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Insurance intermediary license exemption

Heruntergeladen am 24.06.2025

<https://fimportal.de/xzufi-services/S1000020010000005227/S100002>

Modul	Sachverhalt
Leistungsschlüssel	99050035010000
Leistungsbezeichnung I	Insurance intermediary license exemption
Leistungsbezeichnung II	Apply for exemption from the license requirement as an insurance intermediary
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hamburg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	<div lang="en-x-mtfrom-de">Insurance intermediary, license exemption</div> , <div lang="en-x-mtfrom-de">Insurance intermediary</div> , <div lang="en-x-mtfrom-de">IHK</div> , <div lang="en-x-mtfrom-de">IHK new HK</div> , <div lang="en-x-mtfrom-de">insurance broker</div> , <div lang="en-x-mtfrom-de">trade regulations</div> , <div lang="en-x-mtfrom-de">GewO</div> , <div lang="en-x-mtfrom-de">Chamber of Commerce and Industry</div> , <div lang="en-x-mtfrom-de">insurance consultant</div> , <div></div>

Modul	Sachverhalt
	<div> <div>Insurance Intermediary Register</div>, <div>Exemption from the permit requirement</div>, <div>Insurance intermediaries without permission</div>, <div>product-related insurance broker</div> </div>
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	21.04.2022
Fachlich freigegeben durch	
Handlungsgrundlage	Designation: § 34d paragraph 6 trade regulations (GewO) URL: https://www.gesetze-im-internet.de/gewo/_34d.html
Teaser	If you would like to work as an independent product-related insurance broker, you can be exempted from the license requirement for insurance brokers.
Volltext	As a self-employed insurance broker, you generally need a permit. Your local Chamber of Industry and Commerce (IHK) is responsible for this. However, as a so-called product-related insurance intermediary, you can be exempted from the permit requirement. To do this, you must submit an application to your local Chamber of Industry and Commerce. You are a product-related insurance broker if you broker product-related insurance in addition to your main activity. This means that the risk for which you arrange insurance must arise directly from the product or service. Example of such product-supplementing insurance brokerage: Arranging car insurance in

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connection with a car sale. Mediation of life insurance as security when concluding a loan agreement. The mediation of transport insurance in connection with delivery services. You must also be entered in the insurance broker register. With the application for exemption from a permit, you can also submit an application for entry in the register of intermediaries. Special features for insurance intermediaries with a main office in another EU/EEA country: If you have an establishment in another member state of the European Union (EU) or the European Economic Area (EEA), you must register in that country. You do not need a license exemption in Germany, nor can you be entered in the German register of insurance brokers.

Erforderliche Unterlagen

Declaration from the client, i.e. the insurance company or the senior intermediary, about your personal reliability, your qualifications and your orderly financial circumstances Confirmation of professional liability insurance For legal entities, you only need to fill out the application form for the legal entity itself. Partnerships are not permitted as such. Therefore, every managing partner requires an exemption from the permit. You will need a completed application form for each of these people. Attention: Your Chamber of Industry and Commerce may request additional documents for verification. Some of the documents submitted may not exceed an expiration period at the time of the decision (not just at the time of submission). Inquire about this at your IHK.

Voraussetzungen

You broker the insurance only as a supplement to other products or services (accessories) Example: A car dealer also brokers car insurance when selling cars You carry out your work: 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 liability insurance with the applicable sums insured.

Kosten

Gebühr: 120€
 The fees for the license exemption for product-related insurance intermediaries and for registration in the

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	insurance intermediary register vary depending on the IHK. The fees for Hamburg are based on the fee schedule of the Hamburg Chamber of Commerce. The fee for the permit procedure at the Hamburg Chamber of Commerce is currently €150.00 (as of early 2022).
Verfahrensablauf	<p>You can apply for a permit exemption in writing: Download the application form from the website of your local IHK. Fill this out completely. Then send it with the required documents to your responsible IHK. As soon as you have provided all the information and the documents are complete, the IHK will make a decision on your application. After a positive check, you will receive the exemption from the permit and, if necessary, will be entered in the register of insurance brokers. The granted exemption from permission is valid indefinitely. It ends only when you renounce it. Under certain conditions, the IHK can revoke or withdraw the exemption from a permit 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.</p>
Bearbeitungsdauer	Different depending on the IHK.
Frist	none Note: You may not start the activity until you have received the exemption.
weiterführende Informationen	<p>https://www.hk24.de https://www.hk24.de https://www.hk24.de/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/kontakte-gremien-netzwerke/ausschuss-finanzwirtschaft-3295444 https://www.hk24.de/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/kontakte-gremien-netzwerke/ausschuss-finanzwirtschaft-3295444 https://www.hk24.de/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/themen/Infoportal_Versicherungsvermittler/formularcenter-versv/4088650 https://www.hk24.de/produktmarken/branchen-cluster-netzwerke/branchen/finanzwirtschaft-versicherungen/themen/Infoportal_Versicherungsvermittler/formularcenter-versv/4088650</p>

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Hinweise	For application and required attachments see also form center - Hamburg Chamber of Commerce (hk24.de)
Rechtsbehelf	Objection and administrative court.
Kurztext	Insurance intermediary license exemption independent product-related insurance intermediaries can be exempted from the licensing requirement for insurance intermediaries In addition to the exemption from a permit, an entry in the register of insurance brokers is also necessary Product-related insurance intermediaries broker product-related insurance in addition to their main activity the risk that product-related insurance intermediaries insure must result directly from the goods or services the exemption from the permit applies indefinitely, but can be revoked or withdrawn by the IHK under certain conditions the exemption from a permit and the entry in the register are subject to a fee Responsible: Chamber of Industry and Commerce
Ansprechpunkt	
Zuständige Stelle	Authority for Economy and Innovation
Formulare	
Ursprungsportal	Behördenfinder Hamburg, Authority finder Hamburg (Currently this link is only available in german)