

99050034001000, 99050034001000

Apply for permission to work as an insurance advisor

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/414050400/L100008>

Modul	Sachverhalt
Leistungsschlüssel	99050034001000, 99050034001000
Leistungsbezeichnung I	Apply for permission to work as an insurance advisor
Leistungsbezeichnung II	Apply for permission to work as an insurance advisor
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Sachsen-Anhalt
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
Lagen Portalverbund	Erlaubnisse und Genehmigungen (2010400),

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	Anmeldepflichten (2010100)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	03.01.2025
Fachlich freigegeben durch	Ministry of Economic Affairs, Industry, Climate Protection and Energy of the State of North Rhine-Westphalia
Handlungsgrundlage	https://www.gesetze-im-internet.de/gewo/_34d.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/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/_34d.html
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 clients 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 act as both an insurance intermediary and an insurance advisor.</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</p>

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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.

The content of the license may be restricted and subject to conditions if the authorities believe this is necessary to protect the general public or clients.

If you are entered in a register of intermediaries as an insurance advisor in another EU/EEA member state, you do not require a license in Germany. However, you must notify the authorities in your home country of your intended activity.

Erforderliche Unterlagen

The following evidence must be provided:

- Copy of a valid identity card or passport

for proof of the legal form of the company:

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

for proof of personal reliability:

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

for proof of orderly financial circumstances:

- for residence in Germany: 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

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- if you live abroad: Corresponding documents from the applicant's home country proving their orderly financial circumstances
- Proof of expertise from the Chamber of Industry and Commerce (IHK) regarding existing necessary knowledge and legal regulations of the insurance 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

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 excerpt 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.

The responsible IHK may request further 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 1,130,380.00 for each insured event and EUR 1,924,560.00 for all insured events in one year in total
- be able to provide evidence of the required expertise

Kosten

Is based on the respective administrative fee schedule

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	of the federal state or on the fee statutes of the authorities responsible under federal state law.
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 is also 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	
weiterführende Informationen	<p>§Section 5 of the Insurance Intermediary Ordinance lists the qualifications recognized as an alternative to the expert examination:</p> <p>§5 Insurance Intermediary Ordinance</p> <p>You can find the Chamber of Industry and Commerce responsible for you here: IHK competence finder</p>
Hinweise	<p>The following information is available:</p> <p>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.</p>
Rechtsbehelf	Appeal (appeal may be excluded depending on state

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	law), administrative court action
Kurztext	<ul style="list-style-type: none"> • Applying for permission to work as an insurance advisor • Insurance advisors who work on a commercial basis require a license. In addition to the license, an entry in the publicly accessible register of intermediaries is also required. The license holder can be either a legal entity or a natural person. The license and entry in the register of intermediaries are subject to a fee • Competent authority: Responsibility depends on the respective federal state
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Erlaubnis zur Arbeit als Versicherungsberater beantragen, Apply for permission to work as an insurance advisor