



94TH GENERAL ASSEMBLY

State of Illinois

2005 and 2006

HB1579

Introduced 2/15/2005, by Rep. Mary E. Flowers

SYNOPSIS AS INTRODUCED:

215 ILCS 5/155.27a new

Amends the Illinois Insurance Code. Prohibits an insurer issuing policies of automobile insurance from increasing the premium rate of an insured based solely on the driving record of a spouse or other family member when that family member is not authorized to drive the insured vehicle.

LRB094 10656 LJB 41015 b

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 adding
5 Section 155.27a as follows:

6 (215 ILCS 5/155.27a new)

7 Sec. 155.27a. Premium rates for automobile insurance based
8 on the driving record of others. No insurer authorized to do
9 business in this State and issuing a policy or policies of
10 automobile insurance as defined in Section 143.13 of this Code
11 may increase the premium rate of an insured based solely on the
12 driving record of a spouse or other family member of the
13 insured if that spouse or other family member is not authorized
14 under the terms of the policy of automobile insurance to drive
15 the insured vehicle.