



Singapore College
of Insurance



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Diploma in General Insurance and Risk Management (DGIRM) - Self-Study

The programme is a technical and supervisory qualification for insurance staff working across all sectors of the general/reinsurance industry and enables one to progress to attaining the Advanced Diploma in General Insurance and Risk Management (ADGIRM), also developed and awarded by SCI.

Programme Highlights

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, being a 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 enables one to progress to attaining the Advanced Diploma in General Insurance and Risk Management (ADGIRM), also developed and awarded by SCI.

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, having passed the Basic Insurance Concepts and Principles (BCP), Personal General Insurance (PGI) and Commercial General Insurance (ComGI) examinations; or having any qualification deemed equivalent and acceptable by SCI; and
- d. should satisfy any ONE of the following:
 - v. should possess a minimum of 10 years of formal education; or
 - vi. should have obtained any academic qualification deemed equivalent and acceptable by SCI; or
 - vii. should have successfully attained any one of the SCI Advanced Certificates; or
 - viii. should possess at least two years of work experience in the insurance industry.



For Whom

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

Modules Overview

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 knowledge and skills to assess, as well as underwrite Commercial Property and Business Interruption Insurance risks. It examines common causes of loss, not to mention the use of surveys and loss control measures to address common areas of risk exposures. It also covers property insurance claims procedures with the calculation and settlement of property claims.

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.

Examination Fees (inclusive of GST*)

Fee Per Module	First Attempt	Each Subsequent Attempt
	Fee Per Module (S\$)	Fee Per Module (S\$)
Member Company	S\$392.40	S\$228.90
Non Member Company	S\$431.64	S\$294.30

ONE-TIME NON-REFUNDABLE REGISTRATION FEE OF S\$32.70 IS APPLICABLE FOR FIRST ADMISSION INTO THE DGIRM PROGRAMME AS A NEW REGISTRANT.

Payment of Examination Fees

Payment must be made at the time of registering for the examination(s) at the [SCI website](#) via credit card. Access to eBooks and eMock examination papers will be released only upon receipt of payment.

Miscellaneous Fees (inclusive of GST#)

Purpose of Fee	Amount Payable
(A) To apply for a SMART Letter of Certification	S\$24.00 for each application (Self)
	S\$34.00 for each application (on behalf)
(B) To apply for an Exemption	S\$218.00 for each module applied for exemption A non-refundable administrative fee of S\$54.50 is also payable for each exemption application submitted.

To apply for any of the above items, please visit the [SCI website](#) to submit an online application with payment.



Examination Details


Diploma in General Insurance and Risk Management (DGIRM)

Modules	Examination Format	Passing Mark	Distinction	Duration of Examination
DGI01 Legal Aspects of Insurance	Part I: 14 compulsory questions (140 marks) Part II: 2 compulsory questions (60 marks)	Minimum of 110 marks out of a total of 200 marks (that is 55%)	Minimum of 170 marks out of a total of 200 marks (that is 85%)	3 hours
DGI02 Insurance Company Operations	20 compulsory questions (200 marks)			
DGI03 Commercial Property and Business	Part I: 14 compulsory questions (140 marks) Part II: 2 compulsory questions (60 marks)			
DGI04 Liability Insurance Underwriting	Part I: 14 compulsory questions (140 marks) Part II: 2 compulsory questions (60 marks)			

2025 Examination Schedule



Registration for DGIRM examinations is opened 3 months before the examination dates and closed one week before the examination.

Modules	Date of Examination	Examination Time (3 Hours)	SMART Result Slips Released via email by 5 p.m.
DGI01 Legal Aspects of Insurance	10 January 2025, Friday 16 May 2025, Friday 5 September 2025, Friday	2:00 p.m. to 5:00 p.m.	10 February 2025, Monday 16 June 2025, Monday 6 October 2025, Monday
DGI02 Insurance Company Operations	28 February 2025, Friday 25 April 2025, Friday 3 October 2025, Friday		28 March 2025, Friday 26 May 2025, Monday 3 November 2025, Monday
DGI03 Commercial Property and Business	17 January 2025, Friday 7 March 2025, Friday 7 November 2025, Friday		17 February 2025, Monday 7 April 2025, Monday 8 December 2025, Monday
DGI04 Liability Insurance Underwriting	7 February 2025, Friday 11 April 2025, Friday 5 December 2025, Friday		7 March 2025, Friday 13 May 2025, Tuesday 5 January 2026, Monday

Examination Mode

Examinations will be held at SCI, unless otherwise advised. Candidates will type out the answers directly onto an answer script appearing on the computer screen as Computer-Screen Examinations.

Sequence of Examination Attempts

The modules of the Diploma in General Insurance and Risk Management (DGIRM) programme can be taken in any order. However SCI recommends that they should be taken in the sequential order. There is no limit on the numbers of attempts that the candidate can make to complete each module, subject to the examination schedule and the time bar period for completion.

e-books/e-mock examinations Access



Candidates will be given access to the relevant eBooks and eMock examination papers via the Canvas platform.

Study Texts

SCI would like to remind all candidates that they should refer to the correct editions of the Study Texts when preparing for the examinations.

How to access canvas platform

Candidates will receive an acknowledgement email with the [Canvas platform link](#) after the examination is registered and paid. Click on the link in the email to login using the same login credential used for the SCI user account. The access to the Canvas platform will be ceased 6 months after the actual day of examination.

Please take note of the current editions of the study texts that are used for the examinations.

Examination Code	Examination Title	Current Edition
DGI01	Legal Aspects of Insurance	8th Edition (Version 1.2)
DGI02	Insurance Company Operations	6th Edition (Version 1.4)
DGI03	Commercial Property and Business Interruption Underwriting	4th Edition (Version 1.2)
DGI04	Liability Insurance Underwriting	4th Edition (Version 1.5)

Advisory Note, Student Contract & Withdrawal Policy During and After Cooling-off Period

All candidates are required to sign an Advisory Note as well as an electronic Student Contract with the SCI before registering for the first module of the DGIRM. The SCI offers a Cooling-Off Period of 7 working days from the date of signing the Student Contract. Should a candidate decide to withdraw from the module registered for, within the Cooling-Off Period, he must notify the SCI by way of electronic mail (email). A full refund of examination fee paid including one-time registration fee of S\$32.70 (inclusive of GST#), if any, will be made within 14 days from the day of withdrawal in such instance. The date of withdrawal must fall within the 7 working days from the day of the Student Contract duly signed. No withdrawal is allowed after the cooling-off period.



Registration

Candidates are required to sign the Advisory Note and Student Contract before registration for examination of the first DGIRM module. Please provide the SCI with the following information to prepare the Student Contract and send it to your registered email address via DocuSign:-

1. Examination module: (insert the title of your first examination module)
2. Examination date: (insert the examination date of the module above)

Once the Student Contract signing process is complete, candidates can register for the examinations. New candidates are required to sign one Student Contract for the entire DGIRM programme. For subsequent examinations, please check the examination schedule and register for them on the SCI website.

To be eligible for the member's rate upon registration for the DGIRM examinations, candidates are required to ensure their company's email address in "User's Email Address" field is updated, and reflect the correct name of the company in "Name of Employer" field. You can update the email address and employer's name in "Update Personal Particulars" on the Dashboard after logging in to the SCI's user account.

Start and End Date of Qualification

Qualification start date shall be the date of the first registered examination date and the end date shall be the date that the candidate passes his last module, which may be 60 months or earlier. The programme is offered on part-time basis.

Minimum Study Hours

Candidates are recommended to study at least 100 hours for each Diploma module. However, the study hours vary according to each candidate's experience and ability.

Graduation Requirements

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

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

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 above mentioned 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 first registered examination date. Modules passed or exempted exceeding 5 years (or 60 months) from the date of first registered examination date 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 restart the DGIRM programme and sit for all the modules.

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

If there are any changes to the modules, the 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.

As a rule, no extension to the time bar will be considered and no related appeal will also be entertained. However, only on a case-by-case basis, approvals are granted for candidates who wish to appeal against the time bar rule. Candidates are required to write in to the SCI at talk2us@scidomain.org.sg with supporting reasons and documentary evidence within 30 days from the time bar expiry date to seek for an extension of the time bar. The SCI will only consider any appeal extension applications by candidates whose time bar has expired. In the event the candidate writes in before the time bar expiry date, the SCI will advise him/her to write in to the SCI again after his/her time bar has expired. The SCI will also not consider any appeals that are written in 30 days after the time bar expiry date.

Release of SMART result slips and SMART certificate Parchment/Transcript

Candidates who have successfully passed the examinations for the respective modules will be issued with SMART Result Slips sent to the email addresses on our records. Those who have been unsuccessful will receive an email notification from the SCI. Please see "SMART Result Slips Release Dates" as shown on page 3. Candidates who pass DGI01 to DGI04 examinations will be issued with a SMART Certificate Parchment for DGIRM together with a SMART Transcript within a month after all the required modules, DGI01 - DGI04 have been completed and passed. No hard copies will be issued.

CPD Hours

3 hours per module will be awarded upon passing the examination.

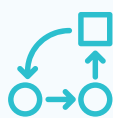
Designatory Letters Upon Achieving The Qualification

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

Refund Policy

NO REFUND IS ALLOWED AFTER THE COOLING-OFF PERIOD.

Rescheduling Policy



If Candidates Submit Their Request:*	Administrative Fee Payable
7 or more working days (excluding weekends and public holidays) before examination date	<ul style="list-style-type: none"> 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\$32.70 (inclusive of GST#) per request is payable for subsequent request to change the examination date/time for that particular examination.
Less than 7 working days but more than 2 working days (excluding weekends and public holidays) before examination date	<ul style="list-style-type: none"> An administrative fee of S\$32.70 (inclusive of GST#) per request is payable.
2 working days or less (excluding weekends and public holidays) before examination date	<ul style="list-style-type: none"> No re-scheduling is allowed

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

* Rescheduling applications must be submitted online with payment via the SCI website. Should the Candidate decide to reschedule to a later examination date, please note that the time bar will remain as of the first registered examination date.

Note: Fees specified in this brochure are inclusive of 9% GST. For more details on GST, please refer to the [IRAS website](#).

Absence on Day of Examination



SCI will grant a complimentary reschedule for the examination session 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, as per the Enlistment Act 1970).

This complimentary reschedule will be considered as the Candidate's first reschedule. Any reschedule after, even if they fall into the above categories, will be considered as "Subsequent Rescheduling".

Please email your preferred examination date(s) together with the relevant documentary evidence to the SCI 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.

SCI will process your rescheduling application within **four working days** from the date of receipt of the application and complete supporting documentary evidence. If your documentation is in order, an email will be sent to you by the next working day informing that rescheduling for your examination is completed.

- **Appeal Policy**

Please visit the [SCI website](#) for details.

- **Exemption**

For exemption of modules, please refer to the [SCI website](#) for details.

- **Grievance Procedure / Dispute Resolution**

Please visit the [SCI website](#) for details.

- **SkillsFuture Credit**

This programme is not eligible for SkillsFuture Credit.

- **Financial Training Scheme (FTS) / IBF Standards Training Scheme (IBF-STS)**

This programme is not eligible for FTS / IBF-STS funding. No other funding scheme is applicable.

Recognition of Prior Learning (RPL) Credits - Awarded by CII

The SCI DGIRM examination modules are eligible for the CII RPL credits as tabled below.

Diploma in General Insurance and Risk Management	Maximum CII recognition of prior learning award
DGI01 Legal Aspects of Insurance	An exemption from (M05) Insurance Law (25 Diploma-level credits towards CII insurance qualifications)
DGI02 Insurance Company Operations	An exemption from (M92) Insurance Business and Finance (25 Diploma-level credits towards CII insurance qualifications)
DGI03 Commercial Property and Business Interruption Underwriting	An exemption from (M93) Commercial Property and Business Interruption Insurances (25 Diploma-level credits towards CII insurance qualifications)
DGI04 Liability Insurance Underwriting	An exemption from (M96) Liability Insurances (25 Diploma-level credits towards CII insurance qualifications)

Please take note that the above-mentioned CII RPL credits are valid until 31 January 2028.

With effect from 1 February 2017, the CII requires that candidates must have fully completed the DGIRM / ADGIRM qualification to apply for CII RPL credits, regardless whether they have registered for the DGIRM / ADGIRM programme on or before 1 February 2017. It is the sole responsibility of the candidate concerned to apply directly at the [CII website](#) for any RPL credit subject to the terms and conditions as specified by the CII.

Candidates must accumulate the relevant credits and satisfy the ACII completion requirements in order to obtain the ACII qualification. Details on ACII completion requirements can be found on [CII website](#). It is the responsibility of the candidates who are pursuing the ACII qualification to apply and pay for the Recognition of Prior Learning (RPL) credits awarded by the Chartered Insurance Institute (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 of the subject of an 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.

Education Progression Pathways



for Diploma in General Insurance and Risk Management Holders

01

Advanced Diploma in General Insurance and Risk Management

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 in Insurance
- ADGI07 Business and Economics

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.

02

Advanced Diploma of The Chartered Institute of Loss Adjusters

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](#).

03

Associate in Insurance Data Analytics (AIDA™)

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 Meeting Challenges Across Insurance Operations.

Exemption fees are payable to The Institutes, USA.

In addition, to satisfy the Ethics requirement, candidates must pass the following online examination (comprising 50-questions):

- Ethics 311 Ethical Guidelines for Insurance Professionals

For more information on AIDA, please refer to [The Institutes website](#).

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Singapore College of Insurance

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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 participants of such changes on a timely basis.