



## Student Consultative Forum

Friday 7 June 2019 Time: 11:00 to 15:00 (Student representatives only from 10:00 – 11:00)

Morgan+Webster, Exchange Crescent, Edinburgh

<b>Attending:</b>	Chair – Jess Elkin (JE) Representative from ActEd - Darrell Chainey (DC) Representative for students with disabilities - George Burton (GB) Representative for students with disabilities - Ryan Haughey (RH) Glasgow Actuarial Students' Society – Craig Rodgers (CR) London Market Students Group – Teresa Ruiz (TR) North West Actuarial Society – Lauren Metcalfe (LM) Norwich Actuarial Society – Danielle Nash (DN)	<b>Apologies:</b>	Society of Northern Ireland Actuaries - Garima Singhal Bristol Actuarial Society – Sachin Parikh Society of Actuaries in Ireland - Niall Mc Groarty Wessex Actuarial Society – George Nice The Actuary student editor – Jason Brett Yorkshire Actuarial Society – Sammie Caine (SC)
<b>Via BlueJeans:</b>	Head of Quality and Assessment – Karen Brocklesby (KB) Head of Assessment – Laura Griffiths (LG) Birmingham Actuarial Society – Danni Kelman (DK) Channel Islands Actuarial Society - Amber Buckingham (ABM) Society of Northern Ireland Actuaries – Ciaran Harris (CH) Staple Inn Actuarial Society – Luke Dangerfield (LD) Faculty of Actuaries Students' Society – Jonny Moore (JM) Welsh Actuarial Society - George McMahon (GM) White Horse Actuarial Society – Nichola Marr (NM)		
<b>Executive Staff:</b>	Quality Manager – Matt Tennant (MT) Head of Learning Operations - Andrew Berrow (ABW) Quality and Assessment Team Administrator – Julia Cockman (JC)		

Item	Title	Action
1.	<p><b>Welcome</b></p> <p>JE welcomed the members to the meeting, and introduced the following new members to the Student Consultative Forum:</p> <p>Teresa Ruiz – London Markets Group  George Nice – Wessex Actuarial Society  Nichola Marr – White Horse Actuarial Society  George Burton - Representative for students with disabilities/The Actuary student editor  Ryan Haughey - Representative for students with disabilities  Sachin Parikh - Bristol Actuarial Society  Garima Singhal - Society of Northern Ireland Actuaries  Luke Dangerfield – Staple Inn Actuarial Society</p> <p>JE noted that this was the first Student Consultative Forum to take place since the new curriculum was launched in January 2019.</p>	
2.	<p><b>Notes arising from the last meeting</b></p>	
2.1	<p><b>Notes from the 9 November 2018 Meeting</b></p> <p>The notes from the 9 November 2018 Student Consultative Forum were noted.</p>	
2.2	<p><b>Actions from the 9 November 2018 Meeting</b></p> <p>The actions from the 9 November 2018 meeting were noted</p> <p><b>Action 1 – Student Representatives visiting prospective exam venues</b></p> <p>AB noted that a student representative had visited an exam venue in Switzerland. AB noted that in light of the feedback that had been received for the Dublin exam centre this session, he would be requesting volunteers to visit prospective new venues in Dublin.</p> <p><b>Action 18 – Post-Exam Survey - Overall student satisfaction rate – September 2018 exam session</b></p> <p>In response to the request at the previous meeting to see the Post-Exam Survey overall student satisfaction rate excluding CA2 and CP3, MT noted that excluding these exams, the overall satisfaction moved from 6.3/10 to 7.1/10.</p> <p><b>Action 19 – Student Newsletter – prioritising messages</b></p>	

Item	Title	Action
	<p>AB noted that the IFoA had been working on ensuring that the most important messages were included at the beginning of the newsletter. AB also noted that the newsletter published ahead of the April 2019 exam session had been primarily focused on exam-related matters.</p>	
2.3	<p><b>Mid-Year Update</b></p> <p>MT noted that the Mid-Year update is intended to provide an update on actions from the previous meeting, as well as any additional news or information that would be useful for the student representatives. MT noted that the update in March had also been circulated to the Global Student Consultative Forums.</p> <p><b>PPD Webinars</b></p> <p>MT noted that a video of the PPD webinar held after the last forum meeting was still available on the <a href="#">IFoA website</a>, and within the CPD portal. The IFoA were looking to hold additional webinars later in 2019.</p> <p><b>PPD Portal</b></p> <p>At the last meeting, the forum has asked if the PPD portal could inform students how many credits they had remaining for PPD. MT noted that adding these features would be too costly, but that text had been added to the portal to remind students of the overall credit requirements.</p> <p>Concerns were raised regarding the visibility of historical PPD records. MT noted that previous records can be viewed using the 'Date Range' filter, which will display PPD records for the range of dates specified. It was noted that full PPD submissions can be viewed by selecting 'See Detailed Report'. (Action for MT to provide additional info what 'See Detailed Report' contains.)</p> <p><b>PPD Examples</b></p> <p>MT noted that PPD examples of Good Practice were available on the <a href="#">IFoA website</a>.</p> <p><b>Historical Exemption Agreements</b></p> <p>MT had looked into the forum's request to make historical exemption agreements available on the website, in addition to the current exemptions that students may be eligible for. It was noted that the volume of agreements was too large to list on the website, but that it may be possible to publish a directory of exemptions as a PDF document.</p> <p><b>Exam Results Dates</b></p> <p>The forum asked if there was a set time for results release this session. AB noted that the results would be released between 17:00 and 19:00 on 2 July and 4 July. The IFoA had agreed with employers not to release results during the working day. AB</p>	

Item	Title	Action
	<p>noted that a specific time of release could not be provided, due to the risk of high traffic to the website. The forum suggested that future results could be published at midnight, as website traffic would be lower at this time. AB would look into this.</p> <p><b>Online Exams Guidance</b></p> <p>DN noted that communications on guidance for online exams had come out very close to the exams taking place, and that ideally, this information should have been available when students first booked their exams. AB noted that the timings of communications should improve for the September 2019 exam session.</p>	<p>AB</p> <p>AB</p>
3.	<b>Students' Comments</b>	
3.1	<p><b>Exam Booking</b></p> <p>It was noted that currently, students with access arrangements receive both the standard exam permit, and a permit stating their access arrangements. It was noted that this can create confusion, and can contain contradictory information. AB noted that a number of meetings had taken place regarding access arrangements, and work was being done to streamline the process. GB suggested that either the first communication on exam permits should not be sent to these students, or the communication should contain a line stating it can be ignored by those with access arrangements. AB would look into this.</p>	AB
3.2	<p><b>Exam Centres</b></p> <p>AB noted that given the feedback that had been received for the Birmingham exam centre this session, the exams next session would take place at Colmore Gate.</p> <p>AB noted that the IFoA are looking for a new exam centre for Dublin, and asked the forum to contact <a href="mailto:Examsupport@actuaries.org.uk">Examsupport@actuaries.org.uk</a> if they had any suggestions for suitable venues.</p>	
3.3	<p><b>Online Exams</b></p> <p>The forum asked if it would be possible to have access to more specimen exam papers, to give a wider range of the type of questions that could be asked. It was noted that the ActEd materials were useful, but were not always an accurate reflection of the exam paper. LG noted that the IFoA is reliant on volunteers to produce these materials, and with the current volunteers available, it was unlikely to have any additional specimen papers for the September 2019 exam session. It was noted that past papers will be made available on the <a href="#">IFoA website</a> at the end of each exam session, so the number of sample papers will build over time.</p> <p><b>Length of B Papers for CS and CM</b></p> <p>The forum noted that the 1 hour 45 minutes time allowed for these papers was insufficient, and that 2 hours, or 2 hours 30 minutes would be more suitable. KB noted that Examiners had also raised this issue, and that the September 2019 papers would</p>	

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	<p>be reviewed based on this feedback. LG noted that all exam papers are tested by volunteers, referred to as ‘Guinea Pigs’ or ‘GPs’. It was noted that the time pressure issue had not been flagged during the GP process, but as it had been raised since, it would be taken to the Board of Examiners. It was noted that these papers may undergo the GP process again as a result of this review.</p> <p>DN asked for clarification on the selection process for GPs. KB noted that the IFoA relies on volunteers, and the number of volunteers can vary between subjects. It was noted that for the Fellowship subjects, GPs had to have either passed the relevant exam, or work in the relevant subject area. It was noted that the comments from GPs are fed back to the Examiners as part of the paper setting process.</p> <p><b>Excel Requirements</b></p> <p>It was asked if the IFoA could make it clear which versions of Excel could be used for the online exams, as there had been some formulae this session that had not worked in Excel 2007. It was noted that this would be clearer going forward.</p> <p><b>Exam Planning Time</b></p> <p>The forum asked about the rationale behind CP1 Paper 2 having an allocated 45 minutes reading time. KB clarified that this is considered ‘planning time’ as opposed to ‘reading time’, and is intended to give candidates time to structure their response to the question. KB would put together some wording to clarify these expectations.</p> <p><b>Exam Paper Issues</b></p> <p>It was asked if the IFoA could offer guidance on how to report potential errors in exam papers, as the IFoA Examination Team would not be able to offer advice on this. It was noted that for the next exam session, there would be a separate inbox for submitting queries relating to the exam questions, as opposed to technical issues such as upload/download.</p> <p>It was noted that over 500 candidates had submitted their exam scripts by email, and AB noted that it takes time for the Examination Team confirm that these have been received. It was suggested that the auto-responder could be clear that it confirms the email was received, but cannot confirm that the file was attached.</p>	<p>KB</p> <p>AB</p>
3.4	<p><b>April 2019 Exam Questions</b></p> <p>JE noted that feedback on exam paper questions are passed onto the exam teams.</p>	
3.5	<p><b>Other – Exam Related</b></p>	



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	<p>- Results are prepared for release.</p> <p>DN asked about the benefits of marking scripts online. KB noted that time was saved by not having to post exam scripts to be marked. It was noted that since this change, student numbers had increased, and additional controls had been incorporated into the marking process so the IFoA still faced resourcing constraints. KB noted that she had previously written an article outlining these issues, and would create an updated version to be circulated.</p> <p>It was noted that many factors are taken into account regarding the scheduling of exams and the release of results. These include public and major religious holidays, both in the UK and internationally.</p>	KB
3.6	<p><b>Tuition</b></p> <p>It was noted that the material available on Excel was not at the same level of detail as the materials available on R. DC noted that there is a high volume of guides and material for Excel freely available, compared to R. It was noted that ActEd have forums relating to their online resources, and students can ask for recommendations for Excel guides.</p>	
3.7	<p><b>Student Communications</b></p> <p><b>Newsletters</b></p> <p>It was suggested that the Student Newsletter could contain links with a 2-3 sentence summary, as opposed to showing full articles. AB noted that the IFoA are aiming to for articles to be under 100-words each. The forum also noted that the IFoA should ensure that the subject lines and use of images in emails do not flag the message as junk mail. AB would look into this.</p>	AB
3.8	<p><b>Other</b></p> <p><b>UK Practice Modules</b></p> <p>It was asked if students can view their UK Practice Module marks without submitting a Subject Access Request. KB noted that the UKPMs are currently under review, and that further development could be considered once the review is complete.</p> <p><b>Student Handbook</b></p> <p>The forum noted that the lack of a student handbook was causing issues for students from smaller companies, who would not have the same options to obtain guidance as those from larger companies. KB noted that work was being done to update the handbook, and this should be completed by September. The website would be updated to reflect the current status of the handbook.</p> <p><b>IFoA Website</b></p>	KB

Item	Title	Action
	<p>GB noted that it is not always clear where to find information on the IFoA website. KB and AB noted that they are in discussions with the website team in regards to this, and how the webpages should be set out in the future.</p>	
4.	<p><b>Student Feedback</b></p>	
	<p><b>4.1 Feedback from recent and upcoming Global Student Consultative Forums</b></p> <p>MT noted that the Global Student Consultative Forums take place alongside the UK and Ireland Forum, and will be taking place throughout June and July. There are currently 6 global forums, representing the following regions:</p> <ul style="list-style-type: none"> <li>- Americas</li> <li>- Europe</li> <li>- Africa and the Middle East</li> <li>- East Asia</li> <li>- South Asia</li> <li>- Southeast Asia, Australia and New Zealand</li> </ul> <p>The notes from these meetings will be made available on the <a href="#">website</a></p> <p>MT noted that the following topics had been raised by the global forums:</p> <ul style="list-style-type: none"> <li>- Time-zones – it was noted that for North America, exams can sometimes take place at 2am. AB has been looking into this issue.</li> <li>- Subject Access Requests – As SARs are part of UK legislation, students overseas are not always clear if they can apply for these. IFoA Student members may request a SAR and will told at point of application if there are eligible based on their country of origin.</li> <li>- Exam Payments – There have been issues overseas where some governments have prevented students from making card payments. Learning Operations are investigating country-by-country where issues arise for alternative options for students.</li> </ul>	
	<p><b>4.2 April 2019 Post-Exam Survey Headline Report</b></p> <p>MT noted the following in regards to the post-exam survey:</p> <ul style="list-style-type: none"> <li>- Feedback on the exam booking process has been mostly positive.</li> <li>- Overseas students had given a higher overall satisfaction rate than UK students</li> <li>- UK students cited more issues with instructions for online exams</li> <li>- Feedback on the online exam platforms has been significantly more positive compared to the September 2018 exam session.</li> </ul>	

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	<p>GB noted that the survey did not give the option to give feedback on individual parts of 2-part exams, and that this would be useful as students may have different responses to the different parts of the paper. MT noted that future surveys would allow for feedback on the individual parts of these papers.</p>	<p><b>MT</b></p>
<p><b>5.</b></p>	<p><b>IFoA Updates</b></p>	
	<p><b>5.1 Online Platform Update</b></p> <p>AB noted that individual elements of the new Online Exam Platform were currently undergoing testing, but that end-to-end testing would not be completed in time for the September 2019 exam session. As a result of this, the existing online platforms would be used for the September 2019 session, with a view to move to the new platform for the April 2020 exam session.</p> <p>It was noted that there had been fewer issues with the existing online platforms this exam session. AB noted that the platforms had been stress-tested since the last exam session, and that the suppliers had hired an external consultant to look into the issues that occurred during the September 2018 exam session. AB noted that the issues with CP2 that had occurred this session were the result of human error, and apologised for this.</p> <p><b>Invigilation of Online Exams</b></p> <p>AB noted that currently, there are no restrictions on where candidates can sit their online exams. For future examination sittings guidance will be provided in required invigilation if candidates are not sitting the exam in isolation. The details of the invigilator would need to be provided to the IFoA. It was noted that this would not be required for candidates who sit an exam on their own.</p> <p>RH asked what the anticipated response was from employers. AB noted that some employers may ask students to sit their exams at home, but that some employers already provided invigilators for students who sit their exams at their place of work. AB noted that students should make the Exams Team aware if they face any issues with their employers in regards to online exams.</p> <p>AB noted that in the future, the IFoA would be looking to either hold online exams in exam centres, or introduce online proctoring.</p>	
	<p><b>5.3 Exam Counselling</b></p> <p>It was noted that going forward, Exam Counselling would now only be offered in cases where it is the candidate's last exam to qualify. LM asked if there is still scope to completely cancel the service. It was noted that this would depend on the interest in the service in future exam sessions.</p>	
	<p><b>5.5 Review of SCF Regions and Terms of Reference</b></p> <p>The current SCF Terms of Reference were noted.</p>	

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	<p>MT noted that he would like to look at the future of the Student Consultative Forum, how representatives are recruited, and what is discussed in meetings. The following points were noted:</p> <ul style="list-style-type: none"> <li>- It may be useful to recruit some representatives from smaller companies.</li> <li>- It may be possible to divide the SCF into multiple regional forums.</li> <li>- The UK and Ireland SCF currently does not have representation from certain areas such as Gibraltar, the Isle of Man and other regional communities.</li> <li>- As all Norwich representatives come from Aviva, it may be beneficial to give more of the East Midlands a voice.</li> <li>- The IFoA could standardise the selection process for representatives.</li> <li>- The current term length for a student representative is 2 years, with some flexibility. The forum agreed that this is a suitable length of term.</li> <li>- It is more common for senior students to apply to be a student representative, as opposed to those who have just joined the IFoA.</li> <li>- More work could be done to publish SCF information in The Actuary Magazine.</li> <li>- The IFoA could provide clear instructions for how students can contact SCF representatives.</li> <li>- In the future, student representative could run their own surveys to gauge student views.</li> <li>- The purpose of surveys should be considered, including the Annual Student Survey, which is sent out in November.</li> <li>- It was agreed that the current Feedback Form covers the majority of important topics.</li> <li>- It was suggested that the SCF could ask for more feedback on the student induction process, or the student experience as a whole.</li> </ul> <p>MT thanked the forum for their comments and will be bringing forward the content of the review for the next Mid-Year Update and the November UK &amp; Ireland SCF meeting.</p>	
6.	<p><b>Any Other Business</b></p> <p>RH and GB noted that it is harder to communicate with students with disabilities, as, unlike other representatives, they do not form a specific region. LG noted that a message could be sent to students with long-term Access Arrangements for exams, to let them know that they can raise any issues with the forum, if RH and GB wanted to draft a message.</p> <p>The forum noted that some students are currently unaware how to obtain NUS (National Union of Students)/TOTUM cards, as the NUS do not have agreements with their regions. MT would look into this with the IFoA Membership Team. The forum asked if it was possible to have agreements with other student discount programmes, such as UNiDAYS. MT would discuss this with the Membership Team.</p>	<p>RH/GB/LG</p> <p>MT</p>

Item	Title	Action
	<p>It was noted that currently, the IFoA do not share students' individual email addresses with other student representatives. The forum was asked if they would like to start sharing their email addresses. It was noted that this would be helpful for representatives who are unable to attend the meeting in person. It was noted that it might be possible to set up a communication forum on Egress; the IFoA's secure file sharing platform. MT and JC would look into this.</p> <p>DN noted that this would be her last meeting. The forum thanked her for her contributions.</p>	<p><b>MT/JC</b></p>
<p><b>7.</b></p>	<p><b>Date of Next Meeting - Proposed date: 15 November 2019, London</b></p>	



## Student Consultative Forum Feedback Return Form April 2019 Exam Session

(Q/C) – Question/Comment received from students

(A) – Answer from IFoA or ActEd

<b>Topic:</b>	Exam Booking
<b>Feedback:</b>	
<p><i>To cover feedback and comments relating to the process of booking exams.</i></p> <p><b>Communications</b></p> <p>(Q/C) I updated my email address after booking my exams however the paper B material required to sit the exams was sent to my previous email address.</p> <p><i>(A) This could have been caused by an overlap between reports being run and the email addresses being changed. We would like to ask all students to ensure their email address are up to date before booking this exam to ensure this doesn't happen.</i></p> <p>(Q/C) For the CS2 exam, which had a Paper A and Paper B, the initial confirmation was not clear as to whether or not registration had been successfully completed.</p> <p><i>(A) We are currently looking at all correspondence that we send to ensure that the confirmations are clear and have all the correct information needed.</i></p> <p>(Q/C) Possible to have two email addresses confirmation emails are sent to? Many students have difficulty in accessing work emails from home.</p> <p><i>(A) Candidates are responsible for ensuring their details are updated in their members account. Currently communications can only be sent to one email account. We appreciate your comments and this is something we are looking into for the future.</i></p> <p>(Q/C) Some issues concerning no email confirmation of exam entry.</p> <p><i>(A) All exam booking confirmations are sent within 24 hours of booking. We would like to advise all students to check spam or trash folders and if not received to contact Education Services so we are able to look into and resolve.</i></p> <p>(Q/C) Delay between booking exams and receipt of confirmation of booking – would help if confirmation was received sooner for those claiming expenses.</p> <p><i>(A) All receipts and confirmations are sent within 24 hours, please ensure you have checked your members area and spam or trash email folders, if you have any further issues please contact Education Services.</i></p> <p>(Q/C) Exam booking – some students commented it was hard to find a link to book exams and no reminders were sent about when to book.</p> <p><i>(A) Reminders of the exam booking opening are sent via our newsletters and the dates are advertised on the website. With regards to link to book exams this is something we will look into.</i></p>	



### Exam Capacity

(Q/C) CB3 exam – dates for the next exam sitting have not been published for a long period of time, and when they have previously been released they get booked up very quickly. Institute needs to provide more dates for these sittings and more regularly, and communicate more clearly when new dates have been released.

*(A) Changes are currently being made to CB3 and booking will be opening shortly. We do apologise for the delay however we can assure you that all dates will be available to book soon.*

(Q/C) I was unaware that the deadline for CP2 may change from the normal date. I left my exam entry till last minute to ensure that I had read all the material and had a reasonable chance of passing. What I didn't realise is that this exam fills up fast and there is a limit on number of entries. Hence, I missed the deadline as this course had filled up before the deadline. Had I realised I may not have bought the material in advance. I doubt that I will sit two exams next time due to financing this myself, and I want to focus on CT8 resit next time. Therefore, hope that the CP2 syllabus doesn't change next year!

(Q/C) A number of students missed the booking window as a result of it being vastly reduced.

(Q/C) I had CP2 ready to book and then went to get our company credit card and by the time I came back it wouldn't let me book as it became full. There should be an indication of the number of spaces left for the exams which fill up ahead of the closing date.

*(A) We advise all students to book as early as possible to ensure they have space in the centre or online, some exams do reach capacity at the very last minute of the booking period. Unfortunately our systems do not allow the number of spaces remaining to be displayed automatically and this would be a manual process. This could cause further issues because places maybe filled before we advertise them giving incorrect information. This is something we are looking into for the future however it is not possible at the moment.*

(Q/C) For the CP3 exam, spaces for this were filled prior to the end of the exam application date, and given this is an exam for which invigilators and desk space are not needed (take place in our own environments) why are these limited.

*(A) We advise all students to book as early as possible to ensure they have space in the centre or online, some exams do reach capacity at the very last minute of the booking period. Although these exams are online, they still have to go through the same process as all other exams, being marked by two markers etc, we have to have a capacity to ensure this process is completed within the timeframes so we are able to release the results on the correct date.*

(Q/C) There was a lot speculation for CM1 and CS1 subjects exams spaces filling up quickly on the day they opened. This did not transpire to be the case and some people got up early to make sure they got on the exams (as if they were festival tickets that might sell out!)

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

### General

(Q/C) Very straight-forward process.

(Q/C) Exam booking process was easy to complete, I encountered no issues.



(Q/C) Improvement from last time.

(Q/C) Simple & easy process.

(Q/C) The exam booking processes worked well - there was no major issues.

(Q/C) Happy with the exam booking process. Timescale seems fine.

(Q/C) Fairly easy and straightforward. No issues.

(Q/C) The booking of the exams online was relatively simple

(Q/C) Inability to book several exams at the same time - Students had difficulties booking exams at once and had to go through the whole process multiple times.

*(A) Unfortunately students are unable to book different exams if they are in different centres or a combination of both written and online exams. This is something we are aware of and we are hoping will be able to resolve this in the near future.*

(Q/C) It was not made clear two bookings were needed for CS2.

*(A) CS2 exam only requires one booking for both parts of the exam*

(Q/C) Simple, however I didn't like not knowing the time of the exam until two weeks or so before, as I had to sit the paper B exams in the office I needed to know what time slot I could book a room for. So, I couldn't be more than two weeks in advance which made booking a room slightly more difficult. I managed to sort it in the end but it was rather stressful.

*(A) We appreciate your comments, we are currently reviewing our processes to ensure we are providing you with the relevant exam information as soon as possible.*

(Q/C) Find the process of booking exams on the IFoA website difficult. Several sections make reference to booking exams without providing any details or links on how to actually do it.

*(A) We are currently reviewing our web pages to make it simpler when booking exams.*

(Q/C) The exam booking was not open very long at all, this time it is less than a month!

*(A) The exam booking window changed for all students and was open for 4 weeks to ensure fairness to all students. If any changes are made to dates, we will try and inform students as soon as possible and information will be provided on the website and newsletters.*

Topic:

Exam Centres

Feedback:

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

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



### **Norwich**

(Q/C) Glad changes were made to the Norwich exam room – less of a draft there now

*(A) Thank you for your feedback regard your exam centre. We are pleased that candidates felt the centre was a success.*

### **Belfast**

(Q/C) I find the Belfast exam supervisors excellent, friendly and professional

(Q/C) Belfast room used had the toilet in it (was a suite) so was a bit weird going to the bathroom (not a major issue!)

(Q/C) Toilets on a different floor, clock in room not clearly visible

(Q/C) Desks were very close together and there was limited room around you. Toilets are on a separate floor is also not ideal

(Q/C) Room was too small relative to the amount of people sitting the exam. I could not easily get in and out of my chair. The desk was also too small.

(Q/C) Change the Belfast exam centre. Raddison Blu is not appropriate

*(A) 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 ways in which we can improve a student's experience for the future sessions.*

### **Bristol**

(Q/C) Multiple comments that the Bristol exam centre desks are too small.

*(A) 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 ways in which we can improve a student's experience for the future sessions.*

### **Gloucester**

(Q/C) The Gloucester exam centre was fine.

*(A) Thank you for your feedback regard your exam centre.*

### **Reading**

(Q/C) The Reading exam centre was fine.

(Q/C) Ambiguity in instructions given at the start that affected students during the examination.

(Q/C) Reading exam centre – I think the invigilators were new as they didn't seem to be familiar with the format of our exams. For both CP1 papers they asked us to queue outside the door to check our IDs and calculators (which is fine) but for the second CP1 paper they were saying that calculators had to stay in our bags. The students basically had to tell them that they were wrong – we are allowed them but just not to use them during reading time. One invigilators phone went off twice in the exam too. Once a ringing phone call and the second then a vibrating phone call. This was distracting.

(Q/C) Reading CP1 - Received separate feedback concerning the invigilators for CP1 also (along the same lines as above)



*(A) The concerns relating to invigilation have been noted, a training session will be provided for exam supervisors ahead of the September 2019 session to help with improving the student's experience for the future sessions.*

### **Glasgow**

(Q/C) Venue chosen for exams was good (City of Glasgow College – Riverside Campus). It was easily accessible (i.e. good location), clean, and there was no noise or disruption.

(Q/C) Myself and other students seem to be very pleased with the City of Glasgow College venue, particularly compared to other recent exam centres, mainly due to the room being quiet and appropriate for exam conditions

(Q/C) Great exam centre. Please keep for further sittings.

(Q/C) While the City of Glasgow college is a quality centre, it is a fair distance from most public transport stations requiring either a 10 minute walk from the nearest train station or a train into town and then a trip on the subway if you do not live on the subway line. Centre itself is the best in recent years but surely one of the several universities in Glasgow are able to afford a room for the relatively small number of students sitting exams in Glasgow. They are better served by the public transport system in Glasgow

(Q/C) Exams: CM1 and CS1

Exam Centre: Glasgow College

Nice exam rooms with no disturbance or issues.

(Q/C) Subject: CM1

Exam Centre: Glasgow

Current exam centre is ideal, no noise or disruptions during the exam.

*(A) Thank you for your feedback regard your exam centre. We are pleased that candidates felt the centre was a success.*

*Please note, due to availabilities in September 2019, the venues will be split between Glasgow College and the Radisson Blue Glasgow. We will try to ensure this does not happen again.*

### **Edinburgh**

(Q/C) Noise disturbance from mowing the lawn during exam.

(Q/C) Heriot Watt exam invigilators are particularly friendly and professional. They improve the whole exam-taking experience!

(Q/C) The rooms on the day could have been more clearly signposted

(Q/C) Some desks were wobbly

(Q/C) CP1 Edinburgh - The invigilators were talking throughout both exam papers. They were coming and going a lot. One invigilators phone rang on loud, twice. It was off putting and inconsiderate. Normally we have 2 invigilators who sit through the whole thing in silence and don't leave. This sitting there was an additional lady and the two normal invigilators and they were taking turns for breaks very frequently and chatting throughout which both seemed unnecessary.



*(A) Your concerns have been noted, a training session for exam supervisors will be provided ahead of the September 2019 session to help with improving the student's experience for the future sessions.*

(Q/C) Where students with access requirements had use of a computer and printer the staff were not familiar with how these should be set up. Some candidates reported that this cost them time in the exam as they started late. It would be better if these candidates were taken to their room earlier than standard.

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

### **London (General)**

(Q/C) Overall, locations were very far apart, and not in the tube lines. Those students living North West were most affected by choice of venues available.

(Q/C) It would be great if the main exam centre is in central London. The main exam centre was in Bethnal Green for September 2018 sitting which is very central and easier to commute to compared to the main exam centre in April 2019 sitting.

*(A) Thank you for your feedback regarding our London exam centres.*

*Our London centre caters for our largest number of exam sittings with over 200 students, securing a venue in central London which is free from noise disruption is extremely challenging.*

### **Charlton**

(Q/C) No place to wait before exam. Students have to stand in the cold.

(Q/C) Poor instructions to get to the entrance.

(Q/C) No one came to collect students. Lack of indications prior to the exam.

(Q/C) Very small desks to work on.

(Q/C) A student commented having to pay for overnight accommodation to avoid difficulties getting to the venue, and another had to pay for a taxi due to cancelled trains.

(Q/C) Rude invigilators

(Q/C) Noisy hair dryers coming from the toilets, and people making noise when going to the toilet. (people sitting in the first column)

(Q/C) Some students commented that there were less distractions and noise compared to other venues.

(Q/C) Awkward to get to (Charlton Stadium) as not very well serviced by London Underground.

(Q/C) The exam centre (Charlton Athletic stadium) was good. Being in a quieter more isolated area, there are less noise and disruption than previously at Bethnal Green.



*(A) Charlton Athletics will be used for September 2019 also, however we do appreciate your feedback regarding the location and we are currently reviewing our venues for 2020 and we will take your comments on board.*

*The concerns relating to invigilation have been noted, a training session will be provided for exam supervisors ahead of the September 2019 session to help with improving the student's experience for the future sessions.*

### **Westminster**

(Q/C) Tables dirty and wobbly.

(Q/C) Noisy venue.

(Q/C) Instructions rushed and hard to hear. Invigilators did not realize reading time was up on time, especially for papers that were too time pressured.

*(A) The Emmanuel venue will be used for September 2019 also, however we do appreciate your feedback regarding the noise and we are currently reviewing our venues for 2020 and we will take your comments on board.*

*The concerns relating to invigilation have been noted, a training session will be provided for exam supervisors ahead of the September 2019 session to help with improving the student's experience for the future sessions.*

### **Croydon**

(Q/C) Loud venue – noises coming from staff room.

(Q/C) Not as many clocks

(Q/C) Ambiguities in instructions at the start, especially given these have changed this year.

(Q/C) I took my exams at the Croydon exam centre. Not much disruptions but it's right next to the kitchen which means you can hear noises of the kitchen staff and ceramic plates and bowls clashing.

*(A) The Croydon centre will be used for September 2019 also, however we do appreciate your feedback regarding the noise and we are currently reviewing our venues for 2020 and we will take your comments on board.*

*The concerns relating to invigilation have been noted, a training session will be provided for exam supervisors ahead of the September 2019 session to help with improving the student's experience for the future sessions.*

### **Manchester**

(Q/C) There was music playing all the way through my CM2 exam from next door

(Q/C) I didn't have a desk in the CP1 exam. I was assigned candidate number 35 but the desks only went up to 34. Luckily one person didn't turn up and I got to sit in their seat instead.

(Q/C) There was music playing throughout the exam towards the back of the room which was incredibly off-putting. Somebody asked for it to be turned off which appeared to work at first but then it came back on not long after, at which point we gave up asking. Also I believe the window was open as the traffic noise from outside was much louder than I have experienced in



the same venue in the past. Overall, the venue is fine but the particular conditions on the two days I sat an exam this time were very unsatisfactory.

(Q/C) Temperature fluctuated slightly and was noisy at times with people walking past the exam room

(Q/C) Music and very warm room made for a very stressful sitting online

(Q/C) The Manchester exam room is above the lobby/bar of the hotel where there is music playing and was fairly loud in the exam room and was distracting. Also the only toilets are on the ground floor which takes some time to get to from the exam room

(Q/C) Location of the centre is far from the City centre of Manchester - requires extra travel time. Hotel where the Exam took place was also hosting a range of other, noisy events, which caused distractions during the exams

(Q/C) The room was noisy - next to a busy road, lots of ambulances. Hard to concentrate.

(Q/C) Music playing on speakers into the room itself – reported this on both of my exam days to turn it off and all that was done was the music was made quieter with an apology from invigilators that it's all they could do.

(Q/C) A comment was made that "Oh well you must have good ears as I can barely hear it" – definitely needs to be addressed!

(Q/C) Manchester – had a disaster during CM2 and SP4. Loud music playing, one girl had to move her desk (with the invigilator's help) which created even more noise. I got a headache from it, it was very distracting. It was so bad during SP4, for the last hour my headache got really bad and I feel like I just wrote rubbish.

*(A) The Manchester centre will be used for September 2019 also, however we do appreciate your feedback regarding the noise and we are currently reviewing our venues for 2020 and we will take your comments on board.*

*The concerns relating to invigilation have been noted, a training session will be provided for exam supervisors ahead of the September 2019 session to help with improving the student's experience for the future sessions.*

### **Liverpool**

(Q/C) Invigilators eating crisps during the exam which is extremely distracting

*(A) The concerns relating to invigilation have been noted, a training session will be provided for exam supervisors ahead of the September 2019 session to help with improving the student's experience for the future sessions.*

### **Birmingham**

(Q/C) Extreme temperatures that made sitting the exam extremely uncomfortable

(Q/C) One "female" toilet which was actually a disabled toilet right next to the males where a "female" sign had been put up

(Q/C) The venue was also closed until half an hour before the exam, meaning that students who had turned up early (as advised on the exam permit) had to wait outside and were concerned they had gone to the wrong place



(Q/C) Bad lighting - Very dark and gloomy which made sitting a 3+ hour paper difficult, difficult to see the clocks

(Q/C) In a particularly unpleasant area in town - there were also some concerns raised around safety in the area of this session's venue with there being news articles on stabbings

(Q/C) Felt vulnerable on the walk to location

(Q/C) Tables were not stable when writing exams

(Q/C) Upon arrival, nowhere to take yourself to quietly prepare which is daunting before an exam

(Q/C) There were no places to refill water bottles or purchase additional drinks before the exam either.

(Q/C) Numerous students have expressed a wish for the exams to return to the original venue at Du Vere, Colmore Gate.

(Q/C) The invigilator did not notify us when the first half hour of the exam had elapsed nor did he provide regular updates on the time, which I would have found helpful.

*(A) Due to the issues raised, we are currently of reviewing and changing our centre in Birmingham to be held at Colmore Gate.*

*The concerns relating to invigilation have been noted, a training session will be provided for exam supervisors ahead of the September 2019 session to help with improving the student's experience for the future sessions.*

#### **Hertford**

(Q/C) I sat CM1 and CS1 paper A in the Hertford centre and it was perfect. Easy drive, loads of parking and I didn't see anything wrong with the centre as somewhere to sit exams. I will indeed be sitting future exams in the Hertford centre.

*(A) Thank you for your feedback regard your exam centre. We are pleased that candidates felt the centre was a success.*

#### **General**

(Q/C) Students living North/West spent too much time commuting to the venue, and in some situations train disruptions generated great stress.

*(A) Exam booking is opened well in advance of the exam session and it is the candidate's responsibility to book early to try and ensure their chosen centre. There are a range of centres within the UK to select from.*

Topic:

Online Exams

Feedback:



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

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

## **CS2**

(Q/C) In my case, the online platform did not work and I had to follow the contingency plan which led to some disruption and added extra stress.

As the online platform did not work I had no access to instructions. While the instructions were available 3 days earlier, they were not at the time of submission. It is difficult to remember them (and cannot use prepared templates). For example, candidates have to add their ARN number on each page of the answer doc. I had to call the education services and found that out. This took some time out of my exam time.

*(A) The Examinations teams are not aware of any technical issues caused by the online platform for the CS2 exam. Candidates are required to test the platform ahead of the examination to familiarise themselves and to check their equipment works correctly.*

*A contingency plan was sent those candidates sitting exams a week before their exam date, this gave candidates the opportunity to either download their exam from the platform or an additional URL link. It has been agreed that the contingency plan will continue for the future exam sessions. We appreciate your comments with regards the instructions and will ensure these are also added to the URL link so you are also able to download/view the instructions if you encounter any issues during the exam.*

(Q/C) CS2 online exam had no hiccups, however one student commented that they hadn't been able to check the file they had uploaded, just that they had been presented with a screen stating a file had been uploaded. This meant that they had not been able to check that the correct file had been uploaded. Would also be good to receive a receipt email to confirm this.

*(A) It is the candidate's responsibility to ensure their work is saved and submitted within the stated timelines. Through the exam period, the Examinations team received a high volume of emails and calls. We are looking into ways to improve this for the future and will ensure an auto reply is in place to confirm your email has been received, ahead of the September 2019 session.*

## **CM1**

(Q/C) CM1 - there were no preset tables to put your answers. In some cases it requested you to put your answers on a separate sheet, which wasn't obvious and one student only discovered this with 20 minutes of the exam left.

(Q/C) Due to zip file materials for CM1B, company firewall blocked the download. Contingency website worked well, however.

*(A) The online platform can only hold one document, when there are multiple files they must be embedded within a ZIP file to be held on the platform. While we apologise that this information was not highlighted in advance, we had shared a contingency plan ahead of the exams.*

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

(Q/C) Portal for CM1B worked well



*(A) Thank you for your feedback regarding the CM1B online exam.*

(Q/C) My main frustration was the online component of the CM1 examinations. I do not believe this should be completed in a home environment and should be sat in a centre in a similar manner as the paper based exam.

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

(Q/C) The actual link to the exam paper changed from the test link changed for the actual exam. Some candidates commented that although they had tried the test link and had no issues with this the actual link was blocked by their work servers meaning it took them c. 30 mins to get the paper. They explained that institute were not sympathetic to their challenges

(Q/C) The sample paper was provided as a PDF but on the exam day, the files were zipped. This created some issues for students downloading the papers on work machines were firewall prevented the papers being opened.

(Q/C) Subject CM1: Original link sent for accessing the excel exam didn't work on chrome. On reading the email I don't believe this was noted as a potential issue.

*(A) The online platform can only hold one document, when there are multiple files they must be embedded within a ZIP file to be held on the platform. While we apologise that this information was not highlighted in advance, we had shared a contingency plan ahead of the exams.*

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

(CM1)

(Q/C) No issues with downloading and uploading.

*(A) Thank you for your feedback regarding the CM1B online exam.*

(Q/C) An email confirming the upload on the final document would have been welcomed

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

(Q/C) It was not clear which versions of excel to use

*(A) Please refer to SCF meeting notes.*

(Q/C) There were concerns about how easy it was for candidates to cheat on exams and/or that candidates might accidentally be accused of cheating.

*(A) Please refer to SCF meeting notes.*

### **CS1 and CM1**

(Q/C) CM1 and CS1 – Paper B: I felt like I was underprepared for both of these exams. They were open book and I had everything you could think of in front of me and it was certainly not enough. The assignments and mocks for both the paper B's were so much simpler and only max three questions long, so when timing the competition of assignments and mocks, an hour



and 45 mins certainly seemed sufficient. But when it came to the real exam for both modules we had way more questions, certainly not enough time to answer everything which already sets you up to have lost marks.

(Q/C) I felt like we should have had a set of notes which clearly laid out the code for CS1 and actually explained what the code was doing as I felt like there was no clear reference point in the Acted online resources for paper B.

(Q/C) I felt like because assignments and mocks went well that I really didn't expect the actual exams to be so much harder, to have nowhere near enough time and create so much more pressure for the paper A exams as I knew I was going to have to get way more than 60 in each of those to pass overall. Really knocked my already rather low confidence.

*(A) Please refer to SCF meeting notes.*

(Q/C) I felt like one tutorial was certainly not enough for both paper B exams (especially CS1 paper B) Half of the tutorial is going over skills in R (which most of us had never used/seen before) and in excel which of course we use everyday at work but certainly not to answer questions we were asked. So much wasn't covered in the tutorial and I was told by my tutors to focus on tutorial content etc since the online resources were extensive and we were never going to learn everything in them, I felt like this set me up to be underprepared for both exams and I ultimately feel like I did enough to pass in the paper A exams if they were sat on their own, but the paper B exams were horrendous. Really felt like I was short changed with the preparation we were given in comparison to the actual exam we had to sit.

*(A) Feedback about the length of the examination will be passed to the Exam Setting teams for them to take into consideration for future examinations.*

(Q/C) Exams: CM1 and CS1

These were okay. It was fairly confusing as you had to complete the exam on one platform and then transfer the results to word and then upload this to the IFOA website.

(Q/C) (CM1 & CS1)

Overall a well communicated new process with good contingency for if the portal didn't work.

## **CM2**

(Q/C) My main issue is to do with the online exam for CM2.

The Institute's Online Exam Guide and Behaviour document states that Excel 2007 is the minimum version required for the CM2B exam. After functions were used in the ActEd mock exam that were incompatible with Excel 2007 I emailed the Institute's Examination Support team to confirm which version of Excel would be required for the CM2B exam. Excel 2007 was confirmed as the version required. In the actual CM2B exam the Excel answer templates provided had functions within them that were not compatible with Excel 2007, so just showed #NAME errors when the sheet was opened. It took time out of the exam to change the functions so that they would worked on Excel 2007, which was annoying.

*(A) Please refer to SCF meeting notes.*

It is frustrating that the Institute issued guidance on what software is required and then the Institute itself and also ActEd ignored the guidance when producing the templates for use in the exam/mock exam.

(Q/C) In regards to the online instructions for both the CM2B and CS2B papers I would recommend sending out a clear coherent email explaining the instructions for each exam



individually one week before. My experience was that the instruction email was just a generic one covering all exams with links to the IFOA page that contains a handbook. It would be much easier if you could just clarify what is needed in an email before the examination day, and allow us to spend the time we spent looking through these revising the exam content.

## CP2

(Q/C) There were issues in uploading CP2 paper 2, as there were no upload button. This was frustrating and it should be made clear that solutions should be emailed in immediately if this scenario arises.

(Q/C) CP2 - online platform hard to use when it comes to uploading your documents and didn't properly work during the time which meant a bit of panic trying to get stuff emailed across when not really prepared to have to email it. Kind of hard to think straight and not panic after typing flat out for 3 hours!

(Q/C) CP2 - possibly make it so that all documents are just uploaded? If upload portal keeps breaking. Or else have Word / Excel embedded in the website so that you just use a file already embedded and don't have to upload anything.

(Q/C) CP2 - The online exam platform didn't work on the second day of CP2. They asked us to email them the script but I didn't receive any confirmation of receipt of the script. I chased a couple of times and received a response on the Tuesday (5 days later because of bank holidays), to be patient they will respond to us soon. No real apology that the system didn't work. I received a confirmation of receipt at 5pm on the Wednesday which was 2 and a half working days after I submitted my exam, almost a whole week later. I think this is absolutely ridiculous and needs sorted out.

(Q/C) Numerous cases of struggling to submit and not receiving confirmation for a few days

(Q/C) Issues with submitting scripts for CP2 Paper 2

(Q/C) Poor candidate experience with CP2 due to issues with online platform upon script submission

(Q/C) CP2 – a number of individuals experienced issues in downloading the exam papers at the start of the exam and uploading their scripts at the end. Technical issues are experienced at each exam sitting and whilst it is understandable the Institute cannot do much at this time, communications could be improved to reduce the stress experienced by students in circumstances that are already intense. It would be helpful if the Institute could address additional time for students if they experience technical issues that are out of their hands and when they know they are experiencing issues, an acknowledgement of this should be communicated to the students straight away to avoid student waiting a few days for any form of response from the Institute in regards to receipt of scripts.

*(A) The Examinations team are aware of the issues which affected candidates uploading their CP2 examination, we are reviewing our processes and procedures to ensure this does not occur in the future.*

*The online elements for the remaining CP, CM and CS exams ran successfully, the Examinations teams are not aware of any issues caused by the online platform which caused candidates a problem downloading their exam papers. Candidates are required to test the platform ahead of the examination to familiarise themselves and to check their equipment works correctly.*



*We are currently reviewing our current processes and procedures and reviewing an alternative method were students would be able to download the exam paper in case of issues.*

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

(Q/C) Very big issue in the fact that my CP2 submission portal disappeared before the exam deadline, rendering me unable to submit my exam and leading me to panic for the last 15 minutes.

I only actually received an email from the profession almost 2 weeks later, acknowledging that it has now been uploaded on my behalf.

(Q/C) (CP2)

The Online Platforms worked better than previously. For my CP2 exam, the upload in particular took around 5 minutes as it kept freezing but given the 10 minutes we were given to upload this was less of an issue than previously when no time was added on specifically for the upload.

(Q/C) I did the CP2 exam. Downloading the files was fine and uploading was fine on day 1, but on day 2 the upload page disappeared when the exam time ended (even though we had 10 minutes to upload). I rang and was told that there had been a 'technical issue' and should email my files. It was all OK in the end but stressful at the time, plus I didn't receive confirmation of my files being accepted until the end of the next working day (with the Easter weekend in between) so couldn't be certain that it had all been submitted correctly. Before the exam I was actually more concerned about having IT issues than I was about sitting the exam (which cause a lot of people a lot of stress/anxiety as it is).

(Q/C) Computer issues are difficult as no centre to do the exam and no guarantee of reliable internet. Also they did not specify that you would need winzip to open the files in the exam which could have caused some issues.

*(A) The Examinations team are aware of the issues which affected candidates uploading their CP2 examination, we are reviewing our processes and procedures to ensure this does not occur in the future.*

*We are investigating the concerns regarding response times from the Examinations team. We are looking into ways to improve this for the future and will ensure an auto reply is in place to confirm your email has been received, ahead of the September 2019 session.*

### **CP3**

(Q/C) CP3 – errors submitting exam script

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

(CP3)



(Q/C) This was the first online exam I had taken and the process seemed very smooth and bug-free which was good, and was not necessarily something I had been expecting given how the exam had gone previously.

*(A) Thank you for your feedback, we are pleased the exam ran smoothly.*

### **CT9/CB3**

(Q/C) I did have a lot of trouble viewing the CT9 college of Law tutorials on my macbook. I had to try opening the videos on different web browsers (safari, chrome etc) and tweaking permissions, ad blockers and cookies. Eventually I managed to get them to work but it was very difficult. In the end, I didn't watch them as it was too time consuming just to get them to play.

*(A) We are sorry to hear difficulties were experienced. We are in the process of updating the assessment and have feed these comments back.*

(Q/C) Instructions for how to carry out CT9 exam were very vague – I was only able to find stuff by speaking with others who had done the exam already.

(Q/C) CT9 - online platform worked well but the actual requirements of what to do for CT9 are not presented clearly anywhere on the IFoA website.

*(A) 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 documentation and ways in which we can improve a student's experience for the future CB3 courses.*

### **General**

(Q/C) My online exam experience was much better than previous years, no problems getting the initial paper or uploading the solutions.

*(A) Thank you for your feedback, we are pleased the exam ran smoothly.*

(Q/C) Paper B exams blocked by work servers.

*(A) The online elements for the CP, CM and CS exams ran successfully, the Examinations teams are not aware of any issues caused by the online platform which caused candidates a problem downloading their exam papers. Candidates are required to test the platform ahead of the examination to familiarise themselves and to check their equipment works correctly.*

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

(Q/C) I'm sure other people will bring this up but the communications on the format for the new computer based exams were quite poor, with just a few weeks before the exams there was still no clear answer as to whether personal notes were allowed in the exam room. The guidance notes said they were allowed, but people from the Ifoa were saying that they were not allowed.

(Q/C) Online Platform had quite a bit of lag and instructions for the online exam, whilst posted in a separate document, were not made obvious on the actual exam page.



(Q/C) The online exam was very time pressured and the instructions for downloading/submission prior to the exam could have been clearer.

(Q/C) More information should have been provided earlier in advance regarding the version of R required and packages to be installed.

(Q/C) Some students commented the lack of information about the online paper, and they ended up consulting online forums for help or ringing the office for access to the exam.

*(A) 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 communications and ways in which we can improve a student's experience for the future exam sessions.*

(Q/C) Unable to download paper

(Q/C) Online platform not working the day of the exam – making the experience very stressful.

(Q/C) The online platform was very slow.

(Q/C) No extra time was allowed for contingencies. Eg. Page crashing, not loading, poor Internet connection.

*(A) The online elements for the CP, CM and CS exams ran successfully, the Examinations teams are not aware of any issues caused by the online platform which caused candidates a problem downloading their exam papers. Candidates are required to test the platform ahead of the examination to familiarise themselves and to check their equipment works correctly.*

(Q/C) Students commented on not getting a confirmation email assuring them that the solutions were submitted.

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

(Q/C) Ensure online platform is robust enough when uploading the solutions. (VLE)

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

(Q/C) Online platforms – worked ok for some exams but not others;

(Q/C) I unfortunately believe there is too much at stake for students whilst completing the online component of the examinations to allow this to be completed at home. I think it would be far more appropriate to organise the computer component to be sat in a centre such as an IT room in one of the many affiliated universities the Institute has relationships with whereby the exam can be delivered in a controlled and fair environment. Considering the many circumstances beyond the control of the student, it seems highly unfair that they are expected to accept defeat should their internet fail, or accept a considerable delay to already tight time restrictions should the Institute's platform be overwhelmed, or one of the other many reasons their examination could be compromised.



(Q/C) I don't believe the online exam should be conducted in the students' own place as I think it should be done in a computer lab. It adds stress not knowing if everything is going to work and being on your own without any invigilators if things do go wrong. Didn't think it was clear which log in details to use then submitting the answers and the email address provided in the contingency plan was the wrong email address. In the next section I am using the first line to indicate paper A and the second to indicate paper B

*(A) Please refer to SCF meeting notes.*

(Q/C) Computer based exams should be in a test centre. My laptop crashed mid exam with blue screen of death and I lost at least half an hour of time, but this is classed as too 'technical' to be considered under the online exam incident form.

(Q/C) Computer lab would be better than using own computers

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

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.*

**SA3 Past Papers:**

(Q/C) The spelling and grammar in the September 2015 SA3 examiners' report are distractingly terrible.

*(A) We would like to apologise for any grammar and spelling errors in the SA3 report.*

**Reading time:**

(Q/C) The SA3 exam permit still said there's 15 minutes reading time. Why wasn't the change in reading time communicated properly?

(Q/C) CP1: The exam permit had wrong information on it. It referred to CA1 in part of it and had two different sets of dates and times. At the bottom it had the correct date/time and near the top was incorrect.

*(A) The Examinations team are aware of the issues related to candidate's exam permits. This issue was resolved, however if candidates printed their exam permit before the issue was resolved then their permit would include inaccuracies.*

(Q/C) Under the old exam system exams lasted 3 hours and 15 minutes with the first 15 minutes being specifically for reading time. However, under the new curriculum the exam is 3hrs 15mins without any reading time which was not made clear ahead of the exam session by the IFOA or on the day of my exam. As these exams are very time pressured the additional 15 mins could be a significant factor for a student passing or failing, so I believe the IFOA need to make this clear for the next exam sitting.



*(A) The IFoA had communicated the change regarding the exam reading time through the student newsletter and the website. Also the exam supervisor would have read the standard statement at the start of the exam which specified “You may now open your answer booklet and begin to write your answers. You have 3 hours and 15 minutes in which to complete the paper”.*

*However, 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 communications and ways in which we can improve a student’s experience for the future exam sessions.*

(Q/C) I wasn't notified when my reading time had ended as I have extra time

1 (CP1)

(Q/C) It was not well communicated that there was no reading time for paper 1. This has been common to what I have heard from other exams, and led to some students thinking that they had reading time and waiting to be told to start writing, which they were never told to do. Given that there being no reading time was a material change from previous sittings this could have been communicated more effectively.

*(A) 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 communications and ways in which we can improve a student’s experience for the future exam sessions.*

#### **Exam Permits:**

(Q/C) The instructions in the permit were not updated.

*(A) The Examinations team are aware of the issues related to candidate’s exam permits. This issue was resolved, however if candidates printed their exam permit before the issue was resolved then their permit would include inaccuracies.*

(Q/C) It was not stressed enough that an exam permit was needed for the exam. Sending an email the day the permits were available would help students be more prepared for the day of the exam.

*(A) An email is not sent regarding exam permits. Candidates are informed via our website that their exam permit is available to download two weeks before the exam session starts.*

#### **Specimen Papers**

(Q/C) The institute did not publish a sufficient amount of mock papers for paper CP1 Paper B which meant that practicing exam technique was difficult. The institute also did not publish solutions to their mock paper with enough time to practice the paper before the exam.

*(A) The IFoA rely on the actuarial community volunteering their time to work with the education teams to create this material. The number of papers created was the maximum we could offer with the volunteers available.*

#### **Exam Scheduling**

(Q/C) Both [CP1] papers were in the afternoon, it would have been better to have the first paper AM and the second paper PM.

#### **Exam Results**



(Q/C) Publish results earlier. There is a big delay until results are published and this shortens amount of time students can dedicate studying, given that some may have busy periods at work.

(Q/C) After complaints over the length to time until results for the later exams we were told that the junior and senior results days were going to be brought in line with each other at an earlier date. But what happened instead is that they're now both at a later date and this doesn't give students very long to study if they are in the position where they need to await their results first.

*(A) Details of our marking process can be found at the Marking Guidelines area of our [website](#). We are working on our technology to see whether the process can be reduced. As mentioned in previous meetings, this is not an easy fix due to the amount of data that needs to be handled during the process and the lack of volunteers to mark the examination scripts.*

### **Mitigating Circumstances**

(Q/C) A new policy has been released this year outlining that applications will only be considered where the student is within 3% of the pass mark. Has this always been the case? I wasn't aware of this but again if it is new, communication has been poor around this.

*(A) Changes to the mitigating circumstances policy came into effect in September 2018. All policy documents and application forms were updated prior to the September session.*

### **Syllabus**

(Q/C) Very conscious that the new syllabus ship sailed long ago, but I also think it's bad that the new curriculum document stated: "The subjects covered in CM1 and CM2 cover content previously in the existing CT1, CT5 and CT8. CM1 covers subject CT1 and CT5, and CM2 covers CT8." when the actual CM2 syllabus contained content from CT1 and CT6 as well as CT8.

(Q/C) For CM2 (previously CT8), before the new curriculum came into effect there was no mention of the fact that CM2 will also contain some chapters from CT1 and CT6. The impression I had (and anyone else who I've spoken to) was that the new CM2 would be exactly comparable to CT8 but with the added online element. It was only when I started studying for CM2 I noticed these new chapters in it that were previously part of CT1 and CT6. Felt a bit misguided!

### **CAA to FIA pathway**

(Q/C) Some were very disheartened by the IFoA's decision regarding the CAA to FIA pathway. They're giving effectively no recognition to the 6 exams and circa 2 years of studying we've already done.

*(A) We are sorry to hear of your disappointment. We will be revisiting the position in 20202.*

### **Access Arrangements:**

- Candidates with access requirements receive two confirmation emails/letters, the general one and one specific to their arrangements.
  - For those with extra time the booking confirmation/ details conflicted between the two emails. The general one makes no reference to the fact that if you have extra time this will be confirmed in a separate letter
  - Some candidates stated that this created some confusion on the day and that you can 'easily read the wrong time'.



- They commented that they would like these to be congruent or simply to receive one letter with the correct information on it.
- Some candidates received a follow up after the exams for subsequent sittings about what were 'lifelong agreements' e.g. didn't change
  - They were not sure why this was if this was already agreed previously.
  - Candidates would like to clearly see these arrangements in their online profile.

**Curriculum 2019:**

- Students were concerned about the order of the exams and that the new curriculum has not been considered holistically.
  - Candidates were taking CM1 as their first exams were shocked to see statements such as 'you will remember from CS2...'
  - Traditionally students would have taken the early CT's in consecutive ordered fashion but there is now little guidance on what to take first.
  - For example to take CM1 as a non-member is not advisable as this refers to content you should have taken in CS2.
  - This needs to be clearer on the website when looking at they syllabus and booking exams.

(A) Thank you for your comments there is a recommended study route on our website and we review the material for the references to other subjects.

Topic:

April 2019 Exam Questions

Feedback:

*To cover feedback and comments relating to exam questions.*

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

(A) All comments have been passed to the Board of Examiners for consideration during the marking process.

**CS1**

(Q/C) CS1 - More time for R component. 2hrs 30. Maybe guidance on what your pre-exam dataset should look like if it has loaded properly to reassure people they've loaded it correctly. And also maybe an option just to upload all your R code in one bulk rather than picking relevant bits out - hard to do in the time provided.

(Q/C) CS1 - time for the RStudio part was too short I think. But however first sitting of this ever so hard to blame anything for that. Content of it was ok. Would suggest about 2hr 30 rather than 1 hr 45

Exam: CS1A

(Q/C) The written exam was as expected.

Exam: CS1B



(Q/C) This exam was difficult to prepare for as there was only the one specimen exam from the IFoA. I thought that the specimen was short compared to the final exam and this meant that I thought the exam would not be as time pressured as it actually was.

**CS2:**

(Q/C) While the core reading for written paper part of the new syllabus is clear, there is little/no information in the core reading relating to the online part (R software) of the new syllabus for CS2

(Q/C) The course notes from Acted relating to R part at times were beyond the scope of the core reading. Has IFoA reviewed the Acted course material especially the R part to make sure it is fit to be published and is in line with the core reading?

(Q/C) I believe there was an error in Question 1 of CS2 Paper B (the online exam)

- On Question 1, it says, for example, "Of all taxis in the North zone ... 30% will move to South, with the remaining 40% moving to West".
- However, the diagram further down the page actually shows the opposite, i.e. 30% of taxis in South move to North, 40% of taxis in West move to North.

(Q/C) CS2 - the paper was not structured to the sample paper provided by the Institute. Multiple comments that there was not enough time to complete the exam due to excess typing required. This exam felt like a test on familiarity with R and its packages instead of the actuarial knowledge applied.

(Q/C) Multiple comments that in the first Markov chain question there was a diagram which did not make sense. Students spent time trying to make sense of it and coding in the incorrect transition matrix to R, only to find that the R function would not work due to this error.

(Q/C) Multiple comments that there were questions on material not in the core reading.

(Q/C) Serious Error in diagram on question 1 of CS2 paper B

*(Q/C) Issue 1: Weighting*

The weighting of the questions was a tad unfair:

Q1: 20%

Q2: 30%

Q3: 50%

Speaking to students in my tutorials, a lot of people didn't get anywhere with Q3, as you pretty much had to be able to do part (a) before being able to do anything else – quite different to the usual practice in the written papers which seem to offer a few marks in later parts of the question for students who were unable to attempt the first part. Because of this, if a student couldn't figure out part (a) of Q3, they would be able to score a maximum of 50% on the whole paper, which seems like an unfair penalty for one small gap in their R ability.

*Issue 2: Timing*

Just about everyone I spoke to thought there was too much to be able to figure out code it all in the 1h45 allocated for paper B, even if they had been able to attempt Q3.

*Issue 3: Question writing*

Generally a significant number of questions were badly worded, making it difficult to pick out the instruction, and didn't appear to have been proof-read. The arrows in the transition diagram



for Q1 were the wrong way around. If students had used the diagram to create their transition matrix, their rows (probabilities) would not have summed to 1.

(Q/C) Paper A was okay.

(Q/C) Most of the complaints were related to the online exam. Overall, students commented it was messy.

(Q/C) Specimen in the website were not representative of real exam.

(Q/C) Some of the questions were not linked to the curriculum and even some of the questions being taken from CS1 that not all students were taking at the same sitting.

(Q/C) Mistakes in the paper

(Q/C) I thought the split of paper A and paper B for both CM2 and CS2 was inconsistent in the time pressures. I think the both the content that was examined in both papers for both courses was fair but there was nowhere near enough time to complete the paper B papers. I felt like I worked through the papers at a fast pace and was well prepared but ran out of time to answer the last question on both papers. Speaking to others who sat the paper, the general consensus seems to be the same feeling of the paper B's being overly time pressured.

(Q/C) CS2 exams - students commented that the CS2 exam had several questions on previously unexamined topics. Specimen questions should have been released to cover these topics, especially one so large as machine learning, so as to give students a better idea of what to expect.

(Q/C) CS2 R exam - there were 3 errors in the exam paper:

- i. Q1 had an error in the transition diagram probabilities
- ii. Q2 incorrectly asked for a cumulative density function instead of a probability density function
- iii. Q3 used incorrectly labelled R variables

All of the above caused extra time pressure in the exam due to having to re-interpret the question or make an assumption on what the question was actually asking.

(Q/C) Overall the R questions were too heavily weighted on the final question, and were somewhat in a different format from the specimen paper and other IFoA resources.

(Q/C) Students felt that the exams should have been reviewed beforehand for errors. Some of the papers (e.g. CS2) contained errors.

### **CM1**

(Q/C) CM1B - reasonable questions, a mix of challenging and simple questions.

(Q/C) I felt that the exams I sat were fair overall

(Q/C) For CM1B, I don't think Q3 (iii) was covered in the Core Reading. This question caused confusion among myself and fellow colleagues sitting CM1, and concern given the high allocation of marks to this question.

(Q/C) With curriculum 2019 I felt that I didn't have enough guidance on what to expect in the exam - especially in CM1B.



(Q/C) The online excel part to CM1 was very difficult to complete in the time given. It was frustrating when questions relied on the previous parts of the question if it wasn't possible to do these correctly and knowing what to do in those situations.

(Q/C) I felt like a lot of content was not examined, but I suppose this is inevitable as the exam (CM1) combined material from two CTs.

Exam: CM1A

(Q/C) The written exam was as expected and there were many past papers to look at. If anything, it was quite hard to judge how much of each of the previous CTs that make up this exam were going to be included in the final exam.

Exam: CM1B

(Q/C) This exam was difficult to prepare for as there was only the one specimen exam from the IFoA. I thought that the specimen was short compared to the final exam and this meant that I thought the exam would not be as time pressured as it actually was.

(Q/C) CM1: Seemed consistent with the notes and revision material.

(Q/C) CM1A – Exam questions didn't cover many of the chapters from CT5

(Q/C) CM1B – The final exam question was especially difficult, with no material on such topic from the IFoA or Acted.

#### **CM1 B:**

- There was little or no clarity around the excel skills that were required
  - Candidates were unsure if they could use excel formulas to answer some of their questions or if they had to do this 'by the book' e.g. use of PPMT in the loan questions.
  - Some people emailed education services asking for this and they refused to answer saying that 'I am afraid we do not know the specific formulas as this will depend on the exam paper question, maybe the specimen paper and sample solution will help you understand the level of Excel knowledge required.'
  - Contradictory information was subsequently distributed very late on in the study session. This was detrimental to several candidate's preparation for the exams.
  - This information would be better sent out at when candidates book on the exams.

*(A) Sample papers have been available on our website to help give a student an idea of what the exam paper entails. Sincere apologies for any confusions caused and I can confirm further training will be given to the team to stop these incidents.*

#### **CS1 and CM1**

(Q/C) Felt like CS1 and CM1 paper A questions covered an extensive array of the course and I felt like with the amount of revision I done I would of done enough to pass them but the paper B (for both modules) were so much harder than what we were set up/prepared for. Also, I felt like there was too many questions for the amount of time we had to complete the exams as we had been used to completing 2/3 questions in assignments and mocks to completing five questions in the same time frame I felt was unfair. Also, there were questions in the real exams which had partially come up (topic wise) in assignments I had completed but we were awarded less than half the marks for the same amount of effort and the same amount of time we would



of taken to answer the question. Feel like this was certainly unfair as we were used to doing the same amount of work for more marks.

### 3 (CM1 & CS1)

(Q/C) Good coverage of questions – suitable exams for 1st sitting of new syllabus. Although for CM1 I was surprised at seeing a long loan question in the paper given it was also in the online exam, I would have thought the marks would be better spread across the papers given the new assessment system.

### CM2

(Q/C) My ratings for the CM2 were based on the Excel part of the exam. The written paper was a fair paper but the computer based exam I believe was not. In terms of difficulty it was what was expected but the time limit for the online exam made it not. I would say at least another half an hour would be needed to make a decent attempt at it. The specimen paper (& the acted notes) I believe did not accurately reflect the pace of work required in the online exam.

(Q/C) It was a tale of two halves regarding CM2. The written part (Paper A) while different in format (appeared more words than previous CT8 exams) was generally at the expected level of difficulty. The online (Paper B) part far exceeded the level of difficulty the course material led me to expect. I felt that the material provided by ActEd severely lacked the complexity of the questions asked in the exam, so much so, it felt that they had not been provided with sufficient material on which to base the Paper B Online Resource. Having spoken to other students, this appears to be a general thought across all Paper B exams in the curriculum. Having worked through all the examples set by ActEd with general ease, I felt relatively confident about performing reasonably well in Paper B and thus setting myself up well for Paper A the following day. The experience with Paper B meant that I require a much higher than average score for Paper A to have any hope of passing overall. The entire experience with Paper B has severely damaged my opinion of the exam setting and has made me very apprehensive about my potential experience in September.

(Q/C) The online questions were not reflective of that taught in the online classroom; this gives the impression that the IFoA and ActEd were not communicating effectively. Not enough information provided on the subject of the online exam; did I need to provide workings for some of the questions or would the answer suffice, it just wasn't clear.

(Q/C) Some students think there were mistakes in the computer part of this paper

(Q/C) The online exam for cm2 was quite horrific. there was nowhere near enough time to complete 4 questions in the allocated time and the questions were in a way that made it impossible to score any marks at all if you didnt understand the first part of the question

(Q/C) In particular for CM2, the exam questions and layout of the exam were nothing like either of the assignments or any of the practice questions on PBOR. Opening the exam paper, I felt completely unprepared despite completing all of the PBOR questions and the assignments and attending the B paper tutorials. The spreadsheets that were provided for the solutions were in a different layout to the PBOR solutions which threw me off to begin with. And of course the topics that were focused on in the tutorials (as they were deemed likely online exam topics because they were largely calculator bashing) did not come up. Not to the discredit of the tutors who were excellent, but there is a clear disconnect between the creators of the exam papers and the creators of the practice questions.



(Q/C) CM2 has far too much content in now. Need to drop the material from CT1 and CT6 - this is not financial mathematics and does not sit well with the rest of the material. The exam felt all jumbled up.

(Q/C) Again linking to expectations of exam questions - given that the Paper B exams were totally new, students expectations of the style of the exam were set by the Specimen paper. For CM2, the specimen had 3 relatively short questions and could be complete in time. However, the actual exam had 4 questions and almost impossible to complete in the allotted time. I feel that this needs to get rectified for the next sitting – as in, the specimen exam should feel like the real exam.

(Q/C) CM2 online – there was way too much to do in the short time allowed. I know the course back to front and I was making silly mistakes because I was panicking at how little time we had. Ridiculous to expect people to do it in that short space of time – this will only encourage future students to sit this together in a group and help each other out.

(Q/C) Make the exam difficult but have much more time allowed. People spend a lot of time preparing for these exams and you're doing a disservice by trying to test them in 1.5 hours on this enormous course.

(Q/C) The online element of CM2 had 4 questions whereas the specimen paper (released by the institute earlier) and the Acted practice papers all had 3 questions. It was very long and I found it impossible to get through all of it!

(Q/C) I think the reasons for the new online exams should be made more clear. For example the CM2 B paper, 2 of the 4 questions were essentially the same calculations that you would do by hand, but spreadsheet instead was on a spreadsheet, which in my view defeats the point of having the new online exams as it is just duplicating the paper exam questions, rather than having questions that could be done only by computer e.g. modelling distributions / Brownian motion (which incidentally featured heavily on the PBOR resources but did not come up on the exam).

### **CB1**

(Q/C) CB1 - more challenging than the ASET papers, particularly the section of 5 markers. The questions seemed to have a narrower focus than in previous years.

(Q/C) CB1 did not really use much core reading, and was more general knowledge as such. Strange experience.

*(A) CB1: good answers required effective application of core reading knowledge e.g. for the question on social responsibility. The paper tested some of the new content in CB1 and candidates need to be familiar with the material and its application.*

### **CB2**

(Q/C) I felt that the exams I sat were fair overall

(Q/C) CB2 – Reasonable

*(A) noted; thank you*

### **CP1**

(Q/C) CP1 - paper B was very time pressured given the number of questions.



(Q/C) CP1 - For CP1, Paper 2 - having to hit 100 marks in 45 minutes less time (due to reading time) was incredibly time pressured. It is not clear if we are expected the same level of detail to hit a mark.

(Q/C) The distribution of the marks was unfair and the exam did not test much knowledge of the subject. In some cases, students commented that the format of the exam would put off aspiring actuaries in pursuing an actuarial career.

(Q/C) Most students had issues with the second paper. There were multiple complaints about the exam being too long and time pressured.

(Q/C) Longer reading time did not help, as students forgot the contents of some of the questions when attempting them, and they spent more time trying to recall what it was read in the initial 45 min.

(CP1)

(Q/C) I felt (and this has been echoed by almost everyone I have spoken to) that the case study paper didn't seem to require much use of the syllabus, and I would have answered it reasonably similarly before I had studied the course than after. This was frustrating for me and a number of my colleagues as it felt that all the hours of study that we had put in could potentially be wasted as the paper wouldn't differentiate between us and people who had put less time in studying the course.

*(A) The April 2019 paper is the first time that the longer case study questions and 45 minutes of planning time were introduced for CP1. The intention of this additional planning time was to get students to focus on planning their answers more. The CP1 principle examiner's exam reports have regularly stated for past exam sittings that it was clear that students who planned their answer for longer questions did much better than those students that didn't. Having spoken to the CP1 Principle Examiner following the April 2019 exam it was clear that this was also the case for April.*

*The basis for all the CP1 case study questions is the CP1 syllabus.*

*It is too early yet to make any changes to the planning time for CP1. However we will review the students' use of planning time again following the September sitting to make sure it is working as intended. We will also ensure that feedback about the case studies for 2019 will feed back into the exam setting process for 2020.*

## **CP2**

(Q/C) CP2 paper 1 – far too short on time

(Q/C) Too time pressured.

(Q/C) Technical problems with the online platform. The IFoA took a long time to respond students to ascertain that their answers were submitted, generating stress.

(Q/C) CP2 Paper 2, very disproportionate compared to what was expected. 6 marks only were awarded for actually updating the model.

*(A) There is no evidence from reviewing the CP2 scripts for April 2019 that students were under excessive time pressure for this exam, and overall the exam performance levels appear to be in line with recent CP2 exam sittings.*

## **SA2**



(Q/C) The calculation question in SA2 was frustrating because 2 parts asked the same question about different data so if you didn't know the process, you lost an additional 6 marks on something that had already been tested.

(Q/C) SA2 paper - I believe the focus of the exam is to test if students understand the course and not to bring trick questions. The questions were very unclear, using different terminologies from what was in the notes.

*(A) All the exams including SA2 go through a detailed review process to ensure the question wordings are in line with the core reading and syllabus.*

*I am not sure what question is being referred to about a trick question but as rule the SA2 examiners do not set trick questions.*

*With regards to the calculation question in the April 2019 paper the examiners outlined the sort of approach they were after in the question itself as the movement in assets calculation was given.*

### **SA3**

(Q/C) Really frustrated that sa3 was not linked at all to any study material (not a single question). Very long paper for time given

*(A) Q1: the standard formula items are pure bookwork. There's course material on the objectives of regulation and the tools available to regulators so some of the other parts required applying that understanding.*

*Q2: there was application on the financial planning and regulatory goals syllabus objectives. GG and GN were defined. The rest of the question required application & higher order thinking about commercial & competitive issues and drivers of acquisition costs (including products and markets knowledge on different classes).*

*Q3: required knowledge on products and markets (largely SP8 content), and the first question on burning cost exercise was reserving bookwork.*

*Q4: had products and markets and product launch bookwork content and then application / higher order to a specific product design.*

*It is worth noting that the format of this exam was very similar to past papers: 20% bookwork (with SP7, SP8 and SA3 bookwork allowable), 50% application, 30% higher order; i.e. 80% of the marks are for either directly applying understanding of core concepts or thinking about broader implications. SA3 involves new situations or twists to check that students do actually understand concepts well enough to apply them rather than just asking them to regurgitate something they've already seen. A good grasp of the core reading would enable students to recognise when the questions were utilising concepts that are, in fact, in the course content.*

*In terms of paper length, as mentioned in all the recent examiners' reports, there are a lot more marks available than students need to get and the marking schedules write out the points more fully than students need to. There isn't much pre-amble text either. Students would benefit from effective time management and using the available marks as an appropriate guide on how much time to spend on each question.*

### **SA4**



(Q/C) SA4 Exam seemed pitched at reasonably fair level – difficult but only a bit worse than most past papers.

(Q/C) I don't like that SA4 is now less UK-specific but understand the reasoning – better for international students. I don't feel like I actually have a grasp of anything legislation-wise after doing the exam. It's basically ST4 again with a bit extra which I think is a step in the wrong direction. People get frustrated at exams like CA1 (now CP1) because of how much it can seem like luck on the day – you can know content inside out and not get the marks.

(Q/C) SA4 paper I thought the questions all had similarities and lacked opportunity to show knowledge, particularly as we are asked to read around the area I don't think any current issues (e.g. collective DC, climate related issues) came up very much.

(Q/C) Question 1 – there was a typo “to the members” is included twice

(Q/C) Question 3 – not entirely sure of the relevance of the manufacturing employer. Also think 15 marks for implications to members (part (iii)) was a lot – and involved a lot of repetition.

### **SA7**

(Q/C) SA7 exam was much more numerical than expected. There was very little study material available around these numerical questions – putting students at a disadvantage. If the new exam is moving to a more numerical content then this should be communicated to students with adequate resources provided.

(SA7)

(Q/C) SA7: Although April 2019 was the first time students could sit SA7, I felt that the exam questions were very different to what was expected (based on the references back to SA6 and SA5). The core reading and the tuition support focused on core themes and principles such as LDI and characteristics of assets whereas the exam paper seemed to be heavily weighted to peculiar and random bookwork questions which I didn't feel tested the student's understanding of the course. I would be interested in knowing whether this exam style will be continued (especially in the September 2019 sitting) as it would help with managing expectations and with knowing how to best prepare for the exam.

(SA7)

(Q/C) The examination questions for SA7 was very different to what we expected. It covered materials from parts of the course that is not covered in any depth in ActEd materials and tutorials. In my opinion, it would help if there were more materials in the Core Readings to help us to answer some of the questions fully. The focus on "CT5-style" calculations in question 1 of SA7 was unexpected, even though I appreciate that it is a pre-requisite subject for SA7.

*(A) This exam (as all the SAs) tests application of specialist material and requires prior knowledge of earlier subjects. Candidates need to be ready to perform calculations relating to the SA7 syllabus, together with commenting on the implications of those calculations.*

*The exam will continue to test key parts of the syllabus which are relevant to the practical application of investment and finance actuarial skills. The paper tested some of the new content in SA7 and candidates need to be familiar with the material and its application.*

### **SP/SA Papers**

(Q/C) Ambiguity in the question wording, which made it hard to answer under timed conditions.



(Q/C) Important sections from the Core Reading were not examined, and students felt they wasted their time reading them.

(Q/C) Students commented that the marking is subjective, leading qualification being a “lottery system”.

### **General**

(Q/C) Please increase the length of time allowed for online exams. We are still expected to pick up the same number of marks as for the written paper but in approximately half the time.

(Q/C) The online exams were too time pressured meaning that myself and others were not able to properly demonstrate the skills we have in Excel. More time is needed to complete the online exams please.

(Q/C) Online exams are too time-pressured.

(Q/C) Not enough time for online paper plus question not related to syllabus

(Q/C) Online exams were extremely time pressured – with many failing to complete it fully.

(Q/C) I feel that the written exam paper was fine, however I am extremely disappointed in the online examination as there was a very strict time limit and too many questions to answer in the given time. I also felt the online study material was extremely inadequate compared to the exam.

(Q/C) The online examination was abysmal. The specimen paper was no where near as difficult or time constrained as the real exam. This needs to get sorted out as it was false representation of what the FIRST online exam would be like.

(Q/C) Paper B nothing like what was prepared for

(Q/C) Many students commented that the real exams differed significantly from the specimen provided, both in length and difficulty. Students asked for more practice papers.

*(A) Please refer to SCF meeting notes.*

(Q/C) It was also commented that exams are memory tests, which material is not helpful in practical situations.

(Q/C) Excel aspect was a recurrent complaint among students, suggesting that little thought had been put into making the experience easy to navigate for students.

(Q/C) Students commented that more guidance should have given about the exams, given it was the first time the new syllabus was tested. This would have been helpful for online exams. (as commented previously)

(Q/C) I think the institute need to be a lot clearer on what they are trying to examine when it comes to the online exams. What ActEd told us and what the IFoA had presented was not close to what we ended up being examined on. I know a few people felt this way about CM1B I think it was and so it is probably something they should have a look in to.



Topic:

Tuition

Feedback:

*To cover feedback and comments relating to ActEd.*

### **Tutorials**

(Q/C) Limited CA1 tutorials in Dublin and the added one was a regular one rather than block

(Q/C) Online booking system for tutorials is quite limited and doesn't update automatically – electronic system could be updated.

(Q/C) Comment that the tutorials were really useful.

(Q/C) Acted tutors were very helpful

(Q/C) CP3 one day tutorial was excellent – very helpful in highlighting the approach which is required to pass this exam

(Q/C) Lack of Manchester tutorials for CS1 and CM1

(Q/C) More block options need to be made available in Manchester or a more northern city (block tutorials tend to be biased towards the south of England – Birmingham/Bristol/London).

(CP1)

(Q/C) Tuition of a typically high quality, but with the changes in exam format and the addition of a case study paper it felt like Acted knew about as much as us about the format of the paper. Most of the practice materials we got felt very related to knowledge of the syllabus and the exam was very different to these.

(CM1 & CS1)

(Q/C) Strong tuition from ActEd, particularly use of online classroom.

(SA7)

(Q/C) I believe there should be more coordination between ActEd and the Institute to ensure that syllabus objectives that the Institute wanted to achieve is reflected by ActEd. For SA7 in particular ActEd appears to be under the impression that it will be very similar to previous SA5/SA6 exams, when the Institute seems to intend for it to be a very different exam altogether.

(Q/C) There needs to be more late starting regular tutorials (with a finalisation date after results). When doing the later exams it is difficult to plan what subject to take next as passing them is less certain. It isn't great that only block tutorials are available that can be cancelled post exams.

(Q/C) Only having one Paper B tutorial at the end of the exam period (only a month before the exam) was not enough for students to prepare for the exam. The tutor stressed that the aim of



the Paper B tutorial was to get to grips with R. I feel that with only a few weeks left until the exam, the purpose of the tutorial should have been to practice exam style questions and learning how to improve time efficiency (and other exam style techniques). Tutorials on getting to grips with R should have been addressed at the start of the exam period (i.e. December). I feel that more support should have been provided to students to prepare, both in the form of more exam style questions included in the core reading and at least 3 tutorials that ran broadly alongside the Paper A regular tutorials.

(Q/C) I think I have commented on how I feel about Acted's resourcing in the above. I felt like the tutors I had were amazing. They were all really helpful, answered all the questions I had (and I always asked a lot) and made me feel supported throughout. Just felt like with the paper B tutorials, there should be more than one as not enough was covered or even mentioned in them and with the outlook that we should focus on the stuff taught in tutorials set me up to feel like I have failed them.

(Q/C) I think they were very effective in the paper A preparation but were less prepared for the paper B content. This is expected as this was the first time that these exams have been set.

(Q/C) CM1B – Acted has covered 80% of the topics that came up in the Excel exam, except for the final question in the paper which was a complete curveball.

*(A) We will continually review what we offer to help students prepare for Paper B in the CM and CS subjects. Each exam paper we see will help in this regard but we are also pressing the IFoA for more information and clarity on some issues.*

*Whilst we would like to offer more tutorial days to help students with Paper B, companies may not be quite so keen to pay for them. We strongly recommend that students use their Paper B Online Resources before attending their Paper B Preparation Day, and we will be reinforcing this message to all those who book next session.*

*To maximise the chance that the tutorial you want to attend is available near you then please:*

- (a) complete the survey we send out midway through each exam session, asking about the subsequent exam session*
- (b) book on and/or request your tutorial before the relevant finalisation date.*

*However, given the geographical spread of students, we are unable to run tutorials everywhere and we have to target our resources where there is the most demand. We are trying to run Live Online Tutorials in most subjects which gives students the ability to attend a tutorial without travelling if they wish.*

*There is always a limit, in particular, on the number of block tutorials that we can run, especially now that we have more longer courses requiring 5 or even 6 days of tuition. Finalising late-starting Regular Tutorials after results is also increasingly difficult given that the early subject results are now released two weeks later than they used to be.*

### **Materials**

(Q/C) Some materials weren't updated in time for the new SA4 syllabus which was less than ideal e.g. flash cards or revision notes. Perhaps should have offered the old stuff with the caveat that they hadn't been updated – would have been better than nothing. The same applies for ST4.



(Q/C) Series X and Y assignments are unreasonably difficult. E.g. some questions were challenging on knowledge not needed for the exam.

**CS1:**

- With the large number of pre-requisites for this course several candidates were disappointed that the 'stats pack' that was previously offered is not available for purchase
  - Students mentioned that they were 'in the dark' with where to start picking up this foundational knowledge.
  - 'ActEd could do a roaring trade producing this'

(Q/C) CS2 - the online classroom for the R component was good for the first 4 chapters, after which there were no videos, but rather just text.

(Q/C) CP1 - ActEd took too long to release the revision booklets that were bought. Booklets received only 7 weeks before the exam. As a result, it was impossible to complete the booklets within the given time frame.

(Q/C) Due to new syllabus, a specimen paper was provided on the IFOA website but not a specimen mark Scheme - frustrating to be only given half the story

(Q/C) Provide more guidance to the new online exams

(Q/C) There should be more practice exams papers for the online exams. Especially since there were only 2 assignments and no past papers since it was the first sitting. The solutions did have some comments, but could have more of an explanation around the solutions like in the ASET for the paper exams

(Q/C) CM1: Material and tutorials very helpful. Paper B resources not perfect but imagine this will improve over time. A bit of a disconnect between mock paper b/assignments from ActEd and the specimen from the IFoA

(Q/C) CM1A – ActEd provided helpful material which covered all topics appeared in CM1A. However, it was difficult to do past papers under timed condition because the past papers in ASET do not add up to 100 marks and hence it's difficult to practice and do each paper under exam condition.

**CM1 B:**

- Candidates commented that the ActEd material did not prepare them well for the actual exam.
- They would have benefited from knowing how to use excel more in the same way that the R material starts right from the beginning and increases in difficulty.
- The excel information should be tailored to the type of questions to be expected and covered explicitly e.g.:
  - How to increase the dates in excel at every 3.5 months when the interest rate changes.
  - Any formulas that might be useful
  - Best practice on layout
  - Navigational tips in excel
- The preparation days should focus on this and not just 'doing questions' as the other days focus on this.
- Assignments could also be uploaded via the VLE



- There were several errors in the materials and updated copies of the e books were not sent out

(Q/C) CB2 – Having done CT7 in September 2018 and failed, I still had all my study material. I did not appreciate how I would need to buy a new set of ASET in order to find out what questions are no longer relevant to the subject.

(Q/C) SP4 – no revision books from ActEd. Course hadn't even changed that much. Why? Poor from ActEd.

(Q/C) The material for the new syllabus has not been released very quickly. Also, sound revise is no longer a revision product available at all. I know that I and many others found this really useful, particularly for long commutes, so this is a shame.

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

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

*We appreciate that delivery times can be very unpredictable but there is little we can do to improve the speed of delivery to certain overseas countries. We hope to soon be using a new eBook platform and make more of our products available as eBooks. This will give more students the option of avoiding despatch costs and reduce waiting times for more products.*

### **General**

(Q/C) The materials and tuition provided by ActEd were excellent.

(Q/C) The ActEd resource suggested a focus on how to build spreadsheets appropriately by requiring students to build the spreadsheets from scratch, inputting all formulae and occasionally simulating the required data. This was common throughout the majority of exercises asked on the online resource. The only question in the exam that bore any resemblance to the online resource was the chain ladder question in question 1. The rest of the paper felt like it was the first time attempting questions of their nature.

(Q/C) It would help to give more assistance in the practical side of the exams with the R coding to build up confidence and speed when the time comes to take the exam.

(Q/C) Students felt like IFoA did not communicate enough with ActEd tutors, resulting in unanswered questions during revision (CP1 Paper B).

(Q/C) PBOR exam - I found that the Series Y assignments and the sample paper were considerably easier in comparison to the actual exam paper.

(Q/C) It's clear that the exam board has not provided ActEd with what they are expecting of students when it came to R. Coding is like learning a new language and to learn in six months is pretty extensive – you wouldn't expect somebody with a full time job, revising for other exams and other life commitments to be able to learn Spanish fluently in 6 months? The breadth of potentially examinable material to not only learn but then to learn "in code" I think is



completely unreasonable given, firstly its level of application in the actuarial profession, but secondly the level of work required just to complete the written paper. If the board narrowed the number of topics examinable in R, you could actually develop a level of understanding as oppose to just hoping the course notes have a similar example question that you can copy.

(Q/C) For CP3 I was told by ActEd markers that there was no longer a word count in the exam so I was surprised to see it on the exam paper (and worried that meeting a word limit exactly wasn't something I had practiced - I would often go over the word limit in the assignments). They may have meant that you no longer get marks for staying within the word limit but this was not very clear

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

Topic:

Work Experience Requirements

Feedback:

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

(Q/C) It was over two weeks before I even heard anything from admin but I imagine this is due to the timing of when I submitted. They called me with a question which was resolved on the call and then released my invoice straight away so I haven't got any complaints really. I'm still in the review stage and haven't heard anything so can't comment on the next steps.

(Q/C) All I would say is the whole WBS process is SO tedious and ridiculously over engineered! I can't believe how much work and time is involved from all parties so fully support the PPD step up.

(Q/C) PPD seems fairly straightforward and decent guidance is available.

(Q/C) Could you provide more clarity over what should be used for the 2 hours formal learning, given this needs to be different to the 2 hours CPD requirement.

*(A) We have now published additional [guidance](#) on what constitutes formal learning activity.*

(Q/C) As previously mentioned, the criteria for PPD were very unclear when it was initially released, until the online seminar. A paper version of this guidance being made available on the IFoA website would be really useful for ongoing PPD requirements.

*(A) We are currently reviewing our guidance, videos and webpages on PPD with the aim for a 'refreshed' set of information and communication to be made live over the summer.*



(Q/C) No reminders whatsoever via email or otherwise from the profession regarding the PPD deadline for students.

*(A) Each month the IFoA sends a reminder email to every student whose PPD deadline is approaching in the following month. In the autumn, this will be an automated process specific to the deadline of the student.*

(Q/C) Not great communication as to what is required for PPD submission – I found it very long winded to find out this information and had to contact the IFoA to confirm this.

*(A) We have now published additional [guidance](#) on how to submit PPD records, including mini guides for each areas of your PPD records.*

(Q/C) I would appreciate more information on how the WBS/PPD transition would occur, and exactly what students need to do if they intend to qualify before September 2020. In particular, it is difficult to work out which WBS questions/PPD credits need to be done, given that some of them are mandatory, and some of the WBS questions/PPD credits overlap with each other.

*(A) Specific guidance on the transitional arrangements, alongside details of the requirement for a mixture of PPD credits and WBS essay questions can be found on our [website](#) page.*

(Q/C) PPD:

- It was not clear what people should do to meet the objectives of PPD
- Students mentioned that some IFoA events did not record their attendance on the online PPD form correctly.
- Students would like the PPD presentation to be sent out when they join the IFoA
  - This should also be incorporated into the handbook.
- Some students mentioned that there is not clarity about whether there needs to be a 'work based skills supervisor' or equivalent now- PPD supervisor.

*(A) We have now published additional [guidance](#) on how to submit PPD records, including mini guides for each areas of your PPD records.*

*(A) We will take on board the feedback for more information to be given to students when they join the IFoA in relation to PPD. Our webpages and guidance are being documented over the summer.*

*(A) Students are not required to record a supervisor on PPD unlike the previous WBS requirements. Students must discuss their PPD submissions with their supervisor and we will verify this with them if they are selected for an audit. We will take on board the feedback and clarify this information.*

**Topic:**

Student Communications

**Feedback:**

*To cover newsletters, handbooks, webpages etc.*

**Results**



(Q/C) Interesting that results letters are to be published on the Tuesday 2nd July and Thursday 4th July. Can you find out:

- What time of day these will be published?

*(A) Result letters will become available in the evening of the 2 July and 4 July 2019.*

- Will there be the normal pass list issued? If the list is not issued when will the pass mark be released?

*(A) Yes the pass lists will be published, this will be at the same date and time as the result letters.*

(Q/C) Possible for the IFoA to share more widely/to other members/in the Actuary or something that results will no longer be public? So fewer try to get on the website when we're trying to log in for results? Will speed it up for those needing to get in. Word hasn't really spread yet (even amongst students) that results will only be on private accounts.

*(A) Pass lists will be still published for all 2019 results.*

(Q/C) The IFoA has not made clear that pass lists are published, and it should make communication of these matters clearer.

(Q/C) The information relating to the exam result announcement changes has been poor. There's no information on the website and no one is clear what is happening. I've contacted the IFoA twice – one person I spoke to said the results were no longer getting published and another said it was still up for debate so lots of confusion even internally.

*(A) We apologise for any confusion caused in regards to the pass lists, the pass lists will be published, this will be at the same date and time as the result letters*

(Q/C) Students noted that the wait for results is a very long time given we need to make decisions about the next lot of exams pretty soon – the institute take 3 months to give us our results, which are often needed to make decisions on the exams for the next sitting, but then we have just over 2 months to prepare for the next sitting.

*(A) Details of our marking process can be found at the [Marking Guidelines](#) area of our [website](#). We are working on our technology to improve our marking procedures which may help reduce this timeframe, however at this point we cannot define if or when this may happen.*

(Q/C) There was no communication regarding the changing of results day before these were published on the website

### **Timings**

(Q/C) I wonder if something should again be said about the timeliness/existence of their communications. Specifically the change in the rules to scrap the 15 minutes of reading time and make it part of the exam. It was only communicated in the student newsletter on the 30th March, days before the session was due to begin. It also hasn't yet been communicated about lack of pass lists, unless I've missed something (I don't have twitter).

*(A) We apologise for any confusion caused in regards to the pass lists, the pass lists will be published, this will be at the same date and time as the result letters*

### **Exams**

(Q/C) Delays in releasing examinations dates (even provisional) for 2020, as there are instances where exams clash and it would be helpful for planning purposes to have a idea if combinations are feasible.



*(A) The 2020 dates are still to be confirmed, whilst we can never guarantee that the exam timetable will not change, we aim to commit to the published dates as much as possible*

(Q/C) Communications around changes to exam timings need to be made clearer in the newsletters.

*(A) If changes happen well in advance we do publish it on our website however any last minute changes are always published in the student news and updates section of the website and students are contacted directly as well.*

(Q/C) Poor communication regarding the pre-exam material. For example, students were told to download the pre-exam material 3 days before the exam. The pre-exam material was a document to say there is no pre-exam material.

*(A) The Examinations team were highlighted of the inaccuracy on the platform, this was rectified ahead of the exam session. Apologises that this caused candidates an issue. We are looking into our processes to ensure this does not occur in the future.*

(Q/C) Some commented that the IFoA does not make clear the deadlines for booking exams.

*(A) All deadlines are found on the website and reminders are always added to the newsletters and the Education Services auto-reply.*

(Q/C) Responses by email from the IFoA are usually generic and unhelpful when answering exam related queries and issues, in particular issues with the online exams. Tailored responses would give more confidence to students that something is actually being done, or noted as an issue at the very least.

*(A) 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 communications and ways in which we can improve a student's experience for the future exam sessions.*

*(A) Our refund policy can be found on the website however in exceptional circumstances we look into on a case by case basis.*

(Q/C) Was not clear HOW to book onto exams for first time student.

*(A) We are currently reviewing our web pages to make it simpler when booking exams.*

### **General**

(Q/C) Frequent communication given, so nothing else specific to note here.

(Q/C) The communications come a bit too frequently.

(Q/C) Newsletters and materials on IFoA website are useful and informative.

(Q/C) Better correspondence between students and IFoA regarding exam bookings, updated information and results.

(Q/C) Quicker reply times to emails. Improve refund policy/Extend exam deadlines for mitigating/unforeseen circumstances.

(Q/C) I receive them but do not always go through them.



(Q/C) The Actuaries website was not available the day before my CP1 exam. When I wanted to download the specimen papers, I could not access the past exams section. I was also not able to see the exam timetable to clarify I had my timings correct.

(Q/C) The student handbook page on the Institute's website says: "The IFoA Student Handbook is currently undergoing development to coincide with the 2019 Curriculum. It is anticipated that it will be released late 2018." This is a bit out of date!

(Q/C) Students commented that 'it is embarrassing' that there is no student handbook available online.

- That the website states 'The IFoA Student Handbook is currently undergoing development to coincide with the 2019 Curriculum. It is anticipated that it will be released late 2018'
- Some students commented that they have had to email education services 5+ times to get answers to questions that could easily be covered in here.
- 'In the time it's taken them to answer my questions they could have just written the handbook'.

*(A) Please refer to SCF meeting notes.*

The actuary magazine would be interested to know if there are any surveys that have been done or other data on student interests to indicate which topics they would like to hear about.

Some commented that the student newsletter didn't keep them well up to date with the latest developments in curriculum/ PPD changes and that they would like to see this more focused.

*(A) The student newsletter has contained a ranged of articles of PPD, however, the IFoA has to balance the range news and topics covered as not to bombard students each month.*

<b>Topic:</b>	Other
<b>Feedback:</b>	
<p><i>To cover feedback and comments relating to any other aspects of the IFoA student experience.</i></p> <p><b>Timetable</b></p> <p>(Q/C) Exams were slightly earlier this session which gives less time to take study leave if you can only take one day a week. Also the exam entry permit was shown to be available at an earlier date but this was pushed back to be more in line with previous sessions which leads me to question why the earlier date was given in the first place in the members area of my account.</p> <p>(Q/C) Stick to the same exam dates as close as possible regardless of when Easter is.</p> <p><i>(A) Please refer to SCF meeting notes.</i></p>	



### Profession Comment

(Q/C) I don't fully understand the different boards/organisations involved in setting the syllabus, setting the exam questions and setting the practice questions. It's not very clear to me why there are different organisations providing each, but there certainly needs to be more collaboration between all of them. Frankly I don't understand why there isn't just one board that does all so it is cohesive, like for the Chartered Accountant exams.

### General

(Q/C) I haven't sat any exams yet so can't give feedback there but the process of becoming a member seemed straightforward enough.

(Q/C) Following all the issues regarding CP3 I was firstly amazed that there were only 60 appeals made across all exams and only 18 were successful. How do the institute register what an appeal is?

- For example if multiple people appeal the same thing, as in the marking for CP3, is this one appeal or many appeals?

*(A) The IFoA's policy and guidance on appeals can be found on our website alongside details of what grounds appeals can be accepted under.*

(Q/C) One student commented that CM1 is far too large. They understand the logic of why CT1 and 5 should be combined, but it results in a very large amount of material.

(Q/C) The idea of online exams is appreciated, although there are issues which need improving. The IFoA still seems a little poorly organised in terms of changes to the curriculum and communicating effectively the requirements of student in terms of work-based skills. The aim of the new curriculum was to improve the exams and make the coursework more relevant without adding in additional work but this has not been the case for many subjects (such as adding in an Excel exam to CT8 even though a standalone Excel exam already exists).

(Q/C) One student's thoughts were that; in general, I feel the new syllabus is a mess now (replacing the old CTs). The old system felt natural and content was split out nicely. A prime example is tagging on general insurance questions on to financial mathematics.

(Q/C) Exam fees are more expensive each year.

*(A) The exam fees are reviewed each year and they increase or remain the same, as it has happened in the past, depending on the exam expenditure.*

### UK Practice Modules

(Q/C) This feedback relates to UK Practice Modules papers P0 P4.

The student undertook these papers but was unsuccessful. He has made an very interesting point though. At the end of the exam he would have found it very helpful to know his own exam score but also the exam percentage. As it is an online exam and the computer was able to tell immediately whether he passed or failed, his exam score and margin of error would also be contained in the exam program.

Instead, the student, now qualified, had to make a Subject Access Request which he feels is not an efficient way to encourage success in further attempts.



I tend to agree and told I suspect there are plans to bring in the functionality he suggests in the future. So this feedback results in two questions, I would like to obtain answers to so I can update him and his colleagues

- 1) Are there plans to update the software now it is working ok
- 2) How many exams might it be until such changes will be made

*(A) Please Refer to the notes from SCF meeting*