

99050035010000, 99050035010000

# Apply for exemption from the obligation to obtain a license as an insurance intermediary

Heruntergeladen am 10.06.2025

<https://fimportal.de/xzufi-services/365865439/L100001>

Modul	Sachverhalt
Leistungsschlüssel	99050035010000, 99050035010000
Leistungsbezeichnung I	Apply for exemption from the obligation to obtain a license as an insurance intermediary
Leistungsbezeichnung II	Apply for exemption from the obligation to obtain a license as an insurance intermediary
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hessen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	fachlich freigegeben (silber)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Gewerbe (050)
Verrichtungskennung	Befreiung (010)

Modul	Sachverhalt
SDG-Informationsbereich	Erlangung von Lizenzen, Genehmigungen oder Zulassungen im Hinblick auf die Gründung und Führung eines Unternehmens
Lagen Portalverbund	Anmeldepflichten (2010100), Erlaubnisse und Genehmigungen (2010400)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	20.09.2019
Fachlich freigegeben durch	Federal Ministry for Economic Affairs and Energy (BMWi)
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/gewo/BJNR002450869.html">https://www.gesetze-im-internet.de/gewo/BJNR002450869.html</a> <a href="https://www.gesetze-im-internet.de/gewo/BJNR002450869.html">https://www.gesetze-im-internet.de/gewo/BJNR002450869.html</a>
Teaser	If you would like to work as a self-employed ancillary insurance intermediary, you can be exempted from the licensing requirement for insurance intermediaries.
Volltext	<p>As a self-employed insurance broker, you generally need a license. Your local Chamber of Industry and Commerce (IHK) is responsible for this. However, as a so-called product-accessory insurance intermediary, you can be exempted from the licensing requirement. To do so, you must submit an application to your local IHK.</p> <p>You are a product-accessory insurance broker if you broker supplementary insurance policies in addition to your main activity. This means that the risk for which you broker insurance must arise directly from the product or service.</p> <p>Example of such supplementary insurance brokerage:</p> <ul style="list-style-type: none"> <li>• The brokerage of motor vehicle insurance in connection with the purchase of a car.</li> <li>• The brokerage of life insurance as security for the conclusion of a loan agreement.</li> <li>• The brokerage of transportation insurance in connection with delivery services.</li> </ul>

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You must also be entered in the register of insurance intermediaries. When applying for exemption from licensing, you can also apply to be entered in the register of intermediaries.

**\*\*Special features for foreign nationals:\*\***

If you are a foreign national and have a branch in another member state of the European Union (EU), you must register in that country. You do not require a license exemption in Germany, nor can you be entered in the German insurance intermediary register.

Foreign nationals from non-EU countries are subject to the same regulations as German nationals. These also apply to EU nationals who only register a corresponding business in Germany.

### Erforderliche Unterlagen

- Copy of your valid identity card or passport
- for proof of the legal form of the company:
  - if the company is based in Germany:
    - Extract from the commercial register or the partnership register, for companies entered in a register, otherwise
    - a copy of the articles of association
  - if the company is domiciled abroad: Relevant documents from the country of domicile proving the legal form
- Declaration from the client, i.e. the insurance company or head intermediary, about your personal reliability, your qualifications and your orderly financial circumstances

In the case of legal entities, you only need to complete 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 extract from the central trade register.

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Partnerships as such are not eligible for a license. Therefore, each managing partner requires a permit. You must submit a completed application form and all personal documents for each of these persons.

Please note: Your IHK may request further documents to check your personal reliability. Some of the documents submitted may not exceed an expiry date at the time of the decision (not only at the time of submission). Ask your Chamber of Industry and Commerce about this.

## Voraussetzungen

- They only broker the insurance policies as a supplement to other products or services (accessoriness)
  - Example: A car dealer also brokers car insurance when selling cars
- You carry out your activity:
  - on behalf of one or more insurance intermediaries with a license or
  - on behalf of one or more insurance companies
- Your client makes a declaration about:
  - Your personal reliability,
  - your qualifications and
  - your orderly financial circumstances
- You have taken out professional liability insurance. At present, a minimum cover of:
  - EUR 1,276,000 for each insured event and
  - EUR 1,919,000 for all insured events in one year in total

## Kosten

- The fees for the license exemption for ancillary insurance intermediaries and for registration in the insurance intermediary register vary depending on the IHK.

## Verfahrensablauf

You can apply for the permit exemption in writing:

- Download the application form from the website of your local Chamber of Industry and Commerce. Fill it out completely.
- Then send it with the required documents to your local IHK.
- As soon as you have provided all the information and the documents are complete, the IHK will decide

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on your application.

- After a positive review, you will receive the license exemption and, if applicable, be entered in the insurance intermediary register.
- The granted license exemption is valid indefinitely. It only ends if you renounce it. Under certain circumstances, the IHK can revoke or withdraw the license exemption 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**

Varies depending on the IHK.

**Frist**

none Note: You may only start working once you have received the exemption.

**weiterführende Informationen**

none

**Hinweise**
**Rechtsbehelf**
**Kurztext**

- Permit for insurance intermediaries Exemption
  - Self-employed insurance intermediaries who work on a commercial basis can be exempted from the licensing requirement for insurance intermediaries
    - in addition to the exemption from the license, an entry in the insurance intermediary register is also required
    - Insurance intermediaries with ancillary product activities broker supplementary insurance policies in addition to their main activity
      - the risk that ancillary insurance intermediaries insure must arise directly from the product or service
      - the license exemption is valid indefinitely, but can be revoked or withdrawn by the IHK under certain conditions
    - Exemption from licensing and entry in the register are subject to a fee
    - responsible: Chamber of Industry and Commerce

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Ansprechpunkt	<p>Your local IHK</p> <p><a href="https://www.ihk.de/#ihk-finder">https://www.ihk.de/#ihk-finder</a></p> <p><a href="https://www.bmwk.de/Redaktion/DE/Artikel/Mittelstand/einheitlicher-ansprechpartner.html">https://www.bmwk.de/Redaktion/DE/Artikel/Mittelstand/einheitlicher-ansprechpartner.html</a></p> <p><a href="https://www.ihk.de/#ihk-finder">https://www.ihk.de/#ihk-finder</a></p> <p><a href="https://www.bmwk.de/Redaktion/DE/Artikel/Mittelstand/einheitlicher-ansprechpartner.html">https://www.bmwk.de/Redaktion/DE/Artikel/Mittelstand/einheitlicher-ansprechpartner.html</a></p>
Zuständige Stelle	<p>Your local IHK</p> <p><a href="https://www.ihk.de/#ihk-finder">https://www.ihk.de/#ihk-finder</a></p> <p><a href="https://www.ihk.de/#ihk-finder">https://www.ihk.de/#ihk-finder</a></p>
Formulare	<p>Forms: can be obtained from your local Chamber of Industry and Commerce</p> <p>Online procedure possible: partly, depending on the IHK</p> <p>Written form required: yes</p> <p>Personal appearance required: no</p>
Ursprungsportal	<p>Apply for exemption from the obligation to obtain a license as an insurance intermediary, Befreiung von der Erlaubnispflicht als Versicherungsvermittler beantragen</p>