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Apply for a license as an insurance intermediary

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/737041/L100038>

Modul	Sachverhalt
Leistungsschlüssel	99050035001000, 99050035001000
Leistungsbezeichnung I	Apply for a license as an insurance intermediary
Leistungsbezeichnung II	Apply for permission to work as an insurance intermediary
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Thüringen
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

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Lagen Portalverbund	Erlaubnisse und Genehmigungen (2010400), Anmeldepflichten (2010100)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	15.01.2024
Fachlich freigegeben durch	East Thuringia Chamber of Industry and Commerce in Gera 14.06.2018
Handlungsgrundlage	https://www.gesetze-im-internet.de/gewo/BJNR002450869.html https://www.gesetze-im-internet.de/gewo/_11a.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/BJNR002450869.html https://www.gesetze-im-internet.de/gewo/_11a.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 https://www.gesetze-im-internet.de/gewo/_11a.html http://www.gesetze-im-internet.de/versvermv_2018/ https://www.gesetze-im-internet.de/vvg_2008/ https://www.gesetze-im-internet.de/vag_2016/ https://www.gesetze-im-internet.de/gewo/_34d.html https://www.gesetze-im-internet.de/gewo/_11a.html http://www.gesetze-im-internet.de/versvermv_2018/ https://www.gesetze-im-internet.de/vvg_2008/ https://www.gesetze-im-internet.de/vag_2016/
Teaser	If you want to work as a self-employed insurance intermediary (insurance broker or insurance agent), you need a license.
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

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by an insurance company or an insurance agent.

- An insurance agent is a person who professionally arranges or concludes insurance policies on behalf of one or more insurance companies or an insurance agent.

The license can be granted to a natural person or a legal entity.

Partnerships such as the civil law partnership (GbR), the general partnership (OHG) or the limited partnership (KG) cannot obtain the license. In these cases, each managing partner must apply for their own permit.

In addition to obtaining a license, you must be entered in the register of intermediaries immediately after commencing your activities. The content of the license can be restricted and linked to ancillary provisions if this is necessary to protect the general public or policyholders.

As a tied insurance agent, you work exclusively for one insurance company 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 policies in addition to goods or services, i.e. as an ancillary product, you can be exempted from the licensing requirement by applying to the Chamber of Industry and Commerce (IHK) for an exemption from the licensing requirement. In this case, however, you are also subject to the registration requirement.

If you have a license or a trade as an insurance intermediary from another EU/EEA member state and only wish to operate temporarily in Germany under the freedom to provide services or as part of the establishment of a branch office, you do not require a license in Germany. However, you must notify the authorities in your home country of your intended activity.

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You cannot work as an insurance advisor at the same time.

Insurance intermediaries are insurance brokers and insurance agents. An insurance broker is a person who professionally arranges or concludes insurance contracts for the client without being entrusted to do so by an insurer or an insurance agent. An insurance agent is a person who is entrusted by an insurer or an insurance agent to broker or conclude insurance contracts on a professional basis. Insurance intermediaries generally require

- a license in accordance with § 34d para. 1 GewO and
- must be entered in the register of intermediaries.

The license is issued by the responsible IHK. It also keeps the register of intermediaries. In addition, a business registration is required at the relevant trade office.

Erforderliche Unterlagen

- Proof of personal reliability (e.g. certificate of good conduct for submission to an authority, information from the central trade register, certificate in tax matters from the tax office)
- Proof of orderly financial circumstances (e.g. information from the debtor register of the central enforcement court and information from the insolvency court)
- Proof of professional liability insurance or an equivalent guarantee
- Proof of expertise (e.g. certificate of having passed the Chamber of Industry and Commerce (IHK) examination or certificate of an equivalent professional qualification) (see further information)
- Extract from the commercial register for legal entities and commercial partnerships

Please note: You can find out which documents are required in your specific case on the application form from the competent authority.

Voraussetzungen

- You must be personally reliable. This means that you have not been convicted of a crime or theft,

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embezzlement, blackmail, fraud, embezzlement, money laundering, forgery, receiving stolen goods, usury or an insolvency offense in the five years prior to submitting the application.

- You must have orderly financial circumstances. This means, for example, that no insolvency proceedings have been opened against your assets or that you are not entered in the debtor register of the central enforcement court.
- You must have professional indemnity insurance or an equivalent guarantee.
- You must be knowledgeable, e.g. be a "Certified Specialist for Insurance Brokerage IHK" or have an equivalent professional qualification.

- Personal reliability
- Orderly financial circumstances
- Proof of expertise
- Proof of the required professional liability insurance

Please contact your Chamber of Industry and Commerce for information on the various types of activity.

The application forms, the legal basis and further information can be found on the homepage of your IHK. The documents you need to submit are listed in the application forms.

Kosten

- Fees apply. The exact amount can be found in the fee schedule of the local licensing authority.

In addition to the fees for business registration, fees are charged for the certificate of good conduct and information from the central trade register. Please refer to the fee schedule of the respective Chamber of Industry and Commerce for fees for licensing, registration and expert examination.

Verfahrensablauf

To obtain a license as an insurance intermediary, you must submit a corresponding application together with the necessary documents to your local Chamber of Industry and Commerce (IHK).

- At the same time as your application, you can also

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	<p>apply for entry in the register of intermediaries.</p> <ul style="list-style-type: none"> • The relevant IHK will check whether you meet the requirements based on the information and documents you have submitted. • If you meet all the licensing requirements, you will receive your license.
Bearbeitungsdauer	<p>Once all documents have been submitted, the application will be processed. This may take several weeks.</p>
Frist	<p>The permit is valid indefinitely.</p>
weiterführende Informationen	<p>Here you will find an overview of the professional qualifications that are equivalent to the certificate of competence examination:</p> <p>https://www.gesetze-im-internet.de/versvermv_2018/___5.html</p> <p>https://www.gesetze-im-internet.de/versvermv_2018/___5.html</p>
Hinweise	<p>If you employ staff who are directly involved in brokering or advising, you must ensure that these employees are reliable and properly qualified to broker the insurance in question.</p> <p>If you employ staff who are responsible for brokerage or advice in a managerial position, you must also have them entered in the register of intermediaries</p> <ul style="list-style-type: none"> • Insurance intermediaries who broker insurance policies as a supplement to their main service can be exempted from the licensing requirement (tied agents). Please contact your Chamber of Industry and Commerce for information on the requirements. • Insurance agents who work exclusively for one insurance company do not require a license, but must be registered (tied insurance agents). Please contact your IHK for information on the requirements. • You can take the "Certified Insurance Specialist IHK" examination at any IHK that offers this examination (in Thuringia, this is the IHK Erfurt). • Insurance brokers must fulfill extensive information, consulting and documentation obligations (§ 11 VersVermV, § 59 ff VVG).

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	Further information can be found on the homepage of the IHK and the professional associations.
Rechtsbehelf	<p>You can appeal against the Chamber of Industry and Commerce's decision on your application for a permit.</p> <p>Which legal remedies can be lodged (objection or appeal to the administrative court) varies from state to state. Detailed information on admissible legal remedies can be found in the information on legal remedies in the notification of your permit application.</p>
Kurztext	<ul style="list-style-type: none"> • Permit for insurance intermediaries Issuance • Applying for a license to act as a professional insurance intermediary (insurance agent, insurance broker) • Permission can be granted to a natural or legal person. • In addition, an application for entry in the publicly accessible register of intermediaries is required upon commencement of the activity. • Permission is granted under the following conditions Reliability, orderly financial circumstances, professional liability insurance or equivalent guarantee, expertise • Permit valid nationwide for an unlimited period • Responsible: Chamber of Industry and Commerce (IHK)
Ansprechpunkt	Contact the IHK at the headquarters of your company.
Zuständige Stelle	<p>Your local IHK</p> <p>https://www.ihk.de/?fdialog=ihk-finder%2F%2F</p> <p>https://www.ihk.de/?fdialog=ihk-finder%2F%2F</p>
Formulare	<p>Application form: Application form of the responsible IHK for natural or legal persons Written form required: no Personal appearance required: no</p> <p>The application forms, the legal basis and further information can be found on the homepage of your Chamber of Industry and Commerce. The documents you need to submit are listed in the application forms.</p>
Ursprungsportal	Apply for a license as an insurance intermediary, Erlaubnis als Versicherungsvermittler beantragen