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Apply for permission from insurance intermediaries

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/10281808/L100039>

| Modul | Sachverhalt |
|---------------------------|---------------------------------------------------------------------|
| Leistungsschlüssel | 99050035001000, 99050035001000 |
| Leistungsbezeichnung I | Apply for permission from insurance intermediaries |
| Leistungsbezeichnung II | |
| Typisierung | 2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug |
| Quellredaktion | Rheinland-Pfalz |
| Freigabestatus Katalog | unbestimmter Freigabestatus |
| Freigabestatus Bibliothek | fachlich freigegeben (silber) |
| Begriffe im Kontext | |
| Leistungstyp | Leistungsobjekt mit Verrichtung |
| Leistungsgruppierung | Gewerbe (050) |
| Verrichtungskennung | Erteilung (001) |
| SDG-Informationsbereich | |
| Lagen Portalverbund | Erlaubnisse und Genehmigungen (2010400), Anmeldepflichten (2010100) |

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| Einheitlicher Ansprechpartner | Nein |
| Fachlich freigegeben am | 20.09.2019 |
| Fachlich freigegeben durch | Federal Ministry of Economics and Energy (BMWi) |
| Handlungsgrundlage | https://www.gesetze-im-internet.de/gewo/BJNR002450869.html https://www.gesetze-im-internet.de/gewo/BJNR002450869.html |
| Teaser | If you want to work as an independent insurance intermediary, you need a permit from your local Chamber of Commerce and Industry (IHK). |
| Volltext | <p>You are an insurance intermediary if you are acting as:</p> <ul style="list-style-type: none"> • Insurance agents or • insurance brokers. <p>For this you need a permit from your local Chamber of Commerce. In addition to obtaining your permit, you must also register in the insurance intermediary register. By applying for permission, you can apply for registration in the register of intermediaries at the same time.</p> <p>As an insurance agent:</p> <ul style="list-style-type: none"> • arrange professional insurance contracts for one or more insurers and • as its administrator, you are on the side of the insurance company on the basis of a representative contract. <p>As an insurance broker:</p> <ul style="list-style-type: none"> • arrange insurance contracts on behalf of the customers and • are on the customer's side as its custodians of interests. <p>Special features for foreign nationals:</p> |

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If you are a foreign national and have a branch in another Member State of the European Union (EU), you must register in that country. You do not need a permit in Germany, nor can you register in the German insurance intermediary register.

Foreign nationals from non-EU countries are subject to the same rules as German nationals. These also apply to EU nationals who register a corresponding trade only in Germany.

Erforderliche Unterlagen

- Copy of your valid identity card or passport
- for proof of corporate legal form: at headquarters in Germany: extract from the commercial register or the partnership register, in the case of companies registered in a register, otherwise a copy of the social contract in the case of registered office abroad: documents from the country of residence proving the legal form
- for proof of personal reliability: at residence in Germany: Certificate of leadership (document type O) and Extract from the Business Central Register when residing abroad: corresponding documents from your home country that prove your personal reliability
- for proof of orderly financial circumstances: at residence in Germany: Extract from the debtor stake Certificate of insolvency court Certificate of the Tax Office in tax matters for residence abroad: corresponding documents from your home country that prove your orderly financial situation
- Ihk's certificate of expertise on the necessary knowledge and legal regulations of the insurance industry
- Proof of an insurance undertaking's existence of professional inertial insurance for the insurance industry

For legal entities, you only need to fill in the application form for the legal entity itself. You must submit all personal documents for all persons entitled to the management. For the legal entity, you also need an excerpt from the business central register.

Partnerships are not eligible for authorisation as such. Therefore, every managing partner needs permission.

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For each of these persons, you must submit a completed application form and all personal documents.

Attention: Your Chamber of Commerce can request additional documents to verify personal reliability. Some of the documents submitted may not exceed a period of forfeiture at the time of the decision (not only at the time of filing). Please check with your Chamber of Commerce.

Voraussetzungen

- They have the reliability necessary for the business. You are not considered reliable if you have been convicted of one of the following violations in the last 5 years: Crime Theft Embezzlement Blackmail Fraud Infidelity Money laundering Forgery of documents Stealing Usury Insolvency offences
- They live in orderly financial circumstances. You do not meet this requirement if: insolvency proceedings concerning your assets, or was rejected due to lack of mass, or they are entered in the debtor's register.
- You have the necessary expertise. Proof of the required expertise is possible by: an expert examination before the Chamber of Commerce or on equal training qualifications and possibly corresponding professional experience.
- You have taken out professional insanity insurance. Currently, a minimum cover total of: EUR 1,276,000 for each insured event and EUR 1,919,000 for all claims in a year in total.

Kosten

- The fees for the authorisation procedures for insurance intermediaries and the registration in the insurance intermediary register vary according to the Chamber of Commerce.

Note: There may also be costs when requesting documents that you must provide during the procedure.

Verfahrensablauf

You can apply for permission to work as an insurance intermediary in writing:

- Download the application form on the website of your local Chamber of Commerce. Complete this

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completely.

- Then send it to your competent Chamber of Commerce with the necessary documents.
- As soon as you have provided all the information and the documents are complete, the Chamber of Commerce decides on your application.
- After a positive examination, you will receive permission and, if necessary, will be entered in the insurance intermediary register.
- The permit granted is valid for an indefinite period. It does not end until you do without it. Under certain conditions, the Chamber of Commerce can revoke or withdraw the permit and have you deleted from the intermediary register.

Note: As a rule, your local Chamber of Commerce also offers an online procedure.

Bearbeitungsdauer

Depending on the Chamber of Commerce.

Frist

- Decision on the application: within 3 months Note: You may not start work until permission has been granted.

weiterführende Informationen

<https://www.dihk.de/themenfelder/recht-steuern/oeffentliches-wirtschaftsrecht/versicherungsvermittlung-anlageberatung/service/versicherungsvermittlung>

Hinweise

Rechtsbehelf

Kurztext

- Permission for insurance intermediaries to grant
- self-employed insurance intermediaries working commercially need a permit
- in addition to the permit, registration in the insurance intermediary register is also necessary
- Insurance intermediaries work as: Insurance agents or Insurance broker
- the granted permit is valid for an indefinite period, but can be revoked or revoked by the Chamber of Commerce under certain conditions
- permission and registration in the register are subject to a charge
- responsible: Chamber of Commerce and Industry

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| Ansprechpunkt | <p>Your local Chamber of Commerce</p> <p>https://www.ihk.de/#ihk-finder</p> <p>https://www.ea-deutschland.de</p> <p>https://www.ihk.de/#ihk-finder</p> <p>https://www.ea-deutschland.de</p> |
| Zuständige Stelle | <p>Your local Chamber of Commerce</p> <p>https://www.ihk.de/#ihk-finder</p> <p>https://www.ihk.de/#ihk-finder</p> |
| Formulare | <p>Forms: you will receive from your responsible Chamber of Commerce and Industry</p> <p>Online procedure possible: partly, depending on the Chamber of Commerce</p> <p>Written form required: no</p> <p>Personal appearance necessary: no</p> |
| Ursprungsportal | <p>Versicherungsvermittler Erlaubnis beantragen, Apply for permission from insurance intermediaries</p> |