Singapore College of Insurance

Advanced Diploma in General Insurance and Risk Management (ADGIRM)

The Edge You Need To Thrive In A Dynamic Insurance World



Programme Highlights

Offered on a full-time basis with face-to-face lectures, the Advanced Diploma in General Insurance and Risk Management (ADGIRM) programme is developed and awarded by the Singapore College of Insurance (SCI) as a professional qualification for insurance industry practitioners. It provides candidates with advanced insights into general insurance especially from a claim, risks management, business and economics perspective. It is also suitable for those who wish to augment their existing general academic qualifications by obtaining an industry-specific Advanced Diploma qualification.

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

- Supervisors, team leaders and those aspiring to achieve managerial positions;
- Insurance staff employed in support functions wishing to develop their knowledge of the business; and
- Those wanting to pursue a pathway towards achieving Associateship of the Chartered Insurance Institute (ACII) designation.

Modules Overview

ADGI05 Claims Management

It provides a deep dive into claims strategy, environment, and operations management within organizations. It emphasizes internal communications, claims service excellence, and effective handling principles, while exploring technical aspects, policy applications, and key financial considerations. The module includes a focused section on the Monetary Authority of Singapore's (MAS) Guidelines on Fair Dealing. This addition aims to ensure alignment with regulatory standards and foster high-quality customer service in claims, complaints, and retention.

Updates on the General Insurance Association (GIA) Fraud Management System and its collaboration with Swift to counter travel insurance fraud are also integrated, highlighting the importance of fraud prevention. Overall, it prepares professionals to efficiently manage claims operations, adhere to regulatory compliance, and secure customer trust in the financial sector.

ADGI06 Risk Management in Insurance*

It aims to provide the knowledge on the application of key risk management principles and practices in insurance organisations i.e. insurance companies and insurance brokers. It highlights the risk identification and the prioritisation processes, as well as the methods of risk assessment and analysis. Concepts such as risk controlling techniques, risk transfer as well as methods of risk monitoring and review, will also provide the candidate with a better understanding of risk management in insurance organisations.

**Prior to 1 July 2020, ADGI06 was known as Risk Management.*

ADGI07 Business and Economics

It aims to deepen candidates' understanding of the interconnectivity between insurance and economics. The study text introduces fundamental economic principles and their role in the global and Singaporean economies. It reviews key economic theories and concepts such as demand and supply, competition, unemployment, inflation, monetary and fiscal policies, balance of payments, and exchange rates. The text applies these theories within the insurance context, highlighting business issues like ethics, corporate governance, and risk management, alongside financial aspects like financing and management accounting. It introduces topics such as Behavioural Economics, InsurTech for fraud detection, and the economic impacts of the COVID-19 pandemic. It also includes updates like the MAS Fair Dealing Guidelines and the MAS Code of Corporate Governance, focusing on ethical standards and governance, and covers advanced topics like Singapore's labour dynamics and financial models.

For the overview of modules for DGI01 to DGI04, please refer to the DGIRM brochure.

Examination Fees

Module (Without Funding)

Fee Per Module (inclusive of GST)	
ADGI05 Claims Management ADGI07 Business and Economics	First Attempt S$915.60
ADGI06 Risk Management in Insurance	First Attempt S$1,024.60

Module (With Funding)

Fee Per Module (inclusive of GST)		Clawback Amount Per Module
ADGI05 Claims Management ADGI07 Business and Economics	Singapore Citizens (40 years and above) S$415.60	70% of module fee S$500.00
	Singapore Citizens (Under 40 years and Permanent Residents) S$663.60	30% of module fee S$252.00
ADGI06 Risk Management in Insurance	Singapore Citizens (40 years and above) S$524.60	70% of module fee S$500.00
	Singapore Citizens (Under 40 years and Permanent Residents) S$742.60	30% of module fee S$282.00

Retaker Fee Per Module (inclusive of GST)*		
ADGI05 Claims Management **ADGI07 Business and Economics** **ADGI06 Risk Management in Insurance**	**Member Company Rate** **S$228.90**	**Non – Member Company Rate** **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.

Funding (only for first examination attempt)

This course is recognised under the Financial Training Scheme (FTS) and is eligible for FTS claims subject to all eligibility criteria being met.

Please note that in no way does this represent an endorsement of the quality of the training provider and course. Participants are advised to assess the suitability of the course and its relevance to his/her business activities or job roles.

The FTS is available to eligible entities based on the prevalent funding eligibility, quantum and caps. FTS provides up to 70% course fee subsidy support for direct training costs subject to a cap of S$500 per candidate per course subject to all eligibility criteria being met.

Find out more at www.ibf.org.sg.

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

Advanced Diploma in General Insurance and Risk Management (ADGIRM)

ADGI05 Claims Management
ADGI06 Risk Management in Insurance
ADGI07 Business and Economics

Part I:
1 compulsory questions
(80 marks)

Part II:
2 compulsory questions
(80 marks)

3
Hours

Passing Mark
80/160 Marks
(that is 50%)

Distinction
136/160 Marks
(that is 85%)



2026 Programme Schedule

The ADGIRM programme is taught in the form of lectures which are delivered face-to-face.

Advanced Diploma in General Insurance and Risk Management (ADGIRM): 3 months, full time

ADGI05 Claims Management

Lecturer	Lectures	Onsite Examination	Examination Result Release Date	CPD Hours*
Tan Eng Seng Perry	6, 7, 8 9 Jan 2026	23 Jan 2026 2 p.m. – 5 p.m.	23 Feb 2026	31 Hours

ADGI06 Risk Management in Insurance

Lecturer	Lectures	Onsite Examination	Examination Result Release Date	CPD Hours*
Cheung Wai Man Raymond	2, 3, 4, 5, 6 Feb 2026	27 Feb 2026 2 p.m. – 5 p.m.	27 Mar 2026	38 Hours

ADGI07 Business and Economics

Lecturer	Lectures	Onsite Examination	Examination Result Release Date	CPD Hours*
Tan Eng Seng Perry	3, 4, 5, 6 March 2026	27 Mar 2026 2 p.m – 5 p.m.	27 Apr 2026	31 Hours

* Includes examination hours
All lecturers are lecturing on a part-time basis.
The average lecturer-student ratio of each class is 1:30.
For the list of lecturers, please refer here.

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.

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 the 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. The access to the online learning 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.

ADGI05 Claims Management
4th Edition (Version 1.5)

ADGI06 Risk Management in Insurance
1st Edition (Version 1.4)

ADGI07 Business and Economics
5th Edition (Version 1.1)



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 ADGIRM. The SCI offers a Cooling-Off Period of 10 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$50.00 (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 10 working days from the date of the Student Contract duly signed. No withdrawal is allowed after the cooling-off period.

Minimum Study Hours

Candidates are recommended to study at least 150 hours for each Advanced Diploma module. However, the study hours vary according to each candidate's experience and ability.



Graduation Requirements

To be eligible for the Advanced Diploma award, the candidate must have passed the 7 modules at Diploma and Advanced Diploma levels by achieving the minimum examination pass mark of 55% or 50% per Diploma or Advanced Diploma module respectively. A Distinction grade is awarded to candidates who achieve at least 85% of the total marks. The Diploma level is part of the Advanced Diploma level. The Advanced Diploma Certificate will be issued ONLY upon successful completion of the Diploma and Advanced Diploma levels modules (DGI01 to DGI04 and ADGI05 to ADGI07).

Maximum Completion Period

Candidates are given 7 consecutive years (or 84 months) from the date of first registered examination date to pass all the above mentioned 7 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 7 years (or 84 months) from the date of first registered examination date are considered outdated passes and will not count towards meeting the ADGIRM 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 ADGIRM 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 ADGIRM 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 completed the examinations for the respective modules will be issued with SMART Result Slips sent to their email addresses on our records. Those who have been unsuccessful will receive an email notification from the SCI. Please refer to "SMART Result Slips Release Dates" as shown on page 7. Candidates who pass all DGIRM modules and ADGI05–ADGI07 will be issued with a SMART Certificate Parchment for ADGIRM together with a SMART Transcript within a month after all the required modules, DGI01 - DGI04 and ADGI05 - ADGI07 have been completed and passed. No hard copies will be issued.

CPD Hours

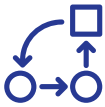
3 hours per module will be awarded upon passing the examination.

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: Adv Dip SCI (GI & RM).

Note: The DGIRM is part of the ADGIRM. The Advanced Diploma Certificate will be issued ONLY upon successful completion of the Diploma and Advanced Diploma levels modules (DGI01 to DGI04 and ADGI05 to ADGI07).

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.

Recognition of Prior Learning

(RPL) Credits – Awarded by The Chartered Insurance Institute (CII)

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

Advanced Diploma in General Insurance and Risk Management	Maximum CII recognition of prior learning award
ADGI05 Claims Management	An exemption from (820) Advanced Claims (30 Advanced Diploma-level credits towards CII insurance qualifications).
ADGI06 Risk Management or ADGI06 Risk Management in Insurance	An exemption from (M67) Fundamentals of Risk Management (25 Diploma-level credits towards CII insurance qualifications) for exams passed until 2 August 2020. An exemption from (992 Risk Management in Insurance (30 Advanced Diploma-level credits towards CII insurance qualifications) for exams passed from 3 August 2020 onwards.
ADGI07 Business and Economics	An exemption from (530) Economics and Business (30 Advanced Diploma-level credits towards CII insurance qualifications).

Please 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



50 YEARS Of

Nurturing Talent and Building Capabilities

Contact the Program Manager

(+65) 6221 2336

talk2us@scidomain.org.sg

www.scicollege.org.sg

Scan to reach out to us

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Singapore College of Insurance

PEI Registration No.: 199408491M

Period of PEI Registration: 26-09-2023 to 25-09-2027