



CHAPTER 53

ARTICLE 15 - NORTH CAROLINA CONSUMER FINANCE ACT

N.C.G.S. § 53-189.

Insurance.

SOURCE General Statutes of North Carolina, as published by the General Assembly	LAST AMENDMENT IN THIS TEXT c. 226, s. 14 — seventh act in the lineage	RETRIEVED 21 September 2026, 04:11 UTC	SOURCE FINGERPRINT f987a08de44237a39318295d - 7e611766efe7bc2fbfd6b355 - a80be2330618451e
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§ 53-189(a) Credit life, credit accident and health, credit unemployment, and credit property insurance may be written in accordance with the provisions of Article 57 of Chapter 58 of the General Statutes.

§ 53-189(b) The premium or cost of credit life, credit accident and health, credit unemployment, or credit property insurance, when written by or through any lender or other creditor, its affiliate, associate or subsidiary shall not be deemed as interest or charges or consideration or an amount in excess of permitted charges in connection with the loan or credit transaction and any gain or advantage to any lender or other creditor, its affiliate, associate or subsidiary, arising out of the premium or commission or dividend from the sale or provision of such insurance shall not be deemed a violation of any other law, general or special, civil or criminal, of this State, or of any rule, regulation or order issued by any regulatory authority of this State.

END OF SECTION TEXT

APPARATUS FOLLOWS — DERIVED, NOT ENACTED

APPARATUS I
7 ACTS

Amendment lineage

The State prints this history as a single parenthetical at the foot of the section. It is reproduced verbatim in the colophon and unpacked below in order of enactment.



01	1961	c. 1053, s. 1	ENACTED
02	1969	c. 1303, s. 25	AMENDED
03	1975	c. 660, s. 2	AMENDED
04	1981	c. 759, s. 10	AMENDED
05	1981	c. 876	AMENDED
06	1987	c. 826, s. 10	AMENDED
07	1993	c. 226, s. 14	AMENDED

APPARATUS III

Citation

FULL SECTION
N.C. Gen. Stat. § 53-189 (1993).

PINPOINT
N.C. Gen. Stat. § 53-189(a) (1993).

Pinpoint keys are set in the left margin of the text rather than line numbers: subsection designators are stable across editions and paper sizes, line numbers are not.

COLOPHON

Provenance

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HISTORY PARENTHETICAL, AS PRINTED BY THE STATE
(1961, c. 1053, s. 1; 1969, c. 1303, s. 25; 1975, c. 660, s. 2; 1981, c. 759, s. 10; c. 876; 1987, c. 826, s. 10; 1993, c. 226, s. 14.)

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