

99050035001000, 99050035001000

# Apply for permission to work as an insurance intermediary

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/9271858/L100040>

Modul	Sachverhalt
Leistungsschlüssel	99050035001000, 99050035001000
Leistungsbezeichnung I	Apply for permission to work as an insurance intermediary
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	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Gewerbe (050)
Verrichtungskennung	Erteilung (001)
SDG-Informationsbereich	
Lagen Portalverbund	Anmeldepflichten (2010100), Erlaubnisse und Genehmigungen (2010400)

Modul	Sachverhalt
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	13.09.2018
Fachlich freigegeben durch	Lower Saxony Ministry of Economic Affairs, Labour and Transport
Handlungsgrundlage	<a href="http://www.gesetze-im-internet.de/gewo/_34d.html">http://www.gesetze-im-internet.de/gewo/_34d.html</a> <a href="http://www.gesetze-im-internet.de/versvermv_2018/">http://www.gesetze-im-internet.de/versvermv_2018/</a> <a href="http://www.gesetze-im-internet.de/gewo/_34d.html">http://www.gesetze-im-internet.de/gewo/_34d.html</a> <a href="http://www.gesetze-im-internet.de/versvermv_2018/">http://www.gesetze-im-internet.de/versvermv_2018/</a>
Teaser	If you would like to work as a self-employed insurance broker, you will need a license from your local Chamber of Industry and Commerce (IHK).
Volltext	<p>A license is required to work as an insurance intermediary, which is issued by the competent authority.</p> <p>The duty to provide information applies to holders of the license.</p> <p>This means that certain information must be provided to the customer during the first business contact. Mandatory information includes, for example</p> <ul style="list-style-type: none"> <li>• Name and address of the insurance advisor,</li> <li>• statement, whether certain insurance policies are represented (insurance agency) or whether insurance policies are brokered (brokerage activity) or whether advice is given on insurance (insurance advice).</li> </ul> <p>An insurance intermediary may act as an intermediary without a license in the following cases in particular:</p> <ul style="list-style-type: none"> <li>• Insurance mediation is carried out on a minor basis as a sideline ("petty intermediary").</li> <li>• The brokerage only takes place as a supplement to another activity. Example: Brokerage of liability insurance by car dealers. However, this simplification only applies under certain conditions and only if a license exemption for ancillary insurance intermediaries is applied for.</li> </ul>

## Modul

## Sachverhalt

An entry in the register of intermediaries is required.

When applying for a license as an insurance intermediary, an application for entry in the register of intermediaries can be submitted to the competent authority at the same time. Special features for foreign nationals

Foreign nationals who have a branch in another member state of the European Union (EU) must register in that country. They neither require a license in Germany nor can they be entered in the German register of insurance intermediaries. 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. General provisions under immigration law must be observed. If certain German qualifications are sufficient as proof of expertise, comparable certificates from the European Economic Area (EEA) are considered equivalent.

<https://www.vv-register.de/>

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## Erforderliche Unterlagen

for legal persons:

- Excerpt from the Central Trade Register for each authorised representative and for the legal entity (for submission to an authority, document type 9)
- Certificate of good conduct for authorities (document type O)
- Clearance certificate from the tax office, excerpt from the debtor register and information from the insolvency court
- Proof of existing financial loss liability insurance
- Certificate of competence Proof of passing the competence test, Proof of a recognised qualification Proof of the existence of grandfathering (business registration, employment references, if applicable) or Proof of delegation to authorized representatives (via a separate form)
- Current excerpt from the commercial or cooperative register

## Modul

## Sachverhalt

In addition, the competent authority may, under certain circumstances (e.g. by submitting annual reports), gain an impression of the financial situation of the legal entity, contact the local and regulatory authorities and, if necessary, carry out further investigations to assess the applicant.

In the case of prior written notification of only temporary exercise of insurance intermediary activity (§ 13a Gewerbeordnung (GewO) within the scope of application of the GewO by nationals of a member state of the EU or a contracting state of the Agreement on the European Economic Area, if they are legally established in one of these states for the exercise of insurance intermediary activity:

- Proof of nationality (e.g. identity card or passport)
- Proof of legal establishment for the pursuit of insurance business in one of the above-mentioned countries
- Proof that the pursuit of these activities is not prohibited, even temporarily,
- Proof that there is no criminal record
- Documents from the Member State of establishment proving good repute for the purpose of carrying on the business of insurance intermediaries
- Proof of professional qualifications where the activity of insurance intermediaries is also linked in the Member State of establishment to the possession of certain professional qualifications
- failing that, proof that insurance intermediaries have been engaged in at least two years in the State of establishment during the previous ten years;
- Proof of insurance cover or other form of individual or collective protection in relation to professional indemnity

<http://www.gesetze-im-internet.de/kredwg/>

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## Voraussetzungen

- Reliability required for commercial operations  
Anyone who has been convicted of a crime or specific offence in the last five years does not have the requisite reliability.
- Orderly financial circumstances These are not fulfilled if: opens insolvency proceedings against one's own

Modul	Sachverhalt
	<p>assets, or has been rejected for lack of assets, or the applicant is entered in the register of debtors.</p> <ul style="list-style-type: none"> <li>• Conclusion of a financial loss liability insurance</li> </ul> <p>Currently, there is a minimum coverage amount of 1,130,000.00 euros for each insured event and 1,700,000.00 euros for all insured events of a year in total.</p> <ul style="list-style-type: none"> <li>• adequate knowledge and skills.</li> </ul>
Kosten	Fees are payable in accordance with the fee regulations of the competent authority.
Verfahrensablauf	
Bearbeitungsdauer	
Frist	There are no deadlines to be observed. However, the activity may not be commenced until permission has been granted.
weiterführende Informationen	
Hinweise	<p>The permission granted is valid for an indefinite period. It does not end until the insurance intermediary waives it. Under certain conditions, the competent authority may revoke or withdraw a licence and have the insurance intermediary deleted from the register of intermediaries.</p>
Rechtsbehelf	
Kurztext	A licence is required to operate as an insurance intermediary.
Ansprechpunkt	<p>The responsibility lies with the Chamber of Industry and Commerce (IHK).</p> <p>This procedure can also be carried out through a "Point of Single Contact". The "Point of Single Contact" is a special service offered by municipalities and the state for service providers.</p> <p><a href="https://service.niedersachsen.de/dlp/ea">https://service.niedersachsen.de/dlp/ea</a>  <a href="https://service.niedersachsen.de/dlp/ea">https://service.niedersachsen.de/dlp/ea</a></p>
Zuständige Stelle	Your local IHK

Modul	Sachverhalt
Formulare	
Ursprungsportal	Erlaubnis zur Arbeit als Versicherungsvermittler beantragen, Apply for permission to work as an insurance intermediary