

99150003037001, 99150003037001

# **Guards / Insurance advisors / Insurance intermediaries / Financial investment intermediaries / Fee-based financial investment advisors / Real estate loan intermediaries; Recognise foreign professional qualifications**

Heruntergeladen am 12.06.2025

<https://fimportal.de/xzufi-services/365783429/L100001>

Modul	Sachverhalt
Leistungsschlüssel	99150003037001, 99150003037001
Leistungsbezeichnung I	Guards / Insurance advisors / Insurance intermediaries / Financial investment intermediaries / Fee-based financial investment advisors / Real estate loan intermediaries; Recognise foreign professional qualifications
Leistungsbezeichnung II	Guards / Insurance advisors / Insurance intermediaries / Financial investment intermediaries / Fee-based financial investment advisors / Real estate loan intermediaries; Recognise foreign professional qualifications

Modul	Sachverhalt
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hessen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	fachlich freigegeben (gold)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Anerkennung Ausländischer Berufsqualifikationen (150)
Verrichtungskennung	Feststellung (037)
SDG-Informationsbereich	Erlangung von Lizenzen, Genehmigungen oder Zulassungen im Hinblick auf die Gründung und Führung eines Unternehmens
Lagen Portalverbund	Anerkennung ausländischer Berufsqualifikationen (1040400), Berufsausbildung (1030200)
Einheitlicher Ansprechpartner	Ja
Fachlich freigegeben am	18.02.2019
Fachlich freigegeben durch	Federal Institute for Vocational Education and Training Federal Ministry for Economic Affairs and Energy
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/gewo/_13c.html">https://www.gesetze-im-internet.de/gewo/_13c.html</a> <a href="https://www.gesetze-im-internet.de/bewachv_2019/BJNR069200019.html">https://www.gesetze-im-internet.de/bewachv_2019/BJNR069200019.html</a> <a href="https://www.gesetze-im-internet.de/versvermv_2018/_1.html">https://www.gesetze-im-internet.de/versvermv_2018/_1.html</a> <a href="https://www.gesetze-im-internet.de/finvermv/_1.html">https://www.gesetze-im-internet.de/finvermv/_1.html</a> <a href="https://www.gesetze-im-internet.de/immvermv/_1.html">https://www.gesetze-im-internet.de/immvermv/_1.html</a> <a href="https://www.gesetze-im-internet.de/gewo/_13c.html">https://www.gesetze-im-internet.de/gewo/_13c.html</a> <a href="https://www.gesetze-im-internet.de/bewachv_2019/BJNR069200019.html">https://www.gesetze-im-internet.de/bewachv_2019/BJNR069200019.html</a> <a href="https://www.gesetze-im-internet.de/versvermv_2018/_1.html">https://www.gesetze-im-internet.de/versvermv_2018/_1.html</a> <a href="https://www.gesetze-im-internet.de/finvermv/_1.html">https://www.gesetze-im-internet.de/finvermv/_1.html</a>

Modul	Sachverhalt
	<a href="https://www.gesetze-im-internet.de/immvermv/_1.html">https://www.gesetze-im-internet.de/immvermv/_1.html</a>
<b>Teaser</b>	<ul style="list-style-type: none"> <li>• To work as a guard, insurance consultant, insurance intermediary, financial investment broker, fee-based financial investment advisor or real estate loan broker, you need a certificate of expertise.               <ul style="list-style-type: none"> <li>• The certificate of competence is a prerequisite for the granting of the respective trade law permit.</li> <li>• You can have your foreign professional qualification recognised as proof of competence.</li> </ul> </li> </ul>
<b>Volltext</b>	<p>The work as a guard, insurance consultant, insurance intermediary, financial investment broker, fee-based financial investment advisor or real estate loan broker is regulated in Germany.</p> <p>This means that you need a trade permit to be allowed to work in the professions. For the permission you need a certificate of competence.</p> <p>Expertise is the professional qualification you need for the corresponding work.</p> <p>Even with a professional qualification from abroad, you can prove your expertise. To do this, you must have your professional qualification recognised. Professional qualifications may be: qualifications or evidence of formal qualifications.</p> <p>If you want to work independently in the professions mentioned on a permanent basis, you also need a permit. With the permit, you may operate these professions permanently and independently as a business. For permission, you must meet several requirements. An important prerequisite is the certificate of competence. You apply for permission in another procedure.</p>
<b>Erforderliche Unterlagen</b>	<p>The competent authority will inform you which documents you need to submit. Important documents are in general:</p> <ul style="list-style-type: none"> <li>• Proof of identity (identity card or passport in officially certified copy)</li> <li>• List in tabular form with your education and</li> </ul>

## Modul

## Sachverhalt

professional experience (curriculum vitae)

- Evidence of formal qualifications
- Evidence of relevant professional practice
- Other qualifications
- If the profession is regulated in your country of training: a certificate stating that you are allowed to practise the profession in your country of training

The competent authority will inform you which documents you must submit in the original or as certified copies.  
You must submit your documents in German. The translations must be made by publicly appointed or authorised translators.

## Voraussetzungen

- You have a professional qualification as a guard, insurance consultant, insurance intermediary, financial investment intermediary, fee-based financial investment advisor or real estate loan intermediary from abroad.
- You would like to settle permanently in Germany and work in one of the professions mentioned.

## Kosten

The competent authority will inform you about the costs. The costs generally depend on the effort for processing.

In addition, additional costs may arise (e.g. for translations and certifications). These costs vary from person to person.

## Verfahrensablauf

- You submit an "application for recognition of foreign qualifications and training certificates" to the competent authority.
  - For professional qualifications from EU/EEA/Switzerland:  
You can submit the application and the documents directly to the competent body or to a Point of Single Contact. You can also submit the application electronically via the Point of Single Contact.
  - The competent authority will then compare your professional qualification from abroad with the German professional qualification and check the

**Modul**
**Sachverhalt**

equivalence. If your professional qualification is equivalent, it will be recognised. You will then receive the notification of equivalence (recognition notice) by post or electronically.

- If your professional qualification is not equivalent, it will not be recognised. You will then receive a notification of the differences in your professional qualifications. You then have the right to a compensatory measure: this can be the "specific competence test" or the "supplementary information". The competent authority will inform you about the options. If you successfully complete the compensatory measure, you will receive the notification of equivalence.

- With the decision of equivalence, you can apply for the permit for the corresponding trade. To do this, you will need to submit another application.

- You can take legal action against the decision of the competent authority. The decision will then be reviewed. We recommend that you first talk to the competent authority before taking legal action against the decision.

**Bearbeitungsdauer**

The responsible office will confirm that your documents have arrived after a maximum of one month. The competent authority will inform you if documents are missing. If all necessary documents are available, the procedure takes a maximum of 3 months. In individual cases, the procedure may be extended by a maximum of one month.

**Frist**

None. Sometimes documents are still missing in the procedure. The competent authority will then inform you by when you must submit the documents later.

**weiterführende Informationen**
**Hinweise**

- **\*\*Freedom to provide services\*\***  
If you are established in an EU, EEA or Swiss country, you do not need recognition of your professional qualification for temporary and occasional work as a service provider in Germany. However, special conditions apply: You must notify the competent authority of your work before the first activity. The notification (according to § 13a GewO) takes place in

Modul	Sachverhalt
	<p>another procedure.</p> <ul style="list-style-type: none"> <li>• <b>**Procedure for ethnic German repatriates**</b></li> </ul> <p>As a Spätaussiedler, you can go through the recognition procedure either according to the laws mentioned here or according to the Federal Expellees Act. You can decide for yourself.</p>
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> <li>• Foreign professional qualifications as proof of competence for businesses subject to licensing               <ul style="list-style-type: none"> <li>• For the work as a guard, insurance consultant, insurance intermediary, financial investment broker, fee-based financial investment advisor and real estate loan broker you need a certificate of competence in Germany.</li> <li>• For permanent self-employment in the professions you also need a permit.</li> <li>• An important prerequisite for the permission is always the certificate of competence.</li> <li>• A foreign professional qualification can be recognised as proof of competence.</li> <li>• The competent authorities for recognition vary depending on the profession and federal state.</li> </ul> </li> </ul>
Ansprechpunkt	
Zuständige Stelle	
Formulare	<p><b>**Forms**</b> : Forms can be obtained from the competent authority.</p> <p><b>**Online procedure**</b> : via the Point of Single Contact</p> <p><b>**Written form requirement**</b> : possibly</p> <p><b>**Personal appearance required**</b> : no  <a href="https://www.bmwi.de/Redaktion/DE/Artikel/Mittelstand/einheitlicher-ansprechpartner.html">https://www.bmwi.de/Redaktion/DE/Artikel/Mittelstand/einheitlicher-ansprechpartner.html</a>  <a href="https://www.bmwi.de/Redaktion/DE/Artikel/Mittelstand/einheitlicher-ansprechpartner.html">https://www.bmwi.de/Redaktion/DE/Artikel/Mittelstand/einheitlicher-ansprechpartner.html</a></p>
Ursprungsportal	<p>Bewacher / Versicherungsberater /          Versicherungsvermittler / Finanzanlagenvermittler /          Honorar-Finanzanlagenberater /</p>

## Modul

## Sachverhalt

Immobiliardarlehensvermittler; ausländische  
Berufsqualifikation anerkennen, Guards / Insurance  
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investment intermediaries / Fee-based financial  
investment advisors / Real estate loan intermediaries;  
Recognise foreign professional qualifications