

GENERAL ASSEMBLY OF NORTH CAROLINA  
SESSION 2025

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SENATE BILL 13  
Commerce and Insurance Committee Substitute Adopted 2/4/25

Short Title: Clarify Insurance Fee Referral Cap.

(Public)

Sponsors:

Referred to:

January 30, 2025

1 A BILL TO BE ENTITLED  
2 AN ACT CLARIFYING THE APPLICABILITY OF THE CAP ON INSURANCE REFERRAL  
3 FEES PAID TO NONLICENSED PERSONS.  
4 The General Assembly of North Carolina enacts:  
5 **SECTION 1.** G.S. 58-33-82(f) reads as rewritten:  
6 "(f) No commission, fee, or other valuable consideration authorized under subsection (e)  
7 of this section for the referral of insurance business by an unlicensed individual to a ~~licensed~~  
8 ~~insurance agent or broker~~ producer licensed under G.S. 58-33-26(c1)(6) shall exceed fifty dollars  
9 (\$50.00) in value. A violation of this subsection may be punished by a fine not to exceed two  
10 thousand dollars (\$2,000) for each violation. ~~This subsection shall not apply to title insurance.~~"  
11 **SECTION 2.** This act becomes effective October 1, 2025, and applies to any referral  
12 of personal lines insurance business made on or after that date.

