

99050035001000, 99050035001000

Permit for insurance intermediaries Issuance

Heruntergeladen am 10.06.2025

<https://fimportal.de/xzufi-services/121347633/L100002>

Modul	Sachverhalt
Leistungsschlüssel	99050035001000, 99050035001000
Leistungsbezeichnung I	Permit for insurance intermediaries Issuance
Leistungsbezeichnung II	Apply for permission to work as an insurance intermediary
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Nordrhein-Westfalen
Freigabestatus Katalog	fachlich freigegeben (gold)
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 Führung eines Unternehmens

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Lagen Portalverbund	Anmeldepflichten (2010100), Erlaubnisse und Genehmigungen (2010400)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	07.07.2022
Fachlich freigegeben durch	Ministry of Economic Affairs, Industry, Climate Protection and Energy of the State of North Rhine-Westphalia
Handlungsgrundlage	<p>[§ Section 34 d (2) of the Trade, Commerce and Industry Regulation Act (GewO)](http://www.gesetze-im-internet.de/gewo/_34d.html)</p> <p>[§ Section 11a of the Trade Regulation Act (GewO)](https://www.gesetze-im-internet.de/gewo/_11a.html)</p> <p>[§ Section 156 of the Trade Regulation Act](https://www.gesetze-im-internet.de/gewo/_156.html)</p> <p>[Insurance Intermediary Ordinance (VersVermV)](http://www.gesetze-im-internet.de/versvermv)</p> <p>[Insurance Contract Act (VVG)](http://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html)</p> <p>[Insurance Supervision Act (VAG)](http://www.gesetze-im-internet.de/vag_2016/) http://www.gesetze-im-internet.de/gewo/_34d.html https://www.gesetze-im-internet.de/gewo/_11a.html https://www.gesetze-im-internet.de/gewo/_156.html http://www.gesetze-im-internet.de/versvermv http://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html http://www.gesetze-im-internet.de/vag_2016/ http://www.gesetze-im-internet.de/gewo/_34d.html https://www.gesetze-im-internet.de/gewo/_11a.html https://www.gesetze-im-internet.de/gewo/_156.html</p>

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	http://www.gesetze-im-internet.de/versvermv http://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html http://www.gesetze-im-internet.de/vag_2016/
Teaser	<p>If you want to work as a self-employed insurance intermediary (insurance broker or insurance agent), you need a license from the relevant Chamber of Industry and Commerce. You can find out more here.</p>
Volltext	<p>You are an insurance intermediary if you work either as an insurance broker or insurance agent:</p> <ul style="list-style-type: none"> • An**insurance broker** is someone who arranges or concludes insurance policies for the policyholder on a professional basis without having been commissioned by an insurance company or an insurance agent. • An**insurance agent** is a person who brokers or concludes insurance policies on a professional basis on behalf of an insurance company or insurance agent. <p>In addition to obtaining permission, you must apply for entry in the register of intermediaries and obtain a registration number. You can apply for entry in the register together with the permit. You must register your business before commencing your activity.</p> <p>The permit can be issued to a natural person or a legal entity. It is valid for an unlimited period.</p> <p>Partnerships (commercial partnerships) such as the civil law partnership (GbR) or the general partnership (OHG) cannot obtain the permit. In these cases, every managing partner requires a license.</p> <p>As a tied insurance agent, you work exclusively for one insurance company or, if the insurance products are not in competition, for several insurance companies. In this case, you have the option of being entered in the register of intermediaries directly by your insurance company. In this case, you do not need a license.</p>

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If you broker insurance policies in addition to goods or services, i.e. as an ancillary product, you can be exempted from the licensing requirement by applying for exemption from the Chamber of Industry and Commerce. In this case, however, you are also subject to the registration requirement.

The content of the permit may be restricted and subject to conditions if, in the opinion of the authorities, this is necessary to protect the general public or clients.

If you are an EU/EEA citizen, have a license or trade as an insurance intermediary in another country and only wish to work temporarily in Germany, you do not need a license in Germany. However, you must notify the authorities in your home country of your intended activity.

Erforderliche Unterlagen

- Copy of a valid identity card or passport as proof of the company's legal form:

\- if the company is based in Germany:

- Extract from the commercial register or the partnership register for 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 the legal form

for proof of personal reliability:

\- for residence in Germany:

- Certificate of good conduct (document type O) and
- Extract from the central trade register

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\- if you live abroad:

- Corresponding documents from your home country that prove your personal reliability

for proof of orderly financial circumstances:

\- for residence in Germany:

- Extract from the debtor register of the central enforcement court (enforcement portal)
- Information on entries in the insolvency register and a declaration from the competent local court as to whether insolvency proceedings have been opened
- Certificate from the tax office in tax matters

\- if you live abroad:

- Corresponding documents from your home country that prove your orderly financial circumstances

\- Proof of expertise from the Chamber of Industry and Commerce (IHK) regarding existing necessary knowledge and legal regulations of the insurance industry or relevant professional qualification

\- Proof from an insurance company of the existence of professional liability insurance for the insurance industry (certificate from an insurance company licensed in Germany for submission to the IHK) in the original and not older than three months

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 authorized to manage the company****. For the legal

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entity, you also need an **extract from the central trade register**. Partnerships as such are not eligible for a permit. **Each managing partner** therefore requires a permit. A completed application form and all personal documents must be submitted for each of these persons.

Please note: The responsible IHK may request additional documents to verify personal reliability. Some of the documents submitted may not exceed an expiry date at the time of the decision (not only at the time of submission).

Voraussetzungen

In order to obtain a license in accordance with Section 34 d (2) GewO, you must

- have the necessary reliability for the business operation,
- live in orderly financial circumstances, i.e. you are not in private insolvency or entered in the debtor register.
- have professional liability insurance with a minimum cover of EUR 1,130,000.00 for each insured event and EUR 1,700,000.00 for all insured events in a year and

can provide evidence of the required expertise.

Kosten

Costs are incurred. The exact amount depends on the fee schedule of the local IHK.

Verfahrensablauf

In order to obtain a license as an insurance advisor, you must submit a corresponding application together with the necessary documents to your responsible Chamber of Industry and Commerce (IHK).

- It is also possible to submit an online application
- You can also apply for entry in the register of intermediaries at the same time as your application
- The IHK will check whether you meet the requirements based on the information and documents you submit
- After checking, you will receive your license by post

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	You must apply for entry in the register of intermediaries at the latest before starting your activity.
Bearbeitungsdauer	Processing takes a few weeks once all the documents have been submitted.
Frist	none
weiterführende Informationen	<p>§Section 5 of the Insurance Intermediary Ordinance lists the qualifications recognized as an alternative to the expert knowledge examination: https://www.gesetze-im-internet.de/versvermv_2018/_5.html You can find the Chamber of Industry and Commerce responsible for you here: https://www.ihk.de/?fdialog=ihk-finder%2F%2F Search for procedures via the network of single points of contact for your federal state: http://www.ea-deutschland.de/</p>
Hinweise	<ul style="list-style-type: none"> • If you have employees who are involved in insurance brokerage, they do not need their own license. However, you must register them in the register of intermediaries and ensure that they have the necessary expertise and personal reliability.
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> • Applying for a license as an insurance intermediary • Self-employed insurance intermediaries who work commercially require a license; The license holder can be a legal entity or a natural person; In addition to the license, an entry in the publicly accessible register of intermediaries is also required; The license and the entry in the register are subject to a fee • Responsible: Chamber of Industry and Commerce
Ansprechpunkt	<p>Your local IHK https://www.ihk.de/#ihk-finder https://www.ea-deutschland.de https://www.ihk.de/#ihk-finder https://www.ea-deutschland.de</p>
Zuständige Stelle	Your local IHK

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	https://www.ihk.de/#ihk-finder https://www.ihk.de/#ihk-finder
Formulare	<ul style="list-style-type: none"> • Online procedure possible: yes • Written form required: no • Personal appearance required: no
Ursprungsportal	Permit for insurance intermediaries Issuance, Erlaubnis für Versicherungsvermittler Erteilung