

99050035010000, 99050035010000

Authorisation for insurance intermediaries Exemption

Heruntergeladen am 10.06.2025

<https://fimportal.de/xzufi-services/102042238/L100041>

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

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Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	20.09.2019
Fachlich freigegeben durch	Federal Ministry for Economic Affairs 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 would like to work as an independent product-accessory insurance intermediary, you can be exempted from the licensing requirement for insurance intermediaries.
Volltext	<p>In principle, you need a permit as an independent insurance intermediary. Your local Chamber of Industry and Commerce (IHK) is responsible for this. As a so-called product-accessory insurance intermediary, however, you can be exempted from the licensing requirement. For this you must submit an application to your local IHK.</p> <p>You are an ancillary product intermediary if, in addition to your main activity, you arrange product-supplementary insurance. This means that the risk for which you mediate insurance must arise directly from the goods or services.</p> <p>Example of such product-complementary insurance mediation:</p> <ul style="list-style-type: none"> • The mediation of a car insurance in connection with a car purchase. • The brokerage of a life insurance policy as security when concluding a loan agreement. • The mediation of transport insurance in connection with delivery services. <p>You must also register as an insurance intermediary.</p>

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With the application for exemption from permission, you can simultaneously submit an application for entry 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 need a permit exemption in Germany, nor can you be entered in the German insurance intermediary register.

For foreign nationals from non-EU countries, the same provisions apply as for German nationals. These also apply to EU nationals who register a corresponding trade exclusively in Germany.

Erforderliche Unterlagen

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

For 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.

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

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documents.

Attention: To check personal reliability, your IHK may request further documents. Some of the documents submitted may not exceed an expiry period at the time of the decision (not only at the time of submission). Inquire about this at your IHK.

Voraussetzungen

- They broker the insurance only as a supplement to other products or services (accessory)
 - Example: A car dealer also arranges car insurance when selling cars
- You carry out your duties:
 - on behalf of one or more insurance intermediaries with authorisation, or
 - on behalf of one or more insurance undertakings
- Your client makes a declaration about:
 - Your personal reliability,
 - Your qualifications and
 - Your orderly financial circumstances
- You have taken out professional indemnity insurance. Currently, there is a minimum cover amount of:
 - EUR 1,276,000 for each insured event and
 - EUR 1,919,000 for all claims in one year in total

Kosten

- The fees for the exemption from authorisation for ancillary insurance intermediaries and for registration in the register of insurance intermediaries vary depending on the Chamber of Industry and Commerce.

Verfahrensablauf

You can apply for the exemption from permission in writing:

- Download the application form from the website of your local IHK. Fill it out completely.
- Then send it with the necessary documents to your responsible IHK.
- As soon as you have provided all the information and the documents are complete, the IHK will decide on your application.
- After a positive examination, you will receive the exemption from authorisation and, if necessary, be entered in the register of insurance intermediaries.

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	<ul style="list-style-type: none"> The exemption granted is valid for an unlimited period. It does not end until you renounce it. Under certain conditions, the IHK can revoke or withdraw the exemption from permission and have you deleted from the register of intermediaries. <p>Note: As a rule, your locally responsible IHK also offers an online procedure.</p>
Bearbeitungsdauer	Varies depending on the Chamber of Industry and Commerce.
Frist	none Note: You may not start the activity until you have received the exemption.
weiterführende Informationen	none
Hinweise	
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> Authorisation for insurance intermediaries Exemption <ul style="list-style-type: none"> independent ancillary product intermediaries who operate on a professional basis may be exempted from the licensing requirement for insurance intermediaries in addition to the exemption from permission, an entry in the register of insurance intermediaries is also necessary In addition to their main activity, product-accessory insurance intermediaries mediate product-complementary insurance the risk insured by ancillary insurance intermediaries must arise directly from the good or service the exemption from permission is valid indefinitely, but can be revoked or withdrawn by the IHK under certain conditions the exemption from permission and the entry in the register are subject to a fee Responsible: Chamber of Commerce and Industry
Ansprechpunkt	Your local IHK

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	https://www.ihk.de/#ihk-finder http://www.ea-deutschland.de https://www.ihk.de/#ihk-finder http://www.ea-deutschland.de
Zuständige Stelle	Your local IHK https://www.ihk.de/#ihk-finder https://www.ihk.de/#ihk-finder
Formulare	Forms: can be obtained from your competent Chamber of Commerce and Industry Online procedure possible: partially, depending on the IHK Written form required: yes Personal appearance required: no
Ursprungsportal	Authorisation for insurance intermediaries Exemption, Erlaubnis für Versicherungsvermittler Befreiung