

99050034001000

Heruntergeladen am 10.06.2025

<https://fimportal.de/xzufi-services/74643/L100042>

Modul	Sachverhalt
Leistungsschlüssel	99050034001000
Leistungsbezeichnung I	
Leistungsbezeichnung II	Insurance consultant; application for a license
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Bayern
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	
Fachlich freigegeben am	08.01.2025

Modul	Sachverhalt
Fachlich freigegeben durch	Deutscher Industrie- und Handelskammertag e.V.
Handlungsgrundlage	http://www.gesetze-im-internet.de/gewo/_34d.html 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/_11a.html https://www.gesetze-im-internet.de/gewo/_156.html https://www.gesetze-im-internet.de/gewo/_156.html https://www.gesetze-im-internet.de/versvermv_2018 https://www.gesetze-im-internet.de/versvermv_2018 http://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html http://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html http://www.gesetze-im-internet.de/vag_2016/ http://www.gesetze-im-internet.de/vag_2016/
Teaser	If you want to work as a self-employed insurance consultant, you need a license from the relevant Chamber of Industry and Commerce.
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 consultant, you may not accept any benefits from insurance companies in connection with your work. You may not work as an insurance agent or broker and as an insurance advisor at the same time.</p> <p>In addition, you may advise or represent persons out of court in the event of an insurance claim in the assertion of claims arising from insurance contracts.</p> <p>The license can be granted to a natural person or a legal entity. However, partnerships (commercial partnerships) such as the Gesellschaft bürgerlichen Rechts (GbR) or the Offene Handelsgesellschaft (OHG) cannot obtain the license. Every managing partner requires a permit.</p> <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</p>

Modul

Sachverhalt

your business before commencing your activities.

The content of the license may be restricted and subject to conditions if the authorities consider this to be necessary for the protection of the general public or clients.

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

Erforderliche Unterlagen

- The following documents are required:
 - Copy of your valid identity card or passport
 - Police certificate of good conduct
 - Information from the central business register for submission to an authority (for legal entities and their legal representatives)
 - Information from the debtors' register of the central enforcement court (enforcement portal)
 - Information on entries in the insolvency register as well as a declaration by the competent local court as to whether insolvency proceedings have been opened
 - Proof of expert knowledge:
 - Certificate of passing an expert examination
 - Alternatively, a certificate of a profession recognised as a qualification (see further links)
 - Proof of the existence of professional liability insurance (certificate from an insurance company licensed in Germany for submission to the IHK) in the original and not older than three months.
 - Further documents may be required.

In the case of partnerships (trading) companies, each managing partner must submit a completed application form and all documents.

Voraussetzungen

- The reliability required for commercial operations, i.e. you have been convicted of a criminal offense in the last five years
- Orderly financial circumstances, i.e. you are not in private insolvency or entered in the debtor register.

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	<ul style="list-style-type: none"> • Professional liability insurance with a minimum cover of 1,130,000.00 euros for each insured event and 1,700,000.00 euros for all insured events in one year in total. • Expertise
Kosten	Costs are incurred. The exact amount can be found in the fee schedule of the responsible authority.
Verfahrensablauf	<p>To obtain a license as an insurance advisor, you must submit a corresponding application together with the required documents to your local Chamber of Industry and Commerce (IHK).</p> <ul style="list-style-type: none"> • It may also be possible to submit an online application • Together with the application for a license, you can also apply for entry in the register of intermediaries • The IHK will check whether you meet the requirements based on the information you provide and the documents you submit. • After checking, you will receive the license by post • It may also be possible to apply online <p>You may only commence your activity once the permit has been issued and you have been entered in the register of intermediaries. You must apply for entry in the register at the relevant Chamber of Industry and Commerce.</p>
Bearbeitungsdauer	Processing takes several weeks once all the documents are complete.
Frist	The permit is valid indefinitely.
weiterführende Informationen	https://www.gesetze-im-internet.de/versvermv_2018/_5.html https://www.gesetze-im-internet.de/versvermv_2018/_5.html https://apps.ihk.de/ihk-finder-standalone/?pageTopic=/ https://apps.ihk.de/ihk-finder-standalone/?pageTopic=/
Hinweise	

Modul	Sachverhalt
Rechtsbehelf	Objection or administrative court action
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	BayernPortal, BayernPortal