

Insurance intermediary - apply for permission

If you wish to work as a self-employed insurance intermediary, you need a permit from the Chamber of Industry and Commerce (Industrie- und Handelskammer - or IHK).

You are an insurance intermediary if you work as:

insurance agent or

insurance broker.

For this, you need a permit from your local Chamber of Industry and Commerce.

In addition to obtaining permission, you must also register in the insurance intermediary register (see "More information"). You can apply for entry in the register of insurance intermediaries at the same time as you apply for permission.

1. As an *insurance agent*:

* you broker insurance contracts for one or more insurers on a professional basis and

* as its property manager, you are on the side of the insurance company on the basis of an agency agreement.

2. as an *insurance broker*:

* you independently broker insurance contracts on behalf of clients and

* you are on the side of the customer as his guardian of interests.

Special features for foreign nationals:

If you are a foreign national with 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 register in the German insurance intermediary register.

The same provisions apply to foreign nationals from non-EU countries as to German nationals. These also apply to EU nationals who register a corresponding trade exclusively in Germany (see "More information").

Prerequisites

Personal reliability

You have the necessary reliability for the business operation. You are not considered reliable if you have been convicted by a final court decision of one of the following offences in the last 5 years:

* felony

* theft

* embezzlement

* extortion

* fraud

* infidelity

* money laundering

* forgery of documents

* receiving stolen goods

- * usury
- * insolvency offences

Orderly financial circumstances

You live in a well-ordered financial situation. You do not meet this requirement if:

- * insolvency proceedings have been opened against your assets, or
- * insolvency proceedings have been dismissed for lack of assets, or
- * you are entered in the debtors' register.

Expertise

You have the required expertise. Proof of the required expertise is possible through:

- * a professional qualification examination before the IHK (Chamber of Industry and Commerce) or
- * through equivalent training qualifications and possibly corresponding professional experience.

Sufficient insurance cover

The insurance intermediary business must be covered by liability insurance to the required minimum insurance sum.

https://www.gesetze-im-internet.de/versvermv_2018/__12.html

Documents required

Application for approval as an insurance intermediary

Application for approval pursuant to § 34d section 1 Trade Regulations (Gewerbeordnung (GewO)) and registration in the directory of intermediaries

Identity document

Identity card or other official identification bearing a photograph. Not required for digitally submitted applications.

Certificate of good conduct for presentation to an authority

To verify personal reliability, information from the Federal Central Register (certificate of good conduct) is required for submission to an authority (document type O).

The information must be applied for at the municipality of residence (in Berlin at every citizens' office) for submission to an authority, i.e. it is sent directly to the public order office responsible for the place of business. The information must not be older than three months. The Federal Ministry of Justice also offers an online application procedure. (see "More information")

<https://service.berlin.de/dienstleistung/120926/>

Excerpt from the central business register for presentation to an authority

In order to verify personal reliability, information from the central business register for natural persons is required for submission to an authority (document type 9).

As a private individual, the information must be applied for at the municipality of residence (in Berlin at every citizens' registration office) for submission to an authority, i.e. it is sent directly to the IHK responsible for the place of business.

Legal entities with their place of business in Berlin apply for it at their

competent public order office.

The information must not be older than three months. The Federal Ministry of Justice also offers an online application procedure. (see "More information")

<https://service.berlin.de/dienstleistung/327835/>

Information from the insolvency register

* Two certificates are required for initiating insolvency proceedings for natural persons who are residents of Berlin. The first certificate for consumer insolvency proceedings must be applied for with the local court responsible for your place of residence, and the second one for regular insolvency proceedings is available from the District Court Charlottenburg
Amtsgerichtsplatz 1, 14057 Berlin.

* The District Court Charlottenburg, Amtsgerichtsplatz 1, 14057 Berlin is responsible for insolvency proceedings for legal entities and private trade companies based in Berlin.

* Applicants residing / operating outside of Berlin please inform themselves about the respective responsibilities of the insolvency courts via the central place and court directory. (see "More information")

<https://service.berlin.de/dienstleistung/327527/>

Information from the record of debtors (central enforcement centre)

Information on entries can be requested online at the Central Enforcement Portal of the Federal States. (see "More information")

<https://service.berlin.de/dienstleistung/327028/>

Proof of expertise

Proof of expertise from the Chamber of Industry and Commerce on existing necessary knowledge and legal regulations of the insurance industry. Or you have a comparable recognised professional qualification. (see "More information")

<https://service.berlin.de/dienstleistung/330394/en/>

Professional liability insurance

- Confirmation from an insurance company of the existence of professional liability insurance for the insurance industry.
- The scope of insurance must correspond to the statutory minimum amounts of cover.

Current excerpt from the trade register (only required if included in the trade register)

Registered companies are required to submit a current excerpt from the trade register when applying. Legal entities that are currently being founded (e.g. GmbH, AG) are required to submit their partnership agreement or statutes.

https://www.handelsregister.de/rp_web/welcome.do

Forms

Application for a licence as an insurance intermediary

<https://www.ihk-berlin.de/blueprint/servlet/resource/blob/2253344/ba5c49b3e4345a630bb910944fe0dd76/erlaubnis34-d-gewo-data.pdf>

Fees

- EUR 320.00: Licensing procedure for insurance intermediaries and consultants

Legal basis

- Trade Regulations (Gewerbeordnung (GewO)) § 34d Sec. 1
https://www.gesetze-im-internet.de/gewo/__34d.html
- Regulation on Insurance Mediation and Consulting - Insurance Mediation Regulation (Versicherungsvermittlungsverordnung (VersVermV))
https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000100000
- Schedule of fees by the Chamber of Industry and Commerce (Section F. Legal and Taxation - 2. insurance intermediaries/consultants)
<https://www.ihk-berlin.de/blueprint/servlet/resource/blob/2256952/86c54be06ccb210e42671ff7d6ea739c/ihk-gebuehrenordnung-data.pdf>

More information

- Leaflet from the Berlin Chamber of Industry and Commerce - Insurance Intermediaries
<https://www.ihk-berlin.de/blueprint/servlet/resource/blob/2253456/f07f65f544eaabe3f170bea9ae76f7e7/merkblatt-versicherungsvermittler-data.pdf>
- Application forms for insurance intermediaries / consultants
<https://www.ihk-berlin.de/service-und-beratung/recht-und-steuern/downloads/-verlinkungen/vvm-antragsformulare-2253510>
- Summary differences in the insurance industry
<https://www.berlin.de/formularverzeichnis/?formular=/wirtschaft/einheitliche-r-ansprechpartner/uebersicht-versicherungsgewerbe.pdf>
- Information from the Berlin Chamber of Industry and Commerce regarding insurance arrangement
<https://www.ihk-berlin.de/service-und-beratung/recht-und-steuern/gewerberecht/erlaubnis-registrierungsverfahren-ihk/versicherungsvermittler-2253508>
- Apply for certificate of good conduct and central business register online - BfJ
https://www.bundesjustizamt.de/DE/Themen/Buergerdienste/Buergerdienste_node.html
- Search for the competent court in the central local and court register
<https://www.justizadressen.nrw.de/de/justiz/suche>
- Information from the debtors' register - central enforcement portal of the federal states
<https://www.vollstreckungsportal.de/zponf/allg/willkommen.jsf>
- Summary - Expertise examination equivalent to other professional qualifications
https://www.gesetze-im-internet.de/versvermv_2018/__5.html
- Insurance consultant or insurance intermediary - register for the expert knowledge examination
<https://service.berlin.de/dienstleistung/330394/en/>
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Register of intermediaries IHK - Registration

<https://service.berlin.de/dienstleistung/329370/en/>

- Business Registration

<https://service.berlin.de/dienstleistung/121921/en/>

Responsible authorities

The application for approval as an insurance intermediary must be submitted to the Chamber of Industry and Commerce that is responsible for the principle place of business. If this address is not yet known, approval can also be applied for with the Chamber of Industry and Commerce that is responsible for the applicant's place of residence.

Link to online processing

<https://www.berlin.de/ea/en/application/login-service-account-berlin/>

PDF downloaded on 06.12.2021