



Global Student Consultative Forum – South Asia

Friday 28 June 2019 Time: 16:30 to 18:00

BlueJeans Conference Call

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

Item	Title	Action
1.	Welcome	
2.	Students' Comments	
2.1	Exam Booking EM informed the GSCF that Students reported exams bookings where a smoother process than compared previous sessions. Certain student reported that feedback that VISA cards had some issues with payment. AB advised no reported issues with this had been raised until now and asked to be informed if this issue continues in the future.	

Item	Title	Action
	<p>EM Suggested to assist students with the booking progress, can we come up with a more visual approach to booking onto exams? AB advised that the IFoA are currently reviewing the webpages and will take the feedback into consideration.</p> <p>EM Reported some student experienced issues with downloading the exam permit. AB advised the IFoA recognises that there were problems initially with downloading exam permits. This issue was swiftly rectified and we apologise for any inconvenience caused.</p>	
2.2	<p>Exam Centres</p> <p>EM stated students reported tables were 'old and shaky' in certain Indian centres. Additionally some centres used to provide bottled water and now only provide glasses or paper cups which students are worried about spilling over their paper. Students also aren't aware they can bring their own water bottles.</p> <p>AB advised examination centres aren't obliged to provide water as part of our arrangements. However, candidates are allowed to bring their own water to exam centres in clear bottles. We have had a meeting with the British Council to improve the centre and desk standards in the future. We can also remind invigilators as part of their annual training in regards to the water bottles.</p> <p>EM stated some students consider the location of the centres weren't too close to public transport links. AB advised that there is always face the issue in finding a venue that can do exams for a full 2 weeks in one centre, but also quiet enough to run an exam in.</p> <p>EM asked if students or student representatives can we provide some centre suggestions? AB advised that British council are contracted to book on our behalf, but we can take suggestions for consideration.</p> <p>AM asked Can we see the centre list to help provide some suggestions? AB informed the IFoA is more than happy to do that.</p>	<p>AB</p> <p>AB</p>
2.3	<p>Online Examinations</p> <p>SB informed the forum that there were two main issues with the online exams: 1) Issues with downloading the paper. 2.) Not enough time to sit the paper. AB advised there were contingency options were available to students and though it may have been slower, students were able to download papers. MT advised that Students comments and feedback in relation to the time allocation of the online exams have been given to the examining teams for consideration. Students should read the Examiners report which is published after the results.</p> <p>SB Stated that the credibility of online exams could called into question as students can sit their exams not in an exam centre without invigilation. AB advised there are a variety of security options are being investigated for future sessions. MT informed the</p>	

Item	Title	Action
	<p>forum that any suspected incidents of exam collaboration are identified they will be investigated, however cannot be provide further comment on incident until the investigation process is resolved.</p> <p>SB Put forward a suggestion that can the online exams be taken in an exam centre. AB advised that online exams in a centre are a consideration, however, there are implications around finding a centre in every country with the space and technological requirements to run such an exam. AM asked what software could be available like such screen capture or recording? AB advised these are also considerations for options in the future.</p> <p>SB requested can more practice papers be put online? MT advised that past papers will be made available to students after each exam sitting. Writing a 'practice paper' takes as much resource to produce as they must be to the same standard as a full-examination paper.</p> <p>AM informed the forum students reported an issue with CP2 Paper 2 upload. AB advised here was an issue to an error in the set-up of the online platform which we apologise for any distress that was caused. Measures have been put in place for this not to occur in the future.</p> <p>EM asked how the results are given to students for the CM and CS papers for online vs paper parts of the exam. MT agreed to investigate and report back.</p> <p>Follow Up: Students will receive their mark for the CS and CM papers as a single mark.</p> <p>EM reported Issue with the Excel 2007 compatibility and guidance from the IFoA. MT advised we recognise some issues with students using the 2007 version and will ensure in the future that the guidance is updated.</p>	<p>MT</p> <p>MT</p>
2.4	<p>September Examination Questions</p> <p>EM states that students reported some questions outside of the syllabus for the CS2 paper. Students also reported certain SA2 questions was not covered in the study material. MT advised student comments in relation to the core material and considerations where made in regards to the marking. Students should also be advised to read the Examiners' report which is published after the results.</p> <p>AM reported some issues with the time allowance for CP1 Paper 2. The 45 minute paper means it feels that it was very time pressured to complete the 100 mark paper in the time allocation. MT advised that comments have been fed back to the examining team for consideration.</p>	

Item	Title	Action
	EM asked in relation to future examination schedule, is it possible to keep the A & B Papers close to another. AB advised that we will be trying to keep the papers close together so that marking can begin as soon as possible, however, examination scheduling is a difficult task to undertake.	
2.5	Tuition EM advised that as currency conversion rates quite weak at the moment meaning the cost of material is high for students in the region. Some of the material is quite limited. Can we include more visual learning methods into ACTED material. MT advised we can pass your comments onto ActEd as the IFoA doesn't have any control over ACTEd pricing or content.	MT
2.6	Student Communication EM gave a suggestion to can be a reminder email set up once a student has booked onto an exam containing key information about the upcoming sitting. AB advised we are exploring few options but there is mixed feedback on whether more email communication is useful to students.	
2.7	Work-Based Skills and PPD No comments.	
2.8	Other SB informed the forum that students report that certain IFoA library resources are not up to date. MT advised we can follow up with David Raymont. EM asked if forum members can help increasing the number of students that complete the Post-Exam survey. MT advised any help in sharing the survey link after future sessions would be greatly appreciated.	MT
3.	Student Feedback	
3.1	Draft Minutes of UK & Ireland SCF MT informed the forum there was nothing to report as meeting notes not yet confirmed.	
3.2	Headline Student Feedback Report No comments received on the report.	
4.	Date of Next Meeting – November 2019	



Student Consultative Forum Feedback Return Form April 2019 Exam Session

Topic:

Exam Booking

Feedback:

To cover feedback and comments relating to the process of booking exams.

(Q/C) Payment process –

1. Visa cards don't work
2. Debit cards don't work
3. Exam fees should be reduced, maybe made country specific or altered
4. Probably provide a video to demonstrate and describe the exam booking process
5. Non availability of exam permit before the exam caused panic

(A) Most Visa credit and debit cards are accepted and most of our students book exams via their online account paying by card without any issues. If you encounter any problems, please contact Education Services to investigate this further.

Exam fees are being reviewed and set annually taking exam costs under consideration, the IFoA offers a reduced fee for exams based on income only.

We are currently reviewing our web pages to make it simpler when booking exams.

We are aware of the issues we received regarding the exam permits. Our processes have been updated to ensure this incident does not happen again.



Topic:

Exam Centres

Feedback:

For Exam Centres, please ensure you use this section to report your specific feedback relating to centres, noise and disruption etc.

Please ensure you make reference to the subject and name of the Examination Centre where applicable.

(Q/C) General feedback on exam centres overall -

1. The tables/chairs in the exam centre was shaky.
2. Noises made by the fellow students.
3. In some centre Water bottle was not provided. Water was provided in the paper glass.
4. Exam centre should be located in the centre of the city, so that it is easily accessible.

(A) Equipment which is hired for the exam session should meet the standard requirements. If incidents should occur (such as, unsuitable equipment or any disruption) you should make the exam supervisor aware, so they are able to highlight this to us in their incident report.

Water is not one of our standard requirements which the Institute supplies. Candidates are able to take their own water bottle into their examination.

The Institute 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.

Conclusion/Solutions:

So, the above points are the chunk of all the feedbacks we received and believe me these points should be considered seriously.

(Q/C) The accessibility of the Exam Centre : We have received lots of issues students are facing in reaching their exam centres. Students of Mumbai are pretty much disappointed. Students are saying that exam centres are not easily accessible and located in remote areas. One of the comments was "It took me two hours to reach the examination hall". Students suggested Dadar, Church Gate as an alternative choice for Exam Centre.

Students of DEL(New Delhi) are complaining about their Exam Centre of Paschim Vihar (Radisson BLu). New Delhi is very well connected with Delhi Metro but still after getting out from the nearest metro station, students have to take cabs, autos etc. Students from Uttar Pradesh prefer to fill New Delhi Centre but this new centre is far from their homes and it took them almost two hours to reach there. Connaught Place is the centre of the city. You can choose this centre which is well connected with metro.

Please do consider the exam centre location and let's discuss if you want.



(A) The Institute 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.

Overseas 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.

The other major problems was “the table/chair provided was shaky”, in some centres “water is provide in the paper glass”. These two issues were second highest in terms of frequency.

Before starting of the examination, please make valid investigation of the tables provided in the examination hall.

Mumbai - Paper glass is provided for water but please take this issue very seriously as Students are complaining that there are high risk of water spilling in their answer sheet.

(A) Equipment which is hired for the exam session should meet the standard requirements. If incidents should occur (such as, unsuitable equipment or any disruption) you should make the exam supervisor aware, so they are able to highlight this to us in their incident report.

Water is not one of our standard requirements which the Institute supplies. Candidates are able to take their own water bottle into their examination.

Topic:

Online Exams

Feedback:

For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.

Please ensure you make reference to the subject in order for us to respond.

(Q/C) Some issues that came up with respect to online exams were;

(Q/C) Several students found the paper B exams of CM1 and CS1 to be very lengthy and the time provided was insufficient.

(Q/C) Issues were raised on the credibility of online exam as students were able to take the online exams at their home/workplace and this could lead to malpractice.



(A) Currently online exams are hosted on an online platform and candidates have the option of selecting their exam environment. Candidates are being advised in our communications that whether members of the IFoA or not, all examinations are sat under the [principles of the Actuaries' Code](#). When submitting their exam materials, candidates are confirming their submissions are entirely their own work.

(Q/C) Several students requested a Mock Exam to be conducted for paper B of CS1 and CM1.

(Q/C) There have been requests to increase the number of specimen papers and reference materials for the R exam.

(Q/C) Issues arose in downloading question paper for the online exam, students lost time in retrying to download the paper and had to download it from the contingency link provided over the email.

(A) 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 caused candidates a problem downloading their exam papers. Candidates are required to test the platform ahead of the examination to familiarise themselves and to check their equipment works correctly.

A contingency plan was sent those candidates sitting exams a week before their exam date, this gave candidates the opportunity to either download their exam from the platform or an additional URL link. It has been agreed that the contingency plan will continue for the future exam sessions.

(Q/C) The formulas entered in the workbook were not compatible with excel 2007 (although it was mentioned that 2007 and later versions will work).

(Q/C) Several requests have been received to conduct the online exam at a specified exam centre under proper invigilation.

(A) Currently online exams are hosted on an online platform and candidates have the option of selecting their exam environment. Having the online examinations held in exam centres could be considered and is currently being investigated.

(Q/C) Servers for online exam were busy.

(A) The online elements for CM, CS and CP allowed candidates to download their exam documents. There was no known issues with the servers. Unfortunately the IFoA cannot be held responsible for an individual's internet connectivity.

(Q/C) Students faced difficulty in uploading the files online and Question papers were not available at the online platform in the stipulated time.

(A) 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 caused candidates a problem downloading their exam papers. Candidates are required to test the platform ahead of the examination to familiarise themselves and to check their equipment works correctly.

A contingency plan was sent those candidates sitting exams a week before their exam date, this gave candidates the opportunity to either download their exam from the platform or an additional URL link. It has been agreed that the contingency plan will continue for the future exam sessions.



The Examinations team are only aware of the issues which affected candidates uploading their exam document for their CP2 examination, we are reviewing our processes and procedures to ensure this does not occur in the future.

(Q/C) Several requests have been received to receive an additional confirmation mail regarding successful submission of online exam papers.

(A) Through the exam period, the Examinations team received a high volume of emails and calls. We are looking into ways to improve this for the future and will ensure an auto reply is in place to confirm your email has been received, ahead of the September 2019 session.

(Q/C) CP2-Online platform crashed at the time of submission of paper.

(A) The Examinations team are aware of the issues which affected the CP2 examination, we are reviewing our processes and procedures to ensure this does not occur in the future. Where candidates faced issues with submitting their materials, they should email the Examinations team (examsupport@actuaries.org.uk). Once the team uploaded the materials, candidates would have received a confirmation email.

(Q/C) CP3 exam-Difficulty faced in uploading files on VLE

(A) The online elements for the CP3, CM and CS exams ran successfully, the Examinations teams are not aware of any issues which affected candidates submitting their documents. Where candidates faced issues with submitting their materials, they should email the Examinations team (examsupport@actuaries.org.uk). Once the team uploaded the materials, candidates would have received a confirmation email.

(Q/C) CM2B-Certain codes embedded in excel sheet of ifoa such as normal distribution could not be used in the older versions of excel(2007)

(Q/C) Possible solutions to this would be

1. Conduct the online exams for paper B of CM1 and CS1 in a specified exam center under proper invigilation.

(A) Currently online exams are hosted on an online platform and candidates have the option of selecting their exam environment. Having the online examinations held in exam centres could be considered and is currently being investigated.

2. Increase the number of specimen papers and reference materials for R exam

3. Conduct MOCK exam for paper B of CM1 and CS1.

Topic:

Other – Exam Related

Feedback:

Please consider grouping your responses into the following: Access Arrangements, Mitigating Circumstances, Results, etc. This ensures your feedback will go to the correct team.

(Q/C) Especially for September exams, IFoA should consider extending exam dates! The number of hours available for study are very much more for April Exams! Almost a month extra for study is available for April Exams! The September exams should be considered in October as number of days to study are really less considering results of April exam are out on 1st July!



(A) We try to publish Exam booking dates well ahead of time on the IFoA web site. It is the student's responsibility to plan their study route accordingly. The IFoA reserve the right to move exams to fit in operationally, however if any changes are made we would try and inform candidates as soon as possible.

(Q/C) I think ifoa should have a percentile system along with the marks to show the students where do they actually stand in relative terms .

(Q/C) The schedule should be planned in such a way that there is at least a couple of days of gap between the theory and practical exams of the same paper.

(Q/C) I have the issue related to extra time granted due to my specific condition which has no issue at the outset of the exam but denied in between exam. For putting me into chaotic condition during exam I strongly feel that the invigilator is equally responsible as that of IFoA exam team.

(Q/C) Creation of online forum/group to discuss doubts

(Q/C) Having a percentile system to tell students where they stand

(Q/C) Schedule for exams – prefer if there is a gap between the A and B papers

(Q/C) Digitalisation of exams

(Q/C) Providing more attempts for students, in each year

(Q/C) I would like to request Exam Team to advise all instructions regarding the Special Access Arrangement in crystal clear manner. This will avoid any waste of efforts for student like me and will lead to better exam experience.

(A) We appreciate your comments and we are always looking at ways to improve our services further and will take your feedback on board when reviewing our communications regarding Access Arrangements.

Topic:

April 2019 Exam Questions

Feedback:

To cover feedback and comments relating to exam questions.

Please ensure you state which examination the feedback is referring to.

(Q/C) CP1, CS1 and CS2 were the major concerns among the feedback received. The students found sample papers to be of less use. Some students mentioned that major concepts in CS1 and CS2 were not examined in paper A. **Many students found the last two**



questions of CS2-B to be out of syllabus. The experience with theory papers was good for most students in CM and CS papers, but the online examination experience wasn't good.

(Q/C) The paper b exams of both papers of cs1 cm1 were too length and felt too difficulty to complete within time specified. The papers were totally different from the specimen papers given from ifoa in the website. I can also say I was wrongly guided myself by the specimen paper format.

(Q/C) The online practical exam of R, CS1B, was much below my expectations which was conducted on 4th April,2019. This was the first time the exam was introduced and there were insufficient instructions as to how we have to present the answers in the text format which wasted my precious time during the exam. Moreover, the specimen exam included only 3 questions whereas the main exam included 5 questions out of which 3 questions were too lengthy. The time allotted to complete this paper was much less than the needed time to complete at least 60-70% of the paper. Moreover the practical questions included parts like 'comment on the answer' which took extra time of mine making me unable to complete my exam even 50%. From a student's perspective, I believe that practical questions shouldn't include questions which asks you to comment on the answer since we are tested that in the written examination. Since this was the first practical exam, I, as a student, didn't have much learning sources and ability to master the R for exam.

(Q/C) (CM2 Paper B) The practice material was not a good estimate and assistance for preparation for the questions that were asked in the exam. The exam was definitely a notch higher than the practice material and that's unfair because we judged the level of the exam by the level in the questions provided for prep.

I feel like the PBOR needs to be made tougher and more realistic in terms of what can come for the exam rather than just remote questions for each chapter.

(Q/C) What amazed me was the PBOR and mock exams gave questions which were typical to only single chapters however the actual exam combined concepts from different chapters which made the paper more challenging to complete in a specified amount of time.

(Q/C) The CM2 Online Excel based exam was really tough and lengthy and out of the box. Clearly 1hr 45 min was not sufficient given the difficulty level of the paper. Nor there were resources good enough to prepare given that a lot of thing was way out of PBOR.

I welcome this new curriculum change brought by IFOA but what good is a change if it's not for the betterment of the students fraternity.

There were several bugs in the system and the paper was not able to upload properly.

(Q/C) I myself could barely attempt 40_50 marks of this excel exam paper and was in shock because of the difficulty level and out of the box questions (very lengthy as well), which also impacted my performance for the CM2A Theoretical exam that I took the next day.

(Q/C) CS2B-One of the questions containing RMSE was out of syllabus.

(Q/C) CM2A-There was a discrepancy in online exam question figures and the figures in excel sheets.

(Q/C) In my opinion following changes can be brought to help the students:-

1) More better and variety of questions in the PBOR so that students can practice more. The PBOR practice questions should be of good standard and in line with the questions asked in



exam so that students are actually well prepared to face the questions and level of difficulty in exam.

2) The questions set for the excel exam should be in line with the resources given for it's preparation by IFOA.

3) Enough time should be allocated to complete the paper. Clearly 1hr 45 min is not reasonable to finish such out of the box, lengthy, difficult papers. The objective is to make sure that student have actually understood the concepts and it's application. And application requires time to yield right results. The objective of practical exam is make students industry ready. And in practical world enough time is given to work on models and Excel work. While exam scope is restricted, it shouldn't be unreasonable. Thus either make such paper which can be completed in 1 hr 45 min or increase the time limit.

4) Improve online platform so that paper can be uploaded more easily and students don't panic. Fix the bugs in the online system at your end.

5) Introduce dedicated centres for computer based exam which are monitored by invigilators and CCTV cameras so that students can't cheat by giving exam in groups or discussing the answers on WhatsApp during the exam.

(A) Currently online exams are hosted on an online platform and candidates have the option of selecting their exam environment. Having the online examinations held in exam centres could be considered and is currently being investigated.

6) Keep the theoretical 3hr 15 min paper on the 1st day as it is exhausting and time taking and then taking the computer based exam on the 2nd day so that students can take the exam more effectively.

(Q/C) CP1 was difficult and different from earlier papers. Many questions in part 1 of CP1 were application based and not core reading based, and sufficient samples were not provided to get a good idea of the paper. Students found Paper 2 of CP1 to be extremely lengthy and asked for lesser reading time, and more time for answering the paper.

(Q/C) Students also found the advance material of CP3 to be of little use, when compared to the questions asked in the paper itself.

(Q/C) SA2

1. Numerical questions in sa2 is not practiced a lot in the study material. Thus was not prepared for it

2. In general exam questions were a little difficult. And SA2 capital margin wording was confusing

(Q/C) CB1 - CB1 paper was not up to the mark! There was variety of questions to be asked and variety of syllabus! But only focus was on implications and propositions! Need to think in that point of view.

(Q/C) CP2 - The exam focuses on communication and the ability to explain technical work. However, the time taken for model building or updation is disproportionate to the marks for that section. This results in a situation where, unless the model is understood and worked upon, there is nothing to write in the audit trail and in the summary. This is not a fair paper as the time to complete the audit trail and summary is inadequate



Topic:

Tuition

Feedback:

To cover feedback and comments relating to ActEd.

(Q/C) It is so hard to use library sources. All the books are very costly and it affects to the students who are not financially stable

(Q/C) Some free tutorials and allied help.

(Q/C) Students don't buy material from ACTED because it's expensive

(A) The issue of prices appearing too high for some is obviously not easily solved, bearing in mind that ActEd is a commercial organisation.

In line with the IFoA's reduced-rate policy, ActEd offers discounts of up to 60% to students on low incomes.

(Q/C) Core reading should be application based along with development of important ideas.

(Q/C) Please provide elaborate details of the Core Reading so that the student if required may opt for materials with complete explanations, sample problems and assignments which will be most helpful rather than the just Core Reading in most cases.

(Q/C) Need more number based questions in the core material

(Q/C) Provide some flow charts for better understanding of the concepts.

(Q/C) Publishing the Mock question papers and its solutions post the completion for everybody's access would be of great help.

(Q/C) 48% of the students said the material didn't cover all topics adequately

(Q/C) 40% of the students said the material wasn't easy to understand

(A) With many changes required to nearly all subjects this year, we simply did not have the capacity to release everything for the April exams. Also, a few products were completed later than we would have liked. But there were relatively few gaps and we hope to plug most of these over the (British) summer.

We hope to release an additional mock exam in most subjects this session as well as a mini-ASET covering the April 2019 exam.

(A) Thank you for the various feedback provided to the SCF representatives. We will pass back the specific feedback to the relevant subject teams.



Topic:

Work Experience Requirements

Feedback:

To cover feedback and comments relating to Personal and Professional Development and/or Work-Based Skills, and Form A/B.

Topic:

Student Communications

Feedback:

To cover newsletters, handbooks, webpages etc.



(Q/C) I'd like more emails and updates about my exam, and reminders about the exam if possible. That would help serve as a reminder as well as an encouragement boost to study harder for the exams.

(A) We inform members about exam dates, exam booking opening etc on our website and this is updated regularly. We do also send reminders throughout the year via our newsletter and advertise on social media. It is the student's responsibility to check our website and read the newsletter of any updates or changes.

(Q/C) There was no communication earlier in any of the newsletters or website that the booking for CP3 slots is first come, first serve basis.

(A) We advise all students to book as early as possible to ensure they have space in the centre or online, some exams do reach capacity at the very last minute of the booking period.

(Q/C) 30% students don't receive the magazine regularly

(A) Please can you give the individual details so we are able to follow up with our membership team.

Topic:	Other
Feedback:	
<i>To cover feedback and comments relating to any other aspects of the IFoA student experience.</i>	

