

99150003037001, 99150003037001

# Apply for recognition as guardian, insurance, financial investment advice, brokerage, real estate loan brokerage

Heruntergeladen am 12.06.2025

<https://fimportal.de/xzufi-services/106921562/L100027>

Modul	Sachverhalt
Leistungsschlüssel	99150003037001, 99150003037001
Leistungsbezeichnung I	Apply for recognition as guardian, insurance, financial investment advice, brokerage, real estate loan brokerage
Leistungsbezeichnung II	Guardian / insurance advisor / insurance broker / financial investment broker / fee-based financial investment advisor / real estate loan broker; recognize foreign professional qualifications
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Mecklenburg-Vorpommern
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	fachlich freigegeben (gold)
Begriffe im Kontext	

Modul	Sachverhalt
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	
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> <a href="https://www.gesetze-im-internet.de/immvermv/_1.html">https://www.gesetze-im-internet.de/immvermv/_1.html</a>
Teaser	<ul style="list-style-type: none"> <li>• To work as a security guard, insurance advisor, insurance broker, financial investment broker, fee-based financial investment advisor or real estate loan broker, you need a certificate of competence.               <ul style="list-style-type: none"> <li>• The certificate of competence is a prerequisite for the granting of the respective license under trade law.</li> <li>• You can have your foreign professional qualification recognized as proof of expertise.</li> </ul> </li> </ul>

## Modul

## Sachverhalt

### Volltext

Working as a guardian, insurance advisor, insurance broker, financial investment broker, fee-based financial investment advisor or real estate loan broker is regulated in Germany.

This means that you need a trade license to work in these professions. You need a certificate of competence for the license.

The certificate of competence is the professional qualification you need for the relevant work.

You can also provide proof of expertise with a professional qualification from abroad. To do this, you must have your professional qualification recognized. Professional qualifications can be Certificates of competence or training certificates.

If you would like to work permanently and independently in the professions mentioned, you will also need a permit. With a permit, you can operate these professions permanently and independently as a business. You must meet several requirements for the permit. One important requirement is proof of expertise. You apply for the permit in a different procedure.

### Erforderliche Unterlagen

The responsible office will tell you which documents you need to submit. Important documents are generally

- Proof of identity (officially certified copy of identity card or passport)
- List in tabular form of your training and professional experience (curriculum vitae)
- Proof of training
- Proof of relevant professional experience
- Other certificates of qualification
- If the profession is regulated in your country of training: a certificate stating that you are authorized to practice the profession in your country of training

The competent authority will inform you which documents you must submit in the original or as a

Modul	Sachverhalt
	<p>certified copy.</p> <p>You must submit your documents in German. The translations must be made by publicly appointed or authorized translators.</p>
<b>Voraussetzungen</b>	<ul style="list-style-type: none"> <li>• You have a professional qualification as a security guard, insurance advisor, insurance broker, financial investment broker, fee-based financial investment advisor or real estate loan broker from abroad.</li> <li>• You would like to settle permanently in Germany and work in one of these professions.</li> </ul>
<b>Kosten</b>	<p>The responsible office will inform you of the costs. The costs generally depend on the time and effort required for processing.</p> <p>Additional costs may be incurred (e.g. for translations and certifications). These costs vary from case to case.</p>
<b>Verfahrensablauf</b>	<ul style="list-style-type: none"> <li>• You submit an "Application for recognition of foreign qualifications and training certificates" to the competent authority.</li> <li>• For professional qualifications from the EU/EEA/Switzerland: You can submit the application and documents directly to the competent body or to a Single Point of Contact. You can also submit the application electronically via the Single Point of Contact.</li> <li>• The competent body will then compare your professional qualification from abroad with the German professional qualification and check the equivalence. If your professional qualification is equivalent, it will be recognized. You will then receive the notification of equivalence by post or electronically (notification of recognition).</li> <li>• If your professional qualification is not equivalent, it will not be recognized. You will then receive notification of the differences in your professional qualification. You then have the right to a compensatory measure: this can be the "specific professional qualification examination" or the "supplementary instruction". The competent authority will inform you of the options. If you successfully complete the compensation measure, you will receive the notice of equivalence.</li> <li>• With the notice of equivalence, you can apply for a</li> </ul>

Modul	Sachverhalt
	<p>permit for the relevant trade. You must submit a different application for this.</p> <ul style="list-style-type: none"> <li>You can take legal action against the decision of the competent authority. The decision will then be reviewed. We recommend that you speak to the competent authority first before taking legal action against the decision.</li> </ul>
Bearbeitungsdauer	<p>The responsible office will confirm that your documents have arrived after a maximum of one month. The competent office will inform you if any documents are missing. If all the necessary documents are available, the procedure will take a maximum of 3 months. In individual cases, the procedure can be extended by a maximum of one month.</p>
Frist	<p>None. Sometimes documents are still missing from the procedure. The responsible office will then inform you by when you must submit the documents.</p>
weiterführende Informationen	<p> <a href="https://www.neubrandenburg.ihk.de/aus-und-weiterbildung/sach-fachkundeunterrichtung/sachkundepruefung-gepruefter-fachmann-frau-fuer-immobiliardarlehensvermittlung-ihk/">https://www.neubrandenburg.ihk.de/aus-und-weiterbildung/sach-fachkundeunterrichtung/sachkundepruefung-gepruefter-fachmann-frau-fuer-immobiliardarlehensvermittlung-ihk/</a>  <a href="https://www.ihkzuschwerin.de/bildung/Sachkundepruefungen_und_Unterrichtungsverfahren/Sachkundepruefung-Immobiliardarlehensvermittler-IHK/3340578">https://www.ihkzuschwerin.de/bildung/Sachkundepruefungen_und_Unterrichtungsverfahren/Sachkundepruefung-Immobiliardarlehensvermittler-IHK/3340578</a>  <a href="https://www.neubrandenburg.ihk.de/aus-und-weiterbildung/sach-fachkundeunterrichtung/sachkundepruefung-gepruefter-fachmann-frau-fuer-immobiliardarlehensvermittlung-ihk/">https://www.neubrandenburg.ihk.de/aus-und-weiterbildung/sach-fachkundeunterrichtung/sachkundepruefung-gepruefter-fachmann-frau-fuer-immobiliardarlehensvermittlung-ihk/</a>  <a href="https://www.ihkzuschwerin.de/bildung/Sachkundepruefungen_und_Unterrichtungsverfahren/Sachkundepruefung-Immobiliardarlehensvermittler-IHK/3340578">https://www.ihkzuschwerin.de/bildung/Sachkundepruefungen_und_Unterrichtungsverfahren/Sachkundepruefung-Immobiliardarlehensvermittler-IHK/3340578</a> </p>
Hinweise	<ul style="list-style-type: none"> <li><b>**Freedom to provide services**</b> If you are established in an EU, EEA or Swiss country, you do not need to have your professional qualification recognized for temporary and occasional work as a service provider in Germany. However, special requirements apply: You must notify the competent authority of your work before the first activity. The notification (in accordance with § 13a GewO) takes place in a different procedure.</li> <li><b>**Procedure for ethnic German repatriates**</b></li> </ul>

Modul	Sachverhalt
	As a late repatriate, you can go through the recognition procedure either according to the laws mentioned here or according to the Federal Expellee Act. You can decide for yourself.
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> <li>• Foreign professional qualifications as proof of expertise for trades requiring a license               <ul style="list-style-type: none"> <li>• To work as a security guard, insurance advisor, insurance broker, financial investment broker, fee-based financial investment advisor and real estate loan broker, a certificate of competence is required in Germany.</li> <li>• A license is also required for permanent self-employment in these professions.</li> <li>• Proof of expertise is always an important prerequisite for a license.</li> <li>• You can have a foreign professional qualification recognized as proof of expertise.</li> <li>• The authorities responsible for recognition vary depending on the profession and federal state.</li> </ul> </li> </ul>
Ansprechpunkt	
Zuständige Stelle	Chamber of Industry and Commerce
Formulare	<p><b>**Forms**</b> : Forms can be obtained from the responsible office.</p> <p><b>**Online procedure**</b> : Via the Single Point of 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	Anerkennung als Bewacher, Versicherungs-, Finanzanlagenberatung, -vermittlung, Immobiliendarlehensvermittlung beantragen, Apply for recognition as guardian, insurance, financial investment advice, brokerage, real estate loan brokerage