



# Postgraduate Diploma Supervision of the Insurance Activity and its Distribution

» Modality: online

» Duration: 6 months

» Certificate: TECH Technological University

» Dedication: 16h/week

» 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/in/school-of-business/postgraduate-diploma/postgraduate-diploma-supervision-insurance-activity-distribution

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# 01 **Welcome**

Insurance is considered an internationally regulated activity due to its impact on financial stability and consumer protection. Organizations such as the IAIS and agreements such as Solvency II play a crucial role in establishing common rules and standards for the insurance industry globally. For this reason, the presence of a business expert has become essential, and even more so so that they are at the forefront of licensing and regulations that seek to promote a fair, transparent, and efficient insurance market. This is why TECH has designed a 100% online program that offers the possibility of accessing it from any mobile device with an internet connection.









# tech 08 | Why Study at TECH?

#### At TECH Technological 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...

95%

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.

+100000

+200

executives prepared each year

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.

+500

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.



#### **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.



#### 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.



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





# 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.



#### 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 Technological University community.

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





### tech 16 | Objectives

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

The Postgraduate Diploma in Supervision of the Insurance Activity and its Distribution provides students with the and its Distribution education 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



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

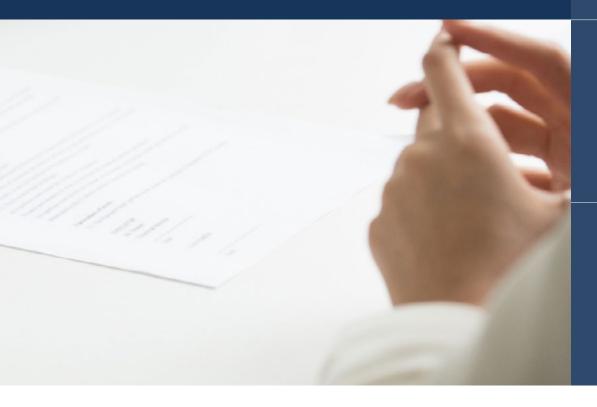




Analyze the evolution of insurance



Reflecting on the insurance implications of non-sectoral regulations





Assess the impact of information security on the insurance legislative framework

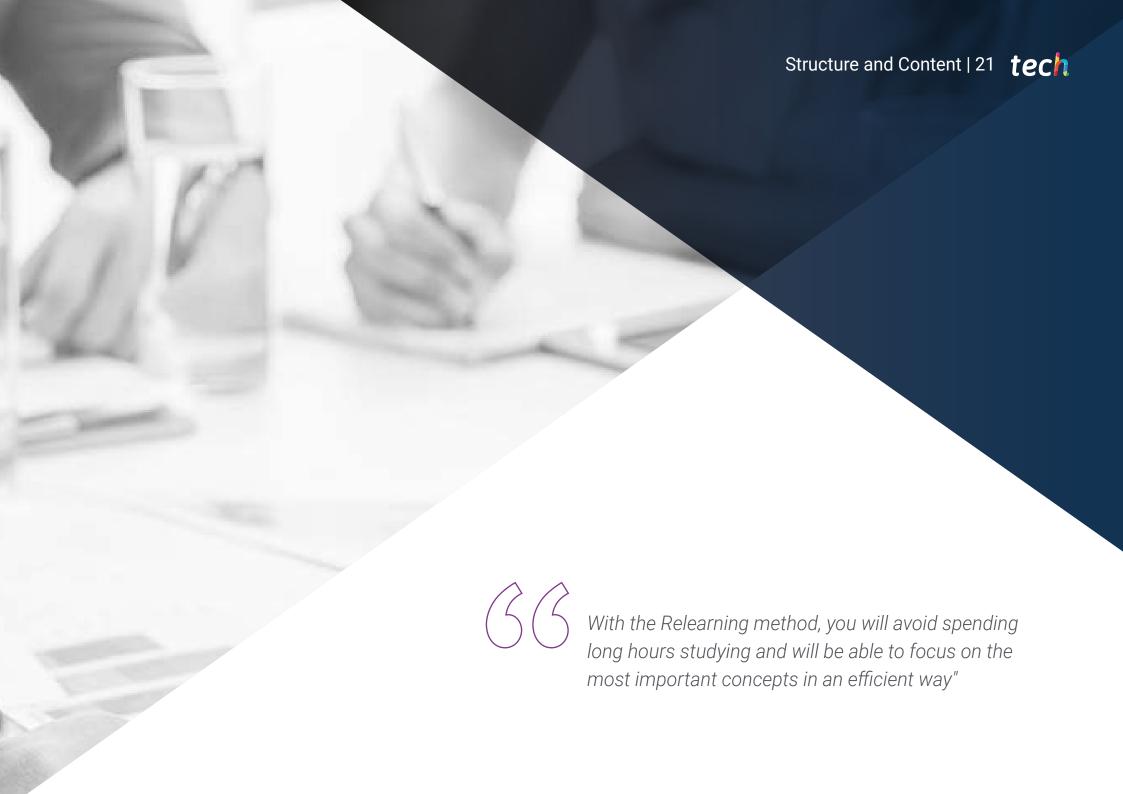


Determine the interplay between consumer and insurance law and its consequences









### tech 22 | Structure and Content

#### **Syllabus**

This program offers content that will address various aspects related to the applicable regulations on information and conduct of insurance. In this way, it will highlight the differences between categories and other financial instruments. The casuistry of insurance-based investment products will be analyzed in depth, as well as the transmission of information, distance marketing, and advertising duties.

In addition, conflicts of interest in marketing, compensation and incentives, and joint sales with non-insurance products will be examined. Furthermore, the control of insurance products and governance requirements during their life cycle and distribution through different channels will be evaluated.

Being consistent with this, TECH has developed a Postgraduate Diploma in Supervision of the Insurance Activity and its Distribution, with the purpose of providing the student with the indispensable skills and knowledge to become an expert in an ever-expanding field.

In order to achieve this objective, a 100% online format program is presented, which will offer the student a wide range of multimedia resources, such as specialized readings and interactive summaries. These materials, combined with the Relearning method implemented by TECH, will ensure a unique learning experience for the participant. In addition, students will be free to combine this updating activity with their daily work since they will not be subject to rigid schedules.

This Postgraduate Diploma takes place over 6 months and is divided into 3 modules:

Module 1 Insurance as a Regulated Activity at the International Level

Module 2 Insurance Distribution

Module 3 Conduct and Supervisory Risk in the Insurance Industry



#### Where, When and How is it Taught?

TECH offers the possibility of developing this Executive Postgraduate Diploma in Supervision of the Insurance Activity and its Distribution completely online. Over the course of 6 months, you will be able to access all the contents of this program at any time, allowing you to self-manage your 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	Module 1. Insurance as a Regulated Activity at the International Level							
1.1. 1.1.1. 1.1.2. 1.1.3.	9	1.2. 1.2.1. 1.2.2. 1.2.3.	Obligations of insurance entities Permanent representation in host state Customer Service Customer advocacy service		Role of the supervisory body of the State of origin Supervisory role Sanctioning function Control function	1.4.1. 1.4.2.	Role of the supervisory body of the host State Supervisory role Sanctioning function Control function	
1.5.1. 1.5.2. 1.5.3.	Regime for third-country insurance entities in the European Union  Permanent establishment Free provision of services Subscription agency	1.6. 1.6.1. 1.6.2. 1.6.3.	Regime for the operation of Community insurance companies in third countries  Permanent establishment Free provision of services Subscription agency	1.7. 1.7.1. 1.7.2. 1.7.3.	Special automobile insurance regime Obligations host state Representation Claims management	1.8.2.	Ofesauto and equivalent agencies in Third Countries  Organisation Skills Operation	
1.9.1. 1.9.2. 1.9.3.		1.10.1 1.10.2	Conflict Resolution Systems Mediation Arbitration Collaboration agreements					

Module 2. Insurance Distribution								
<b>2.1.</b> 2.1.1. 2.1.2. 2.1.3.			Activities	2.3.1. 2.3.2. 2.3.3.	Distribution Activity What is distribution What is not distribution International distribution	<b>2.4.</b> 2.4.1. 2.4.2. 2.4.3.		
2.5.1. 2.5.2. 2.5.3.	distribution activity Applicable obligations	2.6.1. 2.6.2. 2.6.3.	Information to be provided to the customer and product governance General customer information duties Specific reporting duties: sustainability criteria and Greenwashing Duty to prevent conflicts of interest	2.7. 2.7.1. 2.7.2. 2.7.3.	Legal framework for financial consumer protection Global action plans	2.8. 2.8.1. 2.8.2. 2.8.3.	Establishment	
2.9. 2.9.1. 2.9.2. 2.9.3.	Training Objectives	2.10.1 2.10.2	Supervision of distributors  Supervisory Authorities Types of supervision Administrative Control					

# tech 26 | Structure and Content

Module 3. Conduct and Supervisory Risk in the Insurance Industry								
3.1.	General principles of action and general reporting obligations	3.2.	Information regulations and standards of conduct	<b>3.3.</b> 3.3.1.		3.4.	Pre-contracting information on insurance-based investment	
3.1.1.	General principles and	3.2.1.	3	3.3.2. 3.3.3.	Non-life insurance Life insurance		products	
3.1.2.	information duties Information to be provided by an insurance company	3.2.2.	of financial instruments  Community regulations on information and standards of conduct	ა.ა.ა.	Life insurance		Insurance-based investment products Information on insurance-based	
3.1.3.	Information to be provided by an insurance intermediary	3.2.3.	International standards, approach and examples			3.4.3.	investment products Sales types	
	by an institution intermedial y							
3.5.	Modes of information	3.6.	Advertising in Insurance	3.7.	Conflicts of Interest in Insurance	3.8.	Remuneration and incentives	
	transmission		Operations		Distribution	3.8.1.	General Principle	
3.5.1. 3.5.2.	General requirements Remote marketing	3.6.1.	General principles and reservation of denomination	3.7.1. 3.7.2.	Detection of conflict of interest Conflict of interest policy	3.8.2. 3.8.3.	Remuneration concept Remuneration and incentives in the case	
3.5.3.	Special requirements applicable to insurance-	3.6.2.	Advertising of insurance companies	3.7.3.	Procedures for action		of insurance-based investment products	
	based investment products	3.6.3.	Advertising of insurance brokers					
3.9.	Joint selling with non-insurance products	3.10.	Product life cycle and governance					
3.9.1.	Combined and linked sales practice: reporting duties		Insurance Product Designer Governance requirements applicable					
3.9.2.		J. 1U.Z	to designers. Product Life Cycle					
3.9.3.	Related sales	3.10.3	Governance requirements applicable to distributors of non-designer products					





Thanks to TECH, you will discover the importance of distributor training and the necessary requirements within the insurance field"



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.





### tech 30 | 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.





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



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 32 | 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 | 33 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.

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.



#### 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.





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.



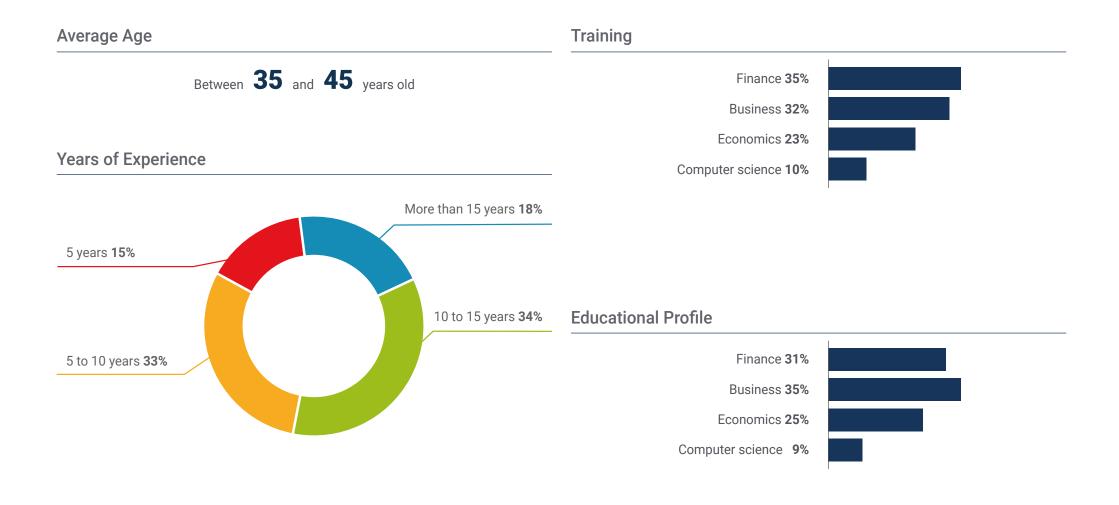


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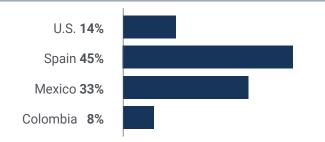




# tech 38 | Our Students' Profiles



#### **Geographical Distribution**





# **Thomas Hidalgo**

#### **Banking Consultant**

"Studying Insurance Supervision has been a transformative experience for me. Before starting my studies, I was working in a company with no growth prospects and felt stagnant in my career. However, by acquiring the knowledge and technical skills through the academic program, I was able to apply them in real projects and demonstrate my skills to potential employers"





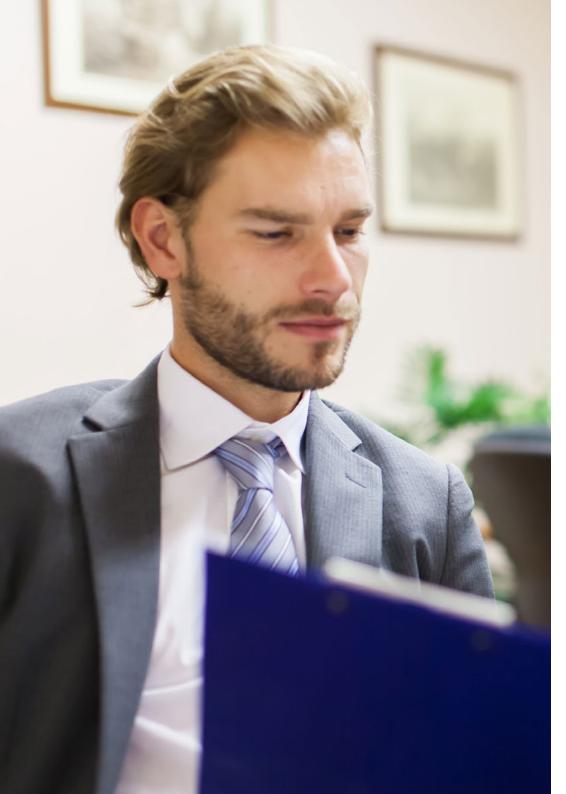
# tech 42 | Course Management

#### 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



## Course Management | 43 tech

#### **Professors**

#### Mr. Cabezudo, Álvaro

- State Insurance Inspector at the Directorate General of Insurance and Pension Funds (DGI)
- Vice-president and secretary of the Professional Association of State Insurance Inspectors
- Insurance Inspector in the Sub-Directorate General of Authorizations
- State Insurance Inspector in the Subdirectorate General of Regulation and International Relations
- Member: ESMA, Committee on Consumer Protection and Financial Innovation,
   CCPFI for the development of a common Mystery Shopping methodology and CCPFI on Greenwashing

#### Mr. Mendizábal, Germán

- State Insurance Inspector at the Subdirectorate General of Authorizations
- Professional of the Life and Pensions Inspection Teams Area in the Subdirectorate General of Inspection and the General Directorate of Insurance and Pension Funds
- Professional in the Market Conduct Area of the Subdirectorate General for Authorizations
- In charge of the selective process for admission to the Senior Corps of State Insurance Inspectors
- Degree in Economy from the University of the Basque Country
- Degree in Actuarial and Financial Sciences from the University of the Basque Country





You will learn about the fundamental role of the supervisory bodies in the insurance industry and acquire knowledge about their supervisory, sanctioning, and control functions.

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

TECH's Postgraduate Diploma in Supervision of the Insurance Activity and its Distribution 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 broaden your knowledge of permanent establishment, freedom to provide services, and underwriting agencies in the insurance world.

#### **Time of Change**

During the program

11%

During the first year

63%

After 2 years

26%

#### Type of Change



### Salary Increase

This program represents a salary increase of more than 27.19% for our students

Salary before €57,000 A salary increase of

27.19%

Salary after **₹72,500** 





# tech 50 | 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.



# 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.



#### **Building agents of change**

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



#### Increased international expansion possibilities

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





## **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.

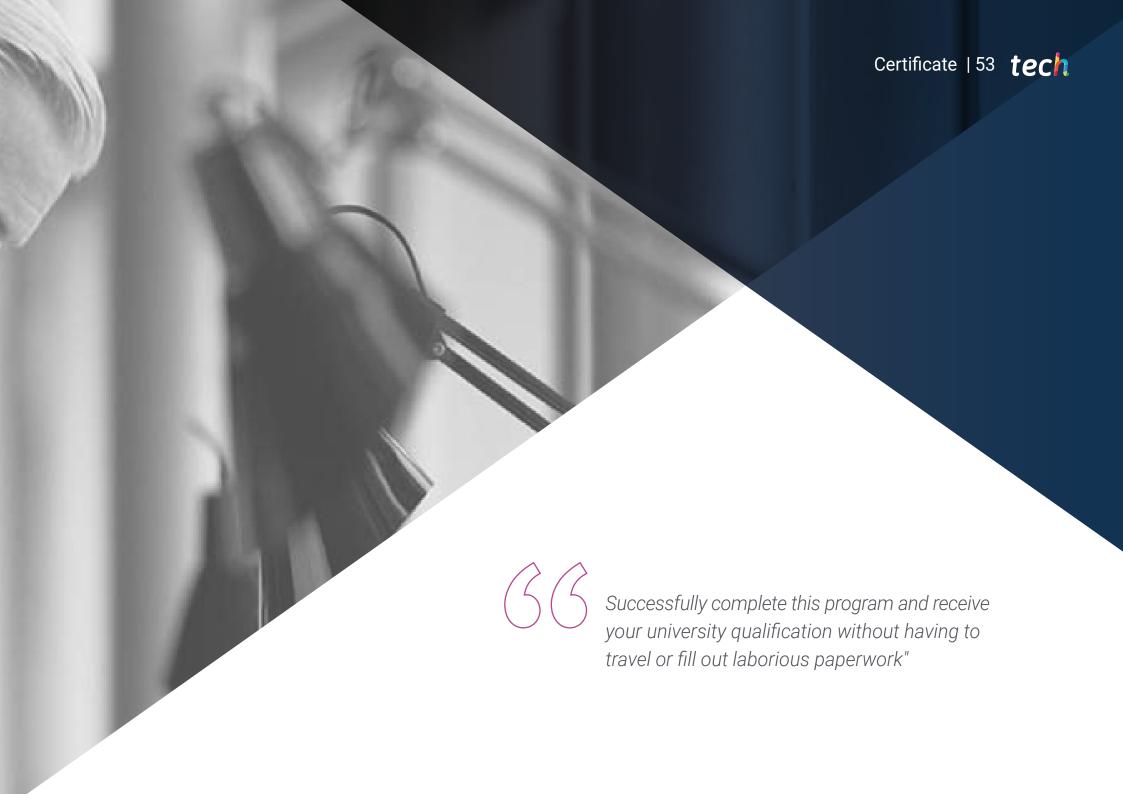


#### Increased competitiveness

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







## tech 54 | Certificate

This **Postgraduate Diploma in Supervision of the Insurance Activity and its Distribution** contains the most complete and up-to-date program on the market.

After the student has passed the assessments, they will receive their corresponding **Postgraduate Diploma** issued by **TECH Technological University** via tracked delivery\*.

The certificate issued by **TECH Technological University** will reflect the qualification obtained in the Postgraduate Diploma, and meets the requirements commonly demanded by labor exchanges, competitive examinations, and professional career evaluation committees.

Program: Postgraduate Diploma in Supervision of the Insurance Activity and its Distribution

Official No of Hours: 450 h.



<sup>\*</sup>Apostille Convention. In the event that the student wishes to have their paper certificate issued with an apostille, TECH EDUCATION will make the necessary arrangements to obtain it, at an additional cost.



# Postgraduate Diploma Supervision of the Insurance Activity and its Distribution

» Modality: online

» Duration: 6 months

» Certificate: TECH Technological University

» Dedication: 16h/week

» Schedule: at your own pace

» Exams: online

