

99050034001000, 99050034001000

# Permit for insurance advisors Issuance

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/121347623/L100002>

| Modul                     | Sachverhalt  |
|---------------------------|--|
| Leistungsschlüssel        | 99050034001000, 99050034001000   |
| Leistungsbezeichnung I    | Permit for insurance advisors Issuance   |
| Leistungsbezeichnung II   | Apply for permission to work as an insurance advisor   |
| Typisierung               | 2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug   |
| Quellredaktion            | Nordrhein-Westfalen  |
| 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       | Anmeldepflichten (2010100), Erlaubnisse und  |

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|                               | Genehmigungen (2010400)  |
| Einheitlicher Ansprechpartner | Nein   |
| Fachlich freigegeben am       | 04.07.2022   |
| Fachlich freigegeben durch    | Ministry of Economic Affairs, Innovation, Digitalization and Energy of the State of North Rhine-Westphalia   |
| Handlungsgrundlage            | <a href="https://www.gesetze-im-internet.de/gewo/_34d.html">https://www.gesetze-im-internet.de/gewo/_34d.html</a><br><a href="https://www.gesetze-im-internet.de/gewo/_11a.html">https://www.gesetze-im-internet.de/gewo/_11a.html</a><br><a href="https://www.gesetze-im-internet.de/gewo/_156.html">https://www.gesetze-im-internet.de/gewo/_156.html</a><br><a href="https://www.gesetze-im-internet.de/versvermv_2018/">https://www.gesetze-im-internet.de/versvermv_2018/</a><br><a href="https://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html">https://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html</a><br><a href="https://www.gesetze-im-internet.de/vag_2016/">https://www.gesetze-im-internet.de/vag_2016/</a>   |
| Teaser                        | If you would like to work as a self-employed insurance consultant, you need a license from the relevant Chamber of Industry and Commerce. You can find out more here.  |
| 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 when asserting 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 a civil law partnership (GbR) or a general partnership (OHG) cannot obtain the license. Every managing partner requires the 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> |

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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

- Copy of a valid identity card or passport

for proof of the legal form of the company:

- if the company is based in Germany:
- if the company is based abroad:
- Documents from the country of domicile that prove the legal form
- Extract from the commercial register or the partnership register for companies entered in a register, otherwise a copy of the articles of association

for proof of personal reliability:

- if resident in Germany:
- if resident abroad:
- Corresponding documents from the applicant's home country that prove his/her personal reliability
- Certificate of good conduct (document type O) and
- Extract from the central trade register

for proof of orderly financial circumstances:

- for residence in Germany:
- for residence abroad:
- Corresponding documents from the applicant's home country that prove his/her orderly financial circumstances
- Proof of expertise from the Chamber of Industry and Commerce (IHK) regarding existing necessary knowledge and legal regulations of the insurance

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industry

- Alternatively, a certificate of a profession recognized as a qualification
- Proof from an insurance company of the existence of professional liability insurance for the insurance industry (certificate from an insurance company licensed in Germany for submission to the IHK) in the original and not older than three months
- Extract from the debtor register of the central enforcement court (enforcement portal)
- Information on entries in the insolvency register and a declaration from the competent local court as to whether insolvency proceedings have been opened
- Certificate from the tax office in tax matters

In the case of legal entities, you only need to complete the application form for the legal entity itself. You must submit all personal documents for all persons authorized to manage the company. For the legal entity, you also need an extract from the central trade register. Partnerships as such are not eligible for a license. Therefore, each managing partner requires a permit. The applicant must submit a completed application form and all personal documents for each of these persons.

Please note: The responsible IHK may request additional documents to verify personal reliability. Some of the documents submitted may not exceed an expiry date at the time of the decision (not only at the time of submission).

## Voraussetzungen

In order to obtain a license in accordance with Section 34 d (2) GewO, you must

- have the necessary reliability for the business operation,
- live in orderly financial circumstances, i.e. you are not in private insolvency or entered in the debtor register.
- have 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 a year and

can provide evidence of the necessary expertise.

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| Kosten                       | Costs are incurred. The exact amount depends on the fee schedule of the local IHK.   |
| Verfahrensablauf             | <p>To obtain a license as an insurance advisor, you must submit a corresponding application together with the required documents to your responsible Chamber of Industry and Commerce (IHK).</p> <ul style="list-style-type: none"> <li>• It is also possible to submit an online application</li> <li>• Together with the application for a license, you can also apply for entry in the register of intermediaries</li> <li>• The IHK will check whether you meet the requirements based on the information you provide and the documents you submit.</li> <li>• After checking, you will receive the license by post</li> <li>• It may also be possible to apply online</li> </ul> <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                        | none   |
| weiterführende Informationen | <p>§Section 5 of the Insurance Intermediary Ordinance lists the qualifications recognized as an alternative to the expert knowledge examination:<br/> <a href="https://www.gesetze-im-internet.de/versvermv_2018/5.html">https://www.gesetze-im-internet.de/versvermv_2018/5.html</a> You can find the Chamber of Industry and Commerce responsible for you here:<br/> <a href="https://www.ihk.de/?fdialog=ihk-finder%2F%2F">https://www.ihk.de/?fdialog=ihk-finder%2F%2F</a></p>   |
| Hinweise                     | If you have employees who are involved in providing insurance advice, 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.  |
| Rechtsbehelf                 |  |
| Kurztext                     | <ul style="list-style-type: none"> <li>• Applying for permission to work as an insurance advisor</li> </ul>  |

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|                   | <ul style="list-style-type: none"> <li>• Self-employed insurance advisors who work commercially need a license; In addition to the license, an entry in the publicly accessible register of intermediaries is also required; The license holder can be both a legal entity and a natural person; The license and the entry in the register of intermediaries are subject to a fee</li> <li>• Responsible: Chamber of Industry and Commerce</li> </ul> |
| Ansprechpunkt     |   |
| Zuständige Stelle |   |
| Formulare         | <ul style="list-style-type: none"> <li>• Online procedure possible: yes</li> <li>• Written form required: no</li> <li>• Personal appearance required: no</li> </ul>   |
| Ursprungsportal   | Erlaubnis für Versicherungsberater Erteilung, Permit for insurance advisors Issuance  |