

**1. TITLE OF THE CERTIFICATE (DE) (1)**

**Abschlussprüfung im staatlich anerkannten Ausbildungsberuf  
Kaufmann und Kauffrau für Versicherungen und Finanzanlagen**

(1) in original language

**2. TRANSLATED TITLE OF THE CERTIFICATE (EN)(1)**

**Final examination in the state-recognized training occupation insurance and financial  
services broker**

(1) This translation has no legal status.

**3. PROFILE OF SKILLS AND COMPETENCES**

- Provide customers with holistic and individual advice and assistance in various life situations
- Analyse customers' individual needs with regard to insurance cover, investments and pensions, show insurance policies which offer possible solutions and advise on insurable risks in the following areas: Protection of residential property and home ownership, professional and leisure activities, mobility and travel, promotion of health, coverage for illness and care requirements, financial provision for old age, capital formation, income protection and provision for surviving dependants
- Draw up offers for customer-appropriate insurance options whilst ensuring compliance with legal stipulations of relevance to the insurance sector
- Analyse customers' financial asset situations, prepare offers for financial investment products and support customers in the processing of buy and sell orders for financial investment products
- Give information on state-supported and other pension or funding opportunities
- Offer supplementary services
- Settle insurance claims
- Work within the digitalised insurance sector in a project-oriented way, assess processes and interfaces and take account of possible repercussions, especially with regard to cost-effectiveness and sustainability
- Insurance and financial services brokers are in possession of specialist skills in at least one of the areas of risk management, insurance claims management, risk insurance for business customers, business sales management and digitalisation processes in the insurance industry.

**4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE (1)**

Insurance and financial services brokers mainly work for insurance companies and for other companies in the financial services sector in particular. They also operate as independent agents and brokers. They may also find employment with commercial and industrial companies and with other service providers.

(1) if applicable

**(\*) Explanatory notes**

This document is designed to provide additional information about the specified certificate and does not have any legal status in itself. The format of the description is based on the following texts: Council Resolution 93/C 49/01 of 3 December 1992 on the transparency of qualifications, Council Resolution 96/C 224/04 of 15 July 1996 on the transparency of vocational training certificates, and Recommendation 2001/613/EC of the European Parliament and of the Council of 10 July 2001 on mobility within the Community for students, persons undergoing training, volunteers, teachers and trainers.

More information on transparency is available at: [www.europass.cedefop.eu.int/transparency](http://www.europass.cedefop.eu.int/transparency)

## 5. OFFICIAL BASIS OF THE CERTIFICATE

<p><b>Name and status of the body awarding the certificate</b></p> <p>Chamber of Industry and Commerce</p>	<p><b>Name and status of the national/regional authority providing accreditation/recognition of the certificate</b></p> <p>Chamber of Industry and Commerce</p>
<p><b>Level of the certificate (national or international)</b></p> <p>ISCED 354 This qualification corresponds to Level 4 of the German and European Qualifications Framework; cf. publication from 1 August 2013 (BAnz AT 20/11/2013 B2)</p>	<p><b>Grading scale / Pass requirements</b></p> <p>100-92 points = 1 = excellent 91 - 81 points = 2 = good 80 - 67 points = 3 = average 66 - 50 points = 4 = pass 49 - 30 points = 5 = poor 29 - 0 points = 6 = fail</p> <p>A total of at least 50 grade points are required to pass the examination.</p>
<p><b>Access to next level of education / training</b></p> <p>Bachelor Professional in Insurance and Finance Certified banking economist Bachelor Professional in Financial Consultancy Certified senior leasing clerk Business economist for insurance (German Insurance Academy) Master Professional in Business Management in the relevant specialisms Bachelor of Insurance Management (B.A.)</p>	<p><b>International agreements</b></p> <p>In the field of vocational training, joint declarations on the comparability of qualifications obtained in the respective vocational training systems have been signed on the basis of bilateral agreements concluded between Germany and France and between Germany and Austria.</p>
<p><b>Legal basis</b></p> <p>Ordinance on Initial Vocational Education and Training in the Occupation of insurance and financial services broker of 03/02/2022 (Federal Law Gazette, Part I, p 291) Resolution of the Standing Conference of the Ministers of Education and Cultural Affairs of the Länder in the Federal Republic of Germany (KMK) of 17.12.2021</p>	

## 6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

<p>Final examination administered by the competent body:</p> <ol style="list-style-type: none"> <li>1. after completion of dual training in a company and at part-time vocational school (normal procedure)</li> <li>2. after retraining in a recognized training occupation</li> <li>3. as an external examination for working people without formal vocational qualifications or persons who have been trained at full-time vocational schools or other vocational training institutions</li> </ol>
<p><b>Additional information</b></p> <p><b>Entry requirements:</b> Entry requirements are not governed by legislation; as a rule, young people are admitted after completing (nine or ten years of) general education.</p> <p><b>Duration of training:</b> 3 years.</p> <p><b>Training in the "dual system":</b> The knowledge, skills and competences delivered in a training occupation are based on the typical requirements of work processes and prepare the trainees for a specific job as well as for further qualifications. <b>The training is provided in a company and at vocational school:</b> Trainees spend 75% of the duration of training in the company. Here they acquire practical skills in a real working environment. Trainees complete 25% of training time in vocational school where they are taught general and vocational knowledge as it relates to their training occupation.</p> <p><b>More information</b> is available at: <a href="http://www.berufenet.de">www.berufenet.de</a> <a href="http://www.europass-info.de">www.europass-info.de</a></p>