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Insurance consultant - apply for permission

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

As an **insurance adviser** you advise people on:

- agreeing,
- modification or
- reviewing insurance contracts.

In addition, you advise or represent persons out of court in the event of an insurance claim in the assertion of claims arising from insurance contracts. To work as an insurance advisor, you need a licence 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.

As an insurance adviser you may

- neither accept benefits (commissions) from insurance undertakings,
- be dependent on insurance companies in any other way, or accept an economic advantage.
- accept an economic advantage.

You work exclusively in the interest of your clients and may only be paid by them.

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").

Procedure:

1. You must apply for the permit before starting the activity. The application can be submitted online. Please complete the application completely, upload the required documents and submit it.
2. The relevant authority will check your details and documents and, if necessary, request any missing evidence. You will receive guidance on the next steps and be informed of the processing status by email.
3. If all requirements are satisfied and the necessary documents are provided, you will receive a fee notice and the permit. If not all requirements or necessary documents are satisfied, your application will be rejected and a fee will be charged. In this case, you can find the reason for the rejection in the notice from the relevant authority.

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.

- **Expert knowledge**

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.

- **Adequate insurance cover**

(https://www.gesetze-im-internet.de/versvermv_2018/_12.html)

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

- **To apply online: Register or log in using your BundID account**

Documents required

- **Application for approval as an insurance consultant**

Form: Application for approval and registration as an insurance consultant § 34d sec. 2 GewO

- **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**

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

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 not be older than three months.

- **Excerpt from the central business register for presentation to an**

authority

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

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

The information must not be older than three months.

- **Information from the insolvency register**

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

- **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 further information)

- **Information from the debtors' register (Central Enforcement Portal)**

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

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

- **Proof of competence**

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

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")

- **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)**

(https://www.handelsregister.de/rp_web/welcome.xhtml)

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.

Forms

- **Application for a permit to operate as an insurance consultant**

(<https://www.ihk.de/berlin/service-und-beratung/recht-und-steuern/download/-verlinkungen/vvm-antragsformulare-2253510>)

Fees

- EUR 600.00: Licensing procedure for insurance intermediaries and consultants

Legal basis

- **Trade Regulations (Gewerbeordnung (GewO)) § 34d sec. 2**
(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.de/blueprint/servlet/resource/blob/2256952/9289dfb239a0167a27d5a6159523ee4a/ihk-gebuehrenordnung-data.pdf>)

More information

- **Information on insurance advisers (Berlin ICC)**
(<https://www.ihk.de/berlin/service-und-beratung/recht-und-steuern/gewerberecht/erlaubnis-registrierungsverfahren-ihk/versicherungsvermittler-2253508>)
- **Summary differences in the insurance industry**
(<https://www.berlin.de/formularverzeichnis/?formular=/wirtschaft/einheitlicher-ansprechpartner/uebersicht-versicherungsgewerbe.pdf>)
- **Search for the competent court in the central directory of places and courts (Federal and State Justice Portal)**
(<https://www.justizadressen.nrw.de/de/justiz/suche>)
- **Information from the debtor register (central enforcement portal of the federal states)**
(<https://www.vollstreckungsportal.de/zponf/allg/willkommen.jsf>)
- **Overview - Other professional qualifications recognised as equivalent to the professional competence examination (Insurance Mediation Regulation (Versicherungsvermittlungsverordnung) - VersVermV)**
(https://www.gesetze-im-internet.de/versvermv_2018/_5.html)
- **Insurance consultant or insurance intermediary - register for the expert knowledge examination (service)**
(<https://service.berlin.de/dienstleistung/330394/en/>)
- **Register of intermediaries IHK - Apply for registration (service)**
(<https://service.berlin.de/dienstleistung/329370/en/>)
- **Register a trade (service)**
(<https://service.berlin.de/dienstleistung/121921/en/>)

Average time to process request

<https://www.ea.berlin.de/intelliform/forms/eu-dlr-ng/gewerbe/VermittlerUndBerater/index?AnliegenID=327717>

Notes on responsibility

The application for approval as an insurance consultant 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.