

Germany



Capital	Berlin
Language(s)	German
Currency	€uro
Surface	357 021 km ²
Population	81 305 856 inhabitants
Population density	227,7 inhabitants / km ²
GDP(2011)	3 629 000 Millions \$
Car fleet in 2015	52 391 000
Length of the road network	626 981 kms
Nber of vehicles for 1000 inhabitants	510
Time zone	GMT +1
Number of persons killed on the road in 2015	3475

Germany has the largest population of any EU country. Its territory stretches from the North Sea and the Baltic in the north to the Alps in the south and is traversed by some of Europe's major rivers such as the Rhine, Danube and Elbe.

Germany is a federal republic. The lawmakers at the national level are the *Bundestag*, whose members are elected every four years by popular vote and the *Bundesrat*, which consists of 69 representatives of the 16 states (*Bundesländer*).

After the Second World War, Germany was divided into the democratic West and the Communist East (German Democratic Republic). The Berlin Wall became the symbol of this division. It fell in 1989 and Germany was reunited a year later.

German is the most widely spoken first language in the European Union. Germany is the world's third largest economy, producing automobiles, precision engineering products, electronic and communications equipment, chemicals and pharmaceuticals, and much more besides. Its companies have invested heavily in the central and east European countries which joined the EU in 2004.

As birthplace of Johann Sebastian Bach, Ludwig van Beethoven, Johannes Brahms and Richard Wagner, among others, Germany's gift to European classical music is important. In thought and word, Germany's huge heritage includes the works of Luther, Goethe, Schiller, Nietzsche, Kant, Brecht and Thomas Mann.

Germany is the second largest producer of hops in the world and the country is known for its quality beers. Wine is produced in the Moselle and Rhine valleys.

Automotive expertise in Germany

The loss adjusting market in Germany is strongly characterized by the injured party's direct commissioning and based on German system realities according to which in case of accidents where the insured is not responsible, the injured party has the right to commission immediately an expert of his choice. Besides when this assessment is requested by a party it should be totally accepted by the other party, as in German law, the expert is totally independent and freely carries out his assessment without influence of his principal. The direct commissioning via insurers has been decreasing in Germany for years. This is due to assessments done by insurance companies' staff experts on the one hand and the checking of electronic estimates essentially done by external service providers on the other hand. To a low extent German experts can also have lawyers as principals. However their category has increased in the last two years as many lawyers understood it was possible to get missions via experts. 10% of assessments missions are issued by courts. The attribution of missions in Germany depends on the market General conditions. This means that more and more damage are managed and settled by insurers who tend to exclude self-employed experts from the claim noticing.

As in Germany automotive expert profession is not legally regulated the associations and reliable German experts organizations gathered in order to design an independent quality guarantee. The physical persons' certification based on an European standard has defined the General compulsory requirements for expertise industry. In the meantime, an important number of referred associations and organizations have passed an exam which certify their skill on the basis of instructions from IFS certification body (editor's note: IFS >> *Institut für Sachverständigenwesen* >> Institute for expertise industry). At any moment the consumer can submit an assessment to an IFS commission. The certified expert is bound by the experts' commission decision.

Professional Associations



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