

99050034001000, 99050034001000

Work as an insurance consultant Permission

Heruntergeladen am 10.06.2025

<https://fimportal.de/xzufi-services/365865431/L100001>

Modul	Sachverhalt
Leistungsschlüssel	99050034001000, 99050034001000
Leistungsbezeichnung I	Work as an insurance consultant Permission
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hessen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Gewerbe (050)
Verrichtungskennung	Erteilung (001)
SDG-Informationsbereich	
Lagen Portalverbund	Anmeldepflichten (2010100), Erlaubnisse und Genehmigungen (2010400)

Modul	Sachverhalt
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	20.09.2019
Fachlich freigegeben durch	Federal Ministry for Economic Affairs and Energy (BMWi)
Handlungsgrundlage	https://www.gesetze-im-internet.de/gewo/BJNR002450869.html https://www.gesetze-im-internet.de/gewo/BJNR002450869.html
Teaser	If you would like to work full-time as a self-employed insurance consultant, you need a permit from the Chamber of Industry and Commerce (IHK).
Volltext	<p>As an insurance consultant, you advise people on:</p> <ul style="list-style-type: none"> • the agreement, • Modification or • Examination of insurance contracts. <p>In addition, you will advise or represent persons out of court in the event of an insured event in the exercise of claims arising from insurance contracts.</p> <p>To work as an insurance consultant, you need a permit from your local Chamber of Industry and Commerce.</p> <p>In addition to obtaining permission, you must also be entered in the register of insurance intermediaries. At the same time as applying for permission, you can submit an application for entry in the register of intermediaries.</p> <p>As an insurance consultant, you are not allowed to accept benefits (commissions) from insurance companies, nor</p> <ul style="list-style-type: none"> • be otherwise dependent on insurance undertakings, or • accept an economic advantage.

Modul

Sachverhalt

You work exclusively in the interest of your customers and may only be paid by them.

****Special features for foreign nationals:****

If you are a foreign citizen and have a branch in another member state of the European Union (EU), you must register in that country. You do not need a permit in Germany, nor can you be entered in the German insurance intermediary register.

The same provisions apply to foreign nationals from non-EU countries as to German nationals. These also apply to EU nationals who register a corresponding business exclusively in Germany.

Erforderliche Unterlagen

- Copy of your valid identity card or passport
- for proof of entrepreneurial legal form:
 - at the company's registered office in Germany:
 - Excerpt from the commercial register or the partnership register, in the case of companies entered in a register, otherwise
 - a copy of the articles of association
 - in the case of the company's registered office abroad: documents from the country of domicile proving the legal form
- for proof of personal reliability:
 - if you are resident in Germany:
 - Certificate of good conduct (document type O) and
 - Excerpt from the Central Trade Register
 - if you live abroad: Relevant documents from your home country that prove your personal reliability
- for the proof of orderly financial circumstances:
 - if you are resident in Germany:
 - Excerpt from the list of debtors
 - Certificate from the insolvency court
 - Certificate from the tax office in tax matters
 - if you live abroad: Relevant documents from your home country that prove your orderly financial circumstances
- Certificate of competence from the Chamber of Industry and Commerce on existing necessary

Modul

Sachverhalt

knowledge and legal regulations of the insurance industry

- Proof from an insurance company of the existence of professional indemnity insurance for the insurance industry

In the case of legal entities, you only need to fill out the application form for the legal entity itself. You must submit all personal documents for all persons authorized to manage the company. For the legal entity, you also need an excerpt from the Central Trade Register.

As such, partnerships are not eligible for approval. Therefore, every managing partner needs permission. For each of these people, you will need to submit a completed application form and all personal documents.

Attention: To check personal reliability, your Chamber of Industry and Commerce may request further documents. Some of the documents submitted must not exceed an expiry period at the time of the decision (not only at the time of filing). Inquire about this at your Chamber of Industry and Commerce.

Voraussetzungen

- They have the reliability necessary for commercial operations. You are not considered reliable if you have been convicted of one of the following violations in the last 5 years:
 - Crime
 - Theft
 - Embezzlement
 - Blackmail
 - Fraud
 - Unfaithfulness
 - Money laundering
 - Forgery of documents
 - Fencing
 - Usury
 - Bankruptcy offences
- They live in orderly financial circumstances. You do not meet this requirement if:

Modul

Sachverhalt

- opens insolvency proceedings against your assets, or
- was rejected for lack of assets, or
- You are entered in the list of debtors.
- They have the necessary expertise. Proof of the required expertise is possible by:
 - an examination of competence before the Chamber of Industry and Commerce or
 - through equivalent educational qualifications and, possibly, corresponding professional experience.
- You have taken out professional indemnity insurance. Currently, there is a minimum deck sum of:
 - EUR 1,276,000 for each insured event and
 - EUR 1,919,000 for all insured events in a year.

Kosten

- The fees for obtaining a licence for insurance consultants and for registering in the register of insurance intermediaries vary depending on the Chamber of Industry and Commerce

Note: There may also be costs when requesting documents that you need to provide during the procedure.

Verfahrensablauf

You can apply for permission to work as an insurance consultant in writing:

- Download the application form from the website of your local Chamber of Industry and Commerce. Fill it out completely.
- Then send it with the required documents to your local Chamber of Industry and Commerce.
- As soon as you have provided all the information and the documents are complete, the Chamber of Industry and Commerce will decide on your application.
- After a positive check, you will receive permission and, if necessary, will be entered in the register of insurance intermediaries.
- The permission granted is valid indefinitely. It doesn't end until you don't do it. Under certain conditions, the Chamber of Industry and Commerce can revoke or revoke the permit and have you deleted

Modul	Sachverhalt
	<p>from the register of intermediaries.</p> <p>Note: As a rule, your local Chamber of Industry and Commerce also offers an online procedure.</p>
Bearbeitungsdauer	Varies depending on the Chamber of Industry and Commerce.
Frist	<ul style="list-style-type: none"> • Decision on the application: within 3 months Note: You are not allowed to start the activity until permission has been granted.
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> • Work as an insurance consultant Permission <ul style="list-style-type: none"> • self-employed insurance consultants who work on a commercial basis need a permit • In addition to the permit, an entry in the insurance intermediary register is also required • Insurance advisors may not take commission from insurance companies or be dependent on them in any other way • the granted permit is valid indefinitely, but can be revoked or revoked by the Chamber of Industry and Commerce under certain conditions • the permit as well as the entry in the register are subject to a fee • responsible: Chamber of Commerce and Industry
Ansprechpunkt	<p>Your local Chamber of Industry and Commerce</p> <p>https://www.ihk.de/#ihk-finder</p> <p>https://eah.hessen.de/</p> <p>https://www.ihk.de/#ihk-finder</p> <p>https://eah.hessen.de/</p>
Zuständige Stelle	<p>Your local Chamber of Industry and Commerce</p> <p>https://www.ihk.de/#ihk-finder</p> <p>https://www.ihk.de/#ihk-finder</p>
Formulare	Forms: can be obtained from your local Chamber of

Modul	Sachverhalt
	<p>Commerce and Industry</p> <p>Online procedure possible: partially, depending on the Chamber of Industry and Commerce</p> <p>Written form required: yes</p> <p>Personal appearance required: no</p>
Ursprungsportal	Work as an insurance consultant Permission, Tätigkeit als Versicherungsberater Erlaubnis