



Conférence européenne des institutions nationales de formation professionnelle en assurance
European conference of the national institutes for professional insurance education
Europäische Konferenz der nationalen Berufsbildungsorganisationen der Versicherungswirtschaft

Survey

Implementation of the EU directive on insurance mediation

Results

November 2006

Thomas Krämer and Nadia Zürcher

1. Has the directive 2002/92/EU already been implemented in your country?

Answers:	Answers:
<ul style="list-style-type: none"> • Yes: Austria, Belgium, Czech Republic, Denmark, Finland, France, Sweden, Switzerland (non EU member) 	8
<ul style="list-style-type: none"> • No: Germany, Greece, Malta, Russia (non EU member) 	4
<ul style="list-style-type: none"> • Partially: Italy 	1
<p><u>Comments:</u></p> <p>Belgium: Just recently by a law of 22nd of february 2006 published in the "Moniteur belge" on 15th of March 2006</p> <p>Denmark: We have a public regulatetd system for brokers and non employed agents. The Brokes are regulatetd in a way that makes it possible to answer your questions (we handle the education and the exams). But the agents (mostly employed by bankers) are registred by the insurance companies who have responsability for the existens of the needed competencies. Then we have a voluntary agreement among the Danish Insurance companies that all employed agents are educated and have passed one exam or more with us within the first 4 years of employment. We have 7 different educations leading to 7 different competencies. This voluntary part is not covered here.</p> <p>France: The Directive has been integrated but the official application is to come.</p> <p>Germany: We got a draft for a law from the Federal Ministry of Economics.</p> <p>Italy: The so called "Registro degli Intermediari = register of Intermediaries" is not active yet, and is expected to become active by the end of 2006.</p> <p>Switzerland: Switzerland is not a member of the EU. Beginning of 2006 the new Insurance Supervision Law entered into force. As of 1 January 2006 the Intermediary Supervision Department of the Federal Office of Private Insurance supervises all registered insurance brokers. In so doing it is complying with consumer protection concerns and is bringing national law in line with EU legal provisions. The core element of the new rules is that of creating a central federal register. Registration is mandatory for all untied insurance intermediaries. Tied insurance intermediaries can register if they want to.</p>	

2. Which general education (school / studies) is expected or required from the following groups of intermediaries?

Groups of intermediaries:	Name of general education (school / studies):	Answers:	
		expected	required
a. Tied insurance intermediaries (mainly <u>self-employed tied agents</u>)	<ul style="list-style-type: none"> ▪ primary school (4years), secondary school (5 years) ▪ high school ▪ secondary education ▪ No one in particular ▪ Secondary School ▪ no specific title required, high school degree expected ▪ Secondary level of education ▪ Appropriate education, no specific education or school 	6	4
b. Untied insurance intermediaries (mainly brokers)	<ul style="list-style-type: none"> ▪ primary school (4years), secondary school (5 years) ▪ high school ▪ secondary education ▪ The Danis Insurance Academy ▪ Secondary School ▪ high school degree ▪ Professional Level – ACII ▪ Appropriate education, no specific education or school 	3	8
c. Employed insurance agents (employed by an insurance company)	<ul style="list-style-type: none"> ▪ primary school (4years), secondary school (5 years) ▪ high school ▪ secondary education ▪ Secondary School ▪ no specific title required, high school degree expected ▪ Secondary level of education ▪ Appropriate education, no specific education or school 	5	5
d. Reinsurance intermediaries	<ul style="list-style-type: none"> ▪ primary school (4years), secondary school (5 years) ▪ high school ▪ secondary education ▪ Practical education on top of the education for Untied intermediaries ▪ Mainly academic title ▪ high school degree ▪ Appropriate education, no specific education or school 	4	6
e. Others:		1	

3. Which minimum qualification/certification do the following intermediary groups need for their accreditation/registration? (title in English)

Groups of intermediaries:	Name of minimum qualification / certification:
<p>a. Tied insurance intermediaries (mainly <u>self-employed tied agents</u>)</p>	<ul style="list-style-type: none"> ▪ Austria: see general remarks/ comments ▪ basic training in insurance (167 hours) required by law ▪ professional's education certificate or professional's education ▪ Insurance company is responsible for education/ training of their agents ▪ Versicherungsfachmann IHK – Insurance Specialist CCI (Chamber of Commerce and Industry) ▪ Esame di iscrizione all'Albo = examination for the inscription to the Professional Register or equivalent titles, mainly based on professional experience ▪ Ordinary level
<p>b. Untied insurance intermediaries (mainly brokers)</p>	<ul style="list-style-type: none"> ▪ Austria: see general remarks/ comments ▪ advanced training in insurance (517 hours) required by law ▪ professional's education certificate or professional's education + two or one year of professional praxis ▪ Broker education in life or non life ▪ insurance broker examination ▪ Esame di iscrizione all'Albo = examination for the inscription to the Professional Register ▪ Professional Level ▪ only for chief and book keeper of company ▪ sufficiently professionally qualified according to the exam regulations of the Federal Office of Private Insurance
<p>c. Employed insurance agents (employed by an insurance company)</p>	<ul style="list-style-type: none"> ▪ Austria: see general remarks/ comments ▪ basic training in insurance (167 hours) required by law ▪ professional's education certificate or professional's education ▪ Insurance company is responsible for education/ training of their agents. Employees of insurance company are not registered ▪ no title required ▪ Ordinary level
<p>d. Reinsurance intermediaries</p>	<ul style="list-style-type: none"> ▪ Austria: see general remarks/ comments ▪ professional's education certificate or professional's education + two or one year of professional praxis ▪ insurance broker examination for insurance brokers (untied insurance intermediaries) ▪ Versicherungsfachmann IHK – Insurance Specialist CCI (Chamber of Commerce and Industry) if untied ▪ examination for the inscription to the Professional Register ▪ only for chief and book keeper of company
<p>e. Others (if mentioned above):</p> <ul style="list-style-type: none"> ▪ Insurance Adviser (Germany) 	<ul style="list-style-type: none"> ▪ Versicherungsfachmann IHK – Insurance Specialist CCI (Chamber of Commerce and Industry)

4a. Tied insurance intermediaries

I. Is a minimum education/training mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	4
<ul style="list-style-type: none">• No	5

Is professional experience mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	4
<ul style="list-style-type: none">• No	6

If you answered “yes”, please write down how many years:

II. The minimum education/training takes place

Answers:	Answers:
<ul style="list-style-type: none">• Within the company	6
<ul style="list-style-type: none">• Industry-wide	4

The minimum education/training includes

Answers:	Answers:
Supervised training: <ul style="list-style-type: none">• 167 hours of training• 40 hours of training• 150 hours of training	4
Self-studies: <ul style="list-style-type: none">• Minimum 100 hours of self-studies• 160 hours of self-studies	2
<ul style="list-style-type: none">• Without guidelines	3

III. Is an exam mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	5
<ul style="list-style-type: none">• No	5

IV. The exam takes place

Answers:	Answers:
<ul style="list-style-type: none"> • Within the company 	3
<ul style="list-style-type: none"> • Industry-wide 	4

The exam includes a written exam

Answers:	Answers:
<ul style="list-style-type: none"> • Yes 	5
<ul style="list-style-type: none"> • No 	

Answers:	Answers:
With open questions: <ul style="list-style-type: none"> • For 60 minutes and with 50 assignments 	2
With closed questions: <ul style="list-style-type: none"> • For 60 minutes and with 50 assignments • For 90 minutes and with 40 correct answers on 60 assignments 	3
<ul style="list-style-type: none"> • Without guidelines 	1

The exam includes an oral exam

Answers:	Answers:
<ul style="list-style-type: none"> • Yes 	3
<ul style="list-style-type: none"> • No 	2

Answers:	Answers:
Factual knowledge for: <ul style="list-style-type: none"> • 15 minutes • 30 minutes 	2
Case study for: <ul style="list-style-type: none"> • 30 minutes 	1
<ul style="list-style-type: none"> • Without guidelines 	2

The exam includes a practical exam / role play

Answers:	Answers:
<ul style="list-style-type: none"> • Yes 	1
<ul style="list-style-type: none"> • No 	3

V. Which institution(s) can organise the required minimum education/training?

Answers:	Answers:
<ul style="list-style-type: none"> Only: (Please write down the name of the institution) 	
<ul style="list-style-type: none"> Certain institutions recognised by the state 	1
<ul style="list-style-type: none"> Only institutions which can award an academic or equivalent diploma 	1
<ul style="list-style-type: none"> Not defined 	3

VI. Which institution(s) can award the minimum qualification/certification required for registration?

Answers:	Answers:
<ul style="list-style-type: none"> Only: (Please write down the name of the institution) 	
<ul style="list-style-type: none"> Certain institutions recognised by the state 	1
<ul style="list-style-type: none"> Only institutions which can award an academic or equivalent diploma 	
<ul style="list-style-type: none"> Not defined 	5

VII. General remarks/comments:

<p>Austria: There are several entry requirements in Austria which can not be clearly distinguished by the above mentioned terms like minimum education, professional experience or exams. Entry requirements in Austria: 1) positive taking of the qualifying exam or 2) graduation from a university study course like the "acadamically certified insurance clerk" or 3) graduation from the Chamber of Economic Commerce examined insurance clerk or 4) graduation from university or college (jurisprudential, economical, socio-scientifical study courses) or commercial academy plus 6 months occupation in a insurance company or 5) positive taking of the BÖV-exam or 6) any other schools with focus on business administration plus 1 year professional experience in an insurance company or 7) entrepreneur- exam/certification plus 2 years professional practise in a insurance company or 8) 3 years prof. occupation in the respective industry or 9) 2 years prof. occupation in the respective industry plus 2 years prof. occupation in a similar industry (banking, mortgage, investment) or 10) documents about a 4 year continious prof. occupation as a self-employed or in a leading position or 11) documents about a 2 year continious prof. occupation as self -employed or in a leading position plus 3 years prof. occupation as an employee in a respective company.</p> <p>The occupations mentioned above have to involve knowledge concerning the intermediation as well as the handling of life and non- life insurance contracts.</p> <p>Belgium: Each organism that has introduced a training of 167h at the Control Authority and that are authorized to organise/to certify the training. This can be an insurance company, a school or private institute (ex. Insert)</p> <p>Denmark: This is not a regulated by the implementation of the directive but is based on a voluntary agreement</p>

among the Insurance companies (made up in 1963).

Finland:

In Finland insurance agents operate on behalf of and under full responsibility of insurance company they represent.

The insurance company which agent represents is responsible for arranging education/training consisting of relevant legislation, good insurance practice and their own products.

Registration of an agent requires among other things certification from represented insurance company that agent has been educated.

Germany:

Tied insurance intermediaries will not have to pass an examination for registration if the insurance company guarantees full assumption of liability. On a voluntary basis fulltime tied insurance intermediaries will take part in the examinations offered by the CCIs to get the title Insurance Specialist CCI.

4b. Untied insurance intermediaries

I. Is a minimum education/training mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	8
<ul style="list-style-type: none">• No	4

Is professional experience mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	5
<ul style="list-style-type: none">• No	7

If you answered “yes”, please write down how many years:

II. The minimum education/training takes place

Answers:	Answers:
<ul style="list-style-type: none">• Within the company	4
<ul style="list-style-type: none">• Industry-wide	6

The minimum education/training includes

Answers:	Answers:
Supervised training: <ul style="list-style-type: none">• 517 hours of training• 60 hours of training• 222 hours of training	4
Self-studies with: <ul style="list-style-type: none">• Minimum 120 hours of self-studies	1
<ul style="list-style-type: none">• Without guidelines	2

IV. Is an exam mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	9
<ul style="list-style-type: none">• No	2

IV. The exam takes place

Answers:	Answers:
<ul style="list-style-type: none"> • Within the company 	2
<ul style="list-style-type: none"> • Industry-wide 	9

The exam includes a written exam

Answers:	Answers:
<ul style="list-style-type: none"> • Yes 	10
<ul style="list-style-type: none"> • No 	

Answers:	Answers:
With open questions <ul style="list-style-type: none"> ▪ minimum 1 hour maximum 4 hours ▪ for 60 minutes and 50 assignments 	2
With closed questions: <ul style="list-style-type: none"> • for 60 minutes and 50 assignments • for 160 minutes and 118 assignments • for 120 minutes 	3
<ul style="list-style-type: none"> • Without guidelines 	4

The exam includes an oral exam

Answers:	Answers:
<ul style="list-style-type: none"> • Yes 	5
<ul style="list-style-type: none"> • No 	3

Answers:	Answers:
Factual knowledge for: <ul style="list-style-type: none"> • 60 minutes 	1
Case study for <ul style="list-style-type: none"> • 50 minutes • 240 minutes • 30 minutes 	3
<ul style="list-style-type: none"> • Without guidelines 	3

The exam includes a practical exam / role play

Answers:	Answers:
<ul style="list-style-type: none"> • Yes 	5
<ul style="list-style-type: none"> • No 	3

V. Which institution(s) can organise the required minimum education/training?

Answers:	Answers:
<ul style="list-style-type: none"> Only: (Please write down the name of the institution) 	1
<ul style="list-style-type: none"> Certain institutions recognised by the state 	1
<ul style="list-style-type: none"> Only institutions which can award an academic or equivalent diploma 	1
<ul style="list-style-type: none"> Not defined 	6

VI. Which institution(s) can award the minimum qualification/certification required for registration?

Answers:	Answers:
Only: <ul style="list-style-type: none"> Chamber of Commerce and Industry (Germany) The certification can only be awarded by VBV / AFA (Berufsbildungsverband der Versicherungswirtschaft) 	4
<ul style="list-style-type: none"> Certain institutions recognised by the state 	2
<ul style="list-style-type: none"> Only institutions which can award an academic or equivalent diploma 	
<ul style="list-style-type: none"> Not defined 	5

VII. General remarks/comments:

<p>Austria:</p> <p>There are several entry requirements in Austria which can not be clearly distinguished by the above mentioned terms like minimum education, professional experience or exams.</p> <p>Entry requirements in Austria:</p> <ol style="list-style-type: none"> 1) qualifying exam for the "unlimited regularised industry of the insurance broker" or 2) exam for the "unlimited regularised industry of the insurance consultant" or 3) documents about a 4 year- continuous occupation as a self-employed or in a leading position in a company related to the insurance industry or 4) documents about a 2 year- continuous occupation as a self-employed or in a leading position in a company related to the insurance industry plus 3 years occupation in a respective company as an employee or 5) documents about a one year occupation as a self-employed or in a leading position, after graduation from a state-recognised education for the "insurance broker trade". <p>The occupations mentioned above have to involve knowledge concerning the intermediation as well as the handling of life and non- life insurance contracts.</p> <p>Educations recognised by the state:</p> <ul style="list-style-type: none"> - field of studies (jurisprudential, economical, socio-scientifical) - university courses like the academically certified insurance clerk -chamber of economic commerce-examined insurance clerk and other state- recognised educations. <p>Exams: Oral exams</p> <ul style="list-style-type: none"> - factual knowledge (reinsurance, co-insurance, insurance law, tariffs and tariffs arrangements) - sector knowledge (life insurance, non-life insurance) - law (taxation, intermediation, social insurance, consumer protection..) <p>Belgium:</p> <p>Each organism that has introduced a training of 517h at the Control Authority and that are authorized to organise/to certify the training. This can be an insurance company, a school or private institute</p>

(ex. Insert)

Denmark:

More question could not be answered do to the questionnaire.

- The Danish Insurance Academy is the only institution who can educate and do the examinations
- Two Years of practice is mandatory
- The extend of the education can not be counted in hours - we the ducation aims at competencies not input and tuition

The way you ask I my answers are not fully correct as you ans on basis on a context that does not exist in Denmark.

Germany:

The examinations hold by the Chambers of Commerce and Industry will adopt the current rules of BWV's (Vocational Training Association of the German Insurance Industry) examination for intermediaries.

Switzerland:

Intermediaries who have an equivalent qualification don't have to take the exam.

Conditions to register are:

- successful completion of the exam or equivalent qualification
- no criminal records
- professional third-party liability insurance for an insured sum of at least 2 Mio. Swiss francs or equal financial guarantee

4c. Employed insurance agents

I. Is a minimum education/training mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	3
<ul style="list-style-type: none">• No	5

Is professional experience mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	1
<ul style="list-style-type: none">• No	7

If you answered “yes”, please write down how many years:

II. The minimum education/training takes place

Answers:	Answers:
<ul style="list-style-type: none">• Within the company	4
<ul style="list-style-type: none">• Industry-wide	3

The minimum education/training includes

Answers:	Answers:
Supervised training: <ul style="list-style-type: none">• 167 hours of training• 60 hours of training	3
Self-studies with: <ul style="list-style-type: none">• 50 hours of self-studies	1
<ul style="list-style-type: none">• Without guidelines	2

V. Is an exam mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	2
<ul style="list-style-type: none">• No	6

IV. The exam takes place

Answers:	Answers:
• Within the company	2
• Industry-wide	2

The exam includes a written exam

Answers:	Answers:
• Yes	3
• No	

Answers:	Answers:
With open questions: • for 60 minutes and with 50 assignments	1
With closed questions: • for 60 minutes and with 50 assignments	1
• Without guidelines	2

The exam includes an oral exam

Answers:	Answers:
• Yes	1
• No	1

Answers:	Answers:
Factual knowledge for: • 50 minutes	1
Case study for: • 60 minutes	2
• Without guidelines	1

The exam includes a practical exam / role play

Answers:	Answers:
• Yes	
• No	2

V. Which institution(s) can organise the required minimum education/training?

Answers:	Answers:
<ul style="list-style-type: none"> Only: (Please write down the name of the institution) 	
<ul style="list-style-type: none"> Certain institutions recognised by the state 	1
<ul style="list-style-type: none"> Only institutions which can award an academic or equivalent diploma 	
<ul style="list-style-type: none"> Not defined 	4

VI. Which institution(s) can award the minimum qualification/certification required for registration?

Answers:	Answers:
<ul style="list-style-type: none"> Only: (Please write down the name of the institution) 	
<ul style="list-style-type: none"> Certain institutions recognised by the state 	1
<ul style="list-style-type: none"> Only institutions which can award an academic or equivalent diploma 	
<ul style="list-style-type: none"> Not defined 	3

VII. General remarks/comments:

<p>Austria: In general there are no entry requirements. Usually an educational training is prescribed by the companies and takes place within the company. In most cases the companies send their employees to the BÖV-exam (field staff) or to the "Insurance clerk" exam (indoor services) after their educational training. The previous one is solely organised by the Training Association of the Austrian Insurance Industry while the latter one is organised in cooperation with the Chamber of Commerce. An alternative to the educational training within the companies are the BÖV- courses, which serve as a preparation for the above mentioned exams.</p> <p>Belgium: Each organism that has introduced a training of 167h at the Control Authority and that are authorized to organise/to certify the training. This can be an insurance company, a school or private institute (ex. Insert)</p> <p>Finland: Employees of insurance companies are not registered. Insurance companies are responsible for the education/trainig of their employees.</p> <p>Germany: Employed agents will not need a specific mandatory qualification or examination for registration but their minimum qualification and examination is fixed in a collective labour agreement. This agreement will refer to the examination of the chamber and the title Versicherungsfachmann IHK - Insurance Specialist CCI.</p>

4d. Reinsurance intermediaries:

I. Is a minimum education/training mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	6
<ul style="list-style-type: none">• No	2

Is professional experience mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	6
<ul style="list-style-type: none">• No	3

If you answered “yes”, please write down how many years:

II. The minimum education/training takes place

Answers:	Answers:
<ul style="list-style-type: none">• Within the company	6
<ul style="list-style-type: none">• Industry-wide	4

The minimum education/training includes

Answers:	Answers:
Supervised training: <ul style="list-style-type: none">• 100 hours of training• 150 hours of training• 222 hours of training	3
Self-studies: <ul style="list-style-type: none">• 150 hours of self-studies• 160 hours of self-studies	2
<ul style="list-style-type: none">• Without guidelines	1

VI. Is an exam mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	6
<ul style="list-style-type: none">• No	2

IV. The exam takes place

Answers:	Answers:
<ul style="list-style-type: none"> • Within the company 	3
<ul style="list-style-type: none"> • Industry-wide 	6

The exam includes a written exam

Answers:	Answers:
<ul style="list-style-type: none"> • Yes 	7
<ul style="list-style-type: none"> • No 	

Answers:	Answers:
With open questions: <ul style="list-style-type: none"> • for 60 minutes and with 50 assignments 	2
With closed questions: <ul style="list-style-type: none"> • for 60 minutes and with 40 assignments • for 160 minutes and with 118 assignments 	3
<ul style="list-style-type: none"> • Without guidelines 	2

The exam includes an oral exam

Answers:	Answers:
<ul style="list-style-type: none"> • Yes 	5
<ul style="list-style-type: none"> • No 	2

Answers:	Answers:
Factual knowledge for: <ul style="list-style-type: none"> • 30 minutes 	1
Case study for: <ul style="list-style-type: none"> • 30 minutes 	2
<ul style="list-style-type: none"> • Without guidelines 	2

The exam includes a practical exam / role play

Answers:	Answers:
<ul style="list-style-type: none"> • Yes 	3
<ul style="list-style-type: none"> • No 	2

V. Which institution(s) can organise the required minimum education/training?

Answers:	Answers:
<ul style="list-style-type: none"> Only: (Please write down the name of the institution) 	
<ul style="list-style-type: none"> Certain institutions recognised by the state 	1
<ul style="list-style-type: none"> Only institutions which can award an academic or equivalent diploma 	1
<ul style="list-style-type: none"> Not defined 	4

VI. Which institution(s) can award the minimum qualification/certification required for registration?

Answers:	Answers:
Only: <ul style="list-style-type: none"> Chamber of Commerce and Industry (Germany) 	2
<ul style="list-style-type: none"> Certain institutions recognised by the state 	1
<ul style="list-style-type: none"> Only institutions which can award an academic or equivalent diploma 	1
<ul style="list-style-type: none"> Not defined 	3

VII. General remarks/comments:

<p>Austria: Same requirements as the untied insurance intermediary.</p> <p>Czech Republic: The exam takes place within the supervisory authority.</p> <p>Denmark: To be registered you need to possess a number of competences. The regulator evaluates the background of the person who applies for registration and if they find it ok you get the registration.</p> <p>Finland: Above answers apply on insurance brokers (untied insurance intermediaries). If reinsurance intermediary is an agent, look 4a. (tied insurance intermediaries) VII.</p> <p>Germany: Only for untied Reinsurance Intermediaries an examination is mandatory. This group of intermediaries doesn't really exist in Germany. Most Reinsurance Intermediaries are tied and they do have an acknowledged higher qualification.</p> <p>Malta: There are no such intermediaries in Malta.</p> <p>Sweden: The Swedish model requires appropriate competence and that you should be able to show in a test that you have the competence.</p>

4e. Others:

I. Is a minimum education/training mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	5
<ul style="list-style-type: none">• No	1

Is professional experience mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	2
<ul style="list-style-type: none">• No	2

If you answered “yes”, please write down how many years:

II. The minimum education/training takes place

Answers:	Answers:
<ul style="list-style-type: none">• Within the company	2
<ul style="list-style-type: none">• Industry-wide	2

The minimum education/training includes

Answers:	Answers:
Supervised training: <ul style="list-style-type: none">• 150 hours of training• 222 hours of training	3
Self-studies: <ul style="list-style-type: none">• 160 hours of self-studies	1
<ul style="list-style-type: none">• Without guidelines	1

VII. Is an exam mandatory for registration?

Answers:	Answers:
<ul style="list-style-type: none">• Yes	4
<ul style="list-style-type: none">• No	1

IV. The exam takes place

Answers:	Answers:
• Within the company	1
• Industry-wide	4

The exam includes a written exam

Answers:	Answers:
• Yes	4
• No	

Answers:	Answers:
• With open questions - for _____ minutes and/or - with _____ assignments (number)	1
• With closed questions: • for 160 minutes and with 118 assignments	2
• Without guidelines	1

The exam includes an oral exam

Answers:	Answers:
• Yes	3
• No	

Answers:	Answers:
• Factual knowledge for _____ minutes	1
• Case study for _____ minutes	1
• Without guidelines	1

The exam includes a practical exam / role play

Answers:	Answers:
• Yes	3
• No	

V. Which institution(s) can organise the required minimum education/training?

Answers:	Answers:
<ul style="list-style-type: none"> Only: (Please write down the name of the institution) 	
<ul style="list-style-type: none"> Certain institutions recognised by the state 	
<ul style="list-style-type: none"> Only institutions which can award an academic or equivalent diploma 	1
<ul style="list-style-type: none"> Not defined 	2

VI. Which institution(s) can award the minimum qualification/certification required for registration?

Answers:	Answers:
Only: <ul style="list-style-type: none"> Chamber of Commerce and Industry (Germany) 	2
<ul style="list-style-type: none"> Certain institutions recognised by the state 	
<ul style="list-style-type: none"> Only institutions which can award an academic or equivalent diploma 	1
<ul style="list-style-type: none"> Not defined 	1

VII. General remarks/comments:

<p>Austria: There is no qualification certification required for companies (travel agencies, car industry..) dealing with insurances as a side trade when their date of foundation were before 1.1.2005. For the companies founded after this date the qualification certification only concerns the field the company is operating in.</p> <p>The directive 2002/92/EG is not applied to persons, who offer intermediary services for insurance contracts if the following conditions are fulfilled:</p> <ol style="list-style-type: none"> 1) only knowledge about the part of the offered insurance coverage is required 2) not a life insurance 3) risks of casualty is not involved 4) the operating person's main occupation is not the intermediation of insurances 5) the insurance is an additional service to the delivery of goods/services if the insurance covers the following: <ul style="list-style-type: none"> - risk of damage or loss of the goods which are delivered by the supplier. - damage or loss of luggages and other risks in connection with the a travel booked from the respective offerer, even if the insurance includes life and casualty. 6) The amount of the annual premium does not exceed EUR 500 and the duration of the insurance in total is less than 5 years. <p>The education usually takes place within the company. An exam taking is not mandatory or required</p> <p>Germany: According to German law a so called Insurance "Adviser" is only allowed to give advise and not to sell products. He gets a fee and not a commission.</p> <p>Russia: It must be according to the Law since next year.</p>

5. Which of the following classes of business and topics are content of the curriculum?

Classes of business and topics	Groups of intermediaries / Responses		
	4a: - Belgium - Czech Repl. - Italy - Sweden	4b: - Austria - Belgium - Czech Repl. - Finland - Germany - Italy - Malta - Switzerland	4c: - Belgium - Czech Repl. - Italy
Life assurance	3	8	3
Pension insurance	2	7	2
Accident insurance	3	8	3
Disability insurance	2	7	2
Health insurance	2	7	2
Nursing care insurance	1	4	1
Liability insurance	3	8	3
Motor vehicle insurance	3	8	3
Household contents insurance	2	7	2
Building insurance	2	7	2
Legal expenses insurance	2	7	2
Property damage insurance (commercial sector)	2	6	2
Fire insurance	3	7	3
Engineering lines	1	5	2
Transportation insurance	1	6	2
Business liability insurance	1	6	2
Risk management	1	6	1
Knowledge of the social insurance system	3	6	2
Company pension schemes	1	4	1
Commercial and legal knowledge	2	7	2
Mortgages		1	
Investment funds	1	1	1
Market overview and market analysis		3	
Communication skills for customer advising	2	5	2
Ethical principles in sales	2	4	2
Others: Taxes		1	
Others: Trade and commerce insurance		1	
Others: Reinsurance		1	
Others: Animal insurance		1	
Others: Hail insurance		1	
Others: Compliance		1	

Classes of business and topics	Groups of intermediaries / Responses		
	4d: - Austria - Belgium - Czech Repl. - Finland - Italy	4e: - Belgium - Germany - Sweden	4f: - Belgium
Life assurance	5	3	1
Pension insurance	4	1	
Accident insurance	5	2	1
Disability insurance	4	1	
Health insurance	4	1	
Nursing care insurance	3	1	
Liability insurance	5	2	1
Motor vehicle insurance	5	2	1
Household contents insurance	4	1	
Building insurance	4	1	
Legal expenses insurance	4	1	
Property damage insurance (commercial sector)	4		
Fire insurance	5	1	1
Engineering lines	3		
Transportation insurance	4		
Business liability insurance	4		
Risk management	4		
Knowledge of the social insurance system	3	2	
Company pension schemes	1	1	
Commercial and legal knowledge	3	1	
Mortgages	1		
Investment funds	1		
Market overview and market analysis	1	1	
Communication skills for customer advising	2	1	
Ethical principles in sales	4		
Others: Taxes	1		
Others: Trade and commerce insurance	1		
Others: Reinsurance	1		
Others: Animal insurance	1		
Others: Hail insurance	1		
Others: Compliance			