



To: All Ohio Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting  
Date: July 27, 2022  
Bulletin No: OH 2022-01  
Subject: Limitations on Gifts to Consumers by Agents

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Effective July 21, 2022, Ohio Revised Code §3901.213 (E) states as follows:

Subject to divisions (E)(2) and (3) of this section, the offer or gifting of noncash gifts, items, or services, including providing meals to or making charitable donations on behalf of a consumer, in connection with the marketing, sale, purchase, or retention of contracts of insurance, as long as the cost does not exceed an amount determined by the superintendent per policy year per term or calendar year.

As of the date of the statute amendment, the Superintendent of Insurance has determined that noncash gifts to or on behalf of a consumer in connection with the marketing, sale, purchase, or retention of insurance may not exceed a cost of \$250 per policy per year. Noncash gifts, items, or services include but are not limited to providing meals or making charitable contributions. Any such gift or offer must also comply with all other applicable provisions of law.

[Click here to view a bulletin issued by the Ohio Department of Insurance.](#)

[Click here to view the relevant section of the Ohio Revised Code.](#)

*Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.*