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Insurance intermediary product-accessory - apply for exemption from the obligation to be licensed

If you wish to work as a self-employed **product-accessory insurance intermediary**, you can be exempted from the obligation to obtain a licence for insurance intermediaries.

As a self-employed insurance intermediary, you generally need a licence (see "More information"). Your local Chamber of Industry and Commerce (Industrie- und Handelskammer - or IHK) is responsible for this. As a so-called product-accessory insurance intermediary, however, you can be exempted from this licensing requirement. For this purpose, you must submit an application to your local Chamber of Industry and Commerce.

You are a **product accessory insurance intermediary**, if you broker supplementary 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.

Examples of such complementary insurance brokerage are:

- The mediation of motor vehicle insurance in connection with the purchase of a car.
- The brokerage of a life insurance policy as collateral when concluding a loan agreement.
- The mediation of transport insurance in connection with delivery services.

In addition, you must register in the insurance intermediary register (see "More information"). When applying for a permit exemption, you can simultaneously apply for entry in the register of intermediaries.

Special features for foreign nationals

If you are a foreign national with 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.

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

Prerequisites

- **Mediation of insurance policies to complement the product**
They broker insurance only as a supplement to other products or services (accessoriness) of their actual main activity.
- **Direct contractual relationship**
You exercise your activity directly on behalf of
 - one or more licensed insurance intermediaries (senior intermediary) and/or

- one or more insurance undertakings.
- **Adequate insurance cover**
(https://www.gesetze-im-internet.de/versvermv_2018/_12.html)
There must be liability insurance with the required minimum coverage amounts for the insurance intermediary trade.
- **Declaration of reliability and qualification by your principals**
Your clients make a declaration that they meet the necessary requirements for acting as an intermediary, in particular:
 - their personal reliability,
 - your required qualifications and
 - your financial circumstances are in order
 are appropriately present.

Documents required

- **Application for exemption from approval requirement for arrangement of product-accessory intermediaries**
- **Identity document**
Identity card or other official identification bearing a photograph. Not required for digitally submitted applications.
- **Confirmation statement of your principals on reliability and qualification**
 - Declaration of your principal(s) (page 4 of the application for exemption).
 - The declaration must be completed separately for each insurance company or intermediary for whom you wish to act as an intermediary.
- **Professional liability insurance**
 - Confirmation from an insurance company of the existence of professional liability insurance for the insurance industry.
 - The scope of insurance must correspond to the statutory minimum amounts of cover.
- **Current excerpt from the trade register (only required if included in the trade register)**
(https://www.handelsregister.de/rp_web/welcome.xhtml)
Registered companies are required to submit a current excerpt from the trade register when applying. Legal entities that are currently being founded (e.g. GmbH, AG) are required to submit their partnership agreement or statutes.

Forms

- **Application for exemption from authorisation for insurance intermediary product-accessory (declaration of confirmation of expertise/reliability)**
(<https://www.ihk.de/blueprint/servlet/resource/blob/4707444/f2a1e586b42cfa5c036db32f39e43aa1/befreiung-von-erlaubnispflicht-data.pdf>)
- **If applicable, sample insurance confirmation for professional liability for insurance intermediaries**
(<https://www.ihk.de/blueprint/servlet/resource/blob/2253374/b7df9b528be84c55ec193ad41c45274d/muster-versicherungsbestaetigung-berufshaftpflicht-34-d-data.pdf>)

Fees

- EUR 200.00: Permit exemption for product-accessory insurance intermediaries

Legal basis

- **Trade Regulations (Gewerbeordnung (GewO)) § 34d sec. 6**
(https://www.gesetze-im-internet.de/gewo/_34d.html)
- **Regulation on Insurance Mediation and Consulting - Insurance Mediation Regulation (Versicherungsvermittlungsverordnung (VersVermV))**
(https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000100000)
- **Schedule of fees by the Chamber of Industry and Commerce (Section F. Legal and Taxation - 2. insurance intermediaries/consultants)**
(<https://www.ihk.de/blueprint/servlet/resource/blob/2256952/9289dfb239a0167a27d5a6159523ee4a/ihk-gebuehrenordnung-data.pdf>)

More information

- **Leaflet from the Berlin Chamber of Industry and Commerce - Insurance Intermediaries Providing Product Supplementary Services**
(<https://www.ihk.de/blueprint/servlet/resource/blob/2253350/3588b5edf3ca9d550f22c0d76397ed1e/produktakzessorische-vermittler-data.pdf>)
- **Information from the Berlin Chamber of Industry and Commerce regarding insurance arrangement**
(<https://www.ihk.de/berlin/service-und-beratung/recht-und-steuern/gewerber-echt/erlaubnis-registrierungsverfahren-ihk/versicherungsvermittler-2253508>)
- **Application forms for insurance intermediaries / consultants**
(<https://www.ihk.de/berlin/service-und-beratung/recht-und-steuern/download/-verlinkungen/vvm-antragsformulare-2253510>)
- **Summary differences in the insurance industry**
(<https://www.berlin.de/formularverzeichnis?formular=/wirtschaft/einheitliche-r-ansprechpartner/uebersicht-versicherungsgewerbe.pdf>)
- **Insurance intermediary - apply for permission**
(<https://service.berlin.de/dienstleistung/150276/en/>)
- **Register of intermediaries IHK - Registration**
(<https://service.berlin.de/dienstleistung/329370/en/>)

Average time to process request

<https://www.berlin.de/ea/en/application/login-service-account-berlin/>

Notes on responsibility

The application for exemption from the obligation to obtain a licence as a product-accessory insurance intermediary must be submitted to the Chamber of Industry and Commerce responsible for the place of business. If a place of business is not yet known, the exemption may also be applied for at the Chamber of Industry and Commerce responsible for the applicant's place of residence.