**Section 2005.10 Authority**

This Rule is issued by the Director of Insurance pursuant to Section 401 of the Illinois Insurance Code and it implements especially Sections 143, 359a and 154 of the Illinois Insurance Code by establishing minimum standards for the terms "pre-existing illness" or "pre-existing conditions" as constructed by definition of sickness and the provisions for Time Limit on Certain Defenses used in accident and health insurance policies.