Malta International Training Centre
Internal Quality Assurance,
Policies & Procedures
Version 1.1*

*As updated to reflect change of ownership from Deloitte to EMCS Advisory Ltd, which took place on 30 November 2022.

2021

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1.0 INTRODUCTION AND OVERVIEW

1.1 Mission Statement

The Malta International Training Centre (MITC) is an autonomous, non-profit organisation, wholly dedicated to the provision of training and education within the financial services industry. The Mission and Vision of the training centre can be summed up into three key statements:

- To provide an International Centre for Education and Training that caters for professional requirements
- To assist participants studying for Insurance, Risk Management and Financial Services qualifications and other related studies
- To further increase the professional status of practitioners both in the indigenous and international markets

1.2 Primary areas of academic and education offerings

Founded in 1981, the Malta International Training Centre has acquired international repute in a variety of training fields. Through the Education Consultative Council, set up by the Malta Financial Services Authority, the MITC has played an active role in assessing training needs in the industry and in addressing these demands through standard and customised programmes.

Traditionally the MITC was established to serve the insurance training industry especially at a time when the first Maltese insurance company came into being in 1981. This presented an imminent need to train a cohort of professional practitioners in the Maltese insurance industry since the insurance companies where transitioning from entities that fully rely on foreign principals to companies that assume full responsibilities of the operations.

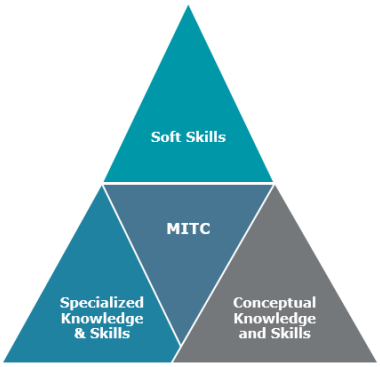
MITC delivers all tiers of insurance training programmes ranging from the certificate level to the more advanced and professional qualifications. Following various shareholders that sat on the Board of MITC and steered the respective strategy, MITC became a training centre that catered for the financial services industry. MITC was the first centre promoting and assisting candidates in achieving risk management qualifications especially through the working relationship it established with the institute of Risk Manage of the UK. Other areas include regulation, compliance, financial services, anti-money laundering, loss adjusting and insurance broking among others.

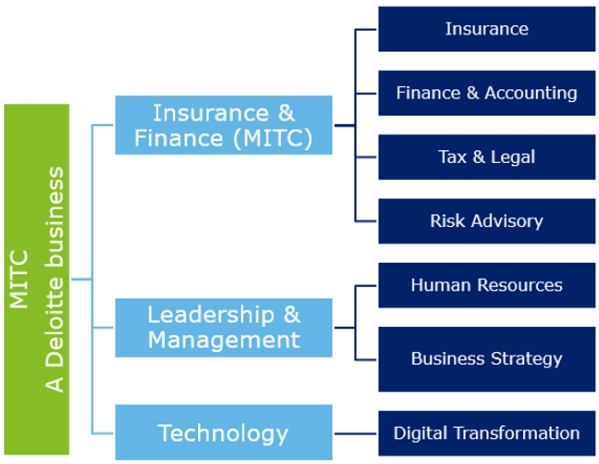
1.3 Characteristics of MITC's student population

The main stream of students on the programmes hail from the financial services and utilise MITC for the development of further education and training and continuous professional development. Some participants come from other industries intending to pursue a career in the financial services industry through the achievement of recognised qualifications. Another category of participants pertains to those who wish to act as intermediaries and thus wish to obtain a recognised certificate from the MITC for licencing purposes. Therefore the main stream of attendees are employees or potential employees who either seek to start, pursue or complete a qualification and those who wish to keep abreast with developments in the field by virtue of complying with their annual CPD / CPE obligations.

1.4 Corporate strategy

MITC is primarily dedicated to support the financial services industry professionals and their profession. It has formulated its training structures to ensure that the different levels of qualifications in the various areas of the financial services are offered both to those who wish to embark on a technical journey to achieve qualifications to those who are already qualified and wish to pursue further qualifications or wish to remain abreast with the developments in the respective sector. For this reason, MITC concentrates on the specialist knowledge and corresponding skills to achieve this objective. Hand in hand with is objective is the requirement to deliver conceptual knowledge to achieve the knowledge and understanding of concepts, principles, theories, models, classifications among others. Such is achieved through reading, viewing, listening, experiencing, or thoughtful, reflective mental activity all of which are introduced in the course framework where relevant. Through research and active understanding of the requirements in the modern market, MITC felt the need to introduce skills training alongside its knowledge-based curriculum. Soft





skills are an important area and are an integral part of one's holistic competence build as a fully-fledged practitioner in the financial services field. The main area of tuition remains Insurance especially as its origins were purely to serve the insurance industry as the first Maltese insurer was incorporated in 1981. Since then, MITC built goodwill and repute for insurance education and training and has equipped its infrastructure with resources including a cohort of insurance specialists and experts who bring in wealth of knowledge and experience to the training centre.

More recently as the insurance industry developed, MITC ventured into complimenting programmes to ensure it meets the needs of the modern practitioner. Among others, MITC developed its curriculum and now delivers, regulatory, compliance, AML and risk management programmes. Under the leadership of EMCS Advisory Ltd, MITC has widened its tuition base and is now offering leadership and management programmes as well as IT relating sessions using its parent resources and expertise.

2.0 THE STANDARDS OF QUALITY ASSURANCE

2.1 Introduction

MITC is committed to a high level of service through its standards of quality assurance and via written policies and procedures being used through the centre. The internal QA system is in line with the Legal Notice 243 of 2017 and the National Quality Assurance Framework for Further and Higher Education (2015). MITC believes that it is crucial to adhere to best practices in further and higher education which it does through internal audit of practices and procedures and through the promotion of good corporate governance and culture. MITC is well equipped to monitor and review and annual monitoring of its academic offerings and is flexible to adapt in line with demands and compliance requirements.

MITC follows the National Quality Assurance Framework which provides guidance to educational institutions that embark on the processes of Internal and External Quality Assurance standards in order to enhance the learning outcomes provided through educational programmes.

These standards are part of the National Quality Assurance Framework for Further and Higher Education (2015). MITC bases its standards in a broader context that also includes the Malta Qualifications Framework and the use of the European Credit Transfer and Accumulation System (ECTS) as referred to by the Malta Referencing Report (2016). The standards for internal quality assurance are:

1. Policy for Internal Quality Assurance

2. Institutional probity

3. Design and approval of programmes

4. Student-centred learning, teaching and assessment

5. Student admission, progression, recognition and certification

6. Teaching staff

7. Learning resources and student support

8. Information management

9. Public information

10. On-going monitoring and periodic review of programmes

11. Cyclical external quality assurance.

2.2 Standard 1 - Policy for internal quality assurance

MITC is a licensed entity registered as a company. It is annually audited by an approved auditor and the accounts are presented during an AGM held annually.
As MITC is now part of EMCS Advisory Ltd, it aligns its standards with those already established by the parent company.
Operationally, the MITC operates in line with defined financial budgets, targets, policy standards and guidelines that set the working parameters of the business. Such are drawn every year and presented to the Board of Directors by the Director of Studies.
MITC follows written guidelines that seek to ensure appropriate quality assurance by having in place approved policies and procedures which are followed achieving transparency, professionalism and good governance. The policies and procedures are updated as and when required and when circumstances change. Procedures are amended by agreement and approved by management. The policies however require the approval of the Directors. The policies and procedures manual is a live document which needs to reflect the on-going business circumstance and therefore in this sense is flexible and resources constant maintenance and review. The policies and procedures are subject to audit and MITC will act upon any breaches, shortcomings or malpractice that will bring the organisation in bad repute or will negatively affect the organisation stakeholders including students. The Board of Directors are ultimately responsible for the guarding against intolerance of any kind or discrimination against the students or staff. Any breach of quality assurance may be taken up by the management of the MITC through a written compliant and if the complaint is against the management, then the matter will be addressed to the Directors of MITC directly.
In an attempt to ensure that these policies and procedures are monitored, reviewed, updated and re-evaluated continuously, the Director of studies will present these revisions, if at all, to the Board at least every year by the end of every year. Minutes will endorse this process accordingly.

2.3 Standard 2 - Institutional probity

The MITC operates within strict adherence to a code of ethics based on equality, inclusion and honesty and to date has never registered any dispute that required court intervention or any other dispute resolution mechanism. The financials of the MITC are managed by professional people within the EMCS Advisory Ltd finance unit and audited as required by the law. Management accounts are issued on a quarterly basis and audited accounts annually. Yearly budgets and projections for costs and expenses are prepared by the management team.

2.4 Standard 3 - Design and approval of programmes

Programmes are approved by the accredited body such as the MFHEA. Other insurance programmes are recognised by the reputable insurance institute known as the Chartered Insurance Institute of the UK (https://www.cii.co.uk/).

The programmes are created based on the needs of the market which MITC serves. Periodically MITC sends out questionnaires and feedback forms to the industry at large to understand the needs and gaps in the training market. In this respect MITC collaborates and communicates frequently with associations, stakeholders and regulators to achieve this goal.

Programmes are designed by experts who are entrusted with the formulation of the syllabus, learning objectives and learning outcomes. In this respect courses have a description of intended participants, required skills, knowledge and competences, EQF/MQF level, number of hours, entry requirements, input expected with indication of contact hours and self-study commitment.

The director of studies moderates all programmes and is responsible to ensure that these programmes are continuously update to remain relevant and au currant with developments.

Courses are drawn up and designed by fully qualified personnel and experts in the corresponding field/s. A team of 3 experts will be formed to approve new courses and the meeting held by this ad hoc committee will be documented. Prior to seeking accreditation, the approval board must meet at least once and sign off the course as approved. The board will be chosen by the Director of Studies on the basis of the members' expertise, repute, qualifications and experience in the field. The composition of the Board will include one internal member (MITC representative) and 2 external verifiers with the MITC administrator/secretary present to take and record minutes.

All home grown MITC programmes will

- define the expected student workload in terms of ECTS learning credits
- indicate the target audience and the minimum eligibility and selection criteria, where applicable
- be outcome-based, distinguishing between knowledge, skills and competences;
- indicate appropriate learning dynamics and a measure of tutor-learner interaction as is appropriate for the course level and content;
- indicate appropriate resources and forms of assessment;
- indicate the minimum requirements in terms of qualifications and competences for teaching staff;

- be in line with the MQF and the Malta Referencing Report 2012 and subsequent updates;
- involve the participation of external stakeholders who are likely to benefit from the outcomes of such provision;
- involve stakeholders from the world of work in their design and review where applicable;
- welcome students' feedback in the update of the course design and review;
- be designed to enable smooth student progression;
- be subject to a formal institutional approval process

2.5 Standard 4 - Student-centred learning, teaching and assessment

Courses are delivered in the traditional way, having a classroom based set up and a lecturer who explains the syllabus material. This set up facilitates learning through interaction with the lecturer and other fellow students, creating a learning environment that allows questions to be answered and experiences to be shared. Appropriate guidance leads the student to take on a written assessment. Online programmes are also being proposed especially to make learning accessible and flexible. Talks and seminars work well online while syllabus-based courses are more effective on a face-to-face basis.

Face to face learning is advantageous in that there will be a student – lecturer relationship established which will not only serve to facilitate learning but also as invaluable feedback by the student to measure the effectiveness of the learning is assessed. In this respect MITC acts on student feedback to ensure expectations are met and to improve course structure and content. The teaching methods used involve the student and encourage participation through case studies, worked examples and practical exercises however the lecturer has autonomy to engage the most suitable style according to the topic, difficulty and type of audience.

MITC will implement student-centred learning and teaching by

- Respecting and responding to the diversity of students and their needs;
- Utilise different modes of delivery and pedagogical methods, where possible;
- Evaluate and adjust the modes of delivery and pedagogical methods as and when required;
- Encourage a sense of autonomy in the learner, while ensuring adequate guidance and support from the lecturer;
- promote mutual respect within the learner-lecturer relationship.

Quality assurance processes for assessment shall take into account the following:

- Assessors are competent in the respective field and are familiar with existing testing and examination methods;
- Trainers and assessors receive support in developing their own skills in this field;
- The assessment criteria for marking is published in advance and is noted in the results slips when the results are published and sent to the candidate;
- Learning outcomes are analysed in relation to the intended outcomes;
- Where necessary students are given feedback and guidance in the development of their academic endeavours;
- The assessment process involves more than one person where possible and must be independent and transparent by having counter assessment;
- Exam papers are corrected by one examiner and moderated by another. The results will be approved by an examinations board which will consist of 2 external experts and one internal representative from MITC. Once the results are approved the MITC administrator will publish the results by sending the results to the respective candidates.
- There will be the right for a revision of paper or appeal for feedback through a formal procedure.

2.6 Standard 5 - Student admission, progression, recognition and certification

Students apply online and their details are processed by the MITC administrator who duly registers the applicant. There is a formal application and registration process which today is mostly automated. Students are asked to fill in their details which will be used for communication purposes and only for matters relating to the training being subscribed for. An acknowledgement is sent upon registration and enrolment is confirmed upon the payment of the relevant fees (see section 4.11.2)

Progress is monitored by the lecturer and course administrator who ensure that all students are moving along successfully.

The current process of collecting feedback is through a questionnaire designed utilizing MS Forms. Feedback is assessed through questionnaires. At the end of a course or at the end of a seminar the participant/ student is given a questionnaire and asked to leave it on their desk or seat to guarantee anonymity and therefore achieve genuine feedback. A sample of such a questionnaire is appended under appendix 7.6.

The marketing team analyse this questionnaire feedback form and generates a report which is discussed by the Director of Studies and the management team acting upon any valid feedback and/or rectifying any shortcomings in the process.

If the feedback needs to be shared with stakeholders such as lecturers or employers, minutes of the discussions are taken and filed accordingly.

A written exam is set and a result is issued. Successful candidates will receive a certificate which is double badged by an accrediting body. Certificates come in the form of attendance or certification of having successful completed the programme by examination. One to one guidance is provided to students in their progression.

As a matter of policy MITC will have in its application descriptor

- An admission process that is clear transparent and free from hidden information or hidden fees
- Reference to the MITC and the description of its programmes
- Eligibility of applicant, intended learning outcomes and MQF/EQF level
- Duration and frequency of course and expected input
- Amount of learning credit, content and status of the qualification gained, in line with MFHEA regulations.
- Assessment method and certification procedures on successful course completion

2.7 Standard 6 - Teaching staff

All staff are vetted prior to engagement and a due diligence check is effected. Initially, prospective lecturers are asked for a CV and is interviewed prior to engagement. This will verify whether the lecturer is duly qualified and experience to provide tuition. All prospective lecturers must be in a possession of a higher qualification than what is taught and all accepted lecturers hold at least a level 5 qualification as a minimum.

All staff are qualified in the field they lecture. The lecturers are given a contract which details the terms and conditions of their engagement. The contract is signed by both parties and is valid for a year after which a new contract is given if MITC intends to re-engage the services of such a lecturer.

2.8 Standard 7 - Learning resources and student support

Nearly all lectures prepare their own presentations which are given to the student together with any material produced. Most courses have a coursebook. There is also a reference library available for the students and lecturing staff.

Periodically staff are called to undertake training in teaching styles and methods ensuring that modern and up to date techniques are used to the benefit of the student. All MITC resources are available to the lecturing cohort and learning equipment, IT infrastructure and technical material is continually upgraded and updated.

2.9 Standard 8 - Information management

MITC is vigilant and is always open to meet the demands of the market. Information received from feedback by the lecturing resource and students, together with any media or national news, is integrated in the strategic planning of the centre to ensure that it maintains relevance and scope. MITC collects information on the students and produces statistics. These include but not exclusive to information includes attendance, results and satisfaction rates. Such statistics are reported to the NSO and MFHEA as and when these are requested. Typically, statistics include information on

- profile of the student population,
- course participation
- success rates
- students' feedback

Moreover, MITC organises a number of meetings with the respective market associations like the association of insurance brokers and the Malta insurance association, insurance companies, human resources managers, the regulators and other stakeholders when and as the need arises. That being said MITC felt the need to structure these important communicating channels which are vital to analyse training needs in the market and to make sure that the training that is organised is relevant and up to date. An annual meeting with the associations and the regulated is being scheduled and the minutes of the meeting will be taken to serve as a base for the design of programmes for the forthcoming year. The meeting is being proposed in September / October which will be at a time when MITC prepares its seminars for the upcoming year.

2.10 Standard 9 - Public information

Public information comes through a number of sources from career fairs to direct e-mail enquiries. MITC analysis these and acts where it is able to fill in training gaps and demands. MITC today operates with a fully-fledged marketing and promotions unit flanked by an IT unit which together provide all the information. Communication with the public is mostly effected through a variety of platforms and media including social media which is the medium used most frequently. MITC's showcase of programmes and other related information will be the website at www. https://www.mitcentre.com/ and the social media is used to market current seminars and course. A digital prospectus is issued every year usually covering the period October to September and typically includes:

- the selection criteria for the courses/ programmes;
- their intended learning outcomes;
- the qualifications they award, including information on the EQF/MQF level and ECTS/ learning credits;
- the teaching, learning and assessment procedures used;
- input expected and duration
- course fees

2.11 Standard 10 - Ongoing monitoring and periodic review of programmes

An annual review of programmes is carried out. Every summer each and every course is reviewed for any updates prior to the release of the forthcoming academic year which traditionally runs from October to September.

Home grown programmes are vetted and accredited by the MFHEA and most insurance programmes qualify for CII insurance credits which programmes are also vetted by the CII institute of the UK. All programmes are monitored and updated by the Director of Studies with the assistance of experts in non-insurance areas

2.12 Standard 11 - Cyclical external quality assurance

Internally the MITC is subject to in-house quality assurance and externally, quality assurance is carried out by the MFHEA. MITC programmes are accredited by the MFHEA and the CII and periodically these programmes are checked and controlled accordingly. Such audits are healthy for the training centre to ensure it keeps it programmes relevant and updated.

3.0 GOVERNANCE, MANAGEMENT AND ACADEMIC INFRASTRUCTURE

3.1 General

MITC engages personnel who are the core of the administrative and technical operations and contracts in any other functions as and when required.

MITC has its own in-house executive trainers, nevertheless a network of part-time specialists make up the visiting faculty together with other practitioners that are contracted in, either from local or overseas organisations. This structure allows MITC the flexibility to respond quickly to changing training needs where it is of service.

The MITC is continually updating its course material putting greater emphasis on local practice and expertise.

Today, participants on MITC programmes are being provided with notes, session presentations, workbooks, documentation, articles, video clips, references and links.

There is also administrative support whereby a participant enrolled for an MITC programme will be able to find relevant features such as course timetable, syllabus, notices, lecturers' profiles and e-mail communication facilities.

Participants on MITC programmes are further encouraged to network via a Forum in-built within the participants' intranet facility.

3.2 Job descriptions

The scope of having a job description is to provide the prospective employee candidate / employee an informative documentation of the scope, duties, tasks, responsibilities and working expectations related to the job position

MITC uses a job description in the recruitment process to inform the applicants of the job profile and requirements, and used at the performance management process to evaluate the employee's performance against the description. It endeavours to provide all the relevant and necessary details about a job which can help one decide whether the job is relevant or not and to ensure that the employee once employed meets the expected expectations. It is also intended to assist management in identifying skills required by MITC. Typically, but not exclusively, content of a job description will include goals of the organisation as well the goals to be achieved as a part of the profile are mentioned in the job description, qualifications in terms of education and work experience required to be eligible to apply, job related skills and interpersonal skills required to fulfil the job

Typically, job descriptors are as follows for management, technical and

administrative positions:

3.2.1 Director of Studies Job description

- Network with other institutions in the furtherance of professional training in the industry
- Represent MITC in various national and international fora on education and training
- Represent MITC on the MFSA education consultative council
- Explore new markets for business opportunities locally and internationally
- Draw up of proposals and MOUs to deliver MITC training
- Collaborate with other training institutions to conduct joint programmes in a variety of fields
- Manage the administrative and technical affairs of the training centre and develop new and exist training structures and programmes within the Malta International Training Centre
- Establish training/business relations with various local and foreign Institutes to propagate local MITC training services
- Prepare budgets and business plans for the Malta International Training Centre and present these to the MITC Board
- Tap into opportunities in the training environment be especially to respond to the needs of modern demands
- Manage resources effectively and efficiently identify areas of development to enhance efficiency, quality service and professionalism
- Manage and motivate and appraise staff and identify areas of development and best practice
- Report on the performance of participants, highlight areas of concern and discuss career prospects and progression
- Develop, organise, register and monitor of courses held at MITC
- General Management and administration duties
- Lecture at various levels in Insurance and Risk Management in Malta and overseas
- Organise revision sessions in preparation for examinations
- Set model answers to exam questions
- Correct / moderate test and exam papers
- Approve results and certificates

3.2.2 Operational Officer Job description

- Respond to general enquiries
- Greet and host customers both local and foreign visitors/participants
- Arrange logistics for foreign participants / visitors
- Organise talks, seminars and conferences
- Identify target and potential demand
- Provide course information
- Draw up brochures and other marketing material
- Promote MITC products and services
- Co-ordinate effective advertising
- Develop and market new courses according to demand
- Register and acknowledge all applications
- Organise and co-ordinate course programmes
- Prepare course notes and presentations
- Monitor attendance
- Co-ordinate exam papers
- Input and maintain course data
- Record results and issue progress reports
- Dispatch results and follow re-sit takers
- Issue course certificate
- Maintain and update records
- Analyse and report on feedback questionnaires
- Perform general administrative and secretarial duties
- Perform accounting transactions up to trial balance
- Issue invoices and receipts and chasing of debtors
- Utilise and maximise the use of resources
- Attend meetings and seminars connected with training and education
- Assist the Centre's Director / Principal
- Expected to work overtime hours against payment as and when the need arises.
- Any out-of-pocket expenses incurred to carry out duties will be fully reimbursed.
- Any membership fees related to the nature of business of MITC
- Any sponsorships or payment for training will be reimbursed pro-rata by the employee if contract is terminated before 2 years from the mentioned sponsor or training.

3.2.3 Technical Officer Job description

- Deliver lectures in insurance and risk management both locally (including lectures at third party premises) and to a lesser extent overseas
- Respond to general technical enquiries
- Greet and host participants on MITC courses
- Identify target and potential training demands
- Develop and organise technical talks, seminars, conferences and new courses according to demand
- Manage MITC courses and programmes
- Setting of programmes
- Setting of syllabii
- Preparing of lecture notes, presentations, case studies and other related documentation
- Setting of exam papers and model answers
- Correcting and moderating of tests, classwork, homework, assignments and examinations
- Keeping of student records
- Issuing performance reports
- Up keeping of technical notes, presentations and the MITC library
- Act as point of contact for prospective and existing students
- Provide career / academic advice and guidance to prospective and existing students
- Liaise with third party lecturers to ensure consistent professional service
- Utilise and maximise the use of available resources
- Attend meetings and seminars connected with training and education
- Assist the Centre's Director / Principal and deputise in his absence

SKILLS

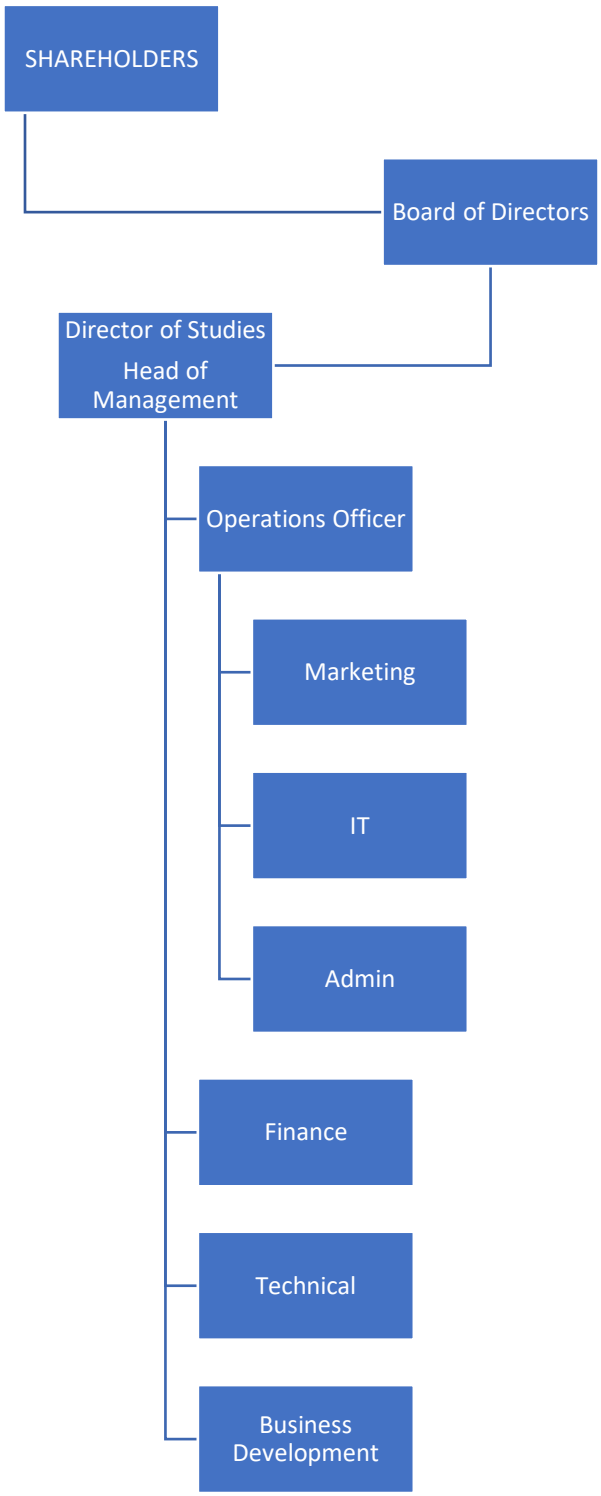
- Must be conversant in Maltese and English
- ACII qualified or higher
- Knowledge of the Financial Services and Insurance market
- Must work on own initiative
- IT proficient
- Lecturing experience
- Able to utilise various communication means
- A good sense of organisation
- Very good communication skills
- Assertive and proactive to respond to particular situations

Any out-of-pocket expenses incurred to carry out duties will be fully reimbursed. Any sponsorships or payment for training will be paid 90% upfront and the remainder 10% on successful completion. Any amounts paid by MITC in this respect, will be reimbursed pro-rata by the employee if contract is terminated by the latter before 2 years from the date of the payment of such mentioned sponsor or training.

3.3 Organogram

MITC has a technical and administrative function. It is supervised by a management team who is responsible for the overall running of MITC entrusted to take operational decisions. The MITC is led by a Board of Directors who set the strategic aims and objectives of the centre.

The current organogram is as follows:



3.4 Current MITC stakeholders holding key positions as 1st July 2021:

Shareholder: EMCS Advisory Ltd

Directors: Mr Raphael Aloisio

Company Secretary: Mr Raphael Aloisio

Head of management team: Mr Adrian Mamo

Operations: Ms Maria Elena Aquilina

Financial Controller: Mr Emanuel Gauci

Marketing: Ms Daphne Tabone

Business development: Ms Greta Rapinett

IT: Mr Luigi Gasparri

Technical Consultant / interim Director of Studies: Mr Andre Farrugia

3.5 Main programmes and qualifications

MITC specialises in insurance and risk management courses and delivers session in other areas such as compliance, AML, regulation and loss adjusting

Programmes are designed to cater for different levels incorporate general certificate course, intermediate leading to a diploma and the more advanced professional courses leading to a reputable qualification. All home-grown courses are accredited by the MFHEA, recognised by the MFSA and some even recognised by foreign institutions such as the CII. A snapshot of typical programmes offered by the MITC is as follows:

3.6 Recognition of MITC programmes

MITC was one of the first group of institutions having its home-grown qualifications recognised and level rated by the Malta Qualifications Council MQC. Having achieved this milestone, MITC now boasts of having its programmes equivalent to a level rating structure recognised locally and within the European Union since MITC products are now on the national MQF and European EQF platforms.

Level Rating for MITC training products

Name of training programme	MQF	EQF	Credits
Foundation Certificate in Insurance	3	3	6
Insurance Broking Certificate	3	3	6
Tied Insurance Intermediaries Certificate	3	3	6
Applied Insurance Studies (AIS)	4	4	30
Insurance Accounting & Auditing	4	4	5
Financial Services & Compliance	4	4	8
Award in Finance, Investment & Securities Regulation	4	4	4

Awards in Risk Management in Financial Services	4	4	19
Award in Governance, Internal Audit and Control	4	4	4
Award in Anti Money Laundering*	4	4	4
Introduction to Financial Services	3	3	4
Award in Risk Management Fundamentals	3	3	4
Award in Securities and Portfolio Management	4	4	4

3.7 Collaboration and relationships

The Malta International Training Centre is an active member of the MFSA Education Consultative Council through which it seeks collaboration with other Institutes and training providers towards the propagation of information, knowledge and expertise to respective stakeholders particularly participants, job-seekers, employees, technical and professional personnel, those returning to work and those pursuing a career.

Through its services, MITC has provided technical support to the University of Malta and has collaborated with the Institute of Financial Services, MCAST, the Malta Insurance Association, the Malta Insurance Institute, the Malta Institute of Accountants, the Malta Insurance Managers Association and the Malta Association of Risk Management.

On the foreign front, MITC is also an active member of EFICERT which is a European accreditation body, and also sits on the forum of European professional insurance training bodies known as EIET.

Furthermore, MITC holds excellent relations with the Chartered Insurance Institute (CII) of the UK and has since its formation, promoted CII products and examinations. It has recently established good working relationships with the Ghana Insurance College, the Institute of Risk Management-UK and the Chartered Institute of Loss adjusters-UK.

MITC is the local centre for examinations of the Chartered Insurance Institute (UK), the Institute of Risk Management (IRM-UK), the Chartered Institute of Loss Adjustors (CILA-UK), the Securities Institute (UK), and Glasgow Caledonian University (UK), NEBOSH (UK).

3.8 The EMCS Advisory Ltd Brand

Backed up by the EMCS Advisory Ltd group, MITC enjoys a team of experts at operational and technical level both from a marketing/IT perspective and also from a technical stance.

New MITC branding has consolidate MITC's vision for a professional and reputable training institution dedicated to provide the best service to the industry. The current MITC logo is as follows:

From its newly EMCS Advisory Ltd premises at Malta International Training Centre Triq L-Intornjatur, Central Business District, CBD 3050, Malta the MITC houses modern facilities and resources. These include:

- Reception facilities
- Free WIFI internet connection
- Technical reference library
- Classrooms equipped with whiteboards, projection facilities and felt boards
- Conference room which accommodates a maximum of 100 seated participants
- Coffee and snacks
- Photocopy service
- Central location
- Fully equipped to host physically challenged participants

3.9 Extra-curricular events

Participants on MITC programmes are given more than just classroom-based lectures. MITC ensures that the training provided is holistic in preparing participants (who could be aspiring employees) to become equipped with the required skills in the working environment. To achieve this, business site visits are included through which participants are exposed to the practical world of insurance, finance and related markets. Visits include the Malta Stock Exchange, Central Bank of Malta, Parliament, Law courts of Malta, the Malta Financial Services Authority, Lloyds of London and the European Institutions in Brussels.

3.10 Important MITC information and certificates

The following refers to core information that is related to MITC:

E-mail : info@mitcentre.com
Website : www.mitcentre.com
Telephone : (00356) 23432101
VAT reg. no: 1064-7207
Company reg. no: C5663
MFHEA Licence no: 113
PE number: 806796
Employment number: 58124

3.11 Operational resources

MITC operates through a cohort of resources. The drivers behind the operational and technical areas of the centre are experienced practitioners in the field who are not only knowledgeable but also fully qualified to carry out the relevant operations. The administrative and technical resources are able to identify training gaps and niches in the indigenous financial services market (particularly the insurance sector) and build training components to meet the ever-changing demand in this fast-paced industry.

Specialised training programmes are outsourced and experts in the field are called in to design and deliver programmes according to the area of specialism.

In fact, MITC contracts in a number of experts and professionals in the working industry to ensure the best resources are engaged.

3.12 Lecturers

MITC has a network of professionally qualified lecturers that make up the visiting faculty hailing from the industry thus bringing in practical expertise to the attending participant.

MITC ensures that the training provided is holistic in preparing participants (who could be aspiring employees) to become equipped with the required knowledge, skills and competences in the working environment.

The MITC houses a technical library of books which are available for reference purposes and free access to the internet is also provided for the student/researcher.

New lecturers are contracted in following a recruitment process. The prospective lecturer is asked for a CV and an interview is consequently arranged. The intention

is to establish the area of expertise and suitability of the lecturer to deliver the agreed session /s. Then the prospective lecturer is asked to fill in a due diligence form and is duly onboarded once this process is cleared. The lecturer is then appointed by means of an appointment letter as follows:

LECTURING APPOINTMENT

We are requesting your services as LECTURER on the following CPD sessionS:

"XX" - xxth XX 2021 between 5pm and 7pm ONLINE VIA ZOOM

Your remuneration will be **€70 per hour plus €100 preparation *PER SESSION*** and as a contractor, you are requested to issue an invoice to MITC on completion of the assignment. MITC is exempt from VAT and the service is also exempt from VAT.

The invoice should include

1. Date of invoice and invoice number
2. Description of service
3. Personal details of name, surname, address, mobile number and email address
3. Bank details consisting of IBAN and ACCOUNT number, bank name and branch locality
4. "VAT EXEMPT" status since MITC is exempt from VAT and the service is also exempt from VAT.

In consideration of the above assignment and corresponding remuneration, MITC expects that you will

1. be punctual and honour the duration of the session
2. sign an attendance sheet on your arrival
3. make presentations (on an MITC template as per attached file **MITC Presentation template.pptx**) that are up to date and ensure that notes given to the students reflect the latest developments
4. provide us with all material and/or presentations at least 48 hours prior
5. deem any material copied, delivered and lectured property of MITC
6. gratuitously follow up questions by participants even after the conclusion of the session
7. inform us of any change in job or position
8. present a few sample/exam question/s to MITC if these are required and asked for by MITC

In the meantime, to enable us initiate our marketing campaign we are kindly asking you to fill In and return the attached form headed as **mitc_template_form_events_descriptor_2020_new.dotx**

The programme will run if there is an adequate number of applicants.

3.12.1 Duties expected of a lecturer

Apart from the obligations under the contract for the provision of lecturing services the lecturers are also bound with operational duties in conformity with MITC technical policies and procedures. This will not only ensure consistency but moreover guarantees a high level of professional service to MITC's clients.

Lecturers are expected to

- Plan a 'Scheme of Work' to cover ALL material including a revision session within the set course dates; normally between 8 and 12. (refer to appendices).
- Prepare lectures for effective delivery and (where appropriate) provide students (copying MITC) with presentations, notes, exercises and revision questions.
- Assist students with any queries they may have/reply to their emails.

- Inform students on first lecture of the CII exam/book ordering procedure highlighting the students' responsibility to apply for exam/books themselves.
- Return corrected assignments/exercises within fourteen (14) days after submission by the students.
- Provide MITC with lecture presentations (where applicable) two (2) days prior to commencement of course.
- Be punctual for lectures. In the event of an unavoidable cancellation, lecturers are requested to inform MITC at least eight (8) hours prior to the lecture start-time and if possible, suggest a replacement lecturer or alternative date for delivery of the cancelled lecture.
- Attend meetings / training organised by the MITC.

3.12.2 Suggested techniques to be used by the lecturer

The following are recommendations each lecturer may adopt and adapt in addition to one's established style and characteristics. Lecturers should use the techniques and styles that they are comfortable with, allowing room for flexibility. Nevertheless, MITC is proposing the following guidelines believed to be the basis of effective and quality lecturing delivery. Lecturers may ask for a presentations booklet which is delivered free of charge by MITC.

MITC proposes the following techniques in the achievement of high level of lecturing services:

1. Prior Preparation:
   Research and Plan 'Scheme of Work' allowing for Revision.
2. Audience Analysis:
   Audience demographics, perspectives, expectations and knowledge.
3. Introduction of Lecturer:
   Introduce yourself, acknowledge audience & set agenda – Key Point and Objectives.
4. Presentation Content:
   Introduction of presentation (attention grabber/create curiosity/interest), body of presentation (inclusion of facts, contrasts/examples, stats, audio/video aids and testimonials in a logical order) and conclusion of presentation (restate key points and objectives/propose approval or otherwise/try to leave a memorable impact).
5. Effective Delivery:

Attitude (body language, empathize), interaction (lead discussion, encourage/control questions) confidence, speaking (tone of voice, clarity) and knowledge skills (about audience, time & place).

6. Delivery sources:

   Visuals/Charts/Power-point Presentations
   Handouts/Summarised notes of material
   Specimen documents
   Case Studies/Legal cases/ Current articles on specific topics for discussion
   Tutorial/Group 'Question & Answer' sessions/Quiz style sessions
   Video clips
   Multiple-choice questions/Past papers
   Talks by specialists
   Site visits
   Students' presentations
   Technical reading sessions
   Specific research Assignments/Assignments involving market interviews

3.12.3 Lecturer Professional charter and code:

The Lecturer

- is an independent contractor and not an employee, agent, or partner of the MITC.
- shall not be entitled to receive any benefits to which full time employees would be entitled nor liable to any deductions or contributions on payments received.
- will report his / her progress on the performance of services to the Centre at the time and in the manner reasonably requested by the Centre.
- will determine the general method, details and means of performing the services, provided that he or she shall strictly observe any Centre policies or procedures that may apply.
- shall perform his or her services using his or her best effort and in accordance with the level of quality, standards and practices as can be reasonably expected having regard to his or her professional qualifications, experience and standing in the industry or profession.
- shall follow, as far as is possible, the instructions issued by MITC for the respective services and shall have proper regard for the guidelines issued in respect of that service.
- shall maintain in strict confidence all Confidential Information that he or she receives in the course of providing services or otherwise in connection with

information only for the specific purposes of performing his or her obligations hereunder, and to comply in all respects with best practices and applicable laws for the protection of Confidential Information.

- represents and warrants to the MITC that he or she will not conflict with any of his or her agreements with or obligations to any third party.
- will maintain and establish his or her eligibility for this contract by submitting Curriculum Vitae, professional profile and personal details and warrants their accuracy and that he or she shall keep such data up to date as requested. (The MITC shall maintain and use such data solely for its business and purpose and may only communicate such information as is necessary to third parties in the course of its business. The MITC shall not sell or provide the data to any third parties for any reasons beyond the scope of its own business.)
- will warrant that any material and any associated deliverables used or reproduced in the course of executing the service shall not violate any patent, copyright, trademark, trade secret or other intellectual property right of any third party.
- shall indemnify, defend and hold the Centre harmless from and against third party claim, suits, proceeding, damages, costs, liabilities and expenses' (including, without limitations, reasonable attorneys' fees) arising from the negligence or wilful misconduct of the Lecturer in connection with his or her performance of services or relationship with the Centre hereunder. The foregoing indemnification shall also apply to damage or loss to the property of the Centre arising from the actions or inactions of the Lecturer's employees or agents, whether in the course of their employment or not, including but not limited to acts of fraud, theft, vandalism or the like.
- will be furnished with all the necessary resources to enable the lecturer carry out the services assigned to him/her.

3.13 Exam paper setters

3.13.1 Appointment

MITC appoints qualified personal to set its exam papers. The appointment is provided by means of an email which assigns the task to the exam setter detailing the requirements and deadline for completion as follows:

> *Dear **[NAME AND SURNAME]***
> *We are requesting your services under the contract of works dated **[DATE]** for the preparation of **[NAME OF EXAM]** exam paper together with the respective model answers. The paper is made up of 14 short answer questions under section A and 3 long answer questions under section B.*
> *The paper must be submitted by the **[DEADLINE DATE]***
> *You will receive a flat fee of €100 for this assignment. As a contractor, you are requested to issue an invoice to MITC on completion of the assignment.*
> *MITC is exempt from VAT and the service is also exempt from VAT.*

Exam setters will prepare an examination paper and a corresponding 'Model Answers' document highlighting (in bullet form) the answers expected from students so as to ensure consistency in marking scripts. These will be handed to MITC by ten (10) days prior to exam date. Examiners will be paid a fee per paper. These examination papers will be moderated by the MITC. MITC reserves the right to add, remove or modify any of the questions at its discretion

3.13.2 Setting of MITC Applied Insurance Studies Diploma Exam scripts

Section I of exam paper:

Fourteen FACTUAL short-answer type questions, each one selected from a different chapter of the course book.

Typical examples: List the key features / Explain briefly / What are / Outline / How / State / Identify / Name / Indicate / Specify / Distinguish / Differentiate / Define / Compare and Contrast.

Section II of exam paper:

4 'essay-type' questions testing different areas of the syllabi. These questions should test the application of students' knowledge on a specific topic. Students are expected to explain and argue issues quoting case law, real-life examples, statutes etc

1 question to be a statement and students asked to comment

1 question to include a scenario and students required to argue solution

1 question to involve a person delivering a presentation to a particular audience and students asked to prepare presentation

1 question to involve some workings

3.13.3 Setting of MITC Advanced Applied Insurance Studies Diploma Exam scripts

The Advanced Diploma in General Insurance supports the enhancement of professionalism in the insurance sector. From the perspective of the candidate, it is designed to meet their needs regarding current and future professional requirements and job roles. From the perspective of an employer, it is designed to attract, develop and retain talent by providing core knowledge and skills and enhancing professionalism across a diverse insurance market.

There is a major emphasis in the Advanced Diploma in General Insurance on practical application and it will continue to evolve to meet the changing needs of the insurance market.

3.13.4 Testing Methodology and General Guidelines

- *General*

When setting an examination, most of the Learning Outcomes should be covered as much as it is practical as possible. Duplication of topics within various questions in a single examination paper should be avoided.

- *Logic*

In a good case study, the information should be clearly and logically arranged to ensure that it is understandable to the candidate. Use headings and bullet points to arrange the information clearly and bold to enhance words/concepts.

- *Inclusivity*

Candidates will be from varied backgrounds for example in or aspiring to, job roles, in broking, claims or underwriting etc. Thus, the case study needs to ensure that no group of candidates is excluded or penalised in terms of the subject matter.

If the answer requires detailed/specialist knowledge of a particular trade, this information should be built into the case study.

- *Use of English and Sentence Length*

Use English that is widely understood and culturally sensitive. Endeavour where possible to use short sentences. Question writers must ensure that they are using the same terminology as that used in the syllabus and study text.

- *Fairness*

All questions will be fair. Unnecessary complexities are not allowed as the purpose of the assessment is merely to ascertain a candidate's knowledge and understanding of the syllabus.

No question must make reference to a person and all examples or case studies must be fictious avoiding racism, inequality, political or religious beliefs, ethnicity, gender bias, prejudice and any other reference which may undermine, ridicule or

put persons or organisations in bad light, undermine reputation or bring about any other negative consequences whether these are prima facie actionable or not.

- *Consistency*

Check that the terminology in the case study is consistent with that in the syllabus and study text.

- *Questions following case study*

The questions that follow the case study must require analysis, synthesis and application of information given. The answers would normally also require a candidate to interpret information to provide recommendations and possible solutions to practical situations or problems.

- *Must Allow for Alternative approaches*

The author must avoid writing a case study based on the workings of only one company. The answers must allow for alternative approaches in the market, taking account of different principles and practices.

- *Further Reading*

The subject matter will substantially be covered in the study text and the question writer must check the relevant study text to ensure this. Further reading should not be essential to the achievement of a pass mark, but evidence of it will enhance the quality of the answer.

- *Learning Outcome and Indicative Content Coverage*

A case study should cover a minimum of two learning outcomes and their associated indicative content. Indicative content in the syllabi have been weighted to reflect the scope and depth of learning required.

- *Length*

The text of a case study can vary between ½ page to one page. The use of visuals such as organisation charts etc is encouraged (this may mean that the case study flows over to a second page).

- *Font style and size*

All questions should be written in Times New Roman font 12 point.

- *Jargon and acronyms*

Avoid all jargon and if acronyms are used, they will initially be written out in full followed by the acronym in brackets. It may at times even be necessary to explain terminology, as terminology should not exclude any candidate group from clear understanding.

- *Size*

Question writers need to take account of the mark allocation to ensure that the questions they write will allow a candidate to provide sufficient evidence to obtain

the marks allocated to the question. The question will be of an appropriate size for a candidate to complete within the time allocated.

- *Case scenarios*

The case study should provide an opportunity for the candidate to apply, practically, the theoretical knowledge and the outcome of their own learning to the events posed.

Scenarios follow the same rules as case studies; however, they are smaller and narrower in terms of their scope and application.

- *Names used in Case Studies*

Do not use complex names or names of existing people/organisations.

- *Mark allocation*

Question writers should only show total marks per question (sub-sections must not show separate mark allocation).

- *Transparency*

MITC sets a standard for the design of an exam paper which establishes a consistent level of expectation from the candidates and is intended to test the knowledge and application of such from the candidate. The duty of the MITC moderator is to check the paper for its technical correctness and well as to ensure the level is appropriate and that the standard is kept consistent at all times. All exam scripts are double proof read by at least 2 people for the determination of proper spelling and grammar.

3.14 Examiners

3.14.1 Appointment

The appointment is provided by means of an email as per template below:

> *Dear [NAME AND SURNAME]*
> *We are requesting your services under the contract of works dated [DATE] for the correction of [NUMBER] [NAME OF EXAM] exam. The paper is made up of 14 short answer questions under section A and 3 long answer questions under section B.*
> *The corrections must be returned by the [DEADLINE DATE]*
> *You will receive a rate of €8 per script. As a contractor, you are requested to issue an invoice to MITC on completion of the assignment.*
> *MITC is exempt from VAT and the service is also exempt from VAT.*

Examiners will be paid a fee for every question/script corrected (unless otherwise agreed). The examiner will be expected to present the results on a spreadsheet that is made available by Administration and produce a report making overall comments related to each of the questions including a concluding comment at the end.

3.14.2 Methodology

- When correcting/marking scripts, the Examiner is to correct one particular question (for the whole set of scripts) at a time. This system will bar Examiner from keeping track of students score and thus minimizing the risk (genuine human sympathy) of awarding higher marks for subsequent questions for low-scoring students. This will also allow Examiner compare level of answers submitted by all students and thus ensure consistent and fair marking.
- Full marks are only to be awarded to students who meet or exceed correction criteria set in 'Model Answers'. Attention is to be given to length, presentation, clarity of argument, the quoting of relevant statute, case law and definitions.
- Examiners "thought process" during corrections should be noted in exam scripts. Scores credited should be "Justified".
- For every mark allocated to "essay-type" answers, the examiner is requested to justify the score by explaining (in brief) what he/she would have liked to see, missing points/issues, areas which are out-of-point, illegible parts, excellent answers etc
- When correcting scripts, Examiners will mark in red ink and insert brief comments where applicable.
- Marks awarded will be inserted, indicating the sub totals clearly next to every question and on the front page of every exam script.
- Corrected scripts are to be returned within twenty-one (21) days of collection (unless otherwise agreed and depending on the number).
- "Revision of Examination" papers will be returned within fourteen (14) days of request by students.
- Every script corrected is to be signed/initialised on the front page next to the total mark by the Examiner.
- Examiners will be given a standard spreadsheet onto which the marks will be inserted.
- Re-Sit papers are also paid a fee per question/script with an additional fee per paper for the respective performance report.
- Examiners will produce an "Examination Performance Review" report analysing candidates' overall performance (refer to Appendix 7.1).

3.15 Invigilators

3.15.1 Appointment

The appointment is provided by means of an email as per template below:

> *Dear [NAME AND SURNAME]*
> *We are requesting your services under the contract of works dated [DATE] for the invigilation of the [NAME OF EXAM] which will be held on [DATE] at [TIME].*
> *You are reminded to be at the venue at least 45 minutes prior to the commencement of the exam and to familiarise yourself with the duties of the invigilator in the proper conduct of the examination/s.*
> *You will receive a rate of €15 per hour. As a contractor, you are requested to issue an invoice to MITC on completion of the assignment.*
> *MITC is exempt from VAT and the service is also exempt from VAT.*

3.15.2 Role

- The role of the invigilator in the assessment process is a critical one.
- The role is outsourced to retain transparency and independence of the process
- The invigilator is the person in the examination room responsible for conducting a particular examination session in the presence of the candidates. Invigilators have a key role in upholding the integrity of the external examination/assessment process.
- The invigilator will ensure all candidates have an equal opportunity to demonstrate their abilities; ensure the security of the examination before, during and after the examination; prevent possible candidate malpractice; follow administrative procedures.
- Before the exam the invigilator will keep exam papers and materials secure at all times, ensure exam rooms are set out to standard, admit candidates into exam rooms, identify, seat, and instruct candidates in the conduct of their exams, distribute exam papers and materials to candidates, deal with candidate queries, supervise candidates at all times and be vigilant throughout exams, keep disruption to a minimum, deal with emergencies or irregularities effectively, record/report any irregularities, complete attendance registers, deal with candidate queries, collect exam scripts, return exam papers by dispatching them accordingly.

3.15.3 Duties

The invigilator is responsible for ensuring that the examination is conducted in a professional manner, taking all necessary steps to ensure that the students work in an appropriate environment, and that strict security is observed throughout the examination.

The invigilator must check the:

- *Candidates' Identification*

In order to be allowed into the examination room, candidates will produce their admission permit and an approved form of identification in the form of one of the following:

- National Identity document containing photo & signature
- Current passport
- Driving license containing photo & signature

- *Exam Documents*

  Every candidate will be supplied with:

  - An answer book/answer sheet
  - A corresponding question paper
  - A pencil for multiple choice paper (if applicable)

The invigilator is to open the sealed packs containing the exam papers only in the presence of the candidates for that exam session and another invigilator.

Exam answer books will be opened and distributed ten (10) minutes prior to the commencement of the exam. The front page of the answer book is to be completed in full by the candidates.

Candidates are not permitted to start writing before the actual commencement time.

The invigilator is to ensure that:

- the room has been correctly arranged for an examination.
- there are single desks with a clear gap of at least two (2) feet between each desk.
- desks are clearly numbered or indicated.
- the appropriate ancillary material is supplied to the students, as detailed on the Requisition Form.
- the examination material is not left unattended at any time.
- students do not enter the examination room while it is being set up.
- each student is provided with one script book at the beginning of the examination.
- students enter the examination room no less than fifteen (15) minutes prior to the start of the examination.
- students to place all coats, bags etc beneath their table or in a place inaccessible to the candidate.

Prior to the commencement of the exam, candidates will be informed:

- To read carefully the instructions on the answer book cover.
- To complete IN FULL the front page of the answer book.
- To display the admission permit & identification form on the left-hand side of the desk throughout the exam.
- To write any rough work in the answer book or on supplementary sheets supplied by invigilators, which will be handed in at the end of the exam. The rough work will be neatly crossed over when completed.
- To hand in the answer book/s exam paper, any supplementary sheet/s and the pencil provided (if applicable) at the end of the exam.

Opening Announcement

- Specify title/s of examination/s and duration.
- Ask students to complete the front cover of their script book and to read and complete the 'instructions to candidates' form.
- Inform students that outdoor clothing and bags will be kept under the desk and mobile phones will be switched off and left in the bag or coat throughout the examination.
- Inform students that mobile phones are not to be used as calculators.
- The students are informed that there is no talking or sharing of materials during examination.
- To remove any notes or material not required during the examination.
- Students may, if they require, leave the room or if they have any query or require supplementary paper alert the invigilator.
- The students will be given a treasury tag with any additional paper required which is to attach all papers before collection of scripts
- At the end of the examination the students are asked to remain seated and to make sure that they would have completed the front cover writing their candidate number and ticking in the correct boxes showing which questions they would have answered.
- Students are given a specific period of time (maximum ten (10) minutes) in which to familiarize themselves with the content of the question paper only. During reading time, students are not permitted to start writing or respond the exam questions.

Late Arrivals + Extra Time Allowance

- Any candidate who arrives within one (1) hour of the commencement of the exam is to be allowed to sit during the unexpired period of the exam. No extension of time should be granted. Candidates arriving later than one

(1) hour after the commencement of the exam are not to be allowed to take the exam. Extra time will be allowed for candidates with special needs if MITC are presented with a medical certificate proving such a condition.

During the Exam

- No unauthorized persons are to be allowed into the exam room during exam.
- The invigilators will patrol the exam room quietly and at frequent intervals without disturbing the candidates.
- Regulation Violations and Disputes

In the case of a dispute during the exam, the invigilator should:

- In the presence of another presiding official warn the offending candidate of the breach and explain that the answer book may not be accepted.
- Allow the candidate to complete the exam and submit the answer book.
- The invigilator is to submit a report describing the sequence of events and action taken.
- Deal with the accident so as to cause minimum disturbances to other candidates.

In case that a student is found cheating or copying the invigilator should:

- Take any study material from the student.
- Sign the exam script till where the student would have written.
- In the presence of another presiding official warn the offending candidate of the breach and explain that the answer book may not be accepted.
- Allow the candidate to complete the exam and submit the answer book.
- The invigilator is to submit a report describing the sequence of events and action taken.
- Deal with the incident so as to cause minimum disturbances to other candidates.

Conducting the examination

- Each student is to produce a valid identification document and leave this at the left-hand side of the table assigned with (refer to candidates' identification).
- Admit the students to the examination at least ten (10) minutes prior to the start time of the examination to enable them to:

- Read and sign the 'Instructions to Candidates' forms and, if appropriate, instructions of other external examining body.
- Instruct the candidate to enter the necessary information on the front of the script book.
- Candidate number
- Check that each student has the correct examination paper. This is particularly important when there is more than one examination being held in the same room.
- Ensure that the examination is conducted for the exact prescribed time of the examination and the reading time, if any, as properly applied.
- Announce the exact time and the time the examination will conclude.
- Invigilators must not attempt to comment on or interpret any queries on any question.
- If students request to go to the toilet during the examination, they should be permitted to do so provided that they leave the room one at a time.
- Students arriving for an examination later than one hour after the start of the examination must not be admitted to the examination.
- Ensure that no communication (verbal or written) occurs between students during the examination and that no materials are exchanged.
- If a student is issued with a script book or material which is then not used this should be attached to the students' completed scripts.

Suspected cheating

- Students will be deterred from attempting to cheat, and it is recommended the following procedures be adopted if this is the case;
- Where an invigilator has reasonable ground for suspecting either cheating (possession of unauthorized material) or other unfair practices to have taken place, the following steps will be taken.
- Confiscate any unauthorized material from the student.
- A new script book is to be issued to the student, the original one removed and line drawn underneath the point which the student has reached with the time and invigilator's signature also recorded noting his/her comments for the action taken. In this case the student will be allowed to write in his/her defence.

Finishing an examination

- Pre-announce end of examination fifteen (15) minutes from time.
- Conclusion of the examination

- Invigilators will:
- Announce the approaching end of the exam five minutes before the end of the exam.

When the 'allotted time' expires, invigilators will:

- Instruct candidates to stop writing.
- Instruct candidates to remain seated while exam documents are being collected.
- Remind candidates not to remove any answer books or supplementary sheets or exam papers from the exam room.
- Check that the candidates' number and other particulars required have been inserted in the correct spaces and that any supplementary sheets have been properly attached to the answer books.

4.0 ADMINISTRATION

4.1 Introduction

The MITC policies and procedures are intended to provide an operational framework within which MITC can perform its administrative and technical obligations.

The policies represent the rules that are core to the organisation and the policies are the methods that need to be followed in line with the set policies. The following refer to the administrative policies and procedures.

4.11 Pricing and fees policy

4.11.1 Lecturing fees and fees for services rendered to MITC

MITC seeks a pricing policy which is competitive, fair and reasonable. Through its annual budget and financial projections, the pricing seeks to cover the running costs and to be able to invest profits in the furtherance and enhancement of its services.

Lecturers are paid in accordance to the level of the programme and commensurate to the requirement input on the programme. Where the session is a one off and requires the build-up of slides to reflect current information thereby requiring research, then the lecturer is paid an arbitrary preparation fee to cover this effort. Other continuous programmes wherein the material is repeated due to the nature of the course (in cases where the same subject is taught and the syllabus is largely unchanged) then a fixed rate is charged according to level.

The MITC current schedule of payment can be found under Appendix 7.2

4.11.2 Fees charged to participants

MITC is committed to a fair and transparent policy in respect of the fees it charges to course participants to pay upon registration.

- Fees are payable prior to the commencement of the programme and before the closing date of the subscribed programme.
- Fees may be made by cheque, cash or though the online portal electronically via bank transfer
- The full fee is payable upfront unless otherwise authorised by the Director of Studies in which case a written agreement will be drawn up
- Payment of the course fee does not guarantee that the programme will run
- Non-payment of the fee unaccompanied by a valid reason means the complete withdrawal from the course by the student
- Different fees apply to different programmes and seminars and MITC reserves the right to alter these as and when applicable

- Failure to pay by the participant would entitle MITC to dismiss the participant and prohibit re registration and will not dispatch any results and/or will not confer an attendance or completion certificate
- Refunds will not be issued for leave of absence and any resulting credit will remain on the course participant's account.

4.2 Examinations, results and award of certificates

- Exam paper hard copies will be sealed and locked in a safe place.
- After usage, exam papers will be shredded and properly disposed of.
- Exam papers will be proof read by technical personnel prior to printing.
- When specifying date, venue and time of an exam, students will be instructed to bring their own calculator, stationery, identification documents, to switch off mobile phones, and to be present at least thirty (30) minutes prior to the commencement of the exam.
- The candidate number (which is expected to be produced prior to the exam) is to be sent to the students at least seven (7) days prior to the exam date.
- Colour coding of exam scripts and question papers is used in the case of multiple exams in the same session. The students will be informed prior to exam of the respective colour codes.
- Candidate numbers will be prominently displayed on desks at the exam venue. Exam papers will be unsealed in the presence of candidates and not earlier than ten (10) minutes prior to the scheduled commencement of the respective exam.
- A clock is to be prominently displayed in the exam room.
- In order to ensure impartiality and anonymity when examiners are correcting scripts, the students will be informed that the top part of the exam answer script (where their names will be displayed) will be detached and kept sealed until corrected scripts are returned by examiners.
- Results of any accredited exam will indicate the respective credits claimable.
- The MITC result or certificates will be photocopied and duly signed by the MITC Director or any other MITC Qualified Staff as being a true copy of the original document for CII accreditation purposes.
- Guidance will be provided to students following the issue of the result as to how to gain accreditation from the CII as per section 4.3.

In the case of a PASS and CII credits need to be claimed, then the procedure as described in section 4.3 is to be followed.

In the case of a FAIL, the candidate is to be instructed/ facilitated on how to apply for any re-sit and be given details of any revision dates, exam dates and re-sit fees Details in section 5.2.

4.3 Claiming for CII credits

- Once the candidate sits and passes an MITC examination, eligible for CII credits, a result slip and later a Certificate will be dispatched denoting this achievement.
- To claim for CII credits, the candidate will produce a copy (signed and stamped as true copy of the original) of the respective result/certificate together with a duly completed accreditation form which can be downloaded from the CII's website.
- MITC can assist with the endorsement of the certificates
- The documents will be sent by the applicant to the CII for due accreditation.

4.4 Examination marks and criteria

The examination mark is never to be disclosed to the candidate but upon request, the candidate may:

a) have the script re corrected and/or (refer to section 5.2 and appendix 7.3)

b) be given general feedback (refer to section 5.2 and appendix 7.3)

This service is available for a fee. Facility is only available to students whose result falls short of the Pass Mark by not more than 10%.

In the event of a Revision of Paper, the script is re corrected noting any shortcomings in the answer or the allocation of points.

Result spreadsheets will be analysed by a technical member of the staff who will issue an analysis review report of the students' performance.

Examination Papers (both those drafted and corrected) will be moderated by members of the MITC Examination Board before release. For each programme run by the MITC, the respective Lecturers are to be informed of the RESULTS obtained by the participating candidates.

The following is the result criteria table:

Applied Insurance Studies Diploma	*Pass mark 55%*
Multiple-Choice (MC) based papers	*Pass mark 60%*
ICFA local module	*Pass mark 60%*
Tied Insurance Intermediaries: MC papers	*Pass mark 60%*
AAIS Diploma (Exam & Re-Sit)	*Pass mark 50%*
Foundation in Insurance Certificate	*Pass mark 55%*
Foundation in Insurance Certificate Multiple Choice	*Pass mark 60%*
Insurance Broking Certificate	*Pass mark 55%*

RESIT RESULT CRITERIA: Only one re-sit attempt is allowed

RESULTS CLASSIFICATION:

MITC will classify results according to the score achieved.

In the case of each Individual Module of the AIS Diploma Programme and Foundation in Insurance Certificate, the following grades will be awarded:

Score	Grade
0 to 54	F
55 to 64	P
65 to 79	M
80 and over	D

F = FAIL

P = PASS

M = PASSED WITH MERIT

D = PASSED WITH DISTINCTION

In the case of a re-sit paper, only a PASS or a FAIL grade will be awarded.

An awarding of certificates ceremony is held annually in February during which Certificates are distributed to successful students.

4.5 Procedure to be taken following plagiarism/exam cheating

The following standard Policy is to be adopted if anyone is found cheating or copying during an examination or found guilty of resorting to plagiarism.

Subject to the discretion of the Examination Board, the MITC examination during which a student is found copying, as well as any other MITC examinations undertaken during the same session, will be annulled.

Results of all the examinations undertaken during the mentioned session will be marked as "WITHHELD". No certificate of any kind will be issued by MITC. The same student will not be allowed to sit for any MITC exams for at least two (2) years following the examination session during which the incident took place.

In respect of MITC examinations, administration is to attach a specimen letter with result slips in the case of either a PASS or a FAIL. (refer to section appendix 7.4).

4.6 Running of programmes

In the event that 2 students (or less) apply for a Module under this programme, MITC will still run the programme and provide the usual number of lectures (8) + revision sessions (2) but these will be of 1.5 hours duration instead of the usual 2 hours.

4.7 Library Books

Library books are solely for reference purpose and are not to leave the premises. Photocopy service is available for a fee. A full list of books/resources can be found on the MITC website (under construction).

4.8 Participants' Packs

Students packs will include a 'Welcome pack' and a 'Course pack' which will include the following:

Welcome packs to Foreign Participants	Course packs
• General information about Malta (Welcome booklet)	• Programme
• Training Booklet	• MITC annual Training Calendar
• Diary	• Notes/Presentations *(where applicable)*
• Mission Statement	• CV of lecturers on the programme *(where applicable)*

• Welcome letter by Director of Studies/Principal	• Students' guidelines and exam guidelines for those taking MITC programmes
• Travel pass	• MITC writing sheet
• MTA brochure	• Calculator (where applicable)
	• Questionnaire
	• Welcome Letter
	• Lecturer Distribution Programme
	• Effective Examination Preparation
	• Pencil
	• Business Cards
	• How to access Intranet
	• Important information for Advanced Diploma Candidates
	• Critical Thinking Studying

4.9 MITC Insurance programme

Applied Insurance Studies Diploma Structure

Applied Insurance Diploma Studies

- One examination per Module (5 exams in total)
- Exams counts towards 100% of total marks
- Pass Mark is set at 55% per Module
- Students need to gain the Pass Mark of 55% for EACH Module and a result slip will be issued after successful completion of each individual Module
- An AIS Diploma certificate will be issued for those students who successfully complete the entire AIS programme

Structure of the Examination

A three (3) hour paper consisting of the following:

- Section A will consist of 14 compulsory short-answer questions of 10 marks each
- Section B will consist of 4 case-studies of which candidate must choose any two (2). Each case-study question carries 30 marks.

Other

Recommended Study Time will be provided in the marketing material for proper student guidance. Any documentation sent to third parties will be in PDF format. Upon the initiation of any MITC course, the following checklist is to be referred to:

Course Checklist

- Set the programme
- Dates & times
- Issue brochures
- Post on Website
- Send to all on our database
- Prepare packs
- Set a deadline Attendance spreadsheets
- Allocate the lecturers
- Attendance sheets
- Collect applications
- Issue invoices/ send receipt
- Generate a new file
- Topics

Each Administrative 'course file' is to contain the following headers:

- Marketing material
- Application Forms and students' information
- General Correspondence
- Attendance Sheets
- Exam Papers/ Results & Certificates

For any prospective student, MITC will prepare a pack containing the following:

- Director's business card
- MITC's Annual Training Calendar' booklet
- IF/AIS/AAIS programme brochures
- CII-Framework
- CII-How does the framework work in practice
- CII-Certificate in Insurance/Diploma/Advanced Diploma in Insurance brochure
- CII-Insurance qualifications framework

5.0 STUDENTS HANDBOOK

5.1 Information to participants

Basic information

- Smoking is not allowed anywhere on the premises.
- Mobile phones will be switched off or kept on silent mode during lectures.
- The premises are equipped with tea/coffee making facilities and still water.

Attendance, communication and attendance sheets

- Student is to sign his/her attendance before every lecture session.
- Punctuality, just as is a key of showing respect towards other participants and the Lecturer, is also important for students following of the course delivery.
- Attending the lectures is crucial not only for the following of a programme but also for certification. The MITC certificate policy states that only students attending at least 80% of the lectures may be awarded an attendance certificate (irrespective of whether they have failed an exam). Consequently, if a student is unable to attend due to sickness, MITC will be duly informed in order to excuse the student from the lecture.
- In case of unforeseen circumstances students are asked to inform MITC of their absence at least four hours before the lecture.

Students with disabilities

- MITC accommodates any disability requirement. Nonetheless, MITC would highly appreciate if student could inform us prior to course commencement so that the necessary arrangements can be made.

Facilities and Resources available to students

- Student guidance and advice is given free of charge and is available by appointment at the convenience of the enquirer.
- MITC premises are equipped with a technical reference library including relevant journals and books. Books are not available for lending.
- Wireless Internet (WiFi) facilities are available free of charge for all students.

VAT

- MITC is a VAT exempt Centre and therefore, no fiscal receipts are issued. However, an office-receipt is dispatched with every payment received.

5.2 MITC Exam Procedure

- Exam candidates will be present at the designated exam venue at least thirty (30) minutes prior to commencement of the exam.
- Every candidate will be assigned a candidate number which is to be presented on the day of the exam. The candidate number is printed on the exam attendance sheet adjacent to the student's name.

Failure in Exams

All results are approved by the MITC Examination Board and are final. Nevertheless, the candidate may, upon request:

a) be given general feedback
b) have the script revised. This facility is only available to students whose result falls short of the Pass Mark by not more than 10%
c) opt to sit for ***one*** (1) re-sit which will be held at the end of the following course.

Revision of paper and exam feedback

Examination papers will be corrected /moderated by more than one (1) examiner (appointed by the MITC examinations Board) and marks assigned in accordance with pre-established correction criteria in order to ensure quality assurance, consistency, fairness and accuracy in marking each examination script.

Students may, against a fee, request (in writing and by not later than fourteen (14) days after release of examination results) feedback on examination paper for a fee. Performance feedback and a copy of 'Model Answer' of exam paper is provided. The mark is never disclosed and in no circumstance may a candidate enter into any discussions with examiner or discuss the paper itself. Students may request (in writing and by not later than thirty (30) days after release of examination result) a one-time revision of exam paper against a fee. Facility is only available to students whose result falls short of the Pass Mark by not more than 10%.

The revision of paper will be corrected and comments duly made.

Inability to sit for an exam and postponement

Students may request a postponement of an exam (to following examination sitting) on grounds of ill health or close personal bereavement immediately prior to or on the day of the examination. Deferral request can only be granted once and upon

submission of evidence for reason for deferment. Students may use material available at MITC. Students may use the photocopy service, available for a fee.
Exam results will be dispatched six (6) weeks after an exam sitting or two (2) weeks in case of Multiple-choice papers – results for revision of papers will be available within fourteen (14) days of request. Details of Examination Centre will be sent by seven (7) days prior to examination date. MITC will, at its discretion, award a prize for the best performing candidate participating in MITC Programmes.

Duties expected of MITC students, course attendees and seminar participants

- Students will be punctual for lectures and exam sittings.
- Students are not to disturb fellow students during lectures and exams.
- Mobile phones will be switched off during exam sittings and turned to silent mode during lectures.
- If an urgent call needs to be answered, participants are requested to take the call outside the lecture room.
- Students will submit any assignments/exercises (if at all) by deadlines set by Lecturer.
- Students will refrain from smoking anywhere on MITC premises.
- Other than in respect for MITC programmes/exams, students are responsible for ordering books and applying for admission for exams with the respective institute (e.g. CII).
- Students will sign in every time they attend a lecture. Students will be expected to attend at least 80% of the scheduled lectures; failure may disqualify them from sitting for the respective exam.
- Students will engage actively in the learning process and participate according to assessment requirements.
- Providing feedback to MITC and its staff on the quality of teaching and services see Appendix 7.6.
- Complete assessment tasks in time.
- Discuss any concerns regarding the programme/course subscribed to as early as possible with relevant lecturers and/or Director of studies.
- Abide by all MITC policies, procedures and regulations.

5.3 Student guidance and tips

EFFECTIVE EXAM PREPARATION

Introduction

Gaining worthwhile qualifications is a very good way to enhance your future

prospects - but it isn't easy. You must accept that you will have to put plenty of effort into your studies between now and the exam.

Try the P-R-E-P system of exam PREParation.

PLANNING YOUR TIME

The calendar

Before drawing up your *revision programme,* confirm the date(s) of your exam(s). Get a calendar and see how many days/weeks are left. Make *sure* you have the *latest* syllabus (found in the exam handbook) and the past two years' exam papers and reports. *You can't expect to use revision time to best advantage without these.* Familiarise yourself with the format of the exam paper, because to some extent this will determine your most effective revision methods.

Now draw up a list of the main topics to revise. Aim to cover all the major areas of the syllabus: don't concentrate on a narrow range of topics which you hope may come up. Then, allocate the main topics to the days available for revision. If you are taking more than one subject, you can allot a *bit* more time to the subjects you find hard, but do not neglect other subjects.

The clock

Having produced your outline revision programme, you will know that on a certain day you have to revise one or more topics or parts of topics. So before starting revising on that day, break down what you have set yourself to do into periods of about 45 minutes each, with a short break in between. It may help to give yourself variety by revising a different subject in each period or, if you are taking only one subject, revising different topics.

The difficult part on any day is to get started. Most people revise best when they are fresh in the morning. A few don't function so well at this time, but unless you are convinced that you really are a night owl', make the effort to get up and make an early start By doing this, you are putting your priorities Into practice and guaranteeing that today's revision will be done. Make up your mind to do sufficient revision periods to cover the topics you allocated to today, and then stick to that: don't just try to 'do what you can'. Self-discipline is vital for successful revision: a bit of will-power in the crucial weeks before the exams will pay dividends.

REVISION METHODS

Passive revision

This is when you revise and learn the subject, but are not actively practising writing exam answers. The Ideal place to do this is a room with no distractions. Don't kid yourself you can work better with the radio on - or worse, the TV. You need full concentration on the job in hand, and in any case you cannot have music playing In the exam, so you need to learn to work without It. Sit at a desk or table, *not in* an armchair: you will need to write even when revising passively. Before starting, sort out your notes. Time spent getting them into order, filling any gaps by copying up missed notes and making a table of contents, is not likely to be wasted. Put any essays or test papers done with the relevant topics. You should not need to learn any completely new material at this stage, but you can update any out-of-date facts using student supplements.

The object of passive revision is to *review* existing material by re-reading It, organise it for purposes of *recall* and then *reorganise* it for purposes of answering exam questions. Many marks are lost because answers are rigid; exam questions require you to reorganise your knowledge. You can partly do this for the main topics at the passive revision stage and then gain more skill at the active revision stage by planning and producing answers to specific questions.

To review your knowledge for recall and reorganisation, make sure the key headings and passages in your notes and the course book are underlined or highlighted; bright colours help here. Skim through the topic to remind yourself what it covers. Refer to exam questions set on the topic, so you can see where the examiners put the emphasis. Then read your notes and course book carefully, *writing down* the significant points and summarising the concepts involved *in your own words.* Some people like to write on small cards, which can then be referred to in odd moments for further revision. Others just use scrap paper, but the very act of writing, particularly in your own words, helps you to *internalise* the knowledge, assists memory, and brings to light bits you don't really understand. Remember, extra time spent writing is more than repaid by greater understanding and retention: don't fall into the trap of superficial revision by a rapid read-through of your notes and course book.

Active revision

Familiarity with the Highway Code is not sufficient to pass your driving test; you need plenty of hands-on experience and to have the best chance of passing you should be familiar with the routes examiners take and do a mock test beforehand. Similarly, for CII exams, passive revision is necessary, but actual practice in working under exam conditions Is essential. *Don't just ponder-practise!* Practice gives the opportunity to gain confidence in *reorganising* your material to answer exam

questions properly and in doing this you also help your *recall* of the subject.

Choose a question on the topic being revised. Try to see exactly what the question is getting at and go back over those parts of your notes and the course book which you think are most relevant. Draft a short plan of your answer. Then put your notes away and see if you can write a suitable answer in the time allowed in the exam. Afterwards, refer to any relevant Exam Guides. Also, see if your college tutor or some other qualified person is willing to read your answers and make constructive suggestions. Practice In approaching a question, planning the answer and writing it down within the time limit will never be wasted, even if that particular topic does not come up, because you will gain confidence and improve your technique. Even if you don't have time to write out many full answers, it is nearly as beneficial if you can just produce an outline answer. The skill you have to develop is to be able to apply the knowledge you have acquired to solve the problem set by the question.

EXAM TECHNIQUE

Play the advantage rule

a) Use your exam time to best advantage.

The golden rule Is to spend your time according to the allocation of marks. Know exactly how long you should spend on each question; before the exam, knowing the format of the paper, you should have done your calculations, on the lines of this example:

Example

Specimen CIP foundation paper

3 hours - 180 minutes. Total marks available 200

20 short-answer questions, totalling 200 marks. Therefore, allocate the time evenly between them, allowing a few minutes at the end of the exam to check your answers.

180 minutes

20 questions = 9 minutes per question.
So aim to spend 8 minutes on each question, with 20 minutes for checking answers at the end.

Then, stick to this time allocation. Why is this so vital? Consider how a typical candidate acquires marks while tackling a question with a maximum of 30 marks

and for which 27 minutes are allocated. The time taken gaining the first few marks is relatively short, but successive marks take an increasingly long time to gain. As our typical good candidate is not a genius, she won't gain 30 marks even if she spends all night on the question. How many more marks is she likely to gain from spending another ten minutes on the question? What marks could she gain by starting another question instead?

It is a very common fault of exam technique to spend too much time on one question, and it is nearly always unwise. Resist the urge to just finish It off; If you have already used up your allotted time, finish the sentence you are writing, leave a space to return to the answer if you have time at the end, but for now go on to the next question, to be sure that you have gathered in those early, 'easier' marks first. Remember that if you find yourself only halfway through an answer when the allotted time runs out, it may well be because you have rambled too much or have missed the point of the question.

The order of doing questions is equally vital. With short answer or multiple-choice questions, it's best to go through in the order set, but leave a space If you are stuck and go back as necessary. When you start to tackle a section of a paper with a compulsory question, do that first, but only spend the allocated time; this question may well be some sort of case study, but do not get carried away and spend too much time on it. Then tackle the remaining questions you have chosen, starting with the one you think you will be able to answer best. If you do it well, this will give you extra confidence, and because the answer should come fairly easily, it will help to get your brain going for the other questions which you expect to find more difficult.

Always attempt the correct total number of questions set; it you don't, you'll have to gain much higher marks on the smaller number of questions attempted, and MITC have already seen how much harder that is. Quite simply, you materially increase your chances of passing by attempting all the questions you are supposed to. If you really are short of time at the end, a few notes as an answer may gain some marks, even if you are supposed to given an answer in essay form; the examiner will be aware of time pressures.

If you have stuck to your timings, you will probably have a few minutes left at the end to read through all your answers and. correct any silly mistakes that may lose you marks; at the least, your mistakes may irritate the examiner and mean that he won't give you the benefit of the doubt in borderline cases. Don't worry if you have no time to read through and check; it's better to continue writing and gaining extra marks, but only if you really are adding something extra and not just waffling.

Whatever happens, do not think you are being clever by leaving the exam room early to join your friends down the pub. After all your investment of effort before the exam, it's illogical not to give yourself the full time allowed for the actual exam. Even if you think you can't do any more and have read and re-read your answers, do stay and continue to see if there is something you can improve or add.

b) Understand the questions to best advantage

The key here is to have some method of finding out what the examiner is getting at, so you will give the answer he or she is looking for. To do this, you need to answer the question as set, not the one you wish had been set. The best way to prepare for this is to have plenty of practice in answering different questions on a variety of topics. *Show* the outline answers you produce to your college tutor or mentor at work, and discuss whether you have really understood what the question is about. Read the exam reports to see what answers examiners expected in previous years.

Here are some tips:

- 'Question spotting' is not recommended: you end up preparing answers for questions which do not appear in the exam, or complaining that the examiner has picked a bit of the syllabus you did not consider Important!
- Remember this word: IDEM. It stands for Irrelevance Doesn't Earn Marks, so keep to the point: do not waffle or ramble you are wasting precious time with nothing to show for it.
- Do not twist the question round to suit your knowledge; examiners have a fairly tight marking schedule, and it's up to you to make your answer fit the question, not vice versa.
- Examiners are looking for the selection of appropriate material and its application. To use a military analogy, 'precision bombing' is far more likely to be on target and gain maximum marks than 'saturation bombing'. The latter means here writing everything you know about the topic in the question, and it, is very time-consuming for candidates, very irritating for examiners, and is a virtually certain recipe for disaster.,
- Exam questions usually give pointers, to what the examiner is getting at, in the form of key topic words in the question, which indicate the topic(s) on which your answer should be based. Remember that you may have to bring together knowledge from a number of topics and integrate them into a logical, reasoned answer this is particularly likely with case studies. Underline or highlight the key words which refer to the topic(s) involved this helps you to focus on what knowledge-is required and any relationships between different areas of knowledge. If you try to incorporate the key topic

words in your, answer plan. (see below) you will have a better chance of producing a relevant answer.

- For multiple-choice questions (MCQs), the technique in not to linger on any one questions; do not sit staring in a bemused way at the paper! Leave any questions you are really stuck on, but be sure you return to them. The introductory part of an MCQ is called the stem, and misreading of this often leads to a wrong answer will be accompanied by several wrong ones, call distracters. Some of these will be obviously wrong, but one or two may appear correct. Having read and understand the stem eliminate all the distractors which are obviously wrong will certainly save you getting halfway through, leaving you to choose between a smaller number of 'possibilities'. This helps you concentrate on the answers which should include the correct one, and even If you have to guess, you have increased your chances of picking the-right one. Don't rush go through steadily work out in advance how many questions you should have done in one quarter or one half-the time, etc. You must leave time to go back to any questions you left; if necessary, make an inspired guess, but don't leave any MCQs unanswered, because no marks are deducted for wrong guesses. If you have time at the end, force yourself to go back over every single question and double-check that you haven't misread or missed something. Once you leave the exam room, you have no chance of altering silly mistakes. Practice in doing as many MCQs as possible helps you even more than for essay-type questions, because there is a good chance that some of the MCQs in the exam will be very similar to ones you have been practising.

c) Present your material to best advantage

Of course, you won't fool the examiner by dressing up rubbish to look impressive, but part of the art of passing exams, especially those requiring essay-type answers, is to present your material well; always present your material in the format indicated by the question. Again, key format words are found in exam questions, which point to the format required. Here are some examples of key format words:

- *Describe*- state the characteristics and features relevant to the topic in a logical way.
- *Discuss*- not the same as describe. Usually related to a problem, so you must analyse the problem, consider the advantages and disadvantages of various solutions, and conclude with some sort of recommendation.
- *Explain*- demonstrate that you appreciate the significance of your material and its relevance to the question by being able to interpret it in a meaningful manner.

- *Outline*- Construct a logical framework of the main relevant points, often in connection with recommending a course of action

Having pin-pointed your key topic and format words, write a brief plan in your answer book, not on a scrap of paper. The plan may impress the examiner, it may give you some confidence, and it will certainly save you getting halfway through and finding you have forgotten a vital point you were going to put in. If you find you cannot produce a plan due to lack of knowledge, it's better to find out at this stage rather than halfway through writing your full answer! Incidentally, if you do change your mind over which question to attempt, make sure you clearly delete any partly-answered question you do not want marked. Also, don't try to alter question numbers; cross out the old number and write the new number next to it examiners get very annoyed by not being sure whether you are attempting question 5 or question 8! If you incorporate your key topic and format words in the plan, you are much more likely to produce an answer which is relevant to the topic(s) concerned and in the required format.

A simple structure for most essay-type answers is:

INTRODUCTION

MAIN BODY OF ANSWER

CONCLUSION

For the introduction, try to begin strongly, not hesitantly, giving the examiner the impression that you know what you are talking about. Define any technical terms mentioned in the question, especially if they form the subject of your answer. State how you will approach the question: for example, if asked to 'compare and contrast', say you will be taking particular aspects and considering similarities and differences. The introduction need not be more than one paragraph.

For the main body of the answer, use clearly identifiable paragraphs, either indented or with a line space between them, to break up the text and set out your main points. As a general rule, don't write more than half a side of text without starting a new paragraph, and conversely avoid paragraphs with fewer than two sentences in them.

5.4 Exam Candidates' Guidelines

Instructions to Candidates

In order to be allowed into the examination room, candidates must have their admission permit and an approved form of identification in the form of one of the following:

- National Identity document containing photo & signature.
- Current passport.
- Driving license containing photo & signature.

All candidates are instructed that they must NOT:

- Bring any study material into the exam room.
- Leave any bags next to their examination desk.
- Bring mobile electronic devices into the examination room. Where the use of non-programmable calculators is allowed a calculator and not a mobile phone or any other electronic device must be used, the make and model number of which has to be written on the front page of the exam script.
- Converse, communicate with or willingly receive communication from any other person (except the invigilators) in any way during the examination.
- Copy from any own notes or books and/or read or attempt to read work of other candidates.
- Temporarily leave the examination room, except in the case of urgent necessity.
- Candidates are also instructed to switch off mobile phones during the exam. Candidates breaching the above instruction can be disqualified from the examination.

Exam Re-Sits

A candidate who has taken an MITC course and corresponding exam and been awarded a "FAIL" can re-take that paper during the next MITC exam sitting. Re-sits are allowed only once. If still unsuccessful, the student would need to re-apply for the full course.

Important Information for Candidates – Advanced Diploma Assessment

Format of examination

The exam will be marked out of a total of 160 marks and you will be allowed 3 hours to complete it. You will be asked to attempt 1 compulsory case study which is worth 80 marks and select 2 scenarios from a choice of 3 worth 40 marks each. As a guide, you should allow 90 minutes for the case study and 45 minutes for each of the scenarios. It is recommended that you spend 15 minutes reading and planning your answer to the case study and 75 minutes actually answering it; and 10 minutes reading and planning your answer to a scenario and 35 minutes actually answering it.

Before the examination

Study the syllabus carefully and look at both the Learning Outcomes and the Indicative Content. The Indicative Content has a knowledge rating of 1, 2 or 3. These numbers give an indication of the scope and depth of study required as follows:

1	General background awareness necessary
2	Requires a knowledge of the major elements of procedures or concepts and their uses
3	Requires the ability to evaluate concepts, issues, policies and procedures, together with an understanding of associated aspects of these items and their application to various situations

Very often solutions to problems will require the application of various pieces of information, therefore a good understanding of the Learning Outcomes is required. You should also be able to integrate various ideas, including information that may be of value and form conclusions or make recommendations.
This Specimen Paper includes examples of examination questions and example good answers. Answers may, however, vary depending on how knowledge and reasoning are expressed.

During the examination

Read the question carefully. To ensure that your thoughts are focused, it may be useful to highlight exactly what is being asked in the question.
It may be useful to map out your answer in rough form to clarify your thoughts and the scope and depth of the information being asked. When you have answered the question in full, cross out your rough map.
Consider the format that is required in your answer. For example, the question may set a task such as to write a report, draft a presentation, draft a speech or analyse information and make conclusions/recommendations. The format of your answer should match that which is asked for in the question.
Take careful note of the verbs being used in the question as these indicate the scope and depth of the answer required.

Examine	An examination is about exploring a topic in some detail (this could include identifying positive and negative features of the topic)

Analyse	To analyse something in detail is to discover the meaning or essential features and to draw conclusions
Review	Reviewing involves making a judgement about a topic which relies upon a combination of evidence and some kind of theory (if one exists), construct or practice in relation to the topic
Evaluate	An evaluation is a review that is more focussed (narrower area, but in more detail)
Assess	Assessment means considering individual components in depth and arriving at a conclusion by extracting value from those components

A report normally consists of the following:

- A brief introduction (how you will approach the topic)
- The discussion (wherein you state and examine the information)
- The conclusion (wherein you can make possible recommendations / solutions).

A draft speech or presentation normally consists of the following:

- Opening comments
- Body of the speech/presentation (wherein you logically explore and interpret the information)
- Closing comments (including possible recommendations/solutions).

In your answer, you should consider the way that the examination will be marked which includes the following 4 elements:

- Your knowledge and understanding of the subject area, including the accuracy and completion of your facts. This has a mark weighting of 30%
- The way that you analysed or examined the subject area. This has a mark weighting of 40%
- The way that you structured your answer (is the information arranged logically? - is your reasoning sound?). This has a mark weighting of 20%
- Evidence that you used relevant examples and undertaken further reading to support your answer. This has a mark weighting of 10%

It may be best to first approach answering the questions relating to knowledge areas that you feel comfortable with and then to go on to attempt those questions relating to knowledge areas that you feel less comfortable with.

Your argument should be clearly stated and your reasoning should be logical and sound. Remember that the examiner is only able to understand your thought

process based on the information that you include in your answer. The test is, therefore, that if someone else reads this answer they will they be able to understand what you are trying to say. Use sub-headings and bullet points where necessary to clarify your answer and to logically group your information. Remember though that bullet points alone are insufficient as the reader will not be able to follow your thought process. Keep referring back to the question to keep focussed and when you have completed your answer, check that your answer matches with the question.

Remember that the examiner will able to read your handwriting. You will not lose marks if your handwriting is untidy, provided that it is legible. Start each answer on a new page and clearly number your answers. If you take a calculator into the examination room, it will be a silent, battery or solar powered, non-programmable calculator. The use of electronic equipment capable of being programmed to hold alphabetical or numerical data and/or formulae is prohibited. You may use a financial or scientific calculator, provided it meets these requirements. It is important that you show all the steps of any calculation in your answer. The examination is testing your ability to carry out all the appropriate steps in calculating a value. A proficient mathematician is someone who follows the correct method, i.e. carries out the appropriate steps. The majority of the available marks will be allocated for demonstrating the correct method of calculation.

After the examination

All Advanced Diploma in Insurance examiners, one of whom will mark your answer book, are either active practitioners in the insurance industry or are experts in the subject area. They have been specially trained to mark each answer on its own merits using the four components of the mark grid.

The marking of each examiner is closely monitored throughout the marking period and all marked answer books are carefully checked. This process means that all answer books are marked to the same standard.

After all the answer books have been marked, a meeting is held to ensure that the marking is consistent across the candidate population.

Your right to complain

COMPLAINTS POLICY AND PROCESS

The MITC provides the framework and channels which will enable a dissatisfied student or candidate to raise an objection or appeal.

Initially an informal complaint should be raised directly with the relevant Lecturer, Administrator or Director of Studies verbally. If the matter is not resolved

or deserves due investigation then a formal written complaint should be made by the complainant directly to the director of studies. If the complaint involves the Director of Studies, then the written complaint should be addressed to the Secretary on behalf of the Board of Directors.

6.0 DATA PROTECTION POLICY

6.1 Introduction

MITC respects the privacy rights of the customers, students, enquirers, suppliers and all stakeholders who receive/give a service to MITC in its execution of its objectives whether directly or indirectly. MITC is compliant with the Regulation (EU) 2016/679 (General Data Protection Regulation) in the current version of the OJ L 119, 04.05.2016; cor. OJ L 127, 23.5.2018 as applicable as of May 25th, 2018 in all member states intended to harmonize data privacy laws across Europe.

6.2 GDPR Principles

To ensure compliance with the Regulation, MITC shall ensure that personal data is:

(a) processed lawfully, fairly and in a transparent manner in relation to the data subject

(b) collected for specified, explicit and legitimate purposes and not further processed in a manner that is incompatible with those purposes

(c) adequate, relevant and limited to what is necessary in relation to the purposes for which they are processed

(d) accurate and, where necessary, kept up to date; every reasonable step will be taken to ensure that personal data that is inaccurate, having regard to the purposes for which they are processed, are erased or rectified without delay

(e) kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data are processed

(f) processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures

(g) discarded after a period of 10 years except certificates which are kept for 100 years

During lectures, presenters are forbidden to divulge information, sensitive or otherwise held by the MITC and are prohibited to divulge industry related

information which exposes persons or organisations to bad publicity, repute or any related matter which will put the mentioned person/organisation in bad light.
Lecturers are asked to fill in a due diligence form before they are on-boarded and reference to data protection is made to which the prospective lecturer must subscribe by signing the document. A copy of this due diligence form may be found in appendix 7.5.

6.3 Privacy Policy

MITC is committed to being transparent about how data is collected and processed to meet the data protection obligations.
Personal details include details which identify the stakeholder (especially the student in case of MITC) this may include details such as name, date of birth, address, contact details including email addresses and telephone number, date of birth, gender and contact details, race and ethnicity, marital Status, next of kin and emergency contacts, National insurance number and ID card number, bank details, CVs, name of employer, location of employment or workplace, signature and photographs for purposes of identity and information about one's criminal record if applicable. Also, personal data may include details of prior learning and qualifications including certificate, identification numbers, IP addresses, usernames and other IT system identifying information together with any other records of enquiries and other correspondence including complaints. MITC will also handle all learning documents including coursework, portfolios, assessment evidence, online tutorials, exam results, video and audio recordings, exam and achievement information, written conversations and questionnaires in accordance with GDPR requirements.
MITC will use the data to communicate by telephone, email, social media or via the MITC website. MITC will use data to register and processes applications including financial transaction as well as for the upkeep of the academic work, results and achievements.
The release of data to third parties will be strictly upon consent of the data subject Every effort will be made to update the data as it changes and at any time the data subject may ask for a report on the data held with MITC.

7.0 APPENDICES

7.1 Exam performance Examiner's review

MITC
a Deloitte business

MALTA INTERNATIONAL TRAINING CENTRE

ADVANCED UNDERWRITING MANAGEMENT

Examiner's Review Report – August 2021

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1. This question required candidates to initially report on risk management of the risk, an aspect which was overlooked by some candidates, also few could detail a business plan and most could not put it in an orderly manner. There were good answers related to reinsurance. Students are expected to plan their answer. Only a few had a sequential and procedural answer and many wrote what they knew on the topic throughout, without much planning. This is an 80-mark question and examiners look for a coherent and structured replies. A good number of scripts listed answers in point form and although these do demonstrate knowledge, these questions require explanations, reasons and examples where applicable. Most answers were disjoined and lacked detail.

2. Most candidates chose this question and it was well answered possibly because it was based on recognizable external factors which students tend to memories through PESTLE. Most candidates were able to identify such factors and explain why these are important in a typical competitive insurance market.

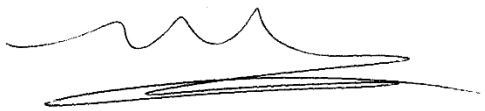
3. Examiners feel that most candidates fell short in addressing this question leaving out typical governance methods such as the requirement to have work signed for with counter signatories as standard, team swapping and file swapping exercises to ensure transparency and cross checking of work, periodic monitoring of operational and regulatory standard and procedures, monitoring of underwriting and pricing standards, spot checks especially in branches and remote offices, establish and monitor error rates and frequency of complaints, training and underwriting meetings, monthly review of results and variance analysis involving staff to determine an explanation of the findings, measure of the KPI to establish and monitor the performance of the company and a plan for seasonal fluctuations among others.

4. This was the least answered question as students were probably put off by the nature of the risk. The question presented a high-risk scenario purposely so that the candidate could comment on the main rating considerations and include several factors as to the experience of the shareholder/ directors, criminal history, past losses and claims, composition of shareholding and organogram, level and type of duties and responsibilities, penalties and

fines incurred or other reprimands, composition, investments type of contracts among others. Students need to identify that whatever the nature of the risk there will be corresponding measures.

GENERAL COMMENT

At this level candidates are expected to discuss, justify and provide solutions to case study situations. Merely listing is not acceptable as this falls short of the objective of case study scenarios to which candidates need to debate. Candidates need to plan their answers carefully especially since most questions are asking for procedures, plans, strategies, methods etc….all of which require a sequence, flow or some other logical discussion. Nevertheless, overall a good performance by the majority of the candidates. Practice in writing essay answers is key to prepare for such examinations.



23rd August 2021

7.2 Schedule of payment

Level 3 qualifications	€40 per hour
Level 4 qualifications	€55 per hour
Level 5 qualifications	€70 per hour
CPDs seminars	€70 per hour

First runs attract another €100 preparation fee for the course / seminar

7.3 Revision and feedback policy

Malta International Training Centre

7.3.1 Revision of Examination Paper Application Form

Name of Applicant: _____

Address: _____

_____

Candidate Number: _____

E-mail: _____

Contact Details- Tel: _____ Mobile: _____

Name of Sponsor: _____

Name of Examination: _____

Paper Number (if applicable): _____

I hereby understand and agree that this application for a revision of my examination paper will be processed subject that my result falls short of the pass mark by not more than 10% and that a non–refundable administrative fee of €30 per paper is payable. I also confirm and agree that the decision of the examination Board reviewing my paper will be final.

Signature _____

Date _____

7.3.2 Feedback of Examination Paper Application Form

MITC

a Deloitte business

Malta International Training Centre

Feedback of Examination Paper Application Form

Name of Applicant: _____

Address: _____

_____

Candidate Number: _____

E-mail: _____

Contact Details- Tel: _____ Mobile: _____

Name of Sponsor: _____

Name of Examination: _____

Paper Number (if applicable): _____

An administrative fee of €10 per paper is payable.

Signature _____Date _____

7.3.3 Feedback Report

Malta International Training Centre

Report Title:	FEEDBACK REPORT
Date:	
Candidate Number:	AIS (or AAIS)
Exam Title:	AIS (or AAIS) Module
Exam Date:	

- **Section A - Score analysis**

Part I (14 compulsory short-answer questions):
Part II (2 essay-type questions):

- **Section B - General Comments**

All of the pages of the scripts were marked correctly and the marks have been correctly totalled. The marks are awarded are in line with the approved marking scheme and are reasonable.
Part I questions test factual knowledge across the syllabus.
It seems that candidate did not quite grasp the Module content because the performance was well below the pass mark across the whole script.
Part II requires students to examine and critically analyze a given scenario. These scenarios usually tests students' knowledge across a number of topics in the syllabus. In these questions, a structure is required (Introduction, Body and Conclusion).

- **Section C - Question-specific comments**

Question 1:
Question 2:
Question 3:
Question 4:
Question 5:
Question 6:
Question 7:

Question 8:
Question 9:
Question 10:
Question 11:
Question 12:
Question 13:
Question 14:
Question 15:
Question 16:
Question 17:
Question 18:

- **Section D - Recommendations**

1. Working out of at least one (1) past paper under examination conditions and the exercises at the end of the course book.

Encl. Exam paper and Model Answers

This report has been compiled and drawn up by the MITC Examination Board following procedures as laid down in the "MITC Policies, Procedures and Guidelines" handbook designed to ensure Consistency and Quality Control.

ANDRE FARRUGIA MSc FCII FIRM
Chartered Insurance Practitioner
Director of Studies - Malta International Training Centre

7.3.4 Revision of Paper report

Report Title:	REVISION OF PAPER
Date:	
Candidate Number:	AIS (or AAIS)
Module/Unit Title:	AIS (or AAIS) Module
Exam Date:	

Introduction

This report has been commissioned upon the specific request made by the candidate. Terms of reference were in line with Procedure 1.1.11 (reproduced hereunder) as laid down in "MITC Policies, Procedure and Guidelines" document.

In the event of revision of Paper, the following procedure was followed:

- Original script photocopied blanking original scores and comments
- Copy of script forwarded to two (2) independent examiners for re-marking who were asked to provide feedback comments
- Final result was the MEAN result of both examiners scores

Outcome of Report

Unfortunately, the result of this revision of paper confirms the initial result; that is, score assigned is a **FAIL.**

OR

Careful reading of the script and reference to the official examination paper/model answers leads examination panel to conclude that this paper warrants a **PASS.**

This report has been compiled and drawn up by the MITC Examination Board following procedures as laid down in the "MITC Policies, Procedures and Guidelines" handbook designed to ensure Consistency and Quality Control.

ANDRE FARRUGIA MSc FCII FIRM
Chartered Insurance Practitioner
Director of Studies - Malta International Training Centre

7.4 Results policy

7.4.1 Results pass rates and criteria

Applied Insurance Studies Diploma

AIS paper 1 pass mark 60%

AIS paper 2 pass mark 60%

AIS papers 1 and 2 + tests/assignments pass mark 60%

AIS Paper 1 or 2 35%	AIS Paper 1 or 2 35%	Tests/assignments 30%	Overall 60% of 100%	Status	Re-sit status
Pass **30**	Pass **25**	Pass **22**	Pass **72**	PASS	
Pass **30**	Pass **25**	Fail **13**	Pass **68**	PASS	
Pass **21**	Fail **15**	Pass **25**	Pass **61**	PASS	
Pass **31**	Fail **19**	Fail **13**	Pass **63**	FAIL	Re-sit paper 1 or 2 (depending which of the exams was a Fail)
Pass **21**	Pass **21**	Fail **13**	Fail **55**	FAIL	Re-sit both papers
Pass **21**	Fail **15**	Fail **13**	Fail **49**	FAIL	Re-sit both papers
Pass **21**	Fail **15**	Pass **22**	Fail **58**	FAIL	Re-sit both papers
Fail **19**	Fail **19**	Pass **25**	Pass **63**	FAIL	Re-sit both papers

Fail	Fail	Pass	Fail	FAIL	Re-sit both papers
19	**19**	**15**	**53**		

Fail	Fail	Fail	Fail	FAIL	Re-take FULL course
12	**12**	**12**	**36**		

Property/Life Technical Exam	Pass mark 55%
Multiple choice based papers	pass mark 60%
ICFA local module	pass mark 60%
Sub Agents Course MC papers	pass mark 60% to be more consistent

PROCESS	FEES
candidate applies and follows the programme	pays course fee in full
candidate takes exam	
candidate fails the exam (which is the mark of the exam and assignment together)	
candidate reapplies for re-sit of exam **only** (assignment mark is NOT considered)	pays exam re-sit fee
candidate fails the re-sit exam (mark for exam only - assignment mark is not considered in case of a resit)	
candidate has to re-enroll the AIS module 1 programme afresh + new assignment	pays course fee in full

7.4.2 Specimen Result Slip

MALTA INTERNATIONAL TRAINING CENTRE

EXAMINATION RESULT

ADVANCED APPLIED INSURANCE STUDIES DIPLOMA

MODULE X – Name

DATE: XXXX

NAME: XXX	
CANDIDATE NUMBER: XXX	
RESULT:	XXX
Result Interpretation:	
FAIL	0 to 49
PASS	50 to 59
PASSED WITH MERIT	60 to 74
PASSED WITH DISTINCTION	75 and over

This document entitles the holder to claim (X) CII credits

Mr Andre Farrugia MSc FCII FIRM
Chartered Insurance Practitioner
Director of Studies
Malta International Training Centre

7.5 Lecturer Contract of engagement

CONTRACT OF WORKS

This contract of works (hereinafter the "Agreement") is entered into on 1 August 2020 and shall be by and between:

On the first part Malta International Training Centre Limited, a limited liability company incorporated under the Laws of Malta and having its registered office at TG Complex, Suite 3 level 1, Brewery Street, Mriehel, BKR3000, hereon represented by XXXXXXXXXXXXXXXXXXXXXXXXXXXX ("MITC"). MITC is a company forming part of the EMCS Advisory Ltd network. Reference in this Agreement to EMCS Advisory Ltd shall therefore be construed accordingly

And

On the second part XXXXXXXXXXXXXXXXXX(hereinafter the "Contractor");

WHEREAS

MITC requires the provision of lecturing services and/or preparation of course material for and presentation of seminars, workshops, lectures and training programmes.

The Contractor and MITC shall also be referred to collectively as the "Parties" and singularly as the "Party".

NOW THEREFORE

in terms of the mutual covenants set forth herein the Parties agree as follows:

1. SCOPE AND SERVICES

1.1 The Contractor shall be providing MITC lecturing services and/or preparation of course material for and presentation of seminars, workshops, lectures and training programmes (the "Works").

1.2 In carrying out the Works, the Contractor shall liaise and shall take instructions from MITC officers, namely XXXXXXXXXXXX or any other person authorised or delegated by them. MITC officers shall supervise the Contractor's Works from time to time as necessary.

1.3 In order to be able to execute the Works, the Contractor will not be requiring access to any confidential or private information. The Contractor will require access to the MITC training centre in Mriehel Malta or such other place where MITC training activities may be held. The Contractor will not require access to the MITC networks.

2. TERM & TERMINATION

2.1 The Works of the Contractor shall be required by MITC from time to time for a period of one (1) year from the date of this Agreement. The exact dates shall be communicated to the Contractor by MITC as required.

2.2 This Agreement terminates on the first anniversary of this Agreement (hereinafter the "Termination Date").

2.3 Either party may terminate this Agreement prior to the Termination Date by providing one (1) month notice in writing to the other.

3. DUTIES OF THE CONTRACTOR

3.1 The Contractor undertakes to comply with all reasonable requests and directions from MITC in terms of this Agreement.

3.2 The Contractor shall conduct his/her Works from his/her premises for the preparation of course material and from MITC training centre in Mriehel Malta or such other place where MITC training activities may be held. Where the Works are conducted from shall not in any way affect or alter the obligations entered into in this Agreement.

3.3 The Contractor understands that time is of essence to the Works assigned to him/her and undertakes to deliver the Works on time, as per timelines agreed with the MITC Officers. Failure to do so without just cause shall be considered a material breach of this Agreement and/or when performing duties in terms of this Agreement; and shall render this agreement null and void immediately.

3.4 In carrying out the Works, the Contractor shall exercise the due degree of diligence and care and shall act in the best interests of MITC. The Contractor undertakes to provide works of a good quality and in accordance to MITC guidelines. Failure to provide such works of good quality shall entitle MITC to terminate this Agreement and/or to deduct from any fees due to the Contractor, any expenses incurred in rectifying the Works carried out by the Contractor as the case may be. Additionally, MITC shall further have the right to recover any additional expenses for such case.

3.5 MITC upholds the ethical and independence principles and shared values common to all the member-firms of EMCS Advisory Ltd Touche Tohmatsu and in so doing ensures that its service providers, sub-contractors and third parties in business, are made aware of same and comply with same as and where applicable. In this respect the Annex to this Agreement shall set out the ethical, privacy, independence and confidentiality standards that shall be adhered to by the Contractor at all times during his/her engagement. Failure to adhere to such standards shall be considered as a material breach of this Agreement with the appropriate consequences.

4. DUTIES OF MITC

4.1 MITC undertakes to provide prompt feedback to the Contractor, as and when requested in relation to the Works throughout the course of this Agreement.

4.2 MITC shall duly and promptly, by no later than thirty (30) days, pay the Contractor, in terms of clause 5 hereunder, the Fees as they fall due for Works carried out and delivered timely and correctly.

5. FEES & PAYMENT

5.1 In consideration of the due and proper execution of Works entrusted to the Contractor, MITC shall pay to the Contractor his/her billed amounts in accordance with the agreed rates as communicated to the Contractor by MITC.

5.2 The Contractor shall issue an invoice as required by law to MITC once the project has been concluded or after the conclusion of a separately identifiable event.

6. LIABILITY

6.1 The Parties shall indemnify and hold each other harmless from any claims, liabilities, costs and expenses or other disbursements relating to or incurred as a direct or indirect result of the services rendered pursuant to the terms of this agreement or in consequence of the assignment undertaken in terms hereof, except to the extent that they result from the deliberate misconduct or gross negligence of either Party to the detriment of the other Party.

7. ASSIGNMENT

7.1 This Agreement is strictly personal to the Contractor and is not transferable or assignable in any way or in any part to any third party, unless written permission have been obtained from MITC for this purpose.

7.2 The Contractor, may, appoint one named delegate at the start of this agreement as his replacement should the need arise. Such delegate needs to be pre-approved by MITC in writing and needs to enter into an equivalent agreement undertaking all obligations incumbent on the Contractor him/herself.

8. NOTICES

8.1 Any notice required or permitted under the terms of this Agreement or required by statute, law or regulation shall (unless otherwise provided) be in writing and shall be delivered in person, sent by e-mail or registered mail, to the respective parties on the details enlisted hereunder:

9. GENERAL

9.1 The Parties are independent contractors under this Agreement. Nothing herein contained shall be deemed to create or establish an employment, agency, joint venture, or partnership relationship between the Parties or any of their agents or employees, or any other legal arrangement that would impose liability upon one Party for the act or failure to act of the other Party. Neither Party shall have any express or implied power to enter into any contracts, commitments or negotiations or to incur any liabilities in the name of, or on behalf of, the other Party, or to bind the other Party in any respect whatsoever.

9.2 The headings contained herein are for convenience of reference only and shall not affect the construction or the validity hereof. Capitalised words shall be given the meaning assigned to them herein whilst words included herein in the masculine shall be deemed to include the feminine and vice versa and the singular shall be deemed to include the plural and vice versa.

9.3 In the event that any of the clause or clauses contained herein are deemed to be invalid or unenforceable to any extent by a competent court all remaining clauses shall remain valid and applicable to the fullest extent permitted by Law.

9.4 This Agreement supersedes any previous arrangements, understandings, promises or agreements made or existing between the Parties hereto prior to this Agreement whether verbally or in writing. Further, this Agreement constitutes the entire understanding between the Parties hereto. Except as otherwise provided herein, no addition, amendment to or modification of, this Agreement shall be effective unless it is in writing and signed by and on behalf of both Parties.

9.5 Neither Party shall be under a liability to the other in any way whatsoever for delay or any other matters of an uncontrollable and unforeseeable nature such as any acts arising out of war, rebellion, civil commotion, strikes, lock-outs and industrial disputes, fire, explosion, earthquake, acts of God, flood, drought or bad weather , the unavailability of deliveries of equipment, software or supplies or the requisitioning or other act or order by any Government department, council or other constituted body. Neither Party shall further be under any liability to the other in any way whatsoever for any

other circumstances or happenings (whether of the foregoing classes or not) beyond either party's control.

10. **Governing Law and Jurisdiction**

10.1 This Agreement shall be construed, interpreted and applied in accordance with the Laws of Malta and shall be subject to the exclusive jurisdiction of the Maltese Courts.

Contractor **Malta International Training Centre Limited**

ANNEX

Data protection, ethical and independence obligations of the Contractor

A. **CONFIDENTIALITY OBLIGATION**

The Contractor undertakes – also on behalf of its partners and/or employees and/or collaborators and/or assistants – to keep strictly reserved and not to reveal to third parties, for the entire duration of the Agreement and for ten years after the Agreement expires or is terminated, information relating to MITC, the Client, third parties and the Agreement of which it has obtained knowledge in performance of this Agreement (hereinafter the "Confidential Information").

The Confidential Information shall be used by the Contractor to the extent strictly necessary in order to carry out the services included in this Agreement. The Contractor shall not, without the prior written agreement of MITC, be able to issue press releases or make statements to third parties regarding the existence, subject and/or terms of this Agreement.

Without limiting the Contractor's responsibility, MITC may request from - and the Contractor shall undertake to have signed by - each party (partners, employees, collaborators and/or assistants) performing services under this Agreement, a confidentiality agreement consistent with the contents of this Article.

This obligation does not apply to figures or information, which the Contractor can demonstrate were, or have become, in the public domain, without any violation of this confidentiality obligation or other confidentiality obligations towards third parties.

MITC is the exclusive owner of all industrial and property rights regarding the written information provided by MITC to the Contractor and of all copies, reproductions or parts thereof and of any physical items including them.

The Supplier undertakes to return MITC's property to it upon expiry or termination of the Agreement or at an earlier date if such property is no longer required in performance of the Agreement.

The Supplier declares and guarantees that the information conveyed to MITC during the performance of the Agreement is not subject to any restrictions on use or disclosure and that its conveyance to MITC does not breach any third party rights.

B. **PROFESSIONAL ETHICS**

The Contractor hereby undertakes to abide by and comply with the Ethics and Compliance Programme of MITC which is based upon and upholds the 'Global Principles of Business Conduct' common to all the member-firms of EMCS Advisory Ltd Touche Tohmatsu and unite all EMCS Advisory Ltd offices worldwide, as may be updated from time to time.

C. **INDEPENDENCE AND CONFLICTS OF INTEREST**

The Contractor warrants that, prior to entering into this Agreement with MITC:

a. The Contractor has advised MITC of all positions he/she holds as an officer or a director, and any entities that the Contractor is employed by, as of the date of this Agreement;

b. The Contractor has advised MITC of all investments that would make him/her a 10 percent or greater owner, as of the date of this Agreement; and

c. The Contractor has received confirmation from MITC that the appointments and/or contract/s and/or employment referred to in part (a) and the investments referred to in part (b) are not in contravention of MITC's independence policies.

d. The Contractor agrees to notify MITC of any new offers of directorships, appointments or employment arising during the course of this Agreement, at least [14] days prior to accepting such appointment/s and/or employment.

e. The Contractor agrees to notify MITC of any new investments that would make him/her a 10 percent or greater owner arising during the course of this Agreement, at least [14] days prior to making such an investment.

f. In the event that MITC notifies the Contractor that such appointment/s, employment and/or investment/s would constitute a breach of MITC's independence policies or procedures, the Contractor accepts that MITC may immediately terminate this Agreement.

g. Without limitation, if the Contractor participates, during the course of this Agreement, in any engagement to provide professional services for a client of MITC, the Contractor shall not, and shall ensure that any spouse, spousal equivalent and dependents of the Contractor do not, without the prior consent of MITC, hold a financial interest in that client.

The Contractor undertakes to maintain, at all times, a level of independence, objectivity and integrity as may be expected from any diligent professional and as may be required from time to time in accordance with the laws of Malta.

In the event that MITC notifies the Contractor that it has identified circumstances that would result in the independence of MITC or any EMCS Advisory Ltd Touche Tohmatsu ("DTTL") member firm, or any Affiliate of either DTTL or a DTTL member firm being impaired with respect to any client by being in violation of the applicable auditor independence requirements (including but not limited to a change in shareholder or external auditor) the Contractor accepts that EMCS Advisory Ltd may terminate this Agreement immediately. The Contractor further undertakes to avoid any situations which could give rise to conflicts of interest throughout his/her engagement with MITC.

The Contractor shall immediately inform MITC of any conflicts of interest and, or potential conflicts of interest that may arise during his/her engagement and undertakes to agree with MITC on an appropriate course of action to mitigate any such conflicts. Provided that where any such conflicts cannot be mitigated MITC shall have the right to terminate this Agreement.

D. ANTI-CORRUPTION

The Contractor represents, warrants and agrees that:

a. In connection with this Agreement, he/she, his/her personnel and any person or entity acting on his/her behalf has complied and will continue to comply with all applicable anti-corruption and anti-bribery laws, rules and regulations including the, applicable provisions of the Maltese Criminal Code on Unlawful Exaction, Extortion and Bribery (articles 112-121E of the Criminal Code, Chapter 9 of the Laws of Malta) (hereinafter the "Malta Corrupt Practices Provisions" or "MCPP"). Where applicable the Officer shall also comply with, the U. S. Foreign Corrupt Practices Act (15 U.S.C. Section 78dd-1, et. seq.) as amended ("FCPA"), and the United Kingdom Bribery Act ("UKBA") (hereinafter the "Anti-Corruption Laws and Regulations"). As a general description, such laws, rules and regulations prohibit bribery and/or providing anything of value to any person with the intent to improperly influence that person's actions.

b. The Contractor shall notify MITC as soon as possible of any change in circumstances that renders any of these representations or warranties inaccurate.

c. In addition to and without prejudice to any other rights or remedies available to MITC, MITC may:

I. Terminate this Agreement immediately upon written notice to the Contractor ; and

II. Withhold any amounts payable to the Contractor hereunder in the event of the Contractor breaches any of these Anti-Corruption provisions or any applicable Anti-Corruption Laws and Regulations or the commencement of any governmental inquiry or investigation relating to a potential violation of any anti-corruption or anti-bribery law, rule or regulation by or on the Contractor's behalf.

For clarity, the Contractor represents, warrants and agrees that he shall not act on behalf of MITC or have interactions with Foreign Officials or Foreign Public Officials on MITC's behalf as its agent, representative, or otherwise.

MITC or its authorised representatives shall have the right to review the Contractor's compliance with all of the obligations under these Anti-Corruption provisions. The Contractor agrees to cooperate with such review, including by providing all requested documentation and other information to MITC or its authorised representatives.

E. DATA PROTECTION

MITC hereby declares that, as the controller of personal data disclosed by the Contractor (hereinafter referred to as the 'Personal Data'), it shall ensure that the Personal Data shall be processed fairly and in accordance with the requirements of the Data Protection Act.

Pursuant to the requirements of the Data Protection Act, MITC hereby declares and undertakes that:

a. MITC shall process the Personal Data for any or all of the following purposes:

   i. The compliance by MITC with any other statutory obligation to which MITC may, at any given time, be subject, pursuant to any law being in force in Malta;

   ii. The proper performance of this Agreement;

   iii. The provision to the Contractor of network services, including, but not limited to, access to the internet and the provision of an e-mail address;

   iv. The institution, commencement, exercise or the defence of any claim or dispute that may arise in the course of the engagement;

   v. The protection and promotion of MITC's interests and the proper conduct of EMCS Advisory Ltd's business;

   vi. The publication on MITC's intranet and extranet and on any of MITC's marketing materials;

b. The Contractor shall be entitled to request that MITC:

   i. Grants the Contractor access to his/her Personal Data; and

   ii. Procures the rectification and, in appropriate circumstances, the deletion of any part of the Personal Data that may be inaccurate, incomplete or immaterial in view of the purposes for which MITC shall be processing Personal Data pursuant to the provisions of paragraph (a) of this clause.

c. MITC shall implement appropriate measures and safeguards for the purpose of protecting the confidentiality, integrity and availability of the Personal Data.

The Contractor undertakes to inform MITC of any alterations relating to his/her Personal Data, and to adhere to and comply with any official policies relating to the use of the internet and e-mail in the course of the engagement.

F. INTELLECTUAL PROPERTY

The Contractor declares and guarantees that during performance of the Agreement it shall not breach any third party industrial or intellectual property rights and that it has obtained all necessary authorisation and consent from the legitimate owners to use such rights in performance of the services and activities under the Agreement.

The Contractor and/or the legitimate owners from which the Contractor has obtained user rights on licence shall remain the sole and exclusive owners of the intellectual property rights of which they were the owners and/or legitimate licensees prior to the Agreement, irrespective of whether or not such intellectual property rights have been used or deployed by the Contractor in performance of the Agreement. If the Contractor has to use third party intellectual property rights in performance of the Agreement, it shall duly inform MITC in advance.

Any intellectual or industrial property relating to, created and/or originating during performance of the Agreement shall belong exclusively to MITC which may freely dispose of it in relation to third parties without any limitations or restrictions by the Contractor.

The obligations under this article shall continue to apply after rescission, annulment and/or expiry of the Agreement and its effects.

7.6 Evaluation Form / Questionnaire

MALTA INTERNATIONAL TRAINING CENTRE

Programme Evaluation form

Programme Title :	
Month/Year :	

Please rate the following: GENERAL	*Excellent*	*Good*	*Average*	*Poor*	*unsatisfactory*
1) The time of the year chosen to conduct this programme					
2) The time of the day of the programme					
3) The duration of the programme					
4) The general organization of the programme					
5) The assistance received from MITC staff					
6) The objectives of the programme					
7) The attainment of the general objectives of the programme					
8) The achievement of your objectives / expectations					
9) The structure of the course programme					

10) The venue					

	Lecture/s Name				
Please rate the lecture/s as follows: 1 = Excellent 2 = Good 3 = Average 4 = Poor 5 = Unsatisfactory					
1) Knowledge of the Lecturer on the subject					
2) Pace of delivery by the Lecturer					
3) Effectiveness / clarity of delivery by the Lecturer					
4) Interaction / Communication by the Lecturer					
5) Level of interest generated by the Lecturer					
6) Resources used (charts, power point etc..) by the Lecturer					
7) The material distributed by the Lecturer					
8) Lecturer available for questions					

Comments:

_____

WE RESPECT YOUR RIGHT TO REMAIN ANONYMOUS, AND THUS, YOU NEED NOT SIGN THIS QUESTIONNAIRE. HOWEVER, IF YOU WISH TO OBTAIN FEEDBACK ON ANY OF THE ISSUES EMERGENT FROM YOUR PARTICIPATION, WE KINDLY ASK YOU TO PROVIDE US WITH YOUR DETAILS BELOW:

NAME _____ E-MAIL

ADDRESS_____

Thank you for your time. Your collaboration in filling in this form is very much appreciated!

7.7 MITC important documents

7.7.1 MITC's Education licence

MINISTERU TA' L-EDUKAZZJONI
MALTA

Liċenzja ta' Skola Privata

L-iskola MEDITERRANEAN INSURANCE TRAINING CENTRE

ta' 20/30, Triq Nofs in-Nhar, Valletta

għandha Liċenzja skond artiklu 6 ta' l-Att XXIV ta' l-1988 u tintrabat li tikkonforma mal-Kurrikulu Nazzjonali u l-Kondizzjonijiet Minimi Nazzjonali kif jidhru fir-Regolamenti maħruġa mill-Ministru ta' l-Edukazzjoni taħt l-istess Att.

L-iskola msemmija tista' topera fil-livell/i

Adulti
Tahrig fl-Assikurazzjoni
—

Din il-Liċenzja hija maħruġa f'isem il-Kap ta' l-Iskola

is-Sur Mario C. Grech

illum 15 ta' Settembru, 1988

Ministru ta' l-Edukazzjoni

Liċenzja Nru. 113

7.7.2 MITC's MFHEA operating licence – 2021

Malta
Further & Higher
Education Authority

The Malta Further & Higher Education Authority is licensing **Malta International Training Centre (MITC)** (Licence Number: **113**) as a **Further Education Institution**. **Malta International Training Centre (MITC)** is licenced to provide Further Education Programmes at the following address: **Deloitte Place, Triq L-Intornjatur, Central Business District, CBD 3050, Malta.**

Mr Andre Farrugia, the Head of Institute has also been vested with the legal representation of **Malta International Training Centre (MITC).**

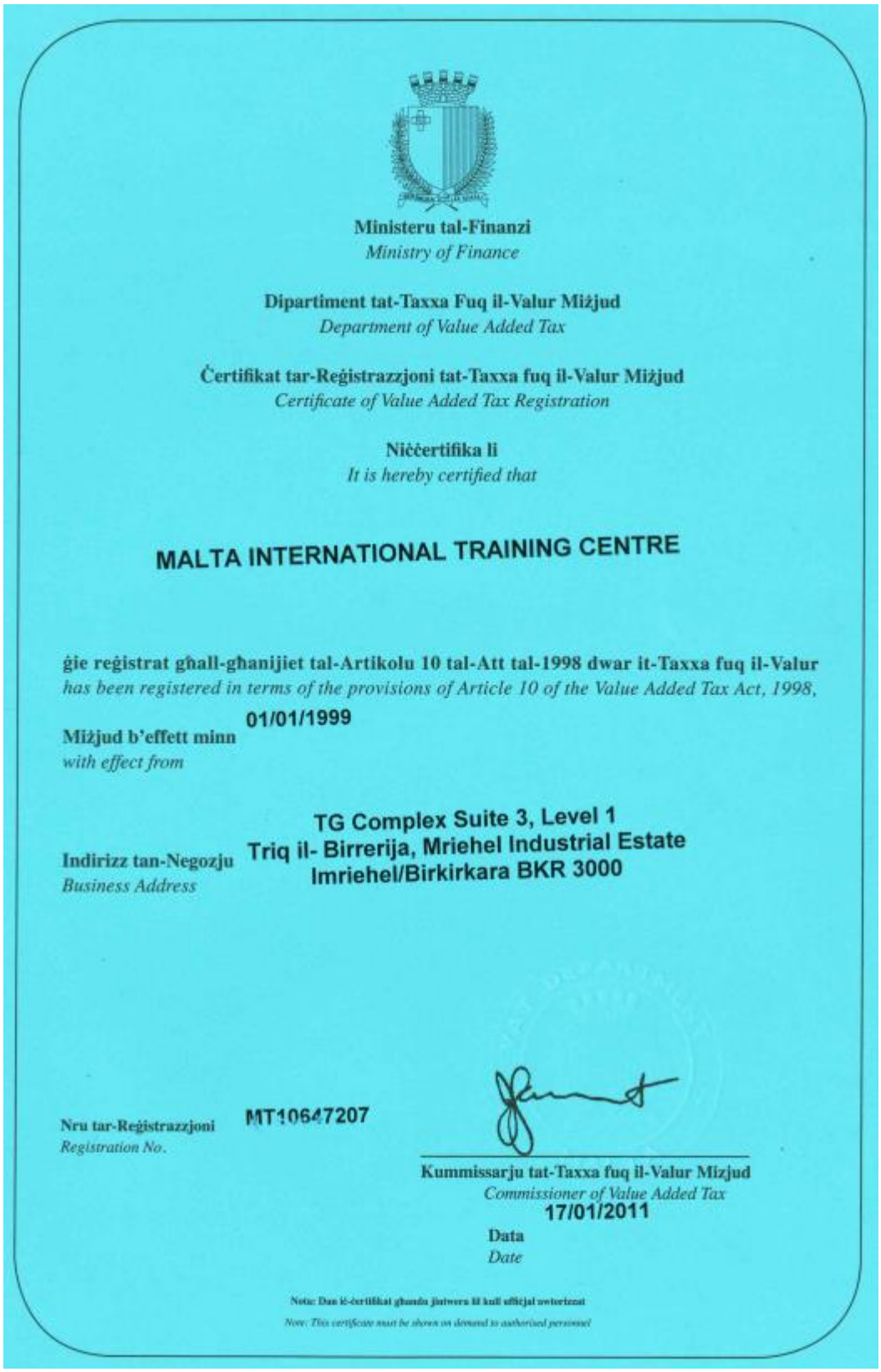
This licence is being issued with a document detailing the licensing conditions for **Malta International Training Centre (MITC).** The Malta Further & Higher Education Authority must be informed immediately of any changes which occur during the period covering this licence.

The licence for **Malta International Training Centre (MITC)** is valid from **31st July 2020 to 31st July 2021.**

Dr Rose Anne Cuschieri,
CEO,
Malta Further & Higher
Education Authority

Licence updated on 14th January 2021

7.7.3 MITC's VAT certificate



Ministeru tal-Finanzi
Ministry of Finance

Dipartiment tat-Taxxa Fuq il-Valur Miżjud
Department of Value Added Tax

Ċertifikat tar-Reġistrazzjoni tat-Taxxa fuq il-Valur Miżjud
Certificate of Value Added Tax Registration

Niċċertifika li
It is hereby certified that

MALTA INTERNATIONAL TRAINING CENTRE

ġie reġistrat għall-għanijiet tal-Artikolu 10 tal-Att tal-1998 dwar it-Taxxa fuq il-Valur
has been registered in terms of the provisions of Article 10 of the Value Added Tax Act, 1998,

Miżjud b'effett minn 01/01/1999
with effect from

Indirizz tan-Negozju
Business Address
TG Complex Suite 3, Level 1
Triq il- Birrerija, Mriehel Industrial Estate
Imriehel/Birkirkara BKR 3000

Nru tar-Reġistrazzjoni MT10647207
Registration No.

Kummissarju tat-Taxxa fuq il-Valur Mizjud
Commissioner of Value Added Tax

17/01/2011
Data
Date

Nota: Dan iċ-ċertifikat għandu jintwera lil kull uffiċjal awtorizzat
Note: This certificate must be shown on demand to authorized personnel

7.7.4 MFHEA accredited programme certificate

Malta
Further & Higher
Education Authority

Educational Institution:	**Malta International Training Centre (MITC)**
Licence Number:	**113**
Licence Duration:	**31st July 2020 – 31st July 2021**
Category of Licence:	**Further Education Institution**
Programmes classified up to:	**MQF Level 4**
Office Address:	**Malta International Training Centre (MITC), Deloitte Place, Triq L-Intornjatur, Central Business District, CBD 3050, Malta**
Training Sites:	**Malta International Training Centre (MITC), Deloitte Place, Triq L-Intornjatur, Central Business District, CBD 3050, Malta**
Head of Institution:	**Mr Andre Farrugia**
Legal Representative:	**Mr Andre Farrugia**

Malta International Training Centre (MITC) is licensed as a Further Education Institution **(Licence number: 113)** by The Malta Further & Higher Education Authority. This provider is authorised to provide the following programmes:

Appendix A: List of MQF level 3 Qualifications conferred by Malta International Training Centre (MITC)

Certificates, certificates' covering and supporting letters and transcripts of the qualification here below shall carry the MFHEA Logo and the following statements in all Certificates: **The Malta Further & Higher Education Authority deems this Certificate to be at Level 3 of the Malta Qualifications Framework and of the European Qualifications Framework for Lifelong Learning.**

1. Foundation Certificate in Insurance (6 ECTS)
2. Insurance Broking Certificate (6 ECTS)
3. Tied Insurance Intermediate Certificate (6 ECTS)
4. Introduction to Financial Services Operations (Award) (4 ECTS)
5. Award in Risk Management Fundamentals(4 ECTS)

Appendix B: List of MQF level 4 Qualifications conferred by Malta International Training Centre (MITC)

Certificates, certificates' covering and supporting letters and transcripts of the qualification here below shall carry the NCFHE Logo and the following statements in all Certificates: **The National Commission for Further and Higher Education deems this Certificate to be at Level 4 of the Malta Qualifications Framework and of the European Qualifications for Framework for Lifelong Learning.**

1. The Insurance Accounts and Auditors Programme Certificate (Continuous Professional Development Award) (5ECTS)
2. The Corporate Finance, Treasury and Portfolio Management Certificate (Continuous Professional Development Award) (7 ECTS)
3. The Financial Services Operations and Compliance Certificate (Continuous Professional Development Award) (8 ECTS)
4. The Applied Insurance Certificate (Continuous Professional Development Award) (30 ECTS)
5. The Advanced Applied Insurance Certificate (Continuous Professional Development Award) (30 ECTS)
6. Award in Finance, Investment & Securities Regulation (5 ECTS)
7. Award in Governance, Internal Audit & Control 4 (ECTS)
8. Award in Risk Management in Financial Services (19 ECTS)
9. Financial Assets, Investments and Regulations (4 ECTS)
10. Award in Anti-Money Laundering (4 ECTS)
11. Award in Securities Analysis and Portfolio Management (14 ECTS)

Dr Rose Anne Cuschieri,
CEO,
Malta Further & Higher
Education Authority