

99050035010000, 99050035010000

# Authorisation for insurance intermediaries Exemption

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/308417925/L100040>

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	Niedersachsen
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)

Modul	Sachverhalt
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	13.09.2018
Fachlich freigegeben durch	Lower Saxony Ministry of Economic Affairs, Labour and Transport
Handlungsgrundlage	<a href="http://www.gesetze-im-internet.de/gewo/_34d.html">http://www.gesetze-im-internet.de/gewo/_34d.html</a> <a href="http://www.gesetze-im-internet.de/gewo/_34d.html">http://www.gesetze-im-internet.de/gewo/_34d.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>Product-accessory insurance intermediaries can apply for exemption from the licensing requirement. Natural and legal persons (e.g. limited liability companies) can apply for exemption from the license requirement. Partnerships require a separate license exemption for each managing partner.</p> <p>Product-accessory insurance intermediaries who are exempt from the licensing requirement must still register and be entered in the register of intermediaries.  <a href="https://www.vv-register.de/">https://www.vv-register.de/</a>  <a href="http://www.vv-register.de/">http://www.vv-register.de/</a></p>
Erforderliche Unterlagen	<ul style="list-style-type: none"> <li>• completed application form</li> <li>• Copy of identity card or comparable identification document</li> <li>• for proof of entrepreneurial legal form: Company headquarters in Germany: for companies entered in a register: extract from the commercial register or the partnership register otherwise a copy of the articles of association (e.g. in the case of a civil-law partnership (GbR)) Company headquarters abroad: Documents from the home country proving the legal form</li> <li>• Declaration by the client on the personal reliability, qualifications and orderly financial circumstances of the insurance intermediary/</li> <li>• Proof of the existence of financial loss liability insurance (certificate from an insurance company licensed in Germany)</li> </ul>

## Modul

## Sachverhalt

In the case of legal entities (GmbH, corporate companies, AG, registered cooperatives), the application form only needs to be completed for the legal entity. All personal documents must be submitted for all natural persons authorised to manage the company (e.g. personal documents). An extract from the Central Trade Register is also required for the legal entity.

Partnerships (GbR, KG, OHG, PartG, GmbH & Co. KG) are not eligible for permission as such. Therefore, every managing partner requires permission. For each of these persons, a completed application form and all personal documents must be submitted.

## Voraussetzungen

- Insurance is only brokered in addition to other products and services. Example: A car dealer also brokers car insurance when selling cars.
- The activity as an insurance intermediary is carried out directly on behalf of an insurance intermediary or several intermediaries with a license or on behalf of one or more insurance companies.
- Proof of financial loss liability insurance with the following requirements: The minimum sum insured is EUR 1.13 million per insured event or EUR 1.7 million for all insured events per year. The insurance is valid in all member states of the European Union (EU) and in the EEA states.
- The client makes a declaration regarding personal reliability, the qualifications and the orderly financial circumstances of the insurance intermediary.

## Kosten

Fees are payable in accordance with the fee regulations of the competent authority.

## 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 on your application.

Modul	Sachverhalt
	<ul style="list-style-type: none"> <li>• After a positive review, you will receive the license exemption and, if applicable, be entered in the insurance intermediary register.</li> <li>• The granted license exemption is valid indefinitely. It only ends if you waive it. Under certain circumstances, the IHK can revoke or withdraw the license exemption and have you deleted from the register of intermediaries.</li> </ul> <p>Note: As a rule, your local Chamber of Industry and Commerce also offers an online procedure.</p>
<b>Bearbeitungsdauer</b>	
<b>Frist</b>	There are no deadlines to be observed. However, the activity may not be commenced until the exemption has been granted.
<b>weiterführende Informationen</b>	none
<b>Hinweise</b>	
<b>Rechtsbehelf</b>	
<b>Kurztext</b>	Product-accessory insurance intermediaries may, upon application, be exempted from the authorisation requirement.
<b>Ansprechpunkt</b>	<p>The responsibility lies with the Chamber of Industry and Commerce (IHK), in whose district the business has its registered office.</p> <p>This procedure can also be carried out through a "Point of Single Contact". The "Point of Single Contact" is a special service offered by municipalities and the state for service providers.  <a href="https://service.niedersachsen.de/dlp/ea">https://service.niedersachsen.de/dlp/ea</a>  <a href="https://service.niedersachsen.de/dlp/ea">https://service.niedersachsen.de/dlp/ea</a></p>
<b>Zuständige Stelle</b>	Your local IHK
<b>Formulare</b>	
<b>Ursprungsportal</b>	Erlaubnis für Versicherungsvermittlerinnen/Versicherungsvermittler Befreiung, Authorisation for insurance intermediaries

**Modul**

**Sachverhalt**

Exemption