Institute and Faculty of Actuaries

Student Consultative Forum

Friday 9 November 2018 Time: 11:00 to 15:00 (Student representatives only from 10:00 – 11:00)

Council Chamber, Staple Inn, London

Attending:	Chair – Jess Elkin (JE) Representative from ActEd - Darrell Chainey (DC) Representatives for students with disabilities - Ruth Bryson (RB) Birmingham Actuarial Society – Danni Kelman (DK) Faculty of Actuaries Students' Society – Jonny Moore (JMO) North West Actuarial Society – Lauren Metcalfe (LM) Norwich Actuarial Society – Danielle Nash (DN) Society of Northern Ireland Actuaries - Ciaran Harris (CH) Wessex Actuarial Society – Darren Morrison (DM) White Horse Actuarial Society - Alex Miller (AM) Yorkshire Actuarial Society – Sammie Caine (SC)
Via phone:	Channel Islands Actuarial Society - Amber Buckingham (ABM) Glasgow Actuarial Students' Society – Craig Rodgers (CR) London Market Students Group - Alpesh Patel (AP) Society of Actuaries in Ireland – Niall McGroarty (NMG) Welsh Actuarial Society - George McMahon (GM) Head of Quality and Assessment – Karen Brocklesby (KB) Head of Assessment – Laura Griffiths (LG)
Executive Staff:	Quality Manager – Matt Tennant (MT) Head of Learning Operations - Andrew Berrow (ABW) Quality and Assessment Team Administrator – Julia Cockman (JC)

Apologies:	The Actuary student page editor - Jason Whalley (JW) Bristol Actuarial Society - Sam Kingdon Representatives for students with disabilities - Nikki Edwards (NE) Staple Inn Actuarial Society - Thomas Leigh-Eldredge (TL-E)

Item	Title	Action
1.	**Welcome** JE welcomed the members to the meeting, and introduced the following new members to the Student Consultative Forum: Danni Kelman - Birmingham Actuarial Society Jonny Moore - Faculty of Actuaries Students' Society Sammie Caine - Yorkshire Actuarial Society Niall McGroarty - Society of Actuaries in Ireland	
2.	**Students' Comments** **Exam Centres** Whilst most exam centres issues are handled directly with student representatives there were a few recurring comments that were addressed at the meeting. Students commented that they would like to be able to see how many spaces were available when they book their exam. AB explained that currently there was not the functionality to accommodate this. Issues and concerns were noted around the following centres - Edinburgh – liked the venue but the location is outside of the city centre - Glasgow – issues with the CT6 exam but otherwise feedback on the venue had been mainly positive - Birmingham – the noise issues had been very distracting for students - Leeds Town Hall – venue had been used previously and student had reported issues at that time - Bournemouth – no centre was available It was noted that university rooms were ideal, but these tend only to be available for the April sitting. RB noted that there was more feedback on exam centres this sitting, and asked if this was because more students had responded to the survey, or because there had been more issues this sitting. AB noted that feedback is valued, and that the IFoA would need to see the feedback from the next sitting to see if there is a pattern. AB explained that the booking of exam centres is a complex process. There is a need to find venues which ideally are centrally located, easy to access and can accommodate the growing number of candidates on the dates that the exams are timetabled. They are also booked twelve months ahead of the exams when exact numbers are not yet known. Once a good venue has been located then bookings will be made for at least a couple of sessions but future bookings are not always possible because of booking policies of venues. It may already be booked on the dates required and also whilst a centre can be good one session it may have issues the next. Noise disruption	

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	may always occur as the IFoA have no control on what other bookings the venue have despite conversations taking place that the IFoA bookings are for exams and quiet is required. The team in Oxford who manage this process do not have enough resource to visit all venues (particularly given exams are sat worldwide) and the forum suggested that student representatives could be approached to help with potential venue visits. AB thanked the representatives for this offer and would follow this up with them.	**AB**

RB asked if the scheduling changes to the September 2018 exams had made it more difficult to book venues. AB noted that this was not the case, as it was only the order of exams that was affected, rather than the timeframe.

It was asked if it is possible to reserve an additional exam space in case of any issues, but AB noted it is expensive to double-book venues for exams. It was noted that invigilators will also report on venue issues as well as students, so these issues will be picked up by Learning Operations.

Online Platforms – CP3
It was noted that the student representatives had during their pre-meeting focused on discussing possible solutions as they felt that the issues were already well known to the IFoA.

AB explained that after the platform issues in the April 2018 session, changes had been made to the system (e.g. increased bandwidth), and simulations had been run to test 1200 simultaneous uploads to the system which did not cause any problems. A contingency plan had also been put in place, to email the paper out and accept email submissions if there was an issue with the system.

It was noted that the advance materials were successfully downloaded from the platform. However as soon as the exam commenced the platform failed. Within 5 minutes, Learning Operations had spoken to the supplier, who had made changes to the system which resolved the issues and a number of students were able to successfully access the paper. The exam paper was emailed out to students, but recent IFoA IT updates unknown to the Learning Operations team had restricted the number of mass emails that could be sent at once, and a large number of these emails failed to send. The IFoA's spam filters also prevented Learning Operations from seeing who had received the paper. Manuals checks had to then be carried out to establish who had received the paper which further delayed the distribution of the exam paper and created further frustration for the candidates. AB apologised for the issues with the exam.

It was noted that of the 1497 candidates, only 1 candidate had been unable to take the exam due to these issues.

It was noted that for the September 2018 session, some students may not have used the full 3 hours for the exam. AB was writing a paper for the Board of Examiners meeting that highlighted the issues that had occurred. The Board of Examiners would make a decision on what actions with regards to awarding marks would be taken on the basis of this information. Any decisions made would be reflected

Item	Title	Action
	in the Examiners report. It was asked how this would be handled compared to the CA2 issue a few years ago, where students were given the option of a free re-sit, or to keep their current attempt. It was asked if this situation had set a precedent. KB noted that this incident had been of a different nature and for a smaller cohort who were given alternate arrangements, whereas the CP3 issues had affected the entire cohort. AM asked if the forum should expect a more serious response, and it was confirmed that this was the case.	
	It was noted that due to the issues faced with the time limit and paper upload, Learning Operations accepted any CP3 paper submitted.	
	AB explained that a new supplier would be in place to deliver the online platform from September 2019 (see section 4.1). In the meantime there were a number of discussions taking place with both the suppliers of the platform and IT colleagues about how these situations could be minimised for the April 2019 examination when there would be an increase in the numbers sat online.	
	One of the key elements was to run a live testing of the platform and for this the IFoA needed the help of current members. An email had been sent to all students asking for volunteers to help with live testing of the CP3 platform, as the simulation did not present accurate results. Ideally 1500 volunteers were required to test the system. The forum were asked to encourage colleagues to help test the system on 17 or 18 December. RB asked if a more general request for volunteers should be sent out. It was agreed that AB would reach out to employers and Student Representatives would speak to their employer and student contacts. An email would go out on Tuesday or Wednesday of next week. AM asked if the invitations for volunteers could be forwarded to those who have recently qualified. AB confirmed that they could.	**AB/Student Representatives**
	It was noted that the IFoA were looking at alternative platforms to access the paper which included Amazon web services, with the plan being that there would be two separate web links from which students would be able to download the paper as well as the online platform. There were also discussions ongoing within the IFoA to ensure there were no unexpected issues with security measures again.	
	One of the concerns noted was that candidates have a tendency to refresh the page repeatedly if the paper does not immediately download. This can create additional problems by overloading the platform. Students advised that this was a stressful situation and the urgency to obtain the paper needed to be considered. AB asked that students refrain from immediate refreshing, perhaps waiting at least 5 seconds, and would update guidance notes around this.	**AB**
	It was confirmed that the email contingency plan would also be tested. Learning Operations were also looking to have IT staff on hand on the exam day in case of any email issues.	
	It may also be possible to run staggered cohorts for the CP3 exam, stating at 9:00, 9:30 and 10:00. It was noted that if start times for CP3 were staggered, that the start times would be decided by Learning Operations, rather than students being able to request a	

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	preference. Individual cases could be looked at in regards to access arrangements or other circumstances. It was asked if the timeslots could be 15 minutes apart as opposed to 30 minutes apart. AB noted that the times would need to be staggered by at least 20 minutes to ensure success. It was noted that students should be warned that IFoA emails may get caught in spam filters.	**AB**
	Online Exams - General It was noted that some students had difficulties with online exams with fire alarms going off at their exam venue, as exams cannot always be paused, and there is no invigilator to confirm that an alarm sounded. AB noted in these cases students should submit Mitigating Circumstances. It was agreed that further documentation was required to guide students through sitting an online exam and what was or was not acceptable and how to manage circumstances such as fire alarms. A question arose as to why these exams could not be sat in an exam centre and it was explained that currently there were not facilities worldwide that could host the Excel and R exams. However this was still part of ongoing investigations and discussions. KB confirmed that Mitigating Circumstances are considered when the mark for the exam in question is up to 3 marks away from the pass mark. For a Mitigating Circumstances application, students should document what time the alarm went off, how much time was lost, and provide verification from a line manager or similar where possible (e.g. where the examination was sat in an office). AB noted that the IFoA were looking in detail at online invigilation options, but there were concerns that too much of this would be intrusive and costly. Learning Operations are currently looking at what would be best from both a security and cost point of view. Student representatives remarked that invigilation would make mitigating circumstances claims relating to exam disruption easier. **Other – Exam Related** **Exam Counselling** Feedback had been raised about students not having sight of their script during exam counselling. KB noted that the IFoA used to run face-to-face counselling. However, the IFoA removed face-to-face counselling, in order to run a fair and consistent service between UK and overseas students. Additionally students are able to use a Subject Access Request in tandem with the Examiner's Report to aid study. Students asked if they could have sight of their scripts as they felt this would be valuable to revision. KB explained that script is currently the property of the IFoA and not considered candidate data under current GDPR. Whilst the IFoA would like to offer this facility, resources and logistics were such that it was currently not feasible and whilst it is something that would be considered for the future	**AB**

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	currently the focus is on providing access to marks and running exam sessions twice a year. However, the comments would be taken on board.	
	It was noted that it would help the Student Representatives to have a standard guidance from the IFoA as to why scripts cannot be released to students, as this would help when answering student queries on this matter.	AB
	CAA Pathway to Fellowship SC had received some feedback that some employers had paid for students to take the CAA qualification, but that there had been little update in the last 12 months as to the CAA Pathway to becoming a qualified actuary. KB advised that there had been work carried out in this area and further information would be released in the New Year.	
	Access Arrangements RB noted that it was unclear to students if access arrangements had been applied on the Online Platforms, given the lack of a timer. While students were notified of receiving additional time, some access arrangements students found that the time stated in the platform was the ordinary time allowed. It was noted that in these cases, as separate communication needs to go out to any candidates with extra time.	AB
	It was noted that there were some teething issues with the automatic renewal of access arrangements, but the majority of these had been resolved quickly.	
	MT and JE confirmed that specific access arrangements will be brought to the attention of LG and the Assessment Team, and that individual cases would be covered outside of the meeting.	
	Invigilation It was noted at the last meeting that more training would be offered to invigilators. AB confirmed that this had taken place. Online training had been carried out for invigilators. An Invigilator Handbook had also been produced, and a PowerPoint presentation provided. Action would be taken for any invigilators who have not followed the training. AB confirmed that feedback in this area continues to be useful.	
	September 2018 Exam Questions It was noted that most exam question queries were very specific and referenced the level of difficulty. As there was no common thread answers to the specific comments would be provided in the student feedback accompanying the notes to the meeting.	

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	Tuition	
	The main queries around ActEd had been in relation to the 2019 Curriculum, and how much revision material would be available. DC acknowledged that material had been released behind schedule and noted that ActEd had aimed to maximise how much can be released of a good quality with the limited resources available. It was noted that some items, such as the CP2 online classroom, and some SP4 revision materials had not been released. It was asked if more materials would be available for future exam sittings. DC noted that additional materials would be sent out as soon as possible. It was unlikely that there would be a CP2 online classroom, but CM2 flashcards may come out this session. RB noted that flashcards are important, as they give students areas to focus on. It was noted the CB2 has flashcards rather than an online classroom, which would take some time to produce. It was noted that SP4 flashcards are likely to come out before the notes.	
	It was noted that the UK Practice Modules are continuing for 2019, with the 2019 syllabus. Some Core Reading had been updated, but ActEd were waiting for additional Core Reading from the IFoA before making these available. It was asked if the old Practice Modules practice questions would still be sold, and DC noted that they would not be updated for some time due to resource restraints. Older ones might be helpful so long as candidates were aware some information would be out-of-date; these could be kept in stock if desired.	
	It was noted that students are not always aware that materials are available unless they ask a tutor. DC noted that students should speak to ActEd if they have concerns about the release of materials, and that there was no harm in requesting faster release of materials that had not yet come out since ActEd would respond to demand.	
	It was asked if there is a plan to move exams earlier, and AB noted that the exams for the April 2019 session needed to be held earlier, to take into account a late Easter, Passover and other overseas holidays, and time to release results before the September exam session the exams for the April 2019 session needed to be held earlier.	
	PPD	
	The forum noted that most feedback where students understood PPD was from students who had been trained through their employer. Those who don't understand PPD are normally from smaller companies that may not have in-house training.	
	It was noted that MT and Chris Bristow have run a number of PPD presentations and it was acknowledged that these were for larger audiences within the UK, since it was difficult to get around many smaller companies, which was why webinars had been introduced. MT will look into holding additional webinars and training, as there appears to be demand for these.	**MT**
	It was noted that the PPD webinar was valuable, but that it would have helped for this to have been held earlier.	

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	MT noted he was looking to get PPD articles into as many newsletters and publications as possible. More communications had gone out in July on PPD, and an additional webinar would be held on 4 December with larger capacity than the previous one. It was noted that the 4 December webinar would have the same content as the previous ones. Recordings of the webinars are available on VLE areas, and students should have access to these.	MT
	The PPD Guide had been updated over the summer, and the website had been updated to include examples of how to fill out PPD records. Some examples of records that would not pass the PPD threshold would also be written by the IFoA and made available on the website.	MT
	It was asked if the online area of PPD record keeping could be improved, as it was not clear to students how much progress had been made towards fulfilling the requirements, and it was difficult to see if the entries had been reviewed by the supervisor. Students would like to have assurance of what they have completed (e.g. in summary format). MT noted that the PPD tab would put all submissions into one page that can be downloaded, and that there was an option to 'See Detailed Report' to view a summary of what a student has completed. MT would check the details of this. It was noted that more information could be added explaining this.	MT
	It was confirmed that the minimum credits for a year of PPD is 3 credits, and 2 formal learning hours. It was noted that some text could be added to the page to remind students of this. MT to consider.	MT
	MT noted that while 3 credits per year is the minimum, 20 credits are needed in total for Fellowship. There is no maximum that can be completed per year, so it is recommended that students aim to complete 5-10 credits per year, as students may pass exams earlier than they expect.	
	It was noted that formal learning needed to be clarified, and that it would help to have more examples of types of activity on the website, and to clarify the process for logging formal learning. It was noted that it would help if there was a sentence on the portal covering this.	
	AM suggested including a submission box to add the supervisor name. MT noted that there were no plans to add this in the short term, but that it could be looked into for the future.	
	MT had looked into increasing the character limit on the system, but that the 250 character limit is hard-coded in. It was recommended that students include any additional information in the Learning Outcome section.	

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3.	**Notes arising from the last meeting**	
	3.1 **Notes from the 8 June 2018 Meeting** The notes from the 8 June 2018 Student Consultative Forum were noted.	
	3.2 **Actions from the 8 June 2018 Meeting** The actions from the 8 June 2018 meeting were noted. RB noted that the addition of a section on Access Arrangements to the post-exam survey was helpful.	
	3.3 **Mid-Point Update** MT noted that there would normally be a mid-point update circulated to the forum between meetings. It was noted that there had been no immediate actions or IFoA organisation updates to inform the forum on, so this had not been sent out. A mid-point update would be sent out in February, as there would be updates on the new curriculum.	
	3.4 **Matters Arising – Financial Reporting Council** It was noted that the Financial Reporting Council have oversight of the IFoA. They have visited the IFoA twice to carry out an annual audit of the education processes. The most recent visit was in September and the FRC were writing up their report at the time of the meeting. The FRC had been happy with the current status of the IFoA. Their recommendations had included the introduction of a new e-Marking system, and to provide more transparency to students. The marking guidelines had been updated, and a new version was about to be released. The last Annual Report from the FRC is now available. The main pages to review are 74-76.	LG
4.	**IFoA Updates**	
	4.1 **Online Platform Update** It was noted that because exam bookings open in January, the existing supplier will be used for the April 2018 exam session, to ensure that the new system can be fully tested. It was anticipated that the new platform would be used for the September 2018 exam session. RM asked if there would be more opportunity for oversight with the new online platform supplier. AB confirmed that there would be tighter service agreements and penalties for issues that occur. It was asked if the new supplier had worked with online exams before, and AB noted that their business is solely in running online examinations so they are highly experienced. The supplier also run the UK citizenship examinations, and have simultaneous downloads for some of their clients. It was noted that the new	

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	platform would have the exam paper available on the screen, and that during the exam, candidates would only be able to access the web browser, word and excel. RB asked if this can be 'paused' if there are any issues. AB confirmed that this would be the case, and that there would also be a countdown timer, that could be paused. RB asked that if the stress test for the current supplier is successful, would this exercise be repeated for the new supplier. AB confirmed that it would, to ensure there are no issues for the September 2019 session.	**AB**
4.2	**2019 Exemption Arrangements** MT noted that the IFoA have exemption agreements with universities and other external providers, that allow students to claim exemptions from certain exams. The introduction of the new curriculum will affect the status of exemptions. For the last year the IFoA has been working with university partners and other professional bodies to review how their programmes will link to the new curriculum. It was noted from January 1st 2019, all exemption agreements will be changing. Students will have until December of 2023 to claim exemptions from the previous curriculum with the IFoA as long as they have passed that examination by 31st December 2018. For those who start accredited university courses from September 2016-18, the IFoA will honour existing exemption arrangements. When the new exemption agreements are reached with Universities or other Professional Bodies, there will be published on the IFoA webpages. It was noted that the IFoA students should have received an email from the IFoA, noting that the mapping of results to Curriculum 2019 will take place over the weekend. Student s are being asked to check that they are seeing the results that they expect, and to let Education Services know if there are any issues, or if any results have not mapped correctly. Once the September 2018 results have been released, students will be asked to check again. MT would look into whether the old exemption arrangements would still be available to view on the website, once the new arrangements are published.	**MT**
5.	**Student Feedback**	
5.1	**Feedback from recent Global Student Consultative Forums** MT noted that the Global Student Consultative Forums had been set up to ensure that overseas students had the same opportunities to feed back to the IFoA as the UK and Ireland students. Global Forums had been set up for 6 different regions: Europe Americas	

Item	Title		Action
		Africa and the Middle East South Asia South East Asia East Asia The forums followed a similar setup to the UK and Ireland SCF. It was noted that Africa and the Middle East, and South Asia had held their meetings. Africa and the Middle East had spoken about a range of topics. There had been issues with exam bookings, and card payments in Zimbabwe. It was noted that policies such as Mitigating Circumstances are not a widely known overseas, and that this should be looked into further. It was noted that South Africa have their own Actuarial Association, and that there is sometimes confusion for those who are members of both. The CA2 and CP3 issues were also raised. The South Asia GSCF has a predominantly Indian membership. There had been some issues raised in regards to international payments, as well as noise issues from some exam centres in India. Students also raised some confusion about the Indian Actuarial Association running an addition exam session in December, asking if the IFoA would recognise exam passes from that session. The IFoA had confirmed that these would not be recognised and details were available on the relevant IFoA website page. Notes from the UK and Ireland SCF, and the GSCF, would be made available to both forums. RB noted that it is was useful to know the issues that students outside the UK and Ireland face.	
5.2	September 2018 Post-Exam Survey Headline Report MT noted that the Headline Report would be sent out to the SCF shortly. It was noted that after the April 2018 exam session, there had been a trial of a post-exam survey, which had received positive feedback. This had been rolled out to all exam takers for the September 2018 exam session. MT was looking to have a larger response rate in later years, although the initial rate was good. It was noted that overseas students had noted a higher level of satisfaction for the location of exam centres.		**MT**

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	It was noted that UK students had a 95% satisfaction rate for invigilation, and overseas students had a 92% satisfaction rate. It was noted the UK student had a 16% satisfaction rate for online platforms, and overseas student had a 55% satisfaction rate. It was noted that 70% of students felt that there was not enough time for the CT5 and CT8 exams. RB noted that these were the same subjects students had written about in their feedback. The most recurring comments had been on CA2 and CP3. It was noted that it was helpful to know what the recurring issues were. For overall experience, there was an average satisfaction rate of 6.3/10. It was asked if it would be possible to see the overall satisfaction rate excluding CA2 and CP3. MT would look into this.	MT
	5.3 Annual Student Survey 2018 Update It was noted that an email had been sent out on this on 8 November. As this survey helps inform the IFoA on its delivery of services it was important for students to fill this out. The survey would close on 26 November. Students would have a chance to win £50 Amazon vouchers for filling out the survey. AM noted that it was possible that the survey would have a lower response rate due to the post-exam survey having been sent recently. The IFoA may look at the timings of the survey releases. The student representatives were asked to promote the survey.	
6.	**Any Other Business** AB noted that the student newsletter is getting longer, and there is a concern that some information may be missed. AB asked what items students would like highlighted in the student newsletter. AM noted that it would help for non-optional information to be sent in its own email, and that more general information should be included in the newsletter. There could also be an area on the website linked to in the email. RB noted that often, students may stop reading after 3 topics. AB is currently looking at how to prioritise messages. It was asked if it would be easier to prioritise items once the new curriculum has gone live, as currently there are a large number of updates in light of the curriculum changes and PPD. DC noted that students should speak to ActEd if they have any queries about new material. It was noted that the CS1 Revision day expects student to know R, but that there are a lot of free resources that can be accessed for learning R.	AB

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JC	JC noted that the Edinburgh SCF meetings would be held using the IFoA's new BlueJeans conferencing system, as opposed to a conference call phone. JC would send joining instructions for the next meeting. JE thanked the following members for their work on the forums, as this would be their last meeting: Ciaran Harris Ruth Bryson Nikki Edwards	**JC**
7.	**Date of Next Meeting -** Proposed date: **31 May 2019, Edinburgh** JC would send formal confirmation of the next meeting date.	**JC**

Student Consultative Forum Feedback Return Form
September 2018 Exam Session

Topic:	Exam Booking
Feedback:	

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

(Q/C) Can more [CT9] dates be added further in advance? Currently only January dates are published and it'd be useful to know for planning purposes when other dates throughout the year are planned. It might also be useful to have a waiting list that you can join for those exams which are fully booked in case someone drops out/cancels.

> *(A) Originally the last CT9 exams was to take place in December 2018 and to start again as CB3 under the new curriculum as of March 2019 however due to high demand further dates opened in January to accommodate students, we keep monitoring demand and we will open further dates as needed.*

(Q/C) Deadlines are not circulated, some would find it helpful to receive a reminder shortly before the date examination booking periods close.

> *(A) We publish our exam booking deadlines at least a year in advance on the website, reminders are send to all students via our newsletters prior to the exam booking opening and throughout the booking window. We also have the deadlines on the application forms and all the coming up important dates are in the Education Services team autoreply which is the main email contact for all of our students.*

(Q/C) Students are generally happy with the booking process.

(Q/C) My employer sends a spreadsheet with all students' exam choices to be booked together. I'd selected CA2 but was initially registered for CP3. I noticed when receiving the SMS alert to confirm booking (which is a good service) and changed over the phone with no issues. No major problem but worth noting for future.
I'd also recommend the service of all students for a company booking in a single block application as this simplifies matters.

(Q/C) CA2: The student was automatically put on the 9am sitting, when they would have preferred the 10am sitting due to having to take their children to school. They aren't aware of

an option to be able to choose a particular sitting, or to switch to the other sitting once they've been allocated.

(A) This is valuable feedback and will be putting this onto our booking forms to ensure we are giving all students the same options.

(Q/C) CP3: The exam booking process wasn't working straight away on the day but was soon resolved.

(A) When the exam booking first opened there were some technical issues that affected all the exams and not only CP3, these issues were quickly resolved and the booking opened on 16 July in the morning.

(Q/C) One student commented specifically on the CT9 booking process*: "I had difficulties in trying to book CT9 as the website showed dates later in the year but when you clicked in to try and book they were actually unavailable. This is however resolved now as they are running extra CT9 sessions in January and I have booked a place for one of these.*" **Perhaps a sentence alerting students to fact that some dates are full could be added to the website.**

(A) The demand for CT9 exams was a lot higher than expected and the spaces were getting booked really quickly. As a rule we do mark the exam dates as full as we go along but on occasions there might be an overlap.

(Q/C) Exam team were unresponsive – CA2 was showing as unavailable so I emailed the exam team for assistance but received no reply.

(A) We apologise for any delays or issues that you may have encountered, we aim to respond to all email enquiries within 48 hours and we have set timescales for all of our processes on our Education Services autoreply.

(Q/C) By checking the exam page periodically over the next week or so I was able to see that a new session of CA2 was opened and managed to book onto it. It would have been preferable to receive a reply from the examination team, letting me know of the plan to release the new session or to notify me that an extra session was available – given that I had expressed an interest in booking onto a CA2 exam.

(A) No changes were made or any extra dates were added to CA2. Could you please give us further details so we can look into further?

Failing that a newsletter of some kind would have been helpful to let people know of the additional session, rather than just discovering it by chance on the site.

(A) There has been no added exam session however any changes with regards the exams, we always try to communicates these changes in different ways i.e. website and newsletters.

(Q/C) Exam booking – ok, although change of venue was poorly advertised/ notified. Could do with being announced a bit more clearly in advance…

> *(A) Any changes to venues will be added to the exam news and updates, also your exam permits will remind you to check on a regular basis. We will also try our best to contact of any immediate changes happening that day.*

(Q/C) There was general dissatisfaction around exam dates being moved at the last minute and too frequently by the institute.

> *(A) We will always try and keep changes to a minimum, our sincere apologies for these changes.*

Communication of exam booking opening/deadlines

(Q/C) Felt like there was little, if any, clear communication reminding students that exam entry had opened/prompting students to remember to book exams ahead of XYZ deadline.

- whilst it is appreciated students have a responsibility to check deadlines, this could be easily implemented as a noticeable reminder at the top of a student bulletin, or a dedicated email communication

> *(A) There was no change in how the exam bookings deadlines. We publish our exam booking deadlines at least a year in advance on the website, reminders are send to all students via our newsletters prior to the exam booking opening and throughout the booking window. We also have the deadlines on the application forms and all the coming up important dates are in the Education Services team autoreply which is the main email contact for all of our students.*

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 name of the Examination Centre where applicable.

Bristol – (Q/C) exam centre was less central than before so harder to travel to. Candidates had to pay for taxis to get to the centre. Desks and room were small. Invigilators chose to sit people only down one side of the room, so candidates were more cramped than they needed

to be. Some Bristol exams started late as invigilators did not hand out papers on time (students received the full time, but don't understand why the delay occurred).

(A) September venue was at Mercure as Holiday Inn was not available for all dates – however, we still aimed for central venue. Both are about 20 mins walk from Temple Meads Station. Addresses were published 25/06/2018 and multiple messages made to always check for changes and plan travel. Desks were standard exam desk size (though Holiday Inn did provide larger tables for us). Supervisor informs us that the room is much larger than that at the Holiday Inn, so there was no cramping. When there was a small number of candidates they sat them on one side to avoid glare, but readily agree to anyone moving desks if they prefer. She says that one exam started one minute late while they got everyone seated.

London (Bethnal Green) – (Q/C) echo in exam centre made it difficult to hear the invigilators, who kept turning away from students while speaking. In large exam centres, could invigilators use a microphone to make them more easily heard?

(A) Invigilators will always have to turn in order to address everyone in a large venue, but we could enquire about the possibility of providing microphones for larger venues.

London (Croydon) - (Q/C) the desks were dirty. Invigilators quieter than last sitting, but made a lot of noise in taping up boxes of exam scripts. Some background noise from within the wall.

(A) Supervisor reported drilling that lasted 3/4 minutes from 11.35 on 27/09/2018 (CT2), but that this was quickly silenced. We will send feedback to the hire company about the desks, and pass information to supervisors to be careful with noise that they may make.

Leeds – (Q/C) Town Hall much better than the Carriage Works as the Town Hall is quieter

(A) Town Hall is our preferred option, but occasionally logistics at the venue mean that we need to use the connected Carriageworks

Exam centre – Leeds Town Hall

(Q/C) During the ST2 exam (27 September 2018) a large brass band were playing loudly during the exam, causing major noise disruption. Respondent noted that when the noise didn't settle the invigilator addressed the issue directly with the brass band, who did not stop playing as they had booked the venue for their purpose.

- respondent felt that it was inappropriate for exams to be booked at a venue where a loud event is taking place at the same time, and that this should have been check in advance
- comments that there should be reassurance that any further events booked at this venue (or any other venues for exam centres) won't be a disruption

(Q/C) General comments that the venue is a bad exam centre due to lack of waiting room for candidates, consistently uncomfortable temperatures (where invigilators have no control over this), and background noise from other functions occurring within the venue and the road noise.

- the road noise can be seen as a particular disturbance if allocated a seat next to the windows, unfairly advantaging those who are allocated a seat on the opposite side of the room

(Q/C) Multiple comments about invigilators making noise during the exams, which adds to the existing noise disturbance from the main road immediately outside the venue and other activities also happening inside at the same time.

(Q/C) Consistent comments across feedback from students that the Leeds Town Hall often, if not always, seems to have at least one other even happening at the same time as exam sittings, which causes disruption

> *(A) It isn't possible to control additional bookings at a public venue, but we could investigate to see if any alternative venues are available. We'll pass information to supervisors to be careful with noise that they may make.*

Edinburgh exam centre – General:

(Q/C) Relating to the desks since the room change in the last sitting - some students found the desks much smaller and therefore difficult to flick between exam paper, answer booklet and yellow tables.

> *(A) Venue provided the exam desks to meet our standards. The supervisor says that at the Edinburgh Business School which was used previously they provided slightly larger tables for candidates.*

(Q/C) The Edinburgh exam centre is at Heriot Watt university, which is reasonably inconvenient. It is a 45 minute drive for those living in the city. Morning exams can be stressful to arrive at as there is usually heavy traffic on the nearby commuter roads. The other option is to travel by bus, which takes a similar time. An exam centre in the city centre would be more convenient.

(Q/C) However, many students also expressed their satisfaction with the Edinburgh exam centre. Citing it is helpful to be somewhere that was actually meant for sitting exams and the fact it is always really quiet and a good environment.

> *(A) The centre has been at Heriot Watt for many years with no significant problems. Centres in Edinburgh city centre have been explored, but were not suitable for our requirements.*

Edinburgh exam centre – CT8 26 Sept 2018:

(Q/C) It is worth noting that during the afternoon CT8 exam on 26th September a fire alarm was sounded approximately an hour into the exam which lasted c. 45 minutes. This is out of the control of the exam centre and Institute however this proved a very distracting ordeal. Appropriate time was added to the exam and the invigilators acted in a professional manner.

> *(A) Supervisor provided an incident report to confirm the fire alarm and the evacuation that ensued.*

Glasgow exam centre – CT6:

(Q/C) Extremely loud construction work going on in the reception area which drifted into the room. The definitions of the IFoA mitigating circumstances policy makes it difficult to apply for these scenarios.

Glasgow exam centre – General

(Q/C) Glasgow had two separate venues which was off-putting and added unneeded stress to the day to ensure you are going to the right one. One candidate stated they have had 6 exam sitting in Glasgow and this has covered 5 different exam venues.

> *(A) This venue was only used on this date (21/09/2018) due to non-availability of the main exam venue, which is booked for both sessions in 2019. Supervisor reports that, yes, there was construction work in the reception area, but that the noise did not impact the exam room at all. There were several corridors and double doors between reception and the exam room upstairs. Where candidates feel that noise or disruption significantly impacted their performance, we encourage students to complete and submit the Mitigating Circumstance form.*

(Q/C) Glasgow Exam centre (Glasgow city college) was excellent - the best exam centre I have had in Glasgow.
Room was quiet and organisation leading up to the exam was first-rate which made the actual exams themselves less stressful.
The location was central for Glasgow students.
I hope this exam centre is used in future for Glasgow.

(Q/C) City of Glasgow College was an excellent centre for exams – central location but most importantly has a quiet and undisrupted room with facilities designed for exams. Would like to see used for Glasgow in future (or a similar university/ college-style location).

> *(A) Thank you for the positive feedback, the college is booked for both exam sessions in 2019*

Norwich Exam Centre

(Q/C) The invigilator should pay more attention near the end of the exam (say the last 30 minutes). In CT8 a student had to make quite a lot of noise to attract the invigilator's attention, and in ST7 a student walked to the front of the room to collect a second script, this wastes valuable thinking and writing time during the exam.

> *(A) Invigilators will patrol the room regularly and go over to candidates when seen. Sometimes this won't be instant due to location of the Invigilator to the student*

Belfast Exam Centre

(Q/C) Students do generally seem to be happy with the Belfast exam centre. In particular, one student commented, "*Centre's fine, people very friendly and relaxed*".

(Q/C) Although another student commented on the CA1 sitting in Belfast: "*People talking directly outside the room which wasn't acted on until student mentioned it to the invigilators*". **Perhaps the invigilators could be more conscience of outside noise during the exam.**

> *(A) Invigilators will patrol the room and monitor for any noise disturbances and where possible minimise these at their earliest opportunity.*

Southampton Exam Centre

(Q/C) It was commented that the desks were too close together.

> *(A) The room is the same as that used previously with the same booking capacity. Supervisor says that it felt a little cramped for more fully booked exams as the width of the room is a bit restrictive. She and the invigilator both felt that the layout/spacing was still correct*

(Q/C) The Southampton centre was actually really good this time unlike some other recent sittings, they seemed to finally get the temperature right, provide enough clocks and block out the traffic noise!

Bournemouth

(Q/C) Are there any plans for having an exam centre in Bournemouth for the October sitting?

> *(A) Unfortunately, the company who provided this centre at their offices are no longer able to offer the facility to host exams for us. Southampton will be used for both sessions.*

Birmingham Exam Centre

(Q/C) Fazeley studio was extremely noisy, there was a courtyard to the left of us and there were people constantly walking past and having cigarette breaks there whilst watching us take our exam. The noise was mainly down to the rain on the roof and what I can only assume to be pipe noises – the invigilator eventually decided to give us an extra 30minutes which in the

grand scheme of things was not very helpful as I (and probably many others) need silence when trying to read and concentrate. The noise of the rain and pipes were so loud that a number of us came out and felt our ears were ringing from the sheer volume of noise.

(Q/C) The temperature control in the new venue was awful! I did an exam on a particularly warm day (and I never normally get too hot, in fact, I'm usually the opposite) but with the sun glaring through the windows the venue became far too hot. It was difficult to focus in the heat. Eventually the invigilators could see people were uncomfortable and turned on the air con but it was very noisy and then became too cold too quickly, I don't think we ever reached a 'normal' temperature.

(Q/C) I found it was fairly out of the way and not the easiest place to get to.

(Q/C) A little picky but the previous centre was a lot nicer environment in terms of temperature and light from my limited experience.

(Q/C) Loud building work noises, one of the exam halls looked out into a courtyard where people were smoking which was distracting, walls were thin so car alarm was going off in one of my exams for about 15 minutes, temperature of hall was freezing for two of my exams

(Q/C) The new Birmingham exam centre was not great. The room was very dark and there was disturbance from the courtyard. It was also out of the way.

(Q/C) The exam centre for the September exams (Fazeley Studios) was not located at a convenient location. It is far away from Birmingham city, and the area is known for being less safe than Birmingham city centre. In contrast, Colmore Gate (previous venue) is around 5 to 10 mins' walk from Birmingham Snow Hill/ New Street stations.

(Q/C) It was noisy - the exam hall was right outside the foyer so there was plenty of chatter and you could hear the music playing from the reception whenever someone opened the door to pop to the toilet or leave for any other reason.

(Q/C) When it rained the noise of the rain on the roof made it difficult to concentrate. Invigilators were prepared for this and actually had to hand out ear plugs for us to use during the exam.

(Q/C) Exam centre – very poorly lit, also quite noisy with other events ongoing at the same time as exams.

(Q/C) The view of the projected clock was blocked by pillars in the room for some people.

(Q/C) This venue has full length windows overlooking the canal, so students found people cycling and walking past and looking in very distracting.

(Q/C) Last minute change to the exam venue on the day of the Specialist Advanced (SA) exams. This was far from ideal and greatly inconvenienced one of my friends – who also felt threatened by suspected drug-users loitering around the updated venue.

(Q/C) The invigilator had left the SA4 papers in the other building and had to go and get them. This combined with the last minute change of venue meant that people felt quite stressed and flustered at the start of the exam.

(Q/C) Although it was obviously less than ideal and stressful on the day for those of us sitting the exam, I think the invigilators did a good job under the circumstances. They must have worked hard to get a new venue in such short notice

(Q/C) I would like to add that, although it was obviously less than ideal and stressful on the day for those of us sitting the exam, I think the invigilators did a good job under the circumstances. They must have worked hard to get a new venue in such short notice

(Q/C) One person really wanted to pass along the feedback that the Birmingham invigilator is very kind and jovial before exams which helps put people at ease

> *(A) We are aware of all the issues that arose at this venue and we will be finding a different venue for 2019. The kind comments about the supervisor are very much appreciated. Please also refer to notes from the SCF meeting.*

Manchester Exam Centre

(Q/C) I've heard that the Manchester exams won't be at the AC Hotel in Salford next April. Out of all the places we have had the exams the Salford location is the best as it has a carpark and takes the stress out of having to catch public transport to get to the location. It is also the quietest location we have had.

(Q/C) If it has to move, somewhere not in the center of Manchester would be good – although I realise that is just my opinion and other people may prefer city center!
The Manchester exam centre is a long way out of the city centre: I live on the outskirts of Manchester and it takes me 1 hour 30 minutes to get there (vs 45 minutes to the DoubleTree near Piccadilly which has been used in the past). I have a colleague who lives in Stoke on Trent and it is a huge additional stressor on the morning of an exam to have to travel into and out of Manchester, taking at least 2 hours on an unfamiliar route. This must introduce a bias where students based in the north west but outside Manchester are at a considerable

disadvantage compared to students who live in Salford - a Manchester city centre venue would be so much more accessible.

> *(A) AC Manchester is booked for 2019. Previous city centre venues in Manchester have frequently generated reports of external noise.*

Bristol Exam Centre

(Q/C) Tables too small for all papers/Tables book/drinks etc. (especially when compared to the previous Holiday Inn venue).

(Q/C) Tables too close together for the busier exams.

> *(A) The desks are standard exam desks used at all centres that we hire for.*

Topic:	Online Platforms
Feedback:	

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

A number of specific and detailed concerns in regards to CA2 and CP3 where discussed at the Student Consultative Forum meeting. Please refer to the meeting notes for further detail.

CA2 and CP3

(Q/C) Both online portals for CA2 and CP3 were not working properly at the exam date.

Online Platform - CA2

(Q/C) Platform crashed just before the end of the session for Paper 1, leading to students being unable to upload papers to the system. Students reported being put on hold for 35mins when phoning the IFoA (probably due to high demand).

Submission window closed for CA2 before the stated submission window had finished, leading to students submitting by email.

CA2 – (Q/C) Upload didn't work for part 1. Followed instructions to call the IFoA but could not get through. Ended up just emailing my script as an attachment. Took over an hour to receive feedback that my script had been received. Caused unnecessary added stress and didn't sleep well that night wondering what tomorrow would bring.

CA2: (Q/C)
- issue with the online submission of paper 1

- tried calling the given number many times but received an answerphone message that the relevant person was not working that day
- tried every number available for the Institute and non were answered

(Q/C) The upload for the first CA2 paper was impossible because the submission area disappeared too early. At that point I had submitted but not finally submitted my paper so I wasn't aware something had gone wrong since no error message was shown nor did I receive an email about this. I contacted the institute afterwards and they were able to help me. However, since a lot of people had the same problem some sort of notification would have been great.

CA2:
(Q/C) There were technical problems uploading Paper 1. The student then spent 40 minutes on hold to the Institute and the phone lines couldn't cope with the volume of calls.
- Issues with online platform kicking me off but then couldn't get back in: this was added to by the fact that the phonelines were down so you couldn't get through to anyone on the phone number provided. No email address was provided in this sitting to contact with issues but since the phonelines were known to be down maybe it would be best if a different number/email address were to be provided?
- I spent over an hour on the phone trying to get through to someone and then on hold to the main IFoA office number.
- I understand that many people had issues with this also from speaking to the Institute when I did get through.
- I did email education services who said to email my submission ASAP, which I did immediately.
- I feel that this affected my performance the following day also

CA2 - (Q/C) The online portal was problematic for uploading the exam paper and students unable to contact the faculty. Understand the faculty was overwhelmed by the number of students attempting to contact them as a result of upload issues. Exam instructions not consistent re timings for upload etc.

(Q/C) I am sure you will be getting loads of comments about this but the CA2 online platform was not working properly on both days. There was a contact telephone number to ring in the "unlikely" case that this would happen, however, when I rang it went straight to voicemail which is absolutely ridiculous

(Q/C) Some feedback from me is that CA2 was a relative shambles as the portal to submit at the end of the exam on day 1 closed 5 minutes early. This then lead to a panic and me emailing a file with a time stamp 1 minute beyond the deadline as I still had it open in the

background and pressed save rather than don't save when I did my email submission. The day was also not helped by a lack of response from the exams team and them not answering their phones so it wasn't clear that they had received the submission. It also took them around a week to confirm that my submission had been sent to the marking team. The whole thing was entirely the Institute's fault and their reaction to it and the time taken to respond had a negative influence on my preparation for day 2 and would've done for any other students with exams early in the session I imagine (luckily my only other one was ST1 on the last day of the session).

CA2 feedback: (Q/C)

- The site stopped working at 13:15pm instead of 13:20pm for Paper 1 (which was the submission deadline) so some students were unable to submit their solutions.
- One of our students uploaded their submission, which failed, but they were given no indication that something had gone wrong. They only knew that something had gone wrong because a colleague mentioned after the exam that he had received a "submission successful" message.
- Some students were told to email their submission to the Institute as the site stopped working before the deadline. Students spent up to 45 minutes trying to get through to the online exams helpline which was diverted to voicemail.
- Some students had to wait up to 3 days before they received notification that their submission via email had been received.

(Q/C) Online exam CA2 – online portal crashed so had to email submissions to education services. They weren't answering phones (went straight to voicemail) which was stressful as you couldn't get confirmation that they'd received the submission until days later!"

(Q/C) Several people reported difficulty in submitting their CA2 papers on both day 1 and day 2

CA2
(Q/C) The crash of the online platform for CA2 paper 1 was frustrating and concerning, although a quick reply of the examination team to my emailed submission was appreciated. Feel like the online platform should have been more robustly tested to know it would cope with the demand of multiple uploads at the end of the exam.

Also the timer showing on the online platform seemed to be out of sync with the actual time of the exam. It started at 10:00 but at 13:15 when the exam should have been over the timer still said 7 or 8 minutes left. I didn't know whether to trust the timer or the actual time which was confusing – I either submitted my exam with time to spare which could have been used or the

timer was incorrect and misleading, potentially leading to submission of the exam after the designated time. Affect me most on paper 2 of CA2.

Online Platform – CP3

(Q/C) Many students complained about CP3:

1) Papers arrived late. The IFoA had contacted with students in advance of the exam to say that contingency plans were in place and papers would be emailed out by 10.10 if a problem arose, but in the end papers were not received until 10.20 or 10.40 in some cases.

2) Some students received the full 3 hours (they had contacted the Online Exams team and confirmed when they received the paper and were given 3 hours from that time), but other students received less than 3 hours.

3) Students felt that communication from the IFoA while the problem was occurring was poor.

4) The online platform has failed in a similar way for several recent sittings.

5) Students welcomed the apology from the IFoA, but are losing confidence that the issue will be fixed.

Students suggested whether further staggering or queuing of start times was possible, to even out the load on the platform.

CP3 – (Q/C) Download of paper didn't work – we had instructions that the script would be emailed, but there was a 10 minute delay before this was received. This meant that by the time I received the script I wasn't in the right mindset to start an exam because I'd been worrying for the last ten minutes. Also I had in my head what time I'd be starting and finishing and I had to keep remembering that it had now changed by 10 minutes. I sent my script by email ten minutes later than required to offset the original delay but didn't get a confirmation/apology until later on that afternoon.

CP3: (Q/C)

- online portal went down at 10am
- couldn't get through to education services on phone or via email
- eventually got access but was not told if there would be extra time so numerous students submitted at the original deadline, cutting short the overall time spent on the exam which could have been used for writing and proof-reading the letter
- received email at 12pm stating had been sent the exam paper but they had not
- correspondence received was "shocking and verging on embarrassing considering the subject was a communications exam"
- in general many found it difficult to actually figure out how to submit the answer paper – more clarification on the website would improve this (i.e. a big button saying "submit paper here")

(Q/C) Regarding CP3 the portal collapsed at the start of the exam. Although it was announced that in this case an email with the exam exercises would be send around this never reached me until a colleague forwarded it to me.

CP3: (Q/C)
- The exam was not available. It did get emailed out around 10:10 but it was then unclear what time the exam started and finished. When I came to upload I could not find where to do it, which was stressful.
- CP3 was very late in being sent to students. They emailed a select group of students the paper out but didn't send it to everybody sitting the exam and it was then finally released 15 minutes late onto the online platform. There must be a better way of getting the paper out to students.
- Failure of the exam to be available at the time specified – I still don't understand why an issue like this exists, can you find out what the Institute are doing to ensure the online platforms are fit for use for the exam day?
- We received an e-mail 2 days before the exam saying the back-up plan in place if the exam was not present. As an aside up until this point I believed that the systems would be fine (following issues in previous sittings that the Institute were aware of so I'm assumed they would have resolved them in the 5 months from the previous sitting)! But my issue was that the Institute did not follow their own instructions!! They informed students that the paper would be e-mailed at 10:10 is if was not available online – I never received this e-mail so can you find out why not all students were e-mailed?

(Q/C) On the CP3 exam, one student made the following comments:
- Booking was fine
- Students unable to download the paper from the website until 10.15 (which was problematic for students who hadn't received the emailed paper…)
- Students attempting to contact the faculty during the exam were unable to
- This problem is not new for this exam and has happened in the past – clearly not enough resources invested in the system and impact is that one student had 15 minutes less time than they should have had as they were unaware that the time had been extended due to IT issues.

(Q/C) I resat CP3 and it was the second consecutive time the online platform has failed at the start of the exam meaning students weren't available to download their paper on time.
They put a plan in place to issue exam papers manually at a delayed start time if this was the case, however they did not undertake this plan for all students because I did not receive it via email.
So for me there was a lack of clarity as to the official exam end time.

This was made worse because they did not issue communications to all students about the extra time they were allowing because of the platform issues.

CP3 online platform

(Q/C) Multiple complaints about inability to access the online platform for CP3 at the time of the examination start (despite tests in the half hour prior being successful).

- reported time taken before being able to access the online platform ranged from 15 to 30 minutes
- one respondent stated this "needs to be improved desperately for next time", another stated the exam "was a bit of a nightmare"

(Q/C) One respondent noted this was also covered as an issue in the June SCF minutes (Sections 3 and 5.3) and was disappointed that this had not be resolved for the next session despite the IFoA being aware of this as an existing issue.

CP3 feedback: (Q/C)

- The site crashed when the paper went online. An email was sent to students containing the paper after a 10 minute delay, but not all students received the email. Some of these students could not access the paper via the site until after 10:15am.
- Students emailed the online exam team but did not receive a response.
- Students were given an extra 10 minutes of time to submit the paper due to the delay at the start, but notification of this was not received by all students.

Online Platforms – CP3 (Q/C)

- CP3 platform crashed at 10am when the exam was due to start so the paper had to be emailed through.
- We had received an email the night before stating that if there were any issues then we would receive the exam paper via email by 10.10. We could then submit the answer by 1.10 (i.e. still 3 hours).
- Some people did not receive the paper by the 10.10 stated nor an explanation of what was happening.
- Some students called 6/7 times to be diverted to an answer phone and also sent emails which were ignored. Other students were told to refresh and retry.
- One student only got the paper at 10.20 and had been waiting for the institute to then reply to my email or send a general email to everyone stating we had until 1.20.
- Did not receive any communication so some people had to submit at 1.10 as I was worried the answer would not be accepted (i.e. 2 hours 50 minutes) others weren't even aware of the 1.10 finish so submitted at 1.

- Some people would have had 3 hours 20 minutes (those who accessed the paper at 10am) and some only 2 hours 50 minutes – which seems unfair. Would expect this to be taken into consideration when marking my paper and when considering the future of online exams.
- It's not great that the system did not work. This is the third time I've taken this exam and every time there are issues with the system which I really think have impacted my performance. We pay a lot of money to sit these exams and it's creates a lot of added stress.
- If the issue was unavoidable, a simple email to explain what had happened and the allocated time would have helped all students. It's difficult to take this exam online as you are unaware of what issues there are and if other students have the same problems. If the online exams are to continue then communication definitely needs to be massively improved.

CP3 took a lot longer than the 60 hours to study for. Given all the chaos, this time would have been better spent studying for my other exams. The institute may provide a free resit, but this is little consolation.

(Q/C) My exam paper did not come out till after 10.15. I email the institute many times to let them know I was unable to access my paper and became quite panicked as I didn't know if it was just me. At 10.10 no email was sent with the exam paper and at this point I thought it could be a problem with my computer. I started trying to log into my phone and was becoming very nervous. I would have liked to have applied for exceptional circumstances given how stressed out this made me. However, it was not on the criteria for this in the application form. I do not understand why precautions were put in place and then were not followed through. I sat the exam in April and the paper needed to be sent out that time by email too. So either the institute need to get a new platform or need to just send the paper via email. I cannot understand why at 10.10 no email was sent.

(Q/C) My exam paper was not available until 10:20 on the online platform. The contingency plan was that they would email me the paper by 10:10 but that never happened so I was just waiting and stressing out for 20 minutes trying to call them while nobody responded. Also I was only sent an email that acknowledges the technical issues on 4th October, 3 weeks after the exam on 14th September.

CP3 Exam
(Q/C) The CP3 (Communications) exam was supposed to start at 10am. Unfortunately, to my great frustration, this did not happen.

When trying to download the exam material, the host website crashed, making the downloading of the exam paper impossible. I had to ring the Educations Team twice and ask

for the paper before it was sent to me 15 minutes after the start time. This is not the first time this has happened. I experienced similar issues with the CA2 exam I sat a few sittings ago. I never received the generic email with the paper attached that all my other students received (which was also promised in an email sent on 31 August)!

After the exam was over, I phoned the Educations Team again to personally ensure my script was received after I uploaded it on the online system. I was told they cannot find me I had to send the script in manually via email.

What resolution I am looking for:
 - Once and for all deal with these IT issues. Given the amount of money we pay as membership and exam fees, you should be able to handle the volume of exam participants, especially given you know how many people will try and access the website at that point in time.

CP3 Exam
(Q/C) The institute sent out an email on Wednesday 12th (attached) with access arrangements for the exam should the online platform not work.
On the day of the exam the platform did not work so I waited until 10:10 as mentioned in their email for my exam. Once it did not arrive via email I tried contacting the institute via email and phone and couldn't get through to anyone. The online portal eventually started working and I downloaded my exam at 10:20, but with no indication I was allowed any extra time due to the late arrival of the exam paper. Thus, I submitted my exam under the original time scales i.e. by 13:05.
I have since heard from friends that also took the CP3 exam that at 10:15 they were emailed the paper and told they had the extra 15minutes lost to complete the paper. I have checked all spam folders etc and I have no such email.
I do not feel as though these extra nuances should be happening on the exam day. Any student is most likely already feeling a little worried about taking an exam, but when things like this occur (and this is not the first time) it adds stress to the whole situation. When things like this happen, I think it is reasonable to assume that most students will not perform to the same standard as if the session ran smoothly.

(Q/C) The handling of *CP3* this session was very bad.
- The online platform was not working at the exam start time and so many people were not able to download their paper until 10:15ish, despite the exams team confirming via email (in the week run up) that should there be any technical difficulties the exam will be emailed to us (but it wasn't).
- There was no communication with us so I wasn't aware at the time if this was an isolated incident with just me or was it everyone.

- There have been no communications since that have aimed to reassure students that if they had submitted late (to allow for receiving the exam late) that this was okay.

> *(A) After investigating the underlying problems we have had constructive conversations with our suppliers on the changes required ahead of April 2019. These are now being implemented with a view to testing early December to ensure that we are delivering our online exams in April 2019.*

CP3 – Available hours quoted

(Q/C) Once the paper was available I was told I had 3.333333333 hours for the exam. Why was a figure like this quoted? This level of spurious reporting is something in CP3 students are marked down for so can you find out why the Institute think this is appropriate? Also this is only helpful when you know what time to start from…

(Q/C) Later noticed the main page in the corner that it stated we had 3.333333 hours to complete the paper - This is not really an acceptable way to communicate this as there was no reason to go back to the main page to check this during the exam.

> *(A) We will also be reviewing all communications with regards all online line exams to ensure that all students are receiving consistent messages.*

CP3 – Correspondence

(Q/C) In preparation for the exam I made sure I understood all the rules and instructions. There were some things that were unclear so I contacted the e-mail address online_exams@actuaries.org.uk and I received some very unhelpful answers. On trying to establish the answer to a query I had on word count part of the response I received was "I have never myself come across any student with a word count query in the past". For any questions in any context it does not matter if anyone has asked in the past or not. It was hard work to obtain answers so can you find out what the Institute will do to improve the instructions with CP3 or train the staff so that they are able to answer all queries not just queries they've been asked before.

(Q/C) Communications prior to the exam were not consistent, with some students not receiving all the emails that were sent (e.g. the email sent the Wednesday prior to the exam was not received by one student whilst the email with the exam paper itself was not received by a different student)

(Q/C) Each student who provided feedback with respect to CP3 noted their issues with poor communication regarding the issues.
- students highlighted correspondence from the IFoA in the days prior to the exam which indicated that the exam paper would be sent to candidates at 10.10am if the platform was not working, but that an email copy of the paper was never received

- one respondent noted an example of communication being poor as the fact that they rang the Institute after the deadline only to be told the exam was still going, which they had not been made aware of

(A) We will also be reviewing all communications with regards all online line exams to ensure that all students are receiving consistent messages.

CP3 – Word Count

(Q/C) In the e-mail received 2 days before the exam we were informed there would be no word count – this is very short notice. Can you find out why the Institute decided to only let students know this then and not sooner?

(Q/C) Lastly, we were notified about a change to the marking (in terms of marks awarded for the number of words) very close to the actual exam date. I would have expected much earlier notification as it could have impacted how students prepare.

(Q/C) We were sent an email less than two days before the exam to let us know that the mark scheme had changed and there were no longer marks for word count. This contradicted what I had been told in tutorials so I assume this was a late change. In my opinion this should have been communicated much further in advance or just changed for the next sitting instead

(Q/C) No mention of where the marks will be reallocated to.

(Q/C) The marks for word count obviously isn't the issue, but the timing, not explaining why and not explaining what will happen to the five marks leaves me speechless. This was not helpful to students and ironic given the CP3 is a communications paper!!!

(Q/C) Numerous responses expressing disappointment that an email was received (only 2 days prior to the exam) indicating that the marking schedule had removed the 5 marks previously available for word count
- a key issue arising from this was not the short notice of communicating the change (although it is clear this irony was not lost among students, with it being the communication module), but instead that there was no indication where these 5 marks had been reallocated to

one respondent stated "I wouldn't expect to open a written exam to only see the questions sum to 95 marks, with 5 mystery marks being available for demonstrating a discipline that hadn't been specifically asked for"

(Q/C) The word count was changed a few days before the exam and it was lucky I saw the note at the bottom of the email. I had no idea how strict the markers would be on the word count and whether there would be implicit marks for it rather than explicit. This was not well

communicated and was detrimental to my understanding of how the marks were spread across the different components of the exam.

(Q/C) They only changed the syllabus a few days before the exam. They removed the word count marks but never provided us with an updated marking schedule, so I don't know where the 5 marks moved now.

(Q/C) Two days before the exam, we received an email from the Educations Team with very little notice prior to the exam: "We would also like to make you aware that the exam word count marking is changing. Marks are no longer awarded based on the number of words you use."

(Q/C) Give more notice on mark allocation as we were (a) informed very late of this change and (b) not told where marks will be reallocated so we can focus our efforts elsewhere in the paper.

(Q/C) We were notified of the change to the "word count" marks only 2 days before the actual exam! Why couldn't it wait until the new curriculum was in force for April 2019 onwards.

> *(A) We recognise that announcing this so close to the examination was not ideal. Given the change proposed was beneficial to the students taking the CP3 exam, it was deemed better to let students know prior to the exam rather that retrospectively.*
>
> *Over the last few exam sittings it has become clear that achieving consistency in the marking of the word count of scripts is very difficult. This is not due to mistakes by markers, but by the genuine ambiguity of what to count and not to count in some scripts when assessing the number of words. For example, when drafting a letter one students may put the subject line of the letter above the 'Dear ...' and one may put it below. It is very difficult to draft a mark scheme that would treat both of these students fairly and ensure all markers will treat them consistently. A decision was therefore taken to remove word count from the marking schedule for future sittings.*

General online exams feedback

(Q/C) Students asked about both exams whether there were future plans to hold online exams in computer test centres, because then there would be assistance on hand to help with issues and there would be a more uniform experience for students sitting the exams.

> *(A) We are currently reviewing our online exam portal to ensure we are giving the best experience to our students however it's unlikely if these online exams will be held in centres because of the technical requirements needed to have en-mass IT equipment for students in all of our examination centres around the globe.*
> *Please also refer to notes from the SCF meeting.*

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.

Mitigating circumstances

(Q/C) Some students were sitting CP3 at work and were disrupted by a fire alarm, leading to losing time on the exam. For an ordinary exam, the clock would be paused, but the clock for the online exam kept going. What, if any, form of mitigating circumstances would be applied in this situation? What should students do in this situation during an online exam?

> *(A) In situations like this it is recommended to candidates to contact the examinations team to report the incident. When this is not reported by candidates a mitigating circumstances will need to be completed and sent to the IFoA attaching the appropriate supporting documentation.*

(Q/C) Comments regarding the change in deadline for submitting mitigating circumstances from 2 weeks to 1 one week, and the lack of a clear rationale to support this change.

- significant concerns of the impact this has on students who have ongoing exams to prepare for whilst having the additional stress of submitting a mitigating circumstances application
- one respondent stated "restricting the period for claiming to 1 week unnecessarily frustrates the process for students who are already under additional pressure (by virtue of their mitigating circumstances)"
- one respondent noted concerns that this was potentially a tactical change with the aim of reducing the number of mitigating circumstances applications

> *(A) The previous policy gave candidates two weeks to submit both the application form and supporting documentation. The new policy allows two extra weeks to submit the supporting documentation as this can be provided after submitting an application form. It is only the application form that is required within 7 days, which will allow us time to plan resource necessary for processing when supporting documentation can be provided.*

(Q/C) Students highlighted lack of communication surrounding how the CP3 online platform issues (being unable to access the exam paper for a period of time after the exam start time) as a concern

- one respondent indicated they had contacted the IFoA, at their request, to seek clarity about whether issues would be taken into account in the marking process

(Q/C) Feedback about a "vague apology" contained within September's student newsletter regarding online exams (found towards the end) and how this did not feel satisfactory.

- responses indicated students may feel that an email to all of those affected, directly addressing the issue, apologising for the inconvenience and outlining if/how this would be allowed for in the marking process, would feel more appropriate

    (A) An email was sent to all individual students affected by CP3 on the 4 October 2018, apologising for the inconvenience caused.

Access arrangements

(Q/C) Positive feedback for the London Access invigilator, who is always really helpful and professional.

(Q/C) Some issues with access arrangements:

- One letter had the wrong exam start time on
- Confusion over extra time in online exams, which is often not shown on the screen. When papers arrived late, students with extra time were told they had 3 hrs.
- Not always suitable exam room provided eg one candidate (in Birmingham) in a wheelchair given a room up a flight of stairs and someone who needed a separate room ended up sharing
- Several comments that sharing a room with people working on laptops is distracting

(Q/C) Some confusion over whether students had to reapply for access arrangements or not.

    (A) Some candidates with long-term conditions, who have had their access arrangements approved by the Assessment team previously, will have the same arrangements put in place for future examinations without a formal application having to be made. These students are contacted by email to inform them that they will not have to apply for access arrangements unless their condition changes. A reminder is also sent 4 weeks before every exam session. Those candidates that are not contacted will need to submit a new application and supporting documentation every time they enter for an examination.

(Q/C) I had pain in my writing hand and requested either someone to write for me or time to give my hand a rest during the exam. I was informed that a medical form needed to be filled out by my doctor but my doctor had to fill this out twice and it still was not to the satisfaction of the institute to grant me extra time or find somebody to write for me. I had to make two separate doctor's appointments and pay twice for this form to be filled out and yet nothing was done until I had to constantly email a week before the exam for them to eventually agree to giving me an extra 10mintues per hour of time for me to walk away from my desk and rest my hand (something which did not require a doctor's appointment to get). The profession needs to

be clearer with what they require from the doctor, e.g. a template to fill in or questions they want the doctor to answer or the required information necessary.

(A) In some circumstances information given by the doctor is not comprehensive enough for arrangements to be granted and therefore we will request the candidate to obtain further documentation. Without specific information we cannot comment further.

(Q/C) I voiced my concerns (about students being given extra time before the start of the exam rather than after) when I was first made aware of the situation and was told that the noise from students entering the room would not be disruptive, however this was not the case. It was noisy and very distracting to hear the exam instructions being read aloud to the room, and I felt I could not concentrate on my paper during this time. Extra time should be given at the end of the exam to allow the students affected to not be at a disadvantage.
I found it frustrating that I contacted the exams office to tell them I would find it disruptive to receive my extra time before the exam rather than after, and they brushed my concerns aside, but it was in fact very distracting and really did affect my performance.

(A) We are sorry to hear that there were noise disturbances in the exam centre. The provision of extra time either before or after the scheduled exam takes into consideration a range of factors such as other centre bookings or logistical considerations. We will take your comments into consideration for future provision. Where candidates feel that noise or disruption significantly impacted their performance, we encourage students to complete and submit the Mitigating Circumstance form.

Exam Timetable
(Q/C) Feedback regarding the timing of the April 2019 exams being earlier than previous April exam sessions (i.e. first half of month, rather than the usual second half of the month) – comments noted that they appreciated this could've been part of a change of IFoA policy, but that the April exam session 2020 reverts to being the second half of the month (and event extends into May)

- comments that is seems to be unfairly disadvantaging students for this particular sitting, especially given that it coincides with the introduction of Curriculum 2019

(A) The exam timetable will always differ as when setting the dates we take under consideration major religious and bank holidays around the globe, as these do not necessarily fall at the same time each year so exam dates can move. We recognise this year that the examinations are earlier compared to previous years, however, this is mainly due to the Easter and Passover dates. .

(Q/C) Return CA2/CP3 sittings to "out of cycle" or host more frequently in future if it continues to be impossible to host significant number of candidates without technical issues

(Q/C) For CM1/2 and CS1/2 - The new syllabus timetable appears to have the paper A and paper B on different days. I think this is good however, I strongly believe that the paper A should be on the first day in the morning and then paper B on the second day. The first paper will need more focus and is likely to be the more difficult out of the two. Having this paper first will help with exam revision leading up to the exam and make it easier to focus on. I think it will be much harder to do the written paper second.

(A) When reviewing the exam dates, we need to consider all students. We will always try and have paper 1 before paper 2 however paper 2 is an online exam and these need to be in the morning UK time so they can be sat within normal hours across the world. We have also checked with the Education team and they have confirmed sitting paper 2 before paper 1 will not cause any issues.

CAA Qualification to Fellowship

(Q/C) Feedback regarding the IFoA's proposed bridging path from the CAA to FIA and the lack of further information regarding this

- when first announced, the IFoA indicated they would have a framework around 2017 for qualified CAA's to carry on to FIA qualification without having to start from scratch; then in late 2017 CAA's were advised to start with CT2, CT7 and CT8 and that further details would be revealed over the next 12 months, however there has been no subsequent update
- students commented that there needed to be further details of how the CAA and FIA qualifications interact, especially given their employers had funding the CAA on the understanding it was a route to Fellowship

(A) Further clarification will be provided in early January 2019

Error-checking exam papers

(Q/C) Feedback regarding the number of errors arising in exam papers (not just in the current sitting, but also in past papers)

- sentiment that more feedback could be gathered on papers before they are sat to reduce the risk of this happening

(A) The process of creating exam papers involves numerous scrutiny and review stages by an array of contributors. All papers are also tested multiple times to try and prevent errors arising. Errors however do occur and for the creation of 2019 papers an additional proof-reading step has been added to the process which will further reduce the risk of errors in the examination papers.

General

Some students find the summer session to be not long enough. Combined with work being very busy for many students and this time of year, it can be difficult to find sufficient time to be fully prepared when the exam sitting comes around.

(A) The exam dates have been reviewed on several occasions for both sessions to identify if there is a better time and the September session is the most appropriate time due to religious and bank holidays around the world and also the availability of markers.

When I was unsuccessful with SA2 in the April sitting, I raised a subject access request and saw a 10 mark difference between the two markers, where one marker had passed me by 6 marks. The chief examiner eventually failed me by three marks. I questioned this huge difference between the marks allotted to my script by two markers and one of the possible reasons I was given was that script clarity and legibility could also have been a contributing factor.

It is not a hidden fact that handwriting changes under exam stress with the exam time fast ending. In my exam counselling, I was told the rest of my script format was fine: bullets, short clear sentences etc.

My concern is we hardly use pencils/pens at work. Most of our work is computer/tablet/mobile based. When the IFoA as an institute is trying to keep up with the evolving world and talks about technology so much, why then have the exams not been moved to computer-based testing? Especially when script legibility can be the difference between someone passing and failing, of course among others factors.

That will avoid all chances of script legibility and clarity issues with the markers as well.

(A) The IFoA is looking to allow more exams to be computer-based, however, there are difficulties with the formulae requirements.

In my view, there is still an issue with marking in that the guidelines state that a full remark of the script 'can' (extract below)be carried out, but in reality it seems that this is not always the case (as I mentioned previously I was within 0.74 of the pass mark and my paper wasn't fully remarked).

1. If they are not prepared to remark whole papers then this should be removed, otherwise it is misleading to students.
2. There should be a defined process around when papers are fully remarked e.g. within 5% of the pass mark. Otherwise, it is a subjective assessment by the Principle Examiner, which may be influenced by time and resources available. This doesn't deliver the right outcome, which is to ensure the correct mark is awarded. With the current process there is doubt over whether papers are correctly marked.

   (A) Since the April 2018 exams for which this feedback refers to, the marking procedures were updated to provide clarity on when scripts should be fully remarked. This included a definition of "borderline" and confirmed that any candidate receiving a borderline final mark would be fully remarked. An outline of the process

and what 'triggers' a script review is detailed in our Marking Guidelines which can be found here.

Topic:	September 2018 Exam Questions
Feedback:	

To cover feedback and comments relating to exam questions.

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

General

General feedback from students is that they find the wording of questions unclear (all subjects) so it can be difficult to understand what is being asked.

Students seem to think that the exams were pitched fairly this session.

CT5:

- too much time pressure
- students can't be expected to reasonably attempt all questions in the allocated time
- doesn't test students' ability and knowledge but instead tests how quickly they can type into a calculator and read tables

  (A) The paper will have been tested by a reviewer who would have sat through it under full exam conditions to gauge whether well-prepared candidates would have been able to work through the question in the time allocated. Good time management is essential in this, and every examination, and candidates should plan their time so they do not find they're spending too much time on one particular question and move to the next.

CT5

Comment with respect to how the format of CT5 seems odd – i.e. to rush and hope you haven't pressed the wrong button on the calculator

- views that the exam is not so much a full test of ability to correctly identify the required calculations, and instead just rushes through everything with no time to check calculations (which respondent noted would not be the case in the work place)

  (A) In terms of marks available for performing arithmetic calculations, the bulk of the marks in the CT5 questions are available for the method, i.e. setting out the appropriate formulae and, where necessary, adapting them to enable the right factors to be looked up from the Tables book. Not a lot of marks are awarded for the actual "number-crunching".

CT8:

- two large questions (2 and 5 maybe) on deriving parameters for the Lognormal distribution and Q2 in particular was extremely tricky in applying the correct measures of risk, which is rarely examined
- too heavily weighted in the exam, at the expense of usually examinable areas such as Utility theory, which made no appearance

    (A) Candidates need to be prepared to answer questions from the whole syllabus.

CT8

Q2 and Q4 (Q2 in particular) just didn't make sense and was worth 14marks!

    (A) The Examiners give credit for all valid approaches to answering each question

CA1 – some comments that the paper felt pensions-heavy. Students commented that there was a 20-mark question on VaR, which seemed like a narrow topic for a long question.

CA1 – large proportion of questions were insurance related with hardly any questions relating to benefit schemes. The exams did not seem to cover all material equally.

CA1:

very large course with 50 chapters of course notes, frustrating when only a few chapters are examined in specific detail as candidates feel they cannot reflect the majority of what they have revised when answering the exam paper

CA1

- Once again there were CA1 questions based on material that wasn't taught.
- There are many examples of past paper questions where the examiners comment that all students answered the question badly. If the material hasn't been taught I don't understand why students would perform well. The questions and preparation should be targeted at the right level.
- The majority of students do not have many years of experience to draw on and therefore need teaching. In addition, students spend a lot of money on material to pass an exam, if the content of the exam is not consistent with the material supplied then what are the students paying for?
- I think CA1 is a sticking point for many people studying via Acted and the Institute route due to not having studied all of the STs.

    (A) Comments on CA1

- *The CA1 examiner's aim to cover a wide range of the CA1 syllabus objectives in every exam session, but it is not possible to cover every aspect of the syllabus equally for a particular sitting.*

- *The examiners for CA1 also try and get a reasonable balance between the different practice areas (e.g. life, pensions, general insurance etc.) in every session. Whether a student feels a particular paper is too focused on one practice area can be dependent on the perception of the student. This is evidenced by the fact that some students felt the September paper was too life focused and some students felt the paper was too pensions focused.*

- *The questions for each exam session go through a detailed review process to ensure the questions are targeted at the right level, and the paper is not unduly focused on any one practice area or area of the syllabus.*

- *The VaR question asked in the September exam was felt by the examiner's to be a relatively straightforward question, on a subject that is within the CA1 syllabus and therefore it was a valid question to ask.*

- *There is some knowledge that is tested within the CA1 exam, but CA1 is largely an application exam and therefore the examiners need to assess the ability of the students to apply the knowledge within the course rather than the ability of the student to reproduce large chunks of the core reading. Students are occasionally presented with scenarios that they have not seen before, but the expectation is that students will apply the principles learned from the CA1 course to answer the question. Students can see examples of these types of question in the past papers available on the IFoA website.*

CA2

A few students noted the particular time constraints for this paper. The final "bonus" parts of each paper (e.g. scenario 3 work for paper 1) involved too much work in relation to the number of marks available, and students seem to have deliberately missed these in order to focus on getting full marks in the earlier parts of the paper.

Models had added complexity compared to previous year which made it difficult to spend the allotted time on the audit trail and project summary, in particular the goal seek had 2 parameter changes

Uncertain as to why there is a hard 3 hour time limit on this paper when that is unrealistic of how long you'd have to do that kind of task in real life

> *(A) All CA2 exam papers go through a detailed scrutiny and review process. In particular the CA2 exam papers are all sat by a recently qualified actuary under exam conditions. The recently qualified actuary provides the examiners with detailed feedback on the amount of time required to sit the paper and the reasonableness (or*

CP3 - The task was to confirm a premium calculation to a customer. In my opinion, the exam required specific knowledge of premium calculation so was a disadvantage to those not working in insurance. I lost a lot of the time trying to work out if the insurer had calculated the premium correctly, which is not what the exam was designed to test.

CP3 is a simple exam if you have the marking schedule in front of you. The key to passing the exam is not necessarily good communication it is just knowing what is on the marking schedule - this is why excellent communicators fail. In general 5 marks for word count, 5 marks for graphs and 90 marks for other things (40 for content etc). The marking schedule for September 2018 does not contain word count and graphs. What does the student get marks for?

(A) Comments on CP3

- *In the advance information the formula for calculating the premium was provided so it was a case of looking up the specific components based on the information in the question and inputting them into the formula.*

- *The CP3 syllabus says the subject will draw on topics from the core subjects so a question based around a simple insurance premium formula where that formula is given, is not unreasonable. In any case, candidates can assume that numbers provided and quoted are correct unless explicitly told otherwise.*

- *For CP3, the majority of the marks would be for explaining the points therefore candidates who were unable to verify the numbers themselves would still be able to score almost all of the marks.*

- *CP3 is still a test of communication skills. However, in order to be more transparent for users, the marking schedules for recent diets are much more granular than in the past (e.g. compared to the old CA3 marking schedules).*

- *The decision was made to remove the word count from the marking scheme to be fair for all candidates. Candidates will still be given a word count guideline in the*

SA2:

- all of question 1 seemed quite poorly worded. It was not obvious what the questions were asking for and the number of marks available didn't seem consistent with the nature of the questions, particularly in part I

SA2: there was an ambiguity in the largest part of Q1 (20 marks). A previous question part referred to 'equity values fall' whereas this question stated, 'equity rises'. It was unclear whether this meant the value of equity rises or the proportion held in equities rises. It would be good if this were taken into consideration and credit given for either interpretation.

(A) Comments on SA2

- *All SA2 exams go through a detailed scrutiny and review process to ensure the question wording is as clear as possible and the marks available for each question are appropriate. In particular the exam papers are all sat by a recently qualified actuary under exam conditions. The recently qualified actuary provides the examiners with detailed feedback on the clarity of each question part and whether the marks awarded for the question are appropriate. This review process is intended to highlight issues with the question wording and depending on the feedback the examiners will amend the paper as appropriate following this feedback.*
- *Candidates who approached the question from a different perspective from the sample solution were given credit by the SA2 examiners where appropriate.*

SA4 – general feedback that it was challenging, but no comments on specific questions.

ST5:

- did not test the core reading very much, felt more like a CA1 exam
  (A) The exam tested a range of ST5 syllabus objectives, some of which built on CA1 material.

Topic:	Tuition
Feedback:	

To cover feedback and comments relating to ActEd

Please note that comment responses in relation to Tuition are provided by ActEd as opposed to IFoA executive staff unless otherwise stated.

Transition to Curriculum 2019 materials

(Q/C) Students have commented that given how long Acted and the IFoA have had to prepare for the new curriculum, production of the new exam materials does not appear to have gone smoothly, with delays and a lack of some materials. This has not met students' expectations.

In particular, students were disappointed that flashcards and revision guides are not available for SP4, which are a key study resource for most students. Acted has stated that the new syllabus was not finalised in time to produce these. Extract from Acted email from October 2018 to a student which sums up the situation:

"I'm afraid that it's a business decision. We have no contractual obligation to produce any revision products in any subjects. We have had to prioritise our resources to the core products, eg CMPs, and subjects with the highest student numbers.

But also the Core Reading for the Pensions exams (SP4 and SA4) was released by the Profession much later than most other subjects, and it contained more changes than any other SP subject. The Pensions tutors have been playing catch up for the last six months, and we have had to prioritise CMPs, Tutorials, Mocks, Assignments etc, which are all items we are contractually obliged to produce, over Revision products.

Sorry we couldn't do more, but the tutors have been working extremely hard to get out what we can"

  (A) Please refer to SCF notes.

I plan to sit two rather big exams (SP4 and SP6) in the spring session. For that purpose I had planned to start studying early at the start of October. However, although ActEd had allowed to order the materials relating to the new curriculum by the end of September I was informed that the material won't be despatched until 19 October. Effectively this means I lose three weeks of potential study time due to the materials not being ready on time. ActEd was actually reasonably helpful and sent me the first 3 chapters for SP4, however.

  (A) In addition to the extract above, it's worth noting that not all revision products have ever been available in all subjects. Sales volumes mean that it isn't feasible to produce everything in all subjects. We're releasing a much broader product range than we did the last time there were significant syllabus changes – e.g. in 2005, and 1999/2000 when changes to exams were staggered over two years.

We're sorry that some people have been waiting longer than usual for material. eBooks are usually not available until a bit later at the start of an academic year. We hope that this will change next year when we should be using a different platform for eBooks.

Sales of some products far exceeded expectations and stocks ran out quicker than expected. Unfortunately this coincided with some issues at our printers when stocks needed replenishing. We have been circulating soft copies where possible to fill a void.

(Q/C) I'd be interested to know what the situation will be regarding having to buy revision material for the new exam if there are re-sits? Will there be a discount if we already have purchased revision material in the past? ie Flash cards etc..

    (A) We typically give up to 50% off if you've had them before.

(Q/C) And will we be told if the old ones will be sufficient to cover the new exams or if we need new ones?

    (A) We will always try to give guidance but it is subjective in many cases. It's often worth looking at the discussion forum in the first instance – we've posted some advice there in most subjects.

UK Practice Modules

(Q/C) Confusion over UK Practice Module materials – students reported that reference to the UKPM materials was taken off the Acted website before the 2018 materials fell out of use. 2018 materials could still be ordered by email, but this was not made clear.

(Q/C) Couldn't order UKPM materials through ActEd in Oct '18 for 2019 because ActEd aren't producing materials – it doesn't seem like it was made clear that UKPM was being removed as part of the 2019 curriculum.

    (A) [IFoA] UK Practice Modules continue, and have been reviewed and updated.

General

(Q/C) Unable to attend CT8 online revision lecture as places are limited for online tutorials. No further tutorials were put in place even though demand was high (I think I was 8th on the waiting list for this particular tutorial).

In future, where this is the case I think students should be able to buy the recording of the online session. I understand that if a recording was offered to all students then some may not attend the actual online session, however believe it would be a good option of last resort for students who were in my position.

(A) The vast majority of students who apply before the finalisation date are offered a place on something. We think that using the Online Classroom is probably a better alternative and a nicer experience than using a recording. This product is designed to be used asynchronously and covers very similar content.

(Q/C) Students are generally happy with materials and tutorials from ActEd. There were calls for Belfast based tutorials but with an acceptance that this may not always be feasible. **Consider feasibility of Belfast based tutorials, otherwise no action required.**

(A) We will always consider this along with all the other locations. As always, please ensure you submit a tutorial request if what you ideally want isn't scheduled.

(Q/C) One student commented specifically on two tutorials that she added: "*I attended a face-to-face tutorial for CT7 in Dublin which I thought was brilliant – the tutor was very helpful, approachable and thorough. I also had an online tutorial for CT2 which I didn't find as useful; the tutor wasn't as engaging and I didn't feel as though I learnt as much from it, although this may just be that I prefer the face-to-face engagement over the online sessions.*" **No action really required. Perhaps strategies to improve student engagement could be used for online tutorials.**

(Q/C) Feedback around (ST5 tutor) being a great tutor who made the module interesting. respondent stated he "actually got me more interested in investment and finance"

(A) Thanks for the feedback!

(Q/C) I am extremely dissatisfied with the tuition offered not being in Birmingham. So far out of 5 tutorials I only managed to get 1 in Birmingham
Need to put on more tutorials in Birmingham if they are selling out within a week. Especially given it covers most of the midlands.

(A) We review the schedule after every finalisation date. If we don't add any additional tutorials then it's either because there simply aren't enough spare days on the calendar to schedule an additional tutorial, or there aren't enough additional requests to make an extra tutorial viable.

Please note that it might take a few years for us to better predict regional demand in the early subjects, given all the changes this year.

(Q/C) The finalisation date for most tutorials is before the previous exam sitting results day. Very unhelpful for anyone doing the later exams who is unsure on what they will be doing next, i.e. the resit or a new subject.

(A) We have to find a balance. There are many things to consider, e.g. the wish of many students to confirm and start tutorials early and the need to make practical arrangements with the venue.

Please also note:

The majority of block tutorials have a finalisation date after results.

You can cancel without charge up to 2 weeks after receiving your confirmed place.

The size of the CS/CM exams means that many tutorials now need to start earlier so that we can fit 4/5/6 days of tuition in.

This session is a little more squashed than usual given the exams are in the first half of April.

Topic:	Curriculum 2019
Feedback:	

To cover feedback and comments relating to Curriculum 2019

Study Materials

(Q/C) Students seem confused about the new exams and many students did not realise that the new syllabus had been online for several months when asked. As a representative, I am frequently asked about the new curriculum, particularly about how the later subjects are changing.

(Q/C) Several of our students had trouble with the material not being available when required. For example, I wished to start studying straight after my CA1 exams (which were at the start of the September 2018 exam session). I emailed Acted and they advised that there would be significant changes in content (too many to list) implying it wouldn't be a good idea to use the current SA4 material, with the updated material not expected to be available until late October at the earliest. I then proceeded to purchase the Core Reading which simply isn't as easy to work from as the Acted Notes.

On 15 October, I then received an e-mail with the first part of the SA4 Notes which was helpful and appreciated. However, I noticed on the Acted forums that days prior to this a tutor had advised that if people emailed Acted they could get the first part of the notes – so the first part was ready before 15 October. It shouldn't be up to the students to specifically request the notes – of course students will want the notes by October. I think students affected by the delay in receiving study material will be affected this session as we have had less time to study.

(Q/C) Comments that, whilst the Institute indicates in its materials that exams should be independent and you do not need to have sat particular modules in order to sit another, the combination of some of the earlier exams into separate combined modules under the new curriculum may disadvantage students.

e.g. studying CT4 (combined with CT6) assists with understanding of CT5 (combined with CT1), but newer students who would be sitting these exams will likely not have sat CT4 to focus on passing CT1 and CT5 (and avoid having the additional pressure of passing CT6 before implementation of the new curriculum), thus not giving them the same level of understanding that students in years prior may have benefitted from

(Q/C) Curriculum 2019 – would appreciate some more example past papers etc, only appears to be one for each at the moment.

(Q/C) Only one past paper online and acted are only doing one mock paper now (previously there were 3 mock papers available).

> *(A) With the introduction of a new curriculum, The IFoA have provided syllabus and core reading, and ActEd are working to provide further appropriate study materials. As part of the launch in June 2018, the IFoA have provided a specimen exam paper, however, we are unable to provide any further as our resources are now focussed on developing the 2019 exam papers.*

Computer-Based Exams

(Q/C) Students would like more information/training materials on how R and excel will be used in the exams (not on how the software works, but how it is going to be used in the exams).

(Q/C) No specific comments on this. My comment, however, has been trying to think about how it can best assist students with the R element of the new curriculum. **Perhaps some communication could be circulated to employers in this regard.**

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

(Q/C) Thinking about CP1 specifically, it is a but unclear how the course material is changing. I have come across a thread on the ActEd forum that spells out what has been removed from the CA1 and how things have been reorganised in the CP1 notes. **Perhaps a short note somewhere on the site (or in the ActEd CMP) could set this out. This would be particularly useful for those students who will be sitting CP1 having already sat, and failed, CA1.**

(Q/C) Concerns about how successful the implementation of computer exams in new curriculum will be, given significant issues with the likes of CP3.

(Q/C) Comments regarding the lack of information regarding the software to be used in the CP2 exam – namely, whether it would still be Excel and Word, or if there will be an R element

(Q/C) Will there be bridging material for those that have passed CT3 but haven't done the R element of CS1 who are now going to study CS2? I expect the R element of CS2 to pick up where the R element of CS1 leaves off but I haven't done this. Similarly, if there are elements of CS1 that were not on CT3 this could also leave a knowledge gap. (I'm sure this could apply for exams other than the statistics elements too)

(A) Core reading and the R guides will provide the necessary information.

UK Practice Modules

(Q/C) There has been no statement regarding the UKPM from the Institute – why was this not considered with the changes to the new curriculum, especially the changes with the merging of SA5/SA6?

(A) We are introducing P7, and all the UK Practice Modules have been reviewed and updated.

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

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

General

(Q/C) General confusion and uncertainty from students about PPD.

(Q/C) Feedback was positive about hosting a webinar on PPD and Curriculum 2019

(Q/C) Students who understood PPD were happy that the transition arrangements had been simplified to give a choice of PPD or WBS in 2018.

(Q/C) As a representative, I frequently come across students that don't know about PPD and others who are unclear about what it is and when it comes in to force.

(Q/C) I think that students are generally in agreement that the move to PPD is a positive one.

(Q/C) The Institute presented on the transition from WBS to PPD at a recent society event. This was really well received.

(Q/C) I don't think the new PPD system is very clear – for example how regular to students need to complete PPD/ what are the timescales/ to what standard does it need to be completed by etc.
It is not very clear on the IFOA website.

(Q/C) Feedback indicating students felt that the design, communication and implementation of the transition from WBS has been poor.

(Q/C) The fact that they are doing this PPD webinar post the majority of people's first end of years. I had to submit my ppd this year at the start of September and they are doing the webinar at the end of October. Although the webinar will be appreciated.

(Q/C) I am one exam away from qualification and submitted my initial WBS to the IFoA with the view that it would avoid the reviewing and redoing process once I've qualified.
However I was told that the WBS are only reviewed at the point of qualification.
I don't mind resending then but I think it would ease some burden off the IFoA after the exam results to actually review WBS as they are done and submitted rather than altogether after the point of qualification.

(Q/C) Comments regarding the decision to end PPD years on the anniversary of joining the IFoA feeling like an arbitrary decision and ill thought out
- students who joined the institute in October (not uncommon for those joining the profession as part of a grad scheme beginning in September/October) feel disadvantaged given this will coincide with the September exam session each year – the time these individuals have to complete/finalise a full year of PPD material is impacted by this decision
- suggestions that it may be a consideration to align all student members to a particular date, such as late November, which would give an appropriate opportunity to familiarise themselves with and complete their PPD
    (A)Since June, there have been a number of articles in the student newsletter and actuary magazine on the new PPD regime, alongside a standalone email on PPD which was sent in late July. The PPD webpages and guide have been updated, and

we have run some webinars for students on both Curriculum 2019 and PPD which can be viewed [here](). There will be some upcoming updates to the PPD guide, webpages which includes some additional good and bad practice examples and with the recent success of the webinar are planning additional in the future.

Communication

(Q/C) Students said that they found the communications from the IFoA inconsistent and unclear. Comments that PPD information often comes at the bottom of newsletters (including the recent webinar invitation).

> *(A) We are reviewing the queries we receive in regards to PPD and we update the information on the website to address this repeated queries. When our newsletters are produced we always aim to put at the top the most important and upcoming events and deadlines coming up. This is something we can look into and try our best to improve.*

(Q/C) Some firms have been good at organising training sessions for students, but I know people at other firms who have said they only know about PPD because they know an SCF representative and their firm has given little support.

(Q/C) I received ambiguous and contradictory information from multiple members of the institute's educational support staff with regards to the transition from WBS to PPD (specifically with regards to PPD year-ends and the requirements if I qualify in the next 2 years or so.

> *(A) We apologise for any inconsistent messages you may have received. All staff have been fully trained however if you feel you need further clarification please do not hesitate to contact us.*

(Q/C) My main gripe this time is with the lack of clarity over the WBS to PPD transition for those who intend on being 2018 qualifiers. As I couldn't figure out what I would need to submit, I asked them directly, laying out my own specific circumstances. The response I got was pretty much: "check the website", but in an unhelpfully lengthy email that contained some contradictory statements. I had checked the website. Multiple times. My concern is that, since they don't know what they want, whatever I submit will be insufficient. It's already a pretty tight turnaround from the ST results to 18th January given holidays and year-end, never mind having two submissions to do.

(Q/C) Students commented about the mixed messages as to what the requirements are around WBS/PPD for those hoping to qualify following the September 2018 results are published – multiple respondents commented on the fact that various communications have all been contradictory, including details in student newsletters or obtained from directly contacting the IFoA

(Q/C) One respondent commented "I've called the Institute and had several different responses, so still unsure what the process" regarding arrangements for those who straddle the period of both WBS and PPD, another commented "basically, I have no idea what they want"

(Q/C) The messaging has been inconsistent regarding the combination of WBS and PPD requirements for students hoping to qualify in 2018. The most recent IFoA update (sent w/c 24/9) stated 3 years of WBS. Previous messages have stated 1) 2 years WBS and 1 year PPD and 2) A choice between 2 years WBS + 1year PPD or 3 years WBS. When I emailed the IFoA in January, I was told that I would need to submit 2 years WBS + 1 year PPD.

> *(A) Based on student feedback around the September PPD-switch over, there would be a number of students who receive their results in December from the September Exam sitting and be required to do a very small amount of PPD. Therefore, an exemption was made that for the 2018 qualifiers deadline of 18th January, we will allow students to qualify soley on Work-Based Skills or Form A/B up until that deadline. Some students have chosen to have their last year as a PPD year as they are unsure if they will pass their final exam in the September 2018 sitting.*

Submitting Records

(Q/C) PPD – find the PPD categories very restrictive, lots of "learning experiences" I wanted to include but couldn't because they didn't fit in the narrow categories set out.

(Q/C) Students expressed disdain about having to complete WBS logs each year since joining the Institute, which now feel like "totally wasted" time and effort as they will no longer be required/necessary

> *(A) For students who will be qualifying in 2018, 2019 and 2020, WBS is still a requirement for qualification. Any students who has Work-Based Skills logs from previous years can still use them up until the point in later 2020 where WBS will be phased out.*

(Q/C) It would be really useful if the summary pages let you know whether you had checked the 'Discussed with supervisor' box. Especially since anything that hasn't been checked won't be counted towards that PPD year… Perhaps they just want you to discuss before you write it all up onto the website? I had written it all up so I could then use it to go through with my supervisor… it was a bit of a nightmare going back through each individual entry to tick all the boxes. The detailed report gives a summary of everything else except that one thing, it would be useful as an extra item at the end of the below summary:

PPD Objective	PPD Competency	Date	PPD Credits	Learning hours
Professionalism	Demonstrate an understanding of the importance of confidentiality	01 October 2018	1	0.00

(A) We will discuss this option with the development team and see what feasibility there is to implement.

(Q/C) A student has got in touch to ask whether the IFoA could review the PPD screens on the IFoA member area to make it easier to see whether:
   a) You have completed the credits required
   b) Any supervisor approvals of credits are outstanding/ all approvals completed

   (A) We will discuss this request with our development, however, as the requirements are quite minimal in terms of achieving 3 credits in any area and 2 formal learning, this will be a low priority areas. A suggestion is that we include some text on the PPD portal page stating clearly what the annual requirements are.

Topic:	Other
Feedback:	

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

(Q/C) Health and care students commented that they felt there were fewer resources available for them than pensions, insurance and investment.

Newsletters – (Q/C) often long, with important information hidden at the bottom that is easy to miss.

(A) When our newsletters are produced we try and put the most important information and deadlines to have at the top. We will review the layout of the newsletter and make further improvements based on feedback received. Please also refer to SCF meeting Notes.

Exam Counselling – (Q/C) is it worth the money and the wait?
- The student had their counselling results in a rush even though they'd indicated that they weren't taking that exam this sitting. They fed back to the Institute who agreed

that the quality wasn't good enough but they then stalled with providing a better alternative.

- It's insufficient to say "good answer" to every question, and at the end say "you obviously know the course well, but there are some areas that you could work on" without detailing what those areas are.

(A) We prioritise counselling requests from students that plan to retake the exam in the coming up session, clearly an error was made and we do apologise for the inconvenience caused. Please also refer to SCF meeting notes.

(Q/C) A general comment was made about the Institute's ability to provide online exams. In particular, one student remarked that:

"*A student specifically asked the representative who attended at the event in July whether the faculty had sufficient resources to deal with the online exams and was assured that investment had been made and they were confident it would work. Experience of both CA2 and CP3 suggests that this simply is not the case and has a detrimental impact on a student's ability to perform in the exam. We would have serious concerns about the ability to manage these types of exam portals, particularly when there are increasing numbers of exams with online elements. This IT issue has also seen CT9 exams cancelled and rescheduled along with the results page crashing repeatedly. The ongoing IT problems with exams are resulting in students fearful of pages crashing during uploads and therefore loading papers earlier than the end time to ensure they are submitted. If the faculty want students to invigilate their own exams (as they do with CA2 and CP3) then proper allowance needs to be made for that!*"
Please comment on actions being taken by the Institute to reassure students that the online exam system is fit for purpose. Please also comment on actions being taken to improve the robustness of the system.

(A) After investigating the underlying problems we have had constructive conversations with our suppliers on the changes required ahead of April 2019. These are now being implemented with a view to testing early December to ensure that we are delivering our online exams in April 2019. Please also refer to SCF meeting notes.

CT9 Handbook/pre-exam material
(Q/C) Feedback that some of the material has not been adequately updated to reflect the change from a physical 2-day exam to the 2-week online exam structure of CT9, causing confusion and inconsistencies within the reading material which is supposed to provide students with clarity about how the module works.
comment that clear documentation is particularly important given the nature of the exam with no tuition or other formal learning materials you can obtain ahead of signing up for and beginning the module

(A) This will be reviewed and updated accordingly as we move into the CB3 exam.