DIPLOMA IN GENERAL INSURANCE AND RISK MANAGEMENT (DGIRM) – Self-Study
Offered on a self-study basis, the Diploma in General Insurance and Risk Management (DGIRM) programme is developed and awarded by the Singapore College of Insurance (SCI). The programme is a technical and supervisory qualification for insurance staff working across all sectors of the general/reinsurance industry, and the logical progression after obtaining the Cert SCI (General Insurance) and Cert SCI (Reinsurance) certification designations.

In addition to being a valuable qualification in its own right, the programme can also be a milestone towards the attainment of the Advanced Diploma in General Insurance and Risk Management (ADGIRM), also developed and awarded by SCI.

**FOR WHOM**

This designation programme is suitable for supervisors, team leaders and those aspiring to achieve managerial positions; and those wanting to pursue a pathway towards achieving the ACII, CILA Advanced Diploma and/or AIDA™ qualification(s) (see more details inside this brochure).

**ENTRY REQUIREMENTS**

In order to be registered for the programme / examination, the candidate:

(a) must be at least 18 years of age; and

(b) should preferably be engaged in financial services activities; and

(c) must have successfully completed the SCI Certification in General Insurance (CGI) examinations, by having passes in the Basic Insurance Concepts and Principles (BCP), Personal General Insurance (PGI) and Commercial General Insurance (ComGI) examinations or any qualification deemed equivalent and acceptable by SCI; and

(d) should satisfy any ONE of the following:

(i) should possess a minimum of 10 years of formal education; or

(ii) should have obtained any academic qualification deemed equivalent and acceptable by SCI; or

(iii) should have successfully attained any one of the SCI Advanced Certificates; or

(iv) should possess at least two years of work experience in the insurance industry.

The candidate must produce relevant supporting documents to SCI for verification purposes during the signing of the Advisory Note & Student Contract at SCI.

**OVERVIEW OF MODULES**

**DGI01 Legal Aspects Of Insurance**

It aims to provide candidates with a firm foundation of the law and the various legal concepts as they apply in insurance practice. It also highlights the application of the various legal concepts and contractual terms with regard to insurance claims, such as indemnity, subrogation and contribution; as well as the application and operation of the law of agency in the insurance context.

**DGI02 Insurance Company Operations**

It aims to equip candidates with a good thorough understanding of insurance company operations, beginning with the typical business structures to the manner in which insurance companies are managed, with particular focus on the roles and responsibilities of the company's board of directors and senior management in line with corporate governance best practices. It highlights the various operational aspects within the common functional areas of insurance companies, as well as accounting principles and practices, with the aim of helping to gain a better appreciation of the various financial statements of insurance companies, and how the various financial ratios can be derived to provide an indication of an insurance company's financial strength. It also highlights the criteria that credit rating agencies apply in rating insurance companies, as well as the various regulatory solvency requirements that insurance companies in Singapore must comply with. It also reviews the way technology and the digital age is changing insurance operations and shaping its future.

**DGI03 Commercial Property And Business Interruption Underwriting**

It aims to provide candidates with the knowledge and skills to assess, as well as underwrite property risks and business interruption in commercial lines. In particular, it deals with commercial property risks and their management, examines common causes of loss, surveys, insurance products, and offers guidelines in property underwriting. It covers various products – such as Fire Insurance, Theft Insurance, Construction Insurance, Engineering Insurance, and Business Interruption Insurance – from application, inception to the completion of the underwriting process.

**DGI04 Liability Insurance Underwriting**

It aims to provide candidates with a firm understanding of the pertinent knowledge and skills required in underwriting the various classes of commercial liability insurance namely, Work Injury Compensation Insurance; Public And Product Liability Insurance; Directors' And Officers' Liability Insurance; Professional Indemnity Insurance; as well as other Specialist Liability Insurance such as Cyber Liability, Product Recall, Environmental Impairment Liability (EIL) Insurance and Terrorism Liability Insurance. It also covers Emerging Risks which could have a major impact on society and industry. It also helps candidates to understand how underwriters evaluate and manage liability risks, in terms of the information required: the common features of liability policies; as well as the underwriting management and risk management aspects for a book of Commercial Liability Insurance business.
SIGNING OF ADVISORY NOTE & STUDENT CONTRACT

For CPE-registered examinations, candidates must first make an appointment with SCI to sign the 1st Advisory Note and Student Contract for each programme as required under the Private Education Act (Chapter 247A). For subsequent signing of the Advisory Note and Student Contract, candidates can contact SCI to request for the Advisory Note and Student Contract to be sent to them via DocuSign. Before signing the Advisory Note and Student Contract, candidates have to first check if they have met the minimum entry requirements.

On the day of the appointment for the signing of the 1st Advisory Note and Student Contract at SCI, candidates must bring along their relevant original educational certificates for verification purpose. By registering for the examination, candidates are deemed to have accepted the examination rules and regulations (https://www.scicollege.org.sg/docs/ExamRR.pdf). Candidates who fail to comply with any of the examination rules and regulations may be disqualified or barred from future examinations, or be subject to other disciplinary actions deemed appropriate by SCI.

COOLING-OFF POLICY

The Student Contract provides a Cooling-Off Period of 7 working days counting from the date of signing the Student Contract. Should the candidate decide to withdraw from the examination(s) within the Cooling-Off Period, the candidate must complete and submit the “Withdrawal Form For CPE-Registered Programme” in person at SCI during office hours. The candidate must return the study text(s) issued, in its original condition. (A copy of the “Withdrawal Form For CPE-Registered Programme” is available for download at the SCI website at: https://www.scicollege.org.sg.) Otherwise, a fee of S$107.00 (inclusive of 7% GST) will be charged per study text. The Student Contract(s) signed between SCI and the candidate will be rescinded, and SCI will give a full refund of the examination fee and the one-time registration fee of S$32.10 (inclusive of 7% GST), if any, to the candidate within 14 working days.

QUALIFYING REQUIREMENTS

To qualify for Diploma in General Insurance and Risk Management (DGIRM), candidates are given 5 consecutive years (or 60 months) from the date of first registered examination date to pass all the 4 modules.

DGI01 Legal Aspects of Insurance;
DGI02 Insurance Company Operations;
DGI03 Commercial Property and Business Interruption Underwriting; and
DGI04 Liability Insurance Underwriting.

For the learning outcomes and syllabus of each of the above modules, please refer to the SCI website at: https://www.scicollege.org.sg

TIME BAR FOR COMPLETION

Candidates are given 5 consecutive years (or 60 months) from the date of first registered examination date to pass all the 4 modules. Should the candidate be absent or decide to transfer his first registered examination date, to another date, the time bar will still start from the examination date the candidate first registered to sit for. Modules passed or exempted exceeding 5 years (or 60 months) are considered outdated passes and will not count towards meeting the DGIRM qualifying requirements. If the candidate does not complete all the modules within this time limit, the modules previously passed or exempted will no longer be valid and the candidate will be required to retake all the modules.

It is the candidate’s responsibility to monitor his own time bar for the examination completion of the DGIRM programme. SCI will not send any notification to remind the candidate in this respect.

If there are any changes to the modules, SCI will make every effort to ensure that the candidate is not disadvantaged by such changes. There will be a proper transitional arrangement for the candidate.

MINIMUM STUDY HOURS

The recommended minimum study hours for each Diploma module is 100 hours. However, they may vary according to the candidate’s experience and ability.

DESIGNATORY LETTERS UPON ACHIEVING THE QUALIFICATION

Upon successful completion of the examination modules within the specified time frame, candidates will be eligible to use the certification designation: Dip SCI (GI & RM)
SEQUENCE OF EXAMINATION ATTEMPTS

Modules can be taken in any order except SCI recommends that they be taken in sequential order. There is no limit on the numbers of attempts that the candidate can take to complete each module, subject to the examination schedule and the time bar period for completion.

START AND END DATE OF QUALIFICATION

Qualification start date shall be the date of the first registered examination date and ends on the date that the candidate passes his last module in the qualification, which may be 60 months or earlier.

EXAMINATION FEES (INCLUSIVE OF 7% GST)

<table>
<thead>
<tr>
<th>Fee Per Module</th>
<th>First Attempt (With Study Text)</th>
<th>Each Subsequent Attempt (Without Study Text)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fee Per Module (S$)</td>
<td>Fee Per Module (S$)</td>
</tr>
<tr>
<td>Member Company</td>
<td>S$385.20</td>
<td>S$224.70</td>
</tr>
<tr>
<td>Non Member Company</td>
<td>S$423.72</td>
<td>S$288.90</td>
</tr>
</tbody>
</table>

Note: A one-time non-refundable registration fee of S$32.10 (inclusive of 7% GST) is applicable at the time of first admission into the programme.

PAYMENT OF EXAMINATION FEES

Payment must be made at the time of registering for the examination(s) at the SCI website at: https://www.scicollege.org.sg via credit card. The study text will be released only upon payment is made.

MISCELLANEOUS FEES

<table>
<thead>
<tr>
<th>Purpose of Fee</th>
<th>Amount Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>(A) To apply for a Letter of Certification</td>
<td>S$23.50 for each application (inclusive of 7% GST)</td>
</tr>
<tr>
<td>(B) To apply for a Transcript</td>
<td>S$12.80 for each application (inclusive of 7% GST)</td>
</tr>
<tr>
<td>(C) To apply for an Exemption</td>
<td>S$214.00 for each module applied for exemption (inclusive of 7% GST)</td>
</tr>
<tr>
<td></td>
<td>A non-refundable administrative fee of S$53.50 (inclusive of 7% GST) is also payable for each exemption application submitted.</td>
</tr>
</tbody>
</table>

To apply for any of the above items, please visit the SCI website at http://www.scicollege.org.sg to submit an online application with payment.

RELEASE OF RESULT SLIPS, TRANSCRIPT & CERTIFICATE PARCHMENT

The results slips, transcript and certificate parchment will be mailed to the registered address by ordinary post (see table below for important dates). No other modes of collection is allowed. Results cannot be released via e-mail or by verbal means.

<table>
<thead>
<tr>
<th>Important Dates</th>
<th>First Series February 2020</th>
<th>Second Series May 2020</th>
<th>Third Series July 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening Date For Examination Registration</td>
<td>1 November 2019</td>
<td>14 November 2019</td>
<td>1 April 2020</td>
</tr>
<tr>
<td>Closing Date For Examination Registration</td>
<td>6 February 2020</td>
<td>29 April 2020</td>
<td>29 June 2020</td>
</tr>
<tr>
<td>SCI Will Mail The Result Slips By Ordinary Post</td>
<td>5 March 2020</td>
<td>29 May 2020</td>
<td>27 July 2020</td>
</tr>
</tbody>
</table>
## EXAMINATION DETAILS

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Modules</th>
<th>Passing Mark</th>
<th>Distinction</th>
<th>Duration of Examination</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diploma in General Insurance and Risk Management (DGIRM)</td>
<td>DGI01 Legal Aspects Of Insurance</td>
<td>Minimum of 110 marks out of a total of 200 marks (that is 55%)</td>
<td>Minimum of 170 marks out of a total of 200 marks (that is 85%)</td>
<td>3 hours</td>
</tr>
<tr>
<td></td>
<td>DGI02 Insurance Company Operations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>DGI03 Commercial Property And Business InterruptionUnderwriting</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>DGI04 Liability Insurance Underwriting</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Important Note: All examinations will be computer-screen based whereby the candidate will type out the answers directly onto a soft copy answer script appearing on the computer screen.

## 2020 EXAMINATION SCHEDULE FOR DGIRM MODULES

<table>
<thead>
<tr>
<th>DGIRM Modules</th>
<th>First Series (February 2020)</th>
<th>Second Series (May 2020)</th>
<th>Third Series* (July 2020)</th>
<th>Examination Time (3 Hours)</th>
</tr>
</thead>
<tbody>
<tr>
<td>DGI01 Legal Aspects Of Insurance</td>
<td>10 February 2020</td>
<td>4 May 2020</td>
<td>1 July 2020</td>
<td>9.00 am to 12.00 nn</td>
</tr>
<tr>
<td>DGI02 Insurance Company Operations</td>
<td>11 February 2020</td>
<td>5 May 2020</td>
<td>2 July 2020</td>
<td>9.00 am to 12.00 nn</td>
</tr>
<tr>
<td>DGI03 Commercial Property And Business InterruptionUnderwriting</td>
<td>12 February 2020</td>
<td>6 May 2020</td>
<td>3 July 2020</td>
<td>9.00 am to 12.00 nn</td>
</tr>
<tr>
<td>DGI04 Liability Insurance Underwriting</td>
<td>13 February 2020</td>
<td>8 May 2020</td>
<td>6 July 2020</td>
<td>9.00 am to 12.00 nn</td>
</tr>
</tbody>
</table>

* Last series of written examinations

## STUDY TEXTS

SCI would like to remind every candidate that he should refer to the correct edition of the Study Text when preparing for the examination. Candidates are reminded to download the latest version of the corresponding supplementary notes from the SCI website at: https://www.scicollege.org.sg

A retake candidate who fails or is absent from the above examinations and registers it again will have to pay the first-timer fee which comes with a copy of the new edition of the Study Text.

## CPD HOURS

3 hours per module upon passing the examination.
Any candidate who has successfully completed any of the following SCI DGIRM modules is eligible to apply directly for the CII RPL credits (and the corresponding CII Units, if applicable) as tabled below at the CII website at: http://www.cii.co.uk/prior-learning

<table>
<thead>
<tr>
<th>SCI Module</th>
<th>CII Credits</th>
<th>Corresponding CII Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>DGI01 Legal Aspects of Insurance Operations</td>
<td>25 Credits at the CII Diploma in Insurance level</td>
<td>CII Unit M05: Insurance Law</td>
</tr>
<tr>
<td>DGI02 Insurance Operations</td>
<td>25 Credits at the CII Diploma in Insurance level</td>
<td>CII Unit M92: Insurance Business And Finance</td>
</tr>
<tr>
<td>DGI03 Commercial Property And Business Interruption</td>
<td>25 Credits at the CII Diploma in Insurance level</td>
<td>CII Unit M93: Commercial Property And Business Interruption Insurances</td>
</tr>
<tr>
<td>DGI04 Liability Insurance Operations</td>
<td>25 Credits at the CII Diploma in Insurance level</td>
<td>CII Unit M96: Liability Insurances</td>
</tr>
</tbody>
</table>

Please take note that the above-mentioned CII RPL credits are valid until 31 January 2022.

With effect from 1 February 2017, the CII requires that candidates must have fully completed the DGIRM qualification to apply for CII RPL credits, regardless whether they have registered for the DGIRM programme on or before 1 February 2017.

It is the sole responsibility of the candidate concerned to apply directly to the CII for any RPL credit subject to the terms and conditions as specified by the CII.

**Please take note of the following important statement from the CII:**

1. At its sole discretion, the Chartered Insurance Institute reserves the right to make, amend and/or withdraw credit awards for prior learning the subject of this application at any time, on due notice as it sees fit and without monetary compensation. Under no circumstances will the Chartered Insurance Institute accept any liability for consequential, indirect or special losses or special damages of any kind arising out of or in any way connected with the awarding or withdrawal of credit awards for prior learning.

2. The award of credits for prior learning in the CII's qualification framework is a privilege and it is expressly agreed that there is no intent to bring legal relations into being or otherwise establish a contractual relationship between the parties.

Should you have any further questions with regard to CII RPL credits or application, you may contact the CII Customer Service team at +44 (0) 20 8989 8464 or e-mail to: customer.serv@cii.co.uk.
After obtaining the Dip SCI (GI & RM) designation, candidates can proceed to take the following three modules to obtain their Adv SCI (GI & RM) designation:

• ADGI05 Claims Management
• ADGI06 Risk Management*
• ADGI07 Business And Economics

* New title to be introduced in second half of 2020.

For Dip SCI (GI & RM) holders who wish to also obtain specialised certification qualifications in insurance claims and/or insurance data analytics, they may progress to the following certification programmes:

The Advanced Diploma of the Chartered Institute of Loss Adjusters (CILA Advanced Diploma) is recognised as a high level claims qualification which provides candidates with the opportunity to specialise in the adjustment of a specific type of claim, from a choice of: Property (Domestic), Property (Commercial), Liability, Business Interruption or Aviation. The Advanced Diploma is perfect for those who wish to demonstrate the knowledge to handle more complex claims as part of their career progression.

Dip SCI (GI & RM) holders may obtain the Advanced Diploma Of The Chartered Institute Of Loss Adjusters by successfully completing two more CILA Advanced Diploma examinations as follows:

• AD1 Application of the Principles of Insurance
• AD2 Adjustment of Claims

**Dip SCI (GI & RM) holders are exempted from:**

DP1 The Principles of Insurance 1; and
DP2 The Principles of Insurance 2.

Exemption fees are payable to CILA.

Candidates may apply directly to CILA to take the CILA Advanced Diploma examinations. For more information on CILA Advanced Diploma, please refer to CILA website at: http://www.cila.co.uk/cila/getting-qualified/advanced-diploma

Accelerate your career by gaining knowledge of predictive modelling and big data for risk and insurance applications through the Associate in Insurance Data Analytics (AIDA) programme offered by The Institutes, USA. Through this programme, candidates will improve their understanding of advanced terminology and concepts to facilitate collaboration with data scientists in developing advanced analytical solutions.

Dip SCI (GI & RM) holders may obtain the Associate in Insurance Data Analytics by successfully completing another two more AIDA examinations as follows:

• AIDA 181 Big Data Analytics for Risk and Insurance
• AIDA 182 Risk and Insurance Analysis Techniques

Dip SCI (GI & RM) holders are exempted from one elective course, viz CPCU 520 Insurance Operations.

Exemption fees are payable to The Institutes.

In addition, to satisfy the Ethics requirement, candidates must pass the following 50-question online examinations:

• Ethics 311 Ethical Guidelines for Insurance Professionals

For more information on AIDA, please refer to The Institutes website at: https://www.theinstitutes.org/program/associate-insurance-data-analytics-aida
REFUND POLICY
Should the candidate decide to withdraw from the examination(s), the candidate must complete and submit the “Withdrawal Form For CPE-Registered Programme”. A copy of the “Withdrawal Form For CPE-Registered Programme” is available for download at the SCI website at: https://www.scicollege.org.sg. The Student Contract(s) for the DGIRM programme signed between SCI and the Candidate will be rescinded.

Candidates to note the following refund policy:
• Withdrawal notice of more than 14 working days before the examination registered for, 75% refund of the examination fee.
• Withdrawal notice of between 7 to 14 working days before the examination registered for, 50% refund of the examination fee.
• Withdrawal notice of less than 7 working days before the examination registered for, there will be no refund.

There will be no refund of the one-time registration fee of S$32.10 (inclusive of 7% GST). No substitution is allowed.

ABSENT ON DAY OF EXAMINATION
If the candidate is absent from the examination owing to one of the following valid reasons:
• Medical grounds (self);
• Bereavement (immediate family member);
• Disabling accident or injury (self);
• Court appearance (self); or
• National Service (self) in accordance with the Enlistment Act (Chapter 93);

He may apply for a 50% refund of the examination fee (minus the non-refundable registration fee, if applicable) subject to submission of the relevant documentary evidence to SCI.

The candidate will login to his User Account at the SCI website at http://www.scicollege.org.sg to “Apply for Partial Refund” of his examination fee. The completed application form should be submitted online together with the relevant documentary evidence (uploaded) within three working days from the date of the examination. Please note that SCI accepts only valid medical certificates issued by registered medical practitioners or hospitals in Singapore.

Any candidate who wishes to sit for the examination on another date and time must register again on the SCI website and pay all the related fees accordingly.

All requests for refunds based on reasons other than those stated above will not be entertained. SCI reserves the right to change its Refund Policy.

APPEAL FOR EXAMINATION RESULTS
Please visit the SCI website at http://www.scicollege.org.sg for details.

EXEMPTION
For exemption of modules, please refer to the SCI website at: https://www.scicollege.org.sg

RESCHEDULING POLICY

<table>
<thead>
<tr>
<th>If candidates Submit Their Request:</th>
<th>Administrative Fee Payable</th>
</tr>
</thead>
</table>
| 14 or more working days (excluding weekends and public holidays) before examination date | • No fee is payable for the first time a request to change the examination date/time is made for a particular examination.  
• An administrative fee of S$160.50 (inclusive of 7% GST) per request is payable for subsequent request to change the examination date/time for that particular examination. |
| Less than 14 but more than 2 working days (excluding weekends and public holidays) before examination date | • An administrative fee of S$160.50 (inclusive of 7% GST) per request is payable. |

(Note: Counting of the days does not include the actual examination date itself.)

GRIEVANCE PROCEDURE / DISPUTE RESOLUTION
Please refer to the SCI website at https://www.scicollege.org.sg for details.

FUNDING SUPPORT
Union Training Assistance Programme (UTAP)
UTAP (Union Training Assistance Programme) is an individual skills upgrading account specially for NTUC members to help defray the costs of training and skills upgrading. As a member, he enjoys UTAP funding at 50% of the unfunded course fee capped at S$250 every year, when he signs up for courses supported under UTAP. Terms & Conditions apply.

For more information, please refer to the UTAP website at: http://skillsupgrade.ntuc.org.sg/

SKILLSFUTURE CREDIT
This programme is not eligible for SkillsFuture Credit.

Singapore College of Insurance
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Suntec Tower Two, Singapore 038989
General Enquiry: (+65) 6221 2336
Fax: (+65) 6220 6684
E-mail: talk2us@scidomain.org.sg
Website: www.scicollege.org.sg
CPE Registration No.: 199408491M
Period of CPE Registration: From 26 September 2019 to 25 September 2023

Information presented on this marketing material is correct at the time of publishing. However, changes to the programme contents, dates, time, duration and venue can occur owing to unforeseen circumstances. Every effort will be made to inform all candidates of such changes on a timely basis.