Postgraduate Certificate Economic Solvency Tools for Insurance Companies





Postgraduate Certificate Economic Solvency Tools for Insurance Companies

- » Modality: online
- » Duration: 12 weeks
- » Certificate: TECH Global University
- » Credits: 12 ECTS
- » Schedule: at your own pace
- » Exams: online
- » Target Group: Graduates, Postgraduates and university graduates who have previously completed any of the degrees in the fields of Finance, Business, Economics and Computer Science

Website: www.techtitute.com/us/school-of-business/postgraduate-certificate/economic-solvency-tools-insurance-companies

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01 **Welcome**

The main premise of Solvency II is to ensure that insurers have sufficient capital to meet the perils to which they are exposed. This involves assessing and quantifying more precisely the risks to which insurers are exposed, such as market, credit, operational, and insurance risks. This is why the figure of the business expert is crucial in an organization that requires all its experience when solving these situations. In this context, TECH has created a 100% online program that offers maximum flexibility, allowing you to combine an elite education with other aspects of personal and work life in a practical way.

Postgraduate Certificate in Economic Solvency Tools for Insurance Companies TECH Global University

You will learn about the BBA, VFA, and PAA methods and acquire the skills necessary for a successful transition into the insurance field"

123

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02 Why Study at TECH?

TECH is the world's largest 100% online business school. It is an elite business school, with a model based on the highest academic standards. A world-class center for intensive managerial skills education.

Why Study at TECH? | 07 tech

TECH is a university at the forefront of technology, and puts all its resources at the student's disposal to help them achieve entrepreneurial success"

tech 08 | Why Study at TECH?

At TECH Global University



Innovation

The university offers an online learning model that balances the latest educational technology with the most rigorous teaching methods. A unique method with the highest international recognition that will provide students with the keys to develop in a rapidly-evolving world, where innovation must be every entrepreneur's focus.

"Microsoft Europe Success Story", for integrating the innovative, interactive multi-video system.



The Highest Standards

Admissions criteria at TECH are not economic. Students don't need to make a large investment to study at this university. However, in order to obtain a qualification from TECH, the student's intelligence and ability will be tested to their limits. The institution's academic standards are exceptionally high...



of TECH students successfully complete their studies



Networking

Professionals from countries all over the world attend TECH, allowing students to establish a large network of contacts that may prove useful to them in the future.



executives prepared each year

TZUU

different nationalities



Empowerment

Students will grow hand in hand with the best companies and highly regarded and influential professionals. TECH has developed strategic partnerships and a valuable network of contacts with major economic players in 7 continents.



collaborative agreements with leading companies

Talent

This program is a unique initiative to allow students to showcase their talent in the business world. An opportunity that will allow them to voice their concerns and share their business vision.

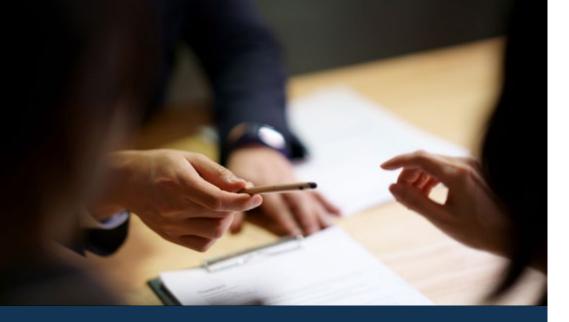
After completing this program, TECH helps students show the world their talent.



Multicultural Context

While studying at TECH, students will enjoy a unique experience. Study in a multicultural context. In a program with a global vision, through which students can learn about the operating methods in different parts of the world, and gather the latest information that best adapts to their business idea.

TECH students represent more than 200 different nationalities.



Why Study at TECH? | 09 tech

TECH strives for excellence and, to this end, boasts a series of characteristics that make this university unique:



Analysis

TECH explores the student's critical side, their ability to question things, their problem-solving skills, as well as their interpersonal skills.



Learn with the best

In the classroom, TECH's teaching staff discuss how they have achieved success in their companies, working in a real, lively, and dynamic context. Teachers who are fully committed to offering a quality specialization that will allow students to advance in their career and stand out in the business world.

Teachers representing 20 different nationalities.

66 r

At TECH, you will have access to the most rigorous and up-to-date case analyses in academia"



Academic Excellence

TECH offers students the best online learning methodology. The university combines the Relearning method (postgraduate learning methodology with the best international valuation) with the Case Study. Tradition and vanguard in a difficult balance, and in the context of the most demanding educational itinerary.



Economy of Scale

TECH is the world's largest online university. It currently boasts a portfolio of more than 10,000 university postgraduate programs. And in today's new economy, **volume + technology = a ground-breaking price**. This way, TECH ensures that studying is not as expensive for students as it would be at another university.

03 Why Our Program?

Studying this TECH program means increasing the chances of achieving professional success in senior business management.

It is a challenge that demands effort and dedication, but it opens the door to a promising future. Students will learn from the best teaching staff and with the most flexible and innovative educational methodology.

GG

We have highly qualified teachers and the most complete syllabus on the market, which allows us to offer you education of the highest academic level"

tech 12 | Why Our Program?

This program will provide you with a multitude of professional and personal advantages, among which we highlight the following:



A Strong Boost to Your Career

By studying at TECH, students will be able to take control of their future and develop their full potential. By completing this program, students will acquire the skills required to make a positive change in their career in a short period of time.

70% of students achieve positive career development in less than 2 years.



Develop a strategic and global vision of the company

TECH offers an in-depth overview of general management to understand how each decision affects each of the company's different functional fields.

Our global vision of companies will improve your strategic vision.



Consolidate the student's senior management skills

Studying at TECH means opening the doors to a wide range of professional opportunities for students to position themselves as senior executives, with a broad vision of the international environment.

You will work on more than 100 real senior management cases.



You will take on new responsibilities

The program will cover the latest trends, advances and strategies, so that students can carry out their professional work in a changing environment.

45% of graduates are promoted internally.

Why Our Program? | 13 tech



Access to a powerful network of contacts

TECH connects its students to maximize opportunities. Students with the same concerns and desire to grow. Therefore, partnerships, customers or suppliers can be shared.

> You will find a network of contacts that will be instrumental for professional development.



Thoroughly develop business projects.

Students will acquire a deep strategic vision that will help them develop their own project, taking into account the different fields in companies.

20% of our students develop their own business idea.



Improve soft skills and management skills

TECH helps students apply and develop the knowledge they have acquired, while improving their interpersonal skills in order to become leaders who make a difference.

Improve your communication and leadership skills and enhance your career.



You will be part of an exclusive community

Students will be part of a community of elite executives, large companies, renowned institutions, and qualified teachers from the most prestigious universities in the world: the TECH Global University community.

We give you the opportunity to study with a team of world-renowned teachers.

04 **Objectives**

Through this program, the business professional will acquire knowledge and skills about the regulations and requirements established by Solvency II. In this way, they will be able to provide strategic advice and regulatory compliance to insurance companies, ensuring their financial stability.

You will delve into the private management of the insurance activity, thanks to this Postgraduate Certificate 100% online"

tech 16 | Objectives

TECH makes the goals of their students their own goals too Working together to achieve them

This Postgraduate Certificate in Economic Solvency Tools for Insurance Companies Will enable students to:



Develop specialized knowledge on the implementation and operation of foreign countries' insurance companies in other countries: (i) within the European Union as well as (ii) from non-European Union countries



Delimiting the framework for compliance with the insurance activity



Develop the peculiarities of the insurance contract



Analyze the evolution of insurance



Examine the international regulatory framework of the insurance market and its recent evolution



Reflecting on the insurance implications of nonsectoral regulations

Objectives | 17 tech



Assess the impact of information security on the insurance legislative framework



Determine the importance of risk as an essential element for the insurance activity

(08)

Determine the interplay between consumer and insurance law and its consequences



Examine the general operation of the insurance business and the regulations governing its activity



Develop specialized knowledge about insurance and the key concepts that define the insurance business



Establish the relevance of the management of risks faced by insurance companies as a key element in the management of insurance companies

tech 18 | Objectives

13

Identify the most immediate challenges facing risk management



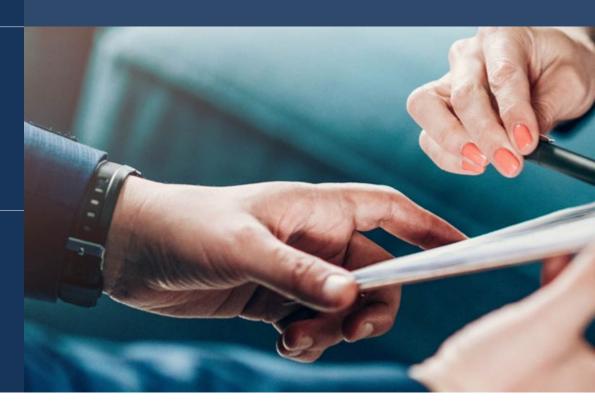
Identify the main players involved in the distribution business



Analyze the global insurance market with a focus on the distribution business



Determine what is considered insurance distribution at both the European and international levels





Examine the importance of consumer protection measures



Developing key aspects of the compliance function



Identify international standards in the area of regulatory compliance



Specify the interrelationships between the compliance function and the rest of the organizations

05 Structure and Content

With this program, the student will be able to perform an analysis of the composition of the economic balance sheet under the Solvency II regulations. Also, in the valuation of assets, liabilities, and equity according to this regulation. In addition, the student will examine the various actuarial calculation techniques currently used in the industry. A qualitative valuation of risks will also be carried out, with the aim of achieving greater efficiency, productivity, and profitability of the entities. This is achieved by establishing appropriate principles for risk management and internal control through corporate governance.

With the Relearning method, you will , reduce the hours of study and strengthen your understanding in the long term"

tech 22 | Structure and Content

Syllabus

TECH has designed this Postgraduate Certificate in Tools for Economic Solvency in Insurance Companies, which will delve into the calculation of capital charge requirements and liquidity ratios. To achieve this, each of the elements that make up the threat map will be analyzed, breaking down the calculation method for the market, health, credit, life, non-life, and intangible sub-risks.

In addition, this program will address topics such as the development of diversification elements and matrices used by insurance companies to optimize their capital charge and reduce their cost of capital. Likewise, the casuistry of intra-group operations will be discussed, and the new International Accounting Standard (IFRS17) will be addressed. This standard recently came into force with the aim of achieving greater comparability of the financial statements of companies in the insurance sector. In order to provide an excellent education, this degree will be available in a 100% online format. In this way, students will have the opportunity to access a wide range of educational materials, such as specialized readings and interactive summaries. All this will be available in the virtual library that TECH will make available. In addition, the Relearning methodology will be implemented, thus ensuring unique and effective learning. In addition, participants will be able to access the content at any time and place since they will only need an electronic device with an internet connection.

This Postgraduate Certificate is developed over 6 weeks and consists of 2 modules.

Module 1	Composition of the economic balance sheet under the Solvency rules II
Module 2	Solvency II: prudent management of the insurance business



Structure and Content | 23 tech

Where, When and How is it Taught?

TECH offers the possibility of developing this Postgraduate Certificate in Tools for Economic Solvency in Insurance Companies completely online. During the 12 weeks of the specialization, the student will be able to access all the contents of this program at any time, which will allow the students to selfmanage their study time.

A unique, key, and decisive educational experience to boost your professional development and make the definitive leap.

tech 24 | Structure and Content

Mod	ule 1. Composition of the economic	balance	sheet under the Solvency Regulation II				
1.1. 1.1.1. 1.1.2. 1.1.3. 1.1.4. 1.1.5. 1.1.6.	Solvency definition process II Solvency II vs. solvency comparison I Scope of Application Solvency structuring II Solvency transition measures II	1.2. 1.2.1. 1.2.2. 1.2.3. 1.2.4. 1.2.5. 1.2.6.	Economic balance: Assets Asset Valuation (NIIF13) Intangible assets Financial and operating leases Tangible assets Inversions Matching adjustment and replicant Portfolio	1.3. 1.3.1. 1.3.2. 1.3.3.	Economic balance: Liabilities Technical Provisions Separation by LOB Liability calculation: as a whole vs. Best estimate Calculation of the present value of provisions	1.4. 1.4.1. 1.4.2. 1.4.3. 1.4.4. 1.4.5.	Minimum Capital Requirement II (MCR)
1.5. 1.5.1. 1.5.2. 1.5.3.	- · · · · · · · · · · · · · · · · · · ·	1.6. 1.6.1. 1.6.2. 1.6.3. 1.6.4. 1.6.5. 1.6.6. 1.6.7.	Interest Rate Risk Equity Risk Real estate risk	1.7. 1.7.1. 1.7.2. 1.7.3.	Non-life underwriting risk Non-life underwriting risk: Premium and reserve; fall and catastrophe Underwriting risk in health insurance (non-life techniques) USP Own parameters	1.8. 1.8.1. 1.8.2. 1.8.3. 1.8.4. 1.8.5.	Operational risk, credit risk, and BSCR calculation. Operational risk Methods for calculating operational risk Introduction to Credit Risk Methods for calculating operational risk Global Risk Aggregation Matrix BSCR
1.9. 1.9.1. 1.9.2. 1.9.3. 1.9.4.	Groups subject to monitoring	1.10.1 1.10.2 1.10.3 1.10.4	New regulations: IFRS 17 IFRS 17 BBA Method VFA Method PAA Method Transition				

Structure and Content | 25 tech

Mod	l ule 2. Solvency II Private Manageme	ent of the	Insurance Activity				
2.1. 2.1.1. 2.1.2. 2.1.3.			Own Risk and Solvency Assessment (ORSA) ORSA Process Significant risks: Stress testing and scenario analysis. Description and contents of the ORSA report	2.3. 2.3.1. 2.3.2. 2.3.3.	risk appetite	2.4.2.	Internal Control and Internal Audit Internal control system Internal audit function Risk map
2.5. 2.5.1. 2.5.2. 2.5.3.	5	2.6. 2.6.1. 2.6.2. 2.6.3.	Financial and Solvency Report Governance System Risk Profile Valuation for solvency and capital management purposes	2.7.2.	Periodic monitoring report Scope Objectives Expected future risks	2.8. 2.8.1. 2.8.2. 2.8.3.	Reporting Models Quantitative - Quarterly Information required for monitoring Taxonomy Periodicity
2.9. 2.9.1. 2.9.2. 2.9.3.	Taxonomy	2.10.1 2.10.2	Internal Models. Other Considerations Internal Models. Captive Companies Review of EU insurance regulations				

05 **Methodology**

This academic program offers students a different way of learning. Our methodology uses a cyclical learning approach: **Relearning.**

This teaching system is used, for example, in the most prestigious medical schools in the world, and major publications such as the **New England Journal of Medicine** have considered it to be one of the most effective.

Methodology | 27 tech

Discover Relearning, a system that abandons conventional linear learning, to take you through cyclical teaching systems: a way of learning that has proven to be extremely effective, especially in subjects that require memorization"

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tech 28 | Methodology

TECH Business School uses the Case Study to contextualize all content

Our program offers a revolutionary approach to developing skills and knowledge. Our goal is to strengthen skills in a changing, competitive, and highly demanding environment.

666 At TECH, you will experience a learning methodology that is shaking the foundation methodology that is shaking the foundations of traditional universities around the world"



This program prepares you to face business challenges in uncertain environments and achieve business success.

Methodology | 29 tech



Our program prepares you to face new challenges in uncertain environments and achieve success in your career.

A learning method that is different and innovative

This TECH program is an intensive educational program, created from scratch to present executives with challenges and business decisions at the highest level, whether at the national or international level. This methodology promotes personal and professional growth, representing a significant step towards success. The case method, a technique that lays the foundation for this content, ensures that the most current economic, social and business reality is taken into account.



You will learn, through collaborative activities and real cases, how to solve complex situations in real business environments"

The case method has been the most widely used learning system among the world's leading business schools for as long as they have existed. The case method was developed in 1912 so that law students would not only learn the law based on theoretical content. It consisted of presenting students with real-life, complex situations for them to make informed decisions and value judgments on how to resolve them. In 1924, Harvard adopted it as a standard teaching method.

What should a professional do in a given situation? This is the question we face in the case method, an action-oriented learning method. Throughout the program, the studies will be presented with multiple real cases. They must integrate all their knowledge, research, argue and defend their ideas and decisions.

tech 30 | Methodology

Relearning Methodology

TECH effectively combines the Case Study methodology with a 100% online learning system based on repetition, which combines different teaching elements in each lesson.

We enhance the Case Study with the best 100% online teaching method: Relearning.

Our online system will allow you to organize your time and learning pace, adapting it to your schedule. You will be able to access the contents from any device with an internet connection.

At TECH you will learn using a cutting-edge methodology designed to train the executives of the future. This method, at the forefront of international teaching, is called Relearning.

Our online business school is the only one in the world licensed to incorporate this successful method. In 2019, we managed to improve our students' overall satisfaction levels (teaching quality, quality of materials, course structure, objectives...) based on the best online university indicators.



Methodology | 31 tech

In our program, learning is not a linear process, but rather a spiral (learn, unlearn, forget, and re-learn). Therefore, we combine each of these elements concentrically. With this methodology we have trained more than 650,000 university graduates with unprecedented success in fields as diverse as biochemistry, genetics, surgery, international law, management skills, sports science, philosophy, law, engineering, journalism, history, markets, and financial instruments. All this in a highly demanding environment, where the students have a strong socio-economic profile and an average age of 43.5 years.

> Relearning will allow you to learn with less effort and better performance, involving you more in your specialization, developing a critical mindset, defending arguments, and contrasting opinions: a direct equation to success.

From the latest scientific evidence in the field of neuroscience, not only do we know how to organize information, ideas, images and memories, but we know that the place and context where we have learned something is fundamental for us to be able to remember it and store it in the hippocampus, to retain it in our long-term memory.

In this way, and in what is called neurocognitive context-dependent e-learning, the different elements in our program are connected to the context where the individual carries out their professional activity.



tech 32 | Methodology

This program offers the best educational material, prepared with professionals in mind:



Study Material

All teaching material is produced by the specialists who teach the course, specifically for the course, so that the teaching content is highly specific and precise.

These contents are then applied to the audiovisual format, to create the TECH online working method. All this, with the latest techniques that offer high quality pieces in each and every one of the materials that are made available to the student.

30%

10%

8%



Classes

There is scientific evidence suggesting that observing third-party experts can be useful.

Learning from an Expert strengthens knowledge and memory, and generates confidence in future difficult decisions.



Management Skills Exercises

They will carry out activities to develop specific executive competencies in each thematic area. Practices and dynamics to acquire and develop the skills and abilities that a high-level manager needs to develop in the context of the globalization we live in.



Additional Reading

Recent articles, consensus documents and international guidelines, among others. In TECH's virtual library, students will have access to everything they need to complete their course.

Methodology | 33 tech



Case Studies

Students will complete a selection of the best case studies chosen specifically for this program. Cases that are presented, analyzed, and supervised by the best senior management specialists in the world.



Interactive Summaries

The TECH team presents the contents attractively and dynamically in multimedia lessons that include audio, videos, images, diagrams, and concept maps in order to reinforce knowledge.

This exclusive educational system for presenting multimedia content was awarded by Microsoft as a "European Success Story".



Testing & Retesting

We periodically evaluate and re-evaluate students' knowledge throughout the program, through assessment and self-assessment activities and exercises, so that they can see how they are achieving their goals.





07 Our Students' Profiles

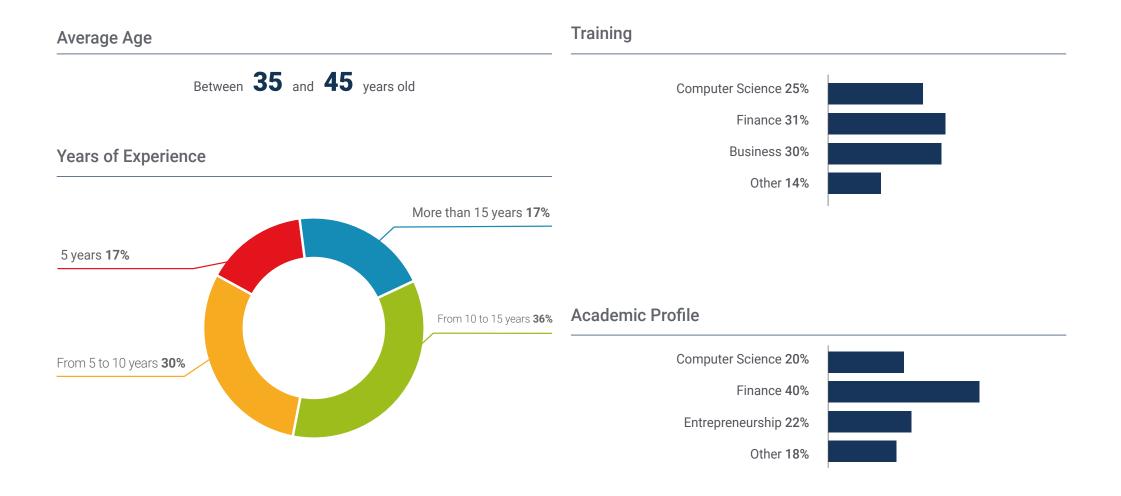
The Postgraduate Certificate is aimed at university graduates, graduates, and graduates who have previously completed any of the following degrees in the fields of Finance, Business, Economics, and Computer Science.

This program uses a multidisciplinary approach as the students have a diverse set of academic profiles and represent multiple nationalities.

The Postgraduate Certificate can also be taken by professionals who, being university graduates in any field, have two years of work experience in the insurance field.

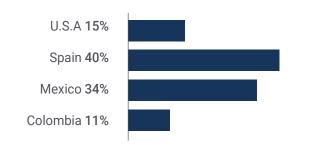
We have the most prestigious teaching staff and the most complete syllabus on life, non-life, and health underwriting risk in the market"

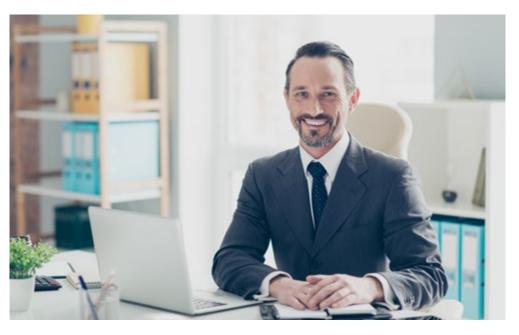
tech 36 | Our Students' Profiles



Our Students' Profiles | 37 tech

Geographical Distribution





Alberto Ramírez

Risk Advisor

"My experience was truly transformative. During my time studying, I had the opportunity to explore my interests, acquire specialized knowledge, and develop skills that have prepared me for the working world"

08 Course Management

This program has recognized specialists in the fields of insurance companies, tax, and legal consulting. In this way, students will be guaranteed a unique academic experience designed by experienced and prestigious experts in the field. By choosing this degree, business executives will have access to high-quality classes and materials that will give them the opportunity to excel and advance quickly in their professional careers.

Thanks to TECH, you will broaden your knowledge of operational risk, credit risk, and BSCR calculation"

tech 40 | Course Management

Management



Ms. Cano Guerrero, Yolanda

- Counsel responsible for Indirect Taxation in ANDERSEN
- Specialist in digitalization and automation projects in Compliance
- Responsible for the development of the Indirect Taxation practice in Banking & Capital Markets, Asset Management
- International Projects Director at PwC
- Law degree from Universidad Complutense de Madrid
- Postgraduate Certificate in legal-business specialization from Universidad San Pablo CEU
- Master's Degree in Tax Consultancy for professionals from the Instituto de Empresa in Madrid



Professors

Mr. Cabrerizo Pardo, Jorge

- Insurance Actuary at Mapfre
- Senior Actuary of Life Solvency II/IFRS17 at Mapfre
- Individual Life business development area at Mapfre
- Speaker at the IV Conference on Actuarial Research at ICEA
- Expert in business management techniques, Universidad Francisco de Vitoria
- Advanced course in Big Data for business management and marketing by the CEF
- Graduate in Business Administration and Management from the Universidad de Alcalá
- Postgraduate degree in Solvency II from the University of Barcelona
- Master's Degree in Actuarial and Financial Sciences from the Universidad Carlos III

Mr. Nova Rebanales, Rubén

- Actuarial Chief at Telefónica Seguros
- Actuarial Consultant Milliman Consultants and Actuaries
- Actuarial Consultant at Mercer del grupo Marsh Mc Lennan Companies
- Non-Life Actuary at Asemas
- Financial Controller of the Head Office of Mercure Hotel
- Data Analyst for Centro de Familias Emprendedoras in Monterrey
- Vice President of the National Federation of Digitalization and Blockchain
- President of the Association of Actuaries UC3M of Universidad Carlos III of Madrid
 of Madrid
- Training for executives in Digital Transformation in the insurance sector and Digital Risks for banking and insurance companies
- Graduate in Finance and Accounting from the University of Extremadura
- Master's Degree in Actuarial and Financial Sciences from Universidad Carlos III de Madrid

09 Impact on Your Career

After completing this program with TECH, business professionals will experience a transformation in their professional trajectory, as they will have access to various alternatives in the labor field. In addition, they will acquire strategic skills and establish a solid network of connections, which will allow them to strengthen their experience in this area. As a result, they will be prepared to take on new challenges in the insurance field.

Impact on Your Career | 43 tech





You will have access to a large virtual library with which you will become an expert in the economic balance of the insurance sector"

Are you ready to take the leap? Excellent professional development awaits you.

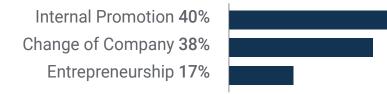
TECH's Postgraduate Certificate in Tools for Economic Solvency in Insurance Companies is an intensive program that prepares you to face challenges and business decisions in the insurance field. The main objective is to promote your personal and professional growth. Helping you achieve success. If you want to improve yourself, make a positive change at a professional level, and network with the best, then this is the place for you. You will acquire the skills necessary for success in the insurance industry, the transition measures, and the Solvency II review.

You will explore the field of application of these regulations and their structuring, thanks to this Postgraduate Certificate.

When the change occurs



Type of change



Salary increase

This program represents a salary increase of more than **27,19%** for our students.





10 Benefits for Your Company

Upon completing the program, the graduate will have a solid background in insurance regulatory review and be prepared to play a key role in the company. As a result, they will bring to the organization a wealth of advice and experience in crisis management, which can lead to more efficient management, strengthening the protection of policyholders and the stability of the industry. These aspects, in turn, will contribute to the company's success and development in this area.

Benefits for Your Company | 47 tech

36 You will and will

You will stand out in the insurance field and will be able to make comparisons between Solvency II and Solvency I"

tech 48 | Benefits for Your Company

Developing and retaining talent in companies is the best long-term investment.



Growth of talent and intellectual capital

The professional will introduce the company to new concepts, strategies, and perspectives that can bring about significant changes in the organization.



Building agents of change

You will be able to make decisions in times of uncertainty and crisis, helping the organization overcome obstacles.



Retaining high-potential executives to avoid talent drain

This program strengthens the link between the company and the professional and opens new avenues for professional growth within the company.



Increased international expansion possibilities

Thanks to this program, the company will come into contact with the main markets in the world economy.



Benefits for Your Company | 49 **tech**



Project Development

The professional can work on a real project or develop new projects in the field of R & D or business development of your company.



Increased competitiveness

This program will equip students with the skills to take on new challenges and drive the organization forward.

11 **Certificate**

The Postgraduate Certificate in Economic Solvency Tools for Insurance Companies guarantees students, in addition to the most rigorous and up-to-date education, access to a Postgraduate Certificate issued by TECH Global University.

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Successfully complete this program and receive your university qualification without having to travel or fill out laborious paperwork"

tech 52 | Certificate

This program will allow you to obtain your **Postgraduate Certificate in Economic Solvency Tools for Insurance Companies** endorsed by **TECH Global University**, the world's largest online university.

TECH Global University is an official European University publicly recognized by the Government of Andorra (*official bulletin*). Andorra is part of the European Higher Education Area (EHEA) since 2003. The EHEA is an initiative promoted by the European Union that aims to organize the international training framework and harmonize the higher education systems of the member countries of this space. The project promotes common values, the implementation of collaborative tools and strengthening its quality assurance mechanisms to enhance collaboration and mobility among students, researchers and academics.

This **TECH Global University** title is a European program of continuing education and professional updating that guarantees the acquisition of competencies in its area of knowledge, providing a high curricular value to the student who completes the program.

Title: Postgraduate Certificate in Economic Solvency Tools for Insurance Companies Modality: online Duration: 12 weeks Accreditation: 12 ECTS



*Apostille Convention. In the event that the student wishes to have their paper diploma issued with an apostille, TECH Global University will make the necessary arrangements to obtain it, at an additional cost.



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