Academic Integrity Policy

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The Insurance Institute

Academic Integrity Policy

Assessments are conducted in accordance with the Academic Regulations of Atlantic Technological University Sligo (ATU Sligo) as adapted by the Insurance Institute - **https://www.atu.ie/policies-and-procedures**

Students should be aware that in certain circumstances, updates to this policy may have to be made during the course of a semester from a quality assurance perspective. Any such updates will be solely at the discretion of the Institute, and students will be notified of any relevant changes.

Contents

1. Defining Academic Integrity

This policy articulates the principles and standards underpinning the Insurance Institute's approach to Academic Integrity. The policy and related procedures endeavour to protect and maintain the reputation of the Institute and its members by endorsing the highest quality standards and practices for ensuring academic integrity.

As part of the Institute's collaboration with Atlantic Technological University (ATU), we are proud to support the work of the National Academic Integrity Network (NAIN). NAIN was established in November 2019 by Quality and Qualifications Ireland (QQI). The Network is committed to providing advice and guidance to academics and learners, professional services staff, researchers, institutional management, and all stakeholders involved in upholding and supporting a culture of academic integrity in Irish higher education and training.

Academic integrity has been defined as: 'the commitment to, and demonstration of, honest and moral behaviour in an academic setting'.

It assumes that all interactions between students and the Institute are conducted with honesty. This includes all documentation submitted to the Institute for academic purposes, such as coursework assessments and reflective statements.

The International Centre for Academic Integrity has identified six core values to underpin academic integrity, which have been adapted by NAIN as follows:

Honesty: Students and staff should be truthful in their work and acknowledge the work of others, and the processes and tools they have used, where applicable.

Trust: The Institute should foster an environment where students and staff can trust in the quality of each other's work, and where the world outside the Institute can trust the quality and integrity of its awards.

Fairness: The Institute should provide a learning environment that is fair (meaning all actions should be predictable), transparent, and clear, and that students and staff operate under reasonable expectations.

Respect: This should be based on the recognition of the diversity of people and views, and the potential to express a variety of positions. Respect is a reciprocal relationship that involves commitment by all involved.

Responsibility: Every member of the Institute, whether student or internal/external academic staff, is responsible for safeguarding the integrity of its teaching, assessment and awards. This responsibility is both individual and collective.

Courage: This means to uphold the highest standards of academic integrity even when this is uncomfortable or difficult, and to follow through on one's convictions.

The Institute expects all those engaged in academic work to adhere to these core values.

Maintaining academic integrity is critical to the reputation of the Institute, and to the recognition of a graduate's academic learning and resulting qualifications and designations.

2. Scope

This policy and its associated procedures apply to all Institute staff and members engaged in academic pursuits. This includes registered students and internal and external academic staff who are involved in, and/or contribute to teaching and assessment of academic work that contributes to a recognised award.

Those involved in delivering a module must refer students to this Academic Integrity Policy and to the resources that support it. This policy should be read in conjunction with related approved Institute policies, such as the Institute's Assessment Regulations. This policy shall be regularly reviewed and updated as and when required.

This policy has been produced with reference to, and where relevant, citations from the following key documents:

- The Insurance Institute's Code of Ethics & Conduct
- The Chartered Insurance Institute's Qualification & Assessment Rules
- Atlantic Technological University's Academic Integrity policy
- Academic Integrity: National Principles and Lexicon of Common Terms (National Academic Integrity Network, 2021)
- Academic Integrity Guidelines (National Academic Integrity Network, 2021)
- ENAI Recommendations on the Ethical Use of Artificial Intelligence in Education. (Foltynek, T., Bjelobaba, S., Glendinning, I., Khan, Z.R., Rita Santos, R., Pavletic, P., and Kravjar, J., 2023)
- Glossary for Academic Integrity (European Network for Academic Integrity, 2023)

- Guidance for Generative AI in education and research (UNESCO, 2023)
- Qualifications and Quality Assurance (Education and Training) (Amendment) Act 2019

3. Academic Malpractice

As stated above, the Institute expects all candidates to act with academic integrity at all times when completing any assessments. This helps to ensure the Institute's qualifications are something that candidates can be proud of attaining.

Any act or omission, which adversely affects the rights of any other member of the Institute community, or which disrupts the orderly and responsible conduct of any activity, or which violates any regulation, shall constitute as academic malpractice. Examples are included, but not limited to, those below. The rapid development of Generative Artificial Intelligence (GenAI) models pose further challenges, and the Institute's position in this regard is clarified below.

Academic malpractice means an attempt to benefit oneself, or another, by deceit, fraud or any other breach of the Assessment Regulations. This shall include the unauthorised use of an electronic device during an examination, impersonation, and plagiarism.

Plagiarism, the presentation of another person's material, concepts, arguments etc., or the use of content extracted from any GenAI software, whether published or unpublished, as one's own without appropriate attribution, is a serious breach of the Institute's Assessment Regulations.

Plagiarism is defined by the act, not by the intention. However, the Institute acknowledges the difference between unintentional plagiarism, which may arise as a result of poor referencing or citation, and intentional plagiarism. This difference is taken into consideration when dealing with suspected cases of plagiarism.

Where a marker has a concern of a potential instance of plagiarism, they are required to inform the Institute so this can be fully investigated. All assessments are also run through anti-plagiarism software and any instances of suspected plagiarism that arise from this process will be fully investigated. The software used is capable of detecting content that has been previously published or submitted by another candidate and content that has been likely generated by AI. Information from this software only forms one strand of the investigation, alongside other relevant factors such as consistency of writing style and the professional judgement of experienced Institute staff. Plagiarism in any form is forbidden in all examinations and assessments.

The Institute has adopted the following definition of UCG provided by NAIN (2023) and developed by Foltynek et al. (2023) as:

'The production of academic work, in whole or in part, for academic credit, progression, whether or not payment or other favour is involved, using unapproved or undeclared human or technological assistance' (2023, p. 2).

The Institute is committed to providing training, support, information, and other resources relating to academic integrity, to effectively address issues of academic malpractice in a fair and transparent manner, as recommended by the Council of Europe (2022) and NAIN (2021; 2023). Resources are made available to students via the Institute's learning management system and workshops. Further relevant updates will be communicated to students.

4. Unauthorised Content Generation (UCG)

The Institute recognises and supports the potential usefulness of artificial intelligence (AI) in education. However, the uncited and/or unauthorised use of AI tools to produce work to earn academic credit is a form of academic malpractice. The Institute considers all categories of Unauthorised Content Generation (UCG) including contract cheating and the inappropriate use of GenAI as instances of academic malpractice.

5. A Practical Guide to the Use of Artificial Intelligence (AI) – What is and isn't Permitted

We explain below the acceptable and unacceptable use of AI. We are not endorsing any particular tools nor recommending the use of any such tools by students. There are many evolving tools available at any given time. If you feel any of the tools available would benefit you and you do decide to use them, we recommend you do so with caution, ensure you stay within the rules and make full use of the guidance on how to write your assignment provided in your learning supports. You can also find further practical guidance related to this in our 'How to Cite Artificial Intelligence' guide in your learning supports.

Please note: If you decide to use GenAI for initial research purposes, you must ensure you keep a log of what prompts you have input to the GenAI and what response was produced by the GenAI. Most GenAI programs keep a log of prompts and responses. Ensure that you make a copy of these for your records as we may ask to review these for authenticity purposes.

The use of Grammarly or similar tools

We understand for some students and particularly those for whom English is a second language, these tools can be very effective. However, AI detectors don't always accurately differentiate between GenAI, such as Chat GPT, and writing tools such as Grammarly – especially when using premium re-phrasing functionality, beyond just checking for punctuation and grammar.

Please note: If using these tools, you must cite them and remain conscious that all ideas and concepts contained within your assignment must be your own. You must keep copies of your assessment draft before using writing tools such as Grammarly, i.e. your unedited version, written entirely in your own words and phrasing. It is strongly recommended that you write an assignment in its entirety and only then check for grammar and readability so that you have a 'clean' copy of your assignment. This will provide you with evidence of your original assignment, before any edits suggested by a GenAI writing tool were applied.

If considering using GenAI, please bear in mind that:
- you must not use GenAI tools to generate content (any part of an assignment response, question response or essay) and submit it as if it was your own work
- any data entered into many of the freely available GenAI models should be considered released to the internet so you should be conscious of any potential Data Protection issues this may cause
- words and ideas generated by some GenAI tools may make use of human authors' ideas without referencing them, which is a form a plagiarism
- some GenAI tools may reflect and perpetuate stereotypes, biases and particular perspectives
- GenAI tools may give suggestions and generate content, which may lead to unintended rule infringements and/or be detrimental to your assignment content.

These sections aim to provide guidance to ensure the assessment process is consistent for all students, reflects a student's abilities, and maintains the validity of the Institute's qualifications.

As such, please do not attempt to circumvent these in any way – as an example, if an GenAI check of grammar and phrasing throws up new content you had not previously considered then do not include it. Instead, take a note of it, research it; then, if you feel it is suitable, author your own content and analysis. As a rule of thumb, if you can paste the AI content into your assignment, then you should not use it. Assignment content should be written by you, not by another person or an AI.

Please note that claims of being unaware of, or not understanding, the assessment rules will not be considered grounds for complaint and are not grounds for appeal.

You can use AI to:

1. Check spelling and punctuation: Using tools to check your spelling and punctuation is fine.

    Example of permitted use: When writing her assignment, Gloria uses the built-in spell checker within a word processing app to check spelling.

2. Check grammar and phrasing: Using tools to check grammar and phrasing (as you can do with a grammar book or thesaurus) is fine.

    Example of permitted use: Brian uses the Editor feature within MS Word to check grammar and clarity.

3. Get ideas for background research and further reading: GenAI can give you ideas for further reading and help you build on your own ideas but you should be aware, as a large language model, it can be inaccurate, reflect biases and

make things up (as long as they conform to language patterns). Because a large language model is only interested in generating likely language, any ideas it presents will need to be verified and cross-referenced from an original source.

Due to their unreliability, GenAI tools, are not a source that when referenced would gain credit in the same way that citing a primary source and commenting upon it would.

Example of permitted use: David asks GenAI "How does an insurance product affect profitability?". GenAI gives a 10-point list in response. David evaluates the responses and picks five points which appear plausible and relevant to the assignment question. David researches these further using the learning resources available to him. David finds two of the points do not stand up to verification and dismisses these. He then researches the remaining three, writes his own content based on what he has found, and cites and references the independent (non-GenAI) sources he has used.

You must not use AI to:

1. Generate content (responses to questions, sentences, paragraphs) and pass it off as your own work. In order for the assessment of your learning to be accurate, all work submitted as your own must be your own. Use of tools to generate content reduces your opportunities to provide your own analysis. You should make it clear where such content appears (by putting it in italics) and citing where it has come from but please be aware that citing from a GenAI will not gain credit in the same way that citing a primary source and commenting upon it would since it does not demonstrate your own research or understanding.

   Example of non-permitted use: Liam used GenAI to generate the introduction to his assignment and does not indicate clearly where this material began or ended and did not cite or reference the GenAI. This is **not** permitted.

2. As a source of information, without verifying and cross-referencing the information yourself. You should always check the information GenAI provides – any ideas it presents will need to be verified and cross referenced from an original source. GenAIs are essentially very sophisticated predictive text generators. The information they provide may not be accurate or relevant. They are not reliable sources of information. They can be used as a source of ideas for learning and research but these ideas need to be verified and referenced from a different source. If you do use any AI-generated material, you should make it clear where such content appears (by putting it in italics) and citing where it

has come from. This means you will not be passing off sourced material as your own but please be aware that citing from a GenAI will not gain credit in the same way that citing a primary source and commenting upon it would since it does not demonstrate your own research or understanding.

   Example of non-credit worthy use: Kim uses GenAI to generate ideas on the origins of fire insurance. She uses the information provided in her assignment. Although she cites and references the GenAI tool she used, marks are not awarded for this content. She should have verified this information, cross-referenced to other sources and cited and referenced these.

3. To structure or restructure your assignment: GenAI will often reword as well as restructure. It can also take well-structured work and make it less well-structured. Support materials are available to guide you and help with structuring your assignments.

   Example of non-permitted use: Aaron asks GenAI "How does an insurance product affect profitability?". GenAI gives a 10-point list in response. Aaron uses that 10-point list as the structure within his assignment. This is not permitted.

Final overview

To avoid issues of plagiarism arising, candidates should ensure they have complied with the following in advance of submitting:

1. The work you submit must be your own and be in your own words.
2. Where you draw on other work, you must fully reference it – the guidelines for

the module you are taking will provide guidance on referencing correctly.

3. You must not copy or amend work from another source including another person or AI or the study text or any other supporting material, without appropriate citation.

4. Your assessment must not include content which another person or AI has dictated to you.

5. You must not work with another person or AI to write any assessment.

6. Another person or AI must not write your assessment for you.

7. You must not write an assessment for another person.

8. You must not provide access to your assessment, or any part of it, including tutor/examiner feedback, to anyone other than the Institute.

9. You must not access another student's assessment.

10. With regard to the use of GenAI, think of this as the work of another candidate; anything that you would be prohibited from doing with this would equally apply to the use of GenAI.

6. Dealing with suspected cases of plagiarism/ Unauthorised Content Generation (UCG)

The Institute will ensure that any student investigated for suspected plagiarism/ UCG is treated fairly with no assumption of guilt, through an investigation process that incorporates the opportunity for open dialogue between the student and the Institute.

Throughout this process, the Institute will be guided by principles of Education and Investigation developed by TEQSA (2020):

1. Educate – ensure all relevant staff are aware of the signals that can indicate suspected cases of plagiarism/UCG.

2. Investigate – if any signals of suspected cases of plagiarism/UCG are identified by, for example, anti-plagiarism software, staff investigate this further by looking at other relevant factors such as writing style and their professional judgement.

3. Escalate – if this further investigation supports a suspicion of plagiarism/UCG, staff escalate the case to the Assessment/ QA Manager and/or Head of Teaching and Learning for their input.

4. Not 'beyond doubt' but 'balance of probabilities – investigate suspected cases using the standard from civil law, where the 'balance of probabilities' is the relevant test, i.e. that it is more likely than not that the allegation is true.

5. Examine/use experience – look carefully at each aspect of the submission and any other relevant sources of evidence. Decide how much weight to give to each piece of evidence, based on common sense, everyday experience and experience of previous academic integrity breach cases.

6. Ensure natural justice – allow the student to have the opportunity to explain and/ or demonstrate, either in person or in writing how they developed their assignment.

7. Evaluate – weigh up all evidence to form an overall picture that provides clear and convincing evidence on the 'balance of probabilities' that plagiarism/UCG has or has not occurred.

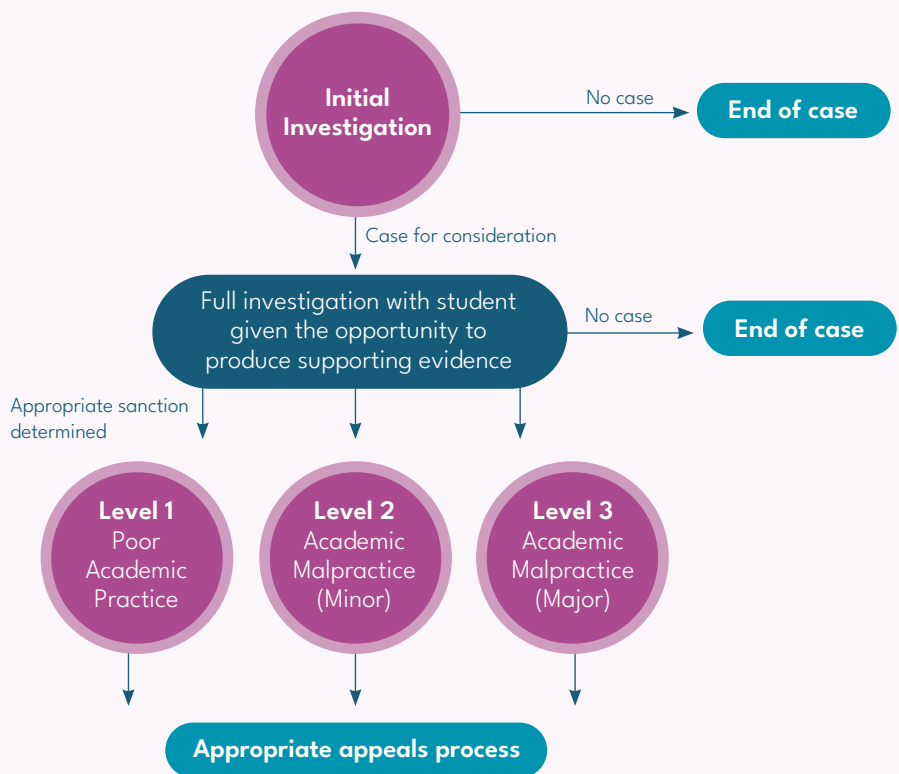Figure 1 - Outlines the high-level steps of the process.

Figure 1 - High-level overview of the process for dealing with suspected cases of plagiarism/UCG

Following the conclusion of an investigation, if the Institute asserts that a breach of plagiarism/ UCG has taken place it will consider the most appropriate sanction to apply. In adherence with NAIN principles, the Institute will deal with any instances of plagiarism arising from the uncited use of GenAI or Unauthorised Content Generation (UCG) on an incremental basis. The potential sanctions are outlined in Figure 2 below.

Figure 2 - Potential Sanctions arising from an instance of UCG

Level 1

The student is issued with a poor academic practice letter and given the opportunity to correct the content and resubmit the assignment within 5 working days, without the application of a fee.

Level 2

The student is given two options:

Option 1: To have their submission sent for marking, (the AI score/report is not shared with the markers). If it's returned as a passing/ borderline assignment, the student is invited to attend an authenticity interview*.

If the assignment does not meet a passing grade, it is deemed a fail and the standard resubmission process applies. Feedback is provided on the assignment content and the AI aspect as well as content.

Option 2: The student accepts a 0% Fail grade for their submission and must resubmit, paying the applicable resubmission fee. No feedback is provided on the assignment content but the student is reminded of the need to adhere to the Academic Integrity policy requirements.

Level 3

Any further offences would be dealt with on a case by case basis and may need to be referred to ATU Sligo.

* The authenticity interview will be conducted with a subject matter expert and an Institute representative. The interview should last no longer than 30 mins and will cover the key aspects of the assignment, the research and writing process of the student, and how the work might change under different circumstances. The interview will take place within 5 days of moderation. The student can only pass the assignment on successful completion of the authenticity interview. The standard resubmission process applies if the student is deemed to have failed the assignment after this process.

If you're unsure or need further information regarding the Insurance Institute Academic Integrity policy don't hesitate to reach out to **mdi@iii.ie** or on 01 645 6600. **We're here to help!**