

*Note to Producers: Generally, most states prohibit inducements regarding the sale of insurance. However, most states allow producers to give gifts to prospects for marketing purposes subject to limitations.*

<b>State</b>	<b>Statutory Authority</b>	<b>Amount</b>	<b>Explanation</b>
<b>Alabama</b>	Code of Alabama 1975, Section 27-2-17 482-1-040-.03	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>Alaska</b>	Alaska Statutes 2014, 21.36.100	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>Arizona</b>	Article 6, Title 20-452(4)	\$25	An insurance producer shall not provide any prizes, goods, wares, merchandise or tangible property of a value exceeding \$25.
<b>Arkansas</b>	Directive 5-98 Arkansas Statute 26-66-308	\$25	Includes token gifts of \$25 or less, such as ballpoint pens, calendars, notebooks and other items for advertisement
<b>California</b>	N/A	N/A	No applicable laws or regulations regarding gifting, rebating or inducements
<b>Colorado</b>	Colorado Revised Statutes Section 10-3-1104 XVII(g)	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>Connecticut</b>	Connective Statutes Annotated Section 38a-825	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>Delaware</b>	Delaware Code, Title 18, Chapter 23, section 2304(8)	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>District of Columbia</b>	DC Code Annotated, section 31-2231.12(f)	\$10	Valuable considerations are prohibited as inducements to policy or contract of life insurance and annuities. Marketing materials valued at no more than \$10 are permissible.
<b>Florida</b>	Florida Statutes Annotated, section 626.9541(1)(m)	\$25	Advertising gifts permitted but must not exceed a value of \$25.
<b>Georgia</b>	Georgia Code Annotated, section 33-6-4(b)(8)(B)	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>Hawaii</b>	Hawaii Revised Statutes Annotated, section 431:13-103(a)(8)	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>Idaho</b>	Idaho Code, section 41-1314 (3)	\$200 Annually	Includes prizes, goods, wares, merchandise, articles or property. This regulation applies only to goods, not services.
<b>Illinois</b>	215 ILCS 5/151 Illinois Bulletin 2012-11	\$25	Inducements and rebates are expressly prohibited. However, meals, sporting events or other non-insurance related activities to engage clients in social settings are allowed. Gifts of minimal value such as pens, pencils, calendars or golf balls are generally acceptable.

<b>Indiana</b>	Indiana Code Annotated, section 27-4-1-4 (a)(8) Indiana Bulletin 177	\$25	Small items with a fair market value of \$25 or less and UNRELATED to the purchase or renewal of insurance may be given. These items include promotional handouts, advertising products or meals. Free contests and/or raffles are permissible if they are open to the public and no purchase or renewal of insurance is required to win. Further, the prize divided by the reasonably expected number of entrants cannot exceed \$25 per person.
<b>Iowa</b>	Iowa Code Ann. section 507B.4 (8)(a)(b) Iowa Bulletin 8-15	Minimal	Items of minimal value such as pens, pencils, calendars, atlases or golf balls for branding and/or marketing purposes are often provided to the general public and not considered a violation of Iowa law.
<b>Kansas</b>	Kansas Statutes section 40-2404 (8)	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>Kentucky</b>	Kentucky Revised Statutes Annotated section 304.12.110 Kentucky Advisory Opinion 07-01	\$25	Prizes, goods, merchandise and wares not exceeding \$25 in value are permissible.
<b>Louisiana</b>	Louisiana Revised Statutes Annotated section 22-1964(8)	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>Maine</b>	Maine Revised Statutes Annotated Title 24-A, Chapter 23 section 2163	\$20	Excluding cash, check or cash equivalent, a gift not exceeding \$20 per year per policy or quote may be used for marketing the sale or retention of contracts. Raffles and drawings are permissible as long as the entry is free and the prize does not exceed \$100. Gift cards for a specified merchant are not considered a cash equivalent and is permissible for use as an incentive as long as it \$20 or less. Gift cards accepted by a multiple merchants are considered the equivalent of cash and are prohibited.
<b>Maryland</b>	Maryland Code Annotated Insurance section 27-209	\$25	Informational materials, promotional materials and articles of merchandise valued at no more than \$25 are permissible
<b>Massachusetts</b>	Massachusetts General Laws Annotated Chapter 176D section 3 (8)	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>Michigan</b>	Michigan Comprehensive Laws Annotated section 500.2024a	\$5	It is permissible to give applicants for insurance an article of merchandise valued at \$5 or less.
<b>Minnesota</b>	Minnesota Statutes Annotated section 72A.20 subdivision 10(a)(b) Minnesota Statutes Annotated section 72A.08 Minnesota Statutes Annotated section 72A.12, subdivision 4(a)(b)	\$25	Promotional items or gifts not exceeding \$25 are not considered rebates or inducements provided receipt of the item or gift is not conditioned on the purchase of an insurance policy or product.
<b>Mississippi</b>	Mississippi Code Annotated section 83-7-3	\$0	Inducements and rebates expressly prohibited in relation to life insurance
<b>Missouri</b>	Missouri Annotated Statutes section 375.936 (9) Missouri Bulletin 2010-07	Minimal	Small gifts with a low fair market value unrelated to the purchase of insurance are permitted.
<b>Montana</b>	Montana Code Annotated section 33-18-208 Montana Advisory Memorandum, May 14, 2013	\$25	Gifts, marketing materials and promotional items are not considered rebates if they are less than \$25 and available to all.
<b>Nebraska</b>	Nebraska Revised Statutes section 44-1525 (8)	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>Nevada</b>	Nevada Statutes section 686A.490 (2)	\$2	Items less than \$2 also accompanied by a company advertisement may be distributed.

<b>New Hampshire</b>	New Hampshire Statutes Annotated section 417-4 (IX) New Hampshire Revised Statutes Annotated section 402-41 l (e)(f)	\$25	Promotional items not exceeding \$25 per client per year are permitted in connection with marketing and insurance contracts. Raffles are permissible given the value of the total prize is \$1,000 or less, has no cost associated and eligibility is not contingent on the purchase of an insurance policy and open to non-policyholders.
<b>New Jersey</b>	New Jersey Revised Statutes Annotated section 17:29B-4 (8)	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>New Mexico</b>	New Mexico Statutes Annotated section 59A-16-15	\$0	Producers are prohibited from knowingly permitting or offering to make (or making) any contract of insurance or agreement not expressly stated in the contract issued. This rule prohibits producers from paying or allowing, giving or offering to pay, allow or give an inducement or rebate of premiums payable to any insurance contract.
<b>New York</b>	New York Insurance Code section 2324(a) New York Circular Letter 2009-9	\$25	Merchandise and/or periodical subscriptions that do not exceed \$25 are not considered inducements or rebates.
<b>North Carolina</b>	North Carolina General Statutes section 28-63-15(8) North Carolina Rebates Ruling Industry News Article	Minimal	Rebates and inducements are expressly prohibited unless the item is of nominal value and meant for advertising (mug, shirt, pen, etc.).
<b>North Dakota</b>	North Dakota Century Code section 26.1404-03 (8)	\$50	Gifts, prizes, promotional articles, logo merchandise, meals and/or entertainment activities directly or indirectly related to marketing, promoting and/or advertising business that do not exceed \$50 per person per year are permissible.
<b>Ohio</b>	Ohio Revised Code Annotated section 3901.21 (G) Ohio Bulletin 2009-13	\$50	Promotional or advertising items valued at \$50 or less are permissible when used as an inducement to obtain a quote or general insurance information so long as it is not tied to the purchase of a policy.
<b>Oklahoma</b>	36 Oklahoma Statutes Annotated section 1204 (8) (10)	\$100	Rebates are expressly prohibited. Prizes, goods, wares, merchandise or tangible property of an aggregate value in excess of \$100 are prohibited as an inducement to insurance or in connection with any insurance transaction.
<b>Oregon</b>	Oregon Revised Statutes section 746.045	\$0	Inducements and rebates are expressly prohibited.
<b>Pennsylvania</b>	40 Pennsylvania Consolidated Statutes Annotated section 1171.5 (a)(8)	\$0	Inducements and rebates are expressly prohibited.
<b>Puerto Rico</b>	Puerto Rico Statutes Title 26 section 2710	\$0	Any valuable consideration including money, prizes, goods, wares, merchandise, etc. is prohibited as an incentive to buy insurance or in connection with any insurance transaction.
<b>Rhode Island</b>	Rhode Island General Laws section 27-29-4 (8) Rhode Island Bulletin 2009-9	Minimal	Inducements and rebates expressly prohibited. However, gifts of minimal value may be offered to the general public in exchange for quotes and not contingent on the purchase or renewal of an insurance policy
<b>South Carolina</b>	South Carolina Code Annotated section 38-57-130 South Carolina Code Annotated section 38-57-160	\$25	An article of merchandise valued at \$25 or less and accompanied by an advertisement for the insurer or agent is permissible. Refreshments may be provided during a sales presentation provided the price does not exceed \$10 per person in cost.
<b>South Dakota</b>	South Dakota Codified Laws sections 58-33-15 and 58-33-74 South Dakota Bulletin 2009-1	\$25	Gifts under \$25 and not tied to the purchase of an insurance product are allowed. Drawings for prizes for clients that have referred prospects are permissible as long as there is no obligation to purchase insurance and the drawing is open to clients and non-client alike. There is no dollar limit on gifts to referrals provided it is a flat amount and not based upon how many sales are made.
<b>Tennessee</b>	Tennessee Code Annotated section 56-8-104 (8) Tennessee Bulletin, February 13, 2015	Minimal	Gifts and valuable consideration offered to potential consumers irrespective of whether they purchase a policy, such as gift offers for requesting an insurance quote, are not considered an inducement to a policy in violation of the rebating statute.

Texas	Texas Codes Annotated Chapter 541.056 Texas Codes Annotated Chapter 541.058	\$25	Expressions of generosity not connected to the sale or retention of an insurance product costing \$25 or less are considered a social courtesy. "A social courtesy means a respectful act or expression of generosity that is not connected with the sale or retention of an insurance product, the fair market value of which is less than or equal to \$25." R590-154-3 (6).
Utah	Utah Code Annotated sections 31-A-23-402 (2)(a), 31A-23-a-402 (7)(b) Ut Administrative Code R590-154 Utah Bulletin 2013-5	\$0	Inducements and rebates are expressly prohibited.
Vermont	Vermont Statutes Annotated, Title 8 section 4724 (8)	\$0	Inducements and rebates are expressly prohibited.
Virginia	Virginia Code Annotated section 38.2-509	\$25	Prizes, goods, wares or merchandise valued at \$25 or less are permissible.
Washington	Washington Statutes section 48.30.150	\$100	<i>*Gifting increase takes place, July 24, 2015.</i> Informational and promotional materials as well as articles of merchandise not exceeding \$25 are not prohibited, regardless of whether an insurance policy or contract is purchased.
West Virginia	West Virginia Code of State Rules section 114-70-3	\$0	Inducements and rebates are expressly prohibited.
Wisconsin	Wisconsin Statutes Annotated section 628.34 (2)	\$0	Inducements and rebates are expressly prohibited.
Wyoming	Wyoming Statutes Annotated section 26-13-110	\$0	Inducements and rebates are expressly prohibited.