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The
Insurance
Institute

2017/2018 Examination Regulations Professional Certificate and Professional Diploma in Insurance Examinations

September 2017

Examination Regulations 2017/2018

Examinations are conducted in accordance with the Academic Regulations of University College Dublin (UCD) (<http://www.ucd.ie/students/assessment/>) as adapted by the Institute of Banking, a Recognised college of UCD. The Institute of Banking's regulations can be found here - www.iob.ie/examdetails.

1 Registering for Examinations

a) A candidate must fulfil all of the following requirements in order to be automatically registered for examinations in each academic year. The candidate must:

- be properly registered,
- have no outstanding fees or debts of any kind due to The Insurance Institute (III) or Institute of Banking or UCD,
- have satisfactorily attended or otherwise pursued as prescribed an approved programme of study, and
- have satisfactorily completed all programme requirements as stipulated by the Programme Board.

b) Candidates who are unsuccessful in assessments of level 7 modules (who failed to reach the pass mark or who did not sit) can re-register for that module for a subsequent sitting, paying the appropriate re-registration fee.

c) Candidates will be registered for the repeat examinations on receipt of the appropriate form duly completed and the relevant fee by the date specified for registration. The III does not accept any responsibility for any communications sent or received through the postal system. It is the responsibility of every candidate to ensure that they are registered for relevant assessments, including, where necessary, repeat examinations by the relevant deadline date.

d) Candidates registering for an examination should note that the examination will be set and assessed in English. Candidates whose first language is other than English should ensure that their standard of English is such that they are comfortable being assessed no differently to candidates whose first language is English. Lack of fluency/literacy in English will not be admitted later as grounds for Review/Appeal of an examination result.

e) The III facilitates candidates whose first language is other than English by allowing the use of foreign language to English dictionaries in the examinations. This is permitted provided the candidate has applied for and has been granted permission by the Institute to do so, in accordance with Section 5 (k) of these examination regulations.

f) All registrations for examinations are made in accordance with the rules and regulations stated in these regulations and in the Insurance Institute's prospectus.

2 Examination Timetable

a) The examination timetable for each academic year is published in the III Prospectus (and on the III website). It is the responsibility of each candidate to ensure when registering that the modules being selected do not clash on the exam timetable. If clashes do exist, the candidate must re-register to do the clashing exam of their choice at the next available sitting and pay the appropriate re-registration fee.

b) Approximately two to three weeks before the scheduled examination date, the examination permit notices shall be available online via a secure login to the Insurance Institute's website. All candidates will be informed that their examination permit is now available for download. Examination permits will **NOT** be posted in the mail. It is the candidates' responsibility to ensure that they are aware of the date, time and location of their examinations.

Candidates should print their permit notice for each exam they are registered to sit and bring it along to the specified examination venue in order to gain admittance. Please ensure that there is **NO** writing on the permit notice.

c) All examination venues are offered subject to adequate demand. If there is insufficient demand for the venue the candidate has chosen, they will be automatically re-allocated to the nearest available venue.

d) Candidates have one week after their permit notice is issued to request a change in venue. No changes of venue can be accommodated after this date. Exam venue change requests must be made in writing. It is **NOT** possible to change exam centres within Dublin.

3 Special Case Candidates

a) The III is committed to ensuring, as far as possible and within the framework of current legislative requirements, that students with disabilities have equality of access to and participation in all examinations and assessment procedures. Students with disabilities will be enabled to demonstrate their knowledge and competency on an equal footing with their peers.

Reasonable accommodations are defined as those actions that enable students to demonstrate their true knowledge and ability in examinations without changing the demands of the examination. The intention behind the provision of such accommodations is to alleviate a substantial disadvantage without affecting the integrity of the assessment. The granting of reasonable accommodations is not intended to put the integrity or status of the examination or in-class assessment at risk, and is designed to ensure fairness to all students.

The following arrangements (briefly described below) are possible for students with specific conditions/disabilities who notify the III of their requirements **upon applying for each exam**:

- a. Alternative examination arrangements.
- b. Extra time.
- c. Provision of a computer.
- d. Amanuensis (Scribe).

b) Similar facilities can be made available to candidates who have particular requirements because of an accident, illness, medical condition or pregnancy. Facilities will not be made available to students suffering from exam stress or anxiety unless the request is accompanied by an educational psychologist's report.

c) All special case candidates sit examinations at the same date and time as other candidates in the particular module, but additional time to complete the examination may be granted. The granting of additional time will necessitate that the special case candidates sit in a special exam centre.

d) Where candidates wish to avail of these supports, they are required to notify the III **upon applying for an exam** so as to facilitate the provision of the required supports. Applications for such supports must be made in writing and be accompanied by a supporting medical or educational psychologist's report. Requests received after the closing date for an exam session will not be entertained under any circumstances. Contact memberservices@iii.ie for further information or with any queries. A new request for supports must be submitted before every exam session.

4 Admission to Examination Centre and Examination Room

a) Candidates shall ensure that they are in attendance at the appropriate examination centre at least **30 minutes** before the advertised time of the commencement of an examination.

b) Only properly registered candidates are admitted to the examination room.

c) Candidates may not enter the examination room until permitted to do so by the Invigilator.

d) Candidates must bring photographic identification to the exam, (with their name printed and their signature) or other conclusive evidence of identity, in addition to their examination permit notice. Candidates without their examination permit notice and conclusive evidence of identity will **NOT** be admitted to the Examination Room.

e) Candidates will not be admitted to the examination room any later than one hour after the start of the examination. In exceptional circumstances, and provided that no other candidate has previously left the examination room, late candidates may be admitted at the discretion of the Senior Invigilator. Extra time will not be allowed in such circumstances and the short exam time will not be admitted as a reason for a Review/Appeal of the exam result; nor will the examiner be made aware of the short exam time utilised by the candidate.

f) Candidates will not be allowed to return to the examination room, once they have handed their Answer Book or MCQ Answer Sheet to the Invigilator.

5 Conduct during an Examination

a) Invigilators are present in the examination room to ensure the proper conduct of the examination (including the recording of the attendees) and to deal with any issues which might arise. If during the examination candidates should have a question or query, these should only be addressed to the Invigilator. Under no circumstances should candidates leave their places unless directed to do so by the Invigilator. Candidates must comply with all instructions given by the Invigilator.

b) Candidates shall not have in their possession while the examination is in progress, any unauthorised materials. All bags, coats, manuals, books, notes etc. must be left outside or at the front or back of the examination room, as indicated by the Invigilator.

c) A candidate who has unauthorised materials in their possession during their examination is in breach of the Examination Regulations. Any written or printed material stored in an electronic device shall be considered to be unauthorised materials.

d) Any unauthorised materials shall be removed and retained by the Invigilator, who shall make a written report to the Registrar. The candidate shall be allowed to complete the examination.

e) Candidates are prohibited from having in their possession in the examination room a mobile phone, PDA, or tablet computer. It is **NOT** sufficient to turn off the mobile phone / PDA / tablet computer. Any of these devices must be left outside, at the top or at the bottom of the examination room in candidate's coats or bags, as instructed by the Invigilator. Please note that the III is not responsible for candidate's personal property in the examination room.

f) Silent personal (battery operated) electronic calculators may be used except in circumstances where their use is expressly forbidden. The Invigilator has the right to examine these devices as he or she sees fit. Programmable or text storing calculators are not permitted. Such prohibited devices found on a candidate may be removed from the candidate. It is the responsibility of each candidate to ensure that their calculator is in working order. It is advisable to bring a spare battery.

g) Candidates may **NOT** use dictionaries unless the III expressly approves these in advance. Those wishing to avail of this facility must request to do so in writing, together with their application, confirming the type of dictionary required (e.g. Spanish to English translation) in advance of the examination in which its use is being sought. Such approval will only be granted in special circumstances. Where approval has been sought by, and granted to a candidate to use a specified dictionary, the letter granting the permission must be shown to the Senior Invigilator of the exam centre prior to the commencement of the examination. The Senior Invigilator will then supply the candidate with the translation dictionary that they have requested. Candidates must **NOT** write on the face or in the body of these texts and must return them to the Senior Invigilator at the end of their exam.

h) Candidates may **NOT** bring their own mathematical/statistical tables, rough work paper, or any other unauthorised materials into the examination room. Mathematical/statistical tables will be supplied, if required. Mathematical and statistical tables are the property of the III. Under no circumstances should mathematical/statistical tables, dictionaries or any used or unused examination stationery be removed from the examination room. Candidates found in possession of these tables, dictionaries or stationery outside the examination room will be deemed to be in breach of the Examination Regulations.

i) Candidates must bring photographic identification to the exam, (with their name printed and their signature) or other conclusive evidence of identity, in addition to their examination permit notice. Candidates should leave such conclusive evidence of identity visible on their desks to allow the Invigilator to check candidates' identification during the examination, without undue disturbance to any candidate. Without such proof of identity, candidates will **NOT** be admitted to the examination, or may be asked to leave the examination room. Candidates who do not have adequate identification may be given the opportunity to submit verification of their identity to the III within **five** working days of the exam. If candidates fail to produce adequate identity, their Answer Book or MCQ Answer Sheet may not be marked, which would result in a Fail grade.

- j) It is the responsibility of each candidate to ensure that they have an adequate supply of pens, pencils, ink etc. required for an examination. The borrowing of such materials will not be permitted during an examination.
- k) Candidates must only sit in the row allocated to them. Candidates must refer to the seating list outside the examination room to access their seating details.
- l) Candidates must not turn over the Examination Paper or otherwise commence the examination until instructed by the Invigilator to do so.
- m) Candidates are required to provide their answers to the examination questions in the Answer Book and / or MCQ Answer Sheets provided.
- n) Candidates are required to carefully enter the particulars required on the Answer Book and / or MCQ Answer Sheet. In all cases, candidates must sign the declaration that they have read, understood and agreed to be bound by these Examination Regulations. Where necessary, the Invigilator will be available to advise candidates on the correct completion of the cover sheet of the Answer Book / MCQ Answer Sheet. Candidates are requested to read the instructions and directions on the cover of the Examination Paper before starting the exam.
- o) If, after reading the Examination Paper, candidates wish to withdraw from the examination, they will not be allowed to do so until one hour after the start of the examination.
- p) Candidates wishing to leave the examination room temporarily may not do so unless accompanied by an Invigilator. In any event, any person seeking to enter or leave the examination room shall only do so with the Invigilator's permission. If a candidate needs to leave the examination room temporarily, they should raise their hand, and an Invigilator will accompany them. During this absence from the examination room, the Examination Regulations as set out herein still apply and candidates cannot communicate or attempt to communicate with another person or access or attempt to access unauthorised material. .
- q) A candidate may not leave the examination room within the last fifteen minutes of their examination.
- r) A candidate must not for any reason or, on any pretext whatsoever, speak to or have any communication with any other candidate, or aid or attempt to aid another candidate; such communications will be regarded as a breach of these Examination Regulations. If a candidate needs to ask a question or obtain an extra Answer Book, they should raise their hand and an Invigilator will attend to them.
- s) At the end of the examination, candidates must remain in their place until an Invigilator has collected their Answer Books / MCQ Answer Sheet, the Answer Books / MCQ Answer Sheets have been checked, and the Invigilator has announced that candidates may leave the examination room. It is the responsibility of each candidate to ensure that their Answer Books are handed to the Invigilator. Candidates must not remove Answer Books, MCQ Answer Sheets, extra paper, or Examination Papers from the examination room.
- t) Smoking is not permitted in or in the vicinity of the examination room. Smoking breaks are not permitted during the examination. No food or drink is permitted in the examination room (except for medication, with prior approval of the Institute).

6 Cheating and Plagiarism in an Examination

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 Institute of Banking activity, or which violates any Institute of Banking Regulation, shall constitute a breach of discipline as set out in the student code of conduct <https://www.iob.ie/sites/default/files/Student%20Code%202017-18.pdf>. Examples are included, but not limited to, those in the sections below.

a) Where candidates are considered by the Invigilator to have copied or to have attempted to copy or to have assisted in copying, the Invigilator shall make a written report to the Registrar. The candidate shall be allowed to complete the examination.

b) Cheating means an attempt to benefit oneself, or another, by deceit, fraud or other breach of the Examination Regulations. This shall include impersonation and plagiarism. Plagiarism, the presentation of another person's material, concepts, arguments etc., whether published or unpublished, as one's own without appropriate attribution, is a serious breach of these Examination Regulations.

c) Plagiarism, the presentation of another person's material, concepts, arguments etc., whether published or unpublished, as one's own without appropriate attribution, is a serious breach of these Examination Regulations. Plagiarism is defined by the act not by the intention. Where it is considered that a candidate may be guilty of plagiarism, a comprehensive written report thereon shall be submitted to the Registrar. The Insurance Institute and the Institute of Banking have adopted the [UCD Plagiarism Policy](#). Plagiarism in any form is forbidden in all examinations and assessments, theses, or other academic exercises.

d) In cases of impersonation, the personator and the personated shall both be deemed to be in breach of the Examination Regulations.

7 Absence from Examinations

a) At level 7, if a candidate is absent from an examination in a module to which they have registered, the candidate will be treated as having sat the exam and will be recorded as Did Not Sit (DNS) for the examination and will be awarded a result of FAIL in the module.

In the case of being absent due to extenuating circumstances (as defined below), candidates will not be treated as failing the module and the next attempt will be treated as a first sitting. The Institute of Banking has adopted the UCD policy on Extenuating Circumstances, further details can be found here: www.iob.ie/examdetails.

b) If a candidate at level 7 is absent from an examination and wishes to claim that such an absence is on the grounds of extenuating circumstances (e.g. illness or bereavement), a detailed written explanation of the absence must be received by the III within **10 working days** after the examination. If the absence is due to the candidate's illness, candidates must also submit a medical certificate. Medical Certificates must be ORIGINALS (fax, scanned or photocopies will not be accepted), must cover the exam date or relevant period of assessment, and must identify that the candidate was affected by illness or injury that prevented them from being able to sit the exam. The Institute reserves the right to verify the details of medical certificates submitted.

c) Candidates presenting with extenuating circumstances, particularly medical certificates, for consecutive examinations or assessments may be contacted by the Institute to discuss their case and circumstances. Their case may also be referred to a relevant Programme Board of the Institute for further consideration. Further details can be referenced here - www.iob.ie/examdetails.

8 Illness during an Examination

a) A distressed or ill candidate may be permitted to leave the examination room temporarily during an examination, accompanied by an Invigilator, and may subsequently return to complete the examination, provided that the continuity and quality of invigilation is not affected. The Senior Invigilator may, following consultation with the III, if deemed necessary, give a time extension to such a candidate at the end of the examination equal to the period of absence, or arrange for such a candidate to complete the examination in a separate room under separate supervision.

b) Each candidate shall bring any extenuating circumstances which may have affected their performance in any examination or part of an examination to the attention of the III within **10 working days** after the date of the examination. The Registrar shall be informed and will notify the Examination Board who may decide to take such circumstances into account with respect to that candidate. Extenuating circumstances which could have been brought to the attention of the Registrar / Examination Board may not necessarily be admitted later as grounds for review/appeal of an examination result. Further details can be referenced here - www.iob.ie/examdetails.

9 Complaints and Summary Procedure

Students taking Institute of Banking examinations are bound by the Academic Regulations of UCD as adapted by the Institute of Banking and the student code and the procedures therein <https://www.iob.ie/sites/default/files/Student%20Code%202017-18.pdf>

- a) Where a complaint of misconduct or alleged breach of the Disciplinary Regulations by a student has been brought before the Registrar or his/her nominee, the Registrar or his/her nominee will take steps as soon as is practicable to arrange a meeting with the student and will provide in advance details of the alleged offence (i.e. a preliminary hearing).
- b) Where it proves impracticable, in exceptional circumstances, for the Registrar or his/her nominee to arrange a meeting with the student, the Registrar or nominee may communicate with the student by telephone, email or by registered letter.
- c) The student may, prior to or during the meeting with the Registrar or his/her nominee, request that the matter be referred to a **Disciplinary Committee** for adjudication. Where it is impracticable to arrange such a meeting, the student may request that the matter be so referred at any time following receipt of communication from the Registrar or his/her nominee.
- d) Any student who is resident outside of Ireland may request the Registrar or his/her nominee to arrange a non-oral hearing of the Disciplinary Committee if the student wishes to circumvent the necessity of travelling to Dublin to attend an oral hearing. Where the Registrar or his/her nominee decides to grant such a request, a Disciplinary Committee will be convened to consider the allegation(s) against the student on the basis of written submissions from the Registrar or his/her nominee, the complainant, the student and other relevant parties. The student and the complainant will be given an opportunity to respond to the other's submission before the Committee meets.
- e) Where an alleged breach of discipline appears to involve two or more students, such students may be jointly charged and heard together.
- f) Where an alleged breach of discipline may, in the reasonable opinion of the III, constitute a criminal offence, the III will respond and act in accordance with law, which may include an obligation to report the suspected offence to An Garda Síochána. Any such report may be in addition to the implementation of the Disciplinary Procedure
- g) The proceedings and details of student disciplinary cases are private and confidential and where student disciplinary data is reported to Programme Boards etc. the identity of students is not revealed. However, it is noted that this does not preclude the III communicating the decisions taken at the preliminary hearing; the decisions of the Discipline Committee or the decisions of the Disciplinary Appeal Committee to individual members of staff, including those raising complaints, where it is deemed necessary for the effective administration of the process. To be clear, the principles of natural justice are enshrined in the set out in this Code and applicable to both respondent and complainant.

Procedure of Preliminary Hearing

Pre Hearing

- a) The Registrar or his/her nominee shall notify the student, in writing, of the allegation that has been made against them. The student shall be invited by the Registrar or his/her nominee to attend a preliminary hearing to address the allegation. Notification shall be sent by registered post to the last known address of the student.
- b) The student must respond to the notification and make an appointment with the Registrar or his/her nominee as soon as is practicable. Failure to respond to the Registrar or his/her nominee's request to make an appointment will constitute a disciplinary offence and may result in the matter being referred directly to a Disciplinary Committee for adjudication.

Preliminary Hearing Procedure

- a) The function of a preliminary hearing is to permit the Registrar or his/her nominee to consider the case, interact with the student and form an opinion on the seriousness of the case. The process is student-centred and based on natural justice. To be clear, the case may be concluded at the preliminary hearing stage or referred to a Disciplinary Committee. It is a matter for the Registrar or his or her nominee to make a determination in this regard.
- b) Before commencement of the preliminary hearing, the Registrar or his/her nominee shall notify the student that they are being interviewed under the conditions laid out in the III Exam Regulations. The Registrar or his/her nominee shall also explain that it is the student's right to refer the matter directly to a **Disciplinary Committee** for adjudication at any stage during the interview. The Registrar or his/her nominee must confirm that the student understands the process and is willing to continue. Students may be accompanied to the meeting by a person of their choice such as a Student Adviser or relative.
- c) The Registrar or his/her nominee will outline the allegation made against the student and ask them to accept or reject the accusation and offer to consider whatever submission they see fit to make in regard to the charge.
- d) The Registrar or his/her nominee may following this meeting or communication:
 - Dismiss the complaint with no further action.
 - Conclude the process, subject to certain conditions to remedy their behaviour, such as the writing of a satisfactory letter of apology.
 - Uphold the alleged breach, subject to one or more of the following sanctions.
 - i. Issue a formal caution via a letter of warning to the student regarding their future behaviour. The Registrar or his/her nominee may refer to the matter should any further allegations be made against the student.
 - ii. Impose a fine not exceeding 5% of the annual fee for the programme of study at the time the fine is imposed. The Registrar or his/her nominee may also require a contribution by the student towards the cost of remedying, in whole, or in part, any damage or loss caused.
 - Refer the matter to a **Disciplinary Committee**, without making any decision as to guilt, where the Registrar or his/her nominee considers that course of action appropriate having regard to the gravity or nature of the charge or on account of the complexities of the issues. Where the gravity of the matter warrants it, the Registrar or his/her nominee may impose, without prejudice, a temporary suspension of the student from the III and/or may postpone the award to the student of a degree, diploma, certificate, prize or other academic award and shall in such a case ensure that the Disciplinary Committee is convened without delay.
 - The Registrar or his/her nominee may defer the communication of the outcome to the student where a submission made by the student requires further investigation.

- The outcome of the preliminary hearing shall be given in writing to the student. The student shall be informed of their right to appeal a decision to a Disciplinary Committee, the procedure for lodging an appeal and the time limit for lodging an appeal. Appeals may be lodged within two weeks from the date of the preliminary hearing.
- Where the matter is resolved at the preliminary hearing stage of the process, the Registrar or his/her nominee shall write to the person who raised the complaint advising them that the matter has been dealt with under the procedures of the preliminary hearing and related outcome noted.

10 Disciplinary Committee

- The Disciplinary Committee shall be appointed by the Registrar or his/her nominee and composed of a Chair and two further members (*to be determined by the Dean and the Registrar*). Each Committee of Discipline shall have at least one male and one female member. A member of the administrative staff shall be appointed as a non-voting secretary of the Committee.
- Decision of the Committee shall be taken by a simple majority
- A record written or otherwise of the proceedings shall be made

Procedures of the Disciplinary Committee

Pre Hearing

- a) The Registrar or his/her nominee shall prepare a summary containing particulars of the alleged offence and shall forward the summary to the Disciplinary Committee.
- b) The committee shall cause notice of the hearing to be sent by registered post to the last known address of the respondent student at least ten days before the date of the hearing or to be handed personally to the said student.
- c) The written notice shall contain a copy of the summary compiled by the Registrar or his/her nominee and a note of any documents on which the III (or College of Professional Finance) proposes to rely at the hearing. In addition, the notice shall state that the respondent student is entitled within reason to call the attendance of witnesses for the purpose of the hearing, to inspect all relevant documents and to obtain copies of any documents listed in the notice upon which the III intends to rely. The notice shall also state that the student may be represented/supported at the hearing by a person of the student's choice, a Student Adviser, parent(s) or, if wished, a practising lawyer. If availed of, the student is required to confirm the details of their chosen representative in advance of proceedings. The student shall be informed that written submissions may be made to the Disciplinary Committee in advance of the hearing.

Disciplinary Committee Procedure

The following procedure shall be followed by the Disciplinary Committee

- i. The Registrar or other III representative appointed by the Registrar or his or her nominee shall present the case to the Committee
- ii. The student shall be asked to admit or deny the alleged offence
- iii. If the student accepts the substance of the charge or complaint to be true, it shall not be necessary for the Registrar or Registrar's representative to offer evidence, although both parties may make such submissions or addresses as they wish in relation to the penalty.
- iv. If the student denies the alleged charge, the subsequent procedure shall be fair and reasonable having regard to the nature of the offence and the penalties laid down in these Regulations.

In particular the following practices shall be observed:

- all the evidence shall be heard in the presence of the student and of the student's representative and they shall be given the opportunity to cross-examine all witnesses called by the Registrar or Registrar's representative who likewise may cross examine witnesses called by the student;
 - the student shall be given the opportunity of offering evidence themselves and witnesses and documentation relevant to the issues;
 - the Registrar or Registrar's representative and the student or student's representative(s) shall be given the opportunity to make submissions after evidence has been taken including representations in regard to the penalty where the Disciplinary Committee has found that the charge has been proved against the student.
 - the Committee shall deliberate in the absence of the complainant, respondent student and/or representatives but shall be entitled to seek legal advice on any legal matter arising in the course of the proceedings.
 - these procedures set forth above shall be deemed vitiated if the conduct of the student or the student's representative or any other person or persons on the student's behalf, in the opinion of the Disciplinary Committee, renders compliance with the said procedures impossible or impracticable.
- v. Where a student fails to attend a **Disciplinary Committee** hearing and the Institute has made reasonable attempts to accommodate the student, the Committee may decide to adjudicate on the matter in the student's absence, relying on the documentation furnished to the student and to the Discipline Committee.

Disciplinary Committee Penalties

Where a student is found guilty of the offence or offences charged the Committee is empowered to impose any of the following penalties, either separately or in combination:

- a expulsion from the III;
- b suspension from the III for a stated period, or until such time as any requirements laid down by the Committee such as payment of a fine or the restitution of damage or loss are fulfilled;
- c exclusion from specific III facilities;
- d debarring from examinations for a specified period;
- e a fine not exceeding 50% of the annual fee for the programme at the time the fine is imposed;
- f a reprimand and a note on the student's record;
- g in the case of an offence of plagiarism or of copying, cheating or other offence in connection with an examination, exclusion from the examination in question and deprivation from any benefits connected therewith, in part or in toto, and/or from the academic course being followed by the student or any part of it;
- h an order for the reparation of any damage or loss caused, either to the Institute or to any of its members of staff or students or members of the public;
- i deprivation of award of degree, diploma, certificate, prize or other academic award;
- j a suspended sentence.

The Committee may in exceptional cases, having regard to all the circumstances of the case, decide not to impose any penalty

Communication of Decision

- The determination of the Disciplinary Committee in every case brought before it, shall be given in writing, and a copy thereof thereof forwarded in due course to the student concerned or the student's duly appointed representative. The student should be informed of the right to appeal to the Governing Authority, the procedure for lodging an appeal and the time limit for lodging an appeal. Decisions of Discipline Committees are sent for noting by Academic Council in an annual report. A determination involving deprivation of a scholarship or other prize shall be referred to the decision of the Governing Authority.
- The Registrar or his/her nominee shall write to the person who raised the complaint and advise them of the decision of the Disciplinary Committee, noting that the student has the right to appeal the decision.

Appeal

- a) An Appeal may be made to the Registrar within two weeks from the date of issue of the decision of the Disciplinary Committee and the appellant shall submit in writing the grounds for appeal. The date of issue of the said decision shall be the date on which the decision is emailed and posted (by registered post to the student's address as appears on the IOB student information system), or handed to the student.

Disciplinary Appeal Committee

- a) The Registrar delegates to the **Disciplinary Appeal Committee** the power to hear appeals from decisions of the Disciplinary Committee. The Disciplinary Appeal Committee shall be composed of an uneven number of members drawn from internal / external personnel as appropriate. A member of the administrative staff may be appointed as a non-voting secretary to the Disciplinary Appeal Committee.
- b) No member of the Disciplinary Committee (or person providing administrative support) who had adjudicated on the original complaint may serve on the Disciplinary Appeal Committee.
- c) Decisions of the Disciplinary Appeal Committee shall be taken by a simple majority.
- d) A record, written or otherwise, of the proceedings shall be made.

Procedures of Disciplinary Appeal Committee

- a) A copy of the appellant's grounds of appeal including the appellant's submission, if any, shall be provided to the Committee.
- b) A copy of the relevant record of the Disciplinary Committee shall be obtained from the said Disciplinary Committee.
- c) The appellant or appellant's representative, and the Registrar or other Institute representative may make oral submissions to the Disciplinary Appeal Committee.
- d) Where in the opinion of the Disciplinary Appeal Committee the requirements of justice so dictate, the Committee may consider evidence which was not tendered at the hearing before the Disciplinary Committee but provided always that the intention to adduce such fresh evidence has been notified to the student or to the Registrar or other Institute representative, as the case may be, in time sufficient to enable the student or the Registrar or other Institute representative to consider properly the said fresh evidence and to deal therewith adequately at the hearing of the appeal.
- e) The Disciplinary Appeal Committee may:
 - (i) allow the appeal
 - (ii) decrease or increase the penalty, or vary the nature of the penalty
 - (iii) reject the appeal

Communication of decision

The determination of the *Disciplinary Appeal Committee* shall be given in writing and a copy thereof forwarded to the student concerned by prepaid registered post to the student's address appearing on the Institute's register of students, or to the student's representative.

11 Communication of Examination Results

a) Level 7 modules are assessed using marks; modules are graded as Pass/Fail. Programme awards at level 7 are also awarded as Pass/Fail (i.e. Honours are not awarded at level 7). A repeat attempt at a module is assessed the same as a first sitting i.e. the repeat attempt is marked out of 100% and the candidate is awarded all the marks they achieve in the repeat attempt – there is no penalty or adjustment applied to the repeat attempt marks.

b) The **Grade Approvals Process**¹ used by the Institute of Banking comprises two phases: (1) a **PERSAR** meeting and (2) **Programme Examination Board (PEB)** meeting.

b1) At the PERSAR meeting, a review of all module grades and student performance in the modules is undertaken. Student performance will cover the grades awarded and include consideration of individuals who have submitted extenuating circumstances (e.g. illness, bereavement etc.) or for whom an incident (e.g. candidate arriving late or being unwell) may have occurred during the formal examination which is documented in an Invigilator's report². Results at this stage are 'provisional'.

b2) The Programme Examination Board (PEB) meeting reviews and formally approves all student grades. In cases where students have completed a programme, this meeting approves their award.

c) Results which have been signed-off by the PERSAR as ready for provisional release may be released ahead of ratification. The results are provisional and are subject to ratification by the Programme Examination Board (PEB) and in a small number of cases, may be amended upwards or downwards.

d) Provisional Results shall be available online via secure login to the Insurance Institute website. Candidates will be notified that their provisional exam results are available for download. Provisional result notices will NOT be issued by post.

e) All examination results and awards shall be subject to final ratification by the Programme Examination Board (PEB).

f) Results and consequential awards shall be formally communicated to candidates after ratification of the results and awards by the relevant meeting of the Programme Examination Board (PEB). Candidates will be advised of their results individually.

g) Results will be published securely via the III website and Transcripts of Ratified Results shall be published securely on each candidate's 'iiiPlus' account. A communication will be sent to candidates informing them that their results are available. Result notices will NOT be issued by post.

h) In order to preserve confidentiality, examination results shall not be disclosed by email, fax, telephone or to personal callers to the offices of the III or Institute of Banking.

i) Before a candidate's results can be ratified, and before an award can be issued to a candidate, a candidate must fulfil all of the following requirements. The candidate must:

- be properly registered,
- have no outstanding fees or debts of any kind due to the III or Institute of Banking or UCD.
- have satisfactorily attended or otherwise pursued as prescribed an approved programme of study, and
- have satisfactorily completed all programme requirements as stipulated by the Programme Board.

¹ As part of a recognised college of UCD, the III Grade Approvals Process (GAP) closely mirrors that of UCD.

² Any breaches of III Examination Regulations are communicated by the Invigilator directly to the III.

j) After results have been issued, candidate's exam scripts will only be retained for the period during which an appeal may be lodged plus one month, or if an appeal is lodged, for a month after the end of the appeal process.

12 Examination Re-checks

a) Re-check Definition

To recheck the examination materials shall mean to verify that:

- the correct candidate number has been assigned to the candidate's examination materials,
- all sections of the examination materials have been marked, and
- these marks have been entered and combined accurately in arriving at the final examination result.

b) Procedures to be followed to request a Re-check

- i A written request for a Re-check must be received by the III not later than **10 working days** after the date on which the examination results are first published by the III. The term "published" will mean the first date the provisional results have been posted to the candidate's account in the 'iiiPlus' section of the website.

In the case of candidates who have failed the module for which they have requested a Re-check they should not await the outcome of the Re-check before re-registering for that module (to do so may mean missing the re-registration closing date). If a candidate has re-registered for the module and the Re-check results in an upward revision of their grade from Fail to Pass, the Institute will refund the re-registration fee to the candidate.

- ii Where the Registrar is of the opinion that such action is appropriate, the Registrar may retrospectively exempt a candidate from the application of Regulation 12 (b) i.
- iii The III will charge a fee of **€35** for a Re-check of each examination paper. In the event of the Re-check resulting in an upward revision of marks, this fee is refundable.

c) The outcomes of all Re-checks must be presented to the Programme Examination Board where all grade changes and awards (where applicable) are ratified.

13 Examination Reviews

a) Definition of Review

A Review means the reconsideration in detail of all or part of the existing examination material by the examiner. The examiner will provide a detailed report on the candidate's script indicating, by subpart of each question, where the candidate lost marks in relation to the marking scheme.

A Review can also mean the consideration of other pertinent information where the application has been made based on various grounds specified in 13 (b) iii. This may involve reconsideration of examination material in light of the extra information.

In the case of multiple choice examinations, feedback cannot be given on a question-by-question basis in order to protect the integrity of the question bank. In light of this restriction, candidates who are unsuccessful in MCQs are provided with an individual feedback report which details the chapter, subchapter reference, and area from which the question comes. Therefore a review in the case of an MCQ exam typically involves consideration of the specific grounds for the review specified in 13 (b) iii.

b) The grounds for review

- i Before a Review procedure is initiated, a detailed written submission in accordance with the following paragraph must be received from the candidate.
- ii The submission must identify the element or elements of the examination on which the Review is sought. It must also specify the grounds on which the Review is sought and must contain all information which the candidate wishes to have taken into account in the Review.
- iii An application for a Review will only be considered if it is based on one of the following grounds:

- (a) The Examination Regulations have not been properly implemented.
- (b) The Examination Regulations do not adequately cover the candidate's case.
- (c) The candidate's performance in the assessment was adversely affected by illness or other factors which, for valid reasons, the candidate was unwilling to divulge before the Examination Board reached its decision.
- (d) The candidate had formally notified the III of extenuating circumstances prior to or during the course of an examination, however, the Examiners and the Examination Board were not advised of such extenuating circumstances prior to considering the candidate's examination results or that the Examination Board did not give sufficient weight to such extenuating circumstances previously notified to the III.
- (e) There was a substantial error of judgement on the part of the Examiners with the result that the assessment given was totally at variance with previous assessments and performance levels.
- (f) There was a material administrative error or a material irregularity in assessment procedures which made a real and substantial difference to a candidate's result.

c) Procedures to be followed to request a Review

- i A written request for a Review must be received by the III, not later than **10 working days** after the date on which the examination results are first published by the III. The term "published" will mean the first date the provisional results have been posted to the candidate's account in the 'iiiPlus' section of the website.

In the case of candidates who have failed the module for which they have requested a Review, they should not await the outcome of the Review before re-registering for that module (to do so may mean missing the re-registration closing date). If a candidate has re-registered for the module and the Review results in an upward revision of their grade from Fail to Pass, the Institute will refund the re-registration fee to the candidate.

- ii Where the Registrar is of the opinion that such action is appropriate, the Registrar may retrospectively exempt a candidate from the application of Regulation 13 (c) i.
- iii The III will charge a fee of **€65** for a Review of each examination paper. In the event of a Review resulting in an upward revision of marks, this fee is refundable.
- iv The Review submission shall be considered by the Programme Manager with responsibility for that module, the Module Co-ordinator or Examiner and the Registrar or Registrar's nominee.
- v In the event of a Review submission being declined, the candidate shall have the right, to appear personally before the Registrar and may be accompanied if desired by another person.
- vi. Following publication of results, candidates' who can demonstrate valid grounds for review, may request to view their examination script in the offices of the III in the presence of the Registrar or the Registrar's nominee, at a date and time to be agreed with the Registrar or the Registrar's nominee. The viewing of scripts is strictly by appointment only. Access to MCQ Answer Sheets is not allowed as it would not be helpful to a candidate without access to the Examination Paper (which is prohibited as its release would harm the examination process). While viewing the scripts candidates will not be allowed to make copies or to be accompanied by anyone else.

d) The outcomes of all Reviews must be presented to the Examination Board (or sub-committee thereof) where all grade changes and awards (where applicable) are ratified.

14 Appealing the outcome of a Review

a) The outcome of a Review can be appealed to the Examinations Appeals Sub-Committee of the Programme Board. Further details on the Institute of Banking's appeals process and corresponding policy and forms can be found here - www.iob.ie/examdetails

b) An appeal of a Review submitted on grounds of 13 b) iii) (e) can only be made after the candidate has contacted the Institute, inspected their script and seen how marks and grades were awarded. While viewing their scripts, candidates will not be allowed to make copies or to be accompanied by anyone else.

c) Notice of Appeal of the outcome of a Review must be lodged in writing by a candidate within 10 working days of receiving notification of the outcome of the Review. Where such notification is sent by post to a candidate, the notice shall be deemed to be received by the candidate two business days after the date on which it was posted. The written notice of Appeal must state the grounds on which Appeal is made.

d) Where necessary, as soon as practicable after the review of any such notice of Appeal, the Programme Board shall appoint an Examinations Appeal Sub-Committee to hear the Appeal.

e) The Examinations Appeal Sub-Committee

The Examinations Appeal Sub-Committee shall be appointed each year by the Programme Board and shall be constituted as follows:

- i The Programme Board Chair will nominate one person, who will chair the Sub-Committee.
- ii The Sub-Committee will include not less than four other persons.
- iii The Sub-Committee shall ordinarily be comprised of academic staff of educational establishments exclusive of the III. The members are not necessarily experts in the content of the assessment under appeal and do not themselves, read assessment material which is the subject of the Appeal.
- iv Three members of the Sub-Committee shall constitute a quorum.
- v The Sub-Committee shall endeavour to reach its decision by majority if not unanimously. In the event that there is a tied vote of the Sub-Committee, the nominee of the Programme Board Chair shall exercise a casting vote.
- vi The Sub-Committee shall consider each Appeal on the grounds on which it is based, in accordance with the principles of natural justice. To assist it in coming to a decision, the Sub-Committee shall be provided with the Examiner's report and all reports and commentary of the External Examiners. Copies of all such correspondence shall be made available equally to the appellant and the Registrar.
- vii The Sub-Committee may require evidence of any medical or other circumstance which may have adversely affected the candidate's performance at the assessment.
- viii The Sub-Committee shall make known its decision in writing to the candidate and shall notify the Programme Board. There shall be no appeal from the decision of the Sub-Committee.
- ix The decisions of any Sub-Committee of the Programme Board shall not be invalidated by reason of the fact that such bodies may from time to time comprise of the same members.
- x While every effort is made to have the process carried out as speedily as possible, delays may arise. Consequently, it is imperative that candidates who have appealed against a failure in an assessment should NOT assume a favourable outcome to an Appeal or assume that the Appeal will be decided prior to the sitting of a repeat assessment. They should register for such repeat assessments and prepare themselves to sit it. In the event of a successful Appeal, any fees paid will be refunded.

f) As soon as is practicable after the appointment, the Examinations Appeals Sub-Committee shall notify the subject of the date, time and place for the hearing of the Appeal. The Sub-Committee shall give the subject the opportunity of attending the hearing, of being heard before it, of calling witnesses to give evidence on their behalf, of adducing documentary evidence and, if the subject so desires, shall be permitted to be represented at the hearing of the Appeal by counsel, a solicitor or by a member of the III.

g) Decisions of the Examinations Appeals Sub-Committee shall be final.

h) All outcomes of the Examinations Appeals Sub-Committee shall be reported as soon as possible to the Programme Examinations Board or Sub-Committee thereof.