

PLAGIARISM UNPLUGGED

BY LESLIE FAUSER

JOHN LENNON AND GEORGE HARRISON

were accused of it. John Fogerty of Creedence Clearwater Revival fame was accused of plagiarizing himself. Even Nemo, the good-natured clown fish made popular by Walt Disney Pictures, swam his way into a sea of controversy when a French children's author claimed the fish was hatched from his idea bank. More serious accusations of plagiarism have been levied against research scientists, have shaken the reputation of world-renowned universities and have surfaced in scientific journals.

As evidenced by the cases above, plagiarism takes many forms and its presence is more prolific than ever due to the ease with which information can be shared. Transfer and theft of knowledge is effortless and seamless; it spans borders, countries, languages and cultures. Looking for a company to help you plagiarize your term paper? Google can tell you where to find one in 0.19 seconds. Plagiarism at your fingertips. Why not take the risk? Proving the origin of intellectual property is often easier said than done. The Society of Actuaries (SOA) is no stranger to risk and has firmly established that when it comes to plagiarism risk is definitely not opportunity.

PLAGIARISM IN E-LEARNING

While it is highly unlikely plagiarism occur-

The Value of e-Learning Assessments

By Brett A. Roush

TRADITIONAL EXAMS—timed, proctored, multiple choice, and written answer—will always have a key role in the SOA's Education process. They highlight a candidate's ability to process large amounts of detailed information quickly. However, how often when doing your job are you forbidden from looking up an equation you once knew or from using a computer? Technology now enables us to expand our assessment approach.

The e-Learning assessments allow the SOA to ask questions that could not be posed on the traditional exams, such as requiring extensive spreadsheet manipulation and having answers submitted in the form of a final work product that demonstrates effective communication skills. With this added flexibility realistic scenarios can be developed within the assessment. They provide candidates with opportunities to demonstrate both the knowledge and skills they have learned. Using these complex, open-ended assessments allows candidates to fully demonstrate their understanding of how the module concepts should be applied.

Despite the relatively small risk of plagiarism the e-Learning assessment method presents, this risk is outweighed by the opportunity to ensure our candidates are better prepared for successful actuarial careers. **A**

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rences in the SOA’s e-Learning system will receive the same notoriety as the cases above, they are by no means less important—in fact they are more important. Plagiarism affects candidates, members and employers. When plagiarism begins to spread, organizational and professional reputations are affected. Processes, effectiveness and learning delivery methods are questioned. The method by which a member earned a credential is challenged. Ever so slightly, the value of the ASA and FSA designations begins to decline.

At the time of this writing, the overall historical incidence rate of plagiarism on e-Learning submissions was approximately 1 percent. But that number is dropping. The vast majority of e-Learning candidates adhere to the e-Learning Terms and Conditions by submitting their own work. While collaborative study and preparation is allowed and encouraged on the Fundamentals of Actuarial Practice (FAP) End-of-Module exercises and Final Assessment and on the Decision Making and Communication (DMAC) module, copying from another submission or model solution is strictly prohibited. Candidates who violate the e-Learning Terms and Conditions will be disciplined.

WHY DOES PLAGIARISM OCCUR?

If the average SOA candidate or member

was asked to make a list of where they receive pressure to pass SOA exams or assessments it may look something like this: family, friends, colleagues, employers, professors, themselves, the very culture in which they live and work ... the list would likely go on. These pressures are not to be understated. The volume of material one is required to learn to pass the rigorous SOA examinations may tempt even the most ethical actuary who spends his nights studying life contingencies while his family sleeps. However, succumbing to the temptation of plagiarism must not be considered an isolated incident confined to a dimly lit office in the middle of the night. It carries a much wider and far-reaching risk—a risk that left unaddressed could easily threaten an entire profession. Uploading a plagiarized assessment infects not only the e-Learning system but also the very profession of which a candidate is working so hard to join.

TYPES OF PLAGIARISM

The most common cases of plagiarism involve two candidates who plagiarize or collude on their assessments, resulting in word-for-word matches. Several sophisticated software tools are used to check for the existence of such copying in e-Learning submissions. Improper collaboration and collusion are considered forms of plagia-

rism and are also prohibited by the SOA. Failing to cite sources can also be considered an act of plagiarism. If a candidate copies material from a published source, a citation makes the origin clear.

It is also an infraction for a candidate to lose control of his or her work product. For example, a candidate prints out his assessment to a shared work printer. His colleague walks by and secretly makes a copy of it for later use. “Later use” may be six weeks, six months or a year down the road. Despite the lag between the two submission dates, at the point of discovery the SOA will also contact and may also discipline the first candidate who failed to exercise reasonable control of his work. Maintaining control of work files, printouts and storage devices is critical in order to avoid being involved in a discipline matter a year later, and having to explain or demonstrate that he did not willingly share his work with another candidate.

CONSEQUENCES

At first glance, plagiarism may seem an attractive shortcut to achieving one’s professional goals and being awarded a long-awaited bonus or pay increase. However, penalties resulting from plagiarizing can

PLAGIARISM	CITATIONS	COLLABORATION	COLLUSION
<ul style="list-style-type: none"> To steal and pass off as one’s own To use without crediting the source Always wrong 	<ul style="list-style-type: none"> Providing a reference to the source of the copied material Important to do 	<ul style="list-style-type: none"> To work jointly with others or together especially in an intellectual endeavor Sometimes OK 	<ul style="list-style-type: none"> A secret agreement or cooperation for an illegal or deceitful purpose Always wrong

SOA Leadership Talks about Honesty and Integrity

S. MICHAEL MCLAUGHLIN, FSA, CERA, FIA, MAAA

President of the SOA from 2009–2010

"As the science of enterprise risk management develops, one of the greatest risks identified is reputation risk. What's that? It's the concern that a trusted brand will lose its luster. With the loss of reputation, the brand becomes less valuable or even worthless.

"A respected professor told me, the FSA, ASA and CERA credentials are clearly superior to the competition. Why? Because they are backed up by a disciplinary process! This says to the public, 'We hold our members accountable.'"

CECIL BYKERK, FSA, MAAA, FCA, HonFIA

President of the SOA from 2008–2009

"Actuaries have so much to offer with respect to social and business issues, but because we are selling ourselves or our advice rather than a visible, tangible product, our word must be above reproach."

DANIEL P. CASSIDY, FSA, CERA, EA, FCA, MAAA

Education General Chairperson of the SOA from 2009–2010

"In my role as general chair, I reviewed all cases of [Education-related] discipline and approved any penalties. While it is a role I did not envy, it is necessary to ensure that employers and the public, and other actuaries, continue to value the SOA credential."

prove costly—costly to other candidates, members and employers who have invested time and money in a candidate's actuarial program.

In 2010, seven associates of the Society of Actuaries (ASAs) had their designations revoked because they were found to have plagiarized on their assessments. As stated in the Code of Conduct for Candidates, candidates should "act honestly, with integrity and competence." Failure to do so can have devastating results for the candidates who have to explain to their employer that they did not really "earn" associateship and can no longer use the ASA designation. In 2010 a total of 146 candidates entered the discipline process: 93 of those cases involved plagiarism on the FAP and FSA End-of-Module exercises and 46 candidates were disciplined for improperly collaborating on the Interim and Final Assessments. About one-third of the candidates appealed the discipline

imposed, but less than 25 percent of those were successful in demonstrating that they had not violated the e-Learning rules.

When weighing the risks of plagiarism, a candidate should consider which conversation is more difficult to have with his or her employer: explaining a failed Final Assessment or admitting plagiarism of a colleague's paper and a revoked designation. While both discussions are no doubt difficult and emotional, employers are left with few options if the latter conversation is held.

CONCLUSION

The number of e-Learning plagiarism occurrences continues to decrease, no doubt because of the SOA's ongoing efforts to detect and discipline such conduct and its efforts to educate candidates on how to avoid practices that can result in discipline. The SOA's efforts in this area will remain strong and steadfast. Why, then, is the

SOA spending a tremendous amount of time, money and staff resources combating plagiarism for such a small percentage of candidates? Because the anti-plagiarism efforts put forth by the SOA are not driven by numbers but by the SOA's commitment to candidates, members and employers. The actuarial profession is one of high ethical standards, professionalism, honesty and integrity and the SOA will continue to protect the value of the designation on behalf of all members. **A**

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