

1 AN ACT to amend the Illinois Insurance Code by changing  
2 Section 424.

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

5 Section 5. The Illinois Insurance Code is amended by  
6 changing Section 424 as follows:

7 (215 ILCS 5/424) (from Ch. 73, par. 1031)

8 Sec. 424. Unfair methods of competition and unfair or  
9 deceptive acts or practices defined. The following are hereby  
10 defined as unfair methods of competition and unfair and  
11 deceptive acts or practices in the business of insurance:

12 (1) The commission by any person of any one or more of  
13 the acts defined or prohibited by Sections 134, 147, 148,  
14 149, 151, 155.22, 155.22a, 236, 237, 364, and 469 of this  
15 Code.

16 (2) Entering into any agreement to commit, or by any  
17 concerted action committing, any act of boycott, coercion or  
18 intimidation resulting in or tending to result in  
19 unreasonable restraint of, or monopoly in, the business of  
20 insurance.

21 (3) Making or permitting, in the case of insurance of  
22 the types enumerated in Classes 1, 2, and 3 of Section 4, any  
23 unfair discrimination between individuals or risks of the  
24 same class or of essentially the same hazard and expense  
25 element because of the race, color, religion, or national  
26 origin of such insurance risks or applicants. The application  
27 of this Article to the types of insurance enumerated in Class  
28 1 of Section 4 shall in no way limit, reduce, or impair the  
29 protections and remedies already provided for by Sections 236  
30 and 364 of this Code or any other provision of this Code.

31 (4) Engaging in any of the acts or practices defined in

1 or prohibited by Sections 154.5 through 154.8 of the this  
2 Insurance Code.

3 (5) Making or charging any rate for insurance against  
4 losses arising from the use or ownership of a motor vehicle  
5 which requires a higher premium of any person by reason of  
6 his physical handicap, race, color, religion, or national  
7 origin.

8 (Source: P.A. 90-245, eff. 1-1-98.)

9 Section 99. Effective date. This Act takes effect upon  
10 becoming law.