



# SENATE BILL 13: Clarify Insurance Fee Referral Cap.

2025-2026 General Assembly

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<b>Committee:</b>	Senate Commerce and Insurance. If favorable, re-refer to Rules and Operations of the Senate	<b>Date:</b>	February 4, 2025
<b>Introduced by:</b>	Sen. Johnson	<b>Prepared by:</b>	Kristen L. Harris
<b>Analysis of:</b>	First Edition		Committee Counsel

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**OVERVIEW:** *Senate Bill 13 would clarify that the \$50.00 cap on a referral fee to an unlicensed individual only applies to the referral of insurance business to a personal lines insurance producer and would remove the exemption for title insurance.*

**CURRENT LAW BACKGROUND:** S.L. 2024-11 limited the consideration given for the referral of insurance business by an unlicensed individual to an insurance agent or broker to no more than \$50.00. It excluded the referral of title insurance from the \$50.00 limit.

"Insurance producer" means a person required to be licensed to sell, solicit, or negotiate insurance and includes an agent or a broker.

Under G.S. 58-33-26(c1)(6) a personal lines insurance producer is licensed to sell, solicit, and negotiate property and casualty insurance coverage sold to individuals and families for primarily noncommercial purposes.

**BILL ANALYSIS:** Senate Bill 13 would clarify that the \$50.00 cap on a referral fee to an unlicensed individual only applies to the referral of insurance business to a personal lines insurance producer and would remove the exemption for title insurance.

**EFFECTIVE DATE:** The act becomes effective October 1, 2025, and applies to any referral of insurance business made on or after that date.

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