



# National Association of Health Underwriters

## *Rebating and Producer CE laws by State*

### May 2009

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
<b>AL</b>	No person shall knowingly make any agreements other than as plainly expressed in the contract issued. Producers cannot offer to pay, any rebate of premiums or promise or give anything of value whatsoever not specified in the contract. <sup>1</sup>	24 hours every 2 years; 3 hours of ethics training	Yes	§27-7-5 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Be a resident of the state</li> <li>• Complete 20 hours of pre-licensing classroom study</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in Section §27-7-19</li> <li>• Have paid the applicable fees set forth in §27-4-2</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>AK</b>	Except as otherwise expressly provided by law, a person may not rebate premiums payable on the contract, or promise, or give anything of value that is not specified in the contract. <sup>2</sup>	24 hours every 2 years; 3 hours of ethics training	No. Insurers are no longer required to file an appointment with the Division of Insurance. Insurers will be required to track producers that have been authorized to act as an agent of the company.	<ul style="list-style-type: none"> <li>• Must be 18 years of age</li> <li>• One fingerprint card must be filed for state and national criminal background check for the individual OR designated responsible person (compliance officer).</li> <li>• Attach a check or money order payable to State of Alaska that includes application fee and fingerprint processing fee of \$54.25</li> </ul>	
<b>AZ</b>	Except as otherwise expressly provided by law, no person shall knowingly make, permit to be made or offer to make any contract of life insurance, annuity or health insurance,	40 hours every 4 years; 1 hour of ethics training	No	State law <u>does not</u> prescribe pre-license education, however applicants for the Arizona resident insurance producer license must pass pre-license examinations <ul style="list-style-type: none"> <li>• §3-20-285 requires that applicants for an</li> </ul>	Producers cannot offer the following as a condition of buying a policy, including employment and any prizes, or tangible property of an aggregate value of more than ten dollars. <sup>4</sup>

<sup>1</sup> <http://www.legislature.state.al.us/CodeOfAlabama/1975/27-12-12.htm>

<sup>2</sup> <http://www.legis.state.ak.us/cgi-bin/folioisa.dll/stattx01/query=%5Bjump!3A!27as2106170!27%5D/doc/%7B@8482%7D?>

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	any rebate of premiums or considerations payable on the contract, or anything of value whatsoever not specified in the contract <sup>3</sup>			insurance: is at least 18 years of age, as not committed any act that is a ground for denial, suspension or revocation (prescribed in §3-20-295) has paid all applicable fees prescribed in section and has successfully passed the examinations for the lines of authority for which the individual has applied.	
<b>AR</b>	No broker, agent, or solicitor shall rebate or reduce the premium of a policy of insurance or any valuable consideration or inducement not specified in the policy. <sup>5</sup>	10 hours annually	Yes. Appointments are requested by the appointing insurance company after the license is issued.	Pursuant to §23-64-202, all applicants for a license as an agent, broker, adjuster, or insurance consultant must: <ul style="list-style-type: none"> <li>• Pass a written exam and complete specific courses of instruction in the field of insurance as the commissioner prescribes for the license</li> <li>• Proof of completion must be presented before testing is administered.</li> <li>• The courses of instruction must consist of at least 20 hours of classroom instruction or electronic instruction per line of insurance authority.</li> <li>• Applicants for adjuster and consultant licenses are exempt from pre-licensing education, as are nonresident applicants for producer licenses from states that engage in reciprocal licensing with Arkansas.</li> </ul>	Bulletin 2005-5 For the vast majority of producers who do not act as brokers, the disclosure requirements will simply be to tell the customer: (a) the source of their compensation; and (b) that the producer represents the insurer and will be providing services to the consumer on behalf of the insurer. <sup>6</sup>
<b>CA</b>	In 1988, California repealed its Anti-Rebate Law applicable to most lines of insurance as part of Proposition 103 in 1988. However, if the rebate is being given by the broker to his or her clients, there is case law holding this to be a prohibited practice under section 1300.46. (Schmidt v. Foundation Health (1995) 35 CalApp.4th 1702.)	24 hours every 2 years for life and health agents; 4 hours of ethics training	Yes	The state requires 20 hours of approved accident and health pre-licensing education and 12 hours of approved ethics study. <ul style="list-style-type: none"> <li>• Fingerprint impressions are required for unlicensed applicants and can be submitted at anytime prior to taking the license examination, even before submitting the license application.</li> <li>• Any person who has been convicted of felony crimes of dishonesty or breach of trust in a state or federal jurisdiction, or</li> </ul>	AB 2956 (2008) amended §1623 by clarifying that a person is presumed to be acting as an insurance broker if the person is licensed to act as a broker, maintains a broker bond, and in a written agreement signed by the consumer includes each of the following: <ul style="list-style-type: none"> <li>• that the person is transacting on behalf of the consumer;</li> <li>• a description of the basic</li> </ul>

<sup>3</sup> <http://www.azleg.state.az.us/FormatDocument.asp?inDoc=/ars/20/00449.htm&Title=20&DocType=ARS>

<sup>4</sup> <http://www.azleg.state.az.us/FormatDocument.asp?inDoc=/ars/20/00452.htm&Title=20&DocType=ARS>

<sup>5</sup> <http://insurance.arkansas.gov/PandC/Insurance%20Code%20&%20related%20chapters/Chapter66.htm>

<sup>6</sup> <http://www.insurance.arkansas.gov/LEGAL%20DATASERVICES/Bulletins/5-2005ProdComp.doc>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
				who has been convicted of any violation of Title 18 U.S.C. § 1033, must first obtain the written consent of the Commissioner prior to engaging in the business of insurance in California	<p>services to be performed as a broker;</p> <ul style="list-style-type: none"> <li>amount of broker fee charged;</li> </ul> <p>if applicable, the fact that the broker may be entitled to receive compensation from the insurer from the consumer's purchase of insurance</p>
<b>CO</b>	No person shall knowingly permit or offer, pay or allow, or give, directly or indirectly, an inducement to buy insurance, rebate premiums payable, or any special favor or advantage not specified in the contract. <sup>7</sup>	24 hours every 2 years (3 hours ethics, 18 hours major lines, 3 hours misc).	No	<p>State law requires applicants for initial licensure to complete and approved pre-licensing education and:</p> <ul style="list-style-type: none"> <li>Be at least 18 years of age</li> <li>Be a resident of the state or a resident of another state and meets the requires of §10-2-502</li> <li>Not committed any act which is a ground for denial, suspension, or revocation as set forth in section §10-2-801 and</li> <li>Be competent, trustworthy, and of good moral character and good business reputation</li> </ul>	HB 1385 (2008, §10-16-133(5)) requires the insurance commissioner to maintain a consumer-friendly website containing health plan information and requires the disclosure of compensation from carriers.
<b>CT</b>	No person shall receive or accept from any company, or attorney, producer or any other person, as inducement to insurance, any such rebate of premium payable on the policy, any special favor... or any valuable consideration or inducement not specified in the policy of insurance. <sup>8</sup>	24 hours every 2 years at least 6 hours in each major line held; at least 3 hours in Laws/Reg/Ethics; and the balance in any type or combination.	Yes	<p>§38a-702e requires that an applicant for a resident insurance producer license:</p> <ul style="list-style-type: none"> <li>Be at least 18 years of age</li> <li>Not committed any act that is a ground for denial, suspension or revocation set forth in section 38a-702k;</li> <li>Completed, where required by the commissioner, a pre-licensing course of study for the appropriate lines of authority</li> <li>Paid the fees set forth in section 38a-11; and</li> <li>Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>DE</b>	Except as otherwise expressly provided by law, no person shall knowingly make, permit to be made or offer to make any contract of life insurance, annuity or health insurance,	24 hours every 2 years at least 3 hours in Ethics	Yes	<p>§1706 requires applicants for a resident insurance producer license:</p> <ul style="list-style-type: none"> <li>Be at least 18 years of age;</li> <li>Not committed any act that is a ground</li> </ul>	

<sup>7</sup> Colorado Revised Statute §10-3-1104.

<sup>8</sup> <http://www.ct.gov/cid/lib/cid/Bulls12.pdf>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	any rebate of premiums or considerations payable on the contract, or anything of value whatsoever not specified in the contract. <sup>9</sup>			<p>for denial, suspension or revocation set forth in §1712 of this title;</p> <ul style="list-style-type: none"> <li>• Has paid the applicable fees; and</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> <li>• Each resident application must provide a statement of the applicant's criminal history, which the applicant shall obtain from the Delaware State Bureau of Identification pursuant to §8513(a)(2) of Title 11.</li> </ul>	
<b>DC</b>	No person shall knowingly pay, allow, or give inducements, rebate premiums, or provide special favors or anything of value that is not specified or plainly expressed in the contract or policy. <sup>10</sup>	24 hours every 2 years	Yes	<p>Applicants for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least 18 years of age;</li> <li>• Not committed any act that is a ground for denial, suspension or revocation</li> <li>• Pay a \$100 license fee</li> <li>• Successfully pass the examinations for the appropriate lines of authority and attach examination score</li> </ul>	Educational materials, promotional materials, or merchandise must cost less than \$10 and be provided regardless of whether a policy or contract is purchased
<b>FL</b>	Insurance agents are allowed to rebate commissions, but must comply with statutory nondiscrimination guidelines. <sup>11</sup>	24 hours every 2 years for life and health agents; 3 hours of ethics training	Yes	<p>Applicants for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least 18 years of age;</li> <li>• Be a resident of the state</li> <li>• Not committed any act that is a ground for denial, suspension or revocation</li> <li>• Pay applicable licensing fee</li> <li>• Successfully pass the examinations for the appropriate lines of authority and attach examination score</li> </ul>	
<b>GA</b>	No person shall knowingly permit or offer, pay or allow, or give, directly or indirectly, an inducement to buy insurance, rebate premiums payable, or any special favor or advantage not specified in the contract. <sup>12</sup>	15 hours for resident licensees with less than 20 years experience; 10	Yes	<p>§33-23-5 requires that applicants for a resident agent license</p> <ul style="list-style-type: none"> <li>• Be a resident of the state for at least six months of every</li> <li>• Be at least 18 years of age</li> </ul>	Insurers that include and operate wellness and health promotion programs in their high deductible health policies shall not be considered to be engaging in unfair trade practices. <sup>13</sup>

<sup>9</sup> <http://delcode.delaware.gov/title18/c023/index.shtml>

<sup>10</sup> D.C. Law 13-265, § 112, 48 DCR 1225.

<sup>11</sup> [http://www.flsenate.gov/statutes/index.cfm?App\\_mode=Display\\_Statute&Search\\_String=&URL=Ch0626/SEC572.HTM&Title=-%3E2008-%3ECh0626-%3ESection%20572#0626.572](http://www.flsenate.gov/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=Ch0626/SEC572.HTM&Title=-%3E2008-%3ECh0626-%3ESection%20572#0626.572)

<sup>12</sup> Official Code of Georgia (O.C.G.A.) § 33-6-4

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
		hours for resident licensees with more than 20 years; 3 hours of ethics training		<p>Be of good character</p> <ul style="list-style-type: none"> <li>• Successfully pass the examinations for the appropriate lines of authority</li> </ul>	
<b>HI</b>	No person shall knowingly permit or offer, pay or allow, or give, directly or indirectly, an inducement to buy insurance, rebate premiums payable, or any special favor or advantage not specified in the contract. <sup>14</sup>	20 hours every 2 years for single license; 30 hours for dual licenses; 2 hours of ethics training	Yes	<p>Applicants for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least eighteen years of age;</li> <li>• Have not committed any act that is a ground for a licensure sanction set forth in §431:9A-112;</li> <li>• Have paid the applicable fee; and</li> <li>• Have successfully passed the applicable examination for each line of authority</li> </ul> <p>Any person who is engaged in the business of insurance or who is about to engage in the business of insurance in this State and who has been convicted of any felony shall request the commissioner's written consent to engage in the business of insurance as required in §431:2-201.3.</p>	
<b>ID</b>	Except as otherwise expressly provided by law, no person shall make an agreement not plainly expressed in the contract or offer any special favors including rebates, special advantages, employment, or other inducements. <sup>15</sup>	24 hours every 2 years; 3 hours of ethics training	Yes	<p>§41-1007 requires that an applicant for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least eighteen (18) years of age;</li> <li>• Have submitted fingerprints as required by the director;</li> <li>• Have not committed any act that is a ground for denial, suspension or revocation of the license as set forth in title 41, Idaho Code;</li> <li>• Have paid the fees prescribed by the director pursuant to section 41-401, Idaho Code; and</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>IL</b>	No insurance agent or broker shall offer, promise, allow, give, set off or	30 hours every 2 years	No	215 ILCS 5/500-30 requires that an applicant for a resident insurance producer license must:	

<sup>13</sup> OCGA §33-51-4

<sup>14</sup> Hawaii Revised Statutes 431:13-103

<sup>15</sup> <http://www.legislature.idaho.gov/idstat/Title41/T41CH13SECT41-1314.htm>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	pay, directly or indirectly, any rebate of or part of the premium payable on the policy, or on any policy or agent's commission thereon or earnings, profits, dividends or other benefits founded, arising, accruing or to accrue thereon or therefrom, or any special advantage in date of policy or age of issue, or any paid employment or contract for services of any kind or any other valuable consideration or inducement to or for insurance on any risk in this state <sup>16</sup>			<ul style="list-style-type: none"> <li>• Be at least 18 years of age;</li> <li>• Have not committed any act that is a ground for denial, suspension or revocation of the license as set forth in Section 500-70;</li> <li>• Have completed, if required by the Director, a pre-licensing course of study for the lines of authority</li> <li>• Have paid the fees set forth in Section 500-135 and</li> <li>• Successfully passed the exams for the appropriate lines of authority</li> </ul>	
IN	The law states that the commissioner may revoke the license if the licensee is guilty of rebating, or offering to rebate, or unlawfully dividing, or offering to divide, the licensee's commissions in the case of limited surety agents; and for such reasons is found by the commissioner to be a source of detriment, injury, or loss to the public. <sup>17</sup>	24 hours every 2 years	No	IC 27-1-15.7 requires that an applicant for a resident insurance applicant must: <ul style="list-style-type: none"> <li>• Be at least 18 years of age;</li> <li>• Have not committed any act that is a ground for denial, suspension or revocation of the license</li> <li>• Have completed a pre-licensing course of study for the lines of authority</li> <li>• Have paid the fees</li> <li>• Successfully passed the exam for the appropriate line of authority</li> </ul>	Insurance producers are required to disclose the fact that they will receive compensation for the sale of the policy
IA	Except as otherwise expressly provided by law, no person shall knowingly permitting or offering to make or making any contract of life insurance, life annuity or accident and health insurance, or agreement as to such contract other than as plainly expressed in the contract. <sup>18</sup>	36 hours every 3 years; at least 3 must be Ethics	Yes	§13-505.16 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Complete pre-licensing education</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation</li> <li>• Have paid the applicable fees</li> </ul>	

<sup>16</sup> <http://www.ilga.gov/legislation/ilcs/ilcs5.asp?ActID=1249&ChapAct=215%26nbsp%3BILCS%26nbsp%3B5%2F&ChapterID=22&ChapterName=INSURANCE&ActName=Illinois+Insurance+Code%2E>

<sup>17</sup> <http://www.in.gov/legislative/ic/code/title27/ar10/ch3.html>

<sup>18</sup> <http://search.legis.state.ia.us/NXT/gateway.dll/IowaState/ISLRoot/code.htm?f=templates&fn=default.htm>. Bulletin 08-11 issued on June 30, 2008 and amended to fix cite error on July 2, 2008 stated that consensus could not be found in what should be prohibited under the Iowa Rebating Law (Iowa Code 507B.4), therefore “**any** goods or services offered to a policyholder or prospective policyholder which are not specifically incorporated as part of the policy contract and made a part of the pricing of the policy are rebates and therefore are prohibited under Iowa law.” <http://www.iid.state.ia.us/docs/bull0811.pdf>. No guidance has been issued since this bulletin rescinding a June 2008 bulletin. <http://www.iid.state.ia.us/docs/RescindBulletin08-11.pdf>

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				Successfully passed the examinations for the appropriate lines of authority	
<b>KS</b>	Except as otherwise expressly provided by law, knowingly permitting, offering to make or making any contract of life insurance, life annuity or accident and health insurance, or agreement as to such contract other than as plainly expressed in the insurance contract issued thereon; paying, allowing, giving or offering to pay, allow or give, directly or indirectly, as inducement to such insurance, or annuity, any rebate of premiums payable on the contract, any special favor or advantage in the dividends or other benefits is prohibited <sup>19</sup>	12 hours every 2 years; at least 1 must be Ethics	Yes	40.4905 Before approving the application, the commissioner shall determine that the applicant: <ul style="list-style-type: none"> <li>• Be at least eighteen years of age;</li> <li>• Have not committed any act that is cause for denial pursuant to this section or suspension or revocation pursuant to K.S.A. 2005 Supp. 40-4909</li> <li>• Have paid the nonrefundable fee of \$30</li> <li>• Have successfully passed the applicable examination for each line of authority</li> </ul>	
<b>KY</b>	Except as expressly provided by law no insurer, employee, or No representative shall knowingly permit or offer to make or make any contract of life insurance, life annuity or health insurance, or agreement as to such contract other than as plainly expressed in the contract issued thereon, or pay or allow, or give or offer to pay, allow or give, directly or indirectly, as inducement to such insurance, or annuity, any rebate of premiums payable on the contract, or any special favor or advantage in the dividends or other benefits thereon, or any valuable consideration or inducement whatever not expressed in the contract. <sup>20</sup>	24 hours every 2 years Of the 24 hours, at least six (6) hours of classroom or correspondence credit must be directly related to any line of authority for which the agent is actively licensed; at least 3 hours of Ethics required.	Yes	KRS 304.9-105 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Have fulfilled the residence requirements as set forth in KRS 304.9-120 or a nonresident who is not eligible to be issued a license in accordance with KRS 304.9-140</li> <li>• Have not committed any act that is a ground for denial, suspension or revocation of the license as set forth in KRS 304.9-440</li> <li>• Have completed a pre-licensing course of study consisting of 40 hours for life and health insurance</li> <li>• Be trustworthy, reliable, and of good reputation</li> <li>• Have paid the fees set forth in KRS</li> </ul>	304.11.042 states that if an agent and a client enter into a written disclosure agreement before the insurance transaction or service is rendered, the agent must include a description of the services and identify that compensation was received. The client must sign the agreement prior to the placement of insurance or the agent must retain the disclosure agreement for 5 years following the termination or expiration of the agreement.

<sup>19</sup> <http://www.kslegislature.org/legsrv-statutes/getStatuteInfo.do>

<sup>20</sup> <http://www.lrc.ky.gov/KRS/304-12/090.PDF>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
				304.4-010 <ul style="list-style-type: none"> <li>Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>LA</b>	Except as otherwise expressly provided by law, knowingly permitting or offering to make any contract of insurance including health and accident insurance, offering to pay, allow, or give, directly or indirectly, as inducement to such insurance, or annuity, any rebate of premiums payable on the contract, or any special favor or advantage in the dividends or other benefits thereon, or any valuable consideration or inducement whatever not specified in the contract.	16 hours every 2 years; one half of required hours must be classroom attendance. Producers may carry 6 hours of Life, Health and Accident. Licensees who have been licensed continuously for 15 years are exempt from additional CE.	Yes	§1136 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>Be at least 18 years of age</li> <li>Reside in the state or maintain principal place of business in the state</li> <li>Is not disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in R.S. 22:1142</li> <li>Have completed a pre-licensing course of study consisting of 40 hours for life and health insurance</li> <li>Be trustworthy, reliable, and of good reputation</li> <li>Have paid the fees set forth in R.S. 22:1078</li> <li>Successfully passed the examinations for the appropriate lines of authority</li> </ul>	42:1123(27) states that if a producer receives compensation from a government entity for the placement of insurance coverage's, the producer must fully disclose all fees, commissions or other compensation to the governmental entity.
<b>ME</b>	No broker, agent or solicitor shall pay, allow or give, or offer to pay, allow or give, an inducement to insurance, or after insurance has been effected, any rebate, discount, abatement, credit or reduction of the premium named in a policy of insurance, or any special favor or any valuable consideration or inducement whatever, not specified or provided for in the policy. <sup>21</sup>	24 hours every 2 years at least 3 hours in Ethics	Yes	§1410 requires an applicant for a resident insurance producer, adjuster or consultant license must first take a pre-licensure course.  §1420-E requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>Be at least 18 years of age</li> <li>Has not committed any act that is a ground for denial, suspension or revocation set forth in section 1420-K;</li> <li>Have paid the fees set forth in R.S. 22:1078</li> <li>Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>MD</b>	Except as otherwise expressly provided by law, a person may not rebate premiums, give special favors or paid employment not specified in the contract. Also, a person may not offer	16 hours every 2 years; licensees who have been licensed continuously for	No	§10-104 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>Be at least 18 years of age</li> <li>Reside in the state or maintain principal</li> </ul>	The Maryland legislature just increased the allowed promotional value amount from \$10 to \$25.

<sup>21</sup> <http://www.mainelegislature.org/legis/statutes/24-a/title24-Asec2162.html>

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	or promise valuable consideration not specified in the contract, except for educational and promotional materials, or articles of merchandise that cost less than \$25, regardless of whether a policy is purchased. <sup>22</sup>	25 years (with no gaps in license history) have to earn 8 hours of CE every 2 years		<p>place of business in the state</p> <ul style="list-style-type: none"> <li>• Is not disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in § 10-126</li> <li>• Have completed a pre-licensing course of study</li> <li>• Be trustworthy, reliable, and of good reputation</li> <li>• Have paid the applicable fees</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>MA</b>	Except as otherwise expressly provided by law, knowingly permitting or offering to pay, allow, or give, directly or indirectly, a rebate of premiums payable on the contract, or any special favors is prohibited. Also, offering anything of value whatsoever not specified in the contract. <sup>23</sup>	60 hours first 3 years; 45 hours every 3 years after initial renewal	Yes	<p>Chapter 175: Section 162 requires that an applicant for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Reside in the state or maintain principal place of business in the state</li> <li>• Is not disqualified for having committed any act that is a ground for denial, suspension, or revocation</li> <li>• Have completed a pre-licensing course of study</li> <li>• Have paid the applicable fees</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>MI</b>	Except as otherwise expressly provided by law, knowingly permitting or offering to pay, allow, or give, directly or indirectly, a rebate of premiums payable on the contract, or any special favors is prohibited. Also, offering anything of value whatsoever not specified in the contractor. <sup>24</sup>	24 hours every 2 years; at least 3 must be Ethics	Yes	<p>Chapter 12: Section 500 requires that an applicant for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Reside in the state or maintain principal place of business in the state</li> <li>• Is not disqualified for having committed any act that is a ground for denial, suspension, or revocation</li> <li>• Have paid the applicable fees</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>MN</b>	No person shall receive or accept any such rebate of premium payable on the	30 hours every 2 years	Yes	60K.37 requires that an applicant for a resident insurance producer license must:	

<sup>22</sup> [http://mlis.state.md.us/2009rs/chapters\\_noln/Ch\\_9\\_sb0008T.pdf](http://mlis.state.md.us/2009rs/chapters_noln/Ch_9_sb0008T.pdf)

<sup>23</sup> <http://www.mass.gov/legis/laws/mgl/176d-3.htm>

<sup>24</sup> [http://www.legislature.mi.gov/\(S\(3fyplc55bldwlp450qg2hp45\)\)/mileg.aspx?page=getobject&objectname=mcl-500-2024&query=on&highlight=rebate](http://www.legislature.mi.gov/(S(3fyplc55bldwlp450qg2hp45))/mileg.aspx?page=getobject&objectname=mcl-500-2024&query=on&highlight=rebate)

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	policy, or any special favor or advantage in the dividends or other financial profits accrued, or to accrue, thereon, any valuable consideration or inducement not specified in the policy of insurance. <sup>25</sup>			<ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Reside in the state or maintain principal place of business in the state</li> <li>• Is not disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in section 60K.43</li> <li>• Have completed a pre-licensing course of study</li> <li>• Have paid the applicable fees set forth in section 60K.55</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul> <p>60K.36 requires an applicant to first complete a course of study consisting of 30 hours of classroom study devoted to the basic fundamentals of insurance for those seeking a Minnesota license for the first time and 7.5 hours devoted to the line in which the producer seeks to be licensed.</p>	
<b>MS</b>	Agents shall not provide insurance products or services at free or reduced costs. <sup>26</sup>	12 hours annually	Yes	<p>§83-17-59 requires that an applicant for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Is not disqualified for having committed any act that is a ground for denial, suspension, or revocation</li> <li>• Have paid the applicable fees</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>MO</b>	No producer shall pay, allow, or give, directly or indirectly, as an inducement to insurance, or after insurance has been effected, any rebate, discount, abatement, credit or reduction of the premium named in a policy of insurance, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever, not specified in the policy of	16 hours every 2 years	No	<p>Insurance Bulletin 02-04 clarified that Missouri would combine all licenses. To apply: The applicant must:</p> <ul style="list-style-type: none"> <li>• Pass a written examination</li> <li>• Pay the necessary fees</li> <li>• If one has a conviction, he or she will expect the licensing process to take longer than the expected 25 days.</li> </ul>	

<sup>25</sup> <https://www.revisor.leg.state.mn.us/statutes/?id=72A.08>

<sup>26</sup> <http://www.mid.state.ms.us/regulations/521reg.pdf>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	insurance, except to the extent provided for in applicable filings. <sup>27</sup>				
MT	An insurance producer may not rebate or reduce a premium, provide a special favor or inducements not specified in the policy. <sup>28</sup>	24 hours every 2 years	Yes	33-17-211 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Reside in the state or maintain principal place of business in the state</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in 33-17-1001</li> <li>• Have paid the applicable fees set forth in 33-2-708</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> <li>• Be competent, trustworthy, and of good reputation</li> <li>• Must have experience or training or otherwise is qualified in the kind or kinds of insurance for which the applicant applies to be licensed</li> </ul>	
NE	No person shall offer, promise, allow, give, set off, or pay, directly or indirectly, any rebate of, or part of, the premium payable on the policy, or of any policy, or agent's commission thereon, or earnings, profits, dividends, or other benefits founded, arising, accruing or to accrue thereon or therefrom, or any paid employment or contract for service, or for advice of any kind, or any other valuable consideration or inducement to, or for insurance, on any risk authorized to be taken under section 44-201 now or hereafter to be written, which is not specified in the policy contract of insurance <sup>29</sup>		Yes	§44-10 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Reside in the state or maintain principal place of business in the state</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation</li> <li>• Have paid the applicable fees</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	

<sup>27</sup> <http://www.moga.mo.gov/statutes/C300-399/3790000356.HTM>

<sup>28</sup> <http://data.opi.mt.gov/bills/mca/33/18/33-18-210.htm>

<sup>29</sup> <http://uniweb.legislature.ne.gov/laws/statutes.php?statute=s4403061000>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
NV	Except as otherwise expressly provided by law, no person shall knowingly pay, allow, or offer to pay or rebate of premiums, nor give any special favors or valuable considerations or inducements not specified in the contract. <sup>30</sup>	30 hours every 3 years	Yes	<p>NRS 683A and NAC 683A requires that applicants must satisfactorily complete an approved course of education in the fields of insurance for which they apply before they may be licensed. Applicants who apply for a license in life and health insurance must satisfactorily complete 35 hours of an approved course in those lines of insurance.</p> <p>NRS 679A requires that an applicant for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Reside in the state</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation</li> <li>• Have paid the applicable fees</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	DOI rule requires a broker to disclose information to a client prior to the purchase of an insurance product. Information includes the compensation the broker would receive, the name of each insurer from whom the broker requested a quote, and whether a named insurer provided a quote or declined to give a quote. <sup>31</sup>
NH	No insurance agent shall rebate part of the premium payable on any policy nor promise or give any other thing of value whatever, as an inducement to offer insurance. <sup>32</sup>	24 hours every 2 years; at least 3 must be Ethics	Yes	<p>402-J:6 requires that an applicant for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Is a resident of the state</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in RSA 402-J:12</li> <li>• Have paid the applicable fees set forth in RSA 400-A:29</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
NJ	Except as otherwise expressly provided by law, no person shall knowingly make, permit to be made or offer to make any contract of life insurance, annuity or health insurance, any rebate of premiums or	24 hours every 2 years; at least 3 must be Ethics		<p>17:22A requires that applicants for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least 18 years of age;</li> <li>• Not have committed any act that is a ground for denial, suspension or revocation</li> </ul>	NJ Producers must disclose commissions and fees <sup>34</sup>

<sup>30</sup> <http://www.leg.state.nv.us/NRS/NRS-686A.html>

<sup>31</sup> [Nev. Admin. Code ch. 683A.700, et. Seq. Permanent Rule R009-05A](#)

<sup>32</sup> <http://www.gencourt.state.nh.us/RSA/html/XXXVII/402/402-39.htm>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	considerations payable on the contract, or anything of value whatsoever not specified in the contract. <sup>33</sup>			<ul style="list-style-type: none"> <li>• Pay applicable licensing fee</li> <li>• Successfully pass the examinations for the appropriate lines of authority and attach examination score</li> </ul>	
NM	Except as otherwise expressly provided by law, no person shall knowingly: permit to be made or offer to make or make any contract of health insurance, or agreement as to such contract, other than as plainly expressed in the contract issued, or pay or allow, or give or offer to pay, allow or give, directly or indirectly, or knowingly accept, as an inducement to such insurance or annuity any rebate of premiums payable on the contract. <sup>35</sup>	15 hours annually	Yes	59A-12-12 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>• Be eighteen years of age or older;</li> <li>• Have passed any examination required for licensing;</li> <li>• Be competent, trustworthy and financially responsible;</li> <li>• Be appointed as an agent by an authorized insurer, subject to issuance of a license;</li> <li>• Be in compliance with other applicable qualifications and requirements of the Insurance Code</li> </ul>	
NY	New York clarified its rebating statute in Circular Letter No. 9 (2009). An insurer or insurance producer may not provide or offer to provide an insured or potential insured with any special benefit or discount, including any rebate from the premium, or any service or other incentive in conjunction with the sale of insurance that is not specified in the policy or contract. <sup>36</sup>	15 hours every 2 years	Yes	§21-2103 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Be a resident of the state</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation</li> <li>• Have paid the applicable fees</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
NC	The law provides that no insurer, agent, broker or limited representative shall pay, allow, or give, or offer to pay, allow, or give, directly or indirectly, as an inducement to insurance, or after insurance has been effected, any rebate, discount, abatement, credit, or reduction of the	24 hours every 2 years; 3 hours of ethics training	Yes	§58-33-30 requires that an applicant have had education, training, or experience of sufficient duration to satisfy the Commissioner that the applicant possesses the competence necessary to fulfill the responsibilities of an agent, broker, limited representative, adjuster, or motor vehicle damage appraiser. All individual applicants for licensing as agents under G.S. 58-33-26(c1)(1), (2),	

<sup>33</sup> New Jersey Statute 17B:30-13. No link available.

<sup>34</sup> [http://www.state.nj.us/dobi/bulletins/blt08\\_16.pdf](http://www.state.nj.us/dobi/bulletins/blt08_16.pdf)

<sup>35</sup> [http://www.conwaygreene.com/nmsu/lpext.dll/nmsa1978/9a3/19421/19c8c/19ccd?f=templates&fn=document-frame.htm&2.0#JD\\_59A-16-15](http://www.conwaygreene.com/nmsu/lpext.dll/nmsa1978/9a3/19421/19c8c/19ccd?f=templates&fn=document-frame.htm&2.0#JD_59A-16-15)

<sup>36</sup> [http://www.ins.state.ny.us/circltr/2009/cl09\\_09.htm](http://www.ins.state.ny.us/circltr/2009/cl09_09.htm)

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	premium named in a policy of insurance, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever, not specified in the policy of insurance. <sup>37</sup>			<p>(4), (6), or (7) are required to furnish evidence of successful completion of at least 20 hours of instruction for each license, which shall in all cases include the general principles of insurance and any other topics relevant to the license.</p> <p>§ 58-33-31 requires that an applicant for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in G.S. 58-33-46</li> <li>• Have paid the applicable fees set forth in G.S. 58-33-125</li> <li>• Have satisfied any applicable requirements of G.S. 58-33-30(d)</li> <li>• Successfully passed the examinations for the appropriate lines of authority required by G.S. 58-33-30(e)</li> <li>• The Commissioner may require any documents reasonably necessary to verify the information contained in an application. (2001-203, s. 12.)</li> </ul>	
<b>ND</b>	Except as otherwise expressly provided by law, knowingly permitting or offering to make or making any contract of life insurance, life annuity, or accident and health insurance, or agreement as to such contract other than as plainly expressed in the contract. <sup>38</sup>	24 hours every 2 years; at least 3 must be Ethics	Yes	<p>§ 26.1-26-13.3 requires that an applicant for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in §26.1-26-42</li> <li>• Have paid the applicable fees set forth in §26.1-01-07</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> <li>• Deemed by the commissioner to be</li> </ul>	

<sup>37</sup> <http://www.ncdoi.com/asd/documents/faq/agents%2C%20adjuster%2C%20agency%2C%20brokers%2C%20limited%20representative/anti-rebating%20statutes%20information.pdf>

<sup>38</sup> <http://www.legis.nd.gov/cencode/t261c04.pdf>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
				competent, trustworthy, financially responsible, and of good personal and business reputation	
<b>OH</b>	No person shall receive or accept from any company, agent, sub-agent, or any other person any such rebate of premium payable on the policy, or any special favor or advantage in the dividend or other benefits to accrue thereon, or any valuable consideration or inducement not specified in the policy of insurance. No person shall be excused from testifying or from producing any books, papers, contracts, agreements, or documents at the trial of any other person charged with violation of this section, upon the ground that such testimony or evidence may tend to incriminate, but no person shall be prosecuted or subjected to any penalty or forfeiture on account of any transaction, matter, or thing concerning which he so testifies or produces evidence, and no testimony so given or produced shall be received against him upon any criminal investigation or proceeding involving rebates or violation of insurance laws. <sup>39</sup>	20 hours every 2 years	Yes	Chapter 3905-06 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Be a resident of the state</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in 3905.14 of the Revised Code</li> <li>• Have paid the applicable fees set forth in §26.1-01-07</li> <li>• Successfully passed the examinations for the appropriate lines of authority required under section 3905.04 of the Revised Code</li> <li>• Be of good reputation and character, honest and trustworthy, and otherwise suitable to be licensed.</li> </ul>	
<b>OK</b>	No person shall knowingly permit or offer, pay or allow, or give, directly or indirectly, an inducement to buy insurance, rebate premiums payable, or any special favor or advantage not specified in the contract. <sup>40</sup>	16 hours of continuing education, including two hours ethics and two hours of electives every 2 years	Yes	§36-1435.6 requires that an applicant for a resident insurance producer license must: <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Be a resident of the state</li> <li>• Complete a pre-licensing course</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in Section §36-1435.13</li> <li>• Have paid the applicable fees set forth in §36-1435.23</li> <li>• Successfully passed the examinations for</li> </ul>	

<sup>39</sup> <http://codes.ohio.gov/orc/3911.20>

<sup>40</sup> §36-1204 (8) No link available.

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
				the appropriate lines of authority	
<b>OR</b>	No person shall personally or otherwise offer, promise, allow, give, set off, pay or receive, directly or indirectly, any rebate of or rebate of part of the premium payable on an insurance policy or the insurance producer's commission thereon, or earnings, profit, dividends or other benefit founded, arising, accruing or to accrue on or from the policy, or any other valuable consideration or inducement to or for insurance on any domestic risk, which is not specified in the policy. <sup>41</sup>	24 hours every 2 years; 3 hours of ethics training	No	§ 744.059 requires an applicant to: <ul style="list-style-type: none"> <li>• Be at least 18 years of age;</li> <li>• Have not committed an act that is a ground for action on a license set forth in ORS 744.074;</li> <li>• When required by the director, has completed a pre-licensing course of study for the lines of authority for which the person has applied;</li> <li>• Have successfully passed the examination for the lines of authority for which the person has applied.</li> </ul>	DOI rule establishes minimum terms of disclosure when an insurance consumer pays compensation to an insurance producer or an insurance consultant who also receives other compensation. The rule generally follows the NAIC's proposed Compensation Disclosure Amendment to the Producer Licensing Model Act, but only applies to initial placements. <sup>42</sup>
<b>PA</b>	No insurance company, association, or exchange, or by its officers or members, or by any other party, shall offer, promise, allow, any rebate of, the premium payable, or any other valuable consideration or inducement not specified in the policy. <sup>43</sup>	24 hours every 2 years	Yes	Agent application details can be found in § 37.33: <ul style="list-style-type: none"> <li>• The applicant will be required to take a written examination unless the requirement is waived under § 37.22—37.24.</li> <li>• Upon completion, he or she will complete the application for an initial certificate and the initial appointing entity shall endorse the applicant.</li> <li>• The making of a false statement in an application may constitute a ground for certificate denial or revocation.</li> <li>• If the Commissioner will grant a license once he or she is satisfied that the applicant is worthy of an agent certificate and has passed the appropriate agent test.</li> </ul>	
<b>RI</b>	Except as otherwise expressly provided by law, knowingly permitting or offering to make a policy agreement not plainly expressed in the policy	24 hours every 2 years; at least 3 must be Ethics	No	§ 27-2.4-9 requires applicants to: <ul style="list-style-type: none"> <li>• Be at least 18 years of age;</li> <li>• Have not committed any act that is a ground for denial, suspension or</li> </ul>	Rhode Island bulletin 2006-2 requires producers to, if they receive a commission from insurers, to disclose this fact to the client. This does not

<sup>41</sup> ORS 746.045 <http://landru.leg.state.or.us/ors/746.html>. Bulletin 2008-3 was issued to inform insurance producers that numerous states and Risk Management Agency (RMA) are launching an initiative to increase the level of shared information between state insurance commissioners and RMA relating to the Standard Reinsurance Agreement, specifically with regard to illegal rebating of federal crop insurance premiums, as well as other government insurance regulations. <http://insurance.oregon.gov/bulletins/bulletin2008-03.html>

<sup>42</sup> [Or. Admin. Code §836-071-0263](#)

<sup>43</sup> 40 P.S. 471 No link available.

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	issued, paying or allowing or any rebate of premiums payable, or any special favor, or any valuable consideration or inducement not specified in the policy, is prohibited. <sup>44</sup>			<p>revocation set forth in § 27-2.4-14;</p> <ul style="list-style-type: none"> <li>Have completed a pre-licensing course of study for the lines of authority for which the person has applied;</li> <li>Has paid the fees set forth in § 27-2.4-4; and</li> <li>Have successfully passed the examinations for the lines of authority for which the person has applied.</li> </ul>	apply to producers who are employed by the insurer. <sup>45</sup>
SC	The law specifically prohibits any person from giving, directly or indirectly, a “contract for services” as an inducement to the purchaser of insurance. <sup>46</sup>	24 hours every 2 years; 3 hours of ethics training	Yes	<p>§38-43-100 requires that an applicant for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>Be at least 18 years of age</li> <li>Be a person of good moral character and has not been convicted of a felony or any crime involving moral turpitude within the last ten years that is a ground for denial, suspension, or revocation as provided for in §38-43-130</li> <li>Have paid the applicable fees set forth in §38-43-80</li> <li>Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
SD	No person shall knowingly permit or offer, pay or allow, or give, directly or indirectly, an inducement to buy insurance, rebate premiums payable, or any special favor or advantage not specified in the contract. <sup>47</sup>	Health-only: 10 hours every 2 years; if agent sells health and p/c, 20 hours every 2 years	Yes	<p>§58-30 requires that an applicant for a resident insurance producer license must:</p> <ul style="list-style-type: none"> <li>Be at least 18 years of age</li> <li>Be a resident of the state</li> <li>Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation</li> <li>Have paid the applicable fees</li> <li>Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
TN	TCA 56-8-104(8) prohibits rebates, but provision has been declared	24 hours every 2 years; 3 hours of	Yes	§56-6-106 requires that an applicant for a resident insurance producer license must:	

<sup>44</sup> <http://www.rilin.state.ri.us/Statutes/TITLE27/27-29/27-29-4.HTM>

<sup>45</sup> <http://www.dbr.state.ri.us/documents/news/insurance/InsuranceBulletin2006-2.pdf>

<sup>46</sup> <http://www.scstatehouse.gov/code/t38c057.htm>. DOI Bulletin Number 2007-11 (<http://www.doi.sc.gov/NR/rdonlyres/DD215EC2-75EC-417E-9DE5-E79D09271C9A/0/200711.pdf>) clarified that rebating and other inducements in Bulletin Number 2006-8 apply to life and health insurance carriers. DOI Bulletin Number 2007-02 (<http://www.doi.sc.gov/NR/rdonlyres/AAC0BA2D-2B0D-4A13-B3B9-EE7C8CD09307/0/200702.pdf>) specifically addresses insurance agents and brokers that offer COBRA services free of charge.

<sup>47</sup> <http://legis.state.sd.us/statutes/DisplayStatute.aspx?Type=Statute&Statute=58-33-14>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	unconstitutional by the state attorney general as a bar on commercial freedom of speech in line with Florida case law. The AG opinion does state that all customers must be given rebate uniformly or there is discrimination. TCA 56-8-104 (7) states that “anything not included in the insurance contract” is not to be provided by the agent.	ethics training		<ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Be a resident of the state</li> <li>• Complete a pre-licensing course</li> <li>• Not be disqualified for having committed any act that is a ground for denial, suspension, or revocation set forth in Section §56-6-112</li> <li>• Have paid the applicable fees set forth in §56-6-121</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>TX</b>	Except as otherwise expressly provided by law, it is an unfair method of competition or an unfair or deceptive act or practice in the business of insurance to knowingly permit the making of, offer to make, or make a life insurance contract, life annuity contract, or accident and health insurance contract or an agreement regarding the contract, other than as plainly expressed in the issued contract, or directly or indirectly pay, give, or allow or offer to pay, give, or allow as inducement to enter into a life insurance contract, life annuity contract, or accident and health insurance contract a rebate of premiums payable on the contract. <sup>48</sup>	30 hours every 2 years; at least 3 must be Ethics		4001.105 states the department shall issue a license to an individual if <ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Is not disqualified for having committed any act that is a ground for denial, suspension, or</li> <li>• Have submitted the application, paid the applicable fees, and completed any other requirements from the department</li> <li>• Successfully passed the examinations within the last 12 months</li> </ul>	4005.004 states that an agent or any affiliate who receives compensation from the customer for the placement or renewal of insurance or services the agent agrees to perform, neither the agent nor the affiliate shall accept or receive any compensation from an insurer or other third party unless certain conditions are met.
<b>UT</b>	A producer may not pay, allow, give, or offer to pay, allow, or give, directly or indirectly, as an inducement to obtaining any title insurance business including any rebate, reduction, or abatement of any rate or charge made	24 hours every 2 years; 3 hours of ethics training	Yes	31A-23a-106 states the commissioner shall issue or renew an application if the applicant <ul style="list-style-type: none"> <li>• Satisfies the application requirements</li> <li>• Satisfies the character requirements</li> <li>• Satisfies any applicable continuing education requirements</li> </ul>	

<sup>48</sup> On January 31, 2008, The TDI issued Bulletin #B-0004-08 to clarify what administrative services were permitted by state law to be provided by producers to their client without additional charge. Examples of administrative services brought to the attention of the Department include COBRA, flexible spending accounts, and various human resource-related administrative services. <http://www.tdi.state.tx.us/bulletins/2008/cc3.html>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	incident to the issuance of the title insurance; any special favor or advantage not generally available to others; or any money or other consideration, except if approved <sup>49</sup>			<ul style="list-style-type: none"> <li>Satisfies any applicable examination requirements</li> <li>Satisfies any applicable training period requirements</li> <li>Has not committed an act that is a ground for denial, suspension, or revocation</li> </ul>	
<b>VT</b>	Making any contract of insurance or agreement as to such contract other than as plainly expressed in the insurance contract or promising anything of value not specified in the contract is prohibited. <sup>50</sup>	As of April 1, 2009, 24 hours every 2 years; at least 3 must be Ethics	Yes	131.4800 states the applicant must <ul style="list-style-type: none"> <li>Be at least 18 years of age</li> <li>Reside in the state or maintain principal place of business in the state</li> <li>Is not disqualified for having committed any act that is a ground for denial, suspension, or revocation</li> <li>Have completed a pre-licensing course of study</li> <li>Have paid the applicable fees</li> <li>Successfully passed the examinations for the appropriate lines of authority</li> </ul>	
<b>VA</b>	Except as otherwise expressly provided by law, no person shall: knowingly permit, offer, or make an agreement which is not plainly expressed in the contract issued; allow or give as inducement; sell or purchase anything of value not specified in the contract; or rebate any part of premium payable. <sup>51</sup>	16 hours of approved CE courses if you hold a single license type, or 24 hours of approved CE courses if you hold more than one license type every 2 years	Yes	38.2-1820 states that for the issuance of licensure an applicant must <ul style="list-style-type: none"> <li>Be at least eighteen years of age</li> <li>Satisfied the Commission that he is of good character, has a good reputation for honesty</li> <li>Paid all necessary fees</li> </ul>	
<b>WA</b>	Except to the extent provided for in an applicable filing with the commissioner then in effect, no producer shall, as an inducement to insurance, or after insurance has been effected, directly or indirectly, offer, promise, allow, give, set off, or pay to the insured or to any employee of the insured, any rebate, discount,	24 hours every 2 years; 3 hours of ethics training	Yes	RCW 48.17.90 states that before approving the application, the commissioner shall find that the individual: <ul style="list-style-type: none"> <li>Be at least 18 years of age</li> <li>Has not committed a crime</li> <li>Completed a prelicensing course of study for the lines of authority for which the person has applied</li> <li>Paid the fees</li> </ul>	5% with micro groups (2-3 lives) slightly less

<sup>49</sup> <http://www.le.utah.gov/UtahCode/getCodeSection?code=31A-23a-402>

<sup>50</sup> <http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=08&Chapter=129&Section=04724>

<sup>51</sup> <http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+38.2-509>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	abatement, or reduction of premium or any part thereof named in any insurance contract <sup>52</sup>			<ul style="list-style-type: none"> <li>Successfully passed the examination for the lines of authority for which the person has applied</li> </ul>	
WV	No person shall knowingly make an agreement or give an inducement that is not plainly expressed in the insurance contract. <sup>53</sup>	24 hours every 2 years; at least 3 must be Ethics	Yes	33-12-6 states that the applicant must <ul style="list-style-type: none"> <li>Be at least 18 years of age</li> <li>Has not committed a crime</li> <li>Completed a prelicensing course of study for the lines of authority for which the person has applied</li> <li>Paid the fees</li> <li>Successfully passed the examination for the lines of authority for which the person has applied</li> <li>Does not intend to use the license principally for the purpose of procuring insurance on himself or herself</li> <li>Satisfies the commissioner that he or she is trustworthy and competent</li> </ul>	
WI	No insurer, no employee of an insurer, and no insurance intermediary may seek to induce any person to enter into an insurance contract or to terminate an existing insurance contract by offering benefits not specified in the policy. <sup>54</sup>	24 hours every 2 years; at least 3 must be Ethics	Yes	628.04 states the commissioner shall issue a license to any applicant who: <ul style="list-style-type: none"> <li>Pays the applicable fee</li> <li>Has the intent in good faith to do business as an intermediary</li> <li>Is competent and trustworthy</li> <li>Intends to comply with 628.51 with reference to compensation for effecting insurance upon the applicant's own property or other risk</li> <li>If a nonresident, executes in a form acceptable to the commissioner an agreement to be subject to the jurisdiction of the insurance exclusively for town mutuals are not subject to the requirements of 628.03 (1).</li> </ul>	628.32 states that an insurance intermediary who accepts compensation from an insured is required by Wisconsin law to make certain disclose that they will also be compensated by the insurer and the amount of the compensation the customer must pay the intermediary for services.
WY	Except as otherwise provided by law, no person shall knowingly permit any	24 hours every 2 years; 3 hours of	Yes	26.9.206 states to qualify for a resident license, an applicant must:	

<sup>52</sup> The statute RCW 48.30.140 <http://apps.leg.wa.gov/RCW/default.aspx?cite=48.30.140> is effective until the new law becomes effective July 1, 2009 <http://www.leg.wa.gov/pub/billinfo/2009-10/Pdf/Bills/Session%20Law%202009/2160-S.SL.pdf>

<sup>53</sup> <http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=33&art=11&section=4#11#11>

<sup>54</sup> <http://www.legis.state.wi.us/statutes/Stat0628.pdf>

State	Rebating Laws or Regulations	CE Requirements	Appointments	Licensure Requirements	Miscellaneous
	contract or agreement or pay, give or offer to pay, allow or give in any manner as inducement to the insurance or any rebate of premiums payable on the contract. <sup>55</sup>	ethics training		<ul style="list-style-type: none"> <li>• Be at least 18 years of age</li> <li>• Is not disqualified for having committed any act that is a ground for denial, suspension, or revocation</li> <li>• Have paid the applicable fees</li> <li>• Successfully passed the examinations for the appropriate lines of authority</li> </ul>	

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Adam Brackemyre, Director of State Affairs at 703-276-3808 or [abrackemyre@nahu.org](mailto:abrackemyre@nahu.org)  
Megan Mamarella, Director of State Affairs at 703-276-3818 or [mmamarella@nahu.org](mailto:mmamarella@nahu.org)  
Michael Keegan, Director of State Affairs at 703-276-3809, or [mkeegan@nahu.org](mailto:mkeegan@nahu.org)

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<sup>55</sup> <http://legisweb.state.wy.us/statutes/titles/Title26/T26CH13.htm>