



Rep. Thaddeus Jones

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10300HB4611ham003

LRB103 37111 RPS 71456 a

1 AMENDMENT TO HOUSE BILL 4611

2 AMENDMENT NO. _____. Amend House Bill 4611 by replacing
3 everything after the enacting clause with the following:

4 "Section 5. The Illinois Insurance Code is amended by
5 adding Section 143.19.4 as follows:

6 (215 ILCS 5/143.19.4 new)

7 Sec. 143.19.4. Automobile insurance practices; prohibition
8 on discrimination.

9 (a) As used in this Section:

10 "Disproportionately impacted area" means a census tract or
11 comparable geographic area that meets, as determined by the
12 Department of Commerce and Economic Opportunity, at least one
13 of the following criteria:

14 (1) the area has a poverty rate of at least 20%
15 according to the federal decennial census;

16 (2) 75% or more of the children in the area

1 participate in the National School Lunch Program according
2 to reported statistics from the State Board of Education;

3 (3) at least 20% of the households in the area receive
4 assistance under the Supplemental Nutrition Assistance
5 Program; or

6 (4) the area has an average unemployment rate, as
7 determined by the Department of Employment Security, that
8 is more than 120% of the national unemployment rate, as
9 determined by the United States Department of Labor, for a
10 period of at least 2 consecutive calendar years preceding
11 the date of the application.

12 "Insurance practice" means marketing, underwriting,
13 pricing, utilization management, reimbursement methodologies,
14 and claims management in the transaction of insurance.

15 (b) With respect to insurance practice for a policy of
16 automobile insurance, the use of the following factors are
17 prohibited:

18 (1) credit score;

19 (2) the absence of prior insurance;

20 (3) whether a consumer resides in a disproportionately
21 impacted area;

22 (4) sex or gender;

23 (5) occupation; and

24 (6) level of education attained.

25 (c) A policy of automobile insurance, including any class
26 of motor vehicle coverage, may not be canceled by the insurer

1 solely because the insured has reached the age of 65 years so
2 long as the insured has a valid Illinois driver's license. If
3 the insured has a valid Illinois driver's license, an insurer
4 shall not refuse to issue a renewal policy or increase the
5 premium for any policy solely because an insured has reached
6 the age of 65 years.

7 (d) Nothing in this Section may be construed to:

8 (1) require an insurer to collect from an applicant or
9 policyholder the age, race, color, national or ethnic
10 origin, immigration or citizenship status, sex, sexual
11 orientation, disability, gender identity, or gender
12 expression of an individual; or

13 (2) prohibit the use of a driving record that has a
14 direct relationship to risk."