



SENATE BILL 13: Clarify Insurance Fee Referral Cap.

**This Bill Analysis
reflects the contents
of the bill as it was
presented in
committee.**

2025-2026 General Assembly

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

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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