



95TH GENERAL ASSEMBLY

State of Illinois

2007 and 2008

HB2786

Introduced 2/26/2007, by Rep. JoAnn D. Osmond

SYNOPSIS AS INTRODUCED:

215 ILCS 5/155.42 new

Amends the Illinois Insurance Code. Provides that an insurer or producer authorized to issue policies of insurance in this State may not make a distinction or otherwise discriminate between persons, reject an applicant, cancel a policy, or demand or require a higher rate of premium for reasons based solely upon an applicant's or insured's past lawful travel experiences or future lawful travel plans. Provides that this provision does not prohibit an insurer or producer from excluding or limiting coverage under a policy or refusing to offer the policy based upon past lawful travel or future lawful travel plans or from charging a different rate for that coverage when that action is based upon sound actuarial principles or is related to actual or reasonably expected experience and is not based solely on the destination's inclusion on the United States Department of State's travel warning list.

LRB095 09637 KBJ 29837 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 155.42 as follows:

6 (215 ILCS 5/155.42 new)

7 Sec. 155.42. Lawful travel.

8 (a) An insurer or producer authorized to issue policies of
9 insurance in this State may not make a distinction or otherwise
10 discriminate between persons, reject an applicant, cancel a
11 policy, or demand or require a higher rate of premium for
12 reasons based solely upon an applicant's or insured's past
13 lawful travel experiences or future lawful travel plans.

14 (b) This Section does not prohibit an insurer or producer
15 from excluding or limiting coverage under a policy or refusing
16 to offer the policy based upon past lawful travel or future
17 lawful travel plans or from charging a different rate for that
18 coverage when that action is based upon sound actuarial
19 principles or is related to actual or reasonably expected
20 experience and is not based solely on the destination's
21 inclusion on the United States Department of State's travel
22 warning list.