

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 143.19.2 as follows:

6 (215 ILCS 5/143.19.2 new)

7 Sec. 143.19.2. Volunteer driver protection.

8 (a) For the purpose of this Section, "volunteer driver"
9 means a person who transports by vehicle individuals or goods
10 without compensation above reimbursement for expenses, where
11 the driving services are performed for a nationally affiliated
12 charitable nonprofit organization operating in Area Agencies
13 on Aging areas number 3 or 12, as designated by the Department
14 on Aging, that allows older individuals to transfer their
15 automobiles to the organization in exchange for personal
16 transportation services.

17 (b) An insurer may not refuse to issue vehicle insurance to
18 a person solely because the applicant is a volunteer driver. An
19 insurer may not impose a surcharge or otherwise increase the
20 rate for a vehicle policy solely on the basis that the named
21 insured or any member of the insured's household or a person
22 who customarily operates the insured's vehicle is a volunteer
23 driver. This Section shall not prohibit an insurer from taking

1 any actions upon factors other than the volunteer status of the
2 insured driver.

3 Section 99. Effective date. This Act takes effect upon
4 becoming law.