

# Postgraduate Certificate Insurance Product Designer



## Postgraduate Certificate Insurance Product Designer

- » 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-product-designer](http://www.techtute.com/us/school-of-business/postgraduate-certificate/insurance-product-designer)

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# 01

# Welcome

As the insurance industry evolves, the Insurance Product Designer faces a number of changes and challenges. Some of these changes include adapting to new market needs, technological advances, and regulatory changes. For this reason, they play a crucial role in the innovation and evolution of this industry. Their ability to anticipate and adapt to changes is fundamental to the success of companies and to meet the changing needs of customers. In this sense, TECH has designed a 100% online program, which will allow students to carry out their daily activities and coordinate them with the learning activities since they will not be subject to a specific schedule.



Postgraduate Certificate in Insurance Product Designer.  
TECH Technological University



“

*You will master the fundamental principles of action and information obligations in the insurance sector, thanks to this Postgraduate Certificate offered only by TECH”*

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

---

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 groundbreaking 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 program aims to empower business professionals by providing them with the tools and knowledge necessary to succeed in the dynamic insurance field. In this way, the student will be provided with the required guidelines to create and develop insurance policies and plans that are truly competitive, attractive to clients, and, of course, in full compliance with all legal and regulatory requirements.

Consolidate your leadership.



“

*During the 6-week course, you will learn how to provide accurate and relevant information as an insurer”*



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

The **Postgraduate Certificate in Insurance Product Designer** 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

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

14

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

15

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

Business Model Canvas: Insurance Distribution



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

# Course Management

With the firm determination to offer quality education, TECH has assembled a distinguished faculty for this program. This will guarantee students access to classes developed by leading specialists with vast experience in the fields of Insurance, Tax Consulting, and Law. In this way, students will be able to rely on obtaining a first-class program that will boost them to excel and progress rapidly in their professional careers.



A black and white photograph showing three people from a different perspective, looking down at a screen. The image is partially obscured by a dark blue diagonal shape that separates it from the white text area below.

“

*We have the most prestigious teaching staff and the most complete syllabus on the market, with which you will become an expert insurance mediator”*

## 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. 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





06

# Structure and Content

With this program, the business expert will approach insurance supervision from a market conduct perspective. In addition, it will highlight its importance to protect the rights of policyholders, insured and beneficiaries. Likewise, the information that must be provided by policy distributors, insurance companies, and brokers, both before and during the term of the contract, will be examined.





“

*You will be an expert in regulatory compliance, applicable to information and conduct in the trading of financial instruments”*

## Syllabus

During the 6 weeks of the Postgraduate Certificate in Insurance Product Designer, an analysis of the applicable regulations in terms of information and rules of conduct will be carried out. In this way, the differences between the different categories of policies and the similarities or differences with other financial instruments will be highlighted. The professional will delve into the specific casuistry of investment products based on this type of products, where distance marketing will be studied and advertising duties and obligations will be analyzed.

In relation to the risks that may arise in commercialization, situations of conflict of interest will be examined, and the procedure to be followed in such circumstances will be presented. In this way, we will seek to promote an orderly and transparent market. Additionally, remuneration and incentives in marketing will be addressed, as well as the practice of joint sales of insurance products with others that are not considered insurance.

Following this approach, TECH has developed a program with the purpose of offering business experts the knowledge they need to succeed in this field. Likewise, this program will be flexible as it will be presented in a 100% online format. In this way, students will have the opportunity to take advantage of a diversity of multimedia resources, such as specialized readings and interactive summaries. In addition, the *Relearning* learning methodology will be applied, ensuring a unique and effective learning experience. Likewise, participants will be able to access the content at any time and place since they will only need an electronic device with Internet access.

This Postgraduate Certificate takes place over 6 weeks and it consists of 1 module:

### Module 1

Conduct and Supervisory Risk in the Insurance Industry



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

TECH offers the possibility of developing this Postgraduate Certificate in Insurance Product Designer 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. Conduct and Supervisory Risk in the Insurance Industry**

**1.1. General principles of action and general reporting obligations**

- 1.1.1. General principles and information duties
- 1.1.2. Information to be provided by an insurance company
- 1.1.3. Information to be provided by an insurance intermediary

**1.2. Information regulations and standards of conduct**

- 1.2.1. Regulations applicable to the marketing of financial instruments
- 1.2.2. Community regulations on information and standards of conduct
- 1.2.3. International standards, approach and examples

**1.3. Pre-contract information**

- 1.3.1. Sales types
- 1.3.2. Non-life insurance
- 1.3.3. Life insurance

**1.4. Pre-contracting information on insurance-based investment products**

- 1.4.1. Insurance-based investment products
- 1.4.2. Information on insurance-based investment products
- 1.4.3. Sales types

**1.5. Modes of information transmission**

- 1.5.1. General requirements
- 1.5.2. Remote marketing
- 1.5.3. Special requirements applicable to insurance-based investment products

**1.6. Advertising in Insurance Operations**

- 1.6.1. General principles and reservation of denomination
- 1.6.2. Advertising of insurance companies
- 1.6.3. Advertising of insurance brokers

**1.7. Conflicts of Interest in Insurance Distribution**

- 1.7.1. Detection of conflict of interest
- 1.7.2. Conflict of interest policy
- 1.7.3. Procedures for action

**1.8. Remuneration and incentives**

- 1.8.1. General Principle
- 1.8.2. Remuneration concept
- 1.8.3. Remuneration and incentives in the case of insurance-based investment products

**1.9. Joint selling with non-insurance products**

- 1.9.1. Combined and linked sales practice: reporting duties
- 1.9.2. Combined sales
- 1.9.3. Related sales

**1.10. Product life cycle and governance**

- 1.10.1. Insurance Product Designer
- 1.10.2. Governance requirements applicable to designers. Product Life Cycle
- 1.10.3. Governance requirements applicable to distributors of non-designer products



“

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



07

# 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.



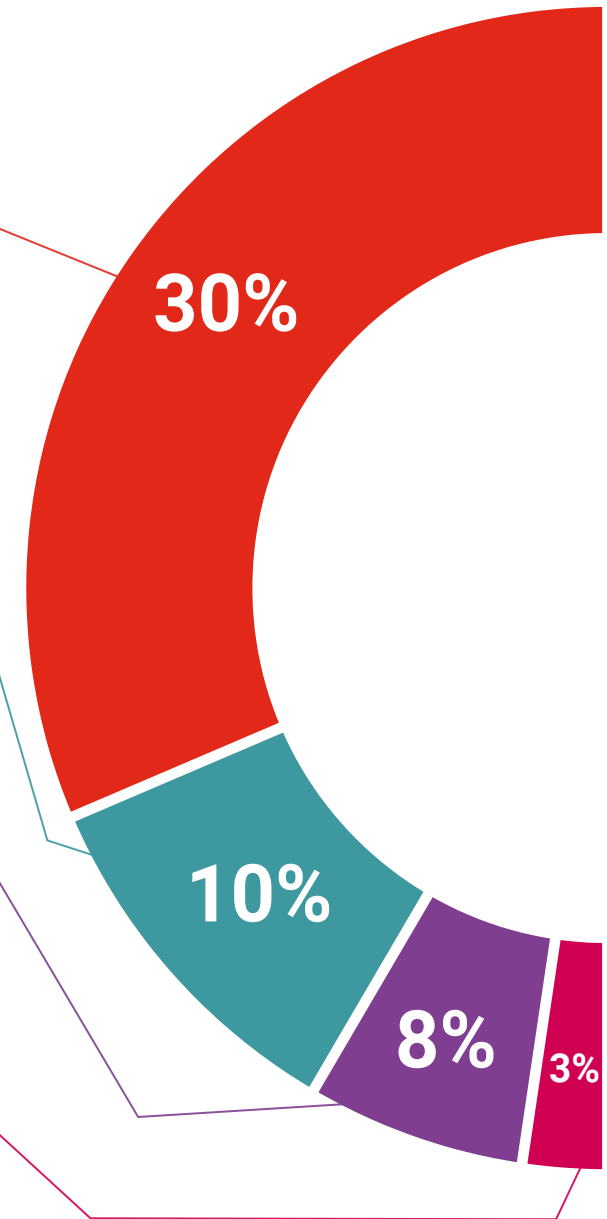
### Management Skills Exercises

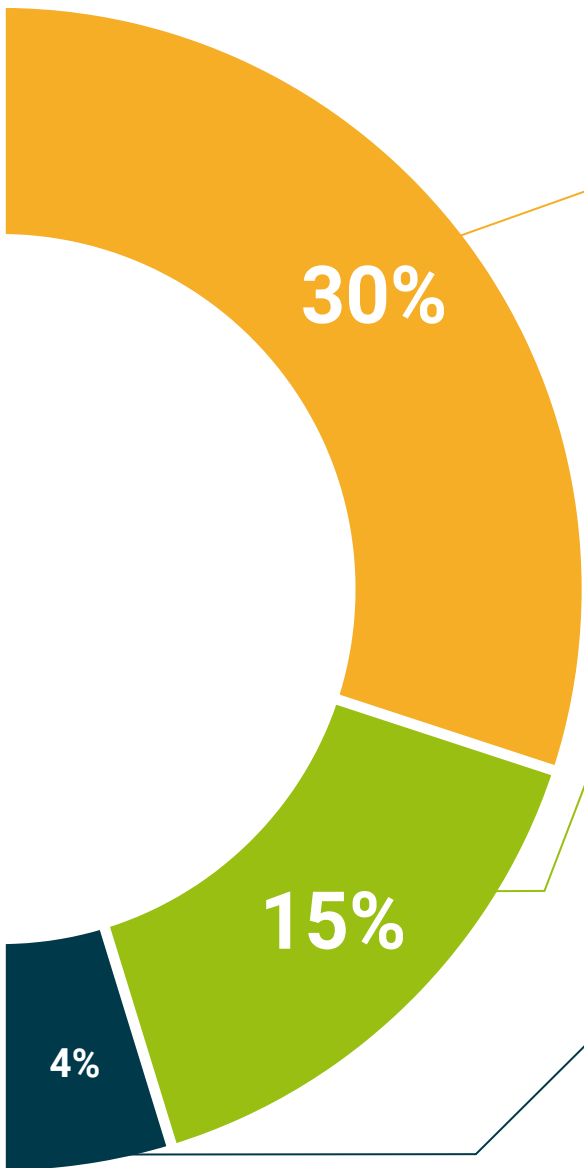
They will carry out activities to develop specific executive competencies in each thematic area. Practices and dynamics to acquire and develop the skills and abilities that a high-level manager needs to develop in the context of the globalization we live in.



### 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.





08

# 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.



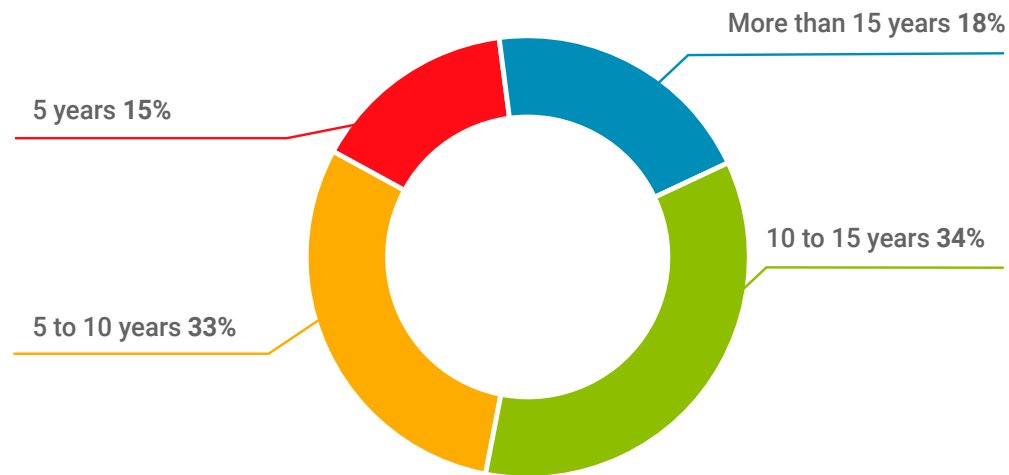
“

*You will have specialized readings and a series of multimedia resources at your fingertips, with which you will explore EU and international regulations on information and standards of conduct”*

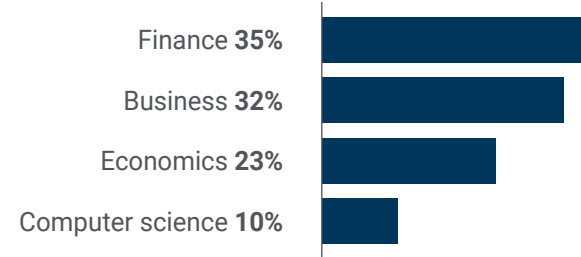
### Average Age

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

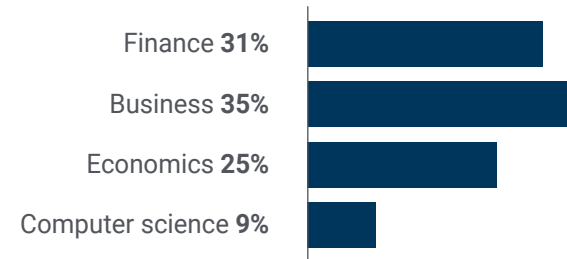
### Years of Experience



### Training



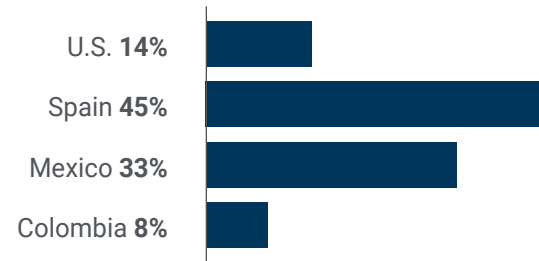
### Educational Profile





## Geographical Distribution

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## Diego Martínez

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Assistant Manager of Commerce

*"Without a doubt, the university has been the scenario where I have acquired the necessary tools and skills to face the challenges of the future and build a solid foundation for my professional career. I am grateful for this experience that has left an indelible mark on my life"*

09

# Impact on Your Career

Upon completion of the program, graduates will experience outstanding progress in their career path, as they will have the opportunity to explore a wide range of job prospects and autonomy. They will also acquire strategic skills and establish a strong network of connections, which will allow them to enrich their education in the field. As a result, they will be prepared to face new challenges in the insurance industry successfully.



“

*With TECH, you will immerse yourself in the world of insurance-based investment products and gain the knowledge necessary to provide accurate information”*

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

TECH's Postgraduate Certificate in Insurance Product Designer 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.

Generating Positive Change

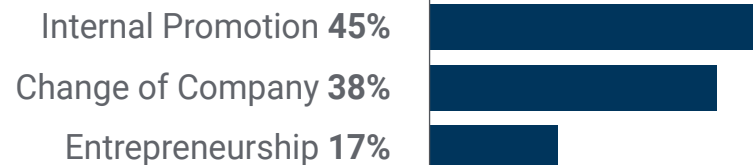
*You will create effective advertising campaigns in insurance operations and analyze the general principles to stand out in the market.*

*You will learn about the various methods of reporting and the special requirements applicable to insurance-based investment products.*

### 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

Upon completion of the program, the graduate will acquire comprehensive knowledge that will provide the company with competitive advantages, product innovation, regulatory compliance, improved customer experience, and more effective risk management. These benefits will contribute to the long-term growth and success of the company in the insurance industry.





“

*You will manage conflicts of interest  
in insurance distribution and establish  
effective policies and procedures”*

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 Product Designer 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 Product Designer** 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 Product Designer**

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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