

99050034001001, 99050034001001

Apply for permission to work as an insurance advisor in a simplified procedure

Heruntergeladen am 05.07.2025

<https://fimportal.de/xzufi-services/219110752/L100038>

Modul	Sachverhalt
Leistungsschlüssel	99050034001001, 99050034001001
Leistungsbezeichnung I	Apply for permission to work as an insurance advisor in a simplified procedure
Leistungsbezeichnung II	
Typisierung	3a - Bundesaufsichtsverwaltung: Regelung, Land: Vollzug
Quellredaktion	Thüringen
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

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	Zulassungen im Hinblick auf die Gründung und Führung eines Unternehmens
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	15.01.2024
Fachlich freigegeben durch	
Handlungsgrundlage	https://www.gesetze-im-internet.de/gewo/_34d.html https://www.gesetze-im-internet.de/gewo/_11a.html https://www.gesetze-im-internet.de/gewo/_156.html https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000600000 https://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html https://www.gesetze-im-internet.de/vag_2016/ https://www.gesetze-im-internet.de/gewo/_34d.html https://www.gesetze-im-internet.de/gewo/_11a.html https://www.gesetze-im-internet.de/gewo/_156.html https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000600000 https://www.gesetze-im-internet.de/vvg_2008/BJNR263110007.html https://www.gesetze-im-internet.de/vag_2016/
Teaser	If you want to work as a self-employed insurance advisor, you need a license to do so.
Volltext	<p>You are an insurance advisor if you advise customers on insurance on a professional basis without receiving a commission from an insurance company or being dependent on it in any other way. As an insurance advisor, you may not accept any benefits from insurance companies in connection with your work.</p> <p>In the event of an insurance claim, you may also advise or represent persons out of court in the assertion of claims arising from insurance contracts.</p> <p>The license can be granted to a natural person or a legal entity. Partnerships, such as a civil law partnership (GbR), a general partnership (OHG) or a</p>

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limited partnership (KG) cannot be granted a license. In these cases, each managing partner must apply for their own permit.

In addition to obtaining a license, you must be entered in the register of intermediaries immediately after commencing your activities.

Your license may be restricted in terms of content and subject to ancillary provisions if this is necessary to protect the general public or policyholders.

If you have a license or a trade as an insurance advisor from another EU/EEA member state and only wish to work temporarily in Germany under the freedom to provide services or as part of the establishment of a branch office, you do not require a license in Germany. However, you must notify the authorities in your home country of your intended activity.

You cannot work as an insurance intermediary at the same time.

Erforderliche Unterlagen

If you have a license as an insurance intermediary that was issued by 22.02.2018, the proof of reliability, orderly financial circumstances and expertise is no longer required. Instead, you must submit the original notice of authorization as an insurance intermediary.

Note: You can find out which documents are required in your specific case on the application form from the competent authority.

Voraussetzungen

You must have a license as an insurance intermediary issued by 22.02.2018.

You must have professional indemnity insurance or an equivalent guarantee.

Kosten

Fees apply. The exact amount can be found in the fee schedule of the local licensing authority.

Verfahrensablauf

In order to obtain a license as an insurance advisor, you must submit a corresponding application together with the necessary documents to your local Chamber of Industry and Commerce (IHK).

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	<ul style="list-style-type: none"> • At the same time as your application, you can also apply for entry in the register of intermediaries. • The responsible IHK will check whether you meet the requirements based on the information and documents you have submitted. • If you meet all the licensing requirements, you will receive your license.
Bearbeitungsdauer	Once all documents have been submitted, the application will be processed. This may take several weeks.
Frist	The permit is valid indefinitely.
weiterführende Informationen	<p>Here you will find an overview of the professional qualifications that are equivalent to the certificate of competence examination:</p> <p>https://www.gesetze-im-internet.de/versvermv_2018/_5.html</p> <p>https://www.gesetze-im-internet.de/versvermv_2018/_5.html</p>
Hinweise	<p>If you employ staff who are directly involved in providing advice, you must ensure that these employees are reliable and properly qualified to provide advice on the insurance in question.</p> <p>If you employ staff who are responsible for providing advice in a managerial position, you must also have them entered in the register of intermediaries.</p>
Rechtsbehelf	<p>You can appeal against the Chamber of Industry and Commerce's decision on your application for a permit.</p> <p>Which legal remedies can be lodged (objection or appeal to the administrative court) varies from state to state. Detailed information on admissible legal remedies can be found in the information on legal remedies in the notification of your permit application.</p>
Kurztext	<ul style="list-style-type: none"> • Permit as an insurance advisor simplified procedure Issuance • Applying for a license to work as a professional insurance advisor • Permission can be granted to a natural or legal

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person.

- An application for entry in the publicly accessible register of intermediaries is also required upon commencement of the activity.
- Permission is granted under the following conditions
Reliability, orderly financial circumstances, professional indemnity insurance or equivalent guarantee, expertise
- For holders of a license as an insurance intermediary in the version valid up to and including 22.02.2018: simplified licensing procedure
- Permit valid nationwide for an unlimited period
- Responsible: Chamber of Industry and Commerce (IHK).

Ansprechpunkt
Zuständige Stelle

You can find the Chamber of Industry and Commerce responsible for you here:
<https://www.ihk.de/?fdialog=ihk-finder%2F%2F>
<https://www.ihk.de/?fdialog=ihk-finder%2F%2F>

Formulare

Form: Application form of the responsible IHK for natural or legal persons or for simplified procedure
 Written form required: no
 Personal appearance required: no

Ursprungsportal

Erlaubnis zur Arbeit als Versicherungsberater im vereinfachten Verfahren beantragen, Apply for permission to work as an insurance advisor in a simplified procedure