



Institute  
and Faculty  
of Actuaries

# Mitigating Circumstances Policy and Procedure

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# Mitigating Circumstances Policy and Procedure

## Contents

Introduction .....	3
Definition of Mitigating Circumstances .....	3
What is not considered to be a Mitigating Circumstance?.....	3
Things to consider before submitting a Mitigating Circumstances application .....	4
Incidents at Exam Centres .....	4
Submitting an Application.....	4
Consideration of Mitigating Circumstances Applications and Outcomes for Session-based assessments .....	5
Eligibility Check .....	5
Panel Consideration .....	5
Outcome.....	6
Consideration of Mitigating Circumstances Applications and Outcomes for Business Management (CB3) .....	6
Mitigating Circumstances Timeline for Sessional Exams .....	6
Further Support and Information.....	7
Appendix A - Guidance on Evidence Required to Support Mitigating Circumstances .....	8

## Introduction

The Institute and Faculty of Actuaries (IFoA) is committed to providing a fair and transparent route to achieving its qualifications.

This policy outlines the procedure for Candidates sitting IFoA assessments to formally request that mitigating circumstances be considered in relation to their assessment performance or participation. Where there is a discrepancy between this policy and other regulations or handbooks relating to assessments in respect of mitigating circumstances, this policy takes precedence. The Head of Professional Qualifications (or their nominee) is authorised to consider and make judgement in any cases of doubt or where clarification is needed concerning this policy and procedure.

The IFoA aims to:

- Treat all Candidates fairly in the consideration of their mitigating circumstances.
- Fulfil its commitment to delivering a seamless Candidate service.
- Manage any requests in a timely manner.

This policy is designed to support Candidates who receive marginal fails due to the impact of mitigating circumstances. Applications from Candidates whose assessment result is already at a pass level or higher will not be adjusted to increase their original mark.

The IFoA recognises that it can be difficult to disclose sensitive, personal information to other parties. As such, please note that all information and documentation provided in support of an application will be treated sensitively and will remain confidential.

## Definition of Mitigating Circumstances

The IFoA defines mitigating circumstances as a recognisably unexpected, serious, or major event beyond the Candidate's control that has significant and materially adverse effects on their performance in an IFoA assessment. These may include serious illness or injury, major personal or domestic issues, or unexpected disruptions that prevent participation in the examination.

Appendix A provides a non-exhaustive list of circumstances that act as a general guide to the level of severity of incidents the Panel may take into account when considering mitigating circumstance applications.

Ongoing conditions or disabilities are considered under the [IFoA's Access Arrangements Policy](#). The IFoA provides access arrangements to mitigate the effect on individuals of such on-going conditions. Where reasonable adjustments have already been made for an ongoing condition, no further allowance will be given through mitigating circumstances, except where the Candidate experiences a specific, material worsening of that condition around the time of an assessment. For example, a Candidate with MS, rheumatoid arthritis, or Crohn's disease may not require constant access arrangements during assessments, but if their condition worsens during the assessment period, it may be considered under these procedures. In such cases, the Mitigating Circumstances Panel will require details of any access arrangements already in place, ensuring that no Candidate receives double compensation through both ongoing adjustments and mitigating circumstances.

## What is not considered to be a Mitigating Circumstance?

Mitigating circumstances do not normally include issues that are minor, predictable, or within a candidate's reasonable control. Routine exam-related stress, everyday illnesses, personal organisational errors, foreseeable travel or scheduling difficulties, and problems arising from inadequate preparation, equipment, or technology are generally not considered valid grounds. Situations that could reasonably have been anticipated or prevented, or that do not have a clear and material impact on assessment performance, fall outside the scope of mitigating circumstances.

Circumstances associated with usual examination stress, such as anxiety or inability to sleep will also not be considered under this policy.

## Things to consider before submitting a Mitigating Circumstances application

When submitting a Mitigating Circumstances application, Candidates must demonstrate that the situation meets all the following criteria:

- 1. The circumstance was beyond control**

Candidates must show that the circumstance was unforeseen, unavoidable, and beyond their control. In other words, there was nothing that could reasonably have been done to prevent it.
- 2. There is evidence of significant impact on the assessment**

Candidates must show that the circumstance had a material and significant effect on their performance in the assessment. A clear explanation should be given as to how long the circumstance lasted and suitable documentary evidence must be included with the application.
- 3. The circumstances are corroborated by supporting evidence**

All applications for Mitigating Circumstances should include official supporting documentation as evidence of an inability to perform at the usual standard. Further guidance on the evidence required can be found in the following section “Submitting an Application” as well in Appendix A.
- 4. There is timely relevance of the circumstances that occurred**

The circumstance must have occurred while an online course was in progress, on the day an assessment was sat or the week leading up to it. Where an event falls outside of this time, Candidates will need to explain and evidence how it still directly affected their performance in the assessment they are applying for.
- 5. That this is not a repeated application for the same medical condition**

Candidates experiencing a long or short-term condition that can affect their performance in an assessment should apply for [Access Arrangements](#) to be put in place. Submitting Mitigating Circumstances applications for the same medical condition, may result in the Panel or Head of Professional Qualifications deciding to reject future requests. In most cases the normal course of action is to accept current applications but warn that further requests for the same condition are unlikely to be accepted.
- 6. That the Candidate is well enough and prepared to sit the assessment**

By attending an assessment, Candidates confirm that they are well enough and appropriately prepared to take the assessment at the scheduled time. For instance, applications for mitigating circumstances cannot be accepted on the basis that a Candidate was deemed unfit for work by a medical professional, when they have in fact attended the examination.

## Incidents at Exam Centres

All disruptions/incidents, whether wide-spread or affecting individuals, will be reported to the IFoA by the invigilation team, providing the detail and extent of the issue, who would have been affected and any mitigation applied at the time. If appropriate, an announcement will be made during the exam to advise all candidates that an incident form will be raised on their behalf.

All incident reports will then be reviewed and considered as to whether further action needs to be taken to mitigate for the disruption. Any proposals will be presented to the Board of Examiners for verification and assurance of fairness.

Incidents involving individuals e.g. system failure or ill health should be immediately flagged to an invigilator who will need to log the incident (for those undertaking their examinations via RI, they should make an announcement to their camera, giving details of how they are feeling and what action they intend to take). All candidates unable to complete their assessment, or who believe their performance has been impacted, should then complete a Mitigating Circumstances application following the examination.

All applications for mitigating circumstances will be cross-referenced with invigilator reports which will act as supporting evidence. Mitigating circumstances may not be accepted if the issue was not raised with an invigilator at the time and recorded on an incident form.

## Submitting an Application

Applications for mitigating circumstances must be completed on the [form provided on the website](#) and submitted to [exams@actuaries.org.uk](mailto:exams@actuaries.org.uk). Applications for session-based assessments must be submitted within 28 calendar

days from the last assessment date of the exam session. Applications for CB3 can be submitted during the course or no later than an assessment submission deadline.

Any applications received outside of these deadlines will not be considered.

Candidates should include as much relevant, detailed and up-to-date supporting documentation, in English, and explain why you couldn't perform at your usual level because of the circumstances. Candidates will not generally be asked for further evidence.

The following general considerations should be made when deciding what supporting documentation to use:

- Exam Centre Incident Reports from invigilators will only be available to support Mitigating Circumstance applications if the issue was raised at the time.
- Only use official documents or evidence from a professional or recognized organization.
- Only provide photos or videos if they add context.
  - For example: If you had internet or power issues during a remote exam, a screenshot or video with a date and time stamp works well.
  - Not needed: For medical issues, a photo of an injury doesn't help—just explain it in your application and include a medical report.
- Make sure your documents:
  - Are dated and include your details (and if relevant, the named relative, like on a death certificate).
  - Show the name of the professional or organization providing the evidence.

Please see further guidance on the types of evidence that can be used in Appendix A.

All documentation will be treated sensitively and confidentially and handled in line with the IFoA's data retention schedule for assessments.

## **Consideration of Mitigating Circumstances Applications and Outcomes for Session-based assessments**

### **Eligibility Check**

The IFoA Executive will review all applications for eligibility and administrative accuracy. This includes:

- **Language:** Applications and evidence must be in English. If original evidence is in another language, Candidates must submit a verified translation by the stated deadline.
- **Supporting evidence:** Candidates must provide as much relevant documentation as possible, in line with the criteria above. Only circumstances with a serious and material adverse effect on performance may lead to a change in marks. The Panel can only review the evidence provided; it cannot award marks for performance it has not seen.

Improperly completed applications will not be processed further and Candidates will be notified in writing with the reasons for this. At the IFoA's discretion, Candidates may be given a limited opportunity to correct and resubmit their application.

Candidates will receive confirmation of receipt of their application within 5 days and be advised as to whether it has met the criteria to be passed to the Panel or not (subject to final marks being within 3 of a pass).

A referral to the Panel does not guarantee that any adjustment will be made.

### **Panel Consideration**

The Mitigating Circumstances Panel ("the Panel") convenes at the end of every assessment period and comprises a minimum of two Board Officers from the Board of Examiners, and one senior member of the IFoA Executive, or three Board Officers.

Applications will not be considered if the provisional grade is more than three marks below the pass mark. In such cases, the original mark will stand and the process will end.

The Panel reviews each eligible case individually and considers the severity, duration and timing of the circumstances, and whether an allocation of extra marks would allow the Candidate to reach the pass level.

The Panel has limited options when they receive an application for mitigating circumstances. This is because the Panel's responsibility is to review what they see; they cannot accurately or fairly award marks for a level of performance that they do not see.

Where the Panel believes that the mitigating circumstances affects a larger and identifiable group, usually an exam paper error, then it will agree on the fairest way to deal with the error to minimise the effect on all of those Candidates. This could involve referral to the Board of Examiners who could potentially discount a particular question or make amendments to the marking scheme.

### **Outcome**

Within two working days of the exam results being published, candidates will be contacted and advised of the outcome from the Panel. This could include one of the following:

1. The application wasn't reviewed because the Candidate passed their assessment
2. The application wasn't reviewed because the Candidate achieved a result which was over 3 marks below a pass.
3. The application was considered by the Panel. Candidates will then either:
  - a. be awarded a mark equal to the pass mark
  - b. be informed why they were not awarded a mark equal to the pass mark

The decision of the Panel is final and, subject to the right of appeal, no further correspondence will be entered into. Candidates cannot contest the outcome of the Panel on the grounds of academic judgement.

### **Consideration of Mitigating Circumstances Applications and Outcomes for Business Management (CB3)**

Candidates applying for mitigating circumstances for CB3 should note the following:

- You **must** submit an assessment if you are able to do so.
- We are unable to accept late assessment submissions if your application for mitigating circumstances is unsuccessful.
- If you are unable to submit an assessment due to your circumstances but your application does not explain the reason for this, you should contact [exams@actuaries.org.uk](mailto:exams@actuaries.org.uk) at the earliest opportunity.

Where the Head of Professional Qualifications (or Nominee) approves an application for mitigating circumstances for Business Management (CB3), one of the following mitigating actions may be offered:

- a) An alternative submission date.
- b) An opportunity to reattempt the CB3 business game in its entirety at no additional cost (Resit assessments must be scheduled within 6 months of the original course date).

If your application for mitigating circumstances is accepted after submitting your assessment, where applicable, we will discuss the most appropriate resubmission date with you considering your specific circumstances.

Subject to your circumstances and the resubmission date agreed, it may not be possible to release your assessment results to the original timescales. In some circumstances your assessment marking and results may be deferred to align with an alternative cohort.

### **Mitigating Circumstances Timeline for Sessional Exams**

Candidates' examinations results will be released on the date specified on the website unless we have been in contact to state otherwise. After the release of results, candidates will receive a notification within 2 working days, which will advise whether their Mitigating Circumstances application was considered by the Panel, and if so, whether or not an adjustment was made.

Should the Panel have sought further information from a Candidate, or the relevant examining team, and a delay is expected then Candidates will be informed accordingly and be given another due date for release of their assessment results.

<b>Mitigating Process Timeline</b>	
Application deadline	28 calendar days from the last assessment date of the exam session
Incident Report Submission Deadline [Exam Centre candidates only]	24 hours after applicable exam.
Confirmation of Application Received	10 working days from the last assessment of the exam session
Outcome Notification	Within 2 working days of the results being released

## **Further Support and Information**

The welfare and support of our learners is a priority to the IFoA and so provided below is a list of resources which may be of use:

### **IFoA Material**

Exam Preparation Support Materials - [www.actuaries.org.uk/studying/my-exams/foa-exams](http://www.actuaries.org.uk/studying/my-exams/foa-exams)

Examinations Guidelines - <https://actuaries.org.uk/media/lcxjb5o3/foa-examination-guidelines.pdf>

Examination Mini Guides - <https://actuaries.org.uk/qualify/examinations-handbook/>

### **Mental Health & Emotional Support**

Samaritans (UK & International)

- Phone: 116 123 (free, 24/7)
- Website: [www.samaritans.org](http://www.samaritans.org)

Mind (UK)

- Phone: 0300 123 3393
- Website: [www.mind.org.uk](http://www.mind.org.uk)

Befrienders Worldwide (global emotional support)

- Website: [www.befrienders.org](http://www.befrienders.org)

### **Disability & Inclusion Support**

Disability Rights UK

- Phone: 0330 995 0400
- Website: [www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)

## Appendix A - Guidance on Evidence Required to Support Mitigating Circumstances

The following table provides examples of the kinds of circumstances that would normally be considered acceptable mitigating circumstances, with information on what evidence would be required in each case. This list of required evidence is provided as a guide and is not exhaustive; each application will be assessed on its own merits taking into account the specific circumstances and the evidence presented in each case.

### 1. Exam Centre Incidents that could not be mitigated on the day

Circumstance	What is likely to be accepted and what evidence is required?
<b>Unavoidable disruption</b>	<p>There was a significant disruption during the assessment that negatively impacted performance, such as:</p> <ul style="list-style-type: none"> <li>• Significant noise.</li> <li>• Power failure / Internet connectivity issues</li> <li>• Disruption during the examination.</li> <li>• Significant environmental impact, e.g. heating/lighting.</li> </ul> <p><b>Required Evidence:</b> Invigilator incident report forms.</p>
<b>IFoA online platform or other IT issues</b>	<p>If the candidate experienced:</p> <ul style="list-style-type: none"> <li>• A technical fault with the exam centre's equipment, or</li> <li>• A problem with the IFoA exam platform that disrupted the assessment.</li> </ul> <p><b>Required Evidence:</b> Invigilator incident report forms.</p>

### 2. Online assessment incidents

Circumstance	What is likely to be accepted and what evidence is required?
<b>Unavoidable disruption</b>	<p>If the candidate experienced disruption that caused significant impact to the candidate's exam performance such as:</p> <ul style="list-style-type: none"> <li>• Significant noise.</li> <li>• Disruption during the examination.</li> <li>• Significant environmental impact, e.g. heating/lighting.</li> </ul> <p><b>Required Evidence:</b> A letter from the source of disruption (e.g. building company or building manager), which must include:</p> <ul style="list-style-type: none"> <li>• Details of the disruption</li> <li>• Address/location</li> <li>• Start and end times</li> </ul> <p>Screenshots, photo, or video evidence taken by the candidate. If the candidate is advised of possible disruption in advance, it would be expected a new location is sought to avoid these.</p>
<b>IFoA online platform or other IFoA IT issues</b>	<p>A technical issue or malfunction that occurred due to:</p> <ul style="list-style-type: none"> <li>• IFoA systems error (e.g. delay accessing paper)</li> <li>• Erroneous configuration</li> </ul> <p><b>Required evidence:</b> Screenshots showing the issue, with visible date and time. Email correspondence between candidate and IFoA reporting the issue. <i>Note:</i> Phone calls are not recorded, so follow-up emails are recommended. Evidence should specify how the issue affected exam timing or access.</p>
<b>Power/Internet Failure</b>	<p>There was an unscheduled outage during assessment.</p> <p><b>Required Evidence:</b> Official document or confirmation from power/internet provider that:</p> <ul style="list-style-type: none"> <li>• Confirms the outage occurred during the assessment</li> <li>• Must state the outage was unscheduled</li> </ul>

	<p>Photographic or video evidence (e.g. timestamped modem/router lights, screen showing no connection) to support the timing of the outage.</p> <p>If a scheduled outage occurs – candidates are expected to make alternative arrangements if they were informed in advance.</p>
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### 3. Personal Circumstances

Personal circumstances	What is likely to be accepted and what evidence is required?
<b>Serious Short-Term Illness</b>	<p>Confirmation of the illness, the impact of the illness has had on the affected assessment(s) and the dates concerned.</p> <p><b>Required Evidence:</b> Medical certificate/doctor's note/letter from a healthcare professional with:</p> <ul style="list-style-type: none"> <li>• Nature of illness</li> <li>• Exact dates affected</li> </ul> <p>If currently undergoing assessment and no diagnosis has been reached, then documentation by a registered doctor specifying symptoms and the date these became known, will be considered.</p> <p>Letters stating that the candidate informed them that they were unwell will not be accepted without clear information about the registered doctor's assessment of the nature of the illness.</p> <p>Minor illnesses such as colds, sore throats, headaches, digestive problems etc. would not be acceptable grounds.</p>
<b>Long-standing medical condition or disability</b>	<p>Diagnosed condition that is normally supported through reasonable adjustments (access arrangements) that flares up unexpectedly close to the assessment, and the reasonable adjustments are not sufficient for the Candidate to fairly attempt the assessment. Or a previously undiagnosed/recently diagnosed condition that adjustments have not yet been put in place to make it possible to fairly undertake the assessment. This will normally only be permitted for the first assessment period after the diagnosis as it is expected that support via Access Arrangements would be sought for future assessment periods.</p> <p><b>Required Evidence:</b> Medical certificate/doctor's letter detailing:</p> <ul style="list-style-type: none"> <li>• Nature of condition</li> <li>• Dates affected</li> </ul> <p>If currently undergoing assessment and no diagnosis has been reached, then documentation by a registered doctor specifying symptoms and the date these became known, will be considered.</p> <p>Letters stating that the candidate informed them that they were unwell will not be accepted without clear information about the registered doctor's assessment of the nature of the illness.</p> <p>Minor illnesses such as colds, sore throats, headaches, digestive problems etc. would not be acceptable grounds.</p>
<b>Hospitalisation</b>	<p>If a candidate was hospitalised and it affected assessment performance.</p> <p><b>Required Evidence:</b> Medical certificate or hospital admission/discharge report stating:</p> <ul style="list-style-type: none"> <li>• Nature of condition</li> <li>• Dates Affected</li> </ul>

	<p>If currently undergoing assessment and no diagnosis has been reached, then documentation by a registered doctor specifying symptoms and the date these became known, will be considered.</p> <p>Letters stating that the candidate informed them that they were unwell will not be accepted without clear information about the registered doctor's assessment of the nature of the illness.</p> <p>Minor illnesses such as colds, sore throats, headaches, digestive problems etc. would not be acceptable grounds.</p>
<p><b>Serious illness (as described above) or death of a member of the candidate's immediate family (e.g. parent, sibling, child, grandparent, spouse, guardian)</b></p>	<p>Where a Candidate's immediate family member has a serious illness, independent confirmation of both the illness and how the illness affected the Candidate's ability to perform in the assessment(s) should be provided. A diagnosis of the family member is not required, specifying symptoms will be considered. <b>It is more important that the IFOA receive independent confirmation of the effect of the situation on the Candidate sitting the assessment(s).</b></p> <ul style="list-style-type: none"> <li>• A letter from a doctor or employer verifying the impact would be considered as independent confirmation.</li> <li>• A medical report from a qualified medical practitioner or a copy of a death certificate, coroner's report, letter from medical professional. Accompanied, if necessary, by formal documentation confirming relationship with deceased.</li> </ul> <p>Whilst a death certificate is a sensitive and often difficult document to obtain it is required to prevent fraudulent claims.</p> <p>Other relationships may be considered subject to there being sufficient evidence of the closeness and impact.</p> <p>Where it is not clear from the documentation of the relationship between the Candidate and family member, evidence should be provided to clarify the relationship</p>
<p><b>Severe adverse personal/family difficulties</b></p>	<p>Confirmation of the circumstances, and/or independent confirmation (where appropriate) of the effect that these had on the Candidate sitting the assessment(s) and the dates concerned. This can include a whole range of issues, such as separation from spouse/partner, conflict with others, caring duties that couldn't be done by anyone else, etc.</p> <p><b>Required Evidence:</b></p> <ul style="list-style-type: none"> <li>• A letter from a doctor, employer, counsellor, court orders, policy reports, or other official documents verifying the impact would be considered as independent confirmation.</li> <li>• Supporting documentation should be dated to confirm the time of the circumstances.</li> </ul> <p>Examination stress is a common experience and not normally considered a personal mitigating circumstance as some level of sleep disturbance or feeling nauseous can be usual (unless in a serious form which can be documented either by a counsellor or doctor). Similarly, work-related stress due to exam preparation is unlikely to be considered a personal mitigating circumstance.</p>
<p><b>Pregnancy-related illness</b></p>	<p>The requirements for illness, hospitalisation etc. should be followed if there is a specific incident during pregnancy.</p>
<p><b>Victim of crime</b></p>	<p>Candidate has been the victim of a crime which has significantly affected their performance.</p> <p><b>Required Evidence:</b></p> <ul style="list-style-type: none"> <li>• Police report with crime reference number, court/legal documents.</li> </ul> <p>If the incident has resulted in the Candidate seeking medical attention, then the requirements for illness should be followed.</p>
<p><b>Legal proceedings (Witness or Jury Service)</b></p>	<p>Attendance in court preventing or disrupting assessment.</p>

	<p><b>Required Evidence:</b>  Official document from the court or solicitor with:</p> <ul style="list-style-type: none"> <li>• Dates of legal proceedings</li> <li>• Proof of requirement to attend</li> </ul>
<p><b>Road Traffic Incident</b></p>	<p>Candidate has been involved in a road traffic incident, either as a passenger or as the driver that impacted performance.</p> <p><b>Required evidence:</b></p> <ul style="list-style-type: none"> <li>• Police report with crime reference number, or</li> <li>• Insurance documentation with time/date of the event</li> </ul> <p>If the incident has resulted in the Candidate seeking medical attention, then the requirements for illness should be followed.</p>



# Institute and Faculty of Actuaries

## Document control

Controller: Karen Brocklesby, Head of Professional Qualifications

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## Beijing

14F China World Office 1 · 1 Jianwai Avenue · Beijing · China 100004

Tel: +86 (10) 6535 0248

## Edinburgh

Level 2 · Exchange Crescent · 7 Conference Square · Edinburgh · EH3 8RA

Tel: +44 (0) 131 240 1300 · Fax: +44 (0) 131 240 1313

## Hong Kong

1803 Tower One · Lippo Centre · 89 Queensway · Hong Kong

Tel: +852 2147 9418

## London (registered office)

7<sup>th</sup> Floor · Holborn Gate · 326-330 High Holborn · London · WC1V 7PP

Tel: +44 (0) 20 7632 2100 · Fax: +44 (0) 20 7632 2111

## Oxford

1st Floor · Belsyre Court · 57 Woodstock Road · Oxford · OX2 6HJ

Tel: +44 (0) 1865 268 200 · Fax: +44 (0) 1865 268 211

## Singapore

163 Tras Street · #07-05 Lian Huat Building · Singapore 079024

Tel: +65 6717 2955

[www.actuaries.org.uk](http://www.actuaries.org.uk)

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