

99050035001000, 99050035001000

Authorisation for insurance intermediaries

Heruntergeladen am 11.06.2025

<https://fimportal.de/xzufi-services/9271858/L100040>

Modul	Sachverhalt
Leistungsschlüssel	99050035001000, 99050035001000
Leistungsbezeichnung I	Authorisation for insurance intermediaries
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Niedersachsen
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	13.09.2018
Fachlich freigegeben durch	Lower Saxony Ministry of Economic Affairs, Labour and Transport
Handlungsgrundlage	http://www.gesetze-im-internet.de/gewo/_34d.html http://www.gesetze-im-internet.de/versvermv_2018/ http://www.gesetze-im-internet.de/gewo/_34d.html http://www.gesetze-im-internet.de/versvermv_2018/
Teaser	
Volltext	<p>In order to operate as an insurance intermediary, a licence issued by the competent authority is required.</p> <p>Holders of the permit are subject to the obligation to provide information.</p> <p>At the first business contact, certain information must therefore be provided to the customer. Mandatory information is e.g.:</p> <ul style="list-style-type: none"> • the name and address of the insurance adviser, • Statement <ul style="list-style-type: none"> • whether certain insurance companies are represented (insurance representation) or • whether insurance is brokered (brokerage) or • whether advice is given on insurance (insurance advice). <p>Without permission, an insurance intermediary requires mediation in particular in the following cases:</p> <ul style="list-style-type: none"> • The brokerage of insurance is carried out marginally as a sideline ("minor agent" or "minor agent"). • The placement takes place only as a supplement to another activity. <p>Example: Mediation of liability insurance by car dealers. However, this facilitation only applies under certain conditions and only if an exemption from</p>

Modul

Sachverhalt

authorisation for product-accessory insurance intermediaries is requested.

An entry in the register of intermediaries is necessary.

The application for authorisation as an insurance intermediary may be accompanied by an application for entry in the register of intermediaries to the competent authority.

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

Foreign nationals who have a branch in another Member State of the European Union (EU) must register in that country. They do not need a permit in Germany, nor can they be entered in the German insurance intermediary register.

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

General provisions of immigration law must be complied with. If certain German training courses are sufficient to prove the competence, comparable certificates from the European Economic Area (EEA) are considered equivalent.

<http://www.vv-register.de/>

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Erforderliche Unterlagen

****for legal persons:****

- Excerpt from the Central Trade Register for each authorised representative and for the legal entity (for submission to an authority, document type 9)
- Certificate of good conduct for authorities (document type O)
- Clearance certificate from the tax office, excerpt from the debtor register and information from the insolvency court
- Proof of existing financial loss liability insurance
- Certificate of competence

Modul

Sachverhalt

- Proof of passing the competence test,
- Proof of a recognised qualification
- Proof of the existence of grandfathering (business registration, employment references, if applicable) or
- Proof of delegation to authorized representatives (via a separate form)
- Current excerpt from the commercial or cooperative register

In addition, the competent authority may, under certain circumstances (e.g. by submitting annual reports), gain an impression of the financial situation of the legal entity, contact the local and regulatory authorities and, if necessary, carry out further investigations to assess the applicant.

In the case of prior written notification of only temporary exercise of ****insurance intermediary**** activity (§ 13a Gewerbeordnung (GewO) within the scope of application of the GewO by nationals of a member state of the EU or a contracting state of the Agreement on the European Economic Area, if they are legally established in one of these states for the exercise of insurance intermediary activity:

- Proof of nationality (e.g. identity card or passport)
- Proof of legal establishment for the pursuit of insurance business in one of the above-mentioned countries
- Proof that the pursuit of these activities is not prohibited, even temporarily,
- Proof that there is no criminal record
- Documents from the Member State of establishment proving good repute for the purpose of carrying on the business of insurance intermediaries
- Proof of professional qualifications where the activity of insurance intermediaries is also linked in the Member State of establishment to the possession of certain professional qualifications
- failing that, proof that insurance intermediaries have been engaged in at least two years in the State of establishment during the previous ten years;
- Proof of insurance cover or other form of individual

Modul	Sachverhalt
	<p>or collective protection in relation to professional indemnity</p> <p>http://www.gesetze-im-internet.de/kredwg/</p> <p>http://www.gesetze-im-internet.de/kredwg/</p>
Voraussetzungen	<ul style="list-style-type: none"> • Reliability required for commercial operations <ul style="list-style-type: none"> • Anyone who has been convicted of a crime or specific offence in the last five years does not have the requisite reliability. • Orderly financial circumstances <ul style="list-style-type: none"> • These are not fulfilled if: <ul style="list-style-type: none"> • opens insolvency proceedings against one's own assets, or • has been rejected for lack of assets, or • the applicant is entered in the register of debtors. • Conclusion of a financial loss liability insurance <ul style="list-style-type: none"> • Currently, there is a minimum coverage amount of <ul style="list-style-type: none"> • 1,130,000.00 euros for each insured event and • 1,700,000.00 euros for all insured events of a year in total. • adequate knowledge and skills.
Kosten	Fees are payable in accordance with the fee regulations of the competent authority.
Verfahrensablauf	
Bearbeitungsdauer	
Frist	There are no deadlines to be observed. However, the activity may not be commenced until permission has been granted.
weiterführende Informationen	
Hinweise	The permission granted is valid for an indefinite period. It does not end until the insurance intermediary waives it. Under certain conditions, the competent authority may revoke or withdraw a licence and have the insurance intermediary deleted from the register of intermediaries.
Rechtsbehelf	
Kurztext	A licence is required to operate as an insurance intermediary.

Modul	Sachverhalt
Ansprechpunkt	<p>The responsibility lies with the Chamber of Industry and Commerce (IHK).</p> <p>This procedure can also be carried out through a "Point of Single Contact". The "Point of Single Contact" is a special service offered by municipalities and the state for service providers.</p> <p>https://service.niedersachsen.de/dlp/ea https://service.niedersachsen.de/dlp/ea</p>
Zuständige Stelle	
Formulare	
Ursprungsportal	<p>Authorisation for insurance intermediaries, Erlaubnis für Versicherungsvermittlerinnen/Versicherungsvermittler Erteilung</p>