



Insurance Management Associate Programme

*Supported by the Monetary Authority of Singapore/
Institute of Banking and Finance*

11th intake - Starting 1 July 2024



Scan the QR code to register your interest alternatively please email: imap@scidomain.org.sg



The World of Insurance

Welcome to the dynamic world of insurance, a realm where every role is a crucial player in safeguarding businesses and individuals against the uncertainties of life.

Graduating in 2024 and still unsure of the career journey you'd be embarking on? How about being part of an ecosystem where you look at how the big players, those billion-dollar corporations, keep their backs covered in the crazy world of business? Ever wondered how they stay in business despite incurring million-dollar losses due to unforeseen uncertainties like COVID-19?

If you're seeking a career that combines analytical prowess, strategic thinking, and the satisfaction of making a real impact, the diverse roles within the insurance ecosystem offer an exciting journey.



WHY Insurance?

Embarking on a career in insurance is like stepping into a dynamic world where stability meets excitement. Imagine being the unsung hero and heroines in the team behind the scenes, helping businesses navigate risks and uncertainties with finesse. It's not just about underwriting contracts and policies or brokering business deals; it's a relationship business involving corporates in the real world. It's about being part of a dynamic industry that spans everything from protecting homes and cars to businesses and more. Embrace the thrill of learning and adapting, where every day brings a new challenge and an opportunity to make a real impact. This isn't your typical run of the mill 9-to-5 career where you clock into office and are deskbound the whole day; it's an opportunity to carve out a niche in an industry that's all about innovation and resilience. So, why insurance? Because it's not just a job; it's an open door to a world where stability meets endless possibilities.

WHO are we & WHAT do we do?

The Singapore College of Insurance (SCI) is a not-for-profit, industry-based professional training and education body set up in 1974, as part of Singapore's efforts to develop as an international insurance hub.

For more than 49 years, SCI has remained focused in its efforts to upgrade the technical expertise of insurance and financial services practitioners, and to provide them with professional advancement opportunities, through its series of practice-oriented programmes, certification programmes and professional qualifications.

Supported by the Monetary Authority of Singapore (MAS), SCI launched the Insurance Management Associate Programme in 2009 as a flagship talent development programme of the Singapore insurance industry. It is designed to attract and groom top-tier graduate talent for specialist & leadership roles in this dynamic industry.

It is a structured and holistic 2-year fast track talent programme that offers our Management Associates (MAs) training opportunities (both in theory and as well as on-the-job) and tertiary level industry recognised professional qualifications, whilst gathering valuable work experience.

Hear from Our IESP/iMAP Alumni



**IESP/iMAP
Class of 2009**

Deven Lim
Chief Commercial Officer & Head of Corporate Risks
Lockton Companies (Singapore)

If I could sum up my past 15 years in the Insurance Industry in two words, it will be Rewarding and Stimulating. I started my insurance career with the Insurance Executive Scholarship Programme (IESP) in 2009 as a Broking Executive in a local insurance broker, and have since transversed the industry, having experienced Underwriting and Bancassurance before returning to my true calling as a Broker, now serving in an executive capacity as Chief Commercial Officer and Head of Corporate Risks at an international broker.

The opportunities afforded to hungry and passionate insurance professionals are limitless, both from the perspective of knowledge accumulation as well as the friendships and professional relationships you will accrue as you navigate this fascinating career. This is due to the functional broadness of vocational choices (e.g. Broking, Claims, Underwriting, Reinsurance) available in the insurance industry, as well as the ever-evolving product line and sheer vastness of protection afforded by our industry to businesses around the world (e.g. Property, Liability, Financial Lines, Parametric solutions, Alternative Risk Transfer etc.). Career mobility across functions and the ability to choose the depth and broadness of your own career, whilst having an opportunity to build a deep understanding of various industry verticals ensures there is no boring day for a driven individual in our industry. The IESP is a rigorous and thorough programme which ensured I started off my career with the right level of training, and provided a solid foundation from which I built my technical knowledge and client management skills. The ACII qualification allows you to showcase your foundational competence to the world, and the conducive and structured learning environment as well as worldclass lecturers who are themselves experienced practitioners provides mentorship which is unavailable anywhere else. Most importantly, the friendships that I built with my IESP batchmates have lasted my entire career, and the common bond built through the programme ensures we have a professional network no matter where our individual career may take us.

* IESP = Insurance Executive Scholarship Programme

Our iMAP Sponsoring Institutions in the Last 10 Years

The iMAP has welcomed and trained graduate trainees from more than 71 companies under the programme as a Sponsoring Institution. Some of our Sponsoring Institutions include.

AON

**ALLIED
WORLD**

Berkley



HDI

howden

LLOYD'S

MS Amlin

wtw

ZURICH



**iMAP Class
of 2015**

Seow Wee Beng
Business Development Director,
Descartes Underwriting
Bachelor of Arts, Economics
National University of Singapore

As a fresh graduate back then, I had limited knowledge about the general insurance industry and chanced upon this industry through my application to the iMAP. Looking back, being on the iMAP has certainly been a springboard to my insurance career as it not only provided me with a structured timeline to obtain a professional accreditation and at the same time on the job-training as an insurance broker. iMAP also fosters a network of graduates from the program with a diverse background including different job functions in underwriting, broking, actuarial and claims.

During my time as an insurance broker, I had the opportunity to rotate around different teams including the servicing team and the new business team. In addition, I was also granted the opportunity to be seconded to the Malaysia office as part of a new team setup.



WHAT can you expect?

A programme designed to groom young talent for leadership roles in the insurance and risk management industry. The iMAP is a prestigious programme that has successfully brought in and trained 327 fresh graduates and career switchers for the insurance industry since 2009.

As an iMAP Graduate, you will be hired for a permanent role and as a full-time employee by a Sponsoring Institution (SI) in the General Insurance industry as a Management Associate and be provided with the mentorship and encouragement you need to be your best self. You will be paid monthly salary as a full-time employee and be fully sponsored and trained to be an insurance professional for various roles and rotated across different departments and class of business to aid your learning and understanding of the industry in the early years of your career.

Ample support will be provided by the Singapore College of Insurance and your hiring company to ensure that you are able to complete your insurance qualifications and excel in the role that you are being hired for.



Ronald Chua

Distribution Manager, Tokio Marine Kiln
Bachelor of Accountancy
Singapore Management University

The Insurance Management Associate Programme, that is supported by the Singapore College of Insurance, is an excellent programme for graduates and talents who are looking to join the (re)insurance industry in Singapore. Its structured 2-year programme provides holistic training for candidates with an opportunity to be ACII qualified in a fast-track environment whilst having rotational on-the-job experience with top-tier International companies. Having had prior internship experiences in the (re) insurance industry, I was confident upon joining the iMAP programme that it would provide a strong foundation for my career in terms of work experience and relationship building.

For graduates keen to develop a career with this dynamic industry, I recommend considering an application for the programme. I've now worked in the industry for a decade and find it incredibly rewarding, with great experiences and opportunities, and the chance to build long-lasting relationships.

A management associate will take up roles such as Underwriter, Broker, Actuary, Analyst in the early part of their careers. They may also be placed in specialist roles during rotations/permanent positions, according to their hiring company's requirement and headcount.

- Catastrophe Modelling
- Claims Adjuster
- Credit Specialities (Credit Risk)
- Crisis Management
- Commercial Surety
- Energy and Power
- Financial Lines
- Finance Transformation
- Insurance-Linked Securities
- Professional Liability
- Property and Casualty
- Property and Terrorism
- Reinsurance Pricing Strategy
- Risk Analyst/Consultant

The iMAP Programme Structure

WHAT the programme offers?

As an insurance management associate, you can expect the following awards and designations at the end of the structured programme.

As a graduate, you will receive the following by the hiring company.



Professional Insurance designation(s) awarded by The Chartered Insurance Institute (CII), UK



Professional certifications awarded by the Singapore College of Insurance (SCI)



Functional Rotations



Mentors



A competitive salary

Support by Singapore College of Insurance as an Management Associate in iMAP



Lecture and exam support



Certifications



Mentoring by lecturers and insurance consultants



Development and Training



Networking opportunities



Special Activities of learning journeys



iMAP Class of 2023

Ting Yan

Management Associate, Planning and Performance Management (PPM), Zurich Insurance Company Ltd (Singapore Branch)
Bachelor of Business Management
Singapore Management University

The iMAP Program is an eye-opening experience which shares great insights about underwriting in the insurance sector. Our lecturers always go above and beyond, providing valuable practical examples that enhance our understanding of the industry. Through this program, I fostered new connections with like-minded peers, creating a supportive professional network. The theories that I learn in class, helps me understand the criteria involved in the underwriting process, fostering a more diligent and attentive approach to these details.

Possible Roles in iMAP and your opportunities



01.

Underwriters: Crafting Financial Safeguards

As an underwriter, you are the architect of financial safeguards, meticulously assessing risks associated with insurance applications. Your decisions shape the insurance landscape, influencing coverage, premiums, and policy terms. With each evaluation, you craft tailored financial solutions, making a lasting impact on the businesses and businesses you and your organization protects.

Job Roles:

i. Underwriter:

In this role, you analyze and assess the risk associated with insurance applications, considering factors such as the applicant's financial stability, industry trends, and historical data. It's about working collaboratively to ensure stability for individuals and businesses. If you're into practical finance and problem-solving, this role is for you.

Career Prospects:

As you progress in your career, the role of a Senior Underwriter is where you aim to be, where you lead a team of underwriters, make high-level decisions, and provide guidance. Many see the end-goal of reaching the level of being a Chief Underwriting Officer in their respective organizations, where you will oversee the underwriting functions and authority to sign off on policies. Alternatively, you may choose to become a Product Specialist, specializing in specific insurance products or industries. Another path leads to becoming an Underwriting Manager, where you manage and oversee the entire underwriting department, contributing to strategic decisions.

Possible Roles in iMAP and your opportunities



02.

Brokers (Insurance): Navigating the Sea of Options

Imagine being the guide through the vast ocean of insurance options. As a broker, you're the navigator, steering clients through the complexities of policies, premiums, and risk management. Your expertise transforms uncertainty into clarity, helping clients find the insurance vessel that sails smoothly through the unpredictable seas of life. With insurance being a huge business relying on people relationships, brokers become a key component of the ecosystem for these B2B deals.

Job Roles:

i. Insurance Broker:

As an insurance broker, you connect clients with suitable insurance products, considering coverage needs, budget constraints, and risk preferences. Your knack for connecting clients with the right coverage takes center stage. As the liaison between individuals and insurance solutions for businesses, your day-to-day involves understanding client needs and navigating the insurance market to find the best fit.

ii. Risk Management Consultant:

Going beyond traditional broking, you advise businesses on risk management strategies, aiding them in understanding and mitigating potential threats. Your expertise becomes a guiding light for businesses navigating uncertainties. In this role, you'll work closely with clients, identifying potential risks, and offering practical strategies for mitigation.

Career Prospects:

Your journey in the realm of insurance may lead you to become a Senior Broker or an Account Director, overseeing a team of brokers, managing client relationships, and contributing to business development. Alternatively, specializing in serving clients within a specific industry opens the door to becoming an Industry Specialist. For those with an entrepreneurial spirit, many look at the prospect of establishing an Independent Brokerage Firm after a number of years in the industry.

Possible Roles in iMAP and your opportunities



03. **Claims: The Heartbeat of Support and Unraveling Mysteries and Unmasking Fraud**

Become the heartbeat of support as a claims professional. In this role, you facilitate the smooth processing of claims, ensuring policyholders receive the support they need during challenging times. You're the bridge between the insured and the insurance company, playing a pivotal role in delivering timely assistance and maintaining customer satisfaction.

Or step into the shoes of a claims investigator, the Sherlock Holmes of insurance. Your days are filled with unraveling mysteries – assessing claims, interviewing witnesses, and determining the validity of each case. But there's a twist – you're not just an investigator; you're also a defender against fraud. Your keen eye ensures justice and maintains the integrity of the insurance galaxy.

Job Roles:

i. Claims Executive/Manager:

Managing the administrative tasks associated with processing insurance claims, ensuring accuracy and efficiency. You'll be the engine behind smooth and efficient claims handling. Your day-to-day involves processing and evaluating claims, ensuring a seamless experience for our clients. Dive into the details and be a crucial part of our commitment to quick and fair resolutions.

You will also be able to provide assistance to policyholders during the claims process, addressing inquiries and concerns. The frontline hero ensuring customer satisfaction. Your day will involve addressing inquiries, resolving issues, and providing top-notch assistance.

Possible Roles in iMAP and your opportunities



Job Roles:

ii. Claims Handler:

Investigating insurance claims, assessing damages, and negotiating settlements with policyholders are central to this role. You'll play a key role in evaluating and settling insurance claims. Your focus will be working with claims investigators, negotiating, and facilitating fair resolutions for our clients. Dive into the details and become an essential part of our commitment to efficient and empathetic claims handling.

Career Prospects:

Your career journey may lead you to become a Claims Team Supervisor, where you lead a team of processors, overseeing daily operations. Alternatively, you may progress by taking on the role of a Claims Operations Manager, involving the management of the overall claims processing department, or as a Claims Director.

Possible Roles in iMAP and your opportunities



04. Loss Adjusters: The Architects of Restoration

Visualize yourself as the architect of restoration. As a loss adjuster, you step into the aftermath, assessing the extent of losses covered by insurance policies. Your meticulous evaluations and recommendations become the blueprints for rebuilding lives and businesses, turning chaos into order.

Job Roles:

i. Loss Adjuster:

In this role, you evaluate the extent of losses covered by insurance policies, determine the value of losses, and recommend settlements. Your role is to objectively assess and evaluate insurance claims. Study the details, investigate losses, and work towards fair resolutions. Specializing in identifying and preventing fraudulent insurance claims, you work closely with law enforcement when necessary. Where your keen eye and analytical skills are the tools to uncover potential fraud. You'll be on the front lines, scrutinizing claims to ensure fairness and accuracy.

ii. Disaster Recovery Specialist:

Specializing in handling large-scale losses, you coordinate the restoration process in the aftermath of disasters. Your expertise guides communities and businesses through challenging times. In this role, you'll focus on practical strategies for rebuilding and resilience after disasters.

Career Prospects:

Your journey may lead to becoming a Senior Loss Adjuster, where you manage high-value claims and provide expert guidance to junior adjusters. As a Senior Loss adjuster, you may be tasked to take on more complex cases and mentor junior adjusters. You will also be able to oversee a team of investigators and implement fraud prevention strategies.

Alternatively, pivoting your career, whether in or out of insurance, you may progress to take on the role of a Disaster Recover Specialist, which involves specializing in handling large-scale losses.

Possible Roles in iMAP and your opportunities



05.

Actuaries: Maestros of Risk and Numbers

Enter the realm of actuaries, where risk and numbers dance in a calculated harmony. You're not just a number cruncher; you're a maestro orchestrating the symphony of premiums, assessing risks, and predicting financial consequences. Your models become the compass guiding insurance companies through the financial landscape.

Job Roles:

i. Pricing Actuary:

Setting premiums for insurance policies based on risk assessments and financial models.

You'll be at the forefront of our insurance strategy, bringing a meticulous and analytical mindset to the pricing landscape. Your day-to-day involves delving into extensive data analysis, identifying and assessing risks, and collaborating with cross-functional teams to develop competitive and fair pricing strategies.

ii. Product Development Actuary:

You look to design new insurance products, with considerations to market trends and regulatory requirements. You're at the core of shaping innovative insurance offerings. Explore and analyse data, assess market trends, and collaborate across teams to design new products that meet evolving customer needs. Join us to be a key influencer in the development of cutting-edge insurance solutions, where your actuarial expertise fuels the creation of products that resonate in the dynamic landscape of the insurance industry.

Career Prospects:

Advancing in your career, the role of a Chief Actuary awaits, where you hold a leadership position overseeing all actuarial functions within an organization. Alternatively, you may choose to become a Specialized Actuary, focusing on specific areas such as predictive modeling or enterprise risk management.

Possible Roles in iMAP and your opportunities



06. Risk Analysts: Guardians Against Uncertainty

Imagine being the guardian against uncertainty. As a risk analyst, you navigate the unknown, identifying potential risks and developing strategies to mitigate them. Your insights and analyses form the shield that protects organizations, ensuring they sail confidently through the unpredictable seas of business.

Job Roles:

i. Operational Risk Analyst:

Identifying and managing risks related to an organization's day-to-day operations. Where your keen insights and analytical skills form the backbone of proactive risk management. Day-to-day, you'll dive into the operational intricacies, identifying potential risks and implementing strategies for mitigation.

ii. Market Risk Analyst:

Analyzing risks associated with market fluctuations, economic trends, and external factors. You'll be at the forefront of navigating the dynamic financial landscape. Your role involves in-depth analysis of market trends, identifying potential risks, and collaborating with teams to implement strategies for effective risk management. Be a key player in maintaining the financial health of your organization.

Career Prospects:

Your career path may lead to becoming a Senior Risk Analyst, where you lead a team of analysts and contribute to strategic risk management decisions. Alternatively, you may progress by taking on the role of a Risk Manager, involving the oversight of the overall risk management strategy for an organization.

Possible Roles in iMAP and your opportunities



07.

Catastrophe Modelers: Masters of Preparedness

Step into the shoes of a catastrophe modeller, the masters of preparedness. You're not predicting the future; you're shaping it. Your models estimate potential losses from disasters, providing crucial insights that empower insurance companies to fortify against catastrophic events.

Job Roles:

i. Catastrophe Modeler:

Developing models to estimate potential losses from catastrophic events, aiding insurance companies in preparation and risk management. Your analytical skills take center stage in assessing and predicting the impact of catastrophic events. Your role involves delving into data, creating models, and contributing to strategic decision-making for effective risk mitigation.

ii. Data Scientist - Catastrophe Modelling:

Utilizing advanced data analytics and machine learning techniques to enhance catastrophe models. You'll be at the forefront of leveraging data analytics to assess and predict the impact of catastrophic events. Your role involves in-depth analysis, model creation, and strategic contributions to enhance risk mitigation.

Career Prospects:

As you progress in your career, the role of a Lead Catastrophe Modeler becomes a possibility, where you take on a leadership role, guiding the development and improvement of catastrophe modelling techniques. Alternatively, you hold the prospect of becoming an Industry Consultant, providing expertise as a consultant to various insurance companies.

Possible Roles in iMAP and your opportunities



08.

Reinsurer: Building Stronger Financial Fortresses

Step into the dynamic world of insurance resilience as a Reinsurer. As a Reinsurer, you craft an additional layer of coverage, shaping stability for companies facing large-scale risks. Negotiate agreements that transform challenges into opportunities, becoming a pivotal force in the industry.

Job Roles:

i. Reinsurance Underwriter:

You're not just assessing risks; you're the safety net of financial safeguards. Imagine negotiating agreements that empower companies to face challenges confidently, shaping a narrative of strength in an unpredictable landscape. Your role is strategic, impactful, and offers prospects for growth, evolving into a Senior Reinsurance Underwriter. Join a story where your skills forge a resilient future in the ever-evolving world of insurance. Evaluate risks and negotiate reinsurance agreements, providing an additional layer of coverage.

ii. Reinsurance Broker:

Collaborator navigating the complexities of risk and coverage. Bridge gaps between insurers and reinsurers, creating partnerships that amplify financial strength. Your role isn't just transactional; it's transformative, ensuring a network of support when the unexpected strikes. Act as an intermediary between insurance companies and reinsurers, facilitating the placement of reinsurance contracts.

Career Prospects:

As you progress in the world of reinsurance, you may assume roles of a Senior Reinsurance Underwriter/Broker, where you lead complex negotiations and manage a team of underwriters or brokers in either Treaty Reinsurance or Facultative Reinsurance. Alternatively, you may choose to specialize in areas such as catastrophe reinsurance, leveraging your expertise to enhance financial resilience in the face of large-scale risks. Join the dynamic realm of reinsuring, where your strategic insights contribute to building stronger financial fortresses for insurance entities.

Dive into the Insurance World: Your Guide to Safety in Business!

Now that you've understood the different roles and responsibilities in the Insurance World, what more do you need to know about General Insurance?

Let's break it down in summary.



1. The Risk Busters

General Insurance 101. Think of general insurance like a superhero cape for businesses. It covers all sorts of unexpected stuff – from a busted water pipe flooding the office to an unfortunate explosion of a portable mobile charger.



2. Tailored Armor for the Big Shots

Every superhero needs an adequate amount of armor before going for battle. Same for these huge corporations. However, they don't just pick insurance off the shelf. They get their own customized suits of armor. Analyze all the risks they face, then design insurance that fits them perfectly. It's like making sure you don't sell an agriculture policy to a product developer like Apple! Think of a superhero costume fit, but for business.



3. Superpower Move

Imagine a business saying, "We've got this!" That's ensuring you are well covered in case of disasters! Big companies set aside some money for those small disasters, so they can handle it without breaking a sweat.



4. Teaming Up for Extra Strength

Now, here's where it gets interesting. Sometimes, the big shots need extra backup. Like Robin to Batman. That's where Reinsurers come in. They're like the sidekicks helping out when things get really tough. Reinsurers are the guys who give insurers an extra layer of coverage in the huge global insurance playground. It's like adding an extra shield, spreading risks out wide.



5. High-tech Shields and Gadgets - Revolutionizing the Game

Insurers are exploring ways to improve their processes and new tech for businesses. Like superheroes figuring out high-tech shields and gadgets to improve their game and power before battle. How so? Insurtech. The game-changers of the insurance world. Companies now use cutting-edge technology to predict risks with mind-blowing accuracy, streamline claims processing at warp speed, and create digital tools that make insurance not just a safety net but a strategic advantage. Imagine having an AI sidekick that crunches data faster than a speeding bullet, providing insights that help companies stay one step ahead of potential risks. Picture a world where blockchains ensure transparency and security in every transaction, making the insurance process smoother than ever before.



6. Embarking on the Adventure

Ready to embark on this superhero adventure? We're here to guide you through the twists and turns of the insurance landscape.

Meet and hear what our iMAP alumis have to say



**iMAP Class
of 2022**

Victoria Teng
Analyst, Willis Towers Watson Singapore
Bachelor of Social Sciences, Sociology
National University of Singapore

iMAP is a unique programme which provides the platform for individuals to gain both working experience and professional certifications. As a fresh graduate still navigating my interests and strengths, I have found this program immensely beneficial. Joining the iMAP programme has definitely accelerated my professional development through the opportunities provided. The opportunity to rotate between various teams has provided me exposure to the brokering function and foster a deep understanding of broking activities and its complexities. This programme contributes meaningfully to the industry as it provides a platform for aspiring professionals to grow and explore their career paths in insurance. As the insurance industry is relatively niche, the programme also provides theoretical learnings through examinations to ease the learning curve. The theoretical learning provide well rounded understanding of the industry's core principles and practices. In all, the program offers the holistic requirements for a fresh graduate to excel and explore in the industry.

My journey in WTW Health and Benefits segment is undoubtedly filled with growth and learning. I am grateful for the support that WTW extends to young professionals. The comprehensive support and insights I have received from my teams have been invaluable. Their mentorship has not only fostered a safe and encouraging environment for me to develop professionally but has also equipped me with the tools to navigate challenges and seize opportunities effectively. This holistic approach to talent development is what makes my experience at WTW and participation in the iMAP program truly enriching and rewarding. As change is the only thing that is constant, the holistic experience has created a more resilient and agile me.



**iMAP Class
of 2019**

Theng Min Cheng
Actuarial Analyst, Berkley Re
Bachelor of Business, Risk Management and Insurance (Risk Analytics)
Nanyang Technological University

I joined the iMAP programme summer of 2019, just about a month after my graduation. Back then, I lacked professional skill and only had a theoretical understanding of general commercial insurance, making it difficult for me to enter the industry since there was a strong emphasis on experience.

The iMAP programme, catered specially for fresh graduates, provided a good platform for me to build my foundation in insurance knowledge through structured theoretical examinations and allowed me to build practical on-the-job experience at the same time. It was initially tough to juggle both work and studies, but the scheduled tutorials and examinations helped to keep me in check and I quickly found my momentum.

2 years later, I found myself completing the work-study programme with the ACII certification, having made friends with fellow peers in the industry, and garnering practical experience as a member of the actuarial team in my current company. I am also thankful for the opportunity to go on a week-long learning trip with insurance and reinsurance companies in London last year, where I gained valuable insight into the London insurance market through various viewpoints of underwriters, brokers, claim handlers, catastrophe analysts and other roles.

Currently, I am continuing to pursue an actuarial fellowship certification and am a valued member of my team. Occasionally, I catch up with my fellow iMAP batchmates (who are currently respectable brokers, underwriters, etc.) and marvel about how far we have come!



Scan the QR code to register
your interest alternatively please
email: imap@scidomain.org.sg

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Singapore College of Insurance

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