

99050034001000, 99050034001000

# Insurance advisor: Apply for a license

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/615719927/L100040>

Modul	Sachverhalt
Leistungsschlüssel	99050034001000, 99050034001000
Leistungsbezeichnung I	Insurance advisor: Apply for a license
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Niedersachsen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	Anmeldepflichten (2010100), Erlaubnisse und Genehmigungen (2010400)

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Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	14.03.2025
Fachlich freigegeben durch	Lower Saxony Ministry of Economic Affairs, Transport, Building and Digitalization
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/gewo/_34d.html">https://www.gesetze-im-internet.de/gewo/_34d.html</a> <a href="https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000100000">https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000100000</a> <a href="https://www.gesetze-im-internet.de/gewo/_34d.html">https://www.gesetze-im-internet.de/gewo/_34d.html</a> <a href="https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000100000">https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000100000</a>
Teaser	If you would like to work as a self-employed insurance consultant, you need a license from the Chamber of Industry and Commerce (IHK).
Volltext	<p>If you would like to work as a self-employed insurance consultant, you need a license from the Chamber of Industry and Commerce (IHK).</p> <p>As an insurance consultant, you advise people on</p> <p>the agreement,</p> <p>amending or</p> <p>reviewing insurance contracts.</p> <p>You also advise or represent people out of court in the event of an insurance claim when asserting claims arising from insurance contracts.</p> <p>To work as an insurance consultant, you need a license from your local Chamber of Industry and Commerce.</p> <p>In addition to obtaining the license, you must also be entered in the register of insurance intermediaries (see "Further information"). When you apply for a license, you can also apply to be entered in the register of intermediaries.</p> <p>As an insurance advisor, you may</p>

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accept inducements (commission) from insurance companies,

be dependent on insurance companies in any other way or

accept any economic advantage.

You act exclusively in the interests of your clients and may only be paid by them.

Special features for foreign nationals

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 license in Germany, nor can you be entered in the German insurance intermediary register.

Foreign nationals from non-EU countries are subject to the same regulations as German nationals. These also apply to EU nationals who only register a corresponding business in Germany (see "Further information").

## Erforderliche Unterlagen

Application for a license as an insurance advisor

The application can be submitted online via the IHK service portal or directly to the relevant chamber.

Certificate of good conduct for submission to an authority

To verify personal reliability, information from the Federal Central Register (certificate of good conduct) is required for submission to an authority (document type OG). It is sent directly to the IHK. It must not be older than three months when the application is received.

Extract from the central trade register for submission to an authority

To verify personal reliability, information from the

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central trade register is required for submission to an authority (document type 9). It is sent directly to the IHK. It must not be older than three months when the application is received.

Certificate in tax matters

A certificate from your local tax office is also required.

Information from the insolvency court

Applicants should obtain information on the respective responsibilities of the insolvency courts from the central directory of local courts and courts. (see "Further information")

Information from the debtor directory of the Central Enforcement Portal

Information on entries can be requested online from the Central Enforcement Portal of the federal states. (see "Further information")

Proof of expertise

Certificate of competence "certified specialist for insurance brokerage IHK" or you have a comparable recognized professional qualification. (see "Further information")

Professional liability insurance

Confirmation from an insurance company of the existence of professional liability insurance for the insurance industry (pecuniary loss liability insurance).

The scope of insurance must comply with the statutory requirements

Current excerpt from the commercial register (only required if entered in the commercial register)

Companies entered in the commercial register (eGmbH, OHG, GmbH, AG, UG) please submit a current excerpt from the commercial register when applying.

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Legal entities in the process of being founded (e.g. GmbH, AG) must submit the articles of association.

Special features:

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. Each managing partner therefore requires a permit. You must submit a completed application form and all personal documents for each of these persons.

Please note: Your IHK may request further documents to check your 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). Ask your Chamber of Industry and Commerce about this.

## Voraussetzungen

### Personal reliability

You have the reliability required for commercial operations. As a rule, you are not considered reliable if you have been convicted of one of the following offenses in the last 5 years:

Crime, theft, embezzlement, extortion, fraud, breach of trust, money laundering, forgery of documents, receiving stolen goods, usury, insolvency offenses.

### Orderly financial circumstances

You live in an orderly financial situation. As a rule, you do not meet this requirement if:

insolvency proceedings have been opened against your assets or dismissed for lack of assets

or you are entered in the debtor register.

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You have the necessary expertise. Proof of the required expertise can be provided by passing an expertise examination at the Chamber of Industry and Commerce or by equivalent educational qualifications and possibly corresponding professional experience.

Sufficient insurance cover

You must have professional liability insurance with the minimum cover required by law for the insurance consultancy industry.

**Kosten**

Note: The fees for obtaining a license for insurance advisors and for registration in the register of insurance intermediaries vary depending on the Chamber of Industry and Commerce.

Note: Costs may also be incurred if you are required to submit documents during the procedure.

**Verfahrensablauf**

You can apply for permission to work as an insurance consultant online via the IHK service portal.

Alternatives can be found on the website of your IHK.

As soon as all documents have been submitted in full, the IHK will decide on your application.

After a positive review, you will receive the license and, if applied for, will be entered in the insurance intermediary register.

The issued license is valid indefinitely. It only ends if you renounce it. Under certain circumstances, the IHK can revoke or withdraw the license and have you deleted from the register of intermediaries.

**Bearbeitungsdauer**

Note for further information on the processing time: If all documents and information are available, the IHK will decide promptly. As a rule, however, within three months at the latest

**Frist**

Decision on the application: within three months of complete submission of the required documents. Note: You may only commence the activity once the permit

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	has been issued.
weiterführende Informationen	<a href="https://service.ihk.de/startseite">https://service.ihk.de/startseite</a> <a href="https://service.ihk.de/startseite">https://service.ihk.de/startseite</a>
Hinweise	
Rechtsbehelf	Appeal to the competent administrative court, see the information on legal remedies on the decision.
Kurztext	<p>Working as an insurance consultant - business license required</p> <p>Self-employed insurance consultants who work commercially require a license.</p> <p>In addition to the license, an entry in the insurance intermediary register is also required.</p> <p>Insurance consultants may not accept any commission from insurance companies or be dependent on them in any other way.</p> <p>The issued license is valid indefinitely, but can be revoked or withdrawn by the IHK under certain conditions.</p> <p>The license and entry in the register are subject to a fee.</p> <p>Responsible: locally competent Chamber of Industry and Commerce</p>
Ansprechpunkt	The Chamber of Industry and Commerce in whose district the head office of the business is/will be registered is responsible.
Zuständige Stelle	The Chamber of Industry and Commerce in whose district the head office of the business is/will be registered is responsible.
Formulare	
Ursprungsportal	Insurance advisor: Apply for a license, Versicherungsberater: Erlaubnis beantragen