



Institute
and Faculty
of Actuaries

Assessment Regulations

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Assessment Regulations

This document contains the Assessment Regulations for the Institute and Faculty of Actuaries (IFoA) Associate, CERA and Fellowship qualifications. Authority to create Assessment Regulations for IFoA qualifications lies in the Royal Charter, Article 13, relevant Bye laws, and the IFoA's Governance Manual.

The IFoA Board is responsible for publication of the Assessment Regulations. Maintenance of the Assessment Regulations is delegated to the Education Committee of the Board. The Education Committee may revise and update the Assessment Regulations from time to time, following advice from the Officers of the Board of Examiners and the Regulatory Board.

The Assessment Regulations apply to any eligible Student(s) and Associate(s) ("Candidate") wishing to register and submit themselves for an IFoA assessment under the IFoA qualification and are designed to maintain the integrity and quality of the qualification process.

Members of the IFoA have professional regulatory obligations. These obligations are applicable at all times, including during assessments. More information about the regulatory obligations on members, including the Actuaries' Code, can be found on the [IFoA website](#). Members are reminded that any alleged failure to adhere to the regulatory obligations of members may result in separate disciplinary investigation under the [IFoA's Disciplinary Scheme](#). This is distinct from the powers under the Assessment Regulations to investigate alleged Assessment Regulation breaches. More information on the IFoA's Disciplinary Scheme can be found on the [IFoA website](#).

This version of the Assessment Regulations supersedes any previous versions.

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PART ONE: GENERAL

Section 1 – Eligibility

1. Applicants wishing to enter and be assessed as a Candidate for any assessment which forms part of the IFoA Associate, Fellowship, and CERA qualification, must be registered with the IFoA as a Member in one of the following ways:
 - As an IFoA student
 - As an IFoA Associate
 - As an IFoA Fellow=
 - As an IFoA Certified Actuarial Analyst (CAA).
2. All other applicants will be considered to be “non-members” for the purpose of the Assessment Regulations. Non-members of the IFoA may sit either of the CM1 or CS1 Core Principles subject examinations at the discretion of the IFoA, unless they are an applicant of an International Association which has an agreement with the IFoA.
3. Applicants who meet this eligibility criteria and successfully enter for an IFoA qualification assessment are referred to as “Candidates” for the purposes of the Assessment Regulations.

Section 2 - Assessment Entry

4. It is the responsibility of any Candidate, or their Association (where applicable), to register for an assessment and adhere to any published closing dates for entry. The registration process is set out in the Qualification Handbook.
5. Late assessment entries will not be accepted.
6. It is the responsibility of the Candidate to ensure that all relevant fees, including entrance fees and subscriptions due, have been paid (either personally or by their employer, or Association) at the time of registering their assessment entry, in accordance with prescribed timescales set by the IFoA.

7. Subjects with multiple elements need to be taken and submitted at the same assessment sitting.

Section 3 – Candidate Obligations and Regulatory Requirements

8. At all times, Candidates - whether Members or Non-Members of the IFoA - are expected to uphold high standards of professional behaviour. Members must observe their regulatory obligations, including the [Actuaries' Code](#), and are reminded that these requirements are updated from time to time. There is a positive obligation for all Members to familiarise themselves with their responsibilities and comply. These obligations include a “speaking up” requirement. Non-Members are expected to adhere to the same standards and principles during the examination process. An allegation of failure by any Member to meet their regulatory obligations may result in a disciplinary investigation into an allegation of misconduct.
9. Where a breach or failure to comply with these Assessment Regulations (including for the avoidance of doubt the Examination Rules referred to) is established under Part 2 of the Assessment Regulations, the IFoA will consider whether any further steps are necessary, in the public interest, to fulfil its regulatory obligations. This will include consideration of whether notification of the outcome, for regulatory purposes, should be given to any appropriate third party, such as any other regulatory body with jurisdiction over a Candidate (applicable to Members with multiple memberships, and to non-members).

Section 4 – Mitigating Circumstances

10. If a Candidate is ill or suffers from any other circumstances that may affect performance during the assessment, they should report this via the Mitigating Circumstances Policy application process at the earliest opportunity. More information on this can be found in the [Mitigating Circumstances Policy](#).

Section 5 - Access and Inclusion Arrangements

11. The IFoA provides Access and Inclusion Arrangements for Candidates who

require support during assessments. Details on eligibility, required evidence, and the application process are set out in the [Access and Inclusion Arrangements Policy](#), and Candidates must submit applications in accordance with that policy.

12. Candidates who have approved Access and Inclusion Arrangements are responsible for notifying the IFoA of any changes in their circumstances that may affect the appropriateness of those arrangements. Any allegation of inappropriate use of Access and Inclusion Arrangements arising from an unreported change in circumstances may be investigated under Part 2 of the Assessment Regulations.

Section 6 – Candidate Assessment Results

13. The dates on which assessment results will be released are published on the organisation's Key Dates webpage, and results will be issued in accordance with those published dates.
14. Answer papers and assessment materials submitted remain the property of the IFoA. The IFoA retains the right to use scripts and submitted materials for training purposes, suitably anonymised.
15. Subject to the right of appeal, all results arising from marked assessments are final and binding. Candidates have the right to appeal against a decision of the Board of Examiners which affects them. Additional information addressing the right of appeal can be found in the [Assessment Appeals Policy](#).

Section 7 - Entry into the Examination

16. Candidates **must** sit their examination via the agreed delivery method that has been confirmed by the IFoA.
17. All examinations are monitored either via in-person invigilation at an Examination Centre or via remote invigilation, except for CB3 Business Management.
18. All IFoA examinations are “closed-book”, “Closed-book” means that no materials or items, other than those in the Permitted Examination Room Items list within the **Exam Guidelines** are allowed in the examination.
19. Candidates are required to comply fully with all instructions issued by the IFoA, Examination Invigilators, Proctors, or any authorised IFoA personnel before, during, and after the examination.
20. Candidates must not provide any false, incomplete, or misleading information to Examination Invigilators, Proctors, or IFoA personnel. Supplying such information is strictly prohibited.
21. Candidates are strictly prohibited from possessing (whether at the examination desk or on or about their person), using, or attempting to use any notes, books, written materials, or electronic resources except those expressly permitted within the **Exam Guidelines**. These items are defined as unauthorised materials. Please also refer to the **Technology and Environment Policy**.

Section 8 – Photographic Identification

22. Candidates must present one permitted form of photographic identification for admission to the examination, whether attending an Examination Centre or sitting remotely. Acceptable identification includes:
 - Passport
 - Driver’s licence

- National identification or residency card
 - Temporary government-issued identification card
 - Any other government-issued identification card (including military or digital identification).
 - Digital IDs are permitted only at Examination Centres.
- 23.** Candidates must present valid identification on each examination day. Candidates sitting dual papers must have acceptable identification for both examinations.
- 24.** The name on the identification document must exactly match the name used for examination registration.
- 25.** The photograph on the identification document must clearly and accurately resemble the Candidate.
- 26.** All identification must be original, valid, and in date. Photocopies, screenshots, and expired documents will not be accepted.

Section 9 – Permitted Examination Room Items

- 27.** All candidates **must** only bring permitted items into the examination room. A list of permitted examination room items is detailed in **Exam Guidelines**.

Section 10 – Non-Permitted Behaviours

Please note the following list of behaviours that are **not** permitted. This list is not exhaustive.

- 28.** All candidates **must not**:
1. connect to an additional monitor
 2. must not talk out loud, unless granted through access arrangements.
- 29.** All candidates are strictly prohibited from engaging in any activity that constitutes unauthorised use or illicit access to materials in breach of the closed-book policy. A non-exhaustive list of prohibited actions is set out in

Technology and Environment Policy and shall be observed throughout the duration of the examination.

Section 11 – Technology Compliance

30. Candidates must also adhere to the requirements set out in the **Technology and Environment Policy** and the **Exam Smart Technology Policy**.

Section 12 – Communication during the examination

31. Candidates must follow all instructions issued by the IFoA or its authorised examination invigilator(s), whether sitting examinations at an Examination Centre or remotely, at all times.
32. All candidates **must not** communicate with any third-party, other than the examination invigilator(s), or remote proctoring support (Proctor U) or the IFoA for administrative activities directly related to the examination (unless agreed with the IFoA under the Access and Inclusion Arrangements Policy), during the entire examination - including during bathroom break periods.
33. All candidates **must not** ask questions of the examination invigilators or remote proctoring support (Proctor U) on examination content. If candidates believe there is an error in the examination paper, they must interpret the question to the best of their ability and continue with their examination. Queries on examination content should be raised with the IFoA after the examination has finished by emailing exams@actuaries.org.uk.

Section 13 – Bathroom breaks

34. Candidates are permitted to take breaks during examinations in accordance with the rules applicable to their mode of assessment.

Examination Centre Candidates

- Candidates must notify an Examination Invigilator before leaving the

examination room and will be escorted as required.

- Candidates must avoid causing disruption when leaving or reentering the room.
- Candidates who leave the examination room without informing an invigilator will not be readmitted, and their examination attempt will be terminated.
- Breaks must not be used to consult materials, make notes, or engage in any activity that could compromise assessment integrity.

Remote Candidates

- Candidates are permitted two five minute breaks per examination, taken at separate intervals, unless additional arrangements have been approved under the Access and Inclusion Arrangements Policy.
- Candidates may leave the room during a break.
- Breaks must not be taken within the first 30 minutes of the examination.
- Breaks must not be used to consult materials, make notes, or engage in any activity that could compromise assessment integrity.

Section 14 – Submitting your work

35. Candidates are confirming by attempting the examination and uploading the submission, that it is all entirely their own work, and that they wish this to be marked for the examination. To ensure the integrity of IFoA examinations, Candidates should be aware that all submissions uploaded to the examination platform during the assessment will be eligible for specialist integrity review.

36. The final decision on what will be accepted for marking rests with the IFoA.

Section 15 – Leaving the Examination Room

37. All candidates must **not** leave the examination room within the first 30

minutes of the examination start time or within the last 30 minutes. Any candidate leaving the examination within this time will be subject to an investigation through the inappropriate conduct investigation process.

PART TWO: INVESTIGATION INTO ALLEGATIONS OF ASSESSMENT REGULATION BREACHES (“INAPPROPRIATE CONDUCT”)

Section 15 - Inappropriate Conduct

- 38.** An allegation of a breach of the Assessment Regulations may result in an investigation by the IFoA under Part two of the Assessment Regulations.
- 39.** Any established breach of the Assessment Regulations, at the conclusion of investigation, will be considered and referred to as inappropriate conduct.
- 40.** An established breach of the Assessment Regulations may result in the application of an outcome against a Candidate and/or referral for further investigation under the IFoA’s Disciplinary Scheme.
- 41.** Part two of the Assessment Regulations is applicable to all Candidates.
- 42.** The Board of Examiners has authority to investigate allegations of breaches of the Assessment Regulations and to apply appropriate outcomes where a breach is established. Oversight responsibility of this process shall be retained by the Regulatory Board.
- 43.** A sub-committee of the Board of Examiners, referred to as the Investigation Panel, comprising of one Board Officer and two Examiners, will be established to investigate alleged Assessment Regulation breaches by Candidates.
- 44.** A clear and transparent overview of the investigation process can be found on the Inappropriate Conduct pages of the [IFoA website](#).
- 45.** In all cases, the rules of natural justice shall be followed by the Investigation Panel in the discharge of its duties. This shall include notification to the Candidate that an investigation is being carried out, and why. It shall include a right to participate in the investigation and a right of appeal.
 - i.** All decisions must be made following principles of natural justice and fairness, in the public interest. Decisions shall be made having full regard to the principles of fairness, consistency, transparency, proportionality, accountability, and targeted regulation.

- ii. Each decision must be promptly and clearly communicated to the affected candidate, in writing. The decision must contain reasons why the decision has been made, so that the candidate can understand the decision taken.
- iii. The decision must be based on the evidence, following the process as set out, must include an opportunity for the affected candidate to provide their view and must include consideration of all information collated.
- iv. Each decision shall be taken on the “balance of probability”, meaning that the standard of proof applied by the Investigation Panel shall be in that it is more likely than not that something is or is not the case, rather than beyond all reasonable doubt.
- v. Each decision must be time limited and contain a right of appeal.
- vi. The Investigation Panel must retain records of points of procedural governance, for example consideration of conflicts of interest and for the purpose of appeal, audit and regulatory oversight. The retention of data must be consistent with data protection obligations.
- vii. A process for routine review and audit of decisions taken under the Assessment Regulations, to ensure consistency with these principles, shall be followed.

Examples of alleged breaches which may be investigated as inappropriate conduct include:

- i. Cheating – deliberately failing to comply with the rules governing assessments or any instructions given by the IFoA.
- ii. Violating exam rules – unintentionally failing to comply with the rules governing assessments or any instructions given by the IFoA.
- iii. Colluding – collaborating or communicating with another person to gain advantage by any means, including facilitating or receiving such

assistance.

- iv. Personating – appearing or producing work on behalf of another candidate in order to mislead the examiners, or soliciting another individual to act, appear or produce work on your own behalf.
 - v. Plagiarising – including that which has been created by another person (whether published or unpublished) with no citation or referencing.
 - vi. Failure to adhere to the principles set out in the Exam Rules.
 - vii. The use of any [Generative Artificial Intelligence tools](#) (e.g. ChatGPT) to create any aspect of the assessment submission
 - viii. Using unauthorised material during an assessment.
 - ix. Attempting to bribe an IFoA official or representative.
 - x. Attempting to obtain any information related to the examination materials or results before they become available.
 - xi. Dishonest Practice: this covers any form of practice which attempts to deceive others, but which is not specifically identified by the above.
 - xii. A repetition of any established finding of inappropriate conduct by a Candidate. This is considered to be a serious breach of the Assessment Regulations and an aggravating factor. It is likely that an established finding of repeated inappropriate conduct will be referred for investigation under the IFoA's Disciplinary Scheme.
 - xiii. The submission of assessment answer documents that have been modified after the end of the examination time.
- 46.** The publication of a Candidate's assessment results may be withheld pending completion of the investigation.
- 47.** Where a concluded investigation by the Investigation Panel establishes a finding of inappropriate conduct arising from a breach of the Assessment Regulations, the Board of Examiners has the discretion to impose one or

more of the following:

- i. The Candidate will have their assessment mark confirmed, and a finding of no inappropriate conduct confirmed.
 - ii. The Candidate will have their assessment mark confirmed and receive a formal warning.
 - iii. The Candidate will receive a zero mark for that assessment.
 - iv. The Candidate will be disqualified from that attempt.
 - v. The Candidate will be disqualified from sitting further assessment for a finite and reasoned period of time.
 - vi. The circumstances will be referred for investigation under the IFoA's Disciplinary Scheme. In this situation, the Candidate will be disqualified from sitting further assessments until the concluded outcome of any professional disciplinary investigation.
 - vii. Any other proportionate measures deemed appropriate.
- 48.** Written reasons shall be given to the Candidate at conclusion, together with information on how to appeal, if appropriate. More detail about the investigation process and right of appeal can be found in the [Inappropriate Conduct Appeals Policy](#).

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