

Fees and Commissions Quick Reference Chart*†

	Fee plus commission for placement**	Fee in lieu of commission for placement**	Disclosure Required	Additional Licensing Requirements	Compensation Sharing Allowed	Referral Fees
Alabama	Yes	Yes	No	No	Yes	No
Alaska	No	Yes	Yes	No	Yes	Yes
Arizona	Yes	Yes	Yes	No	Yes	--
Arkansas	Yes	Yes	Yes	No	Yes	Yes
California	Yes	Yes	Yes	No	Yes	No
Colorado	No	Yes	Yes	No	Yes	--
Connecticut	Yes	Yes	Yes	Yes	Yes	--
Delaware	Yes	Yes	No	No	Yes	--
District of Columbia	Yes	Yes	No	No	Yes	--
Florida	No	Yes	No	No	Yes	Yes
Georgia	Yes	Yes	Yes	Yes	Yes	--
Guam	Yes	Yes	No	No	--	--
Hawaii	Yes	Yes	No	No	Yes	--
Idaho	Yes	Yes	Yes	No	Yes	--
Illinois	Yes	Yes	Yes	No	Yes	--
Indiana	No	Yes	Yes	No	Yes	--
Iowa	Yes	Yes	Yes	No	Yes	Yes
Kansas	Yes	Yes	Yes	No	Yes	--
Kentucky	Yes	Yes	Yes	Yes	Yes	Yes
Louisiana	Yes	Yes	Yes	No	Yes	Yes
Maine	Yes	Yes	Yes	Yes	Yes	--
Maryland	Yes	Yes	Yes	No	Yes	--
Mass.	No	No	No	No	Yes	--
Michigan	Yes	Yes	Yes	Yes	Yes	No
Minnesota	Yes	Yes	Yes	No	Yes	--
Mississippi	Yes	Yes	No	No	Yes	Yes
Missouri	Yes	Yes	Yes	No	Yes	--
Montana	Yes	Yes	Yes	Yes	Yes	--
Nebraska	Yes	Yes	Yes	Yes	Yes	--
Nevada	No	Yes	Yes	No	Yes	--
N. Hampshire	Yes	Yes	Yes	No	Yes	Yes
New Jersey	Yes	Yes	Yes	No	Yes	--
New Mexico	Yes	Yes	Yes	Yes	Yes	--
New York	Yes	Yes	Yes	No	Yes	Yes
No. Carolina	No	No	Yes	No	Yes	--
No. Dakota	No	No	Yes	No	Yes	--
Ohio	Yes	Yes	Yes	No	Yes	Yes
Oklahoma	Yes	Yes	Yes	No	Yes	--
Oregon	No	Yes	Yes	Yes	Yes	--
Penn.	Yes	Yes	Yes	No	Yes	Yes
Puerto Rico	Yes	Yes	Yes	Yes	Yes	--
Rhode Is.	No	Yes	No	No	Yes	--

So. Carolina	Yes	Yes	Yes	No	Yes	--
So. Dakota	Yes	Yes	No	No	Yes	Yes
Tenn.	No	No	No	No	Yes	--
Texas	Yes	Yes	Yes	No	Yes	Yes
Utah	Yes	Yes	Yes	Yes	Yes	Yes
Vermont	Yes	Yes	Yes	No	Yes	--
Virgin Is.	Yes	Yes	No	No	Yes	--
Virginia	Yes	Yes	Yes	Yes	Yes	Yes
Wash.	Yes	Yes	Yes	No	Yes	Yes
W. Virginia	No	No	No	No	Yes	Yes
Wisc.	Yes	Yes	Yes	No	Yes	--
Wyoming	Yes	Yes	No	Yes	Yes	--

*This chart is meant to provide general information only. Before taking any action, readers should look to the specific state requirements described in this Summary and in the state statutes and regulations cited herein.

**Generally, states permit fees only if they are contemplated in the applicable rate filing and/or policy.

†Content last updated in 2011.