

99050034001000, 99050034001000

# Permission for insurance advisors to issue

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/102042244/L100041>

Modul	Sachverhalt
Leistungsschlüssel	99050034001000, 99050034001000
Leistungsbezeichnung I	Permission for insurance advisors to issue
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Brandenburg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
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
Lagen Portalverbund	Anmeldepflichten (2010100), Erlaubnisse und

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	Genehmigungen (2010400)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	20.09.2019
Fachlich freigegeben durch	Federal Ministry for Economic Affairs and Energy (BMWi)
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/gewo/_34d.html">https://www.gesetze-im-internet.de/gewo/_34d.html</a> <a href="http://www.gesetze-im-internet.de/gewo/BJNR002450869.html">http://www.gesetze-im-internet.de/gewo/BJNR002450869.html</a> <a href="http://www.gesetze-im-internet.de/gewo/BJNR002450869.html">http://www.gesetze-im-internet.de/gewo/BJNR002450869.html</a>
Teaser	If you would like to work full-time as an independent insurance consultant, you need a permit from the Chamber of Industry and Commerce (IHK).
Volltext	<p>As an insurance consultant, you advise people on:</p> <ul style="list-style-type: none"> <li>• the agreement,</li> <li>• Modification or</li> <li>• Review of insurance contracts.</li> </ul> <p>In addition, in the event of an insured event, you advise or represent persons out of court in the assertion of claims arising from insurance contracts.</p> <p>For your work as an insurance consultant, you need a permit from your local IHK.</p> <p>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 consultant, you may not accept benefits (commissions) from insurance companies, nor</p> <ul style="list-style-type: none"> <li>• be otherwise dependent on insurance undertakings;</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• accept an economic advantage.</li> </ul>

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You work exclusively in the interest of your customers 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 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

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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.

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 granting permission to insurance consultants and for registering 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

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	procedure.
Verfahrensablauf	<p>You can apply for permission to work as an insurance consultant in writing:</p> <ul style="list-style-type: none"> <li>• Download the application form from the website of your local IHK. Fill it out completely.</li> <li>• Then send it with the necessary documents to your responsible IHK.</li> <li>• As soon as you have provided all the information and the documents are complete, the IHK will decide on your application.</li> <li>• After a positive examination, you will receive permission and, if necessary, be entered in the register of insurance intermediaries.</li> <li>• 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.</li> </ul> <p>Note: As a rule, your locally responsible IHK also offers an online procedure.</p>
Bearbeitungsdauer	Varies depending on the Chamber of Industry and Commerce.
Frist	<ul style="list-style-type: none"> <li>• Decision on the application: within 3 months Note: You may not start the activity until permission has been granted.</li> </ul>
weiterführende Informationen	none
Hinweise	
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> <li>• Activity as an insurance consultant Licence</li> <li>• Self-employed insurance consultants who work commercially need a permit</li> <li>• in addition to the permit, an entry in the insurance intermediary register is also necessary</li> <li>• Insurance advisors may not take commission from insurance companies or be dependent on them in any other way.</li> </ul>

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