Single Point of Contact

Senatsverwaltung für Wirtschaft, Energie und Betriebe

Address

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10825 Berlin

Contact

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Internet: http://www.berlin.de/ea/en/
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Barrier-free access

Explanation of symbols (https://service.berlin.de/hinweise/artikel.2699.php)

Opening hours

Monday:	by appointment only
Tuesday:	by appointment only
Wednesday:	by appointment only
Thursday:	by appointment only
Friday:	by appointment only

Nahverkehr

S-Bahn
Insbrucker Platz: S42, S41, S46, about 10 minutes walk
U-Bahn
Rathaus Schöneberg: U4, about 3 minutes walk
Bus
Rathaus Schöneberg: 104, M46, about 3 minutes walk

Payment options

Payment is not provided

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:

1. insurance agent or
2. 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.
- **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 intermediary business must be covered by liability insurance to the required minimum insurance sum.

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**
  (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 "More 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 licence as an insurance intermediary** (https://www.ihk.de/blueprint/servlet/resource/blob/2253344/e8ba8330784418114bd0157082284901/erlaubnis34-d-gewo-data.pdf)

Fees

- EUR 600.00: 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.de/blueprint/servlet/resource/blob/6002070/d018b36fa10f60eafc112c2655856b30/2023-12-05-gebuehrenordnung-ihk-berlin-data.pdf)

More information

- **Leaflet from the Berlin Chamber of Industry and Commerce - Insurance Intermediaries**
  (https://www.ihk.de/blueprint/servlet/resource/blob/2253456/672c62b76655d82b89858d8676f82b48/merkblatt-versicherungsvermittler-data.pdf)
- **Application forms for insurance intermediaries / consultants**
  (https://www.ihk.de/berlin/service-und-beratung/recht-und-steuern/downloads/-verlinkungen/vvm-antragsformulare-2253510)
- **Summary differences in the insurance industry**
  (https://www.berlin.de/formularverzeichnis/?formular=/wirtschaft/einheitlicher-ansprechpartner/uebersicht-versicherungsgewerbe.pdf)
- **Information from the Berlin Chamber of Industry and Commerce regarding insurance arrangement**
  (https://www.ihk.de/berlin/service-und-beratung/recht-und-steuern/gewerberecht/erlaubnis-registrierungsverfahren-ihk/versicherungsvermittler-2253508)
- **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/)
- **Register of intermediaries IHK - Registration**
  (https://service.berlin.de/dienstleistung/329370/en/)
- **Register a trade**
  (https://service.berlin.de/dienstleistung/121921/en/)

Average time to process request

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

Hinweise zur Zuständigkeit

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.