Average scores across all candidates
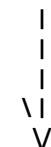
exam:	6-Canada
sitting:	2019.Fall

estimated average score
for each question
across all candidates

total points:	70.25
passing score:	49.50
==>	70.5%

Q#	max points	reading tested	topic	type	estimated global average score	Q#
1	2.00	Baer.Intro, OSFI.SupFrm	**regulation**: origins, legislation vs regulation OSFI: risk assesment principles	essay	45%	1
2	1.50	McD.Intro	**legal**: Insurance Reference Case	essay	60%	2
3	2.00	Marshall.Benefits	**Ontario auto**: description, flaws, Action Plan	essay	75%	3
4	1.75	ICBC.Affordable	**BC auto**: description, affordability issues, alternative model	essay	50%	4
5	1.50	AAA.CrdSc	**credit score**: uses, arguments for & against	essay	90%	5
6	2.00	Baer.Intro	**legal**: Fletcher v MPIC (duty of care)	essay	35%	6
7	1.75	Dav.NonPec	**legal**: Trilogy Ruling	essay	80%	7
8	1.25	Harris.Tort	**tort reform**: joint & several liability, other issues & reforms	essay	60%	8
9	2.25	CAS.GovtIns	**evaluate govt programs**: agri-insurance, worker's comp	essay	70%	9
10	1.50	PACICC.Comp	**PACICC**: goal, funding, costs of involuntary exit	essay	40%	10
11	4.00	IBC.Flood, IIC.Terrorism	**U.S.**: flood & terrorism, Canada: design a flood insurance program	essay	60%	11
12	3.25	Dutil.FA	**FA**: goals, mechanisms, transfer requirements, calculate: loss ratio	essay / CALC	70%	12
13	1.50	Chev.Agric	**Growing Forward 2**: programs & funding	essay	75%	13
14	4.75	CCIR.ARinstr, CIA.PrLiabs	**calculate**: net commissions, premium deficiency	CALC	75%	14
15	2.75	CIA.MfAD, CIA.Taxes	**calculate**: APV, discounting the asset for future income taxes	CALC	55%	15
16	1.75	CCIR.ARinstr	**calculate**: net income	CALC	55%	16
17	3.00	OSFI.Eqk, OSFI.MCT	**earthquake**: risk management, calculate: earthquake reserves	essay / CALC	75%	17
18	2.25	CCIR.ARinstr	**calculate**: excess (deficiency) ratio	CALC	60%	18
19	5.25	OSFI.MCT	**calculate**: MCT ratio	CALC	80%	19
20	3.75	OSFI.Stress, CIA.DCAT, OSFI.MCT	**stress-testing**: purpose, reverse stress-testing, calculate: MCT ratio	essay / CALC	70%	20
21	2.00	CIA.DCAT, OSFI.MCT	**assess**: financial condition, impact on MCT components of PAS	essay	70%	21
22	2.00	OSFI.ORSA, OSFI.MCT	**ORSA**: setting internal targets, MCT: risk components	essay	70%	22
23	3.00	MSA.Ratios	**calculate**: ROR, net loss reserves to equity, net leverage, inv. yld.	CALC	70%	23
24	1.25	BCAR.Cdn2018	**calculate**: BCAR, explain: covariance adjustment	essay / CALC	80%	24
25	1.00	Feld.RtAgs	**rating agency models**: Moody's, Standard & Poor's	essay	55%	25
26	1.25	IFA.Solvency2	**ENID**: examples, reasons for trying to identify ENID	essay	65%	26
27	2.50	IAA.RiskAdjs, CIA.IFRS17	**IFRS17**: non-financial risk, discounting (versus current practice)	essay	45%	27
28	1.25	CIA.Discnt	**discount rate**: net claims liabilities, ceded claims liabilties	essay	45%	28
29	3.25	OSFI.AA	**AA**: qualifications, peer review of AA: objectives, expectations, material changes	essay	75%	29
30	1.50	CIA.Models	**model risk**: severity & likelihood of model failure	essay	75%	30
31	1.50	CIA.Subseq	**course of action**: missing claims, acquisition, catastrophe	essay	75%	31
total	**70.25**	*est. average across all candidates:*			65.6%	