

**§ 58-63-16. Permitted trade practices.**

(a) An insurer, insurance producer, or limited representative may offer or provide products or services under any of the following circumstances:

- (1) The products or services are offered in connection with the marketing, purchase, or retention of an insurance contract and do not exceed an aggregate retail value of two hundred fifty dollars (\$250.00) per person per year.
- (2) The products or services are offered without fee or at a reduced fee and are related to the servicing of an insurance contract or are offered or undertaken to provide risk control for the benefit of an insured.
- (3) The products or services are offered without fee or at a reduced fee and all of the following conditions are met:
  - a. The receipt of the products or services is not contingent upon the purchase of insurance.
  - b. The services are offered on the same terms to all potential eligible insurance customers.
  - c. The requirements of this subdivision are conspicuously disclosed to the recipient in writing.

(b) For purposes of this section, the terms "insurance producer" and "limited representative" are defined by G.S. 58-33-10.

(c) This section shall not apply to title insurance. (2024-11, s. 2.)