

99050035001000

Heruntergeladen am 11.06.2025

<https://fimportal.de/xzufi-services/74644/L100042>

Modul	Sachverhalt
Leistungsschlüssel	99050035001000
Leistungsbezeichnung I	
Leistungsbezeichnung II	Insurance intermediary; 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 wish 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.
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 someone who arranges or concludes insurance policies on behalf of an insurance company or insurance agent on a commercial basis. <p>In addition to obtaining a license, 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 activities.</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</p>

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civil law partnership (GbR) or the general partnership (OHG) cannot obtain the permit. In these cases, every managing partner requires a license.

As a tied insurance agent, you work exclusively for one 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 in addition to goods or services, i.e. as an accessory to the 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 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:
 - Police certificate of good conduct and information from the central commercial 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 expertise, either by means of an IHK examination or a relevant professional qualification
 - Proof of the existence of professional liability insurance (certificate from an insurance company)

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	<p>licensed in Germany for submission to the IHK) in the original and not older than three months.</p> <ul style="list-style-type: none"> • Further documents may be required <p>In the case of (commercial) partnerships, each managing partner must submit an application and documents.</p>
Voraussetzungen	<ul style="list-style-type: none"> • Personal reliability, i.e. you have not been convicted of a criminal offense in the last five years • Orderly financial circumstances, i.e. you are not in private insolvency or registered in the debtor register. • 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 one year in total • Expertise
Kosten	<p>Fees will be charged. These are set out in the fee schedule of the local Chamber of Industry and Commerce.</p>
Verfahrensablauf	<p>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"> • It may also be 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 <p>You must apply for entry in the register of intermediaries at the latest before starting your activity.</p>
Bearbeitungsdauer	<p>Processing takes a few weeks once all the documents have been submitted.</p>
Frist	<p>The permit is valid indefinitely.</p>

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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=/ http://www.ea-deutschland.de/ http://www.ea-deutschland.de/
Hinweise	<p>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.</p>
Rechtsbehelf	
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	BayernPortal, BayernPortal