Singapore College of Insurance

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

The Edge You Need To Thrive In A Dynamic Insurance World



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.

Minimum 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 a related field.
    (Please click here to download and complete the declaration form if you declare that you possess at least two years of work experience in a related field.)

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 Associateship of the Chartered Insurance Institute (ACII) designation, Diploma-level exams by the Chartered Institute of Loss Adjusters (CILA) (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

Fee Per Module (inclusive of GST)		
First Attempt	Member Company S$392.40	Non Member Company S$431.64
Each Subsequent Attempt*	Member Company S$228.90	Non Member Company S$294.30

One-time non-refundable registration fee of S$50.00 (inclusive of GST) is applicable for first admission into the DGIRM programme as a new registrant.

* Effective 26 May 2026, SCI is pleased to provide unlimited complimentary retake opportunities for DGIRM and ADGIRM candidates to support their certification journey.

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

Purpose of Fee	Amount Payable (inclusive of GST)
(A) To apply for a SMART Letter of Certification	S$43.60 for each application (Self) S$109.00 for each application (on behalf)
(B) To apply for an Exemption	S$218.00 for each module applied for exemption The exemption fee is non-refundable and is payable upon submission of each exemption application. Granting of exemptions is subject to SCI's prevailing Exemption Policies and Requirements, and payment of the exemption fee does not guarantee approval of the exemption application.

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)

DGI01 Legal Aspects of Insurance
DGI03 Commercial Property and Business Interruption Underwriting Interruption Underwriting
DGI04 Liability Insurance Underwriting

Part I: **14** compulsory questions (140 marks)

Part II: **2** compulsory questions (60 marks)

3 Hours

Minimum Passing Mark **110/200** Marks (that is 55%)

Minimum Distinction **170/200** Marks (that is 85%)

DGI02 Insurance Company Operations

20 compulsory questions (200 marks)

3 Hours

Minimum Passing Mark **110/200** Marks (that is 55%)

Minimum Distinction **170/200** Marks (that is 85%)

2026 Examination Schedule

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

Modules	Date of Examination (2.00 p.m. to 5.00 p.m.)	SMART Result Slips Released via email by 10.00 p.m.
DGI01 Legal Aspects of Insurance	9 January 2026, Friday 15 May 2026, Friday 4 September 2026, Friday	9 February 2026, Monday 15 June 2026, Monday 5 October 2026, Monday
DGI02 Insurance Company Operations	20 February 2026 24 April 2026, Friday 2 October 2026, Friday	20 March 2026, Friday 25 May 2026, Monday 2 November 2026, Monday
DGI03 Commercial Property and Business Interruption Underwriting	16 January 2026, Friday 6 March 2026, Friday 6 November 2026, Friday	16 February 2026, Monday 6 April 2026, Monday 7 December 2026, Monday
DGI04 Liability Insurance Underwriting	6 February 2026, Friday 10 April 2026, Friday 4 December 2026, Friday	6 March 2026, Friday 11 May 2026, Monday 4 January 2027, 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 number of attempts that the candidate can make to complete each module, subject to the examination schedule and the maximum period for completion.

eBooks/eMock examinations Access

Candidates will be given access to the relevant eBooks and eMock examination papers via the online learning 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 online learning platform

Candidates will receive an acknowledgement email with the online learning 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.

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

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 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 10 calendar 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$50.00 (inclusive of GST), if any, will be made within 7 working days from the day of withdrawal in such instance. The date of withdrawal must fall within the 10 calendar 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 a maximum of two modules. 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 of the member companies 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.

Maximum Completion Period

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 maximum completion period 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 completion period 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 maximum completion period will be considered and no related appeal will also be entertained. With effect from 1 August 2026, candidates who wish to appeal for an extension of the maximum completion period are required to pay a non-refundable administrative fee of S$109.00 (inclusive of GST) for each appeal submitted. Payment of the appeal fee does not guarantee approval. All appeals will continue to be assessed on a case-by-case basis and must be supported by valid documentary evidence. SCI reserves the right to approve or reject any appeal at its sole discretion. 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 expiry date to seek for an extension. The SCI will only consider any appeal extension applications by candidates whose maximum completion period has expired. In the event the candidate writes in before the expiry date, the SCI will advise him/her to write in to the SCI again after his/her completion period has expired. The SCI will also not consider any appeals that are written in 30 days after the 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 6. 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 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	• 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	• 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	• 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 maximum completion period will remain as of the first registered examination date.

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.
SkillsFuture Credit	This programme is not eligible for SkillsFuture Credit.
Grievance Procedure / Dispute Resolution	Please visit the SCI website for details.
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

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

Diploma of The Chartered Institute of Loss Adjusters

The CILA Diploma enhances your growth as a claims professional by studying the essential subjects of customer service and ethics. Successful attainment of the CILA Diploma will also enable you to progress to the CILA Advanced Diploma examinations.

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

- DP3 – Customer service & Ethics

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 Diploma examinations.
For more information on CILA Diploma, please refer to CILA website.

Education Progression Pathways

for Diploma in General Insurance and Risk Management Holders

ASEAN Professional Insurance Diploma (APID)

Dip SCI (GI & RM) holders may obtain the ASEAN Professional Insurance Diploma (APID) awarded by the ASEAN Insurance Council (AIC) by successfully completing the following 10 micro-certificates:

- Module 1: ASEAN Insurance Market Practices (Underwriting & Claims)
  - » 4 Country-Specific Micro-Certificates
- Module 2: Climate Risk Management and Environmental Risk Management in ASEAN
  - » 1 Foundation Micro-Certificate and 5 Country-Specific Micro-Certificates

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

- Certificate in ASEAN Insurance Market Practices (Underwriting and Claims) (Singapore).

Exemption fee is payable to Singapore College of Insurance.
For more information on APID, you may write in to the SCI at talk2us@scidomain.org.sg

Diploma in Insurance (Dip CII)

Dip SCI (GI & RM) holders may apply up to 100 Recognition of Prior Learning (RPL) credits with the Chartered Insurance Institute (CII). These credits may be used towards CII insurance qualifications, especially Dip CII, subject to CII's assessment and approval.

Associate Certified Insurance Professional (CIP)

Dip SCI (GI & RM) holders are eligible to apply for Associate Certified Insurance Professional (CIP) membership with the Australian and New Zealand Institute of Insurance and Finance (ANZIIF).

50 YEARS Of

Nurturing Talent and Building Capabilities

Contact the Program Manager

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Scan to reach out to us

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Singapore College of Insurance

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