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Authorisation for insurance intermediaries

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/102042241/L100041>

Modul	Sachverhalt
Leistungsschlüssel	99050035001000, 99050035001000
Leistungsbezeichnung I	Authorisation for insurance intermediaries
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Brandenburg
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	Anmeldepflichten (2010100), Erlaubnisse und Genehmigungen (2010400)

Modul	Sachverhalt
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	20.09.2019
Fachlich freigegeben durch	Federal Ministry for Economic Affairs 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 would like to work as an independent insurance intermediary, you need a permit from your local Chamber of Industry and Commerce (IHK).
Volltext	<p>You are an insurance intermediary if you are:</p> <ul style="list-style-type: none"> • insurance agent or • Insurance brokers. <p>For this you need a permit from your locally responsible IHK. In addition to obtaining permission, you must also be entered in the register of insurance intermediaries. With the application for permission, you can simultaneously submit an application for entry in the register of intermediaries.</p> <p>As an insurance agent:</p> <ul style="list-style-type: none"> • broker insurance contracts for one or more insurers on a professional basis and • as its administrator, you are on the side of the insurance company on the basis of an agency agreement. <p>As an insurance broker:</p> <ul style="list-style-type: none"> • independently broker insurance contracts on behalf of customers and • stand on the side of the customer as the guardian of the customer's 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 be entered in the German insurance intermediary register.

For foreign nationals from non-EU countries, the same provisions apply as for German nationals. These also apply to EU nationals who register a corresponding trade exclusively in Germany.

Erforderliche Unterlagen

- Copy of your valid identity card or passport
- for proof of entrepreneurial legal form: if the company is based in Germany: Extract from the commercial register or the partnership register, in the case of companies entered in a register, otherwise a copy of the articles of association in the case of the company's registered office abroad: documents from the country of residence proving the legal form
- for proof of personal reliability: if you are resident in Germany: Certificate of good conduct (document type O) and Excerpt from the Central Trade Register if you reside abroad: Corresponding documents from your home country that prove your personal reliability
- for proof of orderly financial circumstances: if you are resident in Germany: Extract from the list of debtors Certificate from the insolvency court Certificate from the tax office in tax matters if you reside abroad: Corresponding documents from your home country proving your orderly financial circumstances
- Certificate of competence of the Chamber of Industry and Commerce on existing necessary knowledge and legal regulations of the insurance industry
- Proof by an insurance undertaking of the existence of professional indemnity insurance for the insurance industry

For 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.

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As such, partnerships are not eligible for approval. Therefore, every managing partner needs permission. For each of these persons, you must submit a completed application form and all personal documents.

Attention: To check personal reliability, your IHK may request further documents. Some of the documents submitted may not exceed an expiry period at the time of the decision (not only at the time of submission). Inquire about this at your IHK.

Voraussetzungen

- They have the reliability necessary for commercial operations. You are not considered reliable if you have been convicted of any of the following violations in the last 5 years: Crime Theft Embezzlement Blackmail Fraud Unfaithfulness Money laundering Forgery of documents Fencing Usury Insolvency offences
- They live in orderly financial circumstances. You do not meet this requirement if: opens insolvency proceedings against your assets, or has been rejected for lack of assets, or you are entered in the register of debtors.
- You have the necessary expertise. Proof of the required expertise is possible by: an examination of competence before the Chamber of Industry and Commerce or equivalent training qualifications and possibly corresponding professional experience.
- You have taken out professional indemnity insurance. Currently, there is a minimum cover amount of: EUR 1,276,000 for each insured event and EUR 1,919,000 for all claims in one year in total.

Kosten

- The fees for the licensing procedures for insurance intermediaries and the registration in the insurance intermediary register vary depending on the Chamber of Industry and Commerce.

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

Verfahrensablauf

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

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- Download the application form from the website of your local IHK. Fill it out completely.
- Then send it with the necessary documents to your responsible IHK.
- As soon as you have provided all the information and the documents are complete, the IHK will decide on your application.
- After a positive examination, you will receive permission and, if necessary, be entered in the register of insurance intermediaries.
- The permission granted is valid for an indefinite period. It does not end until you renounce it. Under certain conditions, the IHK can revoke or withdraw the permission and have you deleted from the register of intermediaries.

Note: As a rule, your locally responsible IHK also offers an online procedure.

Bearbeitungsdauer

Varies depending on the Chamber of Industry and Commerce.

Frist

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

weiterführende Informationen

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

Hinweise
Rechtsbehelf
Kurztext

- Authorisation for insurance intermediaries
- Self-employed insurance intermediaries who work commercially need a licence
- in addition to the permit, an entry in the insurance intermediary register is also necessary
- Insurance intermediaries work as: insurance agent or

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	<p>Insurance broker</p> <ul style="list-style-type: none"> • the permission granted is valid indefinitely, but can be revoked or withdrawn by the IHK under certain conditions • permission and entry in the register are subject to a fee • Responsible: Chamber of Commerce and Industry
Ansprechpunkt	<p>Your local IHK</p> <p>https://www.ihk.de/#ihk-finder</p> <p>http://www.ea-deutschland.de</p> <p>https://www.ihk.de/#ihk-finder</p> <p>http://www.ea-deutschland.de</p>
Zuständige Stelle	<p>Your local IHK</p> <p>https://www.ihk.de/#ihk-finder</p> <p>https://www.ihk.de/#ihk-finder</p>
Formulare	<p>Forms: can be obtained from your competent Chamber of Commerce and Industry</p> <p>Online procedure possible: partially, depending on the IHK</p> <p>Written form required: no</p> <p>Personal appearance required: no</p>
Ursprungsportal	<p>Authorisation for insurance intermediaries, Erlaubnis für Versicherungsvermittler Erteilung</p>