p>Online invigilation will be required for future online exams and the current process will remain. Your comments will be taking into consideration regarding improving our current documentation.</p> <p>Please refer to the meeting notes.</p>	
<p>One student did have the following comment "I had to refresh my online exam platform multiple times before being able to download the paper and the backup site that had been provided did not work for me on the day."</p>	<p>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 downloading their exam papers. A contingency email was sent a week prior to the exam which contained an alternative URL link where candidates could download their exam paper, if students encountered an issue with the online platform. The IFoA cannot be held responsible for individual's internet connectivity.</p>	
<p>One student found the online exam process to be stressful as they were not well informed of the process. A suggestion has been made that ActEd tutors provide a brief explanation of how exam details will be communicated to students.</p>	<p>Thank you for the suggestion re: ActEd. As we have to accommodate a large number of students who do not use ActEd. We will review our webpages to make sure information is clearer where appropriate.</p>	



	Our Education Services and Examinations teams are also available by phone and email to answer any candidate worries about exams.	
Online instructions were wrong. e.g. submission instructions read that exam should be submitted by 12:30pm. This only applied to those taking the exam at 9am, not those taking the exam at later times! Seems like a proper checking process wasn't undertaken.	<p>Apologies for this error. We do have a checking process in place however sometimes errors do occur. We are continually reviewing processes to ensure these errors do not occur again.</p> <p>A new online platform will be implemented for the April 2020 sessions which will host all online session exams. All of the online session exams will be held at the same time.</p>	
Wasn't clear online what minimum requirements are for software	<p>Candidates were advised within their online joining instructions what documents and guidance they were required to read before their exam. Within the documentation, it is clearly detailed the requirements for equipment and software.</p> <p>We will be looking to make the requirements clear before candidates book onto the assessment.</p>	
I can't understand to what end the R component and machine learning have been introduced into the CS2 syllabus. It seems to be a half-baked and ill executed idea. Having to learn R alongside one of the larger courses in the FIA exams is very difficult in a single sitting.	As part of the introduction of the current curriculum it was agreed that it would be more appropriate to allow candidates to solve problems covered by key parts of the syllabus using technology rather than using the traditional pen and paper method. To allow for this the IFoA had to decide on a statistical package to use	



	<p>which would allow candidates to demonstrate their problem solving skills. R was chosen as the best package for the following reasons:</p> <ul style="list-style-type: none">• R is widely used in education and industry and has a growing user base• R is used by typing lines of code rather than pointing and clicking• The skills required for the actuarial exams will focus on core statistics and modelling concepts and will be largely transferrable to other packages• R is free, well supported and runs on all common platforms• R works with a range of packages and other tools that can support actuarial applications, education and assessment.• R has functions that support the current IAA syllabus	
Uncertainty around functionality of online platforms added unnecessary stress. Many instructions emails were sent out which made some students nervous that they might have missed something important.	A new online platform will be implemented for the April 2020 sessions which will host all online session exams. The communications which is sent to students will be reviewed and altered to cater for the new platform.	
Online platforms need improvements.	A new online platform will be implemented for the April 2020 sessions which will host all online session exams.	
CP2 - Complaint that it should have been made clearer that the submission process included “uploaded their papers” and clicking on “submit”. Some students thought the submission ended after uploading their papers.	A new online platform will be implemented for the April 2020 sessions which will host all online session exams. The instructions which will be sent to students will be	



	reviewed and altered to cater for the new platform.	
CP2 - Unable to upload scripts.	<p>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.</p> <p>If candidates encountered an issue uploading their scripts, candidates must have called the Examinations team detailing their issue/error and additional guidance would have been given.</p>	
Having sat online exams before, I thought the technology worked much better this sitting compared to previous online exams. Very smooth with no technical issues.	We thank students for their comments and are glad they have had a positive experience.	
The majority of feedback on the online exams was a lot more positive than previously, with fewer errors encountered.		
<p>Republic of Ireland</p> <p><i>Out of the 81 people that responded, the following statistics were obtained in the following categories:</i></p> <p><i>Online instructions and online exam platform:</i></p> <ul style="list-style-type: none"> • Around 46% responded “satisfied” or “very satisfied”. • Around 7% were either “unsatisfied” or “very unsatisfied”. <p>The rest of the 47% said it was not applicable to them.</p>		



Topic:		Other – Exam Related: <i>Access Arrangements, Mitigating Circumstances, Results, etc.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)	
Access Arrangements CM2A – when the student arrived at the Norwich test centre, they were asked to sit at the reception. The reception staff were unaware that the student had extra time, and so their start time was therefore earlier than the usual 14:15 start. The student was kept waiting in the reception past her agreed start time. She was then rushed into the examination room, starting the paper early without much time to settle down or even read the instructions of the front page.	Thank you for the feedback, the details you have provided will be investigated and we will look at ways to ensure this does not happen in the future.		
Exam Results Students are still unhappy with how long it takes to get results back. We understand it takes time to have multiple markers involved in the process, but it is also worrying how results between markers can vary drastically. Multiple students have requested a breakdown of their results and cannot comprehend how one marker can give full marks for a certain part of a question, whilst another has given nil. This seems strange, particularly for the maths questions where you would assume to get full marks, you have got the answer correct. This is highlighted in the minutes from last time but I think more needs to be done to ensure the results are cascaded to students in a timely manner. Having them come out so late makes it difficult to plan and ActEd aren't aligning their calendars so a lot of the finalisation dates have already passed.	We are sympathetic to the students view on this point and are working on numerous initiatives to try and improve and streamline the marking process. One of the initiatives is the introduction of an online marking platform, which was introduced for a number of our exams in April. We anticipate all exams will be marked on this platform in 2020. This allows us to introduce further technology into the marking process which will hopefully not only reduce the marking period in time but also improve the quality and consistency of the marking.		



<p>The unjustifiably long wait for results. It takes a disgraceful amount of time compared to comparable exams for other professions.</p> <p>For me, my big annoyance is around the release of exam results but I know this is something everyone complains about.</p> <p>Multiple students bring up the negative impact that the delay of the exam results has; they must begin the new sitting, spending money on course notes, before the results of the previous sitting are published. This is disruptive for study and financially not viable for some.</p> <p>Release results quicker - by December we have already had to commit to what we will sit in April, this causes problems if we need to resit anything."</p> <p>A lot of students have questions why it takes 2.5-3 months to receive results for the exams. This was particular felt when we then had less time than this to study for the September exams following receipt of our results.</p>		
<p>Results Page</p> <p>I also think they should make it more well known that exam results are put on a separate site via twitter/facebook/email or whatever as I had to dig out the URL from an ancient FB post (don't know if that was just me being daft). They might put the link on the IFoA website but that kinda defeats the point of making it external if all the traffic has to go through that site anyway...</p>	<p>We will take these comments to relevant department to see what changes can be made for the future.</p>	
<p>Exam Timetables</p> <p>The exam timetables are not released until really late now (and only max 1 year ahead) which makes it quite difficult to plan ahead.</p> <p>Previously the IFoA used to have a rolling 3 or 4 year calendar on their website but currently only 2020 dates are up. This makes it difficult for students to plan their route through the exams so it would be good to get more oversight of this</p>	<p>The 2021 dates are currently under review and are still to be confirmed. Whilst we cannot guarantee that the exam timetable will not change, we aim to commit to the publishing dates in advance as much as possible.</p> <p>We regularly review our exam timetable to try and avoid clashes between exams that we know students are likely to sit together.</p>	



<p>It remains frustrating that the IFoA are trying to fit all exams into 2 week slots in 2020. Since CP2 and CP3 were moved into the main exam sittings, it appears to make little sense to put these online exams in the middle of a sitting schedule especially when these exams are normally studied alongside other larger exams. Could these exams be moved to the beginning/end of each sitting instead?</p> <p>Please space out all exams more realistically for those looking to sit multiple exams in a sitting. Since now half of the exams students are expected to pass are split over 2 papers, it is no longer viable to have all exams squashed into a 2-3 week period. Could CP2 and CP3 be moved back to multiple sittings a year?</p> <p>I personally feel that the September sitting should be pushed back a month, this would give 5 months between each exam season.</p> <p>The dates for ST7 and ST8 in April 2020 are too close together. Given the large number of students that are likely to take these 2 exams together, a request has been made that they are changed to give more time between them.</p> <p>The exam timetable doesn't seem to make an allowance for those exams which are likely to be sat in the same sitting. For example, sitting SP7 and SP8 is a common combination for those working in GI businesses, and yet the exams are on consecutive days. As students, we look at the exam timetable in advance of booking exams in order to plan which exams to sit. The timetable shouldn't hinder what we sit, especially when it comes to the later exams where there are fewer combinations of what you can choose.</p>	<p>However, this needs to be balanced by the need to try and keep venue costs down by ensuring the maximum use of exam centres and to give sufficient time for marking of papers.</p> <p>We are restricted in setting multiple papers for the same subject by the resource available to compose papers which is often the same people who mark them.</p> <p>We are aiming to publish exam dates at least two years in advance to allow students better opportunity for planning their studies.</p> <p>Please refer to the meeting notes.</p>	
<p>Specimen Papers</p> <p>Some students felt that more specimen papers could have been provided and specimen papers should be a more accurate reflection of what types of questions to expect.</p>	<p>We rely on the actuarial community volunteering their time to work with the education teams to create this material. The number of specimen papers created was the maximum we could offer with the volunteers available. The examining team</p>	



<p>Suggestion - Whilst the online examinations are still new, provide more sample papers to give us chance to practice. Core reading could also reference excel formulas that can be used for calculations.</p> <p>Papers should not have significantly different types of questions compared to specimen/past papers as this creates misleading expectations and affects students' preparation.</p> <p>Lack of past exam papers or practice papers on the new syllabus (nothing to base expectations on except April exam paper which I thought was entirely different, as if two separate examiners wrote each paper..)</p>	<p>do not have capacity to create further papers in addition to the 2020 exam papers.</p> <p>The suggestion of including Excel formulas in Core Reading has been passed on to the individuals who undertake the role of Module Lead for each subject. The Module Lead is responsible for reviewing and suggesting changes to Core Reading, as part of the annual review process.</p>	
<p>Mitigating Circumstances</p> <p>Students experiencing bereavement. Seeks consideration and support.</p>	<p>We completely understand that there are occasions when candidates are sitting exams during difficult and upsetting times. Where this has affected their exam performance then candidates should consider applying for Mitigating Circumstances. Where a student is uncertain of the requirements for making an application, they can contact mitigating.circumstances@actuaries.org.uk</p>	
<p>Suggestion - Scan exam scripts and split the scripts into different questions. Send all of the scripts of a certain question to the same marker (or group of markers) and all of another question to a different marker and so on, in order to ensure each question is marked consistently and fairly between scripts.</p>	<p>The option of marking by question is not currently possible due the structure of our exam booklet. The new marking platform does allow for this style of marking and is something we have on the roadmap for future.</p>	
<p>This is in relation to SA4 but might be applicable to other subjects also. The number of marks available on the April 2019 mark scheme was roughly 120 whereas previous papers had a lot more, often around 180. So this makes it a lot harder to score highly based solely on the mark scheme. This wouldn't be a problem that it was so low compared to all the other papers if the examiners gave more discretionary marks to compensate.</p>	<p>Please refer to the meeting notes.</p>	



<p>I feel they might say that everyone sitting the exam is in the same boat, but that's not true because people who passed the April 2019 paper were people that just happened to hit the mark scheme, whereas in previous years it would have been people who were writing good relevant points Can examiners be made aware in cases where there are limited additional marks on offer that more discretionary marks should be awarded than usual?</p>		
<p>CS1/CS2 - If theoretically any of the core reading can be tested in R, the study hours for the R exam becomes much more demanding. The core reading should be clearer in telling us what topics can be tested in R rather than "anything". The nature of the Core reading should be specific and this online aspect is unfairly vague. This has a knock on effect onto the exam preparation materials too. I believe the exam changes have been poorly communicated to ActEd and as a result their online exam study materials have suffered quality issues. This is unacceptable given they are the only option for when preparing for an exam.</p>	<p>The Core Reading is reviewed annually, and a key part of that process is to engage with ActEd, with the opportunity for them to feed into the review.</p>	<p>These comments will be shared with the Module Lead for consideration going forward.</p>
<p>CB2 textbook very detailed and difficult to study from - more concise notes as with any other subject would have been better.</p>	<p>The use of a comprehensive textbook, rather than the previous concise core reading notes, was introduced to help students gain a very good appreciation of economics and its practical applications. ActEd provide learning materials around the textbook material.</p>	
<p>Suggestion - More exam sittings per year.</p>	<p>We are restricted in setting more papers per year by the resource available to compose papers which is often the same people who mark them.</p> <p>The Assessment systems only function with the support of around 400 individuals who give up their time to write and mark exam papers. Unfortunately there is a limited capacity of individuals so we are</p>	



	currently unable to provide more sittings per year.	
In general, I think the materials, exam booking and sitting is all very good.		

Topic:			September 2019 Exam Questions: <i>To cover feedback and comments relating to exam questions.</i>	
Student Comment			IFoA Response	Further Action Taken (if applicable)
CS1-B Multiple comments were made on the time pressure being too much during the online exam. The papers were very different in comparison to past papers. Making it very unfamiliar in the exams taken. I may be wrong but I recall there being a very large percentage of syllabus on accounts and none of this was covered in the exam. CS1 paper B seemed to have nowhere near sufficient time to complete CB1 was very different to any past papers, there were a lot of questions on very minor parts of core reading and there seemed to be very little accounting questions considering it makes up a very large chunk of the core reading Paper B seemed very heavily based around the final few chapters on project appraisal and risk which feels the least relevant to actuarial work. Huge chunks of the syllabus weren't examined The CS1 B paper was very hectic, I felt like it was just a test of how much you could physically type in 2 hours			All IFoA papers go through a testing process with recently qualified actuaries known as 'Guinea Pigs'. Their feedback is given to the examiners which allows for amendments to be made if there is consistent evidence of time pressure. The Core Reading for each subject is reviewed annually, by a number of individuals from the Examining Team.	These comments will be put forward to the Examining team for consideration going forward.



<p>CS2-A</p> <p>In the CS2A exam, multiple comments were made that “a” and “alpha” were used interchangeably which led to confusion for students.</p> <p>CS2A paper contained a disproportionately large number of questions involving maximum likelihood. Anyone struggling with maximum likelihood in exam day consequently would have immediately not been able to attempt multiple different questions.</p> <p>CS2- the exam only had 10 questions and it was difficult to pick up marks if you didn’t know how to answer an earlier part of a question. Specifically the two questions around MLE.</p>	<p>The examiners would take into account any confusion evident in the candidates’ answers.</p> <p>Examiner pick questions from a range of topics, and even though some themes seem to crop up more than once, the scenarios and approaches may be different. The examiners produce exam plans to test a balance of topics and skills in each exam paper.</p> <p>In some instances, parts of questions are related and so there will be reliance on earlier parts to get marks in later parts. This is not unusual and in fact may be due to questions being sub-divided into parts to make it easier to tackle the overall question.</p>	
<p>CS2 - General</p> <p>One of the questions on the CS2 exam was riddled with errors – one of which actually affected the follow through to the rest of the question.</p>	<p>We would need to know which question this is, and so it can be brought to the attention of the examiners.</p> <p>Errors would get spotted by examiners at the setting and marking stages.</p>	
<p>CM1-A</p> <p>I felt as though the CM1 A exam was fairly written, there were some questions that were tricky or worded in such a way that required addition thought and thus the time was insufficient Question 11 in particular.</p>	<p>Q11 was a fairly typical gross premiums & reserves question which used to be asked in CT5, testing understanding and application of the theory. Well-prepared candidates would have been able to score well and would know that a lot of marks are gained for setting out the method and the different stages of the calculations, not just for the final answer.</p>	



<p>CM1-B</p> <p>The exam CM1 as a whole felt very abstract and distant from previous years exams, the Paper B section was far too distant considering the is such limited resources available to it.</p> <p>The online exam was ridiculously impossible. I was only able to complete one question in the time frame and due to its structure and wording it is quite possible that the question I did manage to attempt was done incorrectly. It is/was very difficult to prepare for an online exam with only two prior papers to review/practice. More examples and practice questions need to be provided for this online version of this exam. I think the online exam was not fairly written at all.</p> <p>CM1B: the table headings on the template provided for answers could be quite distracting - it felt a bit like having a back seat driver and found myself spending longer questioning what I was doing. On the other hand, this was possibly a good thing, though, and I appreciate having the headings already there possibly saved some time.</p> <p>CM1 B exam should have more smaller questions covering more syllabus from different chapters rather than two huge questions</p>	<p>The “B” papers are still relatively new and the examiners appreciate that students will not have a large bank of past papers to refer to in their preparation.</p> <p>The exam papers will have been tested by guinea pigs to ensure well-prepared candidates can complete the work in time. The examiners will also monitor candidates’ performance and if it looks as if any aspects of the exam caused unexpected difficulties, they will take this into account when assessing the scripts. Table headings will exist to help candidates with structuring if the examiners feel this is helpful. As with any examination, alternative approaches to tackle the questions may be given credit. In terms of question size, the examiners will need to set meaningful questions which are large enough to adequately assess candidates’ application and such that the majority of the candidates’ time in the exam is spent applying their knowledge and understanding of CM1 as opposed to purely using their excel skill</p>	
<p>CM1 – General</p> <p>Too time pressured</p>	<p>As per my earlier comments, the exam papers are tested by guinea pigs to check whether well-prepared candidates can be expected to complete the work in time. As with any examination, if in practice it looks as if time pressure was a particular problem for any examination, they will take that into account when assessing scripts</p>	



<p>CM2-A</p> <p>In my opinion, CM2 Paper A (written) was different from both the Specimen paper and April 2019 paper. The April 2019 paper had significantly more bookwork (e.g. stating assumptions) which I don't think the September 2019 paper did.</p> <p>CM2 A - questions were very different to those in previous exams, don't think a large enough spread of chapters were covered ie lots of marks in certain areas</p> <p>This comment relates to CM2 paper A (written): this paper was very difficult. It had many elements that seemed set out to trick you which under exam conditions is very easy to fall into. I hope that the examination board do not try and trick you however the paper needs read from a students perspective. One main example that sticks in my mind was on the stochastic differential equation question, the formula given had the 'dt' term appear last where everywhere I can recall seeing SDEs, from core reading to past papers, always has the term 'dt' appear first. This is something that I hope a lot of people noticed, however when you are under time pressure in an exam this is easy to miss. Another thing I would like to point out is the CT6 elements to the paper, particularly the last question where no distribution was given. I think maybe it was meant to be a binomial distribution which you were meant to guess from the information given? however, I'm not aware of this knowledge being in the core reading and I am aware this is a CT6 element which, for most people, they have sat quite a few sittings previous. I found this was more of a technical element that was unfair to expect us to remember in an exam, especially when all questions, past papers, and core reading only discuss the normal distribution. This idea of guessing what distribution you had to use appeared three times in the paper which I find unfair as you could barely attempt the questions without a distribution despite knowing what you needed to do.</p>	<p>The examiners will set papers with reference to a guide which specifies the distribution of marks available not only between the different syllabus objectives but between the different cognitive levels (knowledge, application and higher skills). When comparing the mark distribution, the examiners will look at both the A and B papers combined.</p> <p>As for any examination, if a paper appears to have been unexpectedly challenging for candidates, the examiners will take that into consideration when grading scripts.</p> <p>The examiners follow guidelines when setting the questions to ensure that there are no "trick" questions.</p> <p>The SDE point seems to be a presentational issue where candidates with an understanding of basic mathematics would know this doesn't affect the formula/equation given. The binomial distribution elements in the final question involved calculation of very simple probabilities. Both Formulae and a table of values for these probabilities are given in the Formulae & Tales books. These basic statistical principles are now assumed knowledge in the examinations. The CM2 syllabus also refers to the relevance of the principles from CS1&2</p>	
<p>CM2-B</p>	<p>As per my earlier comments, if the examiners feel there was unexpected time</p>	



<p>A student who sat CM2 found the online section to be very time pressured with very little time to think about what needed to be done. Sufficient time was not given to problem solve.</p> <p>Very difficult to prepare for CM2B given the lack of past papers (only one and one sample paper), and the core reading not referencing excel once.</p>	<p>pressure they will consider this when grading scripts.</p> <p>And, (also as mentioned earlier) the examiners appreciate there isn't a large bank of past papers for students to use</p>	
<p>CM2 – General</p> <p>Both CM2A/B questions I think were fair, well written and clear.</p>	<p>We thank students for their comments and are glad they have had a positive experience.</p>	
<p>CB1</p> <p>CB1 - paper was totally different to previous past papers, hardly any marks for preparation of accounts and large 20 mark question at the end was very specific and a lot of marks for something that hasn't been asked before</p>	<p>The CB1 paper does not always contain a big question on the preparation of accounts, but the syllabus content on the construction and interpretation of accounts was adequately tested. The last question tested syllabus content within a specific scenario. Students need to be ready to apply their knowledge and understanding in new situations.</p>	
<p>CP1 -1</p> <p>Paper 1 – majority of the paper was based on life insurance. Given the Core Practice exams are not specialist exams, those who have only worked in non-life departments are at a disadvantage. However, all content was very much part of the course, it would have been nice to see the paper reflect the syllabus proportions a little better.</p> <p>Too many marks in paper 1 awarded for corporate mortgage loans; a niche topic.</p> <p>One student felt that there was not enough time to complete Paper 1 of this exam.</p>	<p>There were questions on a range of areas in paper 1 including banking, charities and universities. Given the size of the CP1 it is not possible to ensure that every paper covers every aspect of the syllabus. The intention of the CP1 examiners is that over a small number of exam settings the main areas of the syllabus will be tested.</p> <p>The exam papers were tested using guinea pigs to check whether well-prepared candidates can be expected to complete the required work in the time available.</p>	



CP1-2

Paper 2 – students had concerns over the content tested in this paper. Commercial mortgages made up 60% of the paper but hadn't been mentioned in the course notes. The paper provided a background of what a commercial mortgage is, but one particular question required greater expertise on the subject which the course notes hadn't prepared the students for.

Multiple students commented that questions in paper 2 of the CP1 exam were not reasonable compared to the difficulty of the April examination.

CP1 paper 2 should not have 45 minutes planning time. It only leaves 2.5 hours to write 100 marks. Even if you are able to answer questions in planning time, you still need to transfer your written answers to the answer booklet before you can continue answering questions. It defeats the purpose of the exam.

The new format for CP1 feels too time pressured for paper 2 in particular

Paper 2 overly difficult and not enough time.

CP1 - the time on the second paper is far too short, answering 100 marks in 150 mins is incredibly difficult. In comparison to paper 1 this leads to answers being shorter but the past papers don't seem like shorter answers are expected - difficult to judge second paper against past papers as only specimen and 1 past paper - second paper being 40/60 split for marks rather than 50/50 was surprising and off putting - in parts this exam felt completely unrelated to the course notes, as if someone who hadn't studied at all could answer some questions - too many marks on such small parts of the course notes - questions are too vague to know which part of the course notes are being examined

Second paper of CP1 was incredibly difficult and 90% of paper doesn't feel like it links to course notes

As outlined in the CP1 syllabus, the examination questions for CP1 may be set on any area of work in which actuaries participate. Students need to be ready to apply their knowledge and understanding of CP1 in new situations.

The scenario provided clearly described how the Commercial Mortgages worked. The CP1 examiners did not require students to have detailed specialist knowledge of Commercial Mortgages, nor did they expect detailed development of particular points.

As for any IFoA examination, papers are thoroughly guinea-pigged to check the standard. If a paper appears to have been unexpectedly challenging for candidates in terms of the amount to produce or the time available, the examiners will take that into consideration when determining the overall pass mark for the exam.

The CP1 examiners believe that using the 45 minutes reading time properly to plan their answers is vital to ensure that the student's answers are properly tailored to the scenarios being asked. In the past the CP1 examiners have noted that the stronger answers were very well structured and pulled out the relevant parts in the question.



	The new CP1 format for paper 2 has only been in place for 2 exam sittings. The CP1 examiners will continue to monitor the performance of students in future exam sittings to ensure that the exam is working as expected.	
<p>CP1 – General</p> <p>The format of the paper was very different from the April 2019 paper and the specimen paper. These previous papers created misleading expectations. There was a reduced focus on knowledge and application-type questions and I think this was inconsistent with the split of skill levels given in the syllabus, particularly for paper 1. There were multiple questions which weren't really related to any part of the course. In particular, paper 2 q2 (iv) and paper 1 q6. I don't think these questions were testing understanding or application of the course material at all. I think Paper 2 q2 (i) on project stages related to material which is no longer in the course."</p> <p>CP1 Paper was extremely difficult and far too time pressured.</p> <p>The second case study was very long reading under exam conditions and it was not enough time to finish all questions. The case studies could be shorter to read or change the number of case studies, for example 4 case studies instead of 2.</p>	<p>The format of the CP1 exam in September 2020 is same as the format in April 2020 and the specimen paper.</p> <p>The examiners for all IFoA subjects produce exam plans to check that the questions asked in each exam paper test the correct balance of skills.</p> <p>As outlined in the CP1 syllabus, the examination questions for CP1 may be set on any area of work in which actuaries participate.</p> <p>As for any IFoA examination - papers are thoroughly guinea-pigged to check the standard. If a paper appears to have been unexpectedly challenging for candidates in terms of the amount to produce or the time available, the examiners will take that into consideration when determining the overall pass mark for the exam.</p>	
<p>CP2-1</p> <p>Multiple accounts of Paper 1 being extremely difficult and a lack of time.</p>	The IFoA are aware that there was a numerical error in the model in the Sept 2019 CP2 paper 2. As stated in the exam	



<p>I was disappointed at what were, in my opinion, some sloppy elements to the CP2 examination questions.</p> <p>1) In paper 1 the number of vines for the 2nd ("smaller") vineyard was not specified, although this was a material assumption in building the model. A strange "data error" if this was deliberate.</p> <p>2) In paper 1 (2 iii a and 2 vii) we are asked to compare findings with "the theoretical average" (indicating the "mean" to the majority of readers) of a quantity defined as an exponential function of a uniform random variable. This involves an integration I would imagine is outside the scope of the syllabus, and a fairly heavy calculation for the marks allocated. Asking for the "median" instead would have helped for the first vineyard. For the 2nd vineyard this calculation was even more complex, and also involved the mean number of "core" and "overtime" hours worked which involves calculation of the mean of a truncated uniform random variable.</p> <p>3) Despite the assurances in the question paper, there was a mistake in the model provided (see e.g. cell D8 of "Most Deliveries" tab which has a non-zero allocation lower than the minimum). Using different information sources (audit trail, question paper, model) which contradicted one another caused a lot of confusion and wasted time when trying to understand the model.</p> <p>CP2 Paper 1 – the question style was very different to recent years past papers and no methodology/formulae given for the uniform distribution which meant students either had to know the detail or remember the specific subject it could be found in to look up, wasting valuable time in the exam. In previous papers the methodology or generic formula was provided.</p>	<p>paper students were told to assume that the model was correct and had been already checked so there was no need for the student to amend the error.</p> <p>Where students have sought to correct the error full credit will be available for their approach. Marks will be awarded for the student discussing the results reached in their modelling, whichever approach was followed. Markers have been asked to flag cases where students have noted the error or sought to correct it so if these candidates are marginal cases requiring further review then this would be done with a view to being generous.</p>	
<p>CP2 – General</p> <p>Found some of the wording on the CP2 paper slightly hard to understand what was being asked, felt there was more to produce than in past papers.</p>	<p>As for any examination, if a paper appears to have been unexpectedly challenging for candidates in terms of the amount to produce, the examiners will take that into consideration when determining the overall pass mark for the exam.</p>	



<p>CP3</p> <p>One student found that asking candidates to produce a memo in this paper made the exam much more difficult. They felt that memos are an outdated concept and that the ActEd notes contained very little information to clarify exactly what they are.</p> <p>CP3 - only slightly short on time so is a fairer ifoa exam - course notes focus too much on communicating rather than filtering - unfair marking as if use the wrong visual aid you'll lose marks in the reflective questions as well - very difficult to determine appropriate information when you are not knowledgeable on the subject</p>	<p>Memos have been used in past papers, and candidates would come across them in their revision.</p> <p>The bulk of the marks are on various communication skills, and filtering is a subset of these.</p> <p>The examiners would take into account the rationale presented in the reflective questions, linked to the choice of visual aid used.</p> <p>CP3 is not a test of technical knowledge but rather communication skills, and so not being knowledgeable on a subject need not be a disadvantage.</p>	
<p>SP1</p> <p>One question on SP1 ambiguously referred to "termination" rates, having already separately mentioned lapses. It should have been more clearly worded if it was meant to refer to mortality and not persistency, as these both fall under the umbrella of "terminations".</p> <p>Potential error in Q7(iv). Referenced part (ii) when part (iii) was intended.</p>	<p>The examining team recognise that the wording could have been clearer on this question. They did revisit the question after this was raised and felt that as the question on lapses came immediately after the question on terminations it should not have caused any issues for the candidates who had read through the whole question. Indications from the marking are that candidates were not disadvantaged by the slight ambiguity.</p> <p>The issue with Q7(iv) was noticed at the start of the marking process. Markers were instructed to give credit if the candidate answered as though reference was meant to be to part (ii) rather than</p>	



	part (iii). The majority of students interpreted the question as intended (i.e. students generally assumed part (iii)).	
SP2 There was little SP2 specific bookwork in the exam. I think I could have had the same attempt at it if I hadn't studied (having already sat CP1). More time pressure than usual.	<p>The level of practice area specific detail required by examiners is considerably higher for SP2 than is required for CP1. It is unlikely that students who had answered SP2 as per a CP1 question would have scored sufficient marks to pass SP2.</p> <p>As for any examination, if a paper appears to have been unexpectedly challenging for candidates in terms of time pressure, the examiners will take that into consideration when grading scripts.</p>	
SP4 One question (on buyout) seemed to repeat the same question in 2 parts. Another (on the potential impact of regulation) didn't relate to course material, and was difficult to answer without straying into personal views/political territory.	<p>This looks to be Q6. All Q parts are distinctly different. Part (i) is a generic question about discontinuance provision. (ii) covers risks/implications for the employer. (iii) is about why a quoted price from an insurer is different to an actuary's estimation. (iv) is about why a later quotation from a different insurer is different to the previous insurer's quote and part (v) is about the risks for the scheme members.</p> <p>In cases where there may be some "overlap" and/or where points may be equally valid if written under a different question part, the markers are advised to give the candidate credit.</p>	



	I'm not sure what question the "impact of regulation" comment referred to. There are at least 3 questions on the paper asking candidates to consider proposed changes. This type of question is testing candidates' understanding of the syllabus objectives by considering the impact of specific changes or events on the different stakeholders. Personal/political views should not be relevant when the question is asking candidates to consider how different parties may be affected.	
<p>SP5 More general than usual.</p> <p>SP5 – questions on specific indices (Dow Jones, S&P500) are a bit mean to include here. If you've worked on them before then you'll know exactly what they are and an undergraduate could compare similarities / differences between the two and get full marks. If you want to include easy questions then by all means do so, but don't hide them behind trivia.</p>	<p>Papers will contain new questions. Students need to be ready to apply their knowledge and understanding to new scenarios. These indices are covered in core reading.</p>	
<p>SP6 I think SP6 questions are disproportionately hard and this is backed up the consistently low pass rates. This is having a knock-on effect of less and less people doing the exams, because even though it is very interesting, it's too hard to pass! This time, one question asked us to draw a 3D graph! It was a difficult question, meaning it was hard to know how the graph should look. But even if it had been easy to work out how it should look, drawing a 3D graph to look as you intend it to is not easy at all and definitely not a skill you would expect to need in an exam!</p>	<p>Papers are thoroughly guinea-pigged to check the standard. The graph sketch mentioned carried 2 marks and marks were gained for the shape and axes, with partial credit for verbal comments. Students need to be ready to sketch graphs which illustrate outcomes.</p>	
<p>SA4 In the SA4 exam, there was a comment about some questions not being fair as they were not related to the syllabus in any way.</p>	<p>The nature of the "SA" examinations means that they will aim to have a higher</p>	



<p>Examination very application based, very little (if any) in way of core reading.</p> <p>It was difficult to understand the final question relating to "employee representatives". This was not defined in the course notes or in the exam so was difficult to gauge the level of understanding of the stakeholder.</p> <p>SA4 seemed more difficult than past papers, but probably always going to think that!</p> <p>the first question of the Sep 2019 SA4 paper was very hard to see how it was relevant to the SA4 course</p>	<p>portion of application and higher skills questions than the other series.</p> <p>Q1 referred to a specific scenario, but the context of the question was actuarial calculations & valuations with some management concepts. So this was application of the SP4 principles, often in a business context.</p> <p>Q3 referred to "employee representatives". Individual scheme members/employees are a key stakeholder in pension schemes and well-prepared candidates should be able to consider employees'/individuals' interests to generate the points required.</p>	
<p>R Exams</p> <p>Some also feel that having an exam purely in R, gives an unfair advantage to those who use R every day as part of their job vs. those who use alternative programs. There is also a lot of assumed knowledge on R in CS2 which is difficult for those who have had an exemption in CS1 and so miss the foundations on R that may be covered in CS1.</p> <p>The time allocated for the R exam is too short, especially since very few actuaries use it on a regular basis. If we truly are testing knowledge of the subject rather than knowledge of R as stated by the institute, more time should be allowed for given coding mistakes are bound to occur.</p>	<p>A certain level of knowledge of R is required for the CS1 and CS2 problem-based assessments, as per the Core Reading. Therefore, this is independent of programs used by candidates in their work.</p> <p>CS2 states that it builds upon CS1, and so a certain level of R knowledge is required to be attained by candidates.</p> <p>The time element is tested by guinea pigs, and if the examiners find that there is evidence of time pressure, this would be allowed for in the marking.</p>	
<p>Common themes around frustrations include a lack of clarity or what appears to be deliberately confusing wording in questions across multiple exams and significant time pressure during examinations. Also, for online</p>	<p>Exam papers are guinea-pigged and reviewed and one key objective for all</p>	



exams in particular, a lack of past papers to practise on has led to students feeling less prepared.	reviewers is to check for clarity of wording in the questions. The examiners appreciate that there are a limited number of past/specimen papers for the new subjects/examinations.	
Generally the time frame for the online based exam doesn't consider the thought process of the candidate it takes a full 20-30 minutes to fully understand the questions before attempting them and thus 1 hour and 30 minutes isn't sufficient time to complete 2-3 questions. I appreciate that all required tabs for both questions were in one excel document which made it more user friendly but still going back and forward between the questions and the excel document is time consuming.	All exam papers are guinea-pigged under timed conditions to check whether a well-prepared candidate can complete the work. If it looks as if there was unanticipated time pressure the examiners will take this into consideration when grading papers.	
Generally there is a much broader range of material being tested as for many of the exams there are more than one paper. Therefore, over the exams that I have sat I have found it more useful to have a broad knowledge of all topics than to be very good at just a few.	In general, candidates should ensure they have a good working knowledge and understanding of all areas of the syllabus to maximise their chances of passing.	
In comparison to the previous exams, the questions seem to be worded in a way that is deliberately designed to catch you out. For example the wording is in the reverse order or specific words are used. This definitely was the case for CM1, CS1 and CM2 and highlights that it's important to know what the question is asking rather than jumping in and answering it without thinking.	Exam papers are guinea-pigged and reviewed and one key objective for all reviewers is to check for clarity of wording in the questions. Candidates would always be advised to read the questions carefully and consider planning their answers before "jumping in".	

Topic:		Tuition: <i>To cover feedback and comments relating to ActEd.</i>	
Student Comment	ActEd Response	Further Action Taken (if applicable)	



I have received multiple comments from students asking for tutorials to be held in Birmingham. The last time I looked there weren't any Birmingham based tutorials for CB2 or the later SP exams. Having said this, ActEd did recently set up Birmingham based tutorials for SP4 and many students were relieved to hear this.	Please continue to use both the pre-session survey as well as the tutorial request option. We will endeavour to run courses where numbers make it feasible.	
One other comment made is that some companies won't approve students sitting in on the block tutorials – could ActEd consider holding more regular tutorials than block tutorials?		
Study materials – for some of the later exams, ActEd do not provide flashcards, revision books and even ASET for some of these. A few students find these resources invaluable	Unfortunately, the number of students sitting some of the later exams makes it difficult to produce some products. Also some Revision Products aren't as suitable for the Specialist Advanced subjects, which require more higher-order skills. We are currently investigating the feasibility of re-launching Sound Revision.	
For SA1 there is significantly less materials compared with the other SA's (no revision books, flashcards or ASET). I understand that this is because there are fewer students that sit the exam, but it feels like this is disadvantaging those that are qualifying in health.		
Some of the products which I found really useful e.g. sound revise, revision booklets are not available on the new syllabus. This is a shame because I relied on these quite heavily for my revision.		
Some students noted that it would be preferable to work in Paper B questions on the Paper A tutorials as students have particular struggled with R, and working on this well in advance would have been helpful.	We will continue to monitor and review this. We strongly recommend that students start using the Paper B Online Resources early on in their studies.	
(Northern Ireland) CP3 tutorial was not helpful. Don't think it's needed		
Course notes from ActEd do not match the syllabus in some instances; issues with new subject chapters being taken directly from old subjects.	Please pass any comments on specific subjects to ActEd.	
CP2 - I think it's worth pointing out to anyone taking CP2 in the future that doing the past paper and looking at the model solution is the best way to find out what to expect on the exam.	Good advice that we recommend students follow for all subjects.	
The materials from ActEd can be a bit misleading.	Please pass any comments on specific subjects to ActEd.	
The actual exam is harder than anything provided by ActEd		



Be careful of some of the “advice” provided in the materials. For example, I remember a section in the materials which mentioned that it’s better to avoid using Goal Seek in the exam as it requires manual intervention whenever anything changes. I followed their advice but then when I requested a breakdown of my marks I could see I got zero marks for not using Goal Seek in the exam.	ActEd has received some conflicting information and we will continue to liaise with the IFoA and Examiners to clear this one up.	
I cannot stress enough how important are the reasonableness checks (in every single part of the exam). I’ve lost a lot of points for not including them in as many places as expected by IFoA. These are very easy and quick marks anyone can get. The model solutions provided by ActEd do not reflect the importance of the reasonableness checks.	We model our solution schedules on those used by the examiners. We will check that we are still in line.	
If anyone wants to prepare a template as part of revision for the exam, I would use the past paper solutions rather than anything provided by ActEd.		
ActEd tuition is always very good and very useful.		

<div>Topic:</div> <div>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></div>		
Student Comment	IFoA Response	Further Action Taken (if applicable)
PPD section on the website could be more user friendly. E.g. easier access to the guidance – it’s not that easy to find.	The IFoA has recently launched and refreshed our work-experience webpages. The information has been streamlined and put into a friendlier format for student members. If students are still experiencing issues in finding the correct information, we welcome any feedback for future improvements.	



A record of previous years' submitted PPD (can't find this) – need to know what credits have already been submitted to ensure all mandatory are completed.	The PPD records that show within your portal after you log in are only the ones submitted during your current PPD year. Within your portal, you have the ability to adjust the date parameters showing PPD records from previous years.	
An overall summary would be useful – i.e. which credits have been completed which year, which mandatory credits are still to be completed?	Student members can create a summary of their PPD records submitted through the 'See Detailed Report' function. The IFoA is considering additional functionality to show students what outstanding annual and overall submissions are required.	
Ideally there should be something on the IFoA account that indicates what balance of work-based skills / PPD are applicable to you.	The IFoA has recently relaunched our work-experience webpages which includes streamlined information for students qualifying on a mixture of Work-Based Skills and PPD. As all student members have a unique PPD annual deadline, we advise speaking to our Education Services team who can provide a more tailored response.	
Yes, you can read through all of the material that is somewhere on the website (not easy to find). But there is the page that indicates outstanding PPD for the year, so can there be a page on my account that says something like "path to FIA qualification" (and people who choose not to qualify / stop at associate status can hide it) that shows what you need to have done to qualify in the next IFoA year.	<p>The IFoA has kept the annual PPD requirements very low in terms of what is needed and the pre-requisites; 3 credits worth of any competencies and 2 formal learning hours.</p> <p>We are considering what additional functionality can be built into the PPD portal which can be more tailored to showing students what need in order to qualify and what is outstanding.</p>	



PPD is a better fit than WBS. However I will be intrigued to see how much is picked up on when it gets reviewed after passing my final exam. If they question things done years ago that won't be very easy to resolve.	The IFoA will be introducing audits of students PPD recording during their duration of their student membership.	
PPD seems to be a lot more relevant and less time consuming than WBS so this is good.	We welcome the positive experience from our student members that the new PPD requirements are an improvement from the previous Work-Based Skills.	

Topic:		Student Communications: <i>To cover newsletters, handbooks, webpages etc.</i>	
Student Comment	IFoA Response	Further Action Taken (if applicable)	
Actuary magazine content is great, especially the student editor section.	We thank students for their comments.		
Important messages, e.g. concerning exam invigilation, are often sent out at the time they need to be implemented or announce changes with immediate effect – more notice should be given, particularly around exams as such changes will be known in advance of the sitting, or at least should not be pushed through in the immediate sitting when students do not have time to react.	Any changes made to the delivery of our exams will be published on our website in advance of the exam session as well as the student newsletter. If last minute changes are required then an email will be sent to all students affected together with the website being updated.		
A lot of information gets sent out, which is good, but can mean you end up ignoring things because there's too much sent. Too much is better than too little though.			
I don't often read the information that gets sent out as it's already difficult to balance work, life and study etc. I usually think I'll read this later when I get a chance but never get around to it. Perhaps a short summary would be good with just the main points as I might read that there and then.	We appreciate the work/life balance concerns and we will review our communications, however, individuals do have a responsibility to ensure they keep		



	up to date with any important information or changes.	
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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)
In reference to this article on the Financial Times website, https://www.ft.com/content/39f325be-8876-11e9-97ea-05ac2431f453 , one student has asked “what are the IFoA going to do to support us, the students, going forward, to make things fair for UK students”.	The IFoA is aware of the judgement and is concerned by the outcome of this case. The implications of it are being considered and taken seriously. On the advice of external lawyers, an appeal against the judgement has been submitted. We do not consider it appropriate to comment further at this stage given that legal proceedings remain live.	