



L-Università ta' Malta
Faculty of Economics,
Management & Accountancy

Department
of Insurance &
Risk Management

Bachelor's and Master's Degrees 2024-25




FERMA
Anticipating changes
Shaping the future







We believe in Governance,
Responsibility and
Sustainability

A person is seen in silhouette, jumping from a high cliff into the ocean. The scene is set at sunset or sunrise, with a warm, golden light illuminating the sky and the water. The cliff is on the right side of the frame, and the ocean extends to the horizon. The overall mood is one of adventure and freedom.

**Break away from the ordinary.
Embrace distinction with a
University of Malta bachelor's
or master's degree.**

Elevate your career with a bachelor's or master's degree from the Department of Insurance and Risk Management, Faculty of Economics, Management and Accountancy, University of Malta. Gain specialisation and a competitive edge in the job market with our bachelor's programmes or one of our five tailored master's programmes. Choose from full-time and part-time options led by industry experts in their respective fields.

A genuinely transformative experience

"Your academic endeavour within the Department of Insurance and Risk Management, FEMA, at the University of Malta, holds the potential for a genuinely transformative experience. Nestled in the core of Malta, a dynamic and culturally diverse epicentre with a thriving business ecosystem, our institution provides the ideal setting to foster international relationships and broaden your intellectual horizons. Our respected faculty, with strong ties to local industries, is dedicated to imparting practical expertise complemented by a robust academic framework. This marks your initial stride toward a successful career in today's dynamic business landscape."

Prof. Simon Grima

Head, Department of Insurance and Risk Management

Deputy Dean, Faculty of Economics, Management and Accountancy



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Navigate uncertainty with precision — Risk Management and Insurance education, where your future is protected by knowledge.

Discover the charm of Malta, a Mediterranean gem that invites you to explore its rich culture and the vibrant European Union community. Here, you'll have access to exceptional networking opportunities and hands-on learning experiences.

Our accomplished business leaders and experts will be your guides, providing practical insights and facilitating connections with local and global businesses. Embark on the path to a bright future with us.

A REMARKABLE OPPORTUNITY



A choice of bachelor's and master's degrees.



An optimal place for living, learning, and advancing your professional journey.



High-quality and career-relevant education delivered through a tradition of excellence and academic expertise.



Continuous career mentorship throughout your studies.



Elective opportunities for students to study abroad. Recent locations have included Spain, Poland, and Greece.



Exceptional local and worldwide networking possibilities via connections with our alumni, prominent employers, and institutions.

GET IN TOUCH

If you would like to learn more about our courses, or if you have any questions about the student experience, get in touch with us.

Elevate your expertise with our bachelor's and master's degrees in insurance and risk management, meticulously crafted to furnish you with comprehensive practical insights into the fundamental principles that drive the dynamic realms of insurance and risk management. In an ever advancing and essential facet of contemporary society, these programmes ensure you are well-prepared, whether you're a career starter or a seasoned professional in insurance or risk management. Armed with this knowledge, you can confidently tailor your focus and excel in these ever-changing and critical sectors. Unleash your potential with us!

PATHWAYS TO ACHIEVEMENT

Bachelor's degree students can choose to combine their full-time undergraduate studies in insurance and risk management with accountancy, or banking, finance and investments, or business and enterprise management, or economics, or marketing, or public policy. M.A. students can choose to study in full-time or part-time mode, and to start in February or October. M.Sc. students can choose between Blocks 1, 2, 3 and 4, all of which are offered in full-time mode, and, thereafter, from a selection of elective courses.

As a University of Malta graduate, you become a part of our illustrious alumni network, where you'll find individuals who have secured positions in prominent global enterprises. FEMA and IRM alumni thrive in major insurance and reinsurance companies, international insurance brokerage firms, as well as leading players in the fields of investment and retail banking, esteemed accountancy organisations, premier management consultancies, and thriving industrial giants worldwide. Your journey toward a successful career begins here.



Bachelor of Commerce in Insurance and Risk Management

Mode: Full Time

Type: Taught Degree

Start date: October

Duration: 3 Years

Year 1 – Semester 1 Modules:

EMA1008 Quantitative Analysis for Business 1
EMA1011 Introduction to Management and Applied Fundamentals
EMA1100 Business Statistics 1
EMA1310 Foundations and Applications of Economics
EMA1311 Introduction to Law and Ethics
EMA1312 Introduction to Psychology in Business and Public Life
EMA1313 Introduction to Sociology for Business and Public Life
EMA1314 Financial Accounting and Control 1^[1]
EMA1316 Accounting Theory and Practice 1^[2]

Year 1 – Semester 2 Modules:

EMA1315 Writing and Research Skills for Business Students
INS1001 Applied Emerging Technologies in Risk Management
INS1002 Applied Behavioural Risk Management
INS2040 Insurance Market, Practice and Principles
Additional Study Units^[3]

Year 2 – Semester 1 Modules:

INS2015 Personal Lines Insurance 1

INS2021 Governance Regulations and Compliance Management
INS2400 IRM Quantitative Analytical Principles
INS2091 Corporate Governance of Insurance Undertakings^[4]
Additional Study Units^[3]

Year 2 – Semester 2 Modules:

INS2018 Personal Lines Insurance 2
INS3016 Sociology of Risk
INS2013 Business Continuity Planning
INS2019 Insurance Accounting Principles^[4]
INS3081 Cyber Risk and Insurtech^[4]
Additional Study Units^[3]

Year 3 – Semester 1 Modules:

EMA3001 Statistical Design and Tools for Business
INS3502 Marine and Transportation Insurance
INS3018 Investments and Derivative Markets
INS3400 Elements of Capital Modelling and Planning for Insurers^[4]
INS3501 Principles of Environmental Social and Corporate Governance (ESG)^[4]
Additional Study Units^[5]

Year 3 – Semester 2 Modules:

INS3030 Enterprise Risk Management
INS3503 Property and Liability Insurance
INS3084 Forensic Risk Management
INS3504 Financial Planning
Additional Study Units^[5]

[1] Study-unit EMA1314 is to be taken by students who are not in possession of Accounting at Advanced Level as well as students who possess an Advanced Level in Accounting but will not choose Accountancy as a major area.

[2] Study-unit EMA1316 is to be taken by:

(i) students who possess an Advanced Level in Accounting and will be choosing Accountancy as a major area, and

(ii) students who do not possess an Advanced level in Accounting, but are eligible to choose Accountancy as a major area as per Bye-Laws for the award of the Bachelor of Commerce - B.Com (that is, are in possession of another qualification in Accounting that is deemed relevant by the Board, or are in possession of two Advanced Matriculation Level subjects at grade C or better). Such students will therefore take both EMA1314 and EMA1316.

[3] A further 4 ECTS of optional study-units is to be selected for completion in Year 2.

[4] Elective

[5] A further 4 ECTS of optional study-units is to be selected for completion in Year 3.

Note: Students are required to register for additional ECTS credits from the selected second major. In total, there are 60 ECTS per year.

Master of Science in Insurance and Risk Management

Block 1: Financial Planning

Type: Taught Degree

Mode: Full Time

Start date: October

Duration: 1 Year

Semester 1 Modules:

INS5011 Advanced Insurance Practices (Part I)
INS5017 Advanced Commercial Lines (Part I)
INS5018 Advanced Personal Lines (Part I)
INS5009 Risk Management Theory and Practice
INS5014 Applied IRM Research Techniques
INS5022 Advanced Enterprise Risk Management
ISR5035 Portfolio Management

Semester 2 Modules:

INS5011 Advanced Insurance Practices (Part II)
INS5017 Advanced Commercial Lines (Part II)
INS5018 Advanced Personal Lines (Part II)
INS5028 EU Risk Governance Regulation
INS5008 Applied Alternative Risk Transfer
INS5025 EU Pension Funds and Products
INS5027 Environmental, Social and Corporate Governance (ESG)

Summer Semester Module:

EMA5922 Dissertation ^[1]

Block 2: Governance Risk Management and Compliance

Type: Taught Degree

Mode: Full Time

Start date: October

Duration: 1 Year

Semester 1 Modules:

INS5011 Advanced Insurance Practices (Part I)
INS5009 Risk Management Theory and Practice
INS5014 Applied IRM Research Techniques
INS5022 Advanced Enterprise Risk Management
INS5007 Risk Management in Emerging Technologies
INS5004 Geopolitical and Environmental Risk

Semester 2 Modules:

INS5011 Advanced Insurance Practices (Part II)
INS5028 EU Risk Governance Regulation
INS5010 Governance, Regulations and Compliance Management
INS5027 Environmental, Social and Corporate Governance (ESG)
INS5000 Governance, Risk and Compliance (GRC)
INS5020 Applied Ethical Behaviour

Summer Semester Module:

EMA5922 Dissertation ^[1]

[1] Work on the dissertation is expected to start in Semester 1 of academic year 2024-25 and continue up to the end of the course.

Master of Science in Insurance and Risk Management *(continued)*

Block 3: Quantitative Risk Management

Type: Taught Degree

Mode: Full Time

Start date: October

Duration: 1 Year

Semester 1 Modules:

INS5011 Advanced Insurance Practices (Part I)
INS5009 Risk Management Theory and Practice
INS5014 Applied IRM Research Techniques
INS5022 Advanced Enterprise Risk Management
INS5006 Risk Transfer Accounting
INS5019 Applied Corporate Finance

Semester 2 Modules:

INS5011 Advanced Insurance Practices (Part II)
INS5028 EU Risk Governance Regulation
INS5030 Derivatives
INS5008 Applied Alternative Risk Transfer
INS5029 Advanced Econometrics for Risk Management
INS5031 Practical Stochastic Asset Liability Modelling

Summer Semester Module:

EMA5922 Dissertation ^[1]

Block 4: Behavioural Risk Management

Type: Taught Degree

Mode: Full Time

Start date: October

Duration: 1 Year

Semester 1 Modules:

INS5011 Advanced Insurance Practices (Part I)
INS5002 Risk Management Performance Coaching (Part 1)
INS5018 Advanced Personal Lines (Part I)
INS5009 Risk Management Theory and Practice
INS5014 Applied IRM Research Techniques
INS5022 Advanced Enterprise Risk Management
INS5004 Geopolitical and Environmental Risk

Semester 2 Modules:

INS5011 Advanced Insurance Practices (Part II)
INS5002 Risk Management Performance Coaching (Part II)
INS5018 Advanced Personal Lines (Part II)
INS5028 EU Risk Governance Regulation
INS5000 Governance, Risk and Compliance (GRC)
MGT5919 Psychology of Risk

Summer Semester Module:

EMA5922 Dissertation ^[1]

[1] Work on the dissertation is expected to start in Semester 1 of academic year 2024-25 and continue up to the end of the course.

Master of Arts in Insurance and Risk Management

Type: Research Degree

Mode: Full Time

Start date: February or October

Duration: 1 Year

Semester 1 Modules:

INS5014 Applied IRM Research Techniques

INS5004 Geopolitical and Environmental Risk

INS5022 Advanced Enterprise Risk Management

Semester 2 Modules:

INS5000 Governance, Risk and Compliance (GRC)

Elective Study Unit ^[1]

Elective Study Unit ^[1]

Summer Semester Module:

EMA5905 Dissertation ^[2]

Type: Research Degree

Mode: Part Time (evening)

Start date: February or October

Duration: 5 Semester

Note: While you are encouraged to complete all taught study units during Year 1, it is possible to take some of the modules in Year 2. The standard structure is as follows.

Year 1 – Semester 1 Modules:

INS5014 Applied IRM Research Techniques

INS5004 Geopolitical and Environmental Risk

INS5022 Advanced Enterprise Risk Management

Year 1 – Semester 2 Modules:

INS5000 Governance, Risk and Compliance (GRC)

Elective Study Unit ^[1]

Elective Study Unit ^[1]

Year 1 – Summer Semester Module:

EMA5905 Dissertation ^[2]

Year 2 – Semesters 1 and 2 Module:

EMA5905 Dissertation ^[2]

[1] Students will be required to register for further 10 ECTS credits in elective study-units as directed by the Board.

[2] Work on the dissertation is expected to start in Semester 1 of academic year 2024-25 and continue up to the end of the course.



Elevate Your Journey: Unlock Your Potential

Your enrolment as a UM student entitles you to benefit from a wide range of services, from ones aimed at supporting your studies and career growth—offered by such functions as the Student Advisory Unit, the Corporate Research & Knowledge Transfer Office, the Business Incubator, and the IT Services Unit—to ones designed to enhance the students' wellbeing, offered by such functions as the Counselling Unit, the Health and Wellness Centre, and the Chaplaincy.

STUDENT ADVISORY SERVICES

The UM's Student Advisory Services Unit offers informed guidance to prospective and current students. Through research, information provision, and close collaboration with stakeholders, the unit will assist you with career choices, study paths, and vocational advice. Operating in liaison with other specialized university units, it ensures comprehensive support for academic and vocational queries. For more information please visit um.edu.mt/sas

CORPORATE RESEARCH & KNOWLEDGE TRANSFER

The UM's Corporate Research & Knowledge Transfer Office facilitates knowledge transfer to industry and society. It supports collaborations through research projects and aids students in protecting and commercializing their intellectual property. The office assesses inventions for commercial potential, assists in patenting, and shares profits with inventors. Students are encouraged to seek advice for potential Intellectual Property commercialization. For more information please visit um.edu.mt/knowledgetransfer

BUSINESS INCUBATOR – TAKEOFF

TAKEOFF, part of CEBI at the University of Malta's Enterprise CAMPUS, fosters new businesses for success. It offers a dynamic workspace, emphasizing sustainability. Catering to 60 individuals and 30 businesses over a three-year period of membership, it features three growth programs: Incubator, Accelerator, and Catapult. These proven programs, based on two decades of research, facilitate international business sustainability and funding. TAKEOFF collaborates with academia and aids students and community projects. For more information please visit takeoff.org.mt

IT SERVICES

The UM IT Services Unit proactively supports UM's teaching, research, and activities through the efficient use of information technology. It provides all students with a UM IT Account, granting access to email, Google Workspace, and campus resources. Workstations across various buildings offer standard software, printing, scanning, and Wi-Fi. The Virtual Learning Environment (VLE) aids teaching with tools like Zoom and Turnitin. Orientation sessions and courses are offered, including software for academic use. Contact the IT Service Desk for support. For more information please visit um.edu.mt/itservices

COUNSELLING UNIT

The UM's Counselling Unit supports students and staff, offering confidential short-term counselling to address various concerns. From relationship issues to academic challenges like stress during exams, the unit empowers individuals to overcome emotional difficulties and navigate academic life. Free of charge, the unit's qualified staff ensures confidentiality while providing seminars on stress management and study skills. For more information please visit um.edu.mt/counselling

HEALTH AND WELLNESS CENTRE

The UM's Health and Wellness Centre, located at the Msida Campus, close to the old University Gate, prioritizes mental health in alignment with WHO guidelines, fostering a supportive environment for students and staff on campus. A team of counselling professionals offers personalized services, empowering individuals to thrive amidst life's challenges. From stress management groups to financial aid, the Centre's comprehensive offerings foster resilience and personal growth. Explore related services at the centre's website: um.edu.mt/services/health-wellness

CHAPLAINCY


Adjacent to the University's old gate, the Chaplaincy offers serene study spaces, meeting rooms, and Wi-Fi. It's a relaxing hub where students and staff find comfort, engaging in various events promoting personal growth. Alongside voluntary work, the Chaplaincy hosts spiritual activities, appealing to young minds. Drop by to explore their offerings or join the first-year meeting for a chance to connect with peers on a spiritual journey. For more information please visit um.edu.mt/chaplaincy

"Studying for the M.Sc. in Insurance and Risk Management has contributed massively to my academic and career growth. Together with theoretical understanding, this M.Sc. offers a fantastic perspective on the real-world application of insurance. It equips the student with the tools that are necessary to excel in both insurance and risk management. I recommend this M.Sc. to anyone who is interested in furthering their practical and theoretical knowledge in insurance."

Rhys Vassallo

M.Sc. in Insurance and Risk Management
(2023 graduate)





Choose your degree. Join our network.

Craft your academic journey with our diverse study options. Embark on our Bachelor of Commerce in Insurance and Risk Management, selecting any of the following as your second area of study: accountancy, or banking, finance and investments, or business and enterprise management, or economics, or marketing, or public policy.

Alternatively, delve into our M.A. programme, specialising in insurance and risk management research, or explore our M.Sc. degree, which enables you to choose from four distinct streams: Financial Planning, Governance, Risk Management, and Compliance (GRC), Quantitative Risk Management, or Behavioural Risk Management.

Your Application

The bachelor's and master's programmes have a rolling admissions process: prospective students can apply for one of our degrees at any time in the admissions cycle.

WHEN TO APPLY

Applications for admission to courses commencing in October are typically accepted between December and July. However, late applications may be considered until the end of September, subject to late-application fees. For courses beginning in February, applications are generally accepted until mid-January. Late applications may also be considered, accompanied by a late-application fee. For precise deadlines, please reach out to the IRM Department. Early application enhances your prospects of securing a place and facilitates the necessary arrangements for your future studies.

HOW TO APPLY

You may submit your application through our online application portal, which may be found at um.edu.mt/apply

To study with us as an international applicant you may present qualifications from your own country. For more information about this, please visit um.edu.mt/study/admissionsadvice/international/country-specificqualifications

To learn more about the entry requirements you may refer to the specific requirements indicated on the Course Finder, at um.edu.mt/courses

The language of instruction at the University of Malta is English. Applicants who have completed their secondary education overseas need to satisfy the University's English language requirements by presenting a Secure English Language Test (SELT) result.

All applications are assessed on a case-by-case basis following the receipt of a complete application.

For more information please contact the IRM Department, the Local Admissions Office (admissions@um.edu.mt), or the International Admissions Office (international@um.edu.mt).

VISA and E-RESIDENCE PERMITS

If you require a visa or an e-residence permit, we recommend that you familiarise yourself well with the Visa and e-Residence permit requirements and procedures that you will need to follow in order to arrive and stay in Malta. For more information please visit um.edu.mt/international/students/visas

FEES

The tuition fees, if any, that apply to local, EU, and EEA applicants differ from those that apply to applicants residing outside the EU/EEA. For more information please visit um.edu.mt/study/feesfunding. Also, refer to the relevant programme description.

SCHOLARSHIPS

EU/EEA applicants: EU and EEA applicants benefit from full waivers for many undergraduate degrees offered at the University of Malta and from reduced fees for postgraduate degrees. For more information please refer to the relevant programme description. Also, visit um.edu.mt/study/feesfunding

Local applicants: For courses where tuition fees apply, local applicants may benefit from the Get Qualified scheme. For more information please visit maltaenterprise.com/support/get-qualified-2017-2023

Non-EU/EEA applicants (research degrees only): The University of Malta seeks to attract top quality research students from countries outside the EU/EEA and is offering tuition fee waivers of 40 to 100 per cent to most deserving students. Bench fees for certain programmes may still apply. Applicants interested in our M.A. in Insurance and Risk Management may be eligible for such waivers. For more information please visit um.edu.mt/study/feesfunding/scholarships/masterresearchphd

An exceptional destination to unleash your potential

Our master's degree programmes thrive in an exceptional setting, supported by top-tier instruction, research, and resources.

ARCHITECTED TO INSPIRE SUCCESS

Part of the University of Malta's Faculty of Economics, Management and Accountancy (FEMA), the Insurance and Risk Management (IRM) Department is Malta's leading provider of Insurance and Risk Management education, comprising FERMA and MARM accreditation.

Our M.A. and M.Sc. courses are recognised by professional bodies, and you may be awarded exemptions on related professional exams on completion of your degree, helping to accelerate your career.

At its heart, the University of Malta Library offers access to books, journals, and specialist databases, including sources for company data and economic information. Our yearly participation in trading competitions led by the London Stock Exchange Group (LSEG), combined with our Refinitiv-powered Simulation Lab, complements classroom-based study by simulating trading in 'real time'.

AN OUTSTANDING ENVIRONMENT

The University of Malta is based in Msida and has various satellite spaces, including in Valletta, the Capital City, and Gozo. Many of Malta's administrative and commercial hubs are located minutes away from the Msida or the Valletta campus, presenting a true potential to ignite your studies, as well as your career search and networking. Extensive links with business around the Maltese islands, and beyond, provide a rich source of projects for your chosen course and can easily result in employment opportunities. In fact, many master's students find employment before completion of their course.

We encourage students to actively participate in some of the various Student Organisations, which include, among various others: UM Racing, UM Rowing, We Are (LGBTQ+), Malta University Film Club

(MUFC), Malta University Sports Club (MUSC), Amnesty International, and Human Rights Research Unit (HRRU). For a more comprehensive list please visit: um.edu.mt/studentlife/student Societies

ACCOMMODATION

Discover a variety of accommodation options available to University of Malta students, offering both short- and long-term stays. Whether you prefer the convenience of on-campus living or the independence of off-campus arrangements, there's something to suit every preference.

Enjoy the vibrant living experience at the Campus Hub, while off-campus options are easily accessible in nearby areas like Swatara, San Gwann, and Kappara. Explore further to discover charming villages such as Sliema, Swieqi, Pembroke, and Gzira, just a short trip away via local bus or taxi services.

To explore accommodation options further please visit maltauniversityaccommodation.com

INTERNATIONAL STUDENTS

We welcome students from all around the globe. To learn more about the processes designed to support you visit um.edu.mt/international

OUR ALUMNI

Our ever-growing global alumni network boasts hundreds of accomplished graduates excelling within prestigious local organizations while carving remarkable pathways across international career landscapes. Notably, a multitude of Master's-level students effortlessly secure employment opportunities even before reaching the culmination of their courses.



Reception	Assembly Point	Study Area	Bus Stop	Food Outlet/Café	Post Office	CP3	Electric Car Charging Point	Bicycle Shelter	Shower Facilities	Automated External Defibrillator (AED)
FACILITIES	18 Faculty of Arts (all departments except Art & Art History)	58 Classics & Archaeology	12 Geography	12 German	12 International Relations	FACULTY FOR THE BUILT ENVIRONMENT (all departments except Visual Arts)	10, 45	FACULTY OF DENTAL SURGERY (all departments at Mater Dei Hospital except)	28, 32	Dental Surgery
18 Faculty of Arts (all departments except Art & Art History)	58 Classics & Archaeology	12 Geography	12 German	12 International Relations	FACULTY OF ECONOMICS, MANAGEMENT & ACCOUNTANCY (FEMA) (all departments except)	15	28, 32	28, 32	28, 32	Dental Surgery
18 Faculty of Arts (all departments except Art & Art History)	58 Classics & Archaeology	12 Geography	12 German	12 International Relations	15	28, 32	28, 32	28, 32	28, 32	Dental Surgery
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18 Faculty of Arts (all departments except Art & Art History)	58 Classics & Archaeology	12 Geography	12 German	12 International Relations	15	28, 32	28, 32	28, 32	28, 32	Dental Surgery
18 Faculty of Arts (all departments except Art & Art History)	58 Classics & Archaeology	12 Geography	12 German	12 International Relations	15	28, 32	28, 32	28, 32	28, 32	Dental Surgery
18 Faculty of Arts (all departments except Art & Art History)	58 Classics & Archaeology	12 Geography	12 German	12 International Relations	15	28, 32	28, 32	28, 32	28, 32	Dental Surgery
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18 Faculty of Arts (all departments except Art & Art History)	58 Classics & Archaeology	12 Geography	12 German	12 International Relations	15	28, 32	28, 32	28, 32	28, 32	Dental Surgery
18 Faculty of Arts (all departments except Art & Art History)	58 Classics									





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