



Student Consultative Forum

Friday 5 June 2015, Time: from 10.00 to 15:00 (Student representatives only from 10:00 to 11:00)

At Exchange Crescent, Webster/Morgan meeting room, Edinburgh

Attending:	Chairperson Exam Board Representative Representative from ActEd "The Actuary" Student Page Editor Representatives for students with disabilities Bristol Actuarial Society Faculty of Actuaries Students' Society Glasgow Actuarial Students Society London Market Students' Group North West Actuarial Society Norwich Actuarial Society Wessex Actuarial Society Yorkshire Actuarial Society	Ben Hampton Fiona Layton Darrell Chainey Jessica Elkin Nikki Edwards Miriam King Alice Cartner Ian Rogers (on behalf of Veronika Kulinchenko) Craig Alexander Cian O'Criodain Liz Williams Dharmesh Chandaria (on behalf of Andrew Robinson) Matthew Smith Christopher Poulton	Apologies: Chairperson – Stephen Law Birmingham Actuarial Society Norwich Actuarial Society – Andrew Robinson Faculty of Actuaries Students' Society – Veronika Kulinchenko Societies of Actuaries in Ireland – Patrick Byrne
	Via phone:	Staple Inn Actuarial Society Society of Northern Ireland Actuaries (SONIA) White Horse Actuarial Society Channel Islands Actuarial Society	Josephine Robertson Laura McAllister Alex Miller Erin Bisson
Executive Staff:	Trevor Watkins – Director of Education		

Head of Learning and Assessment – Robert Jelly
 Registrar – Karen Brocklesby
 Deputy Registrar (Exams) – Liz Harriman
 Registry Administrator – Marianne Tyler

Item	Title		Action
1.	Membership		
	1.1	The membership was noted and the following new members welcomed: Nikki Edwards, Miriam King and Josephine Robertson.	
2.	Students Comments		
	2.1	<p>The students had during their pre meeting identified a number of items that they, in particular, wanted to discuss from the comments received so these were taken under each of the main headings.</p> <p>CA2 early exam paper release</p> <p>SCF commented there was a lot of disappointment from students in the way the matter was handled by the IFoA and the tone of the communication to the students who had seen the exam paper early.</p> <p>Trevor Watkins explained the reason for the early release of the exam paper was due to an error by the external supplier. They had carried out work on the system which had inadvertently caused the exposure of the paper. There are separate conversations with the supplier to why this has happened and what can be done to prevent this occurring in the future. An alternative paper was used but the format which included preparing a Summary document was unexpected and created additional stress for the students concerned. The exam board had taken place last week and all mitigating circumstances relating to the events were considered and taken account of.</p> <p>Letters were sent by the IFoA to students who had seen the paper early and SCF commented that as they were received a day before some exams, this was bad timing. Karen Brocklesby agreed that it was unfortunate timing and it would have been better to wait until the second paper had been sat. The individuals and in some cases their line managers have received an explanation to what had happened and the outcome. The tone of the letter was discussed. It was emphasised that the reference to disciplinary was appropriate as the outcome could have</p>	

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	<p>resulted in this and it was important to understand the seriousness of the situation. Following this incident there will be further work carried out to prevent future occurrences.</p> <p>SCF commented that the option to have a back up exam paper to use in these situations would have prevented the issue. Trevor Watkins agreed that there will be back up papers in future.</p> <p>SCF felt it was reasonable to have used a recent paper as an emergency. The format caused further issues though and could have been communicated more effectively to students sitting that paper.</p> <p>Fiona Layton explained that the examining team had shown leniency in the marking as they appreciated the difficulty the students had in completing that paper in the three hours allowed. Fiona Layton asked the SCF how many of them were aware that if you were to see the exam material ahead of the period, that you would need to contact the IFoA. SCF stated that some students had probably assumed it was a mock paper and sometimes the information is not there to hand to contact the IFoA. Liz Harriman confirmed that the students were informed of what material they would find when they logged in. A few students did inform the IFoA via email that the exam paper was released earlier and others did not.</p> <p>The SCF asked if anyone had logged into the system to check things were working correctly prior to the exam. Liz Harriman explained the Online team were logged in and monitoring from both an administrator and student perspective. The system was checked again at the end of the first day and no issues were found. The supplier logged in shortly afterwards and made changes to the system. When the Online team logged in the next morning, the error was noticed. By this time some students had access to the exposed paper for a number of hours. They were identified from an activity log which detailed access times and what documents had been downloaded.</p> <p>SCF suggested it would be good to reiterate in another reminder not to share information. This is also stated on the front of the examination papers and in the Exam Rules and Regulations.</p>	Karen Brocklesby
2.2	<p>Structure of CA2 exam</p> <p>SCF expressed that the changed CA2 format from 7 to 6 hours is believed not long enough. It was felt that there was not enough time allocated to paper one and paper two was rushed as a new model had to be learnt. SCF asked if the content to paper two will be changed as the students have said they ran out of time in this part of the exam. Fiona Layton stated that the results will be reviewed from March and May once they have all been released. If this appears to have been an issue then future adjustments will be made. It was commented that students don't know where to spend their time and what they are expected to produce. There was a question raised about the weighting of the papers. Robert Jelly advised he would look into this. It was mentioned that the CA2 exam papers</p>	Robert Jelly

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	<p>were published on the website once the last exam in the session had been sat.</p> <p>SCF stated that some employers were not up-to-date with the requirements for CA2. There was an impression that CA2 was still seen as a course and students who do modelling/spreadsheet work in the office should pass easily. Karen Brocklesby advised that a communication will be sent to employers to note how many study days, the content of the exams and the time it covers. Employers are not picking up that students are failing the exams because of a lack of preparation. Student representatives will also pass on this information to their employers. There is a wider piece of work to be done with the employers.</p>	<p>Karen Brocklesby</p> <p>Student reps</p>
2.3	<p>CA2 Exam timetable</p> <p>SCF explained there are no exams between May to September. It was felt that the September exams were too close to the session exams, so there is limited time to prepare, which may be reflected in the marks. It was noted it had been difficult to get ActEd tutorials. Darrell Chainey explained that it is hard to slot in the right times, now that the next four timetables are rolled out, it should be easier moving forwards.</p> <p>The group felt that there was no right time to hold the exams. Liz Harriman explained if the exams are held in August then we have the markers on holiday at this time. If the exams are later, the students will not have the opportunity to qualify in the same year. Karen Brocklesby stated that at the last SCF meeting in November, dates had been set but we will have to look at these dates to see how many people were booked on. We will then look at the dates for 2016. The feedback will be reviewed to see what can be done.</p> <p>Ben Hampton suggested if we considered doing the CA2/CA3 exams at the same time as the other written exams? Karen Brocklesby commented that this was under consideration.</p> <p>SCF stated that students and employers need to know how much time and effort should be taken for the practical exams. It has been noted that a meeting will be set up with the employers to point out that CA2/CA3 exams are different to the CT9 exam and more study time is required.</p> <p>SCF also mentioned that time zones are a challenge particularly for CA2/CA3 as sittings are restricted to UK times. Karen Brocklesby stated this is unfortunate at the moment; the team check everything but currently do not work 24 hours. Exam timings are made very clear to students in advance to allow for work commitments etc. Exam times are adjusted on occasion for students with access arrangements who require extra time.</p>	<p>Robert Jelly</p>

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	<p>2.4 Exam counselling</p> <p>SCF explained that exam counselling is too generic in terms of feedback. The reports detail what has been done incorrectly but specific feedback is not provided on how you can improve. SCF suggested whether it would be possible when scripts are marked to provide the reason why the student had failed.</p> <p>Karen Brocklesby explained that reasons were previously provided to students as to why they had failed the CA2 exam were published on the results letter. At that time numbers were fewer. Logistically it will not work now due to the increased numbers.</p> <p>SCF asked about the clarity of feedback in terms of the CA2 and CA3 exams. Does a student have to pass both parts individually in terms of the presentation and written part for CA3? Robert Jelly confirmed this was not the case, a student could fail one part and pass the other and still pass overall. Karen Brocklesby stated that guides to CA2 and CA3 are available on the website giving further details.</p> <p>2.5 Access Arrangements</p> <p>SCF gave different examples on insufficient timeframes, invigilators not being informed appropriately about access arrangements and invigilators not being fully equipped with the necessary resources to cater for access arrangements. SCF asked why it was the case that when access arrangements have already been applied for they could not be applied to every exam sitting without documentation being re-submitted. Students felt they should only need to re-submit documentation if there has been a significant change in circumstances. The process has been stressful for many students. Karen Brocklesby explained from a customer service point of view, some of the examples highlighted were disappointing and the IFoA is looking internally at what can be done.</p> <p>Liz Harriman explained that a student should be able to apply for access arrangements (ideally at the admission stage) and they should stay in place until qualification. Unfortunately there is still ongoing work with the membership database and the Logistics team are currently looking at how the information can be recorded and stored to make the process easier.</p> <p>Each request for access arrangements is given separate consideration as every case is individual. Supporting medical documentation is requested from students to enable us to consider the extent of requirements. The IFoA are looking to appoint an Educational psychologist /health professional who will be able to provide an independent</p>	

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	<p>opinion on medical documentation and work with both the IFoA and the student to ensure that appropriate requirements are in place. They will also have an understanding of the complexity of the IFoA exams and what is required</p> <p>Liz Harriman explained there are many access arrangement requests received by the team in Oxford, e.g. for extra time, use of a separate rooms, use of a computer etc. and the team do their best to accommodate. There may also be possibilities for students to sit exams in the workplace.</p> <p>SCF stated that it would be a big improvement to keep the communication open so students knew their application is being dealt with.</p> <p>General Queries</p> <p>Karen Brocklesby mentioned there were issues during 2014 as the Education services team were experiencing difficulties. This had led to an unsatisfactory service but this has now been resolved. Queries are turned around within 1 week and in some cases 24 hours. There has been an improvement in this area.</p> <p>2.6</p> <p><u>Other raised issues</u></p> <p>Note on invigilators feedback</p> <p>SCF suggested improvements following the points below:</p> <ul style="list-style-type: none"> • To ensure that all exam materials are present at the start of the exam • The notes on calculators are updated as they are out of date • Students be informed when the fire alarms will go off before an exam starts • Invigilators not to receive parcels during exams • Invigilators not to use their mobile phones during the exams unless it is an exam related emergency • Misunderstanding regarding what materials can be taken into the CA2 exam <p>SCF had received a complaint from a CAA student sitting at a Pearson Vue centre who was concerned about the level of security in place. They were asked to remove their items, including watches, from the room. Liz Harriman stated that this is subject to Pearson Vue's policy as they also hold exams for other professional bodies and organisations. Karen Brocklesby explained that we try to include information on the website regarding what to expect at the centres and this will be looked at further. Discussions will take place with Pearson Vue about their</p>	<p>Liz Harriman</p> <p>Liz Harriman</p>

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	<p>policy.</p> <p>SCF suggest can we make calculators consistent for Fellowship and CAA. Karen Brocklesby will revisit.</p> <p>Karen explained that a CAA and International student consultative forum is being put in place; we are starting to appoint members. SCF would like to receive outputs from these meetings; Karen informed the SCF they could also have a representative at these meetings once the format has been decided.</p> <p>SCF queried why refunds were no longer being given. Karen confirmed the refund policy has changed. She emphasised that the IFOA already incur costs before students sit the exams e.g. with deposits for exam centres, printing of exam papers etc. Occasionally we receive complaints that centres are full and extra capacity needs to be found. We try to accommodate a student's first choice however sometimes this can be difficult. If a student cancels an exam then the IFoA is unable to offer this space to anyone once the booking has closed and costs have already been incurred.</p> <p>The IFoA understand that some students have genuine reasons and may not be able to attend exams however the costs have been incurred by the time the exam is due to take place. Centres have been booked, invigilators have been organised, markers in place etc. So the IFoA took the decision not to offer refunds after the closing date has passed. Karen Brocklesby pointed out that consideration would be given in extreme circumstances but this would be on a case by case basis.</p>	Karen Brocklesby
2.7	<p>ST5</p> <p>SCF stated that some students were told they had passed and then six weeks later told they had actually failed as there had been an error in the marking. Students were questioning why it had taken six weeks for them to be informed. Trevor Watkins informed us that it was a mistake made on the principal examiner's spread sheet. There were a number of informed they had failed, when they had actually passed and others were told they had passed when they failed. Currently the IFoA was looking at the process of releasing the results to minimise the risk of this occurring again. Fiona Layton stated that there should be another professional checking the spread sheet to make the process more robust.</p>	
2.8	<p>SCF asked about the CA3 eligibility requirements; Karen and Trevor confirmed there are no changes at the moment.</p>	

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	<p>Access to BPP Libraries</p> <p>Darrell Chainey explained that students cannot access BPP libraries but there may be study rooms available at the centres. Students should call ahead to confirm availability.</p>	
3.	Matters arising from the last meeting	
	<p>3.1 SCF asked if there has been further CA3 past papers. Robert stated that it should follow the normal pattern of being posted on the website after the paper had been used and the last exam sat.</p> <p>3.2 Item 7 - the UK practise module Liz Harriman explained there was some updated information about to go on the website, there were comments received that exams were not explained properly. A guide will be put together and will be available in July time.</p> <p>Item 9 – Exam Counselling Karen Brocklesby is revisiting this at the moment, due to the changes with CA2, it should be completed in next few weeks.</p> <p>Item 12 – Sample paper CA2 This point will be changed slightly as the structure of marking has changed, therefore the change will need to be highlighted on the website.</p>	<p>Liz Harriman</p> <p>Karen Brocklesby</p> <p>Robert Jelly</p>
4.	Publication of pass marks	
	<p>It was confirmed that an announcement will be made to students in July 2015. It is anticipated that pass marks will be released from April 2016</p>	Karen Brocklesby
5.	Analyst Qualification	
	<p>Robert Jelly explained that we are now offering all six modules, the first five modules and module 5 which contains elements of CA2. The first students have now passed all the exams/gained exemptions to be eligible to become a CAA. UK is the largest market for the Analyst. There is no core reading for the Analyst and ActEd supply all online</p>	

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	<p>learning.</p> <p>There is now a piece of work to do to raise the profile of the CAA qualification with employers. The Analyst was a destination qualification, now the IFoA are looking at how to students can complete the analyst qualification and move across into fellowship but are waiting on the strategic review before this is moved forward.</p> <p>SCF asked if someone wanted to move to the Analyst course from the Fellowship will there be a deadline. Robert Jelly explained that the deadline is at the end of January 2016, when the existing exemption route will end. There will be a 'step up' process but not a 'step down' but students will never lose their passes in fellowship.</p>	
6.	Virtual Learning Environment (VLE)	
	<p>Liz Harriman explained that the IFoA has invested in a Moodle based VLE; the professional skills course is currently running through it. It is anticipated that CPD videos will be launched by Member Support later this year. We have had to wait for an upgrade to the Moodle version before further progress could be made but we now hope to have the CA2 exam running on the VLE in November. This should provide a better exam environment for students and markers.</p> <p>Karen Brocklesby explained that the website launch has been delayed and we are now looking at the beginning of November. Users will not be able to experience a seamless single sign on process between the VLE and the website until December.</p>	
7.	Exam developments	
	<p>Liz Harriman explained that the IFoA were looking closely at online security for the exams. We are currently meeting with suppliers to look into such areas as remote invigilation. This ranges from image capture via the webcam to ID verification off students sitting exams, however we have only just started reviewing this so considerable work still to be done.</p>	
8.	Communications	

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	8.1 As mentioned, the website launch will now take place at the beginning of November.	Karen Brocklesby
	8.2 Karen explained the student survey closed today with a really good response. This will be shared with the forum. A review will take place as to what things are possible to put in place. SCF asked for a timescale to when the response from the survey will be circulated. Karen Brocklesby stated there will be feedback available in September 2015 when the Education Committee takes place.	
	8.3 Karen proposed a communication timetable for 2016 for the SCF, Once the website has been launched, there will be a forum for the SCF to enable further communication with other student representatives. SCF asked at what point we can share email addresses. Karen commented there was a list received, there were some new people and others were no longer on SCF. SCF suggested an email to be circulated to ask if student reps would like to share their contact details to enable communication outside of the SCF. SCF suggested there could be a link on the website which will email the representative responsible but does not actually publish the email address.	
9.	CA3	
	SCF explained they are not sure as to why students are failing; students are commenting the sample solutions are not clear. The SCF suggest a range of presentation styles and a check list would be useful. Robert Jelly explained that students are mainly failing on the written part of the exam. It was agreed that further support and examples are required.	Robert Jelly
	SCF suggested that there is concern about using jargon in the exam and would like clear examples stated on past papers. Could a list of the most common jargon used be published on the website?	Robert Jelly
10.	Exam setting process	
	Robert Jelly explained that paper six is marked private and confidential as there are extracts from the examiners handbook. The aim of the exam setting process is to have the correct exam at the right place and time.	Robert Jelly
	Karen suggested paper six could be rewritten taking extracts from the examiners handbook. SCF commented that	

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	it would be good to have the information on the website.	
11.	Work Based Project	
	<p>Trevor explained that this project is looking at rebalancing the Associate qualification by providing an alternative to CA2/CA3. Students will be able to qualify as an Associate by either completing the work based project or passing CA2/CA3. It was noted that if a student wants the CERA qualification then they will need to complete CA2/CA3 route to become an Associate. The project will test what people do in the workplace by asking them to cover a number of CA2/CA3 learning outcomes via spreadsheets and presentations in a practical environment. This raises a number of difficulties, which outlines the reason why it is a pilot at this stage. CA2 and CA3 will still remain part of the Fellowship qualification.</p> <p>SCF noted there was little communication available on the project; Karen explained more information is being released. Karen explained that there is also the question about confidentiality of employer material, this is being worked on operationally at the moment, and the legal team are also involved.</p> <p>Trevor explained the idea is to test out whether the work based assessments will be effective. This pilot will start on 1st July 2015.</p>	Karen Brocklesby
12.	Education Strategy	
	<p>Trevor Watkins explained there is a review taking place; the last review was launched in 2005. There is a lot of concern of what the role of the Actuary will be in the future and what skills they will require in 2025 for example, the International Actuarial Association (IAA) is revising their core syllabus and to make sure this is met; all areas are being reviewed.</p> <p>In order to obtain some initial input there have been focus groups with examining teams and new qualifiers. The IFoA have also spoken to the FRC. Once a straw man is agreed there will be meetings with all stakeholders such</p>	

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	<p>as students, employers, universities and other Actuarial Associations. The deadline for completion is May 2016.</p> <p>SCF asked if Trevor is in a place to feedback to Regional societies in August and take this to the regional groups. Trevor answered yes.</p>	Trevor Watkins
13.	Induction pack and recruitment	
	<p>Karen thanked the SCF for the response received on 'how you became a student representative'. This has helped have a better understanding of how the forum is communicated.</p> <p>Tess Joyce is responsible for working with the Regional societies. Tess and Karen are collaborating on recruitment of student representatives. As an example the IFoA have submitted an advert for a student representative in the Birmingham area as there was no representative in this area and we received a good response. Karen also explained that a brochure is being put together. This brochure explains what happens at the SCF meetings and the role undertaken by the student representative as well as how it fits into the bigger organisation picture. It was noted the brochure will be circulated shortly and SCF representatives should feedback to Marianne.</p>	Marianne Tyler / SCF reps
14.	Date of next meeting	
	The date of the next meeting was agreed to be Friday 27 th November in London	
15.	Any other business	
	<p>Matthew Smith announced this was his last meeting and he was thanked for his contributions to the SCF.</p> <p>Karen Brocklesby explained that it is valuable for student representatives to have a pre meeting, to work out which points are really important; it helps moving through the agenda so we do not spend hours going through minor</p>	

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	<p>points which can be answered outside the meeting.</p> <p>Josephine Robertson explained that Natania is picking up the Education role within their region, the forum agreed there are no problems with Natania and Josephine attending the next SCF meeting in November as they are switching roles in October.</p>	