

ACLI LAW SURVEY

Inducements, Rebates, and Gifts: Prohibitions And Express Dollar Limits

What's New?

Substantive changes in the survey are highlighted in **bold** and may reflect:

- Amendments to existing laws and regulations;
- New laws, regulations, and administrative material; or
- Expansion of the survey scope or additional information on the topic.

Links to relevant Advance Laws, Advance Regulations, and Administrative Material issued since revision date may be found on the [cover page](#) of this law survey.

This multi-state survey covers prohibitions and limits on the use of rebates and gifts as an inducement to purchase insurance. Express dollar limits on gifts used for advertising and exemptions to prohibitions are also given, where available. The survey includes statutory and/or regulatory provisions - from a state's adoption of the *NAIC's Unfair Trade Practices Act* or elsewhere - that prohibit an insurer from giving anything of value not specified in the contract. The scope of the survey does not include the use of premium rebates or gifts by agents of premium finance companies nor does it include provisions specific to prohibitions against inducements, rebates, or gifts with regard to military sales. It also does not include inducements nor rebates by independent third parties.

ACLI *Law Surveys* contain live links to the Westlaw data base where you'll be able to view the text of the laws, regulations, and bulletins cited in the surveys. This feature, free to ACLI members, enables you to explore the topic further and to keep current with any changes until the survey's summaries are updated next year. Just click on a citation link and a window will open with text from the Westlaw data base. Note that you will be asked to sign off on a user agreement the first time you access the Westlaw data base.

The ACLI hopes this survey is helpful as a quick reference for your questions on express dollar limits of gifts. This survey does not constitute a legal opinion or conclusion by ACLI, its staff, or its member companies and should not be used as the sole basis for making individual company decisions or conclusions. The *Law Surveys* are reviewed and updated annually. Users are encouraged to refer to the text of the statutes and regulations cited for the most current and complete information. Additional information on advertising and sales practices can be found in ACLI's *Market Conduct Compliance Service*.

Emily Wolf
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State		
Alabama	AL Code §27-12-12 AL Admin. Code 482-1-163-.02 AL Admin. Code 482-1-163-.03 AL Admin. Code 482-1-088-.04 AL Admin. Code 482-1-088-.05	Inducements and rebates expressly prohibited. Defines value-added service or product. A value-added service or product is not considered an inducement for insurance or an annuity, it is not a rebate, nor is it any other impermissible consideration. A gift, other than cash, less than \$15 in value can be used to invite an inquiry or quote from the consumer buying public.
Alaska	AK Stat. §21.36.100	Rebates, valuable consideration, and inducements expressly prohibited.
Arizona	AZ Rev. Stat. Ann. §20-452 AZ Rev. Stat. Ann. §20-449	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. An insurer, insurance producer or other person may offer or provide products or services that are ancillary or related to any insurance coverage and that are intended to minimize or prevent claims-related losses or expenses or harm to the public, including fire or smoke detectors, risk audits or assessments and products or services to deter injury, death or property theft or damage. Inducements and debates also prohibited for disability insurance. See <i>also</i> definition of DI in AZ Rev. Stat. Ann. §20-253 .
Arkansas	AR Code Ann. §23-66-206 (10) AR Directive 2A-2011	Inducements and rebates expressly prohibited. "Token gifts of twenty-five dollars (\$25.00) or less in value (wholesale), such as ballpoint pens, calendars, notebooks, and other items for advertisement purposes are . . . " permitted.
California		No applicable provisions.
Colorado	CO Rev. Stat. Ann. §10-3-1104 (1)(g)	Inducements and rebates expressly prohibited.
Connecticut	CT Gen. Stat. Ann. §38a-825 CT Bulletin S-18	Inducements and rebates expressly prohibited. Insurers may provide or offer to provide value-added services and programs for loss mitigation and rate or claim reductions to insureds at no additional charge or a discounted rate, provided that certain conditions are met.
Delaware	DE Code Ann. tit. 18 §2304 (14)	Inducements and rebates expressly prohibited.
District of Columbia	DC Code Ann. §31-2231.12	Inducements and rebates expressly prohibited. Educational materials, promotional materials, and articles of merchandise costing less than \$75 are excluded from definition of "valuable considerations," which are prohibited as inducements to policy or contract of life insurance, annuity or accident and health insurance.

State		
Florida	FL Stat. Ann. §626.9541 (1)(h), (1)(m), (5)	Inducements and rebates expressly prohibited. Merchandise, goods, wares, store gift cards, gift certificates, event tickets, anti-fraud or loss mitigation services, or other items having total value of \$100 or less per insured or prospective insured in any calendar year are permitted. This section does not prohibit an insurer or agent from offering or giving to an insured, for free or at a discounted price, services or other merchandise, goods, wares, or other items of value that relate to loss control or loss mitigation with respect to the risks covered under the policy.
Georgia	GA Code Ann. §33-6-4 (b)(8)(B); (C)(x)	Inducements and rebates expressly prohibited. Advertising gifts should not exceed \$100 and shall not be contingent on sale or renewal of policy.
Hawaii	HI Rev. Stat. Ann. §431:13-103 (a)(8)	Inducements and rebates expressly prohibited.
Idaho	ID Code §41-1314 (3) ID Bulletin 2011-3	Prizes, goods, wares, merchandise, articles or property in excess of an aggregate value of \$200 are prohibited as an inducement to insurance or annuity or in connection with an insurance transaction. "Note that the \$200 exception to the rebate law only applies to goods, not services."
Illinois	215 ILCS 5/424 215 ILCS 5/151 IL Bulletin 2012-11	Inducements and rebates expressly prohibited. Companies prohibited from paying rebates; consumers prohibited from accepting rebates. 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, atlases, or golf balls are generally acceptable. Sponsorship of events and educational seminars open to the public are not considered rebates. Contests or raffles are acceptable as long as they are open to the public and there is no obligation to purchase or renew insurance. Earned commissions may be donated to charities.
Indiana	IN Code Ann. §27-4-1-4 (a)(8) IN Bulletin 177 FAQ's re: IN Bulletin 177	Inducements and rebates expressly prohibited. "If it is unrelated to the purchase or renewal of insurance, a small item with a fair market value of \$25 or less - such as a promotional handout, advertising product, or meal - may be given. . . . Contests or raffles in which a consumer receives a free chance to win a prize are acceptable as long as they are open to the public and there is no obligation for the consumer to purchase or renew insurance to enter, win, or claim the prize. Prizes are not limited to a value of twenty-five dollars (\$25); however, the value of the prize divided by the reasonably expected number of entrants must not exceed \$25 per entrant."

State		
Iowa	IA Code Ann. §507B.4 (3)(a) IA Bulletin 2008-15 IA Bulletin 2008-16	<p>Inducements and rebates expressly prohibited.</p> <p>Provides guidance concerning activities not considered to be rebates such as: meals, sporting events, or other non-insurance related activities with existing clients; marketing of a brand or logo on merchandise that is provided to the general public; sponsorship of events whether charitable or not; services provided in connection with an insurance policy such as newsletters or value-added services if they are related to the type of insurance purchase or are intended to reduce claims; educational seminars open to the general public as long as no actual selling takes place at the event.</p>
Kansas	KS ST §40-2404 (8)	<p>Inducements and rebates expressly prohibited.</p>
Kentucky	KY Rev. Stat. Ann. §304.12-110 KY Rev. Stat. Ann. §304.12-100 KY Advisory Opinion 2003-01 KY Advisory Opinion 2007-1 KY Advisory Opinion 2020-3	<p>Prizes, goods, wares, merchandise or property valued in excess of \$25 are prohibited as an inducement to insurance or in connection with insurance transactions.</p> <p>Allows the furnishing of information, advice, programs, or services intended to reduce the future cost of insurance of the policyholder or the probability or severity of loss and assist in the efficient administration and management of the policyholder's insurance program or to assist the client in complying with any state or federal law.</p> <p>Insurers may provide or offer to provide value-added services and programs for loss mitigation and rate reduction purposes to insureds at no additional charge or a discounted rate, provided that certain conditions are met.</p>
Louisiana	LA Rev. Stat. Ann. §22:1964 (8) LA Advisory Letter 2015-1 (Revised)	<p>Inducements and rebates expressly prohibited.</p> <p>Provided that there is no quid pro quo arrangement, common and ordinary marketing practices do not constitute a rebate of premiums. Common and ordinary marketing practices include, but are not limited to, the giving of tangible goods, the giving or purchase of consumables, the provision of continuing education course materials or instruction, and the giving of tickets to sporting, cultural or other charitable events, or the making or giving of charitable donations (including pro bono services) among the many common and ordinary marketing practices employed by business professionals throughout the wider economy.</p> <p>Certain services offered without charge to insureds do not constitute rebating if the services fall within the scope of services that an insurance producer may lawfully provide in connection with insurance when the services are incidental to the policy of insurance and are offered to all insureds. See LA Advisory Letter 2015-1 for list of services.</p> <p>A thing of value may be given to a person with whom a producer has a contractual relationship, provided that the thing of value is offered on equal terms to the general public.</p>

State		
Maine	<p>ME Rev. Stat. Ann. tit. 24-a §2163-A</p> <p>ME Insurance Bulletin 207</p> <p>ME Insurance Bulletin 426</p>	<p>A gift, other than cash not in excess of \$100 per year per person may be used in connection with marketing for the sale or retention of contracts. Raffles or drawings may be conducted where there are no participation costs and the prizes are valued at \$500 or less.</p> <p>Small gift items free for the taking may be made available to the public so long as receipt of those items is not conditioned on obtaining an insurance quote or filling out an insurance application.</p> <p>Value-added services for free or reduced rate permitted if directly related to servicing of insurance contract.</p> <p>Bulletin states that cash equivalents such as prepaid MasterCard or VISA gift cards are permitted. Indicates that, for group coverage, \$100 limit per group. Also describes factors for evaluating value-added services.</p>
Maryland	<p>MD Code Ann. Insurance §27-209</p>	<p>Educational materials, promotional materials, and articles of merchandise costing \$50 or less are excluded from valuable considerations prohibited as inducements to life and health policies or annuity contracts. Receipt of these items must not be contingent on the sale or purchase of insurance.</p>
Massachusetts	<p>MA Gen. Laws Ann. Ch. 176D §3 (8)</p>	<p>Inducements and rebates expressly prohibited.</p>
Michigan	<p>MI Comp. Laws Ann. §500.2024</p> <p>MI Comp. Laws Ann. §500.2024a</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Articles of merchandise with an invoice value of \$5 or less may be given to applicants for life insurance.</p>
Minnesota	<p>MN Stat. Ann. §72A.20 subd. 10 (a) and (b)</p> <p>MN Stat. Ann. §72A.08</p> <p>MN Stat. Ann. §72A.12, subd. 4 (a) and (b)</p>	<p>Inducements, rebates and gifts expressly prohibited. A promotional advertising item not exceeding \$25 or a gift not exceeding \$25 annually is not a rebate if the acceptance of the item or gift is not a condition of the purchase of an insurance policy or product.</p> <p>Companies prohibited from paying rebates; consumers prohibited from accepting rebates. A promotional advertising item not exceeding \$25 or a gift not exceeding \$25 annually is not a rebate if the acceptance of the item or gift is not a condition of the purchase of an insurance policy or product.</p> <p>Specific to life insurance, inducements, rebates and gifts expressly prohibited. A promotional advertising item not exceeding \$25 or a gift not exceeding \$25 annually is not a rebate if the acceptance of the item or gift is not a condition of the purchase of an insurance policy or product.</p>
Mississippi	<p>MS Code Ann. §83-7-3</p>	<p>Specific to life insurance, inducements and rebates expressly prohibited.</p>
Missouri	<p>MO Ann. Stat. §375.936 (9)</p> <p>MO Ann. Stat. §376.500</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Specific to life insurance, inducements and rebates expressly prohibited.</p>

State		
Montana	<p>MT Code Ann. §33-18-208</p> <p>MT Memorandum 9-26-2016</p>	<p>Inducements and rebates expressly prohibited.</p> <p>"Valuable consideration" is interpreted as an amount greater than \$50 received per person per year.</p>
Nebraska	<p>NE Rev. St. §44-1525 (8)</p> <p>NE Rev. St. §44-361</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Companies prohibited from paying rebates; consumers prohibited from accepting rebates.</p>
Nevada	<p>NV ST §686A.490 (2)</p> <p>NV ST §686A.110</p>	<p>Articles less than \$2 in value which includes an advertisement of the company may be given as a gift.</p> <p>Inducements and rebates expressly prohibited. This section does not prohibit prizes and gifts, goods, wares, merchandise, gift certificates, donations made to charitable organizations, raffle entries, meals, event tickets and other items not to exceed \$100 in aggregate value per policyholder or prospective policyholder in any 1 calendar year.</p>
New Hampshire	<p>NH Rev. Stat. Ann. §417:4 IX (11), (13), (14)</p>	<p>Inducements and rebates expressly prohibited.</p> <p>A promotional item may be given to a consumer with a fair market value of \$100 or less per consumer, per year.</p> <p>Value-added services are permitted if it is available to all insureds on an objective and fair basis; and directly related to the firm's servicing of the insurance policy, annuity contract, or brokerage agreement, or offered or undertaken to provide risk control for the benefit of the client.</p> <p>Also allowed are contests, sweepstakes, raffles or drawings open to all consumers where there are no participation costs and eligibility is not contingent on the purchase of a policy.</p>
New Jersey	<p>NJ Stat. Ann. §17:29B-4 (8)</p> <p>NJ Stat. Ann. §17B:30-13</p> <p>NJ Admin. Code §11:17A-1.2</p> <p>NJ Admin. Code §11:17A-2.3 (g)</p> <p>NJ Admin. Code §11:17A-2.4</p> <p>NJ Bulletin 2011-22</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Prohibition applies if an item's value exceeds \$100.00 or the item is provided in a discriminatory manner.</p> <p>Services and offerings that are not prohibited include discounts on gym memberships or wellness programs in connection with life, accident, sickness insurance products or risk management services.</p> <p>Value determined by the commissioner.</p>
New Mexico	<p>NM Stat. Ann. §59A-16-15</p>	<p>Inducements and rebates expressly prohibited.</p>

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New York	<p>NY Ins. §4224 (c)</p> <p>NY Ins. §3239</p> <p>NY Circular Letter 2009-9</p>	<p>Inducements and rebates expressly prohibited. Does not include merchandise or periodical subscriptions not exceeding \$25 in value.</p> <p>With respect to a group or blanket accident and health insurance policy, an insurer may establish a wellness program in conjunction with its issuance of a group accident and health insurance policy or group subscriber contract. A “wellness program” is a program designed to promote health and prevent disease that may contain rewards and incentives for participation. A reward or incentive which involves a discounted premium rate or a rebate or refund of premium shall be based on actuarial demonstration that the wellness program can reasonably be expected to result in the overall good health and well-being of the group.</p> <p>An insurer may provide a service not specified in the insurance policy or contract without violating the anti-rebating and inducement provisions if the service directly relates to the sale or servicing of the policy, and the insurer provides the service in a fair and nondiscriminatory manner.</p>
North Carolina	<p>NC Gen. Stat. §58-63-15 (8)</p>	<p>Inducements and rebates expressly prohibited.</p>
North Dakota	<p>ND Cent. Code §26.1-04-03 (8)</p>	<p>Inducements and rebates expressly prohibited. If the cost does not exceed an aggregate retail value of \$100 per person per year, an insurance producer may give a gift, prize, promotional article, logo merchandise, meal, or entertainment activity directly or indirectly to a person in connection with marketing, promoting, or advertising the business.</p>
Ohio	<p>OH Rev. Code Ann. §3901.21 (G)</p> <p>OH Rev. Code Ann. §3911.20</p> <p>OH Rev. Code Ann. §3999.05</p> <p>OH Bulletin 2019-5</p> <p>OH Bulletin 2019-4</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Companies prohibited from paying rebates; consumers prohibited from accepting rebates.</p> <p>Specific to life insurance; inducements and rebates expressly prohibited.</p> <p>Promotional or advertising items with fair market values that do not exceed \$50 are permissible when used as an inducement to obtain a quote or general insurance information and not tied to the purchase of a policy.</p>
Oklahoma	<p>36 OK. Stat. Ann. §1204 (8) and (10)(d)</p> <p>OK News Release 6-14-2018</p>	<p>Inducements and rebates 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.</p> <p>Reminds life and health carriers that rebating is prohibited.</p>
Oregon	<p>OR Rev. Stat. §746.045</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Allows insurers to offer rebates to persons—other than those issued health insurance policies or health benefit plans—as a form of advertising or promotion provided the value does not exceed \$100.</p>

State		
Pennsylvania	<p>40 PA Cons. Stat. Ann. §1171.5 (a)(8) 40 PA Cons. Stat. Ann. §471</p> <p>40 PA Cons. Stat. Ann. §310.45 (rebates) 40 PA Cons. Stat. Ann. §310.46 (inducements)</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Allows insurance companies, associations, exchanges, and representatives of those organizations to give an insured or prospective insured, on an annual aggregate basis, any favor, advantage, object, valuable consideration or anything other than money that has a cost or a redeemable value of less than or equal to \$100, not specified in the insurance contract. Allows an insurance company to give a discounted price, service, or other offering that relates to loss control. Prohibits insurers from making receipt of anything of value contingent on the purchase of insurance. Allows commissioner to increase the amount allowable.</p> <p>Prohibits producers from offering, promising, or paying a rebate or inducement. Except allows insurance producers to give an insured or prospective insured, on an annual aggregate basis, any favor, advantage, object, valuable consideration, or anything other than money that has a cost or a redeemable value of less than or equal to \$100, not specified in the insurance contract. Prohibits producers from making receipt of anything of value contingent on the purchase of insurance. Allows commissioner to increase the amount allowable.</p>
Puerto Rico	<p>PR ST T. 26 s 2710 PR ST T. 26 s 2711 (3)</p>	<p>Any valuable consideration including money, prizes, goods, wares, merchandise, shares or any other securities prohibited as an incentive to buy insurance or in connection with any insurance transaction.</p> <p>Allows furnishing of information, advice, or services for the purpose of mitigating loss or liability.</p>
Rhode Island	<p>RI Gen. Laws §27-29-4 (8) RI Gen. Laws §27-4-6</p> <p>RI Bulletin 2009-9</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Specific to life insurance; inducements and rebates expressly prohibited.</p> <p>Gifts may be offered in exchange for quotes if not contingent on purchase or renewal of policy, if minimal in value, and if offered to the general public.</p>
South Carolina	<p>SC Code Ann. §38-57-160</p>	<p>Article of merchandise used for advertising purposes may not exceed \$25 in value and must have an advertisement for the insurer or agent printed on it. Refreshments during a sales presentation by licensed agent may not exceed \$10 per person in cost.</p>
South Dakota	<p>SD Codified Laws §58-33-14 SD Codified Laws §58-33-74 SD Bulletin 2009-1</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Gifts for advertising or promotional programs may be given if the invoice value is not more than \$100.</p>
Tennessee	<p>TN Code Ann. §56-8-104 (8) TN Bulletin 2-13-2015</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Gifts and valuable consideration offered to potential customers irrespective of whether they purchase a policy, such as gift offers for requesting an insurance quote, will not be considered an inducement to a policy.</p>

State		
Texas	<p>TX Ins. Code Ann. §541.056 TX Ins. Code Ann. §541.058 (7) TX Ins. Code Ann. §543.003 TX Bulletin B-0004-08</p> <p>TX Ins. Code Ann. §1701.061 28 TX Admin. Code §21.4803 28 TX Admin. Code §21.4807</p> <p>28 TX Admin. Code §21.4705</p>	<p>Inducements and rebates expressly prohibited.</p> <p>A promotional advertising item, educational item or traditional courtesy commonly extended to consumers that is valued at \$25 or less is not considered a rebate.</p> <p>An insurer may include a noninsurance benefit that is reasonably related to a policy. Noninsurance benefits include: discount cards for physical fitness programs or facilities; financial planning, will preparation, or similar services; and contributions for educational savings on behalf of policyholder.</p> <p>Provides specific guidance for wellness programs.</p>
Utah	<p>UT Code Ann. §31A-23a-402.5 (1), (4), (7), (10), and (11) UT Bulletin 2015-8</p> <p>UT Admin. Code R590-154-9 UT Bulletin 2020-14</p>	<p>Producer may not induce a person to enter into, continue, or terminate an insurance contract by offering a benefit that is not specified in the insurance contract; or directly related to the insurance contract. A de minimis gift or meal not to exceed a fair market value of \$100 is presumed to be a social courtesy not conditioned on a quote or purchase. A de minimis gift or meal not to exceed \$10 may be conditioned on receipt of a quote of a particular insurance product. Producer may provide any of the items provided in UT Code Ann. 31A-23a-402.5 (4) including usual social courtesies and various services.</p> <p>Producer may provide goods or services for free or for less than fair market value if the goods or services are available on the same terms to the general public and receipt of the goods or services is not contingent upon purchase, continuation, or termination of an insurance product or receipt of a quote. Producer may not retroactively charge for the goods or services based on an event subsequent to receipt of the goods or services.</p> <p>Producer that provides or offers goods or for free or less than fair market value shall conspicuously disclose to the recipient that receipt is not contingent on the purchase, continuation, or termination of an insurance product or receiving a quote.</p> <p>Prohibits certain insurance sales tie-ins.</p> <p>Specifics on the permissible use of raffles in the marketing of insurance products.</p>
Vermont	<p>VT Stat. Ann. tit. 8 §4724 (8) VT Stat. Ann. tit. 8 §3702</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Specific to life insurance; inducements and rebates expressly prohibited.</p>
Virginia	<p>VA Code Ann. §38.2-509</p>	<p>Inducements and rebates expressly prohibited.</p>

State		
<p>Washington</p>	<p>WA ST §48.24.280 WA ST §48.23.525</p> <p>WA ST 48.30.135</p> <p>WA ST §48.30.140 (1), (4), (7), (9)</p> <p>WA ST §48.30.150 (1)(c), (4), (6)</p>	<p>Insurer may include noninsurance benefits as part of an individual or group life policy, with prior approval of the commissioner. Services include: will preparation services; financial planning and estate planning services; and probate and estate settlement services; and products or services that are intended to incite behavioral changes that improve the health and reduce the risk of death of the insured (individual life), and grief counseling (group life).</p> <p>Producer may sponsor events for, or make contributions to, a bona fide charitable or nonprofit organization if the sponsorship or contribution is not conditioned upon the organization applying for or obtaining insurance through the insurance producer.</p> <p>Inducements and rebates expressly prohibited. Prohibition does not apply to advertising or promotional programs conducted by insurers or insurance producers whereby prizes, goods, wares, gift cards, gift certificates, or merchandise, not exceeding \$100 per person in the aggregate in any twelve-month period, are given to all insureds or prospective insureds under similar qualifying circumstances.</p> <p>Prohibition does not apply to a payment by an insurer to offset documented expenses incurred by a group policyholder in changing coverages from one insurer to another. Insurers shall describe any such payment in the group insurance policy or in an applicable filing with the commissioner. If an implementation credit is given to a group, the implementation credit is part of the premium for the purposes of RCW 48.14.020 and RCW 48.14.0201.</p> <p>Does not apply to products or services related to any policy of life insurance that are intended to incite behavioral changes that improve the health and reduce the risk of death of the insured.</p> <p>Prizes, goods, wares, gift cards, gift certificates, or merchandise of an aggregate value in excess of \$100 per person in the aggregate in a consecutive 12-month period are prohibited as an inducement to insurance or in connection with any insurance transaction; and for the referral of insurance business.</p> <p>Does not prohibit an insurer from issuing any payment to offset documented expenses incurred by a group policyholder in changing coverages from one insurer to another as provided in RCW 48.30.140. If an implementation credit is given to a group, the implementation credit is part of the premium for the purposes of RCW 48.14.020 and RCW 48.14.0201.</p> <p>Does not apply to products or services related to any policy of life insurance that are intended to incite behavioral changes that improve the health and reduce the risk of death of the insured.</p>

State		
West Virginia	<p>WV Code §33-11-4 (8) WV C.S.R. 114-70-3</p> <p>WV Informational Letter 205</p> <p>WV Notice 3-12-20</p>	<p>Inducements and rebates expressly prohibited.</p> <p>Educational materials, promotional materials, or articles of merchandise costing \$25.00 or less are excluded from definitions of "valuable considerations" and "anything of value", regardless of whether a policy or contract is purchased.</p> <p>Guidance on rebating and value-added products and services.</p> <p>Clarification to the guidance provided in Informational Letter 205.</p>
Wisconsin	<p>WI Stat. Ann. §628.34 (2)</p>	<p>Inducements and rebates expressly prohibited.</p>
Wyoming	<p>WY Stat. Ann. §26-13-110</p>	<p>Inducements and rebates expressly prohibited.</p>