



Student Consultative Forum

Friday 8 June 2018 Time: 11:00 to 15:00 (Student representatives only from 10:00 – 11:00)

Webster + Morgan, Exchange Crescent, Edinburgh

Attending:	Chairperson – Jess Elkin (JE) Representative from ActEd - Darrell Chainey (DC) Representatives for students with disabilities - Ruth Bryson (RB) Faculty of Actuaries Students' Society - Stephen Jasinski (SJ) Glasgow Actuarial Students' Society – Craig Rodgers (CR) North West Actuarial Society – Lauren Metcalfe (LM) Norwich Actuarial Society – Danielle Nash (DN) Yorkshire Actuarial Society – Philip Arthur (PA) (standing in for Sammie Caine)	Apologies:	Bristol Actuarial Society - Sam Kingdon The Actuary student page editor - Jason Whalley Yorkshire Actuarial Society – Sammie Caine Representatives for students with disabilities - Nikki Edwards (NE) Welsh Actuarial Society - George McMahon (GM) London Market Students Group - Alpesh Patel (AP) Society of Actuaries in Ireland - Patrick Byrne (PB)
Via phone:	Channel Islands Actuarial Society - Amber Buckingham (ABM) Wessex Actuarial Society – Darren Morrison (DM) Staple Inn Actuarial Society - Thomas Leigh-Eldredge (TL-E) Birmingham Actuarial Society – Suzanne Wright-Smith (SW-S) Society of Northern Ireland Actuaries - Ciaran Harris (CH) White Horse Actuarial Society - Alex Miller (AM) The Actuary student page editor - Joseph Mills		
Executive Staff:	Head of Quality and Assessment – Karen Brocklesby (KB) Head of Assessment – Laura Griffiths (LG) Quality Manager – Matt Tennant (MT) Head of Learning Operations - Andrew Berrow (ABW) Patrina Effer (in attendance) – by phone for Item Lifelong Learning Quality and Assessment Team Administrator – Julia Cockman (JC)		

Item	Title	Action
1.	<p>Welcome</p> <p>Jess Elkin (JE) introduced herself as the new Chair of the Student Consultative Forum. She had previously been a member of the SCF, and was now on Education Committee as the Student Liaison Representative. JE introduced the following new members of the SCF:</p> <ul style="list-style-type: none"> - Craig Rodgers (GASS) - Danielle Nash (Norwich Actuarial Society) - Darren Morrison (Wessex Actuarial Society) - Sammie Caine (Yorkshire Actuarial Society) - Philip Arthur (Yorkshire Actuarial Society) – Standing in for Sammie Caine 	
2.	<p>Lifelong Learning Update</p> <p>PE thanked the SCF for the opportunity to talk about Lifelong Learning. Lifelong Learning is now firmly established as part of the IFoA's Corporate Plan. A new area for Lifelong Learning has been introduced on the website under Learn and Develop. There are 6 pages that highlight opportunities for learning that are currently available. Some of these are delivered by the IFoA, and some are delivered externally.</p> <ul style="list-style-type: none"> - The CERA and Risk Management page gives information on how to attain the qualification, some case studies, and links to CERA Global. - The General Management and Business Skills page gives information about softer skills, and information on other business qualifications such as the 10 week LSE MBA-Essentials course. - The Thought Leadership page give information on current research, and information on the Actuaries Knowledge Hub and IFoA eLibrary. - The Career Support page provides information on Career Farm, who are running a pilot to offer career support. They have previously worked with Executives and MBA students, and have now been asked to look at the Actuarial Profession. - The Data Science page offers a 'step' into the subject, as it is a huge topic and there is a high demand for information. The page includes links to free courses on Data Science as well as some fee paying courses. - The Events Calendar page gives information on Lifelong Learning events, with a focus on Data Science. These will be different to traditional conferences and events. The aim was to start delivering Lifelong Learning events in November 2018. <p>JE noted that the Lifelong Learning Board is new. KB noted that it had previously been known as the Education Board, but the Lifelong Learning Board has a wider remit, covering both pre- and post-qualification matters, as well as considering and liaising with Practice Board on conferences.</p>	

Item	Title	Action
3.	<p>Students' Comments</p> <p>Exam Booking</p> <p>RB noted that students had reported there not being enough spaces on CT9 and CP3. In regards to CP3, AB noted that there were approximately 1400 bookings against a capacity of 1500. AB noted that Education Services were aware of capacity issues in the September 2017 session, but had not been aware of issues in the April 2018 session.</p> <p>The CT9 capacity issues had been affected by the suspension of CT9 at the start of the year while the curriculum was being brought in line with the International Actuarial Association Curriculum. Some sessions had been cancelled during the suspension, and students needed to re-book once the suspension was lifted. More places had opened up, but these were filling up quickly. Further places would be opened up for 2019. AB noted that CB3 would have the same structure as CT9 in the new curriculum. As of 6 June there were 54 places open for the October sitting.</p> <p>Some students had noted that when booking onto exams late, that they were being put onto a waiting list. AB noted that Education Services do not use waiting lists, and that entries are first-come-first-served. AB noted that when London centres are not available, other centres will be offered as an alternative. RB asked about the possibility of students hosting an exam centre themselves. AB noted that finding a centre with appropriate criteria takes time, and Examinations book centres 18 months in advance. The team aim to forecast demand at individual centres, but that CT5 had twice the number of students expected, which caused a number of issues. AB advised that students should aim to book early onto exams.</p> <p>Online Platforms</p> <p>AB offered apologies in regards to the technical issues that occurred on the CP3 exam. The CP3 exam had been moved away from a downloadable application to an online application. The number of spaces had been raised to 1500. The supplier had tested the platform's response to 5000 simultaneous clicks, but had not tested the load capacity for 1500 downloads of the paper in the first 5 seconds of the platform opening. Examinations were looking for ways to test this in the future, and were aiming to perform a full test of simultaneous downloads, to prevent similar issues from occurring with CM1B and CS1B in the new curriculum. It was asked if it is possible to find suppliers with experience of download capacity. AB noted that they were undergoing a procurement process for this, and this would be covered under Item 5.3 of the Agenda. It was asked if email submission could be used as a standard process. AB noted that this would be operationally difficult, as it would involve manually capturing 1500 emails, ensuring the attachments were received in time, making sure the papers were uploaded correctly, and it would take additional time to get the papers to markers. This would extend the time between the exams being sat and the results release, so would not be ideal as a long-term solution.</p> <p>It was noted that on some online platforms, it is not clear that extra time has been taken into account. AB noted that this would be looked into as part of a review on online platforms, which would be discussed further in Item 5.3 of the Agenda. It was also noted that the aim</p>	

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	<p>was to have the system save the exam at the end of the given time rather than having students have to upload their paper and close the application.</p> <p>Exam Centres</p> <p>It was noted that some invigilator issues had been reported. Some exams had been disturbed by invigilators talking or being loud. It was also noted that not all invigilators were handling emergencies in the same way, as some gave extra time due to a fire alarm in Birmingham, but others did not. AB noted that there were plans to revamp invigilator training and to produce an invigilator handbook, which would address these issues. It was asked if this would become an annual session. AB noted that this would be the case for UK invigilators. For overseas invigilators it would be difficult to run physical training sessions, but the same set of guidelines would be provided, and British Council would be supplied with the information for training.</p> <p>It was noted that feedback had been mixed in regards to the new exam centre in Glasgow. It was noted that it was outside of the city centre, away from direct transport links. It was asked what the long-term plans are for Glasgow. AB noted that the team aim to book venues 18 months in advance, but it can be difficult competing with other institutes, and in larger cities it can be harder to avoid issues such as building works. Students would like to have a designated area before the exams, as this time they had been sat with pub patrons. AB noted that this would be taken on board.</p> <p>It was noted that the London exam centre had changed over the last few years. AB noted that it is difficult to find a venue with consistently positive feedback. The team have spent time visiting and looking for suitable venues. While some centres have offered assurances that bars or kitchens adjacent to the exam rooms will not be in use during an exam, there are no guarantees for other areas of the venue that may be audible for candidates. At least 1 exam centre provided earplugs, and DC noted that students could bring earplugs to exams. It was asked if universities could be used as exam venues, but it was noted that they would often have their own exams running at similar times to the IFoA. It was noted that the majority of venue complaints are around noise, and the IFoA are not always the only organisation using a building.</p> <p>Access Arrangements</p> <p>It was noted that Access Arrangements are not always treated consistently. London centres have separate rooms for Access Arrangements, but it was noted that in smaller centres, Access Arrangement students are sat in the same room, and sometimes extra time candidates are sat where bags are stored, which can be disruptive when other students are leaving the room. LG noted that the Assessment Team grant arrangements based on the paperwork that is sent through. AB noted that the situation should improve as the teams are more aware going forward as to what arrangements are required for each student. It was noted that it is harder to accommodate arrangements when requests are made on short notice. It was noted that Access Arrangements should be included in the invigilator training.</p>	<p>AB</p>

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	<p>RB noted that feedback had been positive for the new Access Arrangements Policy for longer-term arrangements. It was noted that there were a few issues where the wrong arrangements were granted automatically, but that the issues had been resolved very quickly in these cases once they had been flagged. LG noted that the new policy had been introduced as a soft launch, and had not yet been rolled out to everybody, which is why the website had not been fully updated. This would happen in the next few weeks, as the new policy would be fully rolled out for the September 2018 Exam Session. Some gaps had been identified in operational delivery, and some pieces of the policy were being tightened up as a result. The soft launch had been used to pick up on these, and they should be addressed in the September session. The Assessment team were looking to introduce further automation into the Access Arrangements process. After the September 2018 Exam Session, those who had applied for their Access Arrangements for the September session and had not been included in the soft launch would be moved over to the new system. It was noted that the new Access Arrangements system was a positive step in the right direction.</p> <p>Timetabling</p> <p>There had been a lot of feedback regarding the timetable change for CT7 and CT8. The forum noted that it is a common combination so holding them on the same day would be problematic. AB noted that the timings of these 2 exams have now been moved so they are no longer on the same day. It was noted that occasionally, for operational reasons, there will be requests to move the timetable, but the IFoA try to keep these to a minimum, and aim to keep students informed.</p> <p>KB noted that in this instance, quick changes had to be made in light of student feedback. CT3 had recently become the non-member exam which wasn't a consideration when the initial timetable had been set in 2015. It was moved to earlier in the exam period to accommodate the marking of the increased numbers. When it was noted that the moving of CT7 and CT8 was a common complaint, Learning Operations reviewed the timetable. It was noted that the changes sometimes take place in order for examiners to have sufficient time to mark and review the papers, and that public holidays also needed to be taken into account.</p> <p>It was noted that if students have issues with timetabling, they should raise this with Education Services either by phone (01865 268207) or email (education.services@actuaries.org.uk) If an issue is widespread, it can often be taken into account.</p> <p>December 2017 Results</p> <p>It was asked if there were plans to have backup results websites going forward, in light of the results issues last December for the CT subjects. AB confirmed that this is in place for all results going forward. It was asked what the issue had been, and AB noted that a server had dismounted, giving less website capacity. A solution had been put in place for the Final Series subjects, and would be in place indefinitely.</p>	<p>LG/JC</p>

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	<p>April 2018 Exam Session</p> <p>For some subjects, students had questioned how the material was relevant, or noted where it wasn't part of the Core Reading. LG noted that feedback was always shared with the Examining Teams. The papers had been deemed to be fair during the setting process. Papers undergo various stages of scrutiny. Syllabus coverage is a key factor when setting the exam papers. No major issues had been raised by the exam teams, ActEd or the Education Actuaries. Responses to student feedback on exam papers would be included alongside the meeting notes. It was noted that the pilot exam survey made it easier to capture student comments on exam questions, as it helps to see if any comments on the difficulty of papers relate to a more general issue.</p> <p>It was noted that a number of students were taking CT subjects that would pair in the new curriculum, but that there were cases of repeated fails in these subjects. It was noted that students felt there was little support or advice on exam technique in the CT subjects, as Exam Counselling is only available for Final Series subjects. It was noted that some students had been advised to sit mock exams and submit them to ActEd, but it was not certain how many students were doing this.</p> <p>Tuition</p> <p>A few students had asked if ActEd have the timings for release of ActEd's material for the new curriculum. DC noted that this should be available by the end of September, and this would be communicated.</p> <p>It was noted that there had been a shift in demand for tutorials for CT5, and there was less demand for CT1, CT4 and CT6 (all owing to the pairing of those subjects in the new curriculum). It was noted that it is harder to run regional tutorials when there are fewer numbers. Generally a session would not run with less than 6 people, but it was noted that students should put in a request if they want any specific sessions that are not available.</p> <p>It was asked why tutorials are cancelled before finalisation, and it was noted that a session in Edinburgh was cancelled about 2 weeks ago. DC would look into this.</p> <p><i>Post meeting: DC confirmed that the Edinburgh session had been cancelled after finalisation.</i></p> <p>Curriculum 2019</p> <p>Students had been asking what level of R knowledge would be required for the CS1B and CS2B papers. It was noted that ActEd would be releasing materials on R, and that there were a number of free resources that students could utilise to start with.</p> <p>KB noted that the specimen papers for CS1B and CS2B were now available on the website. There are 3-4 questions where results will be produced using R code. The use of R would be primarily about analysing outputs, similar to the current excel exams. Students would</p>	<p>DC</p> <p>DC</p>

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	<p>be given guidance in the exam on any specific functions to use, and will be informed in advance as to which areas they need to be familiar with. It was asked if ActEd would hold tutorials for R. DC noted that ActEd are producing a set of online materials for online subjects on the VLE titled 'Paper B Online Resources', which would include work examples, practice questions and voice-over videos. It was noted that R was chosen as a result of discussions with universities and employers, and has the advantage of being open-source.</p> <p>In regards to information on Curriculum 2019, it was noted that students are comfortable with the changes to the earlier subjects, but there was less information on how the later subjects were changing. It was noted that most of the later subjects' syllabi were not changing as much as the earlier subjects. Specimen papers are available on the website. For CA1, Paper 1 will be a more short-answer paper, and CA1 Paper 2 is changing to include a planning time of 45 minutes and a case-study scenario.</p> <p>It was noted that the majority of student queries on Curriculum 2019 would be answered by the launch of the Curriculum 2019 materials to the website. KB noted that all modules except SA3 should now have specimen papers available. They are available under Studying/Curriculum 2019 and under the link for each subject. Links are also available for the Syllabus, Core Reading and Specimen Paper Solutions. MT noted that the Curriculum 2019 guide has some useful diagrams which note which subjects map in the new curriculum. It was noted that for later exams, the main changes to the SP and SA subjects is that references to the UK specific areas have been reduced to make the papers more international. Instead the exams will be more principles-based.</p> <p>Personal and Professional Development (PPD)</p> <p>It was noted that students have reported different experiences on PPD depending on which firm they are with. MT had done 22 visits to employers and regional societies. It was noted that further visits can be arranged if there is enough student interest. It was noted that for employee CPD Coordinators who are registered with the IFoA, there is a PPD video available to them in the CPD Coordinators resource area. Individuals who are looking to obtain this information should contact the Quality Team. It was noted that the PPD Guide would be undergoing a re-write, and that website pages were being updated. If students are struggling with the changes from Work-Based Skills to PPD, they should contact Education Services.</p> <p>It was clarified that PPD began in September 2017 for new students, and that for 2017-18 existing students could complete either WBS or PPD, and then move in to PPD fully for 2018-19. By September 2018 everyone should have moved from WBS to PPD. RB noted that this message has not been clear to students, and some have been told they should move to PPD as soon as possible. MT noted that it is preferable for students to move to PPD, but there is still a choice. MT noted that this feedback would be taken into account for the PPD communications in the Summer. It was noted that the PPD system would send out a reminder to students 3 months before the deadline, and again 1 or 2 months before the deadline. It was suggested that a 2 month reminder would be preferable.</p>	

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	<p>It was noted that PPD will be an annual requirement, to be filled out each year until qualification with a minimum of 1 year for Associate and 3 years for Fellow. It was noted that it helps that the member online account notes what different activities are worth, but it was asked if it was possible to show total needs and targets. It was noted that PPD must be completed unless a student has a specific reason due to personal circumstances. It was noted that it needs to be clear that 20 credits for Fellowship is the minimum and that many students may achieve a higher number.</p> <p>Other Communications</p> <p>It was noted that the 2017-18 Student Handbook had not been made available, and most communication had noted that it would be released 'shortly'. KB noted that the handbook had been completely revamped, but that there is a larger piece currently being done with the Legal Team in regards to a number of issues and concerns that had been raised. It was noted that this had been an exceptional year due to Curriculum 2019 and the Actuaries Code changes and messages on the website would be updated to reflect this.</p> <p>It was noted that students have received some emails from the IFoA during exams where the subject line is unclear, and that these were sometimes flagged as spam. It was noted that these emails would likely be ignored by students if they are not aware that they are from the IFoA.</p>	<p>KB/JC</p>
4.	4.1 Notes arising from the last meeting	
	<p>4.1 Notes from the 17 November Meeting The notes from the 17 November Student Consultative Forum were noted.</p>	
	<p>4.2 Actions from the 17 November Meeting The actions from the 17 November meeting were noted.</p>	
	<p>4.3 Mid-Point Update The mid-point update from March 2018 was noted. It was noted that the next mid-point update would be released at the end of August.</p>	
5.	IFoA Updates	
	<p>5.1 Financial Reporting Council Update KB noted that the Financial Reporting Council (FRC) has oversight of the IFoA. In August 2017 they visited the IFoA in Oxford to do a review. They had met with the Exams and Assessment Teams to review processes, with a focus on marking. They had gone through processes, reviewing sample documentation, scripts, and marking from examiners. They had also discussed exam centres, invigilators and appeals.</p>	

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	<p>The FRC visits would take place annually, with the next visit due to take place in September. Whilst the FRC had produced a confidential report for the IFoA, there will be detail supplied in their annual report. Once this is available, MT and JC will ensure this is included either as part of a future SCF meeting, or as part of a mid-point update.</p>	<p>MT/JC</p>
	<p>5.2 GDPR Update</p> <p>AB noted that the IFoA has always maintained a good level of compliance with the Data Protection Act, and employs a Data Protection Officer. As part of the move to GDPR, the IFoA has undertaken a comprehensive review of procedures, had sought legal advice and used external auditors to ensure processes would be compliant. Staff had undergone training and an online test on GDPR ahead of its release on 25 May 2018.</p> <p>Some policies and procedures has been changed in light of the new regulations: a new privacy policy has been introduced, and there was a new preference centre, so members could alter their preferences as to what data is shared.</p> <p>The Privacy Policy covers information on the IFoA, why they need to process personal data, types of personal data and how it is shared. It also notes where information may travel across borders, particularly outside the EU.</p> <p>It was noted that some students have requested not to have their results information published. It was asked if students have a right to ask for the IFoA to retain their data. KB confirmed that this is not the case. The IFoA has a data retention policy which notes that a student's final mark is held indefinitely, but that 16 weeks after the results are released, the exam script and the individual mark breakdown are destroyed. LG noted that students have a right to request a results breakdown and hold this data themselves. It was noted that the GDPR related to how external companies handle and retain and individual's personal data, and not to how an individual holds their own personal data.</p>	
	<p>5.3 Online Platform Update</p> <p>AB noted that there are currently 4 suppliers providing different online platforms for the IFoA, and that it would be preferable to only have 1 supplier (which is the end goal). The IFoA had started a procurement exercise, and 9 organisations had responded. This had now been narrowed down to 2 potential suppliers. A decision would be made in the next month as to which supplier would be used. The decision would then need to go through internal governance and director sign-off. AB would like to have the new online platform ready for the April 2019 session, but there are no guarantees it will be ready at this point. There were backup plans in place to ensure that the online exams for April 2019 would go ahead without issues.</p> <p>Features that were planned in the online platform included a countdown, automatic script capture, and the possibility of invigilation options. These would allow exams to be recorded, in order to pick up anomalies after an exam. Students would be made aware if these processes were taking place, as they would involve using a webcam to record a student during the exam.</p> <p>It was noted that students would likely welcome having 1 platform, as there had been a number of complaints about having to use multiple platforms.</p>	

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6.	Student Feedback	
6.1	<p>Student Survey 2017 The 2017 annual survey report was noted. The survey had been run in November 2017, and was completed by 11% of current students. MT was looking to have a larger turnout for future sessions. The Executive Summary indicated that the majority of students were satisfied.</p> <p>Comments about exam centres are sent to AB, but it was noted that it is easier to follow up on feedback when the team knows which exam centres comments relate to.</p>	
6.2	<p>April 2018 Post-Exam Survey Trial MT noted that a new mechanism for exam feedback had been trialled on CT7, CA2 and ST2. There had been a 25% response rate. From the survey, students had overall had a positive experience with exam booking, with most students being 'Very Satisfied' or 'Satisfied'. The survey indicated that the weaker areas were in relation to the online platforms and some exam centres.</p> <p>RB noted that the survey was useful, as it gave a higher volume of more immediate feedback, and would be more regular than the annual survey. It was noted that in its current form it was not as useful for feedback on Access Arrangements, and not many comments had been received. MT noted this could be something to add in the future.</p> <p>MT confirmed that they survey had been sent 2 weeks after the exams, in order to avoid confusion between the survey and the window for submitting Mitigating Circumstances. It was noted that 2 weeks is a good timeframe, as it is still close to the exams. It was noted that the results in regards to exam papers would be sent to exam teams to take on board, and that if a paper was continuously noted as being difficult, this could be flagged with the relevant team to address.</p> <p>KB had discussed some of the comments from the survey with examiners, and noted that it had been a good exercise. It was noted that it was useful to know the number of people who have raised a specific issue, as this can be used to review processes like GPing the papers.</p> <p>It was agreed that the survey was useful for the SCF, but the format and disseminating the feedback needed to be considered further.</p>	<p>MT</p> <p>MT</p>
7.	<p>Any Other Business There was no other business to note.</p>	
8.	<p>Date of Next Meeting - Proposed date: 9 November 2018, London JC would send formal confirmation of the next meeting date.</p>	JC



Student Consultative Forum Feedback Return Form

April 2018 Exam Session

Q/C = Question/Comment

A = Answer

Topic:	Exam Booking
Feedback:	
<p><i>To cover feedback and comments relating to the process of booking exams</i></p> <p><u>Exam Booking - General</u></p> <p>(Q/C) "I have received one comment. Unfortunately this was from an individual that missed the exam booking deadline. He has suggested that a reminder email could be sent a little before the deadline. He did note that a newsletter is sent out a few weeks before the deadline but he confessed that, when busy, he does not always open these to read."</p> <p>(Q/C) Students would benefit from a reminder from the Institute when exam bookings go live to ensure we don't miss out on venues with limited capacity.</p> <p><i>(A) We currently do not send out emails to remind students of the exam booking deadline. However, we do provide information via different communication channels such as the student newsletter, social media and on our website regarding the deadline.</i></p> <p>(Q/C) "Immediately after the April exams, I tried to book onto CT9 – the closest of which wasn't until December. I was then told that exam was fully booked and the institute and released new dates (end of July and start of august). I booked straight onto the July one, to find out it was fully booked again. Institute released another date (beginning of September) which is really badly timed given that it is a 2 week exam and so wouldn't finish until the September exam session started. I just think the dates are ill placed and that given that it is an online exam, why do they restrict the numbers who can enter?"</p> <p>(Q/C) CT9 has been difficult to book recently due to how quickly it has filled up. There was also some confusion when CT9 was withdrawn and reinstated but no major stress caused.</p> <p><i>(A) Whilst we have responded to increased demand for the CT9 exam by making more courses available as required, and increased the cohort size from 72 to 96, there is a constraint in respect of sufficient resources to facilitate the business game element of the assessment.</i></p>	



(Q/C) General feedback from one of our students, who was sitting exams for the first time, was that it would be good to receive an email confirming which exams had been entered into closer to the exams. They also thought it would be a good idea to send exam information, such as the need to print the exam entry pass and take photo ID, in a separate email to the student newsletter since this is received regularly and could easily be ignored. Alternatively, it was thought a text message reminder of the procedures would be more likely to be read.

(A) When a student books an exam, they do receive a confirmation email stating which exam they have booked, which centre they have booked, how much they paid and also a link for further information and details on our regulations.

We do not send another email after their confirmation. Students can see the relevant details of their exam bookings in their online platform. We also send students a student newsletter every month which includes important information, which we do encourage our students to the read.

These are our current means of communication, however we appreciate your feedback and suggestions for improvements at the IFoA. We are continuously looking to improve our processes and procedures for our future sessions.

(Q/C) It is inconvenient that you are unable to reserve a space for CT9 without having passed the Online Professional Awareness Test (OPAT), given how long the waiting list now is to be able to take CT9. It'd be useful if instead you had a certain number of weeks after booking CT9 in which you had to take the OPAT, after which your CT9 entry was deferred to the next session.

(A) The IFoA's current policy requires a student needs to take OPAT first and once this has been completed the student can then book their CT9 exam.

(Q/C) Received few comments on the exam booking, however those who did noted this was simple and that confirmation from the IFoA was prompt.

(Q/C) Students noted that, where their company organises a bulk exam entry for all actuarial students, this process was particularly helpful and easy – perhaps this should be opened up (/ offered as a suggestion) to more companies.

(A) We appreciate the feedback and suggestions for improvements at the IFoA, we endeavour to put in place a simple process for booking exams.

We are encouraging companies to book exams in this way and communicating with employer contacts encourage more take up.



(Q/C) A number of students eager to book their exams early were unable to do so due to technical difficulties. No one reported any issues later into the booking period.

(Q/C) Some students mentioned that they had been put on waiting lists for exams or moved to a centre that was difficult for them to travel to. This was generally where students had left it until later to book exams.

(Q/C) Most students found exam booking straightforward.

(Q/C) Quite straightforward for most.

(A) On the first day of exam booking we did encounter some technical issues. Once we became aware of issues with the website we immediately contacted our third party supplier to rectify the problem. Unfortunately the technical issues took longer to correct than we would have wished. We tried to keep our social media portals up to date regarding the issue throughout the day.

We do not operate waiting lists at the IFoA, as this is not a fair system for our students. If students believe they are on one, or future feedback is received, the IFoA would appreciate this information as soon as possible so we can contact students directly and inform them accordingly.

When a student sends through an exam booking form, they are able to select two centres. However, if these centres are fully booked when processing their application the education services team would try to contact the student and find an alternative centre. If the team cannot get through to anyone, they would book the nearest centre to guarantee the student a place.

(Q/C) Exam team call centre does not have voicemail, meaning calls have to be made multiple times to get responses to queries

(Q/C) Emails from the exam team often bounce back – this makes it difficult to know when applications are received when sending numerous applications at the same time

(A) Both the examinations team / education services do have a working voicemail. During peak times we do receive a high volume of calls, which we do check regularly. If an issue does occur with the phone lines, we do update the website as soon as possible.

Emails are monitored daily and students should expect a reply within 48 hours. It is important to check your spam/junk mail also as the emails from the IFoA can be in this folder. We can report we have not received any issues with our mail box.



(Q/C) I'd decided my actuarial exam route a year ago and decided to take CT7 and CT8 together (a popular and suggested combination).

However, it appears that the institute have recently (3 weeks ago) moved these exams to be on the same day for the September sitting.

I'm currently in a complaint process with the institute. Their reason for moving exam dates essentially boils down to appeasing Non-Members who appear to be getting preferential treatment.

Can this please be brought up in the meeting as it's unacceptable to set exam dates in order to appeal to one group of candidates over another.

I'm sure there will be many others in a similar situation to mine and happy to share more information regarding the issue if necessary.

(A) This has now been reviewed and CT7 and CT8 are on separate days.

(Q/C) Practice modules can't currently be booked online, which isn't in keeping with the rest of the exams. Is there a reason for this/is it likely to change?

(A) Students aren't able to book their Practice modules online as we need to allocate a supervisor before we confirm your exam.

Exam Booking - CP3

(Q/C) This has never been an issue in the past (4 years at least) so the institute must have an underlying problem with their website which they are yet to solve. Exam booking opened this morning and the website is still down as I type so I am unable to book exams, some people have successfully booked the exam over the phone, however having just tried to do the same it goes straight to voicemail. To make the situation even more frustrating the voicemail mailbox is full and so my call is hung up and I am unable to leave a message.

(Q/C) My particular concern is the potential for CP3 to become fully booked before I have even had the chance to book my place, this was an issue last sitting about it being oversubscribed and I am reliant sitting this exam now in order to have any chance on qualifying in 2018

(A) During the 1st day of exam booking, we did have technical issues and we would like to apologise. We are reviewing our processes and systems to ensure this doesn't happen again. We updated our social media portals of this issue as soon as we knew of the issues.

During this time, we were inundated with calls and emails from students. We did try to respond back to students as soon as possible and resolve their query.

We had increased the capacity for the CP3 from previous sessions to 1500, April 2018 session did not reach maximum capacity.



(Q/C) Exam entry was not available on the first day – the website was down. I phoned up as I wanted to make sure I got a place (CP3, for example has filled up in the past). They seemed a bit reluctant to do it over the phone and were insisting there wasn't a problem and that it was just the volume of people trying to get on the website, which I thought was rubbish! I'd never had any problems before. It was like that results day all over again!

(Q/C) The online booking system was not working when the CA2/CP3 booking was open – this meant students needed to call the IFoA – this may have meant some students missing out on a place on these exams as they are heavily subscribed.

(Q/C) CP3 - Reports that the system was unable to cope with bookings on the day bookings started (possibly because of the large volume on the site on the day)

(A) On the first day of exam booking we did encounter some technical issues. Once we became aware of issues with the web site on the first day of exam bookings we immediately contacted our third party supplier to rectify the problem. Unfortunately the technical issues took longer to correct than we would have wished. We tried to keep our social media portals up to one the issue throughout the day.



Topic:

Exam Centres and Online Platforms

Feedback:

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

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

Exam Centres

Manchester

(Q/C) Manchester exam centre in Salford, quite far from city centre. Many students noted would prefer central Manchester.

(A) Thank you for your feedback regarding our Manchester centre. We have previously held our exams in central Manchester however having a centre in the city caused many issues for our students such as noise disturbance.

The decision to change venues was based around us trying deliver a better service for our students, by making sure that they would have quieter environment to sit their exams.

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 centres.

Birmingham

(Q/C) "More of a comment to other students in the exam room, but can they be a bit more considerate when they enter/leave the exam room. I understand to get extra time in Birmingham that I have to be in the same room as the main exam so I will get disturbed when other candidates come in/leave the exam but this sitting compared to others I have sat seemed particularly noisy."

(A) Thank you for comments regarding your exam held in our Birmingham centre.

Our supervisor should encourage students to remain respectful of those who have additional time and to enter/leave the room quietly when he reads the initial instructions out at the beginning of the exam.

We are always looking at ways to improve our services further and will take your feedback on board when doing this.



(Q/C) "CT5 on 23 April 2018

Scheduled Fire alarm going off during the exam wasn't great. I was later told that the invigilators knew of the event (although they didn't appear to at the time) which is really bad planning – someone should have coordinated with the building, as it is an exam centre and exams take place regularly there, to reschedule the fire drill for another time. I did comment to the institute that it was unfair that one room (out of four) received extra time, even though we were all subject to the fire alarm, but they said that there was an additional distraction for that one particular room (a TV went off). I didn't fully get this as all three other rooms were still disadvantaged as a result of the drill when you compare us to the rest of the country..."

(Q/C) "A fire alarm went off at 10am (when the reading time had just finished) in the CT5 Birmingham centre exam. The invigilators did not seem aware that this was a test alarm which caused a disturbance."

(A) Thank you for comments regarding your CT5 exams held in at our Birmingham centre.

Due to the curriculum change in 2019, we had a high volume of exam bookings for certain exams – one of which is CT5. To accommodate this, we booked additional rooms and we had a total four rooms all together for the CT5 exam.

We are aware that a fire alarm went off during the CT5 exams, we were under the understanding that everyone had been pre-warned of this by our supervisor. However, we do apologise if this was not done.

We are always looking at ways to improve our services further and will take your feedback on board when doing this. We will be changing our Birmingham centres for our September session.

Glasgow

(Q/C) No feedback re online platforms received.

(Q/C) Exam centre feedback was the most common response, and experience appears to be quite varied between students. The West on the Green Glasgow exam centre was used for the first time in the April 2018 sitting.

(Q/C) Several students expressed concern about the waiting area for before the exam starts. Specifically, the lack of designated area for students away from patrons of the pub which the centre is based in. Students highlighted this was a particular concern for afternoon exams.

(Q/C) For the exam room itself, some students noted this was quiet/ no distractions with good access to close-by toilets. The room was large and well ventilated.



(Q/C) Conversely, some students felt the brewery machinery which was in the next room was loud (given the contradictory above comments this suggests the machinery was not active for all exams, so in future might be best to arrange for this to not coincide with exams).

(Q/C) The location was noted as being too far from the city centre for many students, and out of the way of train stations or bus routes. Several students noted the walk was about 30 minutes from the city centre, noting this would more than likely be in the rain come the September sitting knowing the Glasgow weather!

(Q/C) I used the Glasgow exam centre, which was the 'West on the Green' brewery pub. I thought the location was out of the way and inconvenient. Required a 30min walk from the city centre or for someone to drive. Previous locations were central e.g. IET building. Additionally, the brewery machinery did make some noise during the exams. While not massively loud, they were at a minimum as loud as the IET building which was apparently viewed as too loud (was told before it was one of the reasons the venue was changed).

(A) Thank you for the feedback regarding our Glasgow exam centre.

We previously held our exams at IET Glasgow but due to a high level of negative comments from our students regarding external noise, we agreed to it would be important to change the venue. Please also refer to the SCF meeting notes.

As this is a new centre, we will be reviewing it for our future exam sessions and we will take your feedback on board.

Norwich

Exam Centres:

(Q/C) The room in Norwich varies greatly in temperature depending on where you sit. If you're by the door it's very drafty, and if you're over on the left wall it can get rather warm. I'm internal, but I've seen some external candidates sat with their coats on because they've not been warned to bring extra layers.

(Q/C) The door in the exam room was ridiculously distracting during my first CA1 exam. It was an issue last sitting but I guess the issue wasn't raised otherwise it would've been looked at for this sitting, so just thought I would mention it!

(A) Thank you for the feedback regarding the Norwich centre.

We are always looking at ways to improve the services we provide for our students and we will take your feedback on board when reviewing our centres for future session.



Edinburgh

(Q/C) I wasn't very impressed with the change in venue for the Edinburgh exams. I think people generally felt this was poorly communicated and not very well signposted. Also they seemed to find it harder to regulate the temperature in the room and it was either quite hot or quite cool when the windows were open. When the windows were open you could also hear quite a bit of noise from outside.

(Q/C) The desks were tiny in the Edinburgh exam centre. Otherwise it was perfectly good.

(Q/C) The Edinburgh exam centre is far from the city centre, the exam centre on the website had changed to a hotel in the centre for a while but then changed back. Are there any plans to move this to a more convenient city centre location?

(A) Thank you for the feedback regarding our Edinburgh centre.

We are always looking at ways to improve the services which we provide for our students. We will take your feedback on board when reviewing our centres for the future sessions.

Dublin

(Q/C) The new Dublin centre was well received by students,

- one complaint about noise during CT8
- the room itself was not well signed within the campus (the room was very easily found in the old centre), no signage was used to direct students to a new exam centre.

(A) Thank you for the feedback regarding our Dublin centre, we are pleased to hear that the venue was a positive experience for most.

We are always looking at ways to improve the services which we provide for our students. We will take your feedback on board when reviewing our centres and any ways which we improve a student's experience for the future sessions.

London Centres

(Q/C) Students are frustrated that the London centres change most sessions. Students reported being noisy and unable to see the clock.

(A) Thank you for your feedback regarding our London exam centres. Please also refer to SCF meeting minutes

When we receive feedback from students regarding a centre, we work hard to improve our services for the upcoming session. When we hosted our exams at previous venues in London such as Porchester Hall and Charlton Athletics, we received multiple complaints from students which led to changing the exam venue.



Our London centre caters for our largest number of exam sittings with over 200 students.

We booked York Hall for our April 2018 exam session due to the facilities and location. We worked with both the venue and supervisor to make sure the noise would cause minimal disruption to the students and their exams. As this was the first time we have used this centre, we will be reviewing the suitability for the September session and we will take into account your feedback.

London – Main Access Centre (separate room)

(Q/C) Lots of space, good desk size and minimal noise. This was a pleasant change to the difficulties with exam centres over previous sessions, especially September 2017. I've met the same invigilator several times now and she is always very professional.

(A) Thank you for your comments regarding our separate exam room held at our London access centre. We are pleased to hear that this room was a positive experience.

From the comments we have received in previous exam sessions, it was a high priority for us to locate a venue which would provide a positive environment for our student's exam.

Croydon

(Q/C) Feedback that Croydon Park Hotel was noisy due to a staff corridor next to the exam hall. On the other hand, the venue coped well with the very warm weather due to effective air conditioning.

(Q/C) During ST9 exam in Croydon, invigilators were chatting in the room during the exam, which disturbed students taking the exam.

(A) Thank you for comments regarding your exam held in our Croydon centre.

We are always looking at ways to improve our services further and will take your feedback on board when reviewing our centres for the future sessions.

SONIA

(Q/C) In the Belfast exam centre, the toilets are located on a different floor to the exam centre. This leads to an unnecessary loss of exam time.

(Q/C) Otherwise, all positive regarding the Belfast exam centre. Invigilators are very pleasant and professional.

(A) Thank you for the feedback regarding our Belfast centre.



We are always looking at ways to improve the services we provide for our students and we will take your feedback on board when reviewing our centres for future session.

Wessex

(Q/C) Southampton exam centre was either too cold or too hot and invigilators could not control temperature

(Q/C) For the beginning bit of the CT1 exam there seemed to be some DIY work going on at the Jury's Inn (Southampton) which was very noisy, it stopped after the invigilators complained. You would hope they would not schedule refurbishments for the few weeks a year that exams are held.

(A) Thank you for your feedback regarding our Southampton centre.

We are always looking at ways to improve the services which we provide for our students. We will take your feedback on board when reviewing our centres and any ways which we improve a student's experience for the future sessions.

Yorkshire

(Q/C) The Leeds exam centre changed from the Town Hall to the Carriageworks. I think that the Carriageworks was a better venue than the Town Hall as it was much quieter and there were fewer distractions. However, it would have been helpful if the IFoA had put this change on their exam centre change announcement pages. It was only upon looking at my exam permit did I realise that the centre had changed and many that I spoke to did not know that the centre had changed.

(Q/C) Leeds exams at the Coachworks is a far better venue than the Town Hall. Temperature is far more equitable (and controllable). Town hall is far too cold except sat in sunlight then unbearably hot. Also, background noise from other events in the Town Hall can be very distracting. The Coachworks is a vast improvement.

(A) Thank you for the feedback, we are always looking at ways to improve the services we provide for our students.

We previously held our exams at Carriage works, but due to unavailability we were unable to book it for the previous sessions. We decided to book the Town hall as it met all of our requirements and was also still in close proximity to the Carriage works.

We are always looking at ways to improve the services which we provide for our students. We will take your feedback on board when reviewing our centres and any ways which we improve a student's experience for the future sessions.



Online platforms - CA2

(Q/C) For CA2 the Institute sent out an email, then tried (unsuccessfully) to recall it and sent another one, but did not say what had been wrong with the first one so I had to play spot the difference – that was a bit confusing and not really what you need as I was keen not to miss anything. The email told you to read some files – one of which was missing – I emailed and it turned out they had renamed the file (so the one they told us to look for didn't actually exist) so that was very confusing. In another file we were supposed to read it said the exam on the second day was in the afternoon whereas everything else said the morning – I had to query that too. In the exam on the second day the spreadsheet was not available at the start of the exam which was a bit stressful! We were then given 10 minutes extra time but I didn't know this because I only saw it at the point I was trying to upload my files.

(A) Thank you for feedback. We had amended our CA2 timings to host the exam in the morning, this was communicated to all our students in the emails which sent. If further details can be provided, we will be happy to investigate this.

(Q/C) Issue with CA2 exam, logging on to retrieve model for use in exam.

(A) Thank you for feedback. We understand there was a small technical error the excel CA2 model, this was compensated by given an additional 5 minutes extra.

We understand this may have caused our student some distress, we can assure you we are looking into our processes and procedures to avoid this happening in the future.

Online Platforms – CP3

(Q/C) Lots of students report back that the problems encountered downloading both the exam paper and the pre-exam material created extra stress. The email sent out on 12th April was very helpful in highlighting the contingency to conduct the exam via email. When the platform didn't work on 13th April the online exams team stuck to the contingency which worked ok. Some students weren't checking their emails though and were therefore unaware of this plan.

(A) Thank you for your feedback and comments. We do apologise for the issues which occurred, we understand that this affected a lot of our students.

We are still investigating the issues which occurred and are working together to both make sure this does not happen in the future and to improve our future processes.

(Q/C) Specifically for the CP3 exam the new platform was only announced to us when the link was shared for testing the week prior to the exam. This lifted the restriction on using work computers/apple products too but if this had have been communicated earlier I could have made alternative arrangements to sit the exam i.e. in the office which I would have preferred.



(Q/C) When the platform became available to download the pre-material for the exam (on the 10th April) the system crashed, although communication was sent throughout the day by the institute (a marked improvement over previous instances) it was still not available later that day and it was instead sent out via email.

(Q/C) On the day of the pre-material it was said that additional communication would be sent about the plan for the exam day if the system didn't work, which was sent (albeit after lunch the day prior to the exam, on the 12th, I would have liked more notice for peace of mind) and a contingency plan was sent in place for the paper being emailed to students (good job on their part for coming up with a backup plan though). Unsurprisingly on the day the system did not work and crashed at soon as the paper should have been available, the contingency was followed and the paper emailed at 10:10 and 10 more minutes added onto the finish time of the exam.

(Q/C) Although the communication of the problems was far improved from previous occasions and impact limited, stressing about whether you can get access to the online environment isn't something students should have to be worrying about at the beginning of an exam. It is unnecessary and unacceptable; if the institute wishes to hold exams online then they HAVE to have a platform that works! Simple! I was able to access the paper online by 8 minutes past 10, which makes me wonder if a small handful of students get access at 10am and therefore get an extra 10 minutes on students who have to wait for the email before they can start.

(Q/C) This has been a recurring problem: results day, exam entry and in numerous online exams and they need to get their act together. For exams especially they know how many people will be accessing the site and at what time so they should be able to plan ahead for this and ensure they have capacity.

(A) The changes to remove the need for a downloaded application that was not compatible with Apple OS were only completed and tested early in 2018. We could not communicate the changes to students until this was completed and are sorry for the lack of notice.

We do provide information regarding compatibility on our webpage.

CP3.

(Q/C) I'm sure you will have had plenty of feedback on this and I know the IFoA are investigating, however I feel it is really poor that the exams department seem to constantly fail with technology (results, CA2, CP3). The exam pre-release material was supposed to be available at 10:30 I think, but I only managed to get it at around 1pm, when it was e-mailed to me. This made the actual exam day more stressful than it needed to be as I was concerned that I would not be able to get access to the platform. Given the small number of actuarial



students in the world, I don't understand why the institute are not prepared for the web traffic they receive on exam days and results days....

CP3:

- (Q/C) The website crashed when the case study was released, and so a lot of people didn't actually receive the case study until more than 4 hours later –which was a bit of a waste of a study day
- (Q/C) The website crashed on the day of the exam, which meant some people had access to the paper before others

CP3

(Q/C) The issues surrounding the CP3 exam were once again unacceptable. I understand there are a large volume of people trying to access the platform but it adds unnecessary stress to an otherwise already stressful situation.

CP3

- (Q/C) The application on which CP3 was examined on was different to the application used in September 2017 with little notice given to students about the change – why is there 2 different platforms used for CA2 and CP3?
- (Q/C) Technical issues interefered with both dissemination of the advance material and the exam paper.
- (Q/C) Formal receipt of the submitted exam was not received for a number of days after.

(A) The changes to remove the need for a downloaded application that was not compatible with Apple OS were only completed and tested early in 2018. We could not communicate the changes to students until this was completed and are sorry for the lack of notice.

Owing to the way in which finished scripts had to be submitted confirmation of emailed papers were delayed owing to the manual checking required for which we are sorry.

CP3

(Q/C) The website crashed when the advance material was issued, this delayed access to the material by a few hours.

The website also crashed on the morning of the exam, meaning that the exam paper was emailed to candidates and the exam shifted by 10 minutes.

(Q/C) The institute knows how many people to expect on the exam day, they can estimate the number of concurrent requests to their website. If the current provider is unable to effectively manage the web traffic on the exam day, the institute should find a better provider.



(Q/C) This is similar to the problems with the website last results day. I think most people ended up reading the pass list on Twitter or Reddit which is rather ridiculous.

(Q/C) Additionally, I ended up emailing my script to the exams team (as instructed in two separate emails) and I quickly received an automated confirmation email. Naturally I considered the exam over and shut down the computer. It turns out that I received another email shortly after from the exam team saying that I had to upload my paper onto their website within the next 20 minutes. This was fairly confusing and made me think that perhaps my script would not be marked. I ended up emailing the exams team further adding to their workload. Ultimately everything was fine, but it just shows needless confusion at the Exam team.

Essentially, a bit better planning on the part of the exams team and the whole process would have been easier for everyone.

CP3

(Q/C) I sat CP3 this time and didn't think the new online platform worked particularly well. There were issues downloading even the pre-exam material. The platform was slow on the day of the exam too, to the point where the institute sent out the exam papers by email as a back-up and we were to submit our papers by email too.

CP3

(Q/C) There were issues with the CP3 IT arrangements for the exam. This meant that students had to be contactable by email during the exam and submit exam via email.

(Q/C) There were issues with the cp3 online exam platform not working, which added unnecessary stress to the exam.

CP3

(Q/C) For CP3, website issues on the day causing confusion over the amount of time available and potentially giving some candidates extra time than others. 15 minutes proof-reading time can make a big difference in an exam with marks awarded for layout and spelling.

(Q/C) When encountering difficulties with CP3 exam, staff in the exam team answering calls were particularly unhelpful and not empathetic with responses of "Try a different browser and refresh"

(A) We appreciate the feedback on the CP3 exam, we apologise for the issues which had occurred through the exam. We understand and are aware that there was technical issues with CP3 exam which led to students to having an issue logging in, downloading the exam material and also downloading the exam paper.



We can assure you that whilst the issues had occurred, we were working together with our online provider to solve these problems as soon as possible. We had also put together a contingency plan in case we did encounter any technical problems which were beyond our control on the day of the exam.

We had informed all of the students sitting the CP3 course on the 12th of the contingency plan, that if it became necessary we would email the exam paper to them by 10:10 UK time. Once the student completed the exam they would then need to email their submission to the Examinations team online_exams@actuaries.org.uk and would have been given an extra 10 minutes to complete their exam.

We do apologise for the issues which occurred, we understand that this affected a lot of our students. We are still investigating the issues which occurred and are working together to both make sure this does not happen in the future and to improve our future processes.

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.

Access Arrangements:

(Q/C) “Access arrangements – I received an email from the IFoA saying that I no longer had to apply for access arrangements for each sitting because I had an ongoing condition, however when I checked the access arrangements application form on the IFoA’s website it said that for ongoing conditions applications had to go in for each sitting.

I had confirmation from the IFoA that I didn’t need to apply again so can the application form get updated if it hasn’t already.”

(A) After a successful trial we have now launched a new access arrangements policy applicable to all candidates and have updated our documentation accordingly.

(Q/C) Access arrangements were very easy to sort, even though the deadline had passed – it was for a condition that arose after the deadline, and the Institute were clear about what they required of me, and when.



(Q/C) The wrong medical condition and arrangements were sent out in the first confirmation. If I hadn't spotted this I would have had less extra time and less flexibility over my rest breaks. This is an on-going condition with arrangements that have been in place for a couple of years now. Once I'd pointed this out logistics were prompt to correct it. Is there an easy way the confirmation letter can be compared against the previous session (prior to sending it the student) to double-check consistent on-going arrangements are put in place?

(A) Ongoing conditions should have a standard arrangement in place for an agreed period of time. There may be alterations to this depending on the location or if there are changes in the condition.

(Q/C) Logistics team were once again very helpful and understanding with regards to putting access arrangements in place.

(Q/C) The move to automatic granting of access arrangements for students with long-term conditions is a very positive step.

(Q/C) As a representative, I experienced some issues with the following:

- The initial arrangements granted weren't in line with what I had had previously. There appeared to have been some miscommunication (I have a non-standard arrangement where extra time is usually at the start of afternoon exams). However, the team resolved this quickly.
- The Practice Module access arrangements process doesn't appear to integrate with the new system. However, I got suitable arrangements in place quickly.

(A) We are aware of the issues and we are currently working on improving the experience of candidates that apply for Access Arrangements for the UK Practice Modules.

(Q/C) The London Access Centre access arrangements invigilator has consistently been very good at dealing with the requirements of various students and responded to unexpected noise and other issues during exams very well.

Mitigating circumstances

(Q/C) Were a little more time-pressured to sort. The GP letter of support arrived before the mitigating circumstances form, so there was a little bit of confusion at their end, but they emailed me quickly, and were easy to get hold of on the phone. Thank you to the education services for making the process of access arrangements and applying for mitigating circumstances fairly smooth.

(Q/C) One student reported a lack of understanding of the outcome of their request for mitigating circumstances. I think this has also been mentioned in previous sessions.



(Q/C) Could something be added to the results letter to clarify the outcome of these? Possibly with some generic explanations in circumstances where such requests have been made but not granted. For example;

Subject	Grade	Mark	Mitigating Circumstances Requested	Mitigating Circumstances Applied	Comment
XXX	X	XX	Yes / No	Yes / No	Too far from pass mark/ Not deemed appropriate/ Passed exam

(A) We will email everybody that will make it to the panel (within 3 marks of the pass mark) and inform of the outcome. This will happen within 5 days of the result being published.

Information cannot be added to the exam result letter due to configuration

Results

(Q/C) Several students noted the 12 July exam result date (for post CT exams) as seeming long for the marking process.

(A) Our timescales for the exam results have not changed in comparison with previous sittings.

(Q/C) Some comments from students that they feels that it takes a long time to receive results for the actuarial exams compared with other professions.

(A) Details of our marking process can be found at the [Marking Guidelines section of our website](#). With over 16,000 scripts going through this process each session there is a lot of data to handle and ensure everything is correct before the results can be released. We are looking at ways that technology can help with these processes and potentially reduce the time period but this is not a quick fix.

(Q/C) Students also noted the website issues from last year's exam result days and expressed concern that this might repeat again, and asked for this to be raised to feedback any changes that have been made to cope with the website traffic.

(Q/C) "I am concerned about the actual publishing of exam results. I am sure many students complained last time when it took them 4 hours to get the site to work, but I was just wondering if they are taking any measures to address it this time? I got an email from IFOA saying it was a record number of students sitting exams in this session, so more reasons for the site to crash"



(Q/C) Results – more needs to be done to make sure the website doesn't crash on results day. Students spend so long waiting for their results – it is only fair that when they finally get them, they are not stuck on a website for hours. I think the Institute should consider significantly increasing the capacity of the website. I know this has been done in the past but clearly not enough was done.

(A) Please refer to notes of the SCF meeting.

December 2017 CT results:

(Q/C) This is the first SCF since the results day disaster of December '17! It took 4 hours before I was able to get my results but the worst thing about that was the lack of communication. They could have emailed/ put posts on Facebook/ Twitter but they did nothing. I emailed them after to encourage them to communicate with us if anything happened on the next results day (I didn't actually complain – just asked for them to communicate) and they really did not seem to understand/ take on board how important communication is. If only they'd got a message out saying – 'really sorry, we are having problems, try back in 2 hours' that would have helped a lot. It was the not knowing if anybody was even working on it that was rubbish.

(A) Please refer to notes of the SCF meeting.

(Q/C) Results – it was acknowledged that the extra link used to access results worked really well. Perhaps this could be implemented as standard in future exam sessions.

(A) We are making the extra link to access results a permanent feature.

(Q/C) The length of time between the CA2/CP3 exams and the results being issued. When these were outside of the traditional April/September sessions, I think these were available quicker?

(A) We are aware that we encountered a technical error when publishing the exam results in December and we do apologise for this.

(Q/C) Lots of frustration at the website crashing and delay in finding out results.

(A) We appreciate your feedback and we are continuously looking into ways to improve our services to our students for the future.

Timetabling:

(Q/C) Change of September 2018 timetable:

- CT7 and CT8 have been moved to the same day. Several people who are planning to sit both of these.
- Some people had made plans for the whole year and if they had known this would have maybe chosen a different combo of exams.
- Been made worse by students wanting to avoid 4 and 6, since they are merging and you would need to have passed them both by September.



- Were you not expecting many trainees to be sitting this combination?
- There are also 3 days without any exams at all.

September 2018 Exam Dates

(Q/C) Some students have been caught out by the exam dates changes for September, for example planning their exam route and booking holidays, etc.

(Q/C) "I'm looking to sit CT7 and CT8 at the next sitting as this would be my best option due to the changes in the curriculum. However they are both scheduled for the same day (CT7 AM, CT8 PM). I don't know if there is anything that can be done about this"

(Q/C) Why can't ST7 be before SA3? The chief examiner says "just take a punt", but it's difficult to do that without jeopardising ST7 because that's always first.

(Q/C) I have taken the plunge and ordered ST8 and CP3 material on the assumption that the Institute would not have ST7 and SA3 on consecutive days for three sittings in a row. I realise this is a big assumption but it is one I had to make.

(Q/C) Taking two exams in consecutive days was something I was trying to avoid but if they are my last two exams then so be it.

(Q/C) It would be useful for students to be able to plan their exams for at least the next two exam sittings at whatever point in time. I personally do not like the uncertainty that has come from not being able to have a longer term plan and I am sure I cannot be the only student that feels this way.

(A) With regards the exam timetable, we will try our best to ensure exams do not clash however we have to work around certain dates. Sometimes dates can become very restricted with regards bank/religious holidays to take into consideration and the internal processes of marking papers to the result release. We will certainly take this into consideration for future sittings.

Previously our exam timetable was available for up to 5 years in advance (although subject to possible change), with the introduction of the new curriculum we are waiting to see how the first session runs before looking at future timetables.

(Q/C) CT7 and CT8 are on the same day in September 2018. This is a popular combination and was moved with very little notice. This could delay people qualifying.

(Q/C) They took CT2 and CT3 in April, leaving CT7 and CT8 to take in September.



(Q/C) CT7 and CT8 were originally scheduled for 20 September and 26 September respectively. The Institute then released a revised timetable on 27 March, which has both CT7 and CT8 on 26 September (am and pm).

This seems fairly short-sighted as I'd assume that many first new grads would have taken this approach and it leaves them in an unfortunate position – either take CT7/CT8 on the same day or the risky option of CT1/CT5 or CT4/CT6.”

(A) This has now been reviewed and CT7 and CT8 are on separate days.

Other

Exam counselling

(Q/C) One student reported being disappointed the face-to-face option isn't still available but found the written report very helpful.

(A) With over 60% of our candidates sitting the exams overseas, a face-to-face counselling service was not consistent with the IFoA's desire to offer the same services to all, so it was dropped.

CT9/CB3 Suspension

(Q/C) **CT9:**

- What lessons have been learnt from the cancellations due to the review?

(A) The IFoA are aware that this cancellation caused distress for some candidates but hopefully it can be viewed as being done for the right reasons.

Topic:

April 2018 Exam Questions

Feedback:

To cover feedback and comments relating to exam questions.

Specific Papers

CT1/CT5

(Q/C) The exams I sat (CT1&5) seemed tighter for time than the recent past papers, though I don't remember there being any major curveballs in the actual content. In CT5, the straightforward questions took longer than usual e.g. all the premium calculations involved non-annual payments. The last question on CT1 (decreasing payment loan schedule) was a real time-sink too.

(A) CT1 – There was no indication either during the scrutiny process or during the marking that this was a time constrained paper.



(Q/C) CT5 (direct quote from student providing feedback):

“Seems like this sitting’s paper was too long. Rather than testing knowledge and understanding of the subject, it tested the ability to mindlessly churn out numbers”.

(A) CT5 - As part of the testing and review process each exam paper goes through, the IFoA did not receive any feedback suggesting this was the case. There were a significant number of short questions which had plenty of spare time, with Q10 and Q13 being longer in nature. We note that Q13 was done very well by properly prepared students and whilst Q10 may have been a bit laborious, significant credit was given for specifying the formula of this undoubtedly “higher skills” question.

(Q/C) CT5 – “With the actual exam, I may be mistaken due to exam pressure, but I feel like two of the questions in the paper weren’t worded very well – one question neglected to describe the format of the premium which is necessary in an equation of value type question and so I just had to state an assumption for it. With another question, again it wasn’t very clear what information was given in the question i.e. transition intensities or transition probabilities which would have required different answers. Again, I had to state that I was assuming something in the question in order to answer it.”

(A) With only the details provided, the exam team cannot provide a detailed response. Such comments did not arise as part of the paper preparation and testing.

(Q/C) “I felt there was an error in the **CT5** exam paper where no information was given regarding the premium which was needed to form an equation of value and derive the premium amount. Typically a premium calculation question will state that a premium is paid annually (monthly etc.) in advance or arrears.”

(Q/C) CT2:

- It seems the multiple choice questions have got considerably harder over the last 3 sittings. Previously, most of the questions had 1 definite answer, whereas recently there have been more of the ‘choose the best answer’ – which can be very subjective.

Of the 10 MCQs in the exam, 5 were ‘choose the one that best explains’.

(A) The concerns expressed have been discussed with the setting team, and they can assure students that there is no need for them to worry about potential subjectivity in the MCQs.

There is only ever one definitive correct answer to an MCQ. That has always been the case and it will remain so.



In some cases, we insert the word “best” to avoid concerns that there could be other answers or arguments that have not been offered. For example, in April 2018 question 1, there could be further descriptions of the purpose of Chinese walls, such as “to comply with regulation”.

CT3 (direct quote from student providing feedback):

(Q/C) “There were approx 54 marks across 3 questions again, within about 11 total questions or so (can’t remember for definite but this is roughly what it was). Doesn’t seem particularly reasonable to me as it doesn’t seem to go across the whole course”.

CT3 - (Q/C) Exam paper wise my only comment would be on CT3. There were far too many marks (in my opinion) split across the final 3 question, approx. 54% of the paper from memory. Since the questions mainly covered single areas of the course I don’t think this is a fair split as success or failure can rely too much on a couple of areas.

CT3

• (Q/C) Received a high level of dissatisfied students of the CT3 exam, with the style of questioning very different to what had previously been asked.

(A) The final 3 questions of the paper (Q9, Q10, Q11) carry 54% of the total marks of the paper. This is common practice in CT3 exam papers, where there are usually 3 longer questions at the end of the paper accounting for around half of the total marks. Also, as in our usual practice, each of these 3 longer questions in April 2018 covers a number of CT3 topics, and combined they cover a significant part of the CT3 syllabus. Their coverage is proportional to and consistent with the syllabus objective allocation (as also shown in the Exam plan for the paper). More specifically, the syllabus coverage of the 3 questions is as follows.

-- Q9: Probability building blocks (11 marks); Conditional expectation (6 marks)

-- Q10: Estimation (3 marks); Hypothesis testing (13 marks)

-- Q11: Confidence intervals (3 marks); Hypothesis testing (4 marks); Correlation & regression (14 marks).

CT4/CT8

(Q/C) CT4 and CT8 were far too abstract, nothing like the past papers at all. I was surprised they changed the exams so much considering after next sitting the whole course structure changes.

(A) The CT4 April 2018 examination consisted of 10 questions. Of these, the following questions were similar to questions that have been asked in recent examinations (within the last five years).

Q1 (4 marks)



Q3(i) (4 marks)

Q5 (9 marks)

Q6 (i), (ii) and (iii) (9 marks)

Q7 (12 marks)

Q8 (i), (iii) and (iv) (9 marks)

Q9 (12 marks)

Q10 (i), (ii), (iii), (iv) and (v) (15 marks)

Thus of the 100 marks available, 74 were for questions which are similar to questions that have been asked in recent CT4 examinations.

The other questions were as follows:

Q2 (6 marks) was on a topic which has not recently appeared on CT4 examinations, but it is in the Core Reading (unit 2). Students can be expected to work out possible sample paths for specific processes.

Q3 (ii) (3 marks) was on a topic which has not recently been asked, but is standard book work.

Q4 (i) (4 marks) was standard book work, though its style was slightly different from previous papers.

Q4 (iii) (3 marks) was on a topic that has not been asked recently. This was a higher skills question and a high mark on this part was this not required to pass the examination.

Q6 (iv) (3 marks) was a higher skills question asking candidates to think a bit beyond the Core Reading. Again, a high mark on this part was not required to pass the examination.

Q8 (ii) (3 marks) was a straightforward application which has not been asked for some years (though it has been asked on previous CT4 papers).

CT8

(Q/C) Too many questions to work through all the calculations in the time allocated.

(A) Feedback will be passed to the exam setting teams.



ST1

(Q/C) ST1 – “I did ST1 and felt like the questions asked was too narrow. It felt like it was a Products heavy paper with the odd bit of reinsurance and risks. Also, I can’t remember what question number it was (think it was number 4). The question was on installing self-service machines and some of the services it could provide. This didn’t feel like a particularly actuarial question and the number of marks assigned to it (9 marks) felt unjust seeing as it wasn’t particularly actuarial.”

(A) Feedback will be passed to the exam setting teams.

SA2

(Q/C) I felt that the SA2 questions this time around followed quite a different format to previously. There were a lot of small questions, with little to do with risk or product design, they also asked questions on the changes introduced by RDR and Old UK GAAP which didn’t seem hugely relevant to the industry currently.

SA4 (direct quote from student providing feedback):

(Q/C) “I found it to be quite a frustrating paper. The final question had c.30 marks worth on the State Pension. The bulk of this was testing whether you could learn information about the State Pension off by heart (e.g. how much it is per year etc). I don’t believe this is a test of skill or is something that should be asked in an exam which determines whether or not someone should qualify as an actuary. Asking very detailed bookwork questions like this only tests whether someone can memorise something off by heart (which could be done by anyone even if they have no actuarial knowledge) and does not test how well an individual can actually apply their knowledge”.

SA6

(Q/C) SA6 - The SA6 paper from this sitting didn’t seem very topical. Relative to the 2017 papers, the questions didn’t seem as relevant to a practicing investment consultant in terms of issues that are currently being raised by/impacting clients. There is an expectation that there will be some calculation-based questions on each paper but those given in the April 2018 were fairly niche parts of older courses. Niche calculation-based questions from ST5 could be expected as this formally forms part of the core reading, however, the expectation that students will remember small parts of older courses accurately and in detail in an exam setting such as this feels unlikely and ‘luck’ will play a larger part in exam success in these scenarios.

(A) The examiners have carefully considered the feedback received. Having reviewed the comments against the paper, it appears that they relate solely to question 3 which represents 10% of the overall paper and examined material from ST5. The examiners accept that only one topic (options) was tested in this question, as is typical for a 10 mark application question.



In relation to the other questions in the paper, the examiners made the following comments. They also noted that there is very overlap in terms of underlying core reading with ST5 for these questions.

Question 1 (42 marks): topical question covering investment strategy, equity styles, infrastructure and conflicts of interest, for an endowment fund.

Question 2 (29 marks): performance measurement question, including consideration of both return and risk metrics, and manager selection issues.

Question 4 (19 marks): mix of bookwork and application questions about the gilt strips market.

Overall the examiners were of the view that the paper as a whole was balanced, although accept that a higher proportion of the marks were allocated to numerical calculations than in the 2017 papers.

CA2

(Q/C) • Feedback that people working in Solvency II/ Capital management had an unfair advantage when sitting the exam.

(A) When drafting questions inspiration is drawn from all aspects of actuarial science as well as ideas from outside of the profession. As past papers demonstrate a range of subjects are covered. In all papers set no previous knowledge of the topic is assumed and clear instructions are set out so that all students have equal opportunity to attempt the scenario.

When drafting paper 1 for the April 2018 sitting we ensured that a range of individuals reviewed the paper so that background would not be a barrier to understanding the concept. Pictorial representation of the scenario was included to provide further clarity on the modelling requirements.

(Q/C) **CP3** - There seemed to be an inconsistency between what was requested in the email (draft a report for the Trustees) and in the actual exam question (draft a report for the Investment Committee). It therefore wasn't clear what exactly was required. The added unnecessary confusion in the exam, and should be easy to avoid by carefully proof reading the exam questions.

(A) For the purposes of this scenario & question the two parties are essentially the same. The trustees (who have ultimate responsibility for the investments) set up the investment committee. So the paper is ultimately for the trustees, but the investment committee are going to be discussing it in their forthcoming meeting.



CP3 - (Q/C) The CP3 question this year was more technical than last years and the questions in the second part were very vague compared to those discussed in the notes/mock questions/exams. It wasn't entirely clear what these questions were asking you.

CP3

- (Q/C) The question was worded with lack of clarity to which party the communication was to be directed to – the recipient of the report varied throughout the question.

(Q/C) Some of the wording in the cp3 question wasn't very clear – we were asked to consider "**any risks or difficulties in implementation**". When speaking to others I felt that this could be read either as: difficulties of implementation – so at the end state. OR as difficulties in the process of implementation.

CP3

(Q/C) A couple of students expressed frustration at the choice of topic for CP3, and felt they were disadvantaged by their prior knowledge.

(A) Feedback will be passed to the exam setting teams.

General

(Q/C) Less feedback in this area than for other sessions – I think that more students are using the online survey.

(Q/C) "There seems to be an increasing focus on having to work harder to extract the basic information needed to perform the calculations for the answer rather than this information being given in the question explicitly. I understand that this is an example of applying a student's knowledge but I feel that these questions crop up too frequently in each exam, which puts too much of a strain on finishing the paper in time."

(Q/C) "The exam papers seem far too time pressured to me, and the questions don't always cover a good spread of the chapters, nor do they always particularly relate to the course notes."

(Q/C) Some feedback that questions for ST exams generally were worded ambiguously.



Topic:

Tuition

Feedback:

To cover feedback and comments relating to ActEd

Glasgow

(Q/C) Several students passed on their satisfaction with the ActEd tutorials, and their thanks to the tutors.

(Q/C) Some students who took part in the CA1 tutorials ahead of this sitting commented that the sessions were particularly helpful in that the emphasis was often concentrated towards exam technique (which is particularly important for CA1).

(Q/C) For CT5, there was no Glasgow tutorial this session (some students therefore attended the Edinburgh group). Also, the 3 full day format was noted as being particularly heavy/intense, and that 6 half days (or some other similar format) might be a popular option if it was offered.

(Q/C) Comments on the Glasgow and Edinburgh venues were positive (in terms of location/facilities etc).

(Q/C) ActEd had not been informed of the change to the practicality of sitting the CP3 exam. As late as the preparation day, they were advising students that they would need to download an application – not Mac compatible – in order to sit the exam. Personally, this meant I made arrangements to travel home to sit the exam, at a cost of £100. I imagine others had to make similar unnecessary arrangements.

(A) We have looked into the comments which have been provided and we have found some errors regarding the information provided on the ActEd website.

Thank you for your feedback, we will be working on improving our communication between ourselves and the external companies which we liaise with. We will take your comments on board and make sure that in future we are provide our students and external companies with up to date and accurate information.

FASS

(Q/C) Can you raise concerns about SA7? It's more of a concern if I have to resit and then fail again in September. It doesn't sound like the course has been properly developed yet so it feels like the first students who sit this could be going in a bit blind and with limited study support (especially relative to other more well established SA exams).



Dublin

(Q/C) The last sitting was messy with tutorial offerings to students in Dublin. Tutorials were full quicker than normal and then the information to students changed multiple times.

(Q/C) Also some tutorial were cancelled due to the weather when tutorials went ahead by other tutors in the same venue

(Q/C) Generally good feedback regarding the quality of ActEd's tutorials and written materials.

Past Papers

(Q/C) "In a number of past papers, the ASET has commented that answering this question would involve more calculations/thought than time would allow given the marks available, and recommends that the best approach would be to leave this question till the end. I struggle to understand why these questions are included in the exam."

(A) Comments in relation to ActEd will be passed onto the ActEd Rep. Please refer to meeting notes in regards to scheduling and timings of ActEd tutorials.

Topic:

Curriculum 2019

Feedback:

To cover feedback and comments relating to Curriculum 2019

It should be noted that between the period of feedback from SCF members being provided to the IFoA and the SCF meeting, the IFoA published further information in regards to Curriculum 2019 including exam timetables, syllabus and core reading and sample papers for each exam.

Syllabus Changes

(Q/C) "Given the change in syllabus and that this is the last sitting we can get the exams before they merge, the fact that we don't get results until really late on is really frustrating. As you know, I am kind of stuck in no man's land with do I start CA1, knowing that if I fail either of my April exams, I will drop CA1 and do the resits"



(Q/C) “It seems very unreasonable that CT8 is currently a 3hr exam and this maps onto CM2 which is a 3hr exam plus a 1.5hr computer exam. “

(Q/C) “I strongly feel that more information is needed on the format of exams that will be combined as part of the 2019 curriculum as it will be difficult for students to know how to approach the exam in terms of time management and depth of knowledge across the combined subjects. For example, the CT5 exam will usually end with two questions worth 15+ marks that test basic knowledge and application. It isn’t clear whether these types of questions can still be asked in the CM1 (combined CT1 and CT5) exam.”

(Q/C) “Advice for students transferring on to the 2019 syllabus needs to be provided e.g. for those who will be sitting a combined exam previously taken on it’s own (e.g. I have sat CT4 and CT6 already but passed neither), will the recommendation be to review both sets of core reading or will a combined CS2 update be issued?”

(Q/C) It is a struggle for new students to find exams to take such that they aren’t going to potentially be at a disadvantage when the new curriculum comes in, as several are merging and several have prerequisites. Perhaps some guidance from the Institute in this area would be/would have been helpful, as employers are also unsure what is the best option for their students.

(A) The IFoA published the full syllabus and core reading material available on the 4th June 2018.

(Q/C) A large number of the responses were in respect of the change to CT9, and concerned a lot of students being keen to complete CT9 in its current format and therefore requesting additional dates to be added. I believe this has now already been addressed.

(A) We understand that there has been a high demand for the CT9 exam, to cater for this influx we have released new dates. [These dates are available on our website.](#)

(Q/C) Requests for some clear documents highlighting the differences between the new subject and the old version which it has mapped across from (i.e. a detailed instruction of chapters/ sections/ concepts which have been removed/ added).

(Q/C) There wasn’t enough time implemented between when the changes take place and us to pass enough exams to make the pairings (i.e. CT5 and CT1, CT4 and CT6). A lot of students are considering trying to stretch to sit 3 exams next sitting in order to make the pairs i.e. CT5 and CT1

(A) The IFoA has allowed 4 exam sittings from when it announced the new Curriculum to when it was implemented.



(Q/C) The CT9 change was announced terribly. Because the announcements were so sudden and kept changing, it seemed like there wasn't a clear decision making process involved.

(Q/C) There were a few members from the institute that came to explain why the curriculum is changing. However they made it clear that they haven't even sat the exams themselves. This didn't convince many students at all, in fact it did the opposite and made us less confident in their decisions.

(A) The syllabus, core-reading and sample exam papers have all been devised and developed by qualified Actuaries who either work at the IFoA or within industry. Our examination teams are made up of qualified actuaries who both devise and mark all exam scripts. Presentations made when the syllabus was being developed included an Actuary who had been through the IFoA examinations and played a key role in the syllabus development.

(Q/C) It would be useful for the Institute to release the expected study hours for each new subject to allow firms to plan their study policies in advance of the change, particularly for new exam structures such as CB3.

(Q/C) Further to this, there is no transition period in the new curriculum. This seems a little unfair to me, especially for those that have sat and failed exams but under the new curriculum will be expected to learn a new course. This is a big concern for me as there is a distinct chance I'll be left with only one or two resits before qualification at the end of the year. For those of us in this position, I'm not sure it's yet clear exactly what the new courses will look like and where the key changes to the syllabus are.

(Q/C) It might have been helpful to have a transitional period where both curricula were being run in tandem, i.e. people can re-sit the old syllabus but first-time-sitters would sit the new exams. This would have prevented the 'cliff-edge' scenario we have at the moment where students only have one attempt to pass certain exams.

(A) The planning and preparation of each examination takes large amounts of planning and resource, with over 16,000 candidates sitting a multitude of exam combinations. Unfortunately, it would not be logistically possible to run two sets of examinations at the same time.

The IFoA published the full syllabus and core reading material available on the 4 June 2018. The initial announcement of Curriculum took place in 2016, giving a total of 4 more exam sittings for students to prepare for the new exams and syllabus.



(Q/C) This issue is particularly acute for new-joiners who have the issue of exams being combined. One of my colleagues described this as created a “lost generation” who were in danger of “wasting a year” if they didn’t have perfect exam results.

(Q/C) “An issue has arisen for some of our first year new grads in relation to curriculum change. Given that CT1+CT5 and CT4+CT6 are being combined, and the consequent risk of effectively losing one pass if they haven’t passed both by year end, they decided to take the ‘individual’ CTs in their first year (CT2, CT3, CT7 and CT8).

(Q/C) Regarding Curriculum 2019 I think some more clarity would be good. Where there is a substantial change to the current exam processes, such as the introduction of the Excel and R based papers for the CT replacement exams there has not been much information released. Considering that these exams will possibly necessitate the learning of a programming language such as R as well as the learning of the course materials for the relevant subject I think that there should have been more information forthcoming. The volume of learning required to learn a programming language would be similar to adding another exam subject. Equally, if the exam will require only minimal programming skills, in very specific and narrow areas, then it would be useful to know this so that time is not wasted on learning more of a programming language than necessary.

(A) Please refer to the June SCF meeting notes.

(Q/C) Getting some feedback from students now that we get closer to the change stating that curriculum favours students straight out of college and not the older students.

(Q/C) Generally much better understanding and acceptance compared to the conversations had last year. Still a small handful of concerns regarding half subject conversions.

(Q/C) Students are unclear how the syllabuses for some of the new subjects are changing where the subject directly maps to an equivalent subject under the new curriculum.

(A) The IFoA published the full syllabus and core reading material available on the 4 June 2018.

Timetable

(Q/C) It’s terrible there is no 2019 timetable yet as it makes it very difficult for people to make plans e.g. don’t want to end up doing two exams that are on the same day in April 2019.

(Q/C) This [not having a timetable of exams for 2019 as at May 2018] is also another example of mis-communication by the Institute. Looking through the last SCF minutes there were a lot of comments regarding poor communication by the Institute so I would say more work is required with regards to this.



(Q/C) Some Students feel the IFoA didn't accommodate students enough by having CTs on at the same time not allowing them to sit each one instead having to choose between which CT to sit.

(A) The IFoA published the timetable of exams for 2019 on 4 June 2018

Other

(Q/C) Also, for students who prefer to use past papers as a means of studying, the idea of "sample papers" being made available for the new subjects has been put forward, particularly where the old version of the course is largely inapplicable (e.g. the practical papers in the new exams mapped from the CTs).

(A) Sample papers are available for each subject were published by the IFoA on 4 June 2018 and are available on the Curriculum 2019 webpages.

(Q/C) "More information on the computer based assessments is needed."

(Q/C) Some of our students have also requested that more be published on computer based exams sooner rather than later. This would also help employers to plan so that they can meet any technical requirements/think about how they're going to facilitate these examinations.

Topic:

Work-Based Skills (WBS) and Personal and Professional Development (PPD)

Feedback:

To cover feedback and comments relating to WBS and the introduction of PPD

(Q/C) There needs to be more published with regards to PPD. Although the PPD guide is useful to an extent, some of the examples really don't provide any further clarity. For example, on page 11, the example given under "Analyse and prioritise stakeholder needs when designing solutions" is just a repeat of the competency! This isn't helpful, especially given it's one of the mandatory competencies.

(A) PPD as opposed to Work-Based Skills is less about writing a description of the activity you overtook and more for the learning outcome for the student. We have provided some examples of certain activity that could be considered however, due to the differences in sectors our members work we cannot be too specific. If students would like to enquire about if a particular activity is within the scope of a particular PPD competency, they are welcome to get in touch.



(Q/C) Students asked for clarification of the 2 hours of “formal learning” required annually – the PPD guide does not make this explicitly clear.

(A) We recognise this is the case and are updating our web pages accordingly.

(Q/C) Also gathered the impression that not all students are necessarily fully aware of the need to complete their PPD submissions on an annual basis (particularly those who have been used to the WBS style), so potentially a clarification email/ reminder to all students to be aware of their own PPD year-end and to be sure to submit the necessary entries ahead of this.

(A) We are currently preparing an all-student communication explaining what PPD is which will be sent out ahead of the PPD change over date in September.

(Q/C) The PPD brochure states: “The IFoA will be publishing the full compliance aspects for example, non-compliance, late reporting or failure to submit, for PPD in April 2018”. As we are now in May can you find out when the compliance aspects will be published?

(Q/C) WBS/ PPD communication has been very poor. It took much too long for information to become available and when it did it was snuck onto the website without really being pointed out.

(A) Alongside webpage updates, we are currently preparing an all-student communication explaining what PPD is which will be sent out ahead of the PPD change over date in September.

(Q/C) The new PPD requirement for students has not been clearly communicated; in fact it hasn’t been communicated at all. Appears to all now be on the website and ready to use but the institute have not emailed about the requirements or deadlines or flagged that it has started/where to find the info.

(A) We are currently preparing an all-student communication explaining what PPD is which will be sent out ahead of the PPD change over date in September. There have been several announcements in the student newsletters and an article in The Actuary magazine when launched.

PPD/CPD:

(Q/C) I have attended many more events than I have logged because I often find it difficult to describe a genuine learning point. This is unexpected given that I am still a student.

(Q/C) A few weeks ago, we received a presentation from the Institute about PPD. One of the comments made is that it is not onerous. I will agree that once you have worked out what you actually have to do, if this is the only requirement, then it is not onerous. However, when this is combined with the CPD requirement, a 60+ hour working week, reading the Actuary magazine, reading the email communications from the various Institute groups, making sure you comply



with the changing requirements, keeping up with industry trends, and trying to study for the exams it is very difficult and stressful. The examiners deem all these areas as fair for asking questions. Perhaps there is some advice as to how to manage this?

(A) The annual requirement for PPD is 3 credits logged. This can be as little as two two-credit PPD logs alongside one-formal learning log of 2 hours' worth of activity. We hope this is a vast reduction of work compared with the current WBS.

(Q/C) We would find some examples of "learning outcomes" under the new PPD really helpful. Is this something that the IFoA could produce and have on the website? I note that for work-based skills there was a helpful example of a completed WBS form, which provided an idea of how much to write under each section, and gave some idea as to the content.

(A) We recognise this is the case and are updating our webpages accordingly.

(Q/C) There is quite a lot of confusion among my colleagues as to how learning outcomes can be used to demonstrate competency. That is, something can either be an example of how competency has been demonstrated (e.g. produced a summary of results which I presented to my colleague), or a statement of learning (e.g. I learnt how to summarise model results clearly). It would be good to have this clarified before the end of the PPD year, which will be in the next few months.

(A) The IFoA are about to publish some new guidance online in regards to Learning Outcomes and some examples of best practice for students to follow. We would expect a balance of technical detail to be included when describing what the learning outcome is.

(Q/C) We've asked a couple of questions but not found the education team to be very responsive to our queries

(A) We are sorry to hear this is the case. We would advise re-contacting Education Services if you haven't received an answer to your enquiry. If you are unhappy with the quality of the service you have received, the IFoA takes these comments very seriously, and can be addressed through the appropriate complaints procedure.

(Q/C) I would also say that I'm not sure all the information for the PPD requirements (mainly around when we should be starting to collect this information) is particularly clear. Especially for those in the transition between WBS and PPD.

(A) We have some specific transitional arrangement information from [Work-Based Skills onto PPD available on the website](#). Students are encouraged to contact Education Services if they have any specific enquiries about their situation.



(Q/C) We need proper guidance and training on what is required under PPD and how the transitional arrangements from CPD work. I am yet to speak to a student who knows what is expected. The process has been poorly managed by the Institute

(A) We are frequently updating the website in regards to PPD content and guidance for students. In addition. We are currently preparing an all-student communication explaining what PPD is which will be sent out ahead of the PPD change over date in September. The IFoA can also visit employers to run PPD training sessions, please contact the IFoA if this is of interest.

(Q/C) I have had real issues with the character limits for PPD. Particularly the 'Activity Description' box which is limited to 240 characters. This is much smaller than most of the 'questions' for PPD, and I really struggle to describe the activity in relation to the question whilst sticking to such a strict character limit.

(A) We recognise that the character limit does require students to be concise when they are completing their PPD logs. The activity description is required to be a simple, short overview of the activity, with the bulk of the detail within the 'Learning Outcome' where students have a 1024 characters limit.

(Q/C) Information on what PPD would entail was only available quite close to when it came into force (i.e. last September), which wasn't particularly helpful for future planning.

(Q/C) Also, some useful information hasn't been clearly provided, e.g. how the transitional period works in practice. Using 1 year WBS/2 years PPD as an example, it is unclear whether a 2/3 of the total 20 credits of PPD would be required in this case or just the minimum for each year (i.e. a total of 6 credits).

(A) We have some specific transitional arrangement information from [Work-Based Skills onto PPD available on the website](#). Students are encouraged to contact Education Services if they have any specific enquiries about their situation.

(Q/C) There's still a lot of confusion regarding the changeover from WBS to PPD, with a number of students unsure how this works in their specific circumstances. Often a combination of resources (IFoA website, student reps and education services) are required. Once students understand when they're switching over and the ratio of WBS/PPD they'll expect to need, the majority are generally content. Certainly those with a couple years or more until they hope to qualify are very happy that the essay requirement is much less for them.

(A) We have some specific transitional arrangement information from [Work-Based Skills onto PPD available on the website](#). Students are encouraged to contact Education Services if they have any specific enquiries about their situation.



(Q/C) Students don't feel that they have received enough guidance from the IFoA on PPD. However, some students' employers have provided helpful guidance on the IFoA's requirements.

(Q/C) Communication on exactly what is expected for PPD not clear.

(Q/C) Many students unclear on transition period from WBS to PPD.

(A) We are frequently updating the website in regards to PPD content and guidance for students. In addition. We are currently preparing an all-student communication explaining what PPD is which will be sent out ahead of the PPD change over date in September. The IFoA can also visit employers to run PPD training sessions, please contact the IFoA if this is of interest.

Topic:

Other

Feedback:

To cover feedback and comments relating to exemptions, newsletters, handbooks, webpages etc.

Handbook:

(Q/C) Student Handbook – I take it the Institute have decided there's no value in updating the handbook so the comment "The 2017/2018 Student Handbook will be published in the near future, but we appreciate that you will need to find the most up-to-date information as soon as possible" on the website needs to be changed – just another lie to the students. This comment has been present since before the September 2017 exams and I personally don't like being lied to.

(A) Please refer to the June SCF meeting notes.

Certificates:

(Q/C) The Institute never told us that they were stopping the DAT and CFI certificates (they still haven't!) and when I complained they agreed to send me a CFI certificate in January. I have still not had it and my latest chase has been ignored completely! It was very hard to get any response from them originally and I had to go through the complaints process.

[Edit]: they have just emailed saying that they have sent the certificate! However I still think it is bad that they never told anyone they were stopping those qualifications. At the time when I



asked after my certificate the most up to date student handbook said that I should expect one – I had no idea that they had decided to stop.

(Q/C) Some students are disappointed the CFI and DAT certificates won't be printed any more. Whilst they are aware these aren't formal qualifications, students appreciated that they marked certain milestones along the exam pathway.

(A) Information has now been published on the IFoA website.

Results and Exam Booking

(Q/C) It is important that students not be held back on their studies waiting for results for earlier exams before being able to start studying for the later ones. E.g. Someone who has passed all CTs and CAs waiting for a result on CP3 should be able to book and sit an ST exam while waiting for the CP3 result. Otherwise there will be a forced 6 month break in studying, delaying qualification. They could prepare for ST but if fail CA3 then wouldn't be allowed to sit it?

(A). The only criteria is the requirement to pass the professionalism test (OPAT) before you can sit CT9. You do not need to have passed CP3 before you can sit an ST.

Trailblazer Apprenticeship Programmes

(Q/C) More information on the Trailblazer apprenticeship programmes and how these would work with for actuarial qualifications would be appreciated.

(A) Details on apprenticeship programmes can be found on our [website](#), with a contact address for further questions.

Non-Member Entry

(Q/C) Also, there has been no information on what (if anything) will replace the CT1 for non-members option. I have been informed by a colleague that the exams team were not able to provide any information on this when he contacted them.

(A) CT3 is currently offered for Non-Member entry. Further information can be found on our [website](#)

Student Newsletters

(Q/C) Mixed feedback on the student newsletters. Some students say these are too frequent / too detailed. Others have said there's not enough information. On the whole the level of information is probably about right, with links to more detail on the IFoA website.

(A) Student feedback in regards to newsletter will be passed onto the Communications teams to consider.