

99050034001000, 99050034001000

# Apply for permission to work as an insurance advisor

Heruntergeladen am 25.06.2025

<https://fimportal.de/xzufi-services/737017/L100038>

Modul	Sachverhalt
Leistungsschlüssel	99050034001000, 99050034001000
Leistungsbezeichnung I	Apply for permission to work as an insurance advisor
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Thüringen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
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
Lagen Portalverbund	Erlaubnisse und Genehmigungen (2010400),

Modul	Sachverhalt
	Anmeldepflichten (2010100)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	15.01.2024
Fachlich freigegeben durch	East Thuringia Chambers of Industry and Commerce in Gera
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/gewo/_34d.html">https://www.gesetze-im-internet.de/gewo/_34d.html</a> <a href="https://www.gesetze-im-internet.de/gewo/_11a.html">https://www.gesetze-im-internet.de/gewo/_11a.html</a> <a href="https://www.gesetze-im-internet.de/gewo/_156.html">https://www.gesetze-im-internet.de/gewo/_156.html</a> <a href="https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000600000">https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000600000</a> <a href="https://www.gesetze-im-internet.de/vvg_2008/">https://www.gesetze-im-internet.de/vvg_2008/</a> <a href="https://www.gesetze-im-internet.de/vag_2016/">https://www.gesetze-im-internet.de/vag_2016/</a> <a href="https://www.gesetze-im-internet.de/gewo/_34d.html">https://www.gesetze-im-internet.de/gewo/_34d.html</a> <a href="https://www.gesetze-im-internet.de/gewo/_11a.html">https://www.gesetze-im-internet.de/gewo/_11a.html</a> <a href="https://www.gesetze-im-internet.de/gewo/_156.html">https://www.gesetze-im-internet.de/gewo/_156.html</a> <a href="https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000600000">https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000600000</a> <a href="https://www.gesetze-im-internet.de/vvg_2008/">https://www.gesetze-im-internet.de/vvg_2008/</a> <a href="https://www.gesetze-im-internet.de/vag_2016/">https://www.gesetze-im-internet.de/vag_2016/</a>
Teaser	If you want to work as a self-employed insurance advisor, you need a license to do so.
Volltext	<p>You are an insurance advisor if you advise customers on insurance on a professional basis without receiving a commission from an insurance company or being dependent on it in any other way. As an insurance advisor, you may not accept any benefits from insurance companies in connection with your work.</p> <p>In the event of an insurance claim, you may also advise or represent persons out of court in the assertion of claims arising from insurance contracts.</p> <p>The license can be granted to a natural person or a legal entity. Partnerships, such as a civil law partnership (GbR), a general partnership (OHG) or a limited partnership (KG) cannot be granted a license. In these cases, each managing partner must apply for their own permit.</p>

## Modul

## Sachverhalt

In addition to obtaining a license, you must be entered in the register of intermediaries immediately after commencing your activities. Your license may be restricted in terms of content and subject to ancillary provisions if this is necessary to protect the general public or policyholders.

If you have a license or a trade as an insurance advisor from another EU/EEA member state and only wish to work temporarily in Germany under the freedom to provide services or as part of the establishment of a branch office, you do not require a license in Germany. However, you must notify the authorities in your home country of your intended activity.

You cannot work as an insurance intermediary at the same time.

## Erforderliche Unterlagen

- Proof of personal reliability (e.g. certificate of good conduct for submission to an authority, information from the central trade register, certificate in tax matters from the tax office)
- Proof of orderly financial circumstances (e.g. information from the debtor register of the central enforcement court and information from the insolvency court)
- Proof of professional liability insurance or an equivalent guarantee
- Proof of expertise (e.g. certificate of having passed the Chamber of Industry and Commerce (IHK) examination or certificate of an equivalent professional qualification) (see further information)
- Extract from the commercial register for legal entities and commercial partnerships

Please note: You can find out which documents are required in your specific case on the application form from the competent authority.

## Voraussetzungen

- You must be personally reliable. This means that you have not been convicted of a crime or theft, embezzlement, blackmail, fraud, embezzlement, money laundering, forgery, receiving stolen goods, usury or an insolvency offense in the five years prior to submitting the application.

Modul	Sachverhalt
	<ul style="list-style-type: none"> <li>• You must have orderly financial circumstances. This means, for example, that no insolvency proceedings have been opened against your assets or that you are not entered in the debtor register of the central enforcement court.</li> <li>• You must have professional indemnity insurance or an equivalent guarantee.</li> <li>• You must be knowledgeable, e.g. "Certified Specialist for Insurance Brokerage IHK" or have an equivalent professional qualification.</li> </ul>
Kosten	Fees apply. The exact amount can be found in the fee schedule of the local licensing authority.
Verfahrensablauf	<p>In order to obtain a license as an insurance advisor, you must submit a corresponding application together with the necessary documents to your local Chamber of Industry and Commerce (IHK).</p> <ul style="list-style-type: none"> <li>• At the same time as your application, you can also apply for entry in the register of intermediaries.</li> <li>• The relevant IHK will check whether you meet the requirements based on the information and documents you have submitted.</li> <li>• If you meet all the licensing requirements, you will receive your license.</li> </ul>
Bearbeitungsdauer	Once all documents have been submitted, the application will be processed. This may take several weeks.
Frist	The permit is valid indefinitely.
weiterführende Informationen	<p>Here you will find an overview of the professional qualifications that are equivalent to the certificate of competence examination:</p> <p><a href="https://www.gesetze-im-internet.de/versvermv_2018/___5.html">https://www.gesetze-im-internet.de/versvermv_2018/___5.html</a></p> <p><a href="https://www.gesetze-im-internet.de/versvermv_2018/___5.html">https://www.gesetze-im-internet.de/versvermv_2018/___5.html</a></p>
Hinweise	If you employ staff who are directly involved in providing advice, you must ensure that these employees are reliable and properly qualified to provide advice on the insurance in question.

Modul	Sachverhalt
	<p>If you employ staff who are responsible for providing advice in a managerial position, you must also have them entered in the register of intermediaries.</p>
Rechtsbehelf	<p>You can appeal against the Chamber of Industry and Commerce's decision on your application for a permit.</p> <p>Which legal remedies can be lodged (objection or appeal to the administrative court) varies from state to state. Detailed information on admissible legal remedies can be found in the information on legal remedies in the notification of your permit application.</p>
Kurztext	<ul style="list-style-type: none"> <li>• Licensing as an insurance advisor</li> <li>• Applying for a license to work as a professional insurance advisor</li> <li>• Permission can be granted to a natural or legal person.</li> <li>• In addition, an application for entry in the publicly accessible register of intermediaries is required upon commencement of the activity.</li> <li>• Permission is granted under the following conditions Reliability, orderly financial circumstances, professional indemnity insurance or equivalent guarantee, expertise</li> <li>• For holders of a license as an insurance intermediary in the version valid up to and including 22.02.2018: simplified licensing procedure</li> <li>• Permit valid nationwide for an unlimited period</li> <li>• Responsible: Chamber of Industry and Commerce (IHK).</li> </ul>
Ansprechpunkt	<p>Contact the IHK at the headquarters of your company.  <a href="https://www.ihk.de/?fdialog=ihk-finder%2F%2F">https://www.ihk.de/?fdialog=ihk-finder%2F%2F</a>  <a href="https://www.ihk.de/?fdialog=ihk-finder%2F%2F">https://www.ihk.de/?fdialog=ihk-finder%2F%2F</a></p>
Zuständige Stelle	
Formulare	<p>Application form: Application form of the responsible IHK for natural or legal persons or for standard procedures          Written form required: no          Personal appearance required: no</p>
Ursprungsportal	<p>Erlaubnis zur Arbeit als Versicherungsberater beantragen, Apply for permission to work as an insurance advisor</p>