

- (ii) a special favor or advantage in the dividends or other benefits under the contract;
- (iii) paid employment or a contract for services of any kind; or
- (iv) any valuable consideration or other inducement not specified in the contract;

(3) directly or indirectly give, sell, purchase, offer or agree to give, sell, or purchase, or allow as inducement to the insurance or annuity or in connection with the insurance or annuity, regardless of whether specified in the policy or contract, an agreement that promises returns and profits, or stocks, bonds, or other securities, or a present or contingent interest in or measured by stocks, bonds, or other securities, of an insurer or other corporation, association, or partnership, or dividends or profits accrued or to accrue on stocks, bonds, or other securities; or

(4) offer, promise, or give any valuable consideration not specified in the contract, except for educational materials, promotional materials, or articles of merchandise that cost less than \$10 (~~adjusted for inflation, using the Consumer Price Index — All Urban Consumers~~), regardless of whether a policy is purchased.

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(a) This section does not apply to life insurance, health insurance, and annuities.

(b) Except to the extent provided for in an applicable filing with the Commissioner as provided by law, an insurer, employee or representative of an insurer or insurance producer may not pay, allow, give, or offer to pay, allow, or give directly or indirectly as an inducement to insurance or after insurance has become effective:

(1) a rebate, discount, abatement, credit, or reduction of the premium stated in the policy;

(2) a special favor or advantage in the dividends or other benefits to accrue on the policy; or

(3) any valuable consideration or other inducement not specified in the policy.

(c) An insured named in a policy or an employee of the insured may not knowingly receive or accept directly or indirectly a rebate, discount, abatement, credit, reduction of premium, special favor, advantage, valuable consideration, or inducement described in subsection (b) of this section.

(D) EXCEPT AS OTHERWISE PROVIDED BY LAW, A PERSON MAY NOT KNOWINGLY OFFER, PROMISE, OR GIVE ANY VALUABLE CONSIDERATION NOT SPECIFIED IN THE POLICY, EXCEPT FOR EDUCATIONAL MATERIALS, PROMOTIONAL MATERIALS, OR ARTICLES OF MERCHANDISE THAT COST LESS THAN \$10 (~~ADJUSTED FOR INFLATION, USING THE CONSUMER PRICE INDEX — ALL URBAN CONSUMERS~~), REGARDLESS OF WHETHER A POLICY IS PURCHASED.