§ 58-28-12. Transacting insurance business in this State.
Definitions. – As used in this section, G.S. 58-28-13, and G.S. 58-28-14:

1. "Admitted insurer" means an insurer that is licensed to write insurance in this State.

2. "Kind of insurance" means one of the types of insurance specified in G.S. 58-7-15.

3. "Nonadmitted insurer" means an insurer that is not licensed to write insurance in this State.

4. "Transacting insurance business" or "transact insurance business" means:
   a. The making of or proposing to make, as an insurer, an insurance contract.
   b. The making of or proposing to make, as guarantor or surety, any contract of guaranty or suretyship as a vocation and not merely incidental to any other legitimate business or activity of the guarantor or surety.
   c. The solicitation, taking, or receiving of an application for insurance.
   d. The receiving or collection of any premium, commission, membership fees, assessments, dues, or other consideration for a contract of insurance or any part of the contract of insurance.
   e. The issuance or delivery in this State of a contract of insurance to a resident of this State or to a person authorized to do business in this State.
   f. The solicitation, negotiation, procurement, effectuation, or renewal of a contract of insurance.
   g. The dissemination of information as to coverage or rates; forwarding of an application; delivery of a contract of insurance; inspection of a risk; the fixing of rates; the investigation or adjustment of a claim or loss; the transaction of matters after effectuation of a contract of insurance and arising out of the contract; or any other manner of representing or assisting a person or insurer in transacting insurance business with respect to properties, risks, or exposures located or to be performed in this State.
   h. The transaction of any kind of insurance business specifically recognized as transacting an insurance business within the meaning of this Chapter.
   i. The offering of insurance or the transacting of insurance business.
   j. The offering of an agreement or contract which purports to alter, amend, or void coverage of an insurance contract.
   k. The transaction of any matters before or after the execution of contracts of insurance in contemplation of or arising out of the execution.
   l. The maintaining of any agency or office in this State where any acts in furtherance of an insurance business are transacted, including the execution of contracts of insurance with citizens of this State or any other state.
   m. The maintaining of files or records of contracts of insurance in this State. (2008-124, s. 3.4.)