

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/219110755/L100038>

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

| Modul | Sachverhalt |
|-------------------------------|--|
| | Zulassungen im Hinblick auf die Gründung und Führung eines Unternehmens |
| Lagen Portalverbund | Erlaubnisse und Genehmigungen (2010400), Anmeldepflichten (2010100) |
| Einheitlicher Ansprechpartner | Nein |
| Fachlich freigegeben am | 15.01.2024 |
| Fachlich freigegeben durch | |
| Handlungsgrundlage | https://www.gesetze-im-internet.de/gewo/_34d.html https://www.gesetze-im-internet.de/gewo/_11a.html https://www.gesetze-im-internet.de/versvermv_2018/ https://www.gesetze-im-internet.de/vag_2016/ https://www.gesetze-im-internet.de/gewo/_34d.html https://www.gesetze-im-internet.de/gewo/_11a.html https://www.gesetze-im-internet.de/versvermv_2018/ https://www.gesetze-im-internet.de/vag_2016/ |
| Teaser | If you only broker insurance as a supplement to the goods or services supplied as part of your main activity, you can apply for an exemption from the obligation to obtain a license as an insurance broker. |
| Volltext | <p>As a self-employed insurance intermediary, you generally need a license. However, as a so-called ancillary insurance intermediary, you can be exempted from the licensing requirement.</p> <p>You are an ancillary insurance intermediary 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 goods or services you sell.</p> <p>Examples of supplementary insurance brokerage:</p> <ul style="list-style-type: none"> • Arranging motor vehicle insurance in connection with the purchase of a car. • Arranging life insurance as security for the conclusion of a loan agreement. • Arranging transport insurance in connection with delivery services. |

Modul

Sachverhalt

The exemption from the licensing requirement (license exemption) can be granted to a natural person and a legal entity.

Partnerships such as the civil law partnership (GbR), the general partnership (OHG) or the limited partnership (KG) cannot be granted the exemption from the licensing requirement (license exemption). Here, each managing partner must apply for a separate exemption from the license requirement.

In addition to obtaining the exemption from the licensing requirement, you must be entered in the register of intermediaries immediately after commencing your activity.

Erforderliche Unterlagen

- Proof that you carry out your activity directly on behalf of one or more self-employed insurance intermediaries with a license or one or more insurance companies
 - Declaration from the insurance company or independent intermediary about your personal reliability, your qualifications and your orderly financial circumstances
 - Proof of professional indemnity insurance or an equivalent guarantee
 - Extract from the commercial register for legal entities and commercial partnerships

****Please note:****

You can find out which documents are required in your specific case on the application form from the competent authority.

Voraussetzungen

- You only broker insurance in addition to the goods or services supplied as part of your main activity.
 - You work directly on behalf of one or more insurance intermediaries (insurance agents or insurance brokers) with a license or on behalf of one or more insurance companies.

| Modul | Sachverhalt |
|------------------------------|--|
| | <ul style="list-style-type: none"> • You have professional indemnity insurance or an equivalent guarantee. • Your client(s) (insurance intermediary with a license or insurance company) declare(s) that you are reliable and suitably qualified and that you are not living in disorderly financial circumstances. |
| Kosten | Fees apply. The exact amount can be found in the fee schedule of the local Chamber of Industry and Commerce (IHK). |
| Verfahrensablauf | <p>In order to obtain an exemption from the obligation to obtain a license as an insurance intermediary, you must submit a corresponding application together with the necessary documents to your responsible Chamber of Industry and Commerce (IHK).</p> <p>At the same time as your application, you can also apply for entry in the register of intermediaries. The relevant IHK will check whether you meet the requirements based on the information you provide and the documents you submit. If all requirements are met, you will be granted an exemption from the licensing requirement.</p> |
| Bearbeitungsdauer | The complete processing of the application for exemption from the permit requirement can take several weeks. |
| Frist | The exemption from the permit requirement applies for an unlimited period. |
| weiterführende Informationen | |
| Hinweise | <p>If you employ staff who are directly involved in brokering or advising, you must ensure that these employees are reliable and properly qualified to broker the insurance in question. have the appropriate qualifications.</p> <p>If you employ staff who are responsible for brokerage or advice in a managerial position, you must also have them entered in the register of intermediaries.</p> |
| Rechtsbehelf | You can appeal against the decision of the Chamber of |

Modul

Sachverhalt

Industry and Commerce on your application for an exemption from the licensing requirement.

Which legal remedies can be lodged (objection or appeal to the administrative court) varies from state to state. Detailed information on admissible legal remedies can be found in the information on legal remedies in the decision on your application for exemption from the licensing requirement.

Kurztext

- Permission as an insurance intermediary Exemption
 - Applying for an exemption from the licensing requirement (formerly: license exemption) for insurance intermediaries
 - Traders who broker insurance as a supplement to the goods or services supplied as part of their main activity can be exempted from the licensing requirement under certain conditions.
 - The risk that ancillary insurance intermediaries insure must arise directly from the goods or services.
 - Applicants for exemption from the obligation to obtain a license as an insurance intermediary may be natural persons or legal entities.
 - In addition, an application for entry in the publicly accessible register of intermediaries is required upon commencement of the activity.
 - Exemption from the licensing requirement valid nationwide for an unlimited period.
 - Responsible: Chamber of Industry and Commerce (IHK).

Ansprechpunkt

Zuständige Stelle

You can find the Chamber of Industry and Commerce responsible for you here:
<https://www.ihk.de/?fdialog=ihk-finder%2F%2F>
<https://www.ihk.de/?fdialog=ihk-finder%2F%2F>

Formulare

- Application form: Application form of the responsible IHK for natural or legal persons
 - Written form requirement: no
 - Personal appearance: no

Ursprungsportal

Apply for exemption from the obligation to obtain a license as an insurance intermediary, Befreiung von der Erlaubnispflicht als Versicherungsvermittler

Modul

Sachverhalt

beantragen