

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by
5 changing the heading of Article XXXIII and Sections 143.22,
6 522, 523, 524, 525.1, 525.3, 527, 528, 529, 529.2, 529.5, and
7 530 and by adding Section 524.5 as follows:

8 (215 ILCS 5/Art. XXXIII heading)

9 ARTICLE XXXIII. AVAILABILITY OF URBAN

10 PROPERTY INSURANCE

11 (215 ILCS 5/143.22) (from Ch. 73, par. 755.22)

12 Sec. 143.22. Notice to Insured as to Eligibility of
13 Illinois FAIR ~~Fair~~ Plan Association. When a policy containing
14 fire and extended coverage insurance is cancelled or
15 nonrenewed other than for nonpayment of premium or evidence of
16 incendiarism and if the location of the insured property is
17 within the State of Illinois, the company shall notify the
18 named insured of his eligibility for the FAIR Plan and the
19 insured's ability to submit an application to the FAIR Plan.
20 ~~and shall explain the procedure to make application to the~~
21 ~~FAIR Plan.~~ Such notice shall include the FAIR Plan's mailing
22 address, website address, and telephone number, as provided on

1 the FAIR Plan's website, and shall accompany or be included in
2 the notice of cancellation or the notice of intent not to
3 renew.

4 (Source: P.A. 86-437.)

5 (215 ILCS 5/522) (from Ch. 73, par. 1065.69)

6 Sec. 522. Purpose. The purpose of this Article ~~This~~
7 ~~article~~ is to make basic property insurance increasingly
8 available to the citizens of this State, by authorizing an
9 Association of insurers licensed to write and engaged in
10 writing basic property insurance, including multi-peril
11 policies, within this State, to make available ~~and to deter~~
12 ~~the insurance industry from geographically redlining urban~~
13 ~~areas of this State by requiring the restructuring of the~~
14 ~~Industry Placement Facility and administering the FAIR Plan~~
15 ~~(Fair Access to Insurance Requirements) to deliver residential~~
16 property insurance to all citizens of this State on a
17 reasonable access and marketing basis by offering basic
18 property homeowners ~~insurance,~~ to qualified applicants, ~~by~~
19 ~~requiring immediate~~ binding of eligible risks, using ~~by making~~
20 ~~use of~~ premium installment payment plans, and ~~by further~~
21 establishing reasonable service standards in its plan of
22 operation ~~subject to the approval and review of the Director;~~
23 and, to authorize and administer a mechanism ~~establish a~~
24 ~~central operation facility~~ for the equitable distribution of
25 surpluses, losses, and expenses of the Association in the

1 writing of the basic property insurance and homeowners
2 insurance in this State.

3 (Source: P.A. 80-1365.)

4 (215 ILCS 5/523) (from Ch. 73, par. 1065.70)

5 Sec. 523. Definitions. ~~As used in this Article:~~

6 "Association" means the association, commonly referred to
7 as the Illinois FAIR Plan Association, formed pursuant to this
8 Article by all admitted insurers engaged in writing in this
9 State, on a direct basis, basic property insurance or any
10 basic property insurance component in multi-peril policies,
11 excluding farm mutual companies.

12 ~~(1) "Basic property insurance" "Basic Property Insurance"~~
13 means the coverage against direct loss to real or tangible
14 personal property at a fixed location provided in the Standard
15 Fire Policy and Extended Coverage Endorsement, including
16 homeowners insurance and commercial property insurance, and
17 such vandalism and malicious mischief or such other classes of
18 insurance as may be added with respect to the property by the
19 Association ~~Industry Placement Facility with the approval of~~
20 ~~the Director,~~ except insurance on automobile, farm, and
21 manufacturing risks ~~and it shall include homeowners insurance.~~

22 "Director" means the Director of Insurance.

23 ~~(2) "Homeowners insurance Insurance"~~ means the personal
24 multi-peril property coverages commonly known as homeowners
25 insurance ~~Homeowners Insurance.~~

1 "Inspector" ~~(3) "Inspection Bureau(s)"~~ means the division
2 or department of the Association responsible for, or an the
3 organization or organizations designated by the Association
4 ~~Industry Placement Facility with the approval of the Director~~
5 to make on the Association's behalf, inspections to determine
6 the condition of the properties for which basic property
7 insurance ~~basic property insurance~~ is sought and to perform
8 such other duties as may be authorized by the Association.
9 ~~Industry Placement Facility;~~

10 ~~(4) "Industry Placement Facility" or "Facility" means the~~
11 ~~organization formed by insurers licensed to write and engaged~~
12 ~~in writing basic property insurance (including multi-peril~~
13 ~~policies) within the State of Illinois to assist applicants in~~
14 ~~urban areas in securing basic property insurance and to~~
15 ~~formulate and administer a program for the equitable~~
16 ~~apportionment among such insurers of such basic property~~
17 ~~insurance.~~

18 ~~(5) "Urban Area" means any community having a blighted,~~
19 ~~deteriorated or deteriorating area which the Facility has~~
20 ~~designated with the approval of the Director, or which the~~
21 ~~Secretary of the U.S. Department of Housing and Urban~~
22 ~~Development has approved for an urban renewal project after a~~
23 ~~local public agency has been formed in the community to avail~~
24 ~~itself of a U.S. Housing and Urban Renewal Program, or which~~
25 ~~the Director of Insurance has designated.~~

26 ~~(6)~~ "Premiums written ~~Written~~" means the gross direct

1 premiums charged with respect to property in this State on all
2 policies of basic property insurance and the basic property
3 insurance premium components of all multi-peril policies less
4 return premiums, dividends paid or credited to policyholders,
5 or the unused or unabsorbed portions of premium deposits.

6 (Source: P.A. 80-1365.)

7 (215 ILCS 5/524) (from Ch. 73, par. 1065.71)

8 Sec. 524. Association application procedure ~~FAIR Plan~~
9 ~~Procedure.~~

10 (1) Any person having an insurable interest in a
11 one-family to 4-family residential real ~~or tangible personal~~
12 property at a fixed location in this State or nonresidential
13 real property at a fixed location in this State ~~an urban area~~
14 who, after diligent effort, has been unable to obtain basic
15 property insurance in the standard insurance market, as
16 evidenced by the person's written representation to the
17 Association of at least 3 unsuccessful attempts to procure
18 such insurance, is entitled, upon application to the
19 Association, Facility ~~to an inspection and~~ evaluation of the
20 property by representatives of the Inspector ~~Inspection~~
21 ~~Bureau.~~

22 (2) Any person who is an owner-resident of a one-family to
23 4-family residential real property ~~one to four family dwelling~~
24 ~~unit~~ at a fixed location in this State ~~an urban area~~ and whose
25 basic property insurance ~~residential real property insurance~~

1 ~~coverage~~ has been nonrenewed through the standard ~~voluntary~~
2 insurance market shall be entitled, upon ~~to submit a binding~~
3 application to the Association, to an evaluation of the
4 property by representatives of the Inspector ~~of coverage to~~
5 ~~the Facility for such period of time as is required by the~~
6 ~~Facility to conduct a reasonable inspection of the residential~~
7 ~~real property.~~

8 (2.5) Promptly after the Association receives a properly
9 completed application for coverage, an evaluation in
10 accordance with the Association's then-existing underwriting
11 standards must be made by the Inspector and an evaluation
12 report must be filed with the Association. A copy of the
13 completed evaluation report must be made available to the
14 applicant upon written request. On and after the effective
15 date of this amendatory Act of the 104th General Assembly, all
16 properly completed applications must be submitted to the
17 Association by an Illinois-licensed agent registered with the
18 Association. The Association's governing committee shall
19 determine the commission rate for licensed insurance producers
20 and the method of payment for the commissions.

21 (3) The manner and scope of the inspection and evaluation
22 report for a ~~nonresidential~~ property shall be consistent with
23 reasonable underwriting standards ~~prescribed by the Facility~~
24 ~~with the approval of the Director.~~ The inspection must
25 include, but need not be limited to, pertinent structural and
26 occupancy features as well as the general condition of the

1 building and surrounding structures. Representative
2 photographs or videos ~~A representative photograph~~ of the
3 property may be taken as part of the inspection.

4 (4) (Blank). ~~Promptly after the request for inspection is~~
5 ~~received an inspection must be made and an inspection report~~
6 ~~filed with the company or companies designated by the~~
7 ~~Facility. A copy of the completed inspection and evaluation~~
8 ~~report must be sent to the Facility and made available to the~~
9 ~~applicant and to insurers in the voluntary insurance market~~
10 ~~upon request.~~

11 (5) If the Association ~~Inspection Bureau~~ finds that the
12 ~~residential~~ property meets the Association's ~~reasonable~~
13 underwriting standards ~~established under Section 525~~, the
14 applicant shall be so informed in writing. If the ~~residential~~
15 property does not meet the Association's underwriting
16 standards ~~criteria~~, the applicant shall be informed, in
17 writing, of the reasons for the failure of the ~~residential~~
18 property to meet the underwriting standards ~~criteria~~.

19 (6) If, at any time, the applicant makes improvements in
20 the ~~residential~~ property or its condition that the applicant
21 ~~which he or she~~ believes are sufficient to make the
22 ~~residential~~ property meet the Association's underwriting
23 standards ~~criteria~~, ~~a representative of the~~ Inspector
24 ~~Inspection Bureau~~ shall reevaluate ~~reinspect~~ the ~~residential~~
25 property upon request. In any case, the applicant for
26 residential property insurance shall be eligible for one

1 ~~reevaluation reinspection~~ any time beginning 60 days after the
2 ~~his or her~~ initial evaluation ~~Fair plan inspection~~. If, upon
3 reevaluation, ~~reinspection~~ the ~~residential~~ property meets the
4 reasonable underwriting standards established by the
5 Association ~~under Section 525~~, the applicant shall be so
6 informed in writing.

7 (Source: P.A. 81-1430.)

8 (215 ILCS 5/524.5 new)

9 Sec. 524.5. Participation in and management of the
10 Association.

11 (a) All admitted insurers engaged in writing in this
12 State, on a direct basis, basic property insurance or any
13 basic property insurance component in multi-peril policies,
14 excluding farm mutual companies, shall be members of the
15 Association.

16 (b) The Association shall be managed by a governing
17 committee of 11 persons, all serving 3-year terms, staggered
18 as provided in the Association's articles of association and
19 plan of operation. Six governing committee members shall be
20 insurers elected in a manner provided in the Association's
21 articles of association and plan of operation. Four governing
22 committee members shall be public members who are not
23 employees of, or otherwise affiliated with, the insurance
24 industry and are appointed by the Director to represent the
25 interest of insurance consumers. One governing committee

1 member shall be an Illinois-licensed insurance producer
2 appointed by the Director.

3 (c) The governing committee shall, subject to the approval
4 of the Director, adopt and maintain articles of association
5 and a plan of operation for the Association.

6 (d) Voting on administrative questions of the Association
7 shall be weighted in accordance with each insurer's premium
8 written during the second preceding calendar year, as
9 disclosed in the reports filed by the insurer with the
10 Director.

11 (e) The Association may, on its own initiative or at the
12 request of the Director, amend its articles of association and
13 plan of operation, subject to approval by the Director.

14 (215 ILCS 5/525.1) (from Ch. 73, par. 1065.72-1)

15 Sec. 525.1. Association operations authorized ~~Centralized~~
16 ~~Operations Authorized.~~

17 (1) The Association ~~Industry Placement Facility~~ is
18 ~~authorized, for FAIR Plan purposes only,~~ to issue policies of
19 basic property insurance on real and tangible property within
20 this State ~~insurance and endorsements thereto~~ in its own name
21 or a trade name duly adopted for that purpose, and to take
22 other actions ~~act on behalf of all participating insurers in~~
23 ~~connection with said policies and otherwise in any manner~~
24 necessary to accomplish the purposes of this Article,
25 including, but not limited to, establishing rules and

1 procedures for insurance applications; underwriting standards;
2 inspection standards; determining insurability of risks; rate
3 plans; maximum limits of liability; use of deductibles;
4 commissions payable to the licensed insurance producers;
5 collection of premiums; nonrenewals; issuance of
6 cancellations; and payment of commissions, losses, judgments,
7 and expenses.

8 (2) ~~The participating insurers shall be liable to the~~
9 ~~Facility as provided in this Article, the Program and any~~
10 ~~related Articles of Agreement for the expenses and liabilities~~
11 ~~so incurred by the Facility, and the Governing Committee shall~~
12 ~~make assessments against the participating insurers as~~
13 ~~required to meet such expenses and liabilities.~~ In connection
14 with any policy issued by the Association Facility: ~~(a) the~~
15 ~~name and percentage participation of each participating~~
16 ~~insurer shall be made available to the insured upon request to~~
17 ~~the Facility;~~ ~~(b)~~ (A) service of any notice, proof of loss,
18 legal process, or other communication with respect to the
19 policy may and shall be made upon the Association Facility;
20 and (B) ~~(c)~~ any action by the insured constituting a claim
21 under the policy shall be brought only against the Association
22 ~~Facility~~, and the Association Facility shall be the proper
23 party for all purposes in any action brought under or in
24 connection with any such policy. The foregoing requirements
25 shall be set forth in any policy issued by the Association
26 ~~Facility and the form and content of any such policy shall be~~

1 ~~subject to the approval of the Director of Insurance.~~

2 (3) The Association Facility is authorized to ~~assume and~~
3 ~~cede reinsurance in conformity with the Program.~~

4 (4) The Association may outsource some or all of its
5 underwriting, claims, accounting, human resources, employee
6 benefits, information technology, and other operations to
7 third-party vendors, insurance industry support organizations,
8 or FAIR Plan associations of other states. ~~(a) Each insurer~~
9 ~~must participate in the writings, expenses, profits and losses~~
10 ~~of the Facility in the proportion that its premiums written,~~
11 ~~with respect to each fund, bear to the aggregate premiums~~
12 ~~written by all insurers, with respect to each said fund,~~
13 ~~excluding that portion of the premiums written attributable to~~
14 ~~the operation of the Facility except as otherwise provided in~~
15 ~~this Section.~~

16 ~~(b) The Director of Insurance shall by rule establish~~
17 ~~procedures for determining the net level of participation~~
18 ~~required of each insurer, which shall include the following~~
19 ~~elements:~~

20 ~~(i) The designation of one or more contiguous ZIP CODE~~
21 ~~areas within this State wherein the insurers writing new~~
22 ~~policies upon risks which they do not insure prior to the~~
23 ~~effective date of this amendatory Act may receive credit~~
24 ~~against their obligation for FAIR Plan risks;~~

25 ~~(ii) The minimum level of participation required of all~~
26 ~~insurers regardless of the amount of credit allowed but which~~

1 ~~in no case shall be less than 50% of that level of~~
2 ~~participation that would be required as defined in paragraph~~
3 ~~(a) above,~~

4 ~~(iii) A designation of the type of risks for which credit~~
5 ~~may be allowed, provided that credit shall not apply to~~
6 ~~commercial risks where the annual premium for the policy~~
7 ~~exceeds \$2,000 for each fixed location,~~

8 ~~(iv) The maximum level of participation required of all~~
9 ~~insurers regardless of the amount of credit allowed.~~

10 ~~(c) The procedures for determining levels of participation~~
11 ~~and all designations, formulas, minima and maxima required by~~
12 ~~this Section shall be reasonably designed to effect the intent~~
13 ~~of this Article without exempting any insurer from the~~
14 ~~participation requirement.~~

15 (5) As determined by the Association's governing committee
16 and approved by the Director, the Association shall maintain a
17 Credit Depopulation Program that incentivizes members to
18 return Association policies to the standard insurance market.

19 ~~Voting on administrative questions of the Facility shall be~~
20 ~~weighted in accordance with each insurers' premium written~~
21 ~~during the second preceding calendar year as disclosed in the~~
22 ~~reports filed by the insurer with the Director.~~

23 (6) Blank. ~~The Facility may on its own initiative or at the~~
24 ~~request of the Director, amend its rules or Program, subject~~
25 ~~to approval by the Director.~~

26 (Source: P.A. 81-1426.)

(215 ILCS 5/525.3) (from Ch. 73, par. 1065.72-3)

Sec. 525.3. Approval of rates ~~Rates. The Association In~~
~~the event that the Industry Placement Facility proposes to~~
~~issue policies of insurance or endorsements thereto pursuant~~
~~to subsection (1) of Section 525.1, the Facility~~ shall file
for approval with the Director the proposed rates and
supplemental rate information to be used in connection with
the issuance of ~~such~~ policies or endorsements. Within 60 days
after ~~of~~ the filing of the proposed rates, the Director shall
enter an order either approving or disapproving, in whole or
in part, the rate plan filed. The Director may, upon notice to
the Association ~~Industry Placement Facility~~, extend the period
for entering an order under this Section an additional 30
days. No such policies or endorsements shall be issued until
such time as the Director approves the rates to be applied to
the policy or endorsement. An order disapproving a rate shall
state the grounds for the disapproval and the findings in
support thereof.

(Source: P.A. 81-1426.)

(215 ILCS 5/527) (from Ch. 73, par. 1065.74)

Sec. 527. Right to appeal.

(1) Any applicant whose application is rejected, any
policyholder whose policy is canceled or nonrenewed by the
Association, and any insurer affected by an action of the

1 Association ~~or affected insurer~~ has the right of appeal to the
2 governing committee within 30 days after notice of the action
3 by the Association Governing Committee. A decision of the
4 Association's governing committee ~~Committee~~ may be appealed to
5 the Director within 30 days after such decision.

6 (2) All orders or decisions of the Director made pursuant
7 to this Article are subject to judicial review in accordance
8 with the Administrative Review Law.

9 (Source: P.A. 82-783.)

10 (215 ILCS 5/528) (from Ch. 73, par. 1065.75)

11 Sec. 528. Evaluation ~~Inspection~~ reports. There is no
12 liability on the part of, and no cause of action against,
13 ~~insurers,~~ the Inspector ~~Inspection Bureau,~~ ~~the Facility,~~ the
14 Association, the Association's governing committee ~~Governing~~
15 ~~Committee,~~ their agents or employees, or the Director or the
16 Director's ~~his~~ authorized representatives, with respect to any
17 inspections or evaluations ~~required to be~~ undertaken by this
18 Article or for any acts or omissions in connection therewith,
19 or for any statements made in any report and communication
20 concerning the insurability of the property, ~~or in the~~
21 ~~findings required by the provisions of this Article,~~ or at the
22 hearings or appeals conducted in connection with such
23 evaluations ~~inspections~~. The reports, records, and
24 communications of the Inspector ~~Inspection Bureau,~~ ~~the~~
25 ~~Facility,~~ the Association, and ~~the records of~~ the

1 Association's governing committee ~~Governing Committee~~ are not
2 considered public documents.

3 (Source: Laws 1968, p. 15.)

4 (215 ILCS 5/529.2) (from Ch. 73, par. 1065.76-2)

5 Sec. 529.2. Making of assessments.

6 (a) The participating insurers in the Association shall be
7 liable to the Association as provided in this Article, and the
8 Association's articles of association and plan of operation,
9 for the expenses and liabilities of the Association. If the
10 Association generates a loss in a financial year, the
11 Association may assess the loss to its then-members pursuant
12 to this Article, and the members shall pay to the Association
13 their assessed amounts within 30 days after the assessment. If
14 the Association generates a profit in a financial year, it may
15 distribute the profit to its then-members pursuant to this
16 Article, or it may retain the profit to offset past or future
17 losses.

18 (b) If there is an assessment or refund, the amount of each
19 member's assessment or refund shall be calculated by
20 multiplying the amount of the assessment or refund by a
21 fraction, the numerator of which is the member's direct
22 property insurance premiums earned in this State and the
23 denominator of which is the aggregate of such premiums for all
24 Association members for that year, and then adjusting the
25 assessment or refund pursuant to the then-existing Credit

1 Depopulation Program.

2 (c) If any member fails to pay an assessment, by reason of
3 insolvency, the Association shall redistribute that insolvent
4 member's assessment amount among the remaining Association
5 members.

6 ~~Whenever the Secretary shall, in accordance with the Act,~~
7 ~~present to the State a request for reimbursement under the~~
8 ~~Act, the Fund shall immediately assess all companies which,~~
9 ~~during the calendar year with respect to which reimbursement~~
10 ~~is requested by the Secretary, are engaged in writing property~~
11 ~~insurance in this State. The amount of each such company's~~
12 ~~assessment shall be calculated by multiplying the amount of~~
13 ~~the reimbursement requested by the Secretary by a fraction the~~
14 ~~numerator of which is the company's direct property insurance~~
15 ~~premiums earned in this State and the denominator of which is~~
16 ~~the aggregate of such premiums for all companies. Within 30~~
17 ~~days following the end of each full calendar quarter, each~~
18 ~~company shall pay to the Fund an amount equal to one twelfth of~~
19 ~~the company's assessment.~~

20 (Source: P.A. 76-714.)

21 (215 ILCS 5/529.5) (from Ch. 73, par. 1065.76-5)

22 Sec. 529.5. Association's annual report. The Association
23 ~~Industry Placement Facility~~ shall compile an annual operating
24 report, and publish such report on its website, or by other
25 means approved by the Director ~~in at least 2 newspapers having~~

1 ~~widespread circulation in the State,~~ which report shall
2 include:

3 (1) a description of the origin and purpose of the
4 Association ~~Illinois Fair Plan~~ and its relationship to the
5 property and casualty insurance industry in Illinois;

6 (2) a financial statement specifying the amount of profit
7 or loss incurred by the Facility for its financial year; and

8 (3) a disclosure as to the amount of subsidization per
9 type of policy written by the Association ~~Facility~~, which is
10 provided by the property and casualty insurance companies
11 operating in Illinois, if any.

12 This annual report shall be a matter of public record to be
13 made available to any person requesting a copy from the
14 Facility at a fee not to exceed \$10 per copy. A copy shall be
15 available for inspection at the Department of Insurance.

16 The Association shall pay any Fire Marshal tax and is not
17 required to file an annual statement.

18 (Source: P.A. 93-32, eff. 7-1-03.)

19 (215 ILCS 5/530) (from Ch. 73, par. 1065.77)

20 Sec. 530. Powers of the Director. ~~+~~ In addition to any
21 powers conferred upon the Director ~~him~~ by this or any other
22 law, the Director is charged with the authority to regulate
23 ~~supervise~~ the Inspector ~~Inspection Bureau, the Facility~~ and
24 the Association. In addition, the Director or any person
25 designated by the Director ~~him~~ has the power:

1 (1) to examine the operation of the ~~Facility~~ and
2 Association through free access to all the books, records,
3 files, papers, and documents relating to the Association's
4 ~~their~~ operation and may summon, qualify, and examine as
5 witnesses all persons having knowledge of such operations
6 including officers, agents, or employees thereof;

7 (2) (blank); ~~to do all things necessary to enable the~~
8 ~~State of Illinois and any insurer participating in any Program~~
9 ~~approved by the Director to fully participate in any federal~~
10 ~~program of reinsurance which may be enacted for purposes~~
11 ~~similar to the purposes of this Article;~~

12 (3) to require such reports from insurers concerning risks
13 insured under any Program approved pursuant to this Article as
14 the Director ~~he~~ may deem necessary;

15 (4) to approve a homeowners policy form or homeowners
16 policy forms ~~form(s)~~ for the Association ~~Industry Placement~~
17 ~~Program.~~

18 (5) To require the Association ~~Insurance Placement Program~~
19 to develop marketing programs which will deter urban redlining
20 and other unfairly discriminatory geographic underwriting
21 programs by making readily available basic property insurance
22 ~~basic property insurance.~~

23 (6) to permit modification of the Standard Fire Policy
24 issued by the Association ~~facility~~ for non-owner occupied ~~non~~
25 ~~owner-occupied~~ residences exceeding 4 ~~four~~ units, as long as
26 ~~after the director has conducted a public hearing which~~

1 ~~establishes that~~ such modifications:

2 (A) ~~1)~~ will provide for equitable settlements of loss;

3 (B) ~~2)~~ will discourage arson for profit; and

4 (C) ~~3)~~ will encourage neighborhood revitalization,
5 while maintaining the interests of the insured and the
6 Association facility. ~~The Director shall confer with the~~
7 ~~facility to establish criteria by which it can be~~
8 ~~determined whether such modification of the Standard Fire~~
9 ~~Policy is accomplishing its objectives. The Director shall~~
10 ~~conduct, within two years of any modification of the~~
11 ~~Standard Fire Policy, a public hearing to determine~~
12 ~~whether such modification has accomplished the three~~
13 ~~preceding objectives. In the event that such public~~
14 ~~hearing does not establish that such objectives are being~~
15 ~~accomplished, then the Director shall rescind the~~
16 ~~modification of the Standard Fire Policy, or further~~
17 ~~modify such policy to accomplish the objectives.~~

18 (Source: P.A. 82-499.)

19 (215 ILCS 5/525 rep.)

20 (215 ILCS 5/525.2 rep.)

21 (215 ILCS 5/525.4 rep.)

22 (215 ILCS 5/529 rep.)

23 (215 ILCS 5/529.1 rep.)

24 (215 ILCS 5/529.3 rep.)

25 (215 ILCS 5/530a rep.)

1 Section 10. The Illinois Insurance Code is amended by
2 repealing Sections 525, 525.2, 525.4, 529, 529.1, 529.3, and
3 530a.

4 Section 99. Effective date. This Act takes effect January
5 1, 2027.

1 INDEX

2 Statutes amended in order of appearance

3 215 ILCS 5/Art. XXXIII

4 heading

5 215 ILCS 5/143.22 from Ch. 73, par. 755.22

6 215 ILCS 5/522 from Ch. 73, par. 1065.69

7 215 ILCS 5/523 from Ch. 73, par. 1065.70

8 215 ILCS 5/524 from Ch. 73, par. 1065.71

9 215 ILCS 5/524.5 new

10 215 ILCS 5/525.1 from Ch. 73, par. 1065.72-1

11 215 ILCS 5/525.3 from Ch. 73, par. 1065.72-3

12 215 ILCS 5/527 from Ch. 73, par. 1065.74

13 215 ILCS 5/528 from Ch. 73, par. 1065.75

14 215 ILCS 5/529.2 from Ch. 73, par. 1065.76-2

15 215 ILCS 5/529.4 from Ch. 73, par. 1065.76-4

16 215 ILCS 5/529.5 from Ch. 73, par. 1065.76-5

17 215 ILCS 5/530 from Ch. 73, par. 1065.77

18 215 ILCS 5/525 rep.

19 215 ILCS 5/525.2 rep.

20 215 ILCS 5/525.4 rep.

21 215 ILCS 5/529 rep.

22 215 ILCS 5/529.1 rep.

23 215 ILCS 5/529.3 rep.

24 215 ILCS 5/530a rep.