



Student Consultative Forum

Friday 17 November 2017 Time: 11:00 to 15:00 (Student representatives only from 10:00 – 11:00)

Council Chamber, Staple Inn, London

Attending:	Chairperson - Matthew Smith (MS) Representative from ActEd - Darrell Chainey (DC) The Actuary student page editors - Jason Whalley (JW) and Joseph Mills (JM) Representatives for students with disabilities - Nikki Edwards (NE) and Ruth Bryson (RBY) Birmingham Actuarial Society – Suzanne Wright-Smith (SW-S) Faculty of Actuaries Students' Society - Stephen Jasinski (SJ) Glasgow Actuarial Students' Society - Alex McLeman (AML) London Market Students Group - Alpesh Patel (AP) North West Actuarial Society – James Jose (JJ) (standing in for Lauren Metcalfe) Norwich Actuarial Society - Richard Brown (RBN) Society of Northern Ireland - Ciaran Harris (CH) Society of Actuaries in Ireland - Patrick Byrne (PB) White Horse Actuarial Society - Alex Miller (AM) Yorkshire Actuarial Society - Tom Smillie (TS)	Apologies:	North West Actuarial Society – Lauren Metcalfe Bristol Actuarial Society - Sam Kingdon Wessex Actuarial Society - Laura Orchin (LO) Staple Inn Actuarial Society - Thomas Leigh-Eldredge (TL-E)
Via phone:	Channel Islands Actuarial Society - Amber Buckingham (ABM) Welsh Actuarial Society - George McMahon (GM)		
Executive Staff:	Head of Quality and Assessment – Karen Brocklesby (KB) Head of Assessment – Laura Griffiths (LG) Quality Manager – Matt Tennant (MT) Head of Learning Operations - Andrew Berrow (ABW) Quality and Assessment Team Administrator – Julia Cockman (JC)		

Item	Title	Action
1.	<p>Welcome</p> <p>MS welcomed the attendees and the following new members: Stephen Jasinski (FASS) Lauren Metcalfe (North-West) Laura Griffiths (Executive) Matt Tennant (Executive) Andrew Berrow (Executive) Julia Cockman (Executive)</p>	
2.	<p>Students' Comments</p> <p>The students held their pre meeting and identified a number of items that they, in particular, wanted to discuss:</p> <p>CP3 Exam – Pre-Exam Material</p> <p>Concerns were raised regarding the pre-exam material that was released, and the several corrections that followed their release.</p> <p>LG noted that errors had occurred on the pre-exam material and were identified. The matter was investigated by the IFoA, and procedural controls have now been put in place for the exam setting team, and there will be a more stringent sign-off procedure for the pre reading material for 2018 exam sessions.</p> <p>ABW noted that Learning Operations were looking into more effective ways of communicating on the exam platform, rather than by email, and that they would ideally like to have something in place by April 2018, but that this was not a guaranteed timeframe.</p> <p>CP3 Exam – Mitigating Circumstances</p> <p>There were questions raised about the use of mitigating circumstances in relation to the pre-exam material incident. Students raised concerns of unequal treatment as not everyone may apply for mitigating circumstances. KB noted that some students would not have logged on to view the material until after all the amendments had been made, so would not have been affected in the same way as those who viewed the material before the corrections went out.</p> <p>KB noted that mitigating circumstances are personal to each individual, and it is not possible to judge every reaction. It is not possible to apply a 'blanket' application to all students.</p> <p>It was confirmed that the errors and corrections in the pre-exam material would be noted in the Examiners Report.</p> <p>CP3 – Exam Spaces</p> <p>Students noted that there were limited spaces on CP3, and while they agreed that the first sitting would have teething problems, they were not made aware of the limited spaces on the exam. It was noted that some students were held back from qualifying because priority went to those who only needed to sit CP3, and not to those who were sitting more than one exam in what would technically be</p>	<p>ABW</p> <p>LG</p>

Item	Title	Action
	<p>their last sitting. ABW noted that the forecast was incorrect, and that higher numbers would be admitted for the April 2018 sitting. Students asked if the backlog would be taken into account, and it was confirmed that it would be.</p> <p>Students asked how many spaces would be available for CP3 at the next sitting. ABW noted that the platform has a limit, but that it was unlikely to be less than 1500, which was at least double the numbers of the last sitting. It was also noted that whilst this was an online exam and had no centre capacity limits there was a limit to the number of markers available.</p> <p>Students asked if there was anything set up to prioritise places for those who had to delay their qualification. It was noted that there was not, but that students in that position should aim to book as early as they can.</p>	ABW
	<p>CP3 – General</p> <p>Students noted that they preferred the new format of the exam to the old format, and appreciated its benefits. ABW acknowledged that the application was currently restricted to Windows.</p> <p>Students noted that they would prefer to be able to preview their upload before submission. ABW noted that changes were being made to the CP3 platform, aiming to make it a URL application accessed via password, rather than a downloaded application. The aim was to launch in April 2018 but students would be kept informed.</p> <p>Students queried why CP3 was not held on the CA2 application, and ABW noted that there would be difficulty transferring the exam to the platform, but that in the future, the IFoA would like to hold all online exams on one platform with the ability to be able to communicate to students through that platform.</p>	ABW
	<p>Communication</p> <p>It was suggested that students could have a separate email address for Exam Circumstances, but KB noted that this can be difficult to facilitate if students do not update their details via their web account. KB noted that there are difficulties in using the CA2 VLE for correspondence, as it is sometimes difficult to get messages to flag up. The use of text messaging had also been looked into, but this would require students to keep their mobile details up-to-date. It was noted that text message correspondence has been used in the past.</p> <p>TS noted that it might help to remind students to check their emails.</p>	
	<p>Exam Certificates</p> <p>Students queried why the Diploma in Actuarial Techniques (DAT), and Certificate in Finance and Investment (CFI) had been discontinued. KB noted that the decision had been made as these are not an IFoA certificate of qualification, but a record that certain subjects have been passed. There were a number of employers and recruitment agencies who were mistaking the certificates for qualifications. The issue was taken to Education Board, and it was agreed to stop issuing the certificates. It was agreed that a communication needed to be sent to students clarifying these matters.</p>	KB
	<p>Subject Access Requests (SARs)</p> <p>KB noted that there had been over 500 requests for SARs after the April 2018 Exam Sitting. KB noted that the IFoA are tightening up on</p>	

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	<p>terminology and layout of SARs for the future. It was noted this would help resolve a number of student queries relating to understanding SARs.</p> <p>LG was working to make a more automated process for fulfilling SARs. It was noted that it can be confusing if transcription errors are interpreted as marking errors. LG noted that these are normally checked before being sent out.</p> <p>It was noted the IFoA is aiming to give a breakdown of marks with the main results release at some point in the future. If a student believes that there has been an error in the marking then the appeals procedure is available to them and the timeframe has been extended to allow for this. KB and LG would look into the messages that go out from the team in regards to SARs.</p> <p>Students noted that sometimes SARs would not be received until the week before the next exam. KB noted that legally the IFoA have 40 days from receiving the request or from when the results are released whichever is the later to fulfil SARs.</p> <p>Script Review</p> <p>Students asked if it is possible to have comments on differences in marks. KB noted that the rules around script review are noted in the new student handbook which was due for release. It was confirmed that the average of the 2 markers is taken when a script is not reviewed.</p> <p>RB noted that some students have not understood a script review when it has been of individual questions. It was confirmed that work would take place to make this clearer. MS confirmed that in a script review, the elements of affected questions will be reviewed, not the whole script.</p> <p>As per Paper 5, the following guidelines are used to identify when scripts are reviewed:</p> <ul style="list-style-type: none"> • Where the first and second mark awarded lie either side of the pass mark • Where the both marks are fails but the average of the two marks is within 2 marks of the pass mark • Where the difference between the two total marks awarded falls outside the acceptable academic difference of 10 marks, unless the script is a clear pass or a clear fail <p>It was confirmed that clear fails or clear passes will not be reviewed, and that only scripts that were close to the borderline would be reviewed.</p> <p>It was noted that for 90% of scripts marked, there is less than a 5 mark difference between the 2 markers. The teams have been running statistics to see where mark differences occur, and MT is working on marker training and feedback.</p> <p>It was asked if the quality of marking is reviewed if large differences occur. KB confirmed that this is the case. MS confirmed that marker's performances are reviewed every year, and appropriate action is taken where necessary. Some markers have already been stood down.</p>	<p>KB/LG</p>

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	<p>Long-Term Strategy – Computer Based Exams</p> <p>The SCF asked if there was a plan to introduce more computer based exams as there had been negative feedback about writing for three hours. It was noted that there was an appetite to move more exams to computer based, but certain assessments would need considerable development, especially some of the earlier subjects where specialist software is required for the mathematical formulae. Given the current resource focus was on delivering the 2019 curriculum, any developments would have to follow the launch.</p> <p>The SCF suggested that the later subjects could be easier to move to computer-based exams, as CT subjects could be time-consuming to type, and students may miss out on key principles when taking the exam electronically. MS noted that Education Committee would like to update exams incrementally rather than with a large overhaul. There are other ways of using computer based exams such as short answer or multiple choice questions, and it is important that whatever method is used the qualification standards do not change.</p> <p>It was noted that some students are happy with paper-based exams, but that students are often more vocal about online exams. It was noted that exams should be relevant to the professions syllabus, and that if they are too linked to the job, this would result in a lack of understanding of key principles.</p> <p>Exam Centres</p> <p>The IFoA are aware of some Exam Centre issues that had been raised, and are looking for alternative venues. In regards to the complaints around the fair outside the Glasgow venue, it was noted that an alternative venue could not be sourced in time. In regards to the complaints about the fire alarm being tested in a Channel Islands venue, it was noted that fire alarm tests cannot be moved, and students were warned of the test in advance. NE noted that there had been issues with her access arrangements, and had spoken to KB about these issues. ABW noted that the IFoA could source a new exam centre, and could work with NB to confirm the venue was appropriate. There were concerns raised around access arrangements and ABW noted that the team need to work closely with students and the exam centres.</p> <p>Exam Paper Errors</p> <p>There were some feedback that there had been some errors in the exam papers and that certain papers did not appear to follow the usual format of previous papers.</p> <p>MS explained that as exams are testing an entire syllabus, not every topic is going to come up every time. Past papers cannot be used as a guarantee of exam content, as any material in the syllabus could be examined.</p> <p>There was a concern raised about the possibility of last-minute examiner / staffing changes at the IFoA affecting exam papers. MS confirmed that exam papers are set well in advance and that last-minute emergencies would not affect the setting of a paper. It was noted that any exam paper errors would be discussed at the Board of Examiners and any action that was taken to allow for these errors would be reflected in the examiners report.</p> <p>Replacement of CA3 Presentation</p> <p>Students raised concerns that the presentation won't be as rigorously assessed by employers compared to when it was assessed via CA3. MT noted that PPD pages had been updated on the IFoA website, and that the sign-off form for the presentation element was available on the website so students could see how it would be assessed.</p>	

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	<p>It was noted that the PPD presentation does not have to be a traditional presentation. Information on the presentation element of PPD would be included in the Student Newsletter next month.</p> <p>TS commended the PPD guide that had been made available.</p> <p>Personal and Professional Development (PPD)</p> <p>MT explained the transition elements of PPD. If students are going to submit their work based skills or work experience documentation for sign off by the IFoA before September 2018 then they can continue on the original documentation. After this date then there is a combination of the two systems (work experience/work based skills and PPD) until September 2020 when the students should be able to demonstrate a minimum of 36 months of PPD. The group noted that if any student was unsure of what they needed to provide then they should contact the IFoA for clarification. The introduction of PPD was not intended to delay a student's qualification to Associate or Fellow.</p> <p>It was noted that audits would be performed on PPD to check that activities were done. Students who were selected for audits would be contacted to provide their supervisor details. Those supervisors would be contacted to confirm that students had provided an accurate record. MS recommended to students that they should correspond with their supervisor and make sure they were aware of this system, so that they don't incorrectly note that a student did not complete an activity</p>	
3.	<p>Curriculum 2019</p> <p>Students noted that there are still confusions around when they will be affected by the Curriculum change, when transitions will hit and how to plan. They noted that communications had gone out but some aspects were still unclear. It was also noted that because there were sometimes a number of communications sent out at the same time, it is sometimes unclear which is the most up-to-date.</p> <p>KB noted that a lot of communications had been sent, particularly in regards to CT1, CT4, CT5 and CT6, as these would merge into two subjects. KB and MT had given presentations on Curriculum 2019. It was suggested that there could be more in-person presentations, and could run a webinar, which would also attract the overseas students. The IFoA noted they are open to suggestions on this matter.</p> <p>It was noted that there are still misunderstandings with new exams and mapping. Those who are studying for current exams are finding it hard to translate this to the new curriculum, and are concerned about getting 'stuck'. It was noted that information on Curriculum 2019 existed, but was not being absorbed by students. Students asked when the first 2019 timetable would be available as it may help students 'map' their subjects. KB noted that the first materials for Curriculum 2019 would be released in May 2018. This would include timetables, specimen papers and core reading. ABW noted that Learning Operations are forecasting for exam numbers for the CS and CM exam sittings.</p> <p>It was noted that it may help to hold a presentation on Curriculum 2019 and record it, so it can be made available on the website. It was noted that the IFoA are sending targeted emails to those who currently have a paper that won't individually map onto Curriculum 2019.</p>	ABW/Learning Operations

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	KB noted that CT1 is currently open to non-members, but that it won't individually map in the new curriculum and students would not have time to take CT5 as well. Education Committee agreed that CT3 would be opened for non-members as it individually maps onto CS1.	
4.	Proposed Changes to the Actuaries Code KB noted that the proposed changes were available on the website , and that students should send any feedback to regulation@actuaries.org.uk	
5.	Notes arising from the last meeting	
5.1	Notes from 2 June Meeting The minutes were agreed.	
5.2	Actions from 2 June Meeting For Items 1 and 3, it was noted that while there was an aim to provide more information on the Data Protection Act (DPA) in the future, this was on hold right now as the DPA was going to be changing to the General Data Protection Regulation (GDPR). The IFoA were looking to make a glossary for SARs. For Item 2, ABW noted that feedback is being received on exams to the system is working. For Item 4, it was noted that there were no major concerns about use of performance enhancing drugs.	
6.	Student Feedback	
6.1	Student Survey MT noted that every year a survey on education process is sent out to students. It asks students about their experiences, whether it was better or worse than previous years, and thoughts on exams. The latest survey went out a couple of weeks ago. Unlike previous years, this survey captured both sets of exams. There were 1600 responses so far, which was roughly 10% of the student body. It was noted that the survey would close in a week, and that MT would look to release a report in the first quarter of 2018. MT noted that there is value in a student survey, and has looked into the possibility of sending 'module evaluation' surveys rather than a 'catch all' survey, to capture specific feedback for tailored evaluation. There was a possibility of also doing a larger survey at the end of the year with more generic questions. There was positive feedback from the group that it would be good to send a survey right after an exam has taken place, as students often want to give feedback straight away.	MT

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	<p>There was a query as to whether a 10% response rate was positive, and MT noted that this was no lower than previous samples. It was noted that there are lessons that could be learned from universities on obtaining student feedback.</p> <p>It was noted that the student survey had been advertised in The Actuary and the Student Newsletter, a link had been sent out by email and a reminder had been sent. It was noted that because 'IFoA' was not included in the subject line, that some students would have dismissed the emails as potential spam. MT would look at the wording and feed this back to the Communications Team.</p> <p>Student noted that it would be interesting to be able to filter student feedback by region. MT noted that currently the IFoA does not ask by region, but that this could be implemented in the future. RBY also noted that it would be useful to use SurveyMonkey for feedback on Access Arrangements, as this would get around the data protection issues that had previously been raised.</p>	MT
7.	Policies	
	<p>7.1 Mitigating Circumstances</p> <p>KB noted that some policies were undergoing an overhaul. The Appeal policy has been amended, and the Mitigating Circumstances policy was currently under review. This will be discussed with the Chair of the Board of Examiners. The policy would include the process for mitigating circumstances their various stages.</p> <p>There was a query as to whether students can know if their mitigating circumstances have been taken into account. KB noted that the policy has clear criteria that notes whether a Mitigating Circumstances application will be taken into account. It was also confirmed that every application is read, and students are sent a confirmation of receipt. It was noted that the feedback on mitigating circumstances should be consistent, and that this may need looking into.</p> <p>MS noted that Mitigating Circumstances should be submitted just after an exam has taken place, where the candidate felt their attempt had been adversely affected due to reasons that the examiners should take into account when marking, and should not be used after the pass marks have been released.</p> <p>Students asked how much a mark could change by as a result of a Mitigating Circumstances application. KB confirmed that a student could be moved to the pass mark. It was noted that an SAR would indicate if the mark had been changed as a result of a mitigating circumstances application, and that the SAR glossary would be updated to reflect this.</p>	
	<p>7.2 Student Handbook (Confidential)</p> <p>It was noted that KB is currently working on the Student Handbook, so it will look different to previous versions. The page provided in Paper 5 is intended to clarify the script review process, and this information will go out before results are released.</p>	
8.	Any other business	
	There was a query as to whether there would be any more dates for the CT9 exam. ABW noted that in the short term, Learning	

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	<p>Operations would be opening more dates until March 2018, and were aiming to release communication on this in the next week. KB noted that this was MS's last meeting as Chair of the Student Consultative Forum. She thanked him for his hard work and support both as a member and as Chair. It was noted that Jessica Elkin, who has been a member of the SCF in the past, will be taking over as Chair.</p>	
9.	Date of Next Meeting - Proposed date: 8 June 2018, Edinburgh	



Student Consultative Forum feedback return form

Q/C = Question/Comment

A = Answer

Topic:	Administration
Feedback:	
<p>Exam Centres</p> <p>(Q/C) As usual, invigilators in Bristol leave it too late before the exam papers are handed out. This was noticeable in the CT6 exam I sat as in previous sittings with other papers. I appreciate that they work to a timescale ahead of the exam start time, but it's just too tight in my opinion, especially when there are two different papers being sat at the same time.</p> <p>(Q/C) Students in Bristol feel that the invigilators leave it too late to hand out papers.</p> <p><i>(A) The sealed packet of question papers should be opened in front of the candidates and not placed on the desks until all candidates have been seated. The Supervisor handbook does indicate that the papers and answer booklets should be distributed followed by an announcement to candidates to read the "instructions to candidates" as well as complete the front cover of the answer booklet.</i></p> <p>(Q/C) Examination Venue (Bristol) – The Holiday Inn has a carpark which students are allowed to use whilst sitting an exam. The parking is only valid until 5pm but students are unlikely to get out of the examination room by 5pm when sitting an afternoon exam and will have to pay for parking – this doesn't feel fair and I think exceptions should be made for students coming out of an exam a few minutes after 5pm.</p> <p><i>(A) Exam venues are not booked with car parks in mind and any travel arrangements should be picked up by the student.</i></p> <p>(Q/C) Used the Glasgow examination centre – Teacher building in St Enoch Square (in city centre)</p> <ul style="list-style-type: none">- Very noisy during the exam- There seemed to be a lot of building/renovation work going on in surrounding area- Frequent hammering, emptying materials into skip etc. during exam	



(Q/C) Complaints received of noise outside the Glasgow exam venue causing disruption to exams. There was even a funfair directly outside the building for part of the exam period.

(A) Looking at sourcing a new venue for 2018.

(Q/C) The examination centre in Manchester was fit for purpose, and the location was optimal (very close to Manchester Piccadilly train station).

(Q/C) There were some students who had difficulties concentrating during the exam due to loud noises outside of the Manchester exam centre.

(Q/C) I took the CT1 exam in Manchester. The room next door was hired by a company for an annual conference. The attendees were constantly making noises, cheering, walking outside the exam room talking and being a distraction in general.

After speaking to my colleagues they said that they had had similar experiences in the past in the same venue.

The room that is booked out for the exams should either be sound proof or it should be ensured that anyone using the adjacent rooms remain quiet in order to provide suitable exam conditions.

(A) A new centre has been secured for 2018.

(Q/C) Better quality tables – mine very wobbly and distracting

(Q/C) Some London students felt that the exam desks were too small to have planning materials and the exam paper side by side.

(A) All of our exam centres use desks that are a minimum for 60cm x 60cm. This is the standard examination desks supplied to most examination bodies.

(Q/C) 'My Exam was held in the Mumbai Centre in latitude banquets. If there is a conference or wedding function going in the adjacent halls then there is scope of noise. I am not sure of other papers but during ST1 exam there was some noise observed. But on the other hand location is good and venue is spacious!'

(Q/C) 'The Mumbai exam centre wasn't good. I appeared for CT4 and faced lot of noise (from adjacent banquet hall). My seat was in last column and got heard noise from kitchen too. My exam was affected in last 20 minutes. Got the similar feedback from those who appeared for CA1. '



(Q/C) '(Mumbai Centre) Restroom breaks are not allowed once you enter the examination hall which we enter at least 30 mins prior. Restroom breaks are only allowed post the paper starts. Not sure if this is the same in all centres and if there is any reason for this?'

(A) Our Exam Supervisor information does not state when rest breaks should or shouldn't be allowed. Information on rest breaks to be included in the supervisor handbook update to ensure consistency.

(Q/C) '(Faculty of Actuaries Students' Society) ST2 and CT3 students were in same classroom / conference room. This led to chaos as invigilators were shuffling between Ct3 and ST3 students in same room. Also during 15 minutes of reading time, invigilator was announcing various instructions to the two groups of students on loud speakers. This led to distraction and hence lesser time for reading.'

(A) Planning and reading time is given to both ST2 and CT3 and the same announcement should be read out prior to the start of the reading time.

(Q/C) (FASS)'The venue of being in the Teachers Building still has issues with the noise of the fair ground in St Enoch's square. I understand a trip to the west end was probably problematic for some people but it is surely better than sitting in an exam hall with loud noise preventing the ability to think.'

(A) Looking at sourcing a new venue for 2018.

(Q/C) (SONIA – Belfast) One student commented, "The exam centre's facilities are disappointing. No toilets on the floor where the exam is taken is really annoying. Also there was a conference being held in the opposite room. There was a quite a bit of noise a couple of times during the exam (I was able to hear it and I had ear plugs in!)".

(A) Only noise reported from Exam Supervisor was from someone opening or closing a door close by. This would have been very short term periods of time - a few seconds only.

(Q/C) (SONIA – Belfast) I think on the whole the new Belfast exam centre has been a success. The point about toilets is a valid one, however. You must wait on the lift, and take it to the bottom floor, to get to the toilet. This uses up more valuable exam time than perhaps should be the case.

(A) Checking with exam venue to see if there are any alternative rooms with access to toilets on the same floor



(Q/C) I wish to complain about having to go to Cardiff for my CT6 exam when LV (in Bournemouth, where I work) host it in their offices. I would very much like for that to not happen again.

(A) In the past LV have provided an exam venue in Bournemouth for the September exam sessions only. This alternates with Southampton which is held at a hotel. All other UK venues are booked at hotels or conference centres and not at company addresses

(Q/C) Several students commented that they much preferred Croydon College to Croydon Park Hotel as the Croydon exam centre. Croydon College is a quieter venue and there is a better waiting area. The hotel venue is often very noisy due to furniture being moved, etc.

(A) The Croydon College was used for the April 17 exam session as our preferred venue, Croydon Park Hotel was unavailable. Following the April exam session we received comments from students and the supervisor to report a number of noise complaints.

(Q/C) (Channel Islands) On a slightly different note from the forum, we had the fire alarms tested in the middle of an exam this sitting. Although I appreciate that it may be driven by the landlord, I feel that further steps should be taken by the exam centre to postpone or bring forward the time when it is expected to be during an exam.

(A) Response from Guernsey Exam Supervisor: Our fire alarms are tested every Wednesday at 15.00. The alarm sounds for a maximum of 5 seconds (usually it is only a couple of seconds). This is something we have no control over unfortunately. The invigilators warn students before any exams that might be affected. This has been the case for many years. It is never something that we have recorded as an incident for marking purposes in the past. I assume that this short test is the alarm that is being referred to. I'm not aware of any non-routine tests that were carried out over the exam period.

(Q/C) Norwich exam centre (note that this feedback has been provided back to the Norwich exam centre directly also, included for information).

(Q/C) Some students found the ticking clock distracting. Some students noted how cold it was in the room which they felt was off-putting.

(A) Suggest clock is sat further away from students to avoid distraction but not too far away they are unable to see.



(Q/C) 'UK Examination chairs are not comfortable and give bad back pain. I've checked with other friends too after exams and they had common thoughts. May be giving self- adjustable chairs, could be a suggestion?'

(A) We are unable to provide all students with individual self-adjusting chairs. If students have back problems they can apply for access arrangements for a different type of chair.

(Q/C) Dublin venue in Marino – one exam (CT5) endured significant disruption from the classroom beside the exam hall – there was a choir practise going on in the next room.

(A) Additional time was added to mitigate noise. Alternative venue is being looked into.

General Admin

(Q/C) I have never had any problems with exam booking or obtaining an exam permit. Also, whenever I had to email the education team the replies were prompt.

(Q/C) Students were happy with the extra information that has been released on PPD.

(Q/C) Students have reported that they have felt that if they queried information on subject access requests, that that they have been met with defensive or inaccurate responses. For example:

- Students have been advised to use exam counselling instead, where exam counselling is not available for that subject.
- In some cases students have queried anomalies in the marks given in the subject access request (because they look clearly wrong e.g. one mark 10 and another 0 from two markers). In such cases that this representative has seen, the initial response from the IFoA has been that the IFoA will not look into this further because the pass/fail outcome would be unchanged or to ignore the query and to suggest counselling.
- However, pushing back on queries gives students the false impression that the IFoA is ignoring errors in marking or attempting to “cover up” mistakes, rather than reassuring students.
- Students may be looking for clarification rather than expecting their mark to go up. Students have said that feel that they should report a potential error if they spot one to help maintain the integrity of the marking process, but feel that since the recent marking process review this kind of feedback is being discouraged.
- In one case the student noted that after querying the marks several times, a senior member of staff did look further into the marks and found that there had been a recording error in the marks given and issued an apology, although the overall result was unchanged.
- This student said that they were happy with the final response and they had no plans



to pursue the matter further. However, they were concerned that the sort of error they spotted could be picked up by an automatic validation on marks for each question, but that such a check did not appear to have been applied. The error did not have a pass/fail impact in this case, but if it happened more than once in the same paper then a borderline student could have their mark distorted by recording errors so that their mark looked too far from the pass mark for their script to receive a third review.

Although this is an individual case, it sums up the feedback that several students have passed on.

(A) SARs are the fulfilment of a specific request to access personal information held by the Institute and not a consultation process for counselling, appeals or complaints. The IFoA's appeal and complaints processes are in place to ensure cases are handled appropriately. Students should appeal their results if they think a mistake was made during the marking process. There was one single case where Exam Counselling was mistakenly suggested.. Marking guidelines will be added to the IFoA website to assist students. In addition an explanation of the SAR template headings will be available.

(Q/C) Several students have asked me for further explanation of subject access request column headings over the last few months. They have been satisfied with the explanation I have provided but it would be helpful if an explanation of the column headings is included in the handbook for easy reference (if it isn't already being added in an upcoming update).

(A) A How to Read your Subject Access Request document has been created to help students to understand the terminology used in the Subject Access Request. This will be provided with all SAR responses going forward.

(Q/C) The Institute have changed the CA2 and CP3 exam dates on the website but not told anybody. It suits students better now, so I'm pleased about it but it would have been better if they sent an email out – I hope nobody has made plans using the old timetable – you just don't expect it to change. Students were made aware of the timetable change in the October Student newsletter (25/10/2017) but it was felt that this was too late after students had already been planning exams and ordering materials for the next exam sitting.

(A) An announcement was made in the February 2017 newsletter stating the introduction of CP3 from September 2017. 2018 exam dates went live on our website in September 2017.



(Q/C) 'The deadline for overseas centres was only around 15 days after results, compared to 35 days for UK centres. This gave us very less time in making decision to fill up for an exam. As a result, many of us missed this deadline and couldn't sign up for an exam on time. This definitely meant a loss of 6 months.'

(A) The overseas entry was open for 3 weeks following the release of the last session results. The main reason for the shorter time compared to UK entries is the logistics of getting the exam stationery to all overseas venues successfully ahead of the exams

(Q/C) 'Why have they kept a two week time lag between CA2 and other exams, CP3 was set same day as CA1. I think its ok to have practical exams within a week or two. It gives us opportunity to appear for practical and theory paper together.'

(A) The 2018 exam dates display the CA2 and CP3 dates within the same week.

(Q/C) The collapse of the website in July when the exams were published frustrated a lot of the students

(A) The CT results experienced high traffic which impacted our server resource when the pass list went live and resulted in a 30 minute delay before students could view. Measures were taken for the Final Series Exams and will continue going forward.

(Q/C) It would be useful if the Institute had a larger team providing technical support on online exam days. I was unable to access the VLE initially and, when I phoned the Institute, I got a rushed response of "Clear your history" and then they had to go without waiting to see if I got connected or experienced any further complications.

(A) Part of the pre exam instructions is to test the VLE environment before the exam session to limit access problems. The Exams Team can offer suggestions on how to gain access when students face difficulties but we cannot always walk the student through the process.

(Q/C) There was the suggestion that having an assessor mark complete scripts, and then their mark being standardised, may not be the most efficient way of marking. The assessor could instead mark the same question from each paper so that it gives a fairer reflection of the grade of each candidate.

(A) This could present the risk of students losing marks where relevant (mark scoring) information could be recorded in other questions.



(Q/C) Using professional markers as opposed to busy actuaries doing it in their spare time.

(A) In some subjects Actuaries are needed to mark the papers due the technical content of questions. Although not all our makers are Actuaries, some are lecturers at universities. Marking team members go through a training process which includes a marking exercise to ensure proper understanding of the marking schedule and all are moderated by Examiners/Principal Examiners. Script review is then carried out in appropriate instances.

(Q/C) A student who had done his degree overseas felt that the administration required to apply for an exemption from an overseas university was overly complicated as the process took several months.

(A) In line with practice that is common across the Higher Education Sector within the UK, the International Admission process often is longer due to the complexity of ensuring that the grades are equivalent to our UK entry standards. There is additionally a much higher volume of applications from students Internationally.

(Q/C) On the actuaries website the online exam sessions for CT9 only run till February 2018. I was potentially interested in doing CT9 in Autumn 2018, but there is not information regarding availability of it.

I know that CT9 will be moving to Core Business 3 (CB3) in 2019, but I expected to still be able to do sit the exam in the second half of 2018.

Are there plans for any other sessions in 2018? (Other than up to February 2018 as stated currently)

(A) Dates are currently available until March 2018.



Topic:

September exam questions

Feedback:

(Q/C) **CT4** – Exam was very difficult and was very time pressured. Wasn't able to finish on time. I felt that it was very different compared to the past papers and was considerably more challenging. In question 1, the graphs appeared to be for a continuous time process rather than a discrete time process which was the opposite of what the question stated.

(A) The examiners will make allowance for all valid interpretations of the question such as this.

Examiners will take note if candidates seem to have had difficulty more than usual with any one paper and adjust their grading accordingly to ensure that candidates who demonstrate the right competencies will pass (general point which applies to all subjects).

The examiners carefully consider how long a draft exam paper will take when they develop each paper, with the aim being that the paper can be sat within the required timescales. As an independent check the examiners will also run all draft exam papers past a recently qualified volunteer actuary and the volunteer will sit the exam under exam conditions to check that the required modelling/documentation can be done within the timescales. The volunteer provides feedback on the paper; particularly on the length of time it took them to complete the paper. If it takes the volunteer too long then the paper is amended so that the paper can be done within the required timescales.

(Q/C) **CT5** – Some of the questions were a bit ambiguous. For example, the question relating to pensions stated that the person could only retire at age 65 exact, but the question also stated to use the assumptions in the tables. The tables assume you can retire at any age after 60 so it was difficult to know which retirement age to use.

(A) The examiners will have noted any impact of potential alternative interpretations from candidates and will make allowances in the marking/grading process where appropriate (general point which applies to all subjects)

(Q/C) A number of questions in **CT6** exam seemed unusual compared to previous years.
No questions on EBCT.
Uncommon bookwork.

(Q/C) **CT6** was very difficult, especially compared to previous sittings. I sat the two previous papers under exam conditions and comfortably passed them, but the September 2017 paper



was very non-standard and seemed to get very difficult towards the end. Very few questions to practice conjugate priors so getting stuck on this question was very costly.

The bookwork questions were very out of the ordinary too. I felt very confident about the exam before sitting the paper but expecting to not have passed it now.

Students reported that **CT6** felt particularly difficult compared to other subjects. As in recent sittings, the questions tested concepts from the syllabus but often relating to “off-syllabus” situations. The increased difficulty is a concern for students who fear that they may be under pressure to retake CT6 close to the switch over to the 2019 curriculum as they need to pass both CT4 and CT6 to be exempt from the corresponding 2019 subject. Other students said that they welcomed the increased difficulty/different style, but that it felt was inconsistent compared to other subjects.

(Q/C) **CT6**

One student remarked, “*CT6 seemed to be a departure from recent years past papers with some significant questions commonly seen in the past (EBCT) not asked and larger questions seeing later marks missed if earlier parts weren’t completed*”.

Was this a widespread complaint about the CT6 exam?

(A) Examiners will take note if candidates seems to have had difficulty more than usual with any one paper and adjust their grading accordingly to ensure that candidates who demonstrate the right competencies will pass (general point which applies to all subjects)

(Q/C) ‘Question 1 on the **CT6** paper was unanswerable. It asked you to find the method of moments and yet it only gave you data which could be used to calculate the method of percentiles.

That totally throws you (I didn’t answer it even though it’s an easy question if asked correctly, and spent ages looking at it wasting exam time) and that it wasn’t picked up on before the exam is shocking, it was the first thing I noticed. ‘

(A) This was spotted and the examiners will be taking this into consideration and treating candidates leniently to ensure they’re not disadvantaged

(Q/C) Students said that **CT7** Q30 “Explain the reasons why the utility you gain from a refrigerator is uncertain” felt like an odd question. It was unclear whether the question was referring to marginal or total utility or both and 4 marks felt like a lot of marks for the question.

(A) This question tested application of CT7 principles and all valid points will gain credit.



(Q/C) CT9

- I found this to be very messy, the material seems to be mostly unchanged from when this was a weekend course. It seems like little thought has been made to adjust the course to be online only.

- The discussion forum for the business game is not great, it's cumbersome and having to refresh pages makes it very slow to use. Maybe an online chat would be better, e.g. over Slack or similar.

- The underlying legal information is important, but the presentation by the college of law was clearly geared to aspiring lawyers and not actuaries. I would find it better if this were replaced with normal paper notes, written for the intended audience of actuarial students.

- I found the strategic thinking animations tedious. They could probably be condensed into fairly short written notes, which would be easier to refer to.

(A) Material is always under review with feedback appreciated. Changes will likely take place in light of Curriculum 2019.

(Q/C) CT9

One student remarked, *"I failed the test due to not having answered all of the questions. It was not really clear that you needed to click into the different parts of the questions before clicking "Next question" – further, the "Next question" button was lit up and it allowed me to click this without having answered all questions. I was then able to submit the test without being told that I hadn't answered all questions.*

(A) The CT9 student user guide refers to how to answer the questions, in what order and once an answer has been submitted not been able to go back and change it.

(Q/C) After failing the test you must then wait another month before you can do the test again. I requested to do this two weeks ago and still haven't received a link to sit the test. This meant I haven't been able to take the CT9 exam this year."

Could you please comment on the two parts of this remark?

(A) The link is available for 12 months from issue. If students need to resit they must wait 4 weeks before they can retake. No additional link is sent

(Q/C) Students reported that CA1 questions appeared to be overly focussed on insurance topics.

(A) Feedback will be taken under consideration for the April 2018 exams

(Q/C) I wrote CA1 in September. From memory I believe the exam questions were appropriate. With a good balance between long and short and difficult and easy questions.



(Q/C) **SA4** exam felt time-pressured to write answers to all the questions, although students felt that the content was fine.

(A) Examiners will take note if it looks as if candidates were under time pressure more than usual. Exams will have been tested under timed conditions as part of the review process. But if it looks as if there was undue time pressure they will take this into consideration

(Q/C) 'I felt like some of the questions on the **SA4** paper were a bit repetitive and if I wrote something for one question, I repeated some of it in the next question as they question was very similar.'

(A) Questions will have been reviewed as part of the process, to ensure a broad spread across the syllabus (and across different cognitive levels of questioning). Where there is potential for overlap between, say, two different parts of the same question the examiners will give credit for sensible points if they're in either part

(Q/C) **SA4** paper was tough but fair. Slightly unusual in that it didn't have any numerical questions.

(A) Numerical questions are another way of testing understanding of issues such as how liabilities are impacted by experience, etc. But this could just as easily be tested in a worded question. Calculation questions are common in SA4 but are not guaranteed to appear in each and every paper.

(Q/C) **ST9** questions seemed to be a good test of a wide selection of course topics. Students noted that the exception seemed to be Extreme Value Theory.



Topic:

CA2

Feedback:

(Q/C) Can CA2 and CP3 be moved back to after the written exams? Now they are with the written exams I think they get less focus than when they were a couple of weeks after as the written exams get prioritised.

(Q/C) Do CA2 and CP3 have to be on consecutive days? In the past people would leave these exams until last and now sitting two in two days makes it difficult to be adequately prepared for both?

(A) Both exam sessions in 2018 have CA2 and CP3 at the start of the exam period. Nothing has been agreed for 2019 but can be looked into.

(Q/C) Generally fine, some confusion on when to upload the documents, information provided by IFoA sometimes jumbled with info from multiple sources slightly in contradiction, but on the whole and interesting exam/syllabus.

(A) A review of all documentation is underway ahead of the next exam session.

(Q/C) There were technical issues with the VLE for the 10am CA2 paper 1 examination on September 12th. The paper was uploaded 10 minutes late which meant my 15 minutes reading time had been sacrificed. Despite being calm and prepared for the exam, this caused a great deal of stress and I found that I was constantly falling behind schedule as a result.

An email had been sent to my work email address explaining that there were technical issues and the submission time would be extended. However I did not find it appropriate to log on to my work email whilst sitting an exam and missed this notification. I was previously sent an email which stated that students would be made aware of any technical issues via a message on the VLE (or email). I personally feel that in this case a message on the VLE would have been more appropriate, or should have been used in addition to an email to prevent students from missing any notifications and getting unnecessarily stressed.

Another disappointing element of this exam was the access to support. The support line was down meaning many students were unable to get the support they required. The support line was working after the exam but not during.

(A) No problems reported with phones

(Q/C) On day 1 of the later starting group, the VLE suffered technical difficulties, making the paper unavailable for approximately 10 minutes. Candidates said that the IFoA emailed



students during the exam to notify them of extra time being allowed, but it was frustrating that technical difficulties persist. It would have been helpful to also receive this message via the VLE's notification system.

(Q/C) An issue with the question paper was flagged during the exam. Students were notified by email that they would get extra time at the end of the exam to compensate for this. Students who were not on their email did not get this message and felt they missed out/were disadvantaged as a result. Some felt there must be a better way to notify candidates, perhaps via the portal.

(A) Looking to see if a message via the platform can be introduced.

(Q/C) Technical issues with CA2 were off-putting at the start of the exam and resulted in missing time.

(Q/C) There was a technical issue at the start of CA2 10am Paper 1, and the exam papers didn't become available for several minutes after the start time. The faculty sent out an email at 10.11am saying the issue had been resolved and that everyone had been given an extra 5 minutes of time at the end of the paper to make up for the time lost at the start. However, this email wasn't seen by the student and they kept refreshing their screen until the papers appeared, and submitted it for the original finish time. It wasn't until after that the student saw the email about the extra five minutes. So maybe they need to re-think how they can alert students to issues like this, or maybe they should just update their guidance to tell students to check their emails/keep an eye on their emails during the exams.

(Q/C) Students who sat Paper 1 at 10:00am struggled to access the documents at the correct time, felt very stressed about this and felt that the additional time allocated at the end of the examination was not sufficient to compensate for the problems caused.

(A) A technical issue resulted in paper 1 (10 am sitting) not being visible to students. This was resolved within the first 5 minutes of the exam and all students were given 5 minute additional time to mitigate for this.

(Q/C) No problems with CA2 papers or the IFoA portal used to download and upload the files. I did experience difficulties uploading the document due to a problem with my own internet connection for Paper 1, but managed to get it back online before the submission period was over.

(Q/C) A student who took CA2 in September noted that the exam went OK with regards to no technical issues, the download / upload process working as was supposed. Going into the exam they were quite apprehensive about the ability of the computer systems but the process worked without a hitch. They would like this positive feedback to be passed on. However (as



with all things) there are always improvements to be made:

1. E-mails

The CA2 guide says that an e-mail will be sent out the week before the exam regarding instructions. This arrived at 18:07 on Tuesday 5th September only just a week before the exam on Tuesday 12th September, some people could have had the week off as study and so could have missed this e-mail.

The issue I have though was that a second e-mail was sent at 19:27 on the same day with no explanation as to why. The e-mail at 18:07 had that the reading time for the first exam was 09:00 to 13:15 which was an obvious error and so I was going to make contact the following day, the second e-mail corrected this to 09:00 to 09:15. However I didn't know this if this was the only change between the e-mails so contacted the Institute (and they responded very quickly to confirm this was the only change).

However if the second e-mail was pre-fixed with a sentence saying "Apologies the reading time for day one in the earlier e-mail was incorrect, below are the correct timings, please ignore the e-mail sent at 18:07." Things would have been a lot clearer and would have save mine and the Institute's time.

2. Submission times

It was unclear about the submission times of the documents:

1. The CA2 VLE Procedure Notes says the following about submitting documents:

"You will only have 5 minutes to upload your exam submissions after the exam has finished." (Page 6)

2. The e-mail received on Tuesday 5th September says:

"12.15 till 12.20 (UK time) – Upload Submission!"

3. The VLE environment itself says the following:

"Once you have completed your submissions, please upload them to the 'Exam paper 1 - upload area' by 12.15 PM (UK Time) on Tuesday 12 September 2017."

I contacted the Institute who replied and cleared matters up (again very quickly) but I felt this could again have been avoided by clearer communication.

On this point I was not the only person confused because on 11th September another e-mail was sent clarifying the submission times "we have received several enquiries for clarification of the CA2 12 & 13 September 2017 upload time."

Students want clearer communication to save time and stress for candidates near exams.



(Q/C) The modelling/spreadsheet work for Paper 1 felt unachievable during the time. Although the question was simple conceptually, the task was time-consuming.

(A) A review of all documentation is underway ahead of the next exam session. The CA2 examiners carefully consider how long a draft CA2 exam paper will take when they develop each paper, with the aim being that the paper can be sat within the required timescales. As an independent check the CA2 examiners will also run all draft exam papers past a recently qualified volunteer actuary and the volunteer will sit the exam under exam conditions to check that the required modelling/documentation can be done within the timescales. The volunteer provides feedback on the paper, particularly on the length of time it took them to complete the paper. If it takes the volunteer too long then the paper is amended so that the paper can be done within the required timescales.



Topic:

CP3

Feedback:

(Q/C) The decision to limit spaces was poorly communicated and has resulted in qualification probably being delayed for several students due to only making an exception for those who had passed all other exams to book after a certain date and not allowing students who were taking any other exams (even just CA2) to book.

(Q/C) A lot of people not happy that there were limited spaces for this exam and that booking was closed with little to no warning. A general feeling that if the IFoA knew they would be limiting bookings due to it being a new exam then that should have been highlighted on the website or via a communication to students. Students had attended tutorials and carried out assignments and mock exams to be told they couldn't sit the exam. This is not an efficient use of students time while potentially studying for other exams and working.

(Q/C) Would have appreciated more guidance around the number of places that would be available as the exam seemed to fill up very quickly.

(Q/C) Some more comments on the back of this. If they're planning to reduce capacity for an exam, please can we be told ahead of time so we can plan accordingly? Also given Curriculum 2019 is changing the format of a significant number of exams (including introducing new computer based elements), the response below raises some concerns about whether there will be further capacity issues here.

(Q/C) A number of students had planned to take the exam but on application found that the exam was full. Obviously this was extremely frustrating for these students as they had already taken out study materials and tutorials and began studying for the CP3 exam so to be unable to take it was very disappointing.

These exam applications were done in a reasonable time, it's not as though they all tried to enter on the last day of entry being open. There were also issues with ActEd when these students tried to get a refund on the tutorials they had booked given they were not going to be able to take the exam this sitting.

We are now also concerned that students wanting to sit the CP3 exam in April will struggle to get a place on the exam given there is likely to be a back log of students that were unable to sit the exam in September.



(Q/C) Some students fed back that they had been unable to book for CP3 this sitting due to a cap on places. As there are now only two sittings per year, more places are needed.

(Q/C) In case anyone doesn't raise this (I suspect someone will) – the CP3 exam still doesn't have enough places available and the information from the profession was misleading. Their website stated that exam entry closed on 29th August, but entry to the CP3 exam was closed long before this due to demand. This has led to some of our trainees not being able to take the exam this sitting, including some who might have qualified had they sat it.

I have never known any of the written exams to be completely full in all exam centres and there is no reason why CP3 should be any different. Demand for CP3 will always be high, and the profession needs to take steps to meet this demand, particularly now they've changed it to be a twice yearly exam.

(Q/C) It would have been good to know that CP3 spaces were limited - this wasn't communicated properly. When I came to book there was no availability – I'll take in in April instead.

(A) The platform had previously run CA3 on lower candidate numbers over more dates. The introduction of CP3 increased the running capacity of the platform and therefore numbers were restricted for the first CP3 to ensure all students could successfully access the system with the increased volumes. We are looking to increase student capacity for the next exam session following the last CP3 exam and talks with our platform supplier.

We are taking steps to improve communication and where it is displaced on the website.

(Q/C) There was a lack of revision material available and poor instruction given – I understand there was only one specimen paper and the instructions on the final exam were unclear.

(A) A review of all documentation is underway ahead of the next exam session. Syllabus is published along with specimen paper which gave points on pass/fail areas as well as a guidance document on the CP3 exam. Past papers will accumulate as more papers are created and sat.

(Q/C) This was a communications exam, in which I honestly answered a question with a comment about peer reviewing. They had 2 pieces of communications to provide to us (the advance material and the actual exam). They had to send 7 pieces of communication, because they clearly didn't peer review anything.



(Q/C) The questions are far too vague. I've discussed one particular question (re: "commercial advantages") with people after the event, and I've got easily half a dozen different responses. If I got a question like that from a client, I'd call them up and ask them for more specifics. Unfortunately this isn't available within an exam setting – so surely they should just write a bit more information, e.g.:

"commercial advantages, i.e. just selling more products"

"commercial advantages, i.e. selling more and cutting expenses",

"commercial advantages, i.e. selling more and cutting expenses, including advantages around reducing future risks of expenses rising"

"commercial advantages, i.e. just list everything because frankly it's all pretty much inevitably about increasing future profits and reducing the risk of making a loss, isn't it?"

(A) The CP3 question format has changed so will be a new experience for candidates this time round and the examiners appreciate this. Past CA3 written questions often tended to set out the points required. CP3 is testing the candidate's ability to identify the key issues needed given the information provided.

(Q/C) Poor planning by examiners, vague questions, and possibly pushing back my qualification by 6 months.

(Q/C) The programme that needed to be downloaded seemed unnecessary and it took a long time for IT to understand how to download it, causing additional stress. Why can't it be conducted on the same platform of CA2 which worked much better and smoother. Also, they had so many mistakes in the pre-reading it was comical. Another issue is that it was so hard to understand what they wanted from the paper especially given the very stringent word limit which was lower than the practice and what the notes implied it would be.

(Q/C) I'd be interested to know why CP3 is done using the application rather than through the institutes website like CA2 is.

(Q/C) From past experience of them both, CA2 tended to work a lot more smoothly than CA3. The exam seemed to get pretty full very quickly, which seems odd given that it is online. This seems particularly bad as there are less opportunities to sit this exam now.

(Q/C) Students commented that it was unclear that an application had to be installed and that with the security in place with some employers, there was not enough time to sort the administration side of it out which meant that less time could be spent on studying for the exam!

(A) This was down to the former set up of CA3 which depended on video presentation and had to be a downloadable application. We are reviewing the possibility of the online platform being web based going forward.



(Q/C) Can CA2 and CP3 be moved back to after the written exams? Now they are with the written exams I think they get less focus than when they were a couple of weeks after as the written exams get prioritised.

(A) Both exam sessions in 2018 have CA2 and CP3 at the start of the exam period. Nothing has been agreed for 2019 but can be looked into.

(Q/C) Significant teething problems with respect to exam bookings. It was oversubscribed and people were not told early enough whether they were on the exam or not.

(A) We are taking steps to improve communication and where it is displayed on the website.

(Q/C) Needless requirement to upload a picture and a bio left over from old CA3 format. Why not just run it through the VLE on the IFoA website like CA2? I understand that this was left over from the old CA3 format, but the IFoA has had plenty of time to smooth this process.

(A) This has been removed and was inherited from the old CA3 format

(Q/C) We were provided with the pre exam material on the Friday afternoon, then there were three or four rounds of corrections over the course of the weekend. There was also a correction to the exam paper which was announced before anyone could have had access to the paper, creating needless confusion. All in all CP3 was fairly poorly handled at all stages.

(Q/C) There were several errors in the September exam papers, with multiple inconsistent communications about this being received.

(Q/C) The release of the advance material sounds a bit shambolic! I understand it was updated several times after the initial release to correct mistakes and then to undo some of the corrections leaving students confused as to whether they had seen the final version. One student also received repeated notifications saying she had not accessed the pre course material making her worried that it had changed again.

(Q/C) One of the errors should have been spotted when the paper was proof read. This fell short of the standards I expect from the IFoA.

(Q/C) Multiple errors in the CP3 Scenario Paper and with several reissues meant that students wasted a whole day waiting for materials to be reissued. Final update was made at 5pm. Not ideal as it meant that students were not able to fully concentrate on the task due to continuous reissues and errors in reissues.

(Q/C) Students were disappointed with the number of errors in the advance material and the



length of time it took to resolve the errors. In particular, an incorrect correction was sent out and then retracted. This put additional stress on students and made it more difficult to prepare for the written paper. (Students noted that they expected teething troubles when it was the first sitting for a new paper, but that this particular error wasn't handled well.)

(Q/C) One student mentioned that 'there were a lot of errors in the CP3 material. Clearly this isn't great in any event, but in particular when the exam is testing communication, having ambiguity in the question paper, and in particular the definitions, undermines the credibility of the paper. Also, if it is difficult to get clear about what the exam paper means as a starting point, then that is going to hinder the ability of people to communicate about the material to others (which is what is being tested). For me, the portal broke at the start. A wider point on technology would be that it would be helpful to have a 'fail safe' way of doing it (potentially at IFoA offices or something similar?). Likewise, I don't really understand why separate systems are used for CA2 and CP3 – it probably makes sense for the best system to be chosen and used for both exams now the presenting element has been removed from CP3.'

Another student says 'It was extremely disappointing that the Institute was unable to produce a paper which was free from errors. It was even more disappointing that they incorrectly made an amendment to the paper which they subsequently had to reverse. It created unnecessary ambiguity for those sitting the exam.'

(Q/C) A number of students have contacted me regarding the technical issues around CP3 particularly errors in the exam paper and how they were resolved

(Q/C) 'There were issues with the exam paper for CP3 in September – there were multiple reissues of the paper prior to the start of the exam. It would be useful to understand the cause of these issues, and what the IFoA are planning to do to avoid them happening in future.'

'Why is CA3 now during the exam period, I would rather it be before or after the exam sitting as it would not disrupt students studying time for their other exams.'

The CP3 was a bit farcical. I think it was three times the scenario paper was changed after it had been released, after students identified numerous errors. If you didn't have access to a printer or the internet over the weekend, there was a chance that you'd be stuck with an old (incorrect) version.

Following much confusion, including them making a change and then retracting the change, the Institute emailed out to say that "Any reasonable analysis of the ratios provided in the advance information will be acceptable for the purposes of the examination".

(Q/C) Both the advance material for CP3 and the handling of the errors contained in it was farcical. The errors were generally quite small, but we were then sent numerous emails from a couple of different sources which caused more confusion than there needed to be. They also pointed out and corrected 2 of the errors in the advance material document that we could



download, while the 3rd error was pointed out to us in an email, but not corrected in the advance material. A consistent approach, whether that meant us correcting the document or them would have been better. They also directed people to their mitigating circumstances form, so even though we were all presumably inconvenienced to the same degree, I'm left wondering whether I should have filled out the form in order to be graded in the same way as other candidates who did fill out the form.

(A) An error during the exam setting process was highlighted. The existing process has been evaluated and additional steps have been implemented to avoid recurrence of the issue.

(Q/C) 'The point I would like raised is about the scenario material on CP3. Mistakes that were made managed to make it through to students sitting the exam, clearly this was not checked/reviewed. I phoned the online exams team to let them know of one of the issues I spotted. The person I spoke to didn't have a clue. He thought the Q stood for Question and not Quarter, when it was quite obvious what the Q represented. He clearly was not qualified to deal with queries relating to this exam. The communication by the exam team around these issues were also poor. They stated that there was another mistake, and then reversed the decision later on, but after reversing the decision, they didn't update the scenario material back to the original wording. This was to do with whether or not the premiums were 'net' or 'gross.'

(A) Education are unable to answer questions relating to the advance material or question whilst the exam is in progress. Students should proceed to the best of their ability with the provided information, this is the case with all IFoA examinations.

(Q/C) This can probably be summed up in two words – shockingly administered. Pre material was released on Friday 22 September, and throughout the day we received 4 versions of the document, each containing numerous errors, and by the start of the exam on Monday 25 September candidates still didn't have a correct version of the pre material to work from. Emails sent by the exams team on the matter were quite dismissive of the possible issues students may have faced as a result of their errors and we were advised to apply for mitigating circumstances if we felt the situation warranted it.

I would argue that 815 students should not have to apply for mitigating circumstances when we would have all been affected in the same way – surely this should have been 'noted as a special event for marking purposes' as the invigilators say at the start of written exams? I'm concerned that if I didn't apply for mitigating circumstances for this exam then will others who did (for this specific reason) be treated more leniently?

I realise this was a new exam, but the amount of issues was somewhat concerning.

(Q/C) It was very disappointing that the Institute published the pre-exam material with so many errors in it. When I am being assessed on written communication and will no doubt be marked down for any small errors I made (under time pressure, which the Institute weren't), it suggests



the Institute has double standards. I can't really see how there is any excuse for this.

I was very surprised that the Institute suggested students apply for extenuating circumstances as a result of this – it's not an extenuating circumstance as everyone had the same issue.

Does this mean if half of the students sitting the exam apply for extenuating circumstances, I will be at a disadvantage if I don't?

(Q/C) Students were advised to apply for mitigating circumstances if they felt the errors had affected their performance. Some students did this, others didn't. The general view was that this was an issue that would affect all students equally so the IFoA should adjust all marks in a similar way or not at all, in the same way as they would allow for a fire alarm or other exam disruption

(A) Discussed in meeting. Please refer to notes.

(Q/C) The changes here were introduced too rapidly and without adequate preparation; the syllabus and Acted materials were very late being released.

(Q/C) The late release of the content probably contributed to the poor availability of study material from Acted. Several students faced significant delays in obtaining material.

(Q/C) I received messages via email and via an email from the online system requiring me to log on to view them. Some of these were duplicates others were not. This was unhelpful.

(Q/C) Adding CP3 and CA2 to the exam period has not helped especially as exams are during the busy periods at my employer. Please consider moving these to other times in the year. These exams require smaller periods of time off from work which are not material individually but compound when sitting other exams.

(Q/C) The CP3 exam now falls in the middle of the exam period. Is there an expectation to thoroughly review the material over the two day period given between the release of the background material and the CP3 exam? This cuts into revision time for other exams that students are sitting and is especially detrimental if other exams are over the following days.

(Q/C) It's probably been said before, but for CP3 it's pretty inconvenient that you can't do it on a Mac. I don't see why they can't use the same online portal that they use for CA2 which does work on a Mac, especially since the presentation element of the module is not longer present. Can the IFoA please use the same portal as for CA2 to avoid continuous issues and negative feedback about this exam?

(A) Investigating a web-based platform for future exams.



(Q/C) It is felt that the exam marking scheme is still too subjective.

(Q/C) Students reported that they would prefer to be able to preview their upload before finally submitting it (as on the VLE for CA2). At the moment, the upload and submission happen in the same operation and it is not possible for students to verify whether the document has uploaded successfully without emailing the IFoA and asking for confirmation.

(A) We are reviewing any possible improvements with our supplier.

(Q/C) It would be helpful to have a clock on the exam screen, which counted down the time remaining for the exam. This would be particularly helpful for students with extra time as it would identify early on in the exam whether the system was set up to allow for their extra time correctly.

(A) A review of all documentation is underway ahead of the next exam session.

(Q/C) Students felt that the new format was a considerable improvement over the old CA3 format.

(Q/C) One student remarked, *"I did the new CP3 exam, I thought it worked well as a new format. Just had a few technical issues downloading the software, but was given ample time before the exam to sort it out with instructions arriving a week before the exam."*

(Q/C) Whilst the implementation was poor, I feel that the new exam is a useful test of skills required by actuaries on a daily basis, and overall is a positive move for the profession.

(Q/C) Some students have reported that they were unhappy with CP3 moving to the main sitting, whereas some have said that they preferred this arrangement.

(Q/C) Do CA2 and CP3 have to be on consecutive days? In the past people would leave these exams until last and now sitting two in two days makes it difficult to be adequately prepared for both?

(Q/C) Some students were unhappy that CA1 and CP3 were on the same day. Now that there are no pre-requisites for CP3, some people felt it was strange they were on the same day as it prohibited students from doing both.



Topic:

Tuition

Feedback:

(Q/C) With regard to tuition, this session I attended a live face to face tutorial from ActEd for the first time. In the past I have attended the online tutorials but there were no spaces left and I would definitely recommend the online tutorials to any students having to travel far since the level of tuition received is just as excellent. I have also found the tuition using the online classroom has also been very beneficial.

(Q/C) Why no online classroom for ST4 (and others)? This would be helpful.

(Q/C) I have not partaken in any tutorials this year. However, I attended a 5 day CA1 tutorial in 2016. I believe that this has benefited me greatly. The material was well covered and the discussion sessions were informative.

(Q/C) Mostly positive comments on Acted's tuition, particularly for the tutorials and preparation days for CA2 and CA3, although students commented that there seemed to be some printing issues for materials in the last sitting.

(Q/C) Some feedback from a disgruntled student regards the standard of the exam counselling – the counselling was very vague and overall the service was not very helpful

(Q/C) The ActEd online tutorials for CP3 worked really well I think, though there were occasional issues with some of the panes not refreshing automatically (and requiring log out and back in again), this was quite easy and I was surprised by how much I could get out of remote learning

(Q/C) The CT6 exam seems to be becoming more "bookwork" based with several questions on this sitting's exam requiring repeating from core reading. The study material has much more focus on the more traditional application type questions. It would be good to see some revised recent study material that focuses more on the Institute's shift towards these bookwork questions. This sitting's exam paper had a purely 9 mark bookwork question with nothing similar appearing in the study material.



Topic:

Other

Feedback:

(Q/C) The Institute could be clearer on what happens when candidates apply for mitigating circumstances.

(A) Discussed in meeting. Please refer to notes.

(Q/C) I have had some feedback from the junior students that they are concerned that there has been little communication around the transition to the new exam format and the new PPD structure and the timescales for everything transferring. They also feel there is a lack of transparency around the transition process.

(Q/C) Exams are getting more expensive, even for the online ones where their costs are minimal.

(A) Inflation has an impact on the cost of running the examinations i.e. increased exam centres fees, fuel to transport the exam stationery, our supplier fees and results in a small increase.

(Q/C) Would be nice if it was possible that results came out sooner to help with exam planning.

(A) This is not currently possible due to multiple factors and has been discussed in previous SCF meetings.

(Q/C) Timetable felt pressured; days with no exams mid-sitting and multiple exams on the same day which people commonly pair e.g. CT5 and ST8, CT6 and ST7.

(A) When considering the timetable we have to take into account public holidays around the world and during the September exam session three days were taken out of the timetable because of this reason. When exams are doubled up consideration is taken to ensure no two large exams are sat together as well as the likelihood of students sitting both subjects in the same exam session

(Q/C) How much material there will be to practice with for the new syllabus? Will there be a range of sample assessment material available to practice with? I completed a lot of practice papers to help me prepare for my exams last time and found it really helped me focus my revision. If there will not be a huge amount to practise then it may affect my choice of what to sit in April and September if there will be little to use as exam preparation.



(Q/C) Although the content of the SA4 exam was fine, I found myself writing constantly for 3 hours in order to answer all the questions. I'm not a particularly quick writer and I get quite bad pain in my wrist when writing for long periods, to the extent that my writing becomes less clear as the exam goes on. I don't understand why these exams are still hand-written and not completed using laptops for example. I find it hard to believe that any actuaries are required to hand-write for long periods of time in work these days, so what is the benefit of requiring students to do this in an exam?

(Q/C) One thing that I would like to mention is electronic exams. I believe that not being able to write exams electronically is holding me and many other students like me back. I have never had neat handwriting. This is something that I have been trying to work on. It forces me to focus more on how I write in an exam than what I am actually writing. Which I do not believe should be the main focus of any actuarial exam. I believe that this is also a frustration for examiners who have to decipher student's handwriting.

(Q/C) In today's technological age it's hard to believe that we would not have the capacity to allow for electronic exams. Furthermore, the way in which actuaries conduct their business is not consistent with the way in which we are currently forced to attempt exams. I don't know of any actuary who communicates to clients or drafts reports by hand.

(Q/C) In 2014 ASSA has introduced electronic exams for its students. Yes, you could argue that ASSA has fewer students to cater for. However, considering how many universities globally would like their course to be eligible for IFoA subject exemptions, the IFoA may already have access to or could enter into discussions to acquire access to the resources needed to be able to provide electronic exams.

(Q/C) Electronic exams may be a step in the right direction. It will be better for the students, examiners as well as the environment.

(Q/C) Some students were asking why some papers were moving to be computer-based, but others were remaining hand-written. Are there any plans to move to more computer-based exams in the future (e.g. for the later essay-based subjects) or does the IFoA feel that there are benefits to some handwritten exams?

(Q/C) It would be very helpful to have the option to type exam answers rather than hand-write them all. This is especially true for the later examinations.

(A) Discussed in meeting. Please refer to notes.



(Q/C) Exam Certificates

Students have expressed disappointment that printed certificates are no longer being distributed once a student has passed certain combinations of exams, i.e. for:

- Diploma in Actuarial Techniques (DAT)
- Certificate in Finance and Investment (CFI)

It was felt that no communication was given about this (even to date) and when students queried why their certificates had not arrived were told that these particular certificates had been discontinued. It doesn't seem fair that some students should receive these and not others and that discontinuing them in line with the introduction of the new syllabus would be more appropriate. Students would therefore like certificates to be issued as done previously whilst the current syllabus remains in place.

(A) Discussed in meeting. Please refer to notes.

(Q/C) 'I would really like some further clarification on the new PPD requirements and the transition from work-based skills.'

(Q/C) 'It seems from the current literature provided by the IFoA that we are moving to a far more complicated process and isn't helped by the layout and location(s) of information on the website. Are we going to receive more concise advice? Could it be considered to change the approach by way of presentations or webinars? Should I carry on filling out my learning logs and review questions when they might be made redundant anyway in 2020?'

(A) Discussed in meeting. Please refer to notes.

Curriculum 2019

Sorry for the mass email and perhaps some of the email addresses are incorrect, however I have tried to get together as many student representatives as I am rather concerned about the conflicting and contradictory information which has been published about the Curriculum 2019. I for one will be severely impacted by this change and the unprofessional manner in which this change has been communicated and implemented is not something I am going to stand for.

As student representatives, I am not sure how many other students may have contacted you with their concerns.

I work for one of the largest actuarial employers and after having spoken to several senior Actuaries, there was a general lack of awareness about the new exam system. I have never been consulted and neither have any of the students whom I have spoken with.

I note that there was some survey of students, but of the 16,000 students, there seem to only have been a few hundred actually asked their opinion.



When the Institute has published exam dates until 2020 on the website under the section entitled "plan my study route" with statements made advising students on how to plan their exams till 2020, I would expect the Institute to honour this commitment. It is completely inappropriate and unprofessional to now put the disclaimer in "Please note: This exam timetable has been provided for reference and we reserve the right to make amendments " when students have relied upon this information for planning. After I complained that the Institute was effectively shredding my evidence, the Institute removed the planning information from their website. Attempting to implement changes already in 2019 when the Institute has previously provided guidance on planning until 2020 will and quite possibly already has had an unwelcome impact on a large number of students as I explain below.

In the communication sent by the institute in October 2016, it was clearly stated that:

The recommended number of study hours will not change, and the number of examination hours will not increase either. The curriculum has also been developed so that the length of time it should take you to qualify will not increase.

However on more detailed perusal of the Curriculum 2019 document, I find that this statement is contrary to the statement from page 8 below:

If you have a pass or exemption in only one of these applicable subjects by the time the deadlines have passed you will need to sit the new subject as a whole.

The statement on page 8 is clarified on page 9:

CS1 covers subject CT3, and CS2 covers subjects CT4 and CT6. You will need to have passed or been granted an exemption from both CT4 and CT6 to be eligible for a pass in CS2 during the transfer process.

CM1 covers subject CT1 and CT5, CM2 covers subject CT8. You will need to have passed or been granted an exemption from both CT1 and CT5 to be eligible for a pass in CM1 during the transfer process.

So in my case as I have CT1 and CT6 already, if I do not pass CT4 or CT5 before 2019, I will have to take the entire subject CS1 and CM1 which will indeed result in an increase of study hours, examination hours and time to qualify.

Therefore the published guidance is misleading and contradictory.



In the email correspondence I have had with individuals from the Institute, they have all seemed to acknowledge that yes there is a contradiction but no solution offered except to say that I have three more sittings to pass these exams. This is far from acceptable.

I do not think I am alone with this problem.

On the last sitting for CT1, four hundred and thirty-three presented themselves and two hundred and fifty-eight passed namely. On the last sitting of CT4, one thousand and twenty-three presented themselves and four hundred and twenty-two passed. On the last sitting for CT5, one thousand, two hundred and thirty-eight presented themselves and seven hundred and forty-two passed. On the last sitting of CT6, one thousand, two hundred and forty-three presented themselves and seven hundred and thirty-three passed. In total, there were 1782 failures over CT1, CT4, CT5 and CT6 last sitting. Using the very crude assumption that students sit two exams on average we can divide 1782 by two and therefore infer that nearly 900 students suddenly been imposed with a three sittings time limit to pass their remaining exams before the system changes. Even if my assumption is not correct, there will still be vast number of students (several hundred) who would be affected by the exam change. These students have only been sent additional notification after I and no doubt others have complained to the Institute.

Personal emails clarifying the misleading document addressing the Curriculum 2019 changes were only sent to students in January 2017. The consultation with students and employers occurred prior to this and has failed to recognise the needs of what could be 900 students. Sending an errata email after the event is just not good enough. Corrective action needs to be taken immediately.

In summary, I appreciate that a consultation process has been made, but there has been a failure to consider a number of key issues, namely:

- a) failure to recognise information regarding exam planning already published on your website, specifically the exam dates published until 2020
- b) introduction of inappropriate requirements with inadequate notice - students were not subject to time restrictions on exams and now they suddenly are
- c) failure to address implications on students with regards to extra exams, additional study time and additional time to qualification
- d) misleading guidance issued to students with regards to curriculum changes



e) failure to estimate the sheer number of students impacted by this change with the requirement to issue subsequent corrections to incorrect and misleading statements

I am trying to preempt a problem occurring here. I don't want the stress of being on my final chance to pass CT4 and/or CT5 which I am not prepared to accept. There was no time limit to pass the exams before and it is unethical and completely against the very principles of the Actuaries Code to impose one on me now.

The Institute has clearly stated that:

a) exam dates are published until 2020 to allow students to plan a route through the exams

b) it is not the intention of the Institute to increase the time to qualify

c) it is not the intention of the Institute to increase exam hours

d) it is not the intention of the Institute to increase study time

After making my complaint to the Institute, I have also noticed that if I don't pass CT8, I will also have to take two exams rather than one. Taking CT8 into consideration, I believe that there will be over 1000 students affected and many will likely to have to take at least one extra exam extra exam.

The Institute has also not understood their own system otherwise they would have also put the point about CT8 in my personal notification sent in January 2017. No mention of the exam change to CT8 is made, even in the personal notification sent to me in January 2017.

So if I don't pass CT4, CT5 and CT8 which is, three exams and 9 hours of exam time in the next three sittings, I will potentially have to take CM1, CS2 and CM2 which 6 exams (exactly **double the number of exams**) and a **50pc increase in exam hours plus countless study hours**.

Even if I pass CT4 and CT5 in the next few sittings, there would be no point to pay Acted the ridiculous fees to get the CT8 study material (which I have already paid and studied before in any case) as I would only have one chance to pass CT8 before the system is changed. Therefore I would probably skip the last sitting and take the new subject CM2. My time to qualify is increasing to infinity.

Looking at the minutes from your various meetings, it seems that Ms Brocklesby has smoothed things over with verbal explanations in your meetings, but these explanations do not cover up



what has been published on the Institute website in black and white and do not address the need of explanation to the remaining 99% of students who are not privy to your meetings.

These changes are not fair to existing students who have endured years of taking exams only to be told that exams that they have eventually passed are rendered **absolutely worthless**.

(A) Students raised points about Curriculum 2019 and the transition process, including communication aspects, and these were discussed at the meeting. Notes of the meeting can be found online.