



Rep. Maria Antonia Berrios

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09600HB2238ham001

LRB096 03539 RPM 24095 a

1 AMENDMENT TO HOUSE BILL 2238

2 AMENDMENT NO. _____. Amend House Bill 2238 by replacing
3 everything after the enacting clause with the following:

4 "Section 5. The Illinois Insurance Code is amended by
5 changing Section 424 as follows:

6 (215 ILCS 5/424) (from Ch. 73, par. 1031)

7 Sec. 424. Unfair methods of competition and unfair or
8 deceptive acts or practices defined. The following are hereby
9 defined as unfair methods of competition and unfair and
10 deceptive acts or practices in the business of insurance:

11 (1) The commission by any person of any one or more of the
12 acts defined or prohibited by Sections 134, 143.24c, 147, 148,
13 149, 151, 155.22, 155.22a, 236, 237, 364, and 469 of this Code.

14 (2) Entering into any agreement to commit, or by any
15 concerted action committing, any act of boycott, coercion or
16 intimidation resulting in or tending to result in unreasonable

1 restraint of, or monopoly in, the business of insurance.

2 (3) Making or permitting, in the case of insurance of the
3 types enumerated in Classes 1, 2, and 3 of Section 4, any
4 unfair discrimination between individuals or risks of the same
5 class or of essentially the same hazard and expense element
6 because of the race, color, religion, or national origin of
7 such insurance risks or applicants. The application of this
8 Article to the types of insurance enumerated in Class 1 of
9 Section 4 shall in no way limit, reduce, or impair the
10 protections and remedies already provided for by Sections 236
11 and 364 of this Code or any other provision of this Code.

12 (4) Engaging in any of the acts or practices defined in or
13 prohibited by Sections 154.5 through 154.8 of this Code.

14 (5) Making or charging any rate for insurance against
15 losses arising from the use or ownership of a motor vehicle
16 which requires a higher premium of any person by reason of his
17 physical handicap, race, color, religion, or national origin.

18 (6) Advertising or otherwise promoting the sale or
19 solicitation of a policy of automobile insurance that includes
20 a statement that a valid driver's license is not required in
21 order to obtain automobile insurance, followed by the denial of
22 coverage based on the lack of a valid driver's license when a
23 claim is made on such policy of automobile insurance.

24 (Source: P.A. 92-399, eff. 8-16-01; 92-651, eff. 7-11-02;
25 92-669, eff. 1-1-03.)".