

(e) Issuing life or health insurance policies or annuity contracts on a salary savings or payroll deduction plan or other distribution plan at reduced rate reasonably commensurate with the savings made by the use of such plan.

(f) Issuance of health insurance policies which provide for increases in benefits to policyholders who maintain their policies continuously in force without lapse for specified periods.

**226. Unfair Discrimination, Rebates Prohibited—Property, Casualty, Surety Insurances.**

(a) No insurer or any employee or representative thereof, and no agent, ~~broker or solicitor~~ OR BROKER shall pay, allow, or give, or offer to pay, allow or give, directly or indirectly, as an inducement to insurance, or after insurance has been effected, any rebate, discount, abatement, credit or reduction of the premium named in the policy of insurance, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever, not specified in the policy, except to the extent provided for in an applicable filing with the Commissioner as provided by law.

(b) No insured named in a policy, nor any employee of such insured shall knowingly receive or accept directly or indirectly, any such rebate, discount, abatement, credit or reduction of premium, or any such special favor or advantage or valuable consideration or inducement.

(c) No insurer shall make or permit any unfair discrimination between insureds or property having like insuring or risk characteristics, in the premium or rates charged for insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the insurance.

(d) Nothing in this section shall be construed as prohibiting the payment of commissions or other compensation to duly licensed agents, ~~brokers or solicitors~~, OR BROKERS, or as prohibiting any insurer from allowing or returning to its participating policyholders, members or subscribers, lawful dividends, savings or unabsorbed premium deposits.

(e) This section shall not apply as to life and health insurance and annuities.

**227. Twisting Prohibited.**

No person shall make or issue, or cause to be made or issued, any written or oral statement misrepresenting or making incomplete comparisons as to the terms, conditions, or benefits contained in any policy for the purpose of inducing or attempting or tending to induce the policyholder to lapse, forfeit, surrender, retain, exchange or convert any insurance policy.

**228. Favored Agent or Insurer.**

No person shall require as a condition precedent to loaning money upon the security of any real or personal property, or to the renewal or extension of any loan or mortgage, or to the selling of any property