

Insurance consultant or insurance intermediary - register for the expert knowledge

examination	2
Prerequisites	3
Documents required	3
Fees	3
Legal basis	3
Average time to process request	3
More information	3
Link to online processing	4

Insurance consultant or insurance intermediary - register for the expert knowledge examination

In order to be able to broker or advise on insurance, you must prove your professional qualification. In general, this proof is provided by successfully passing the expert knowledge examination at the Chamber of Industry and Commerce (IHK). The examination for insurance consultants and insurance intermediaries is the same in terms of content.

Written and practical part of the examination

The examination consists of a written and a practical part. Participation in the practical part of the examination requires passing the written part.

- After you have successfully registered, you can only resign under the conditions of the respective Chamber of Industry and Commerce.
- In the written part of the examination, you must demonstrate the necessary legal and technical knowledge, for example regarding consumer rights and technical terms. You pass the written examination if you achieve at least 50 percent of the achievable points in four of the five areas and at least 30 percent in the remaining part.
- In the practical part, you have to conduct a simulated customer counselling interview. You have passed the practical examination if you achieve at least 50 percent of the achievable points.
- You can be exempted from the practical part if you have a licence as a financial investment broker, fee-based financial investment advisor or real estate loan broker.
- As an alternative to the examination of expert knowledge, you can also prove your expert knowledge for the permit with certain professional qualifications from the insurance and finance sector.

Procedure

1. You register for the expert knowledge examination at a chamber of industry and commerce of your choice using a registration form or online.
2. In the registration form, you select an examination date and indicate whether you would like to take a full examination, if you can be exempted from the practical part of the examination or if you only want to take the practical examination as a repeat examination.
3. You indicate that you are being examined as an insurance intermediary or as an insurance advisor and whether you would like to be practically examined in the elective subject "property and asset insurance" or "pension provision".
4. You will receive an invitation to the examination from the Chamber of Industry and Commerce with further information and a fee notification.
5. If you pass the exam, you will usually receive your certificate by post within 1-2 weeks after the exam. If you do not pass the examination, you will receive a notification of failure, in which the possibility of repeating the examination is pointed out. The examination can be repeated as often as you wish.

Prerequisites

- **Appearance in person**
You must appear in person for the examinations.
- **Observe registration deadline**
The examination is offered on a maximum of eight nationwide dates. The registration deadline is set by the respective Chamber of Industry and Commerce.
- **If applicable, exemption from the practical examination**
Either you have a licence as a financial investment broker, fee-based financial investment advisor or real estate loan broker or you have obtained a corresponding certificate of competence.

Documents required

- **Registration for the expert knowledge examination**
Only online possible
You must register for this on the Chamber of Industry and Commerce (IHK) Berlin' s registration portal.
- **ID card with photo for identification at the examination**
- **If applicable, proof of exemption from the practical examination**
You can find out which documents are required for this on the registration form.
- **If applicable, proof of passing the written part of the examination**
Only necessary in case of mere repetition of the practical part of the examination

Fees

- EUR 200.00: Written part of the examination
- EUR 150.00: Practical part of the examination
- EUR 330.00: Written and practical part of the examination

Legal basis

- **Insurance Mediation Ordinance (Versicherungsvermittlungsverordnung (VersVermV)) - §§ 1 to 7**
(https://www.gesetze-im-internet.de/versvermv_2018/BJNR248310018.html)
- **Trade Regulations (Gewerbeordnung (GewO)) - § 34d Sec. 5 No. 4**
(https://www.gesetze-im-internet.de/gewo/_34d.html)
- **Schedule of fees of the IHK (Section C.5)**
(<https://www.ihk-berlin.de/blueprint/servlet/resource/blob/2256952/86c54be06ccb210e42671ff7d6ea739c/ihk-gebuehrenordnung-data.pdf>)

Average time to process request

You will usually receive the certificate within 1-2 weeks after the exam.

More information

- **Overview of the Chambers of Industry and Commerce in Germany**

(<https://www.ihk.de/?fdialog=ihk-finder%2F%2F>)

- **List of professional qualifications recognised as expertise instead of the examination**

(https://www.gesetze-im-internet.de/versvermv_2018/_5.html)

- **Information on the examination from Association of German Chambers of Industry and Commerce (Deutscher Industrie- und Handelskammertag or DIHK)**

(<https://www.dihk.de/de/themen-und-positionen/wirtschaftspolitik/gruendung-und-nachfolge-unternehmensfinanzierung/sach-und-fachkundepruefungen-im-ueberblick-11732>)

- **Information on the Berlin Chamber of Industry and Commerce (IHK) examination**

(<https://www.ihk-berlin.de/pruefungen-lehrgaenge/pruefungen/sach-und-fachkundepruefung/sachkundepruefung-versicherungsvermittler/sachkundepruefung-versicherungsvermittler-4899936>)

Link to online processing

<https://www.versicherungsfachmann-ihk.de/IHK/Berlin/Home/Info>