

99150003037001, 99150003037001

# Guardian / insurance advisor / insurance broker / financial investment broker / fee-based financial investment advisor / real estate loan broker; recognize foreign professional qualifications

Heruntergeladen am 07.06.2025

<https://fimportal.de/xzufi-services/305312171/L100012>

| Modul                   | Sachverhalt   |
|-------------------------|---|
| Leistungsschlüssel      | 99150003037001, 99150003037001  |
| Leistungsbezeichnung I  | Guardian / insurance advisor / insurance broker / financial investment broker / fee-based financial investment advisor / real estate loan broker; recognize foreign professional qualifications |
| 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          | Schleswig-Holstein  |

| Modul                         | Sachverhalt   |
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| Freigabestatus Katalog        | fachlich freigegeben (gold)   |
| 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<br>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><br><a href="https://www.gesetze-im-internet.de/bewachv_1996/_1.html">https://www.gesetze-im-internet.de/bewachv_1996/_1.html</a><br><a href="https://www.gesetze-im-internet.de/versvermv_2018/_1.html">https://www.gesetze-im-internet.de/versvermv_2018/_1.html</a><br><a href="https://www.gesetze-im-internet.de/finvermv/_1.html">https://www.gesetze-im-internet.de/finvermv/_1.html</a><br><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>  |
| Volltext                      | Working as a guardian, insurance advisor, insurance   |

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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 certified copy.

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|                  | <p>You must submit your documents in German. The translations must be made by publicly appointed or authorized translators.</p>  |
| Voraussetzungen  | <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>   |
| Kosten           | <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>   |
| Verfahrensablauf | <ul style="list-style-type: none"> <li>• You submit an "Application for recognition of foreign qualifications and training certificates" to the competent authority. <ul style="list-style-type: none"> <li>• For professional qualifications from the EU/EEA/Switzerland:</li> </ul> <p>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.</p> <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 permit for the relevant trade. You must submit a</li> </li></ul> |

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|                              | <p>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.anerkennung-in-deutschland.de/html/de/">https://www.anerkennung-in-deutschland.de/html/de/</a><br/> <a href="https://www.bq-portal.de">https://www.bq-portal.de</a><br/> <a href="https://www.anerkennung-in-deutschland.de/html/de/fINANZIELLE_hilfen.php">https://www.anerkennung-in-deutschland.de/html/de/fINANZIELLE_hilfen.php</a><br/> <a href="https://www.anerkennung-in-deutschland.de/html/de/einheitlicher_ansprechpartner.php">https://www.anerkennung-in-deutschland.de/html/de/einheitlicher_ansprechpartner.php</a><br/> <a href="https://www.justiz-dolmetscher.de/">https://www.justiz-dolmetscher.de/</a> </p>   |
| Hinweise                     | <ul style="list-style-type: none"> <li><b>**Freedom to provide services**</b><br/>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><br/>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.</li> </ul> |
| Rechtsbehelf                 |  |
| Kurztext                     | <ul style="list-style-type: none"> <li>Foreign professional qualifications as proof of</li> </ul>  |

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expertise for trades requiring a license

- To work as a security guard, insurance advisor, insurance broker, financial investment broker, fee-based financial investment advisor and real estate loan broker, you need a certificate of competence in Germany.
- A license is also required for permanent self-employment in these professions.
- Proof of expertise is always an important prerequisite for a license.
- You can have a foreign professional qualification recognized as proof of expertise.
- The authorities responsible for recognition vary depending on the profession and federal state.

**Ansprechpunkt**
**Zuständige Stelle**
**Formulare**

**\*\*Forms\*\*** : Forms can be obtained from the responsible office.

**\*\*Online procedure\*\*** : Via the Single Point of Contact

**\*\*Written form requirement\*\*** : possibly

**\*\*Personal appearance required\*\*** : no  
<https://www.bmwi.de/Redaktion/DE/Artikel/Mittelstand/einheitlicher-ansprechpartner.html>

**Ursprungsportal**

Bewacher / Versicherungsberater /  
 Versicherungsvermittler / Finanzanlagenvermittler /  
 Honorar-Finanzanlagenberater /  
 Immobiliendarlehensvermittler; ausländische  
 Berufsqualifikation anerkennen, Guardian / insurance  
 advisor / insurance broker / financial investment  
 broker / fee-based financial investment advisor / real  
 estate loan broker; recognize foreign professional  
 qualifications