



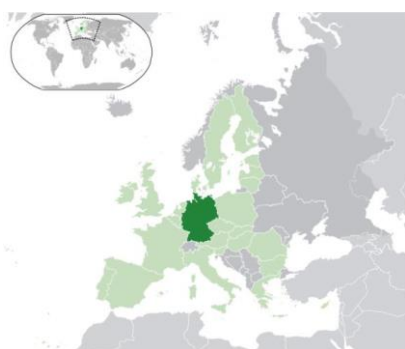
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Germany



Capital	Berlin
Language(s)	German
Currency	€uro
Surface	357 201 km ²
Population	81 174 000 inhabitants
Population density	236.1 inhabitants/km ²
GDP (2017)	3045.91 Mrd €
Car fleet in 2016	38.651.953
Length of road network	626 981 kms
Nber of vehicle for 1000 inhabitants	476
Time zone	GMT + 1
Persons killed on the road in 2017	39 for 1 million people

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



Last Update
12 / 09 / 2019