

# WEST VIRGINIA CODE: §33-11A-7

## **§33-11A-7. Referrals by unlicensed persons allowed.**

(a) A person who is not licensed to sell insurance may refer a customer who seeks to purchase, or seeks an opinion or advice on, any insurance product to a person, or provide the phone number of a person, who sells or provides opinions or advice on such product, only if the person making the referral receives no fee or only a nominal fee for such referral and such fee is not based on the customer's application for or purchase of insurance.

(b) For purposes of this section "nominal fee" means a one-time fee of \$100 or less.