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Apply for a license as an insurance intermediary

Heruntergeladen am 23.06.2025

<https://fimportal.de/xzufi-services/737041/L100038>

Modul	Sachverhalt
Leistungsschlüssel	99050035001000, 99050035001000
Leistungsbezeichnung I	Apply for a license as an insurance intermediary
Leistungsbezeichnung II	Apply for permission to work as an insurance intermediary
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Thüringen
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 Führung eines Unternehmens

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Lagen Portalverbund	Erlaubnisse und Genehmigungen (2010400), Anmeldepflichten (2010100)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	15.01.2024
Fachlich freigegeben durch	
Handlungsgrundlage	https://www.gesetze-im-internet.de/gewo/BJNR002450869.html https://www.gesetze-im-internet.de/gewo/_11a.html https://www.gesetze-im-internet.de/versvermv_2018/ https://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html https://www.gesetze-im-internet.de/vag_2016/ https://www.gesetze-im-internet.de/gewo/BJNR002450869.html https://www.gesetze-im-internet.de/gewo/_11a.html https://www.gesetze-im-internet.de/versvermv_2018/ https://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html https://www.gesetze-im-internet.de/vag_2016/
Teaser	If you want to work as a self-employed insurance intermediary (insurance broker or insurance agent), you need a license.
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 professionally arranges or concludes insurance policies on behalf of one or more insurance companies or an insurance agent. <p>The license can be granted to a natural person or a legal entity.</p> <p>Partnerships such as the civil law partnership (GbR), the general partnership (OHG) or the limited</p>

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partnership (KG) cannot obtain the license. In these cases, each managing partner must apply for their own permit.

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

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.

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 to the Chamber of Industry and Commerce (IHK) for an exemption from the licensing requirement. In this case, however, you are also subject to the registration requirement.

If you have a license or a trade as an insurance intermediary from another EU/EEA member state and only wish to operate 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 advisor 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

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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.
- 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.
- You must have professional indemnity insurance or an equivalent guarantee.
- You must be knowledgeable, e.g. be a "Certified Specialist for Insurance Brokerage IHK" or have an equivalent professional qualification.

Kosten

- Fees apply. The exact amount can be found in the fee schedule of the local licensing authority.

Verfahrensablauf

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

- At the same time as your application, you can also apply for entry in the register of intermediaries.
- The relevant IHK will check whether you meet the requirements based on the information and documents you have submitted.
- If you meet all the licensing requirements, you will

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	receive your license.
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>https://www.gesetze-im-internet.de/versvermv_2018/_5.html</p> <p>https://www.gesetze-im-internet.de/versvermv_2018/_5.html</p>
Hinweise	<p>If you employ staff who are directly involved in brokering or advising, you must ensure that these employees are reliable and properly qualified to broker the insurance in question.</p> <p>If you employ staff who are responsible for brokerage or 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"> • Permit for insurance intermediaries Issuance • Applying for a license to act as a professional insurance intermediary (insurance agent, insurance broker) • Permission can be granted to a natural or legal person. • In addition, an application for entry in the publicly accessible register of intermediaries is required upon commencement of the activity. • Permission is granted under the following conditions Reliability, orderly financial circumstances, professional liability insurance or equivalent guarantee, expertise

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	<ul style="list-style-type: none"> • Permit valid nationwide for an unlimited period • Responsible: Chamber of Industry and Commerce (IHK)
Ansprechpunkt	
Zuständige Stelle	Your local IHK https://www.ihk.de/?fdialog=ihk-finder%2F%2F https://www.ihk.de/?fdialog=ihk-finder%2F%2F
Formulare	Application form: Application form of the responsible IHK for natural or legal persons Written form required: no Personal appearance required: no
Ursprungsportal	Apply for a license as an insurance intermediary, Erlaubnis als Versicherungsvermittler beantragen