



## Student Consultative Forum

Friday 19 June 2020 Time: 11:00 to 15:00 (Student representatives only from 10:00 – 11:00)

BlueJeans Conference Call

<b>Attending:</b>	Chair – Jess Elkin (JE) Representative from ActEd - Darrell Chainey (DC) Representative for students with disabilities - Ryan Haughey (RH) Representative for students with disabilities - George Burton (GB) Birmingham Actuarial Society – Danni Kelman (DK) Bristol Actuarial Society – Sachin Parikh (SP) Channel Islands Actuarial Society – Luke Berry (LB) Faculty of Actuaries Students' Society – Jonny Moore (JM) Glasgow Actuarial Students' Society – Kirsty Steven	London Market Students Group – Teresa Ruiz (TR) North West Actuarial Society – Daniel Wass (DW) Norwich Actuarial Society – Riya Limani (RL) Society of Actuaries in Ireland – Stephen Brennan (SB) Society of Actuaries in Ireland – Nabeelah Nawoor (NN) Society of Northern Ireland Actuaries - Garima Singhal (GS) Wessex Actuarial Society – George Nice (GN) White Horse Actuarial Society – Nichola Marr (NM)
<b>Executive Staff:</b>	Head of Quality and Assessment – Karen Brocklesby (KB) Quality Manager – Matt Tennant (MT) Head of Learning Operations - Andrew Berrow (AB) Senior Quality Executive – Laura Phillips (LP)	<b>Apologies</b> Staple Inn Actuarial Society - Luke Dangerfield (LD) The Actuary student editor – Jason Brett The Actuary student editor – Elliott Cox Welsh Actuarial Society - George McMahon (GM)

**BlueJeans Details:** To join the Meeting:

<https://bluejeans.com/939100000>

To join via Room System:

Video Conferencing System: bjn.vc -or-199.48.152.152

Meeting ID : 939100000

To join via phone :

1) Dial: +44.203.608.5256 (UK (London))

(see all numbers - <http://bluejeans.com/numbers>)

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Item	Title
1.	<b>Welcome and Introductions to new members</b>
1.1	<b>New Members –</b> Kirsty Steven - Glasgow Actuarial Students' Society Daniel Wass - North West Actuarial Society
2.	<b>Notes arising from the last meeting</b>
2.1	<b>Notes from 15 November Meeting</b>
	A question was raised regarding exam permits for Access Arrangements. Representatives reported communication for CP2 and CP3 was vague about extra time applicable and only confirmed when logging in on the day of the exam. AB confirmed that CP2 and CP3 ran unchanged as everything was already prepared and apologised for the confusion. Access arrangements will be clearer for September.
2.2	<b>Actions from 15 November Meeting</b>
	<p>MT provided an update on actions from the last meeting.</p> <p><b>Action 1:</b> Request for PPD view 'see detailed report' to change. Confirmed a request has been submitted but is in development queue and is yet to be actioned.</p> <p><b>Action 12:</b> Guidance to be published about MS Word character limit. Mixed reports about versions are causing an issue. It was requested SCF report any issues going forward. <b>Action to be kept open.</b></p> <p><b>Action 21:</b> PPD webpage has been published with an up to date video on how to complete PPD.</p> <p>AB provided an update of actions from the last meeting.</p> <p><b>Action 4:</b> Failed exam bookings: Education Services contacted everyone with issues and resolved situation.</p> <p><b>Action 5-9:</b> Exam centres: Access arrangements had been discussed but they were not required. Better signage (Charlton) was discussed but was not required.</p> <p><b>Action 10:</b> Online exam invigilation will not be mandatory for September. The employer can decide whether they wish to invigilate for their employees. Guidance notes will be provided.</p> <p><b>Action 13-15:</b> Platform update: confirmation the current platform will not be changing for September and some improvements will be made.</p> <p><b>Action 16:</b> Exam results will be released at 6pm 21/23 July. Pass lists will be sent to employers directly (where agreed) and will not be published publicly.</p> <p><b>Action 17:</b> Confusion about various post-exam reporting forms. Confirmed online exam form and mitigating circumstances are the only forms required, no exam centre forms anymore.</p> <p><b>Action 20:</b> Exam centres: No longer an immediate requirement to visit exam centres to check suitability.</p> <p>JE provided an update of actions from the last meeting.</p> <p><b>Action 11:</b> Specific ActEd issue for DC- no update</p> <p><b>Action 18:</b> Produce small article for Actuary Magazine detailing work of SCF complete. Feedback was well received.</p>

**Action 19:** holding SCF's in 2 locations: Will return back to this at a later stage should the SCF hold face to face again.

It was asked if there will be a public pass-rate list or any public information about the exam. AB confirmed that publication of Qualifiers for Associate/Fellow/CERA would be published but not in Times Newspaper. KB advised the pass mark will be published in the examiner's report

GB noted that employers like to use pass rate information for benchmarking and that some of them may not have heard about the decisions about pass list due to not having a Student Employer Contact (SEC). It was agreed that this type of information would appear on the examiners subject report.

AB confirmed that students have the opportunity to opt out if they wish under GDPR legislation and those employers who were going to receive pass lists for their employees would be aware of this. KB advised it is employer's choice to appoint a SEC. The forum advised that many employers may not be aware of this and more communication is needed. **Action MT to email SCF members about Student Employer Contacts and discuss with KS who manages the SEC about how to promote the role further.**

It was noted some people have had issues with payments/refunds following the COVID announcements and there were long delays from IFoA to resolve them. AB advised there were some problems doing online bookings which took time to figure out as it was an unexpected and complicated problem.

RH asked for clarification on the online platform and whether webcam/camera function was not going ahead. AB confirmed that there will be no requirement for webcam/camera/microphone functionality for the September 20 exams.

It was referred to another point raised last meeting regarding IFoA moving away from volunteer model for Markers. It was noted that there is a working party who are looking at this but with over 16,000 scripts to mark and 400 individuals involved in the system of marking it was not envisaged that the IFoA would move away from this model.

### 2.3 Mid-Year Update

MT explained that timing of the COVID-19 communication resulted in regular mid-year update not being produced. A follow up on issues raised from the November SCF meeting was provided:

- 1) PPD print function on the portal is now live, students can now download a PDF if they want.
- 2) Certificate in Data Science now launched which is a joint venture with Southampton University. The first 2 cohorts are underway but future cohorts are open to students. JE asked what the split of students compared to qualified members undertaking the award is. **Action: MT to find out.**
- 3) Updated requirements for CPD are now published online.

### 3 COVID-19 Impact on Exams

It was requested for IFoA to give position on Covid 19 impact on exams to help shape the meeting.

AB provided a timeline to run through series of events from 14 Feb 20 onwards. AB detailed the impact COVID-19 had on our exam centres around the world and the steps taken to consider how our exams could be run online. AB detailed at what point the IFoA made their decision on exams and when it was published to students.

KB provided detail of the work being undertaken by our Chief Examiners to prepare those exams to be sat online for both April and September which included change of question format to suit the online arrangement. A decision was made to cancel CS/CM exams for April due to the difficulty in moving the exam online. The format for a lot of papers needed to be amended to suit an online setting and the IFoA did as much as possible to ensure as many exams went ahead.

AB advised there was a question about pushing back exams but leaving CP2 and CP3 on the original dates. This was because these exams were already online so no changes were needed and the other exams required more time to make adjustments. There was some rescheduling required also to make sure the exams could be marked in time. AB referred to the refund and cancellation policy which allowed students to cancel without reason if felt they could not/ did not want to sit their exam.

#### **4. Students' Comments**

##### **4.1 Exam Booking & COVID-19 Correspondence**

GB thanked the IFoA for the work that was put in to make sure exams could be held. It was noted there was lots of feedback around communication and the time taken to respond to the COVID-19 situation. It was well known exams wouldn't be held in centres as decisions made by other Professional Bodies happened a lot faster. AB confirmed that until we knew the position of our suppliers and Examiners the IFoA could not publish anything definitive.

It was noted that students had to regularly check FAQs and it would have been appreciated to have an email sent to all to advise when FAQs had been updated. KB thanked student representatives for their feedback on communication and advised it will be taken on board for the future. KB confirmed that other organisations made earlier decisions to cancel exams which the IFoA wanted to avoid.

It was advised that having the next date of update was really appreciated so students didn't need to constantly check the website. However it would have been better if IFoA could have stated their intention earlier e.g. not to cancel and see if exams can be held online.

GS noted that the decision about not accepting emailed scripts was overly punitive. AB advised that previously when students have had an option to email their script, a lot of students have both uploaded and emailed in and lots of back office work was required to delete duplicates and check papers were the same. Additionally as IFoA staff are working remotely during the April 20 exams, there was no option to phone the Exam Support team so there was no capacity to support emailed scripts. It was noted that less than 1% of students sitting an exam (excluding CP3 cohort) had a problem with uploading. However, taking student comments into consideration, AB advised that there are new guidelines about emailed scripts for the September session which will include students needing authorisation first. It was noted some students experienced a lot of stress about uploading especially due to working from home and it was appreciated that there was new guidance coming out.

A question regarding getting authorisation to email scripts with time pressures was raised as a concern. AB confirmed in September there will be exam support over the phone to help this process. RH advised there was some confusion with CP3 about whether or not scripts could be emailed in or not due to the issues experienced by cohort 1. AB confirmed the issues were unexpected and a resolution was given in time for cohorts 2 and 3. As soon as possible the website was updated with information for cohort 1 to upload their script by email as an exception. RH explained the automatic email advising no emailed

scripts would be accepted created more stress as it was contradictory to the information displayed on the website. AB accepted that should have been changed and apologised for the confusion caused.

It was suggested the IFoA should publish statistics on successful uploaded scripts to reassure students who may have reservations about the online platform from past experience. AB confirmed this would be included in the next student newsletter. **Action AB**

It was noted that it wasn't clear what personal notes/study materials were allowed to be used in the exam. KB confirmed that our guidance on material that could be used during the exam has been clarified for the September session. A concern was raised about content which may be copied and pasted from internet sources in exams and how this would be investigated. KB confirmed that any material which is identical to internet sources will be flagged and investigated using specialist software. It was noted more clarification is needed on how content will be investigated and penalised. KB confirmed the Assessment Regulations details the procedure the IFoA takes when collusion or plagiarism is investigated and provides possible outcomes of inappropriate conduct. It was asked how many scripts have been identified as possible plagiarism/collusion but confirmed it was too early to give an outcome at this stage.

RH asked if there was any time saving now given the papers do not need to be scanned. It was explained the same checks were required to be carried out during the marking process and there was now additional work with the review of scripts for possible inappropriate conduct so there was no overall saving in the timescales.

GS mentioned the September timetable had been moved without much notification to students. It was explained that in order to run all the exams online, changes to the timetable had to be made. It was regrettable and apologies were given to the students however, in order to allow all students in different time zones to sit and accommodate the number of cohorts that would be accessing the papers, it was necessary.

A question was raised about the best way to communicate with students as it was key that they received relevant information in a timely manner. KB advised that concerns had been raised about the number of emails the IFoA send out. The IFoA also recognised that students have previously given feedback that they receive too many emails so there needs to be a balance reached. DK noted that if communication could be tailored to those who have booked onto an exam to provide important updates, this would be appreciated. It was also noted that students can choose not to read the emails if they wish so it is better to send them anyway for those who want a specific update. It was also noted that the style of communication could show more urgency for important updates by using red flags etc., this would indicate to students that it should be read. KB confirmed this feedback will be shared with the communications team for consideration.

## 4.2 Online Exams

GB noted about Access Arrangements (AA) particularly use of specialist software on computers and requested some clarification on what is acceptable to use in online exams. KB confirmed the Assessment team are in the process of contacting those with AA for September to understand what is required and how we can best support them.

## 4.4 April 2020 Exam Questions

A point was raised regarding the CB2 exam, where the drawing of graphs is a common feature and whether this would be included in the future of online exams. It was also requested that students would like specimen papers for CS1 in particular to show how multiple choice questions will look. KB advised that

work is currently ongoing as to how the next online papers will look. It was noted that a specimen paper could not be arranged for September however specimen questions are being considered to help students.

DC confirmed ActEd work with the IFoA on current practices however, the April sitting might be difficult to comment on given the exceptional circumstances.

It was asked when response to the feedback will be provided and if it is taken into account when setting of the next paper. KB confirmed that the subject teams are given all feedback. MT confirmed the IFoA responds to all the written student feedback received and this will be published with the meeting notes. Comments in relation to specific exam subjects will be published in the corresponding Examiners Reports after the release of results.

RH asked if time saving had been found in moving the exams online and whether it is possible to shorten the results timescales. KB explained that currently there is no movement to the timescale in delivering results due to the additional checking in place for plagiarism/collusion. It was asked for an update on functionality within our electronic marking and whether this could reduce marking time. KB explained that due to Covid this has been delayed for now and will not be picked up until next year. A question was also asked around MCQs saving time however it was confirmed that these questions need to go through the same marking process of being marked twice, so there will not be any time saved here currently.

It was requested some further information on how the pass mark is calculated and what public information will be made available about this. It was noted that papers are rigorously tested by 'guinea pigs' and reviewed again following test marking. It was confirmed that the pass mark will fluctuate on a range of factors; the difficulty and length of the paper or any external factors. Such matters are discussed and ratified at the Board of Examiners. The Examiner's report will now include the rate of students that have sat and passed/failed the exam which had previously been provided via the pass-lists

A point was raised regarding the fluctuating pass mark and explained that more people who may have been less confident this session may have cancelled their exam, so it might look like more people have passed than usual. KB confirmed that the pass rate does not influence the pass mark. It was also asked if the pass mark would be changed to reflect an open book format. KB confirmed it would be another factor taken into consideration by the Board of Examiners and all details will be given in the Examiners Reports.

NN asked if ActEd tutors could support the marking of exams to support the volunteer requirements. KB confirmed a lot of them already do and the discussion on exam markers was ongoing.

#### **4.5 Tuition**

It was noted there was good feedback regarding online tutorials and the online platform. However some improvements could be given to the written communication and chat function. It was asked how ActEd prepare material to changes to exam.

DC advised that the platform software was temperamental and there were lots of users which impacted it. He advised that hopefully improvements will be made in time for September. He advised that there are plans to update the CM/CS mock exams.

#### **4.6 Work Experience Requirements**

A point was raised regarding the CPD deadline which had been changed due to Covid and asked if there was any update to PPD. MT confirmed that there are differences in deadlines as everybody has the same CPD deadline but the PPD one is unique to students. He continued that the PPD webpage has been

updated with information for students who might be struggling to complete their PPD due to effects from Covid and if needed they can apply for an exemption. If students are working from home and can continue to record PPD then they should.

*Post-Meeting Follow Up: The CPD deadline for most members had previously been extended to by two months as a result of the CPD Scheme consultation. Taking into consideration the impact of COVID-19, the decision was made to extend the CPD deadline to the 31<sup>st</sup> August 2020 for all members.*

## **5. Student Feedback**

### **5.1 Feedback from recent and upcoming Global Student Consultative Forums**

MT gave an update on GCSF meetings. He explained that there was very similar feedback regarding Covid but the main feedback was due to exams being held on UK timescales meant some students have to do exams early morning/late night.

### **5.2 April 2020 Post-Exam Survey Headline Report**

MT noted there was a very good uptake on Post-Exam Survey with over 2600 entries. MT highlighted that the questions relating to the Covid 19 communication satisfaction was considerably lower for UK & Ireland students compared with international students. Also questions regarding the format of exams and the communication around open book and the time of exams differed significantly.

DC gave an observation that there were lots of news and updates from other professional bodies/universities etc. so UK students may have compared IFoA communication to this. It was noted that as the exams are so time pressured most students wouldn't spend time trying to find the answers in their notes. It was also mentioned that some exams have more application based questions that you can't find in personal study materials.

## **6. IFoA Updates and Discussion Points**

### **6.1 September 2020 Exam Update**

AB confirmed the same exam platform will be used for all exams in September. He confirmed that during the exam booking process students will now be able to book an exam cohort slot but confirmed there will be caps on slots to ensure there is enough provision to mark.

It was noted that students were generally positive about the online exams and the preference is to continue with them. DK noted that though feedback was positive on the online exams, some students did report wanting to return to exam centres/hand written reports.

RH raised a question on why the decision on staggered start times was made as students could still collude. AB advised that the platform cannot cope with large amounts of multiple uploads and downloads at one time so staggering cohorts is necessary. KB confirmed that currently there is no evidence of increased collusion due to multiple cohorts and advised that previously written papers were sat in local time where different countries sat exams at different times.

A question regarding uploading of papers to the platform was raised and it was requested that more details could be given to ensure files are uploaded correctly e.g. file size. AB confirmed that it is up to students to upload the correct file and advised that there are very rare occasions when the platform does not accept the upload e.g. in the incorrect format. KB advised the uploaded documents feed straight to the marking platform which would highlight corrupt files very quickly, and confirmed these occasions are rare.

AB confirmed that for the September exam bookings, only one exam can be booked at a time so if booking multiple exams then students will need to book these separately.

## **6.2 Additional SCF Meetings**

JE noted that SCF want to improve interactions with Education Committee and have more than 2 yearly meetings. It was suggested that meetings or focus groups could be arranged ad-hoc in certain circumstances to discuss specific matters with a smaller group of representatives. The forum were all in agreement of this.

## **6.3 Exam Counselling**

AB raised a point about the Exam Counselling service and confirmed it is currently only available for students sitting their last exam for qualification. It was noted that recently there has been a large increase in subject access requests (SARs) to get a breakdown of marks which students appear to find more useful.

The forum noted that in some situations the service is useful especially if students are getting stuck on one exam. It was noted however that online sittings mean students have access to their script and can request a SAR which allows students to get support elsewhere. It was also noted that the exam counselling service takes a long time to arrange.

KB advised that new marks release platform is not in place yet and it is currently in testing.

## **6.4 Approaches to Studying**

MT referred to the paper 'Approaches to Studying'. He noted it was found that there had been a drop in students using certain resources for studying but no increase in other areas. The forum was asked if there are other resources students could be using that the IFoA was not aware of. Additionally the number of annual study hours being reported have shown an increase of students reporting spending either 300-400 or over 400 hours a year.

GB noted that possibly due to the change in structure of exams, students are essentially studying for 2 subjects in 1 exam e.g. CM/CS. It was also noted that students are now required to learn excel/R software which is time consuming.

It was noted that the survey could be broken down by region and by exam which may give more insight. Additionally more students are now able to get exemptions meaning they have to sit less but more advanced exams which may give a different perspective.

## **6.5 Student Customer Service – Experience and Expectations**



MT explained the IFoA wants to focus more on customer service and experience and how this can be improved with members.

The SCF commented that many queries sent to IFoA can take some time to get a response. Quite often it was felt that these responses were generic and did not relate the question that was being asked. AB confirmed that many queries could be answered by looking at the IFoA webpages and that staff would direct many of the queries to these pages. It was recognised that there could be improvements in the service and he would take this away for further consideration and appropriate training.

## **6.6 Online Admissions & Online Exemptions**

### **Online Admissions**

MT confirmed admissions have now been moved to an online process and asked if student representatives could feedback from colleagues going to through the new process.

### **Online Exemptions**

MT gave a demonstration on the new online exemption portal.

RH noted that there could be a checklist of information needed to ensure students have all the information together before they begin their application, also the payment page should be moved so it is the last page in the process.

## **6.7 CB3 Recommended Study**

MT advised some feedback had been received on amount of recommend study hours for CB3 and asked the forum for their opinions.

The forum noted there are lots of videos which are not in order which is confusing and time consuming and material could be more streamlined. Recent candidates advised they felt they were spending more time working out what to do and what buttons to press rather than understanding the key messages of the subject. It was also noted that study hours should be updated so employers will give additional study days.

AB confirmed there were some changes to PSC effective of 01 July 20. Details can be found on the website by searching 'changes to professional skills.'

**Action AB to follow up communication with SCF.**

## **7. Any Other Business**

It was asked about the current state of the Chartered Actuary qualification KB advised it is currently under discussion.

### **Standing Down**

Sachin Parikh – Bristol Actuarial Society

## **8. Date of Next Meeting - Proposed date: 20 November 2020**