

# Postgraduate Certificate

## Insurance Distribution and Consumer Protection in Insurance Contracts



## Postgraduate Certificate Insurance Distribution and Consumer Protection in Insurance Contracts

- » Modality: online
- » Duration: 6 weeks
- » 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.techtute.com/us/school-of-business/postgraduate-certificate/insurance-distribution-consumer-protection-insurance-contracts](http://www.techtute.com/us/school-of-business/postgraduate-certificate/insurance-distribution-consumer-protection-insurance-contracts)

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# 01 Welcome

Over time, various regulations and laws have been implemented to strengthen consumer protection in the insurance field. These regulations usually address aspects such as transparency in the information provided to the consumer, the rights of the insured at the time of filing claims, and the prohibition of discriminatory and abusive practices, among others. In this sense, it is essential that business specialists have knowledge that is at the forefront of the legal and regulatory framework. For this reason, TECH has designed a 100% online program that will adapt to professionals' needs. The program will offer flexibility, allowing professionals to perform their daily tasks and learning activities without being subject to fixed schedules.



Postgraduate Certificate in Insurance Distribution and Consumer Protection in Insurance Contracts  
TECH Technological University



“

*Thanks to TECH, you will become a highly trained professional prepared to face the challenges of supervising distributors”*

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.



“

*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"*

## 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**

executives prepared each year

**+200**

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.





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

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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"*

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.





“

*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”*

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

**01**

### 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.*

**02**

### 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.*

**03**

### 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.*

**04**

### 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.*

05

### 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.*

06

### 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.*

07

### 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.*

08

### 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.*

04

# Objectives

The purpose of this program is to provide the student with specific knowledge and tools for the protection of the rights and interests of consumers who purchase insurance policies. In this sense, the professional will be able to advise and represent insured clients.



“

*You will obtain the Requirements for access to the distribution activity, obligations and administrative registration”*

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

The **Postgraduate Certificate in Insurance Distribution and Consumer Protection in Insurance Contracts** will enable the student to:

01

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

04

Delimiting the framework for compliance with the insurance activity

02

Develop the peculiarities of the insurance contract



03

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

05

Analyze the evolution of insurance



06

Reflecting on the insurance implications of non-sectoral regulations

08

Determine the interplay between consumer and insurance law and its consequences



09

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

07

Assess the impact of information security on the insurance legislative framework

10

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

11

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

14

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

12

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



13

Identify the most immediate challenges facing risk management

15

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

16

Identify the main players involved in the distribution business

18

Developing key aspects of the compliance function



19

Identify international standards in the area of regulatory compliance

17

Examine the importance of consumer protection measures

20

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

05

# Structure and Content

The agenda of this program will focus on providing the student with insight into the distribution of insurance and reinsurance products. Different points of view from which this subject can be studied will be addressed, including the applicable regulations and the different agents involved, both from the perspective of the distributors and the consumer and delving into what is considered marketing. In this way, the syllabus will offer a complete and exhaustive perspective of these aspects and their application in the insurance environment.



“

*You will have at your fingertips interactive summaries and a whole series of didactic materials, with which you will delve into consumer protection and discover the legal framework and action plans in the insurance sector”*

## Syllabus

Following the professional needs of business experts, TECH has developed the Postgraduate Certificate in Insurance Distribution and Consumer Defense in the Insurance Contract. This program will focus on the analysis of the insurance sector, the regulation of the placement activity, and the types of distributors.

Likewise, the requirements for access to the circulation activity, obligations, and administrative registration will be examined. In addition, the information to be provided to the customer and product governance will be discussed in depth. In addition, measures and regulations aimed at protecting policyholders' rights will be addressed. Furthermore, the activity within the European Union regarding the free provision of services and the supervision of distributors will be addressed.

In order to provide an excellent education, this program will be offered in a 100% online format. In this way, students will have the opportunity to access a variety of didactic materials, such as specialized reading materials and interactive summaries. All of this will be available in the virtual library that TECH will provide for them. In addition, the Relearning methodology will be implemented, thus guaranteeing unique and effective learning. Likewise, 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 takes place over 6 weeks and it consists of 1 module:

### Module 1

### Insurance Distribution



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

TECH offers the possibility of developing this Postgraduate Certificate in Insurance Distribution and Consumer Defense in the Insurance Contract completely online. During the 6 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 self-manage their study time.

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

**Module 1. Insurance Distribution**

**1.1. Insurance Sector Analysis: Figures**

- 1.1.1. Global insurance market
- 1.1.2. Insurance business
- 1.1.3. Insurance supervision

**1.2. Regulation of Distribution Activities**

- 1.2.1. Global regulation
- 1.2.2. Regulation in the different international jurisdictions
- 1.2.3. Supervising institutions

**1.3. Distribution Activity**

- 1.3.1. What is distribution
- 1.3.2. What is not distribution
- 1.3.3. International distribution

**1.4. Types of distributors**

- 1.4.1. Distributors in the EU
- 1.4.2. Distributors outside the EU
- 1.4.3. Special mention to IBS (Insurance Banking Operators)

**1.5. Requirements for access to the distribution activity, obligations and administrative registration**

- 1.5.1. Requirements for access to the distribution activity
- 1.5.2. Applicable obligations
- 1.5.3. Administrative record

**1.6. Information to be provided to the customer and product governance**

- 1.6.1. General customer information duties
- 1.6.2. Specific reporting duties: sustainability criteria and Greenwashing
- 1.6.3. Duty to prevent conflicts of interest

**1.7. Consumer protection**

- 1.7.1. Legal framework for financial consumer protection
- 1.7.2. Global action plans
- 1.7.3. Action plans in the different international Jurisdictions

**1.8. Cross-border activity**

- 1.8.1. Activity within the EU in Right of Establishment
- 1.8.2. Activity within the EU in Freedom to Provide Services
- 1.8.3. Activity outside the EU

**1.9. Distributor training**

- 1.9.1. Requirements
- 1.9.2. Training Objectives
- 1.9.3. International training

**1.10. Supervision of distributors**

- 1.10.1. Supervisory Authorities
- 1.10.2. Types of supervision
- 1.10.3. Administrative Control





“

*A study plan tailored to your needs and designed under the most effective pedagogical methodology, Relearning”*

# 06

# 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.





“

*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"*

## 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.

“

*At TECH, you will experience a learning 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.*



*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.

## 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.



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.







### 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 graduates and university graduates who have previously completed any of the following degrees in the fields of Social and Legal Sciences, Administration, and Economics.

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

The Postgraduate Certificate is also open to professionals who, are university graduates in any area, and have two years of work experience in the field business and of Lean Manufacturing.





“

*You will provide customer information and manage products efficiently with this Postgraduate Certificate that only TECH offers you”*

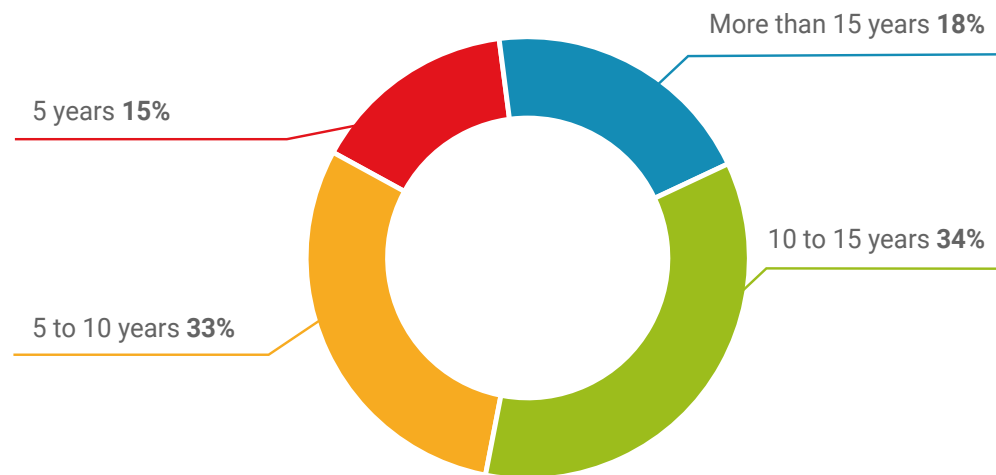
### Average Age

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Between **35** and **45** years old

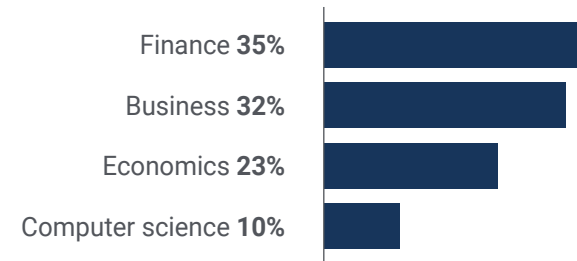
### Years of Experience

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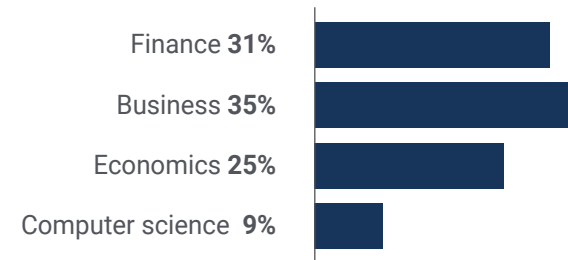
### Training

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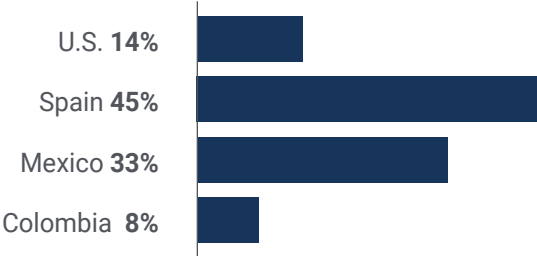
### Educational Profile

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### Geographical Distribution

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## Julia Escalante

**My time at this university has been a transformative experience**

*“During these weeks, I have had the opportunity to immerse myself in an intellectually stimulating environment and surround myself with highly qualified professors. This, added to what I have learned, has opened the doors to a different working world”*“*me step this university has been a transformative experience. This, together with what I have learned, has opened the doors to a different world of work”*

08

# Course Management

This program is integrated by leading experts in the areas of Insurance, Tax, and Legal Advisory. In this way, students will be guaranteed a unique experience developed by experienced and renowned professionals in this field. By opting for this degree, business professionals will be able to access classes of excellence that will give them the possibility to stand out and progress rapidly in their careers.



“

*You will have the most prestigious teaching staff and the most complete syllabus on the market to explore cross-border activity in the insurance sector”*

## 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. 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 Subdirectorato General of Regulation and International Relations
- Member of: ESMA, Committee on Consumer Protection and Financial Innovation, CCPFI for the development of a common Mystery Shopping methodology and CCPFI on Greenwashing





09

# Impact on Your Career

After completing this program with TECH, business professionals will experience a transformation in their careers, as they will have access to diverse job and personal opportunities. In addition, they will develop strategic skills and establish a solid network of contacts, which will allow them to consolidate their experience in the field. As a result, they will be prepared to assume roles of greater responsibility and leadership.





“

*In just 6 weeks, you will learn  
about the different types of  
distributors and their implications”*

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

TECH's Postgraduate Certificate in Insurance Distribution and Consumer Protection in Insurance Contracts 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.

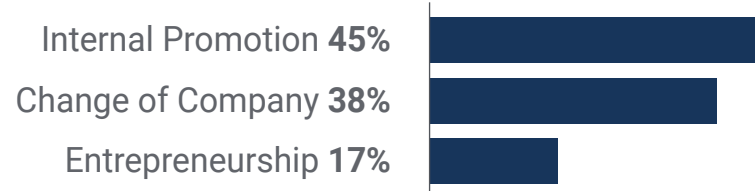
*You will have a clearer vision of what is and what is not distribution in the insurance industry.*

*You will be an expert in regulating the distribution business and stand out in the global arena.*

#### Time of Change



#### Type of Change



## Salary Increase

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



10

# Benefits for Your Company

After completing the program, the business expert will have a solid consumer rights defense background and be prepared to play a crucial role in the company. As a result, they will bring extensive distribution advice and expertise to the organization, which can result in more effective management and fewer complaints. These aspects, in turn, will contribute to the company's success and growth within the insurance industry.





“

*You will boost your career in the insurance industry and become a regent among insurance organizations”*

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

01

### **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.

---

02

### **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.

03

### **Building agents of change**

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

---

04

### **Increased international expansion possibilities**

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





05

### **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.

---

06

### **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 Insurance Distribution and Consumer Protection in Insurance Contracts guarantees students, in addition to the most rigorous and up-to-date education, access to a Postgraduate Certificate issued by TECH Technological University.





“

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

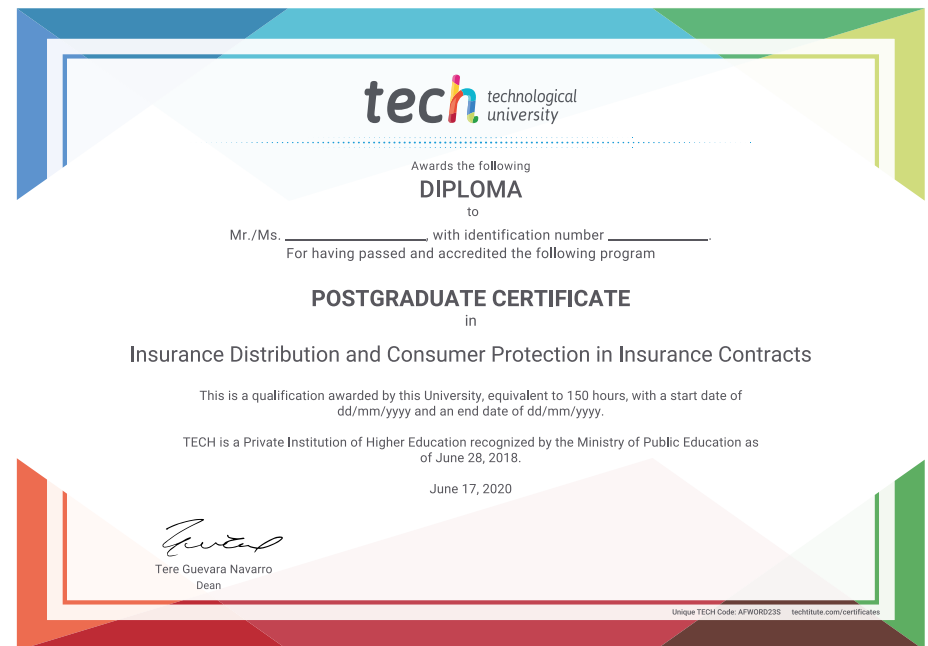
This **Postgraduate Certificate in Insurance Distribution and Consumer Protection in Insurance Contracts** contains the most complete and up-to-date program on the market.

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

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

Title: **Postgraduate Certificate in Insurance Distribution and Consumer Protection in Insurance Contracts**

Official N° of Hours: **150 h.**



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



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