



Sen. Denny Jacobs

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LRB093 20536 WGH 48560 a

1 AMENDMENT TO SENATE BILL 2404

2 AMENDMENT NO. \_\_\_\_\_. Amend Senate Bill 2404, AS AMENDED,  
3 by replacing the introductory clause of Section 5 with the  
4 following:

5 "Section 5. The Illinois Insurance Code is amended by  
6 changing Sections 143, 229.4, and 408 and adding Section 229.4a  
7 as follows:

8 (215 ILCS 5/143) (from Ch. 73, par. 755)

9 Sec. 143. Policy forms.

10 (1) Life, accident and health. No company transacting the  
11 kind or kinds of business enumerated in Classes 1 (a), 1 (b)  
12 and 2 (a) of Section 4 shall issue or deliver in this State a  
13 policy or certificate of insurance or evidence of coverage,  
14 attach an endorsement or rider thereto, incorporate by  
15 reference bylaws or other matter therein or use an application  
16 blank in this State until the form and content of such policy,  
17 certificate, evidence of coverage, endorsement, rider, bylaw  
18 or other matter incorporated by reference or application blank  
19 has been filed electronically with the Director, either through  
20 the System for Electronic Rate and Form Filing (SERFF) or as  
21 otherwise prescribed by the Director, and approved by the  
22 Director. The Department shall mail a quarterly invoice to the  
23 company for the appropriate filing fees required under Section  
24 408. and the appropriate filing fee under Section 408 has been

1 ~~paid, except that~~ Any such endorsement or rider that  
2 unilaterally reduces benefits and is to be attached to a policy  
3 subsequent to the date the policy is issued must be filed with,  
4 reviewed, and formally approved by the Director prior to the  
5 date it is attached to a policy issued or delivered in this  
6 State. It shall be the duty of the Director to withhold  
7 approval of any such policy, certificate, endorsement, rider,  
8 bylaw or other matter incorporated by reference or application  
9 blank filed with him if it contains provisions which encourage  
10 misrepresentation or are unjust, unfair, inequitable,  
11 ambiguous, misleading, inconsistent, deceptive, contrary to  
12 law or to the public policy of this State, or contains  
13 exceptions and conditions that unreasonably or deceptively  
14 affect the risk purported to be assumed in the general coverage  
15 of the policy. In all cases the Director shall approve or  
16 disapprove any such form within 60 days after submission unless  
17 the Director extends by not more than an additional 30 days the  
18 period within which he shall approve or disapprove any such  
19 form by giving written notice to the insurer of such extension  
20 before expiration of the initial 60 days period. The Director  
21 shall withdraw his approval of a policy, certificate, evidence  
22 of coverage, endorsement, rider, bylaw, or other matter  
23 incorporated by reference or application blank if he  
24 subsequently determines that such policy, certificate,  
25 evidence of coverage, endorsement, rider, bylaw, other matter,  
26 or application blank is misrepresentative, unjust, unfair,  
27 inequitable, ambiguous, misleading, inconsistent, deceptive,  
28 contrary to law or public policy of this State, or contains  
29 exceptions or conditions which unreasonably or deceptively  
30 affect the risk purported to be assumed in the general coverage  
31 of the policy or evidence of coverage.

32 If a previously approved policy, certificate, evidence of  
33 coverage, endorsement, rider, bylaw or other matter  
34 incorporated by reference or application blank is withdrawn for

1 use, the Director shall serve upon the company an order of  
2 withdrawal of use, either personally or by mail, and if by  
3 mail, such service shall be completed if such notice be  
4 deposited in the post office, postage prepaid, addressed to the  
5 company's last known address specified in the records of the  
6 Department of Insurance. The order of withdrawal of use shall  
7 take effect 30 days from the date of mailing but shall be  
8 stayed if within the 30-day period a written request for  
9 hearing is filed with the Director. Such hearing shall be held  
10 at such time and place as designated in the order given by the  
11 Director. The hearing may be held either in the City of  
12 Springfield, the City of Chicago or in the county where the  
13 principal business address of the company is located. The  
14 action of the Director in disapproving or withdrawing such form  
15 shall be subject to judicial review under the Administrative  
16 Review Law.

17 All examinations, investigations, and hearings provided  
18 for by this Code may be conducted either by the Director  
19 personally or by one or more of the actuaries, technical  
20 advisors, deputies, supervisors, or examiners employed or  
21 retained by the Department and designated by the Director for  
22 that purpose. When necessary to supplement its examination  
23 procedures, the Department may retain independent actuaries  
24 deemed competent by the Director, independent certified public  
25 accountants, or qualified examiners of insurance companies  
26 deemed competent by the Director, or any combination of the  
27 foregoing, the cost of which shall be borne by the company or  
28 person being examined.

29 This subsection shall not apply to riders or endorsements  
30 issued or made at the request of the individual policyholder  
31 relating to the manner of distribution of benefits or to the  
32 reservation of rights and benefits under his life insurance  
33 policy.

34 (2) Casualty, fire, and marine. The Director shall require

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

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

1 (Source: P.A. 90-794, eff. 8-14-98.)"; and

2 by replacing Section 99 with the following:

3 "(215 ILCS 5/408) (from Ch. 73, par. 1020)

4 Sec. 408. Fees and charges.

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

7 (a) For filing all documents submitted for the  
8 incorporation or organization or certification of a  
9 domestic company, except for a fraternal benefit society,  
10 \$2,000.

11 (b) For filing all documents submitted for the  
12 incorporation or organization of a fraternal benefit  
13 society, \$500.

14 (c) For filing amendments to articles of incorporation  
15 and amendments to declaration of organization, except for a  
16 fraternal benefit society, a mutual benefit association, a  
17 burial society or a farm mutual, \$200.

18 (d) For filing amendments to articles of incorporation  
19 of a fraternal benefit society, a mutual benefit  
20 association or a burial society, \$100.

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

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

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

25 (i) for a domestic company, except for a fraternal  
26 benefit society, a mutual benefit association, a  
27 burial society, or a farm mutual, \$2,000.

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

30 (iii) for a fraternal benefit society, a mutual  
31 benefit association, a burial society, or a farm  
32 mutual, \$200.

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

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

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

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

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

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

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

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

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

23          (q) For issuing an amended certificate of authority,  
24 \$50.

25          (r) For each certified copy of certificate of  
26 authority, \$20.

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

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

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

32          (v) For multiple copies of documents or certificates  
33 listed in subparagraphs (r), (s), and (u) of paragraph (1)  
34 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,

1           \$500;

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

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

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

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

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

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

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

20           (jj) For the filing of each form as required in Section  
21 143 of this Code, \$50 per form. The fee for advisory and  
22 rating organizations shall be \$200 per form.

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

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

31           (iii) (Blank). ~~Fees charged for a policy filed as~~  
32 ~~it will be issued regardless of the number of forms~~  
33 ~~comprising that policy shall not exceed \$1,000 or~~  
34 ~~\$2,000 for advisory or rating organizations.~~



1 (iv) The Director may by rule exempt forms from  
2 such fees.

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

5 (ll) For filing an application for renewal of a license  
6 of a reinsurance intermediary, \$200.

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

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

1 the performance of any examination shall be billed directly to  
2 the company being examined for payment to the Statistical  
3 Services Revolving Fund.

4 (4) At the time of any service of process on the Director  
5 as attorney for such service, the Director shall charge and  
6 collect the sum of \$20, which may be recovered as taxable costs  
7 by the party to the suit or action causing such service to be  
8 made if he prevails in such suit or action.

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

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

25 (c) The Director shall make the assessment of costs  
26 incurred as part of the final order or decision arising out of  
27 the proceeding; provided, however, that such order or decision  
28 shall include findings and conclusions in support of the  
29 assessment of costs. This subsection (5) shall not be construed  
30 as permitting the payment of travel expenses unless calculated  
31 in accordance with the applicable travel regulations of the  
32 Department of Central Management Services, as approved by the  
33 Governor's Travel Control Board. The Director as part of such  
34 order or decision shall require all assessments for hearing

1 officer fees and court reporter fees, if any, to be paid  
2 directly to the hearing officer or court reporter by the  
3 party(s) assessed for such costs. The assessments for travel  
4 expenses of Department officers and employees shall be  
5 reimbursable to the Director of Insurance for deposit to the  
6 fund out of which those expenses had been paid.

7 (d) The provisions of this subsection (5) shall apply in  
8 the case of any hearing conducted by the Director of Insurance  
9 not otherwise specifically provided for by law.

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

21 (a) Combination of nationwide direct premium income  
22 and nationwide reinsurance assumed premium.

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

25 (ii) \$750, if the premium is \$500,000 or more, but  
26 less than \$5,000,000 and there is no reinsurance  
27 assumed premium; or if the premium is less than  
28 \$5,000,000 and the reinsurance assumed premium is less  
29 than \$10,000,000;

30 (iii) \$3,750, if the premium is less than  
31 \$5,000,000 and the reinsurance assumed premium is  
32 \$10,000,000 or more;

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

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

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

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

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

9 (b) Admitted assets.

10 (i) \$150, if admitted assets are less than  
11 \$1,000,000;

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

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

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

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

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

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

24 (viii) \$37,500, if admitted assets are  
25 \$1,000,000,000 or more.

26 (c) The sum of financial regulation fees charged to the  
27 domestic companies of the same affiliated group shall not  
28 exceed \$250,000 in the aggregate in any single year and  
29 shall be billed by the Director to the member company  
30 designated by the group.

31 (7) The Director shall charge and collect an annual  
32 financial regulation fee from every foreign or alien company,  
33 except fraternal benefit societies, for the examination and  
34 analysis of its financial condition and to fund the internal

1 costs and expenses of the Interstate Insurance Receivership  
2 Commission as may be allocated to the State of Illinois and  
3 companies doing an insurance business in this State pursuant to  
4 Article X of the Interstate Insurance Receivership Compact. The  
5 fee shall be a fixed amount based upon Illinois direct premium  
6 income and nationwide reinsurance assumed premium income in  
7 accordance with the following schedule:

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

10 (b) \$750, if the premium is \$500,000 or more, but less  
11 than \$5,000,000 and there is no reinsurance assumed  
12 premium; or if the premium is less than \$5,000,000 and the  
13 reinsurance assumed premium is less than \$10,000,000;

14 (c) \$3,750, if the premium is less than \$5,000,000 and  
15 the reinsurance assumed premium is \$10,000,000 or more;

16 (d) \$7,500, if the premium is \$5,000,000 or more, but  
17 less than \$10,000,000;

18 (e) \$18,000, if the premium is \$10,000,000 or more, but  
19 less than \$25,000,000;

20 (f) \$22,500, if the premium is \$25,000,000 or more, but  
21 less than \$50,000,000;

22 (g) \$30,000, if the premium is \$50,000,000 or more, but  
23 less than \$100,000,000;

24 (h) \$37,500, if the premium is \$100,000,000 or more.

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

30 (8) Beginning January 1, 1992, the financial regulation  
31 fees imposed under subsections (6) and (7) of this Section  
32 shall be paid by each company or domestic affiliated group  
33 annually. After January 1, 1994, the fee shall be billed by  
34 Department invoice based upon the company's premium income or

1 admitted assets as shown in its annual statement for the  
2 preceding calendar year. The invoice is due upon receipt and  
3 must be paid no later than June 30 of each calendar year. All  
4 financial regulation fees collected by the Department shall be  
5 paid to the Insurance Financial Regulation Fund. The Department  
6 may not collect financial examiner per diem charges from  
7 companies subject to subsections (6) and (7) of this Section  
8 undergoing financial examination after June 30, 1992.

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

15 Electronic data processing costs incurred by the  
16 Department in the performance of any examination shall be  
17 billed directly to the company undergoing examination for  
18 payment to the Statistical Services Revolving Fund. Except for  
19 direct reimbursements authorized by the Director or direct  
20 payments made under Section 131.21 or subsection (d) of Section  
21 132.4 of this Code, all financial regulation fees and all  
22 financial examination charges collected by the Department  
23 shall be paid to the Insurance Financial Regulation Fund.

24 All lodging and travel expenses shall be in accordance with  
25 applicable travel regulations published by the Department of  
26 Central Management Services and approved by the Governor's  
27 Travel Control Board, except that out-of-state lodging and  
28 travel expenses related to examinations authorized under  
29 Sections 132.1 through 132.7 shall be in accordance with travel  
30 rates prescribed under paragraph 301-7.2 of the Federal Travel  
31 Regulations, 41 C.F.R. 301-7.2, for reimbursement of  
32 subsistence expenses incurred during official travel. All  
33 lodging and travel expenses may be reimbursed directly upon the  
34 authorization of the Director.

1           In the case of an organization or person not subject to the  
2 financial regulation fee, the expenses incurred in any  
3 financial examination authorized by law shall be paid by the  
4 organization or person being examined. The charge shall be  
5 reasonably related to the cost of the examination including,  
6 but not limited to, compensation of examiners and other costs  
7 described in this subsection.

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

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

15           (12) For purposes of this Section:

16           (a) "Domestic company" means a company as defined in  
17 Section 2 of this Code which is incorporated or organized  
18 under the laws of this State, and in addition includes a  
19 not-for-profit corporation authorized under the Dental  
20 Service Plan Act or the Voluntary Health Services Plans  
21 Act, a health maintenance organization, and a limited  
22 health service organization.

23           (b) "Foreign company" means a company as defined in  
24 Section 2 of this Code which is incorporated or organized  
25 under the laws of any state of the United States other than  
26 this State and in addition includes a health maintenance  
27 organization and a limited health service organization  
28 which is incorporated or organized under the laws of any  
29 state of the United States other than this State.

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

33           (d) "Fraternal benefit society" means a corporation,  
34 society, order, lodge or voluntary association as defined

1 in Section 282.1 of this Code.

2 (e) "Mutual benefit association" means a company,  
3 association or corporation authorized by the Director to do  
4 business in this State under the provisions of Article  
5 XVIII of this Code.

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

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

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

15 Section 99. Effective date. This Act takes effect upon  
16 becoming law, except the provisions changing Section 229.4 of  
17 and adding Section 229.4a to the Illinois Insurance Code take  
18 effect on July 1, 2004."