**Section 902.10 Authority**

This Part is promulgated by the Director of the Department of Insurance under Section 401 of the Illinois Insurance Code [215 ILCS 5/401] that empowers the Director *to make reasonable rules and regulations as may be necessary for making effective* the insurance *laws* of this State. Further, this Part implements Section 4-30(b) of the Payday Loan Reform Act [815 ILCS 122/4‑30(b)] that requires the Director to promulgate rules to implement that Act.