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# Insurance intermediary license

Heruntergeladen am 01.07.2025

<https://fimportal.de/xzufi-services/S1000020010000012346/S100002>

Modul	Sachverhalt
Leistungsschlüssel	99050035001000
Leistungsbezeichnung I	Insurance intermediary license
Leistungsbezeichnung II	Apply for a permit to work as an insurance intermediary
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hamburg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	<div lang="en-x-mtfrom-de">Insurance intermediary</div> , <div lang="en-x-mtfrom-de">IHK</div> , <div lang="en-x-mtfrom-de">insurance</div> , <div lang="en-x-mtfrom-de">insurance broker</div> , <div lang="en-x-mtfrom-de">insurance agent</div> , <div lang="en-x-mtfrom-de">trade regulations</div> , <div lang="en-x-mtfrom-de">GewO</div> , <div lang="en-x-mtfrom-de">Chamber of Commerce and Industry</div> , <div lang="en-x-mtfrom-de">insurance consultant</div> , <div lang="en-x-mtfrom-de">Insurance Intermediary Register</div> , <div lang="en-x-mtfrom-de">insurance</div>

Modul	Sachverhalt
	contract</div>, <div lang="en-x-mtfrom-de">insurance mediation</div>, <div lang="en-x-mtfrom-de">Section 34d</div>
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	18.07.2022
Fachlich freigegeben durch	
Handlungsgrundlage	Designation: § 34d paragraph 1 trade regulations (GewO) URL: <a href="https://www.gesetze-im-internet.de/gewo/_34d.html">https://www.gesetze-im-internet.de/gewo/_34d.html</a>
Teaser	If you would like to work as an independent insurance broker, you need permission from your local Chamber of Commerce and Industry (IHK).
Volltext	You are an insurance intermediary if you are: insurance agent or insurance brokers operate. You need permission from your local chamber of commerce for this. In addition to obtaining permission, you must also be entered in the register of insurance brokers. With the application for a permit, you can also submit an application for entry in the register of intermediaries. As an insurance agent: broker insurance contracts for one or more insurers on a commercial basis and as its administrator, you are on the side of the insurance company on the basis of a representative contract. As an insurance broker: broker insurance contracts independently on behalf of customers and are on the side of the customer as their interests. Special features for insurance intermediaries with a main office in another EU/EEA country: If you have a branch as an insurance intermediary in another member state of the European Union (EU) or the

## Modul

## Sachverhalt

European Economic Area (EEA), you must register in this country. You do not need a permit in Germany, nor can you be entered in the German register of insurance brokers.

## Erforderliche Unterlagen

application for permission for proof of the corporate legal form: for company headquarters in Germany: Excerpt from the commercial register or the partnership register for companies entered in a register, otherwise a copy of the articles of association for proof of personal reliability: if you live in Germany: Certificate of good conduct (document type O) and Excerpt from the central trade register for submission to an authority If you live abroad: Corresponding documents from your home country that prove your personal reliability for proof of orderly financial circumstances: if you live in Germany: Certificate from the tax office in tax matters If you live abroad: Corresponding documents from your home country that prove your orderly financial situation Proof of expertise about existing necessary knowledge and legal regulations of the insurance industry Proof from an insurance company that you have professional liability insurance for the insurance industry For legal entities, you only need to fill out 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 excerpt from the central business register for submission to an authority. Therefore, every managing partner needs permission. You must submit a completed application form and all personal documents for each of these persons. Attention: Your IHK can request additional documents to check your personal reliability. Some of the documents submitted may not exceed an expiration period at the time of the decision (not just at the time of submission). Inquire about this at your IHK.

## Voraussetzungen

They 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 violations in the last 5 years: crime theft embezzlement blackmail Fraud infidelity money laundering forgery receiving stolen goods usury Bankruptcy Offenses They live in orderly financial circumstances. You do not meet

**Modul**
**Sachverhalt**

this requirement if: opened insolvency proceedings over your assets or was rejected for lack of mass or You are entered in the register of debtors. You have the required expertise. Evidence of the required expertise is possible through: a proficiency test before the Chamber of Industry and Commerce or through equivalent training qualifications and possibly corresponding professional experience. The equivalent training qualifications can be found in the Ordinance on Insurance Mediation and Consulting. You have taken out professional liability insurance with the applicable sums insured.

**Kosten**

The fees for the licensing procedure for insurance intermediaries and registration in the insurance intermediary register vary depending on the IHK. Note: You may also incur costs if you request documents that you must present during the procedure. The fee for the permit procedure at the Hamburg Chamber of Commerce is currently €250.00 to €320.00 (as of early 2022).

**Verfahrensablauf**

You can apply for permission to work as an insurance intermediary in writing: Download the application form from the website of your local IHK. Fill this out completely. Then send it with the required documents to your responsible IHK. As soon as you have provided all the information and the documents are complete, the IHK will make a decision on your application. After a positive check, you will receive permission and, if necessary, be entered in the register of insurance brokers. The permission granted is valid indefinitely. It ends only when you renounce it. Under certain conditions, the IHK can revoke or withdraw the permit and have you deleted from the register of intermediaries. Note: As a rule, your local Chamber of Industry and Commerce also offers an online procedure.

**Bearbeitungsdauer**

Depending on the Chamber of Industry and Commerce, the processing time in Hamburg is around 6 to 8 weeks.

**Frist**

Deadline Type: Application Deadline Duration (fixed time): 3 months Note (for more information on the deadline): You may not start the activity until

Modul	Sachverhalt
	permission has been granted.
weiterführende Informationen	<a href="https://www.ihk.de/hamburg/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/infoportal-versicherungsvermittler/formularc-ent-ersv-4088650">https://www.ihk.de/hamburg/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/infoportal-versicherungsvermittler/formularc-ent-ersv-4088650</a> <a href="https://www.ihk.de/hamburg/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/infoportal-versicherungsvermittler/formularc-ent-ersv-4088650">https://www.ihk.de/hamburg/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/infoportal-versicherungsvermittler/formularc-ent-ersv-4088650</a> <a href="https://www.hk24.de/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/infoportal-versicherungsvermittler">https://www.hk24.de/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/infoportal-versicherungsvermittler</a> <a href="https://www.hk24.de/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/infoportal-versicherungsvermittler">https://www.hk24.de/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/infoportal-versicherungsvermittler</a>
Hinweise	<p>The certificate of good conduct for submission to an authority, the information from the central business register for submission to an authority, the certificate in tax matters and proof of professional liability insurance must not be older than 3 months at the time the application is submitted. Application and required attachments see also doc. no. 4088650 at <a href="https://www.hk24.de/">https://www.hk24.de/</a> . Sending by email is also possible.</p>
Rechtsbehelf	Objection and administrative court.
Kurztext	<p>Insurance intermediary license Self-employed insurance intermediaries need a permit In addition to the permit, an entry in the register of insurance intermediaries is also required Insurance intermediaries work as: insurance agent or insurance broker The permission granted is valid for an unlimited period, but can be revoked under certain conditions of the IHK can be revoked or withdrawn the permit and the entry in the register are subject to a fee Responsible: Chamber of Industry and Commerce</p>
Ansprechpunkt	
Zuständige Stelle	Department of Economic Affairs, Labor and Innovation
Formulare	

Modul	Sachverhalt
Ursprungsportal	Hamburg Service, Hamburg Service (Currently this link is only available in german)