

99050035010000, 99050035010000

Apply for exemption from insurance intermediaries

Heruntergeladen am 13.06.2025

<https://fimportal.de/xzufi-services/231939925/L100039>

Modul	Sachverhalt
Leistungsschlüssel	99050035010000, 99050035010000
Leistungsbezeichnung I	Apply for exemption from insurance intermediaries
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Rheinland-Pfalz
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	fachlich freigegeben (silber)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Gewerbe (050)
Verrichtungskennung	Befreiung (010)
SDG-Informationsbereich	
Lagen Portalverbund	Erlaubnisse und Genehmigungen (2010400), Anmeldepflichten (2010100)

Modul	Sachverhalt
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	20.09.2019
Fachlich freigegeben durch	Federal Ministry of Economics and Energy (BMWi)
Handlungsgrundlage	https://www.gesetze-im-internet.de/gewo/BJNR002450869.html https://www.gesetze-im-internet.de/gewo/BJNR002450869.html
Teaser	If you want to work as an independent product-inaccerator insurance intermediary, you can be exempted from the obligation to grant insurance intermediaries permission.
Volltext	<p>As an independent insurance intermediary, you generally need a permit. This is the responsibility of your local Chamber of Commerce and Industry (IHK). As a so-called product-inaccusator insurance intermediary, however, you can be exempted from the authorisation requirement. To do so, you must submit an application to your local Chamber of Commerce.</p> <p>You are a product insurance intermediary if you provide product-complementary insurance in addition to your main activity. This means that the risk for which you arrange insurance must arise directly from the goods or services.</p> <p>Example of such product-complementary insurance brokerage:</p> <ul style="list-style-type: none"> • The brokerage of a car insurance in connection with a car purchase. • The placement of a life insurance policy as security when concluding a loan agreement. • The brokerage of transport insurance in connection with delivery services. <p>You must also register in the insurance intermediary register. By applying for exemption from authorisation,</p>

Modul

Sachverhalt

you can apply for registration in the register of intermediaries at the same time.

****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 need a permit exemption in Germany nor can you register in the German insurance intermediary register.

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

Erforderliche Unterlagen

- Copy of your valid identity card or passport
- for proof of corporate legal form:
 - at headquarters in Germany:
 - extract from the commercial register or the partnership register, in the case of companies registered in a register, otherwise
 - a copy of the social contract
 - at registered office abroad: documents from the country of residence proving the legal form
- Declaration by the client, i.e. the insurance company or the super-intermediary, about your personal reliability, your qualifications and your orderly financial situation

For legal entities, you only need to fill in the application form for the legal entity itself. You must submit all personal documents for all persons entitled to the management. For the legal entity, you also need an excerpt from the business central register.

Partnerships are not eligible for authorisation as such. Therefore, every managing partner needs permission. For each of these persons, you must submit a completed application form and all personal documents.

Attention: Your Chamber of Commerce can request

Modul

Sachverhalt

additional documents to verify personal reliability. Some of the documents submitted may not exceed a period of forfeiture at the time of the decision (not only at the time of filing). Please check with your Chamber of Commerce.

Voraussetzungen

- They mediate the insurance only as a supplement to other products or services (accessory)
 - Example: A car dealer also provides car insurance when selling cars
- You are carrying out your duties:
 - on behalf of one or more insurance intermediaries with permission or
 - on behalf of one or more insurance companies
- Your client makes a statement about:
 - Your personal reliability,
 - Your qualifications and
 - Your orderly financial situation
- You have taken out professional insanity insurance. Currently, a minimum cover total of:
 - EUR 1,276,000 for each insured event and
 - EUR 1,919,000 for all claims in a year in total

Kosten

- The fees for the exemption of authorisation for product insurance intermediaries and for registration in the insurance intermediary register vary according to the Chamber of Commerce.

Verfahrensablauf

- You can apply for permission exemption in writing:
- Download the application form on the website of your local Chamber of Commerce. Complete this completely.
 - Then send it to your competent Chamber of Commerce with the necessary documents.
 - As soon as you have provided all the information and the documents are complete, the Chamber of Commerce decides on your application.
 - After a positive examination, you will receive the exemption from the permit and, if necessary, will be entered in the insurance intermediary register.
 - The exemption from the permit is valid for an indefinite period. It does not end until you do without it. Under certain conditions, the Chamber of Commerce may revoke or revoke the exemption from

Modul	Sachverhalt
	<p>the permit and have you deleted from the intermediary register.</p> <p>Note: As a rule, your local Chamber of Commerce also offers an online procedure.</p>
Bearbeitungsdauer	Depending on the Chamber of Commerce.
Frist	No Note: You may not start your activity until you have received the exemption.
weiterführende Informationen	none
Hinweise	
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> • Permission for insurance intermediaries exemption <ul style="list-style-type: none"> • self-employed product-inaccssis insurance intermediaries who work commercially may be exempted from the obligation to grant authorisation to insurance intermediaries • in addition to the exemption from the permit, registration in the insurance intermediary register is also necessary • in addition to their main activity, product-insurance intermediaries provide product-complementary insurance • the risk insured by product-insapproachansis insurance intermediaries must arise directly from the goods or services • the exemption from the permit is valid for an unlimited period, but can be revoked or withdrawn by the Chamber of Commerce under certain conditions • exemption from permission and registration in the register are subject to a charge • responsible: Chamber of Commerce and Industry
Ansprechpunkt	<p>Your local Chamber of Commerce</p> <p>https://www.ihk.de/#ihk-finder</p> <p>https://www.ea-deutschland.de</p> <p>https://www.ihk.de/#ihk-finder</p> <p>https://www.ea-deutschland.de</p>

Modul	Sachverhalt
Zuständige Stelle	<p>Your local Chamber of Commerce</p> <p>https://www.ihk.de/#ihk-finder</p> <p>https://www.ihk.de/#ihk-finder</p>
Formulare	<p>Forms: you will receive from your responsible Chamber of Commerce and Industry</p> <p>Online procedure possible: partly, depending on the Chamber of Commerce</p> <p>Written form required: yes</p> <p>Personal appearance necessary: no</p>
Ursprungsportal	<p>Apply for exemption from insurance intermediaries, Versicherungsvermittler Befreiung beantragen</p>