



Rep. Maria Antonia Berrios

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09600HB2238ham002

LRB096 03539 RPM 24800 a

1 AMENDMENT TO HOUSE BILL 2238

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

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

7 (215 ILCS 5/424) (from Ch. 73, par. 1031)

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

12 (1) The commission by any person of any one or more of the
13 acts defined or prohibited by Sections 134, 143.24c, 147, 148,
14 149, 151, 155.22, 155.22a, 236, 237, 364, and 469 of this Code.

15 (2) Entering into any agreement to commit, or by any
16 concerted action committing, any act of boycott, coercion or

1 intimidation resulting in or tending to result in unreasonable
2 restraint of, or monopoly in, the business of insurance.

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

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

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

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

25 (Source: P.A. 92-399, eff. 8-16-01; 92-651, eff. 7-11-02;
26 92-669, eff. 1-1-03.)".