

**11 NCAC 13 .0325            MULTIPLE CONTRACTS**

When a contract or series of contracts is written by more than one agent, or when the contracts are written and dated 60 days or more apart, or when the insured expressly requests, in writing, separate contracts, there is a presumption that the insurance agent or insurance premium finance company did not induce an insured to become obligated under more than one insurance premium finance agreement to earn additional fees.

*History Note:*     *Authority G.S. 58-2-40; 58-35-30(a); 58-35-55(e); 58-35-90;*  
                          *Eff. May 1, 1989;*

*Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. June 25, 2016.*