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Applying for permission to work as an insurance intermediary

Heruntergeladen am 10.06.2025

<https://fimportal.de/xzufi-services/9106253/L100001>

Modul	Sachverhalt
Leistungsschlüssel	99050035001000, 99050035001000
Leistungsbezeichnung I	Applying for permission to work as an insurance intermediary
Leistungsbezeichnung II	Applying for permission to work as an insurance intermediary
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hessen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	fachlich freigegeben (silber)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Gewerbe (050)
Verrichtungskennung	Erteilung (001)
SDG-Informationsbereich	Erlangung von Lizenzen, Genehmigungen oder Zulassungen im Hinblick auf die Gründung und

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	Führung eines Unternehmens
Lagen Portalverbund	Anmeldepflichten (2010100), Erlaubnisse und Genehmigungen (2010400)
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
Teaser	If you would like to work as a self-employed insurance broker, you need a permit from your local Chamber of Industry and Commerce (IHK).
Volltext	<p>You are an insurance intermediary if you work as:</p> <ul style="list-style-type: none"> • insurance agent or • insurance broker. <p>To do this, you need a permit from your local Chamber of Industry and Commerce. In addition to obtaining the permit, you must also be entered in the insurance intermediary register. At the same time as you apply for a permit, you can also apply to be entered in the register of intermediaries.</p> <p>As an insurance agent</p> <ul style="list-style-type: none"> • If you mediate insurance contracts for one or more insurers on a professional basis and • as its property manager, you are on the side of the insurance company on the basis of an agency agreement. <p>As an insurance broker:</p>

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- you independently broker insurance contracts on behalf of the customer and
- are on the side of the customer as his or her guardian of interests.

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

If you are a foreign national with 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 register in the German insurance intermediary register.

For foreign nationals from non-EU countries, the same regulations apply as for German nationals. These also apply to EU nationals who register a corresponding trade exclusively in Germany.

Erforderliche Unterlagen

- Copy of your valid identity card or passport
- for the proof of the entrepreneurial legal form:
 - if the company has its registered office in Germany:
 - Extract 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
 - If the company is based abroad: documents from the country of domicile proving its legal form
- for proof of personal reliability:
 - if domiciled in Germany:
 - certificate of good conduct (document type O) and
 - Extract from the Central Trade Register
 - if you are domiciled abroad: relevant documents from your home country proving your personal reliability
- for proof of orderly financial circumstances:
 - if resident in Germany:
 - Extract from the debtors' register
 - Certificate from the insolvency court
 - Certificate of the tax office in tax matters
 - If you are resident abroad: Appropriate documents from your home country proving that your financial circumstances are in good order.

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- Proof of expertise from the IHK (Chamber of Industry and Commerce) on existing necessary knowledge and legal regulations of the insurance business
- Proof from an insurance company of the existence of professional liability insurance for the insurance industry.

In the case of legal entities, you only need to complete the application form for the legal entity itself. You must submit all personal documents for all persons authorised to manage the company. For the legal entity, you also need an extract from the central business register.

Partnerships are not eligible for a permit as such. Therefore, each managing partner requires the permit. For each of these persons, you must submit a completed application form and all personal documents.

Attention: Your IHK may request further documents to verify your personal reliability. Some of the documents submitted may not exceed an expiry date at the time of the decision (not just at the time of submission). Please enquire about this with your IHK.

Voraussetzungen

- You have the necessary reliability for the business operation. You are not deemed to be reliable if you have been convicted by a final court decision of one of the following offences in the last 5 years:
 - Crime
 - Theft
 - Embezzlement
 - Extortion
 - Fraud
 - Infidelity
 - Money laundering
 - Forgery of documents
 - Receiving stolen goods
 - Usury
 - Insolvency offences
- You live in orderly financial circumstances. You do

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not meet this requirement if:

- insolvency proceedings have been instituted against your assets, or
- have been dismissed for lack of assets or
- you are entered in the debtors' register
- You have the required expertise. Proof of the required expertise is possible through:
 - an expert examination before the IHK or
 - equivalent training qualifications and possibly corresponding professional experience.
- You have taken out professional indemnity insurance. Currently a minimum cover sum of:
 - EUR 1,276,000 for each insured event and
 - EUR 1,919,000 for all insured events in one year in total.

Kosten

- The fees for the licensing procedure for insurance intermediaries and registration in the insurance intermediary register vary depending on the IHK.

Note: Costs may also be incurred when requesting documents that you must submit during the procedure.

Verfahrensablauf

You can apply for permission to act as an insurance intermediary 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 competent IHK.
- As soon as you have provided all the information and the documents are complete, the IHK will decide on your application.
- After a positive examination, you will receive the permit and, if applicable, will be entered in the insurance intermediary register.
- The granted permission is valid for an unlimited period. It only ends if you renounce it. Under certain conditions, the IHK can revoke or withdraw the permit and have you deleted from the register of insurance brokers.

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	Note: As a rule, your local IHK also offers an online procedure.
Bearbeitungsdauer	Varies depending on the chamber of commerce.
Frist	<ul style="list-style-type: none"> Decision on the application: within 3 months Note: You may not commence the activity until permission has been granted.
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> Permission for insurance intermediaries <ul style="list-style-type: none"> Self-employed insurance intermediaries who work on a commercial basis require a permit. in addition to the permit, an entry in the insurance intermediary register is also necessary Insurance brokers work as: <ul style="list-style-type: none"> Insurance agent or insurance broker the granted permission is valid for an unlimited period of time, but can be revoked or withdrawn by the IHK under certain conditions the permission as well as the entry into the register are liable to pay costs responsible: Chamber of Industry and Commerce
Ansprechpunkt	Your local IHK https://www.ihk.de/#ihk-finder https://verwaltung.bund.de/leistungsverzeichnis/de/hilfs-problemloesungsdienste/102837976 https://www.ihk.de/#ihk-finder https://verwaltung.bund.de/leistungsverzeichnis/de/hilfs-problemloesungsdienste/102837976
Zuständige Stelle	Your local IHK https://www.ihk.de/#ihk-finder https://www.ihk.de/#ihk-finder
Formulare	Forms: can be obtained from your responsible

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	<p>Chamber of Industry and Commerce</p> <p>Online procedure possible: partly, varies depending on IHK</p> <p>Written form required: no</p> <p>Personal appearance required: no</p>
Ursprungsportal	<p>Applying for permission to work as an insurance intermediary, Erlaubnis zur Arbeit als Versicherungsvermittler beantragen</p>