



**93RD GENERAL ASSEMBLY**  
**State of Illinois**  
**2003 and 2004**  
**HB4471**

Introduced 02/03/04, by Frank J. Mautino

**SYNOPSIS AS INTRODUCED:**

215 ILCS 5/143	from Ch. 73, par. 755
215 ILCS 5/408	from Ch. 73, par. 1020

Amends the Illinois Insurance Code. In provisions regarding policy forms, requires the Department of Insurance to mail a quarterly invoice to insurance companies for the appropriate filing fees. Removes language indicating that fees charged for a policy filed as it will be issued regardless of the number of forms comprising that policy shall not exceed \$500 or \$1,000 for advisory or rating organizations. Effective immediately.

LRB093 16356 SAS 41994 b

FISCAL NOTE ACT  
MAY APPLY

A BILL FOR

1 AN ACT concerning insurance.

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 Section 143 and 408 as follows:

6 (215 ILCS 5/143) (from Ch. 73, par. 755)

7 Sec. 143. Policy forms.

8 (1) Life, accident and health. No company transacting the  
9 kind or kinds of business enumerated in Classes 1 (a), 1 (b)  
10 and 2 (a) of Section 4 shall issue or deliver in this State a  
11 policy or certificate of insurance or evidence of coverage,  
12 attach an endorsement or rider thereto, incorporate by  
13 reference bylaws or other matter therein or use an application  
14 blank in this State until the form and content of such policy,  
15 certificate, evidence of coverage, endorsement, rider, bylaw  
16 or other matter incorporated by reference or application blank  
17 has been filed with and approved by the Director. The  
18 Department shall mail a quarterly invoice to the company for  
19 the appropriate filing fees required under Section 408. and the  
20 ~~appropriate filing fee under Section 408 has been paid, except~~  
21 ~~that~~ Any such endorsement or rider that unilaterally reduces  
22 benefits and is to be attached to a policy subsequent to the  
23 date the policy is issued must be filed with, reviewed, and  
24 formally approved by the Director prior to the date it is  
25 attached to a policy issued or delivered in this State. It  
26 shall be the duty of the Director to withhold approval of any  
27 such policy, certificate, endorsement, rider, bylaw or other  
28 matter incorporated by reference or application blank filed  
29 with him if it contains provisions which encourage  
30 misrepresentation or are unjust, unfair, inequitable,  
31 ambiguous, misleading, inconsistent, deceptive, contrary to  
32 law or to the public policy of this State, or contains

1 exceptions and conditions that unreasonably or deceptively  
2 affect the risk purported to be assumed in the general coverage  
3 of the policy. In all cases the Director shall approve or  
4 disapprove any such form within 60 days after submission unless  
5 the Director extends by not more than an additional 30 days the  
6 period within which he shall approve or disapprove any such  
7 form by giving written notice to the insurer of such extension  
8 before expiration of the initial 60 days period. The Director  
9 shall withdraw his approval of a policy, certificate, evidence  
10 of coverage, endorsement, rider, bylaw, or other matter  
11 incorporated by reference or application blank if he  
12 subsequently determines that such policy, certificate,  
13 evidence of coverage, endorsement, rider, bylaw, other matter,  
14 or application blank is misrepresentative, unjust, unfair,  
15 inequitable, ambiguous, misleading, inconsistent, deceptive,  
16 contrary to law or public policy of this State, or contains  
17 exceptions or conditions which unreasonably or deceptively  
18 affect the risk purported to be assumed in the general coverage  
19 of the policy or evidence of coverage.

20 If a previously approved policy, certificate, evidence of  
21 coverage, endorsement, rider, bylaw or other matter  
22 incorporated by reference or application blank is withdrawn for  
23 use, the Director shall serve upon the company an order of  
24 withdrawal of use, either personally or by mail, and if by  
25 mail, such service shall be completed if such notice be  
26 deposited in the post office, postage prepaid, addressed to the  
27 company's last known address specified in the records of the  
28 Department of Insurance. The order of withdrawal of use shall  
29 take effect 30 days from the date of mailing but shall be  
30 stayed if within the 30-day period a written request for  
31 hearing is filed with the Director. Such hearing shall be held  
32 at such time and place as designated in the order given by the  
33 Director. The hearing may be held either in the City of  
34 Springfield, the City of Chicago or in the county where the  
35 principal business address of the company is located. The  
36 action of the Director in disapproving or withdrawing such form

1 shall be subject to judicial review under the Administrative  
2 Review Law.

3 This subsection shall not apply to riders or endorsements  
4 issued or made at the request of the individual policyholder  
5 relating to the manner of distribution of benefits or to the  
6 reservation of rights and benefits under his life insurance  
7 policy.

8 (2) Casualty, fire, and marine. The Director shall require  
9 the filing of all policy forms issued or delivered by any  
10 company transacting the kind or kinds of business enumerated in  
11 Classes 2 (except Class 2 (a)) and 3 of Section 4. In addition,  
12 he may require the filing of any generally used riders,  
13 endorsements, certificates, application blanks, and other  
14 matter incorporated by reference in any such policy or contract  
15 of insurance. The Department shall mail a quarterly invoice to  
16 the company for the appropriate filing fees required under  
17 Section 408 ~~along with the appropriate filing fee under Section~~  
18 ~~408~~. Companies that are members of an organization, bureau, or  
19 association may have the same filed for them by the  
20 organization, bureau, or association. If the Director shall  
21 find from an examination of any such policy form, rider,  
22 endorsement, certificate, application blank, or other matter  
23 incorporated by reference in any such policy so filed that it  
24 (i) violates any provision of this Code, (ii) contains  
25 inconsistent, ambiguous, or misleading clauses, or (iii)  
26 contains exceptions and conditions that will unreasonably or  
27 deceptively affect the risks that are purported to be assumed  
28 by the policy, he shall order the company or companies issuing  
29 these forms to discontinue their use. Nothing in this  
30 subsection shall require a company transacting the kind or  
31 kinds of business enumerated in Classes 2 (except Class 2 (a))  
32 and 3 of Section 4 to obtain approval of these forms before  
33 they are issued nor in any way affect the legality of any  
34 policy that has been issued and found to be in conflict with  
35 this subsection, but such policies shall be subject to the  
36 provisions of Section 442.

1           (3) This Section shall not apply (i) to surety contracts or  
2 fidelity bonds, (ii) to policies issued to an industrial  
3 insured as defined in Section 121-2.08 except for workers'  
4 compensation policies, nor (iii) to riders or endorsements  
5 prepared to meet special, unusual, peculiar, or extraordinary  
6 conditions applying to an individual risk.

7           (Source: P.A. 90-794, eff. 8-14-98.)

8           (215 ILCS 5/408) (from Ch. 73, par. 1020)

9           Sec. 408. Fees and charges.

10          (1) The Director shall charge, collect and give proper  
11 acquittances for the payment of the following fees and charges:

12           (a) For filing all documents submitted for the  
13 incorporation or organization or certification of a  
14 domestic company, except for a fraternal benefit society,  
15 \$2,000.

16           (b) For filing all documents submitted for the  
17 incorporation or organization of a fraternal benefit  
18 society, \$500.

19           (c) For filing amendments to articles of incorporation  
20 and amendments to declaration of organization, except for a  
21 fraternal benefit society, a mutual benefit association, a  
22 burial society or a farm mutual, \$200.

23           (d) For filing amendments to articles of incorporation  
24 of a fraternal benefit society, a mutual benefit  
25 association or a burial society, \$100.

26           (e) For filing amendments to articles of incorporation  
27 of a farm mutual, \$50.

28           (f) For filing bylaws or amendments thereto, \$50.

29           (g) For filing agreement of merger or consolidation:

30           (i) for a domestic company, except for a fraternal  
31 benefit society, a mutual benefit association, a  
32 burial society, or a farm mutual, \$2,000.

33           (ii) for a foreign or alien company, except for a  
34 fraternal benefit society, \$600.

35           (iii) for a fraternal benefit society, a mutual

1 benefit association, a burial society, or a farm  
2 mutual, \$200.

3 (h) For filing agreements of reinsurance by a domestic  
4 company, \$200.

5 (i) For filing all documents submitted by a foreign or  
6 alien company to be admitted to transact business or  
7 accredited as a reinsurer in this State, except for a  
8 fraternal benefit society, \$5,000.

9 (j) For filing all documents submitted by a foreign or  
10 alien fraternal benefit society to be admitted to transact  
11 business in this State, \$500.

12 (k) For filing declaration of withdrawal of a foreign  
13 or alien company, \$50.

14 (l) For filing annual statement, except a fraternal  
15 benefit society, a mutual benefit association, a burial  
16 society, or a farm mutual, \$200.

17 (m) For filing annual statement by a fraternal benefit  
18 society, \$100.

19 (n) For filing annual statement by a farm mutual, a  
20 mutual benefit association, or a burial society, \$50.

21 (o) For issuing a certificate of authority or renewal  
22 thereof except to a fraternal benefit society, \$200.

23 (p) For issuing a certificate of authority or renewal  
24 thereof to a fraternal benefit society, \$100.

25 (q) For issuing an amended certificate of authority,  
26 \$50.

27 (r) For each certified copy of certificate of  
28 authority, \$20.

29 (s) For each certificate of deposit, or valuation, or  
30 compliance or surety certificate, \$20.

31 (t) For copies of papers or records per page, \$1.

32 (u) For each certification to copies of papers or  
33 records, \$10.

34 (v) For multiple copies of documents or certificates  
35 listed in subparagraphs (r), (s), and (u) of paragraph (1)  
36 of this Section, \$10 for the first copy of a certificate of

1 any type and \$5 for each additional copy of the same  
2 certificate requested at the same time, unless, pursuant to  
3 paragraph (2) of this Section, the Director finds these  
4 additional fees excessive.

5 (w) For issuing a permit to sell shares or increase  
6 paid-up capital:

7 (i) in connection with a public stock offering,  
8 \$300;

9 (ii) in any other case, \$100.

10 (x) For issuing any other certificate required or  
11 permissible under the law, \$50.

12 (y) For filing a plan of exchange of the stock of a  
13 domestic stock insurance company, a plan of  
14 demutualization of a domestic mutual company, or a plan of  
15 reorganization under Article XII, \$2,000.

16 (z) For filing a statement of acquisition of a domestic  
17 company as defined in Section 131.4 of this Code, \$2,000.

18 (aa) For filing an agreement to purchase the business  
19 of an organization authorized under the Dental Service Plan  
20 Act or the Voluntary Health Services Plans Act or of a  
21 health maintenance organization or a limited health  
22 service organization, \$2,000.

23 (bb) For filing a statement of acquisition of a foreign  
24 or alien insurance company as defined in Section 131.12a of  
25 this Code, \$1,000.

26 (cc) For filing a registration statement as required in  
27 Sections 131.13 and 131.14, the notification as required by  
28 Sections 131.16, 131.20a, or 141.4, or an agreement or  
29 transaction required by Sections 124.2(2), 141, 141a, or  
30 141.1, \$200.

31 (dd) For filing an application for licensing of:

32 (i) a religious or charitable risk pooling trust or  
33 a workers' compensation pool, \$1,000;

34 (ii) a workers' compensation service company,  
35 \$500;

36 (iii) a self-insured automobile fleet, \$200; or

1 (iv) a renewal of or amendment of any license  
2 issued pursuant to (i), (ii), or (iii) above, \$100.

3 (ee) For filing articles of incorporation for a  
4 syndicate to engage in the business of insurance through  
5 the Illinois Insurance Exchange, \$2,000.

6 (ff) For filing amended articles of incorporation for a  
7 syndicate engaged in the business of insurance through the  
8 Illinois Insurance Exchange, \$100.

9 (gg) For filing articles of incorporation for a limited  
10 syndicate to join with other subscribers or limited  
11 syndicates to do business through the Illinois Insurance  
12 Exchange, \$1,000.

13 (hh) For filing amended articles of incorporation for a  
14 limited syndicate to do business through the Illinois  
15 Insurance Exchange, \$100.

16 (ii) For a permit to solicit subscriptions to a  
17 syndicate or limited syndicate, \$100.

18 (jj) For the filing of each form as required in Section  
19 143 of this Code, \$50 per form. The fee for advisory and  
20 rating organizations shall be \$200 per form.

21 (i) For the purposes of the form filing fee,  
22 filings made on insert page basis will be considered  
23 one form at the time of its original submission.  
24 Changes made to a form subsequent to its approval shall  
25 be considered a new filing.

26 (ii) Only one fee shall be charged for a form,  
27 regardless of the number of other forms or policies  
28 with which it will be used.

29 (iii) (Blank). ~~Fees charged for a policy filed as~~  
30 ~~it will be issued regardless of the number of forms~~  
31 ~~comprising that policy shall not exceed \$1,000 or~~  
32 ~~\$2,000 for advisory or rating organizations.~~

33 (iv) The Director may by rule exempt forms from  
34 such fees.

35 (kk) For filing an application for licensing of a  
36 reinsurance intermediary, \$500.



1           (11) For filing an application for renewal of a license  
2           of a reinsurance intermediary, \$200.

3           (2) When printed copies or numerous copies of the same  
4           paper or records are furnished or certified, the Director may  
5           reduce such fees for copies if he finds them excessive. He may,  
6           when he considers it in the public interest, furnish without  
7           charge to state insurance departments and persons other than  
8           companies, copies or certified copies of reports of  
9           examinations and of other papers and records.

10          (3) The expenses incurred in any performance examination  
11          authorized by law shall be paid by the company or person being  
12          examined. The charge shall be reasonably related to the cost of  
13          the examination including but not limited to compensation of  
14          examiners, electronic data processing costs, supervision and  
15          preparation of an examination report and lodging and travel  
16          expenses. All lodging and travel expenses shall be in accord  
17          with the applicable travel regulations as published by the  
18          Department of Central Management Services and approved by the  
19          Governor's Travel Control Board, except that out-of-state  
20          lodging and travel expenses related to examinations authorized  
21          under Section 132 shall be in accordance with travel rates  
22          prescribed under paragraph 301-7.2 of the Federal Travel  
23          Regulations, 41 C.F.R. 301-7.2, for reimbursement of  
24          subsistence expenses incurred during official travel. All  
25          lodging and travel expenses may be reimbursed directly upon  
26          authorization of the Director. With the exception of the direct  
27          reimbursements authorized by the Director, all performance  
28          examination charges collected by the Department shall be paid  
29          to the Insurance Producers Administration Fund, however, the  
30          electronic data processing costs incurred by the Department in  
31          the performance of any examination shall be billed directly to  
32          the company being examined for payment to the Statistical  
33          Services Revolving Fund.

34          (4) At the time of any service of process on the Director  
35          as attorney for such service, the Director shall charge and  
36          collect the sum of \$20, which may be recovered as taxable costs

1 by the party to the suit or action causing such service to be  
2 made if he prevails in such suit or action.

3 (5) (a) The costs incurred by the Department of Insurance  
4 in conducting any hearing authorized by law shall be assessed  
5 against the parties to the hearing in such proportion as the  
6 Director of Insurance may determine upon consideration of all  
7 relevant circumstances including: (1) the nature of the  
8 hearing; (2) whether the hearing was instigated by, or for the  
9 benefit of a particular party or parties; (3) whether there is  
10 a successful party on the merits of the proceeding; and (4) the  
11 relative levels of participation by the parties.

12 (b) For purposes of this subsection (5) costs incurred  
13 shall mean the hearing officer fees, court reporter fees, and  
14 travel expenses of Department of Insurance officers and  
15 employees; provided however, that costs incurred shall not  
16 include hearing officer fees or court reporter fees unless the  
17 Department has retained the services of independent  
18 contractors or outside experts to perform such functions.

19 (c) The Director shall make the assessment of costs  
20 incurred as part of the final order or decision arising out of  
21 the proceeding; provided, however, that such order or decision  
22 shall include findings and conclusions in support of the  
23 assessment of costs. This subsection (5) shall not be construed  
24 as permitting the payment of travel expenses unless calculated  
25 in accordance with the applicable travel regulations of the  
26 Department of Central Management Services, as approved by the  
27 Governor's Travel Control Board. The Director as part of such  
28 order or decision shall require all assessments for hearing  
29 officer fees and court reporter fees, if any, to be paid  
30 directly to the hearing officer or court reporter by the  
31 party(s) assessed for such costs. The assessments for travel  
32 expenses of Department officers and employees shall be  
33 reimbursable to the Director of Insurance for deposit to the  
34 fund out of which those expenses had been paid.

35 (d) The provisions of this subsection (5) shall apply in  
36 the case of any hearing conducted by the Director of Insurance

1 not otherwise specifically provided for by law.

2 (6) The Director shall charge and collect an annual  
3 financial regulation fee from every domestic company for  
4 examination and analysis of its financial condition and to fund  
5 the internal costs and expenses of the Interstate Insurance  
6 Receivership Commission as may be allocated to the State of  
7 Illinois and companies doing an insurance business in this  
8 State pursuant to Article X of the Interstate Insurance  
9 Receivership Compact. The fee shall be the greater fixed amount  
10 based upon the combination of nationwide direct premium income  
11 and nationwide reinsurance assumed premium income or upon  
12 admitted assets calculated under this subsection as follows:

13 (a) Combination of nationwide direct premium income  
14 and nationwide reinsurance assumed premium.

15 (i) \$150, if the premium is less than \$500,000 and  
16 there is no reinsurance assumed premium;

17 (ii) \$750, if the premium is \$500,000 or more, but  
18 less than \$5,000,000 and there is no reinsurance  
19 assumed premium; or if the premium is less than  
20 \$5,000,000 and the reinsurance assumed premium is less  
21 than \$10,000,000;

22 (iii) \$3,750, if the premium is less than  
23 \$5,000,000 and the reinsurance assumed premium is  
24 \$10,000,000 or more;

25 (iv) \$7,500, if the premium is \$5,000,000 or more,  
26 but less than \$10,000,000;

27 (v) \$18,000, if the premium is \$10,000,000 or more,  
28 but less than \$25,000,000;

29 (vi) \$22,500, if the premium is \$25,000,000 or  
30 more, but less than \$50,000,000;

31 (vii) \$30,000, if the premium is \$50,000,000 or  
32 more, but less than \$100,000,000;

33 (viii) \$37,500, if the premium is \$100,000,000 or  
34 more.

35 (b) Admitted assets.

36 (i) \$150, if admitted assets are less than

1           \$1,000,000;

2           (ii) \$750, if admitted assets are \$1,000,000 or  
3 more, but less than \$5,000,000;

4           (iii) \$3,750, if admitted assets are \$5,000,000 or  
5 more, but less than \$25,000,000;

6           (iv) \$7,500, if admitted assets are \$25,000,000 or  
7 more, but less than \$50,000,000;

8           (v) \$18,000, if admitted assets are \$50,000,000 or  
9 more, but less than \$100,000,000;

10          (vi) \$22,500, if admitted assets are \$100,000,000  
11 or more, but less than \$500,000,000;

12          (vii) \$30,000, if admitted assets are \$500,000,000  
13 or more, but less than \$1,000,000,000;

14          (viii) \$37,500, if admitted assets are  
15 \$1,000,000,000 or more.

16          (c) The sum of financial regulation fees charged to the  
17 domestic companies of the same affiliated group shall not  
18 exceed \$250,000 in the aggregate in any single year and  
19 shall be billed by the Director to the member company  
20 designated by the group.

21          (7) The Director shall charge and collect an annual  
22 financial regulation fee from every foreign or alien company,  
23 except fraternal benefit societies, for the examination and  
24 analysis of its financial condition and to fund the internal  
25 costs and expenses of the Interstate Insurance Receivership  
26 Commission as may be allocated to the State of Illinois and  
27 companies doing an insurance business in this State pursuant to  
28 Article X of the Interstate Insurance Receivership Compact. The  
29 fee shall be a fixed amount based upon Illinois direct premium  
30 income and nationwide reinsurance assumed premium income in  
31 accordance with the following schedule:

32           (a) \$150, if the premium is less than \$500,000 and  
33 there is no reinsurance assumed premium;

34           (b) \$750, if the premium is \$500,000 or more, but less  
35 than \$5,000,000 and there is no reinsurance assumed  
36 premium; or if the premium is less than \$5,000,000 and the

- 1 reinsurance assumed premium is less than \$10,000,000;
- 2 (c) \$3,750, if the premium is less than \$5,000,000 and  
3 the reinsurance assumed premium is \$10,000,000 or more;
- 4 (d) \$7,500, if the premium is \$5,000,000 or more, but  
5 less than \$10,000,000;
- 6 (e) \$18,000, if the premium is \$10,000,000 or more, but  
7 less than \$25,000,000;
- 8 (f) \$22,500, if the premium is \$25,000,000 or more, but  
9 less than \$50,000,000;
- 10 (g) \$30,000, if the premium is \$50,000,000 or more, but  
11 less than \$100,000,000;
- 12 (h) \$37,500, if the premium is \$100,000,000 or more.

13 The sum of financial regulation fees under this subsection  
14 (7) charged to the foreign or alien companies within the same  
15 affiliated group shall not exceed \$250,000 in the aggregate in  
16 any single year and shall be billed by the Director to the  
17 member company designated by the group.

18 (8) Beginning January 1, 1992, the financial regulation  
19 fees imposed under subsections (6) and (7) of this Section  
20 shall be paid by each company or domestic affiliated group  
21 annually. After January 1, 1994, the fee shall be billed by  
22 Department invoice based upon the company's premium income or  
23 admitted assets as shown in its annual statement for the  
24 preceding calendar year. The invoice is due upon receipt and  
25 must be paid no later than June 30 of each calendar year. All  
26 financial regulation fees collected by the Department shall be  
27 paid to the Insurance Financial Regulation Fund. The Department  
28 may not collect financial examiner per diem charges from  
29 companies subject to subsections (6) and (7) of this Section  
30 undergoing financial examination after June 30, 1992.

31 (9) In addition to the financial regulation fee required by  
32 this Section, a company undergoing any financial examination  
33 authorized by law shall pay the following costs and expenses  
34 incurred by the Department: electronic data processing costs,  
35 the expenses authorized under Section 131.21 and subsection (d)  
36 of Section 132.4 of this Code, and lodging and travel expenses.

1 Electronic data processing costs incurred by the  
2 Department in the performance of any examination shall be  
3 billed directly to the company undergoing examination for  
4 payment to the Statistical Services Revolving Fund. Except for  
5 direct reimbursements authorized by the Director or direct  
6 payments made under Section 131.21 or subsection (d) of Section  
7 132.4 of this Code, all financial regulation fees and all  
8 financial examination charges collected by the Department  
9 shall be paid to the Insurance Financial Regulation Fund.

10 All lodging and travel expenses shall be in accordance with  
11 applicable travel regulations published by the Department of  
12 Central Management Services and approved by the Governor's  
13 Travel Control Board, except that out-of-state lodging and  
14 travel expenses related to examinations authorized under  
15 Sections 132.1 through 132.7 shall be in accordance with travel  
16 rates prescribed under paragraph 301-7.2 of the Federal Travel  
17 Regulations, 41 C.F.R. 301-7.2, for reimbursement of  
18 subsistence expenses incurred during official travel. All  
19 lodging and travel expenses may be reimbursed directly upon the  
20 authorization of the Director.

21 In the case of an organization or person not subject to the  
22 financial regulation fee, the expenses incurred in any  
23 financial examination authorized by law shall be paid by the  
24 organization or person being examined. The charge shall be  
25 reasonably related to the cost of the examination including,  
26 but not limited to, compensation of examiners and other costs  
27 described in this subsection.

28 (10) Any company, person, or entity failing to make any  
29 payment of \$150 or more as required under this Section shall be  
30 subject to the penalty and interest provisions provided for in  
31 subsections (4) and (7) of Section 412.

32 (11) Unless otherwise specified, all of the fees collected  
33 under this Section shall be paid into the Insurance Financial  
34 Regulation Fund.

35 (12) For purposes of this Section:

36 (a) "Domestic company" means a company as defined in

1 Section 2 of this Code which is incorporated or organized  
2 under the laws of this State, and in addition includes a  
3 not-for-profit corporation authorized under the Dental  
4 Service Plan Act or the Voluntary Health Services Plans  
5 Act, a health maintenance organization, and a limited  
6 health service organization.

7 (b) "Foreign company" means a company as defined in  
8 Section 2 of this Code which is incorporated or organized  
9 under the laws of any state of the United States other than  
10 this State and in addition includes a health maintenance  
11 organization and a limited health service organization  
12 which is incorporated or organized under the laws of any  
13 state of the United States other than this State.

14 (c) "Alien company" means a company as defined in  
15 Section 2 of this Code which is incorporated or organized  
16 under the laws of any country other than the United States.

17 (d) "Fraternal benefit society" means a corporation,  
18 society, order, lodge or voluntary association as defined  
19 in Section 282.1 of this Code.

20 (e) "Mutual benefit association" means a company,  
21 association or corporation authorized by the Director to do  
22 business in this State under the provisions of Article  
23 XVIII of this Code.

24 (f) "Burial society" means a person, firm,  
25 corporation, society or association of individuals  
26 authorized by the Director to do business in this State  
27 under the provisions of Article XIX of this Code.

28 (g) "Farm mutual" means a district, county and township  
29 mutual insurance company authorized by the Director to do  
30 business in this State under the provisions of the Farm  
31 Mutual Insurance Company Act of 1986.

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

33 Section 99. Effective date. This Act takes effect upon  
34 becoming law.