



Rep. Bob Morgan

Filed: 10/28/2025

10400HB0767ham002

LRB104 04666 BAB 29424 a

1 AMENDMENT TO HOUSE BILL 767

2 AMENDMENT NO. _____. Amend House Bill 767, AS AMENDED,
3 with reference to page and line numbers of House Amendment No.
4 1, on page 15, line 3, by replacing "and 356z.77" with "
5 356z.77, and 424"; and

6 on page 22, immediately below line 12, by inserting the
7 following:

8 "(215 ILCS 5/424) (from Ch. 73, par. 1031)

9 (Text of Section before amendment by P.A. 104-55)

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

14 (1) The commission by any person of any one or more of
15 the acts defined or prohibited by Sections 134, 143.24c,
16 147, 148, 149, 151, 155.22, 155.22a, 155.42, 236, 237,

1 364, 469, and 513b1 of this Code.

2 (2) Entering into any agreement to commit, or by any
3 concerted action committing, any act of boycott, coercion
4 or intimidation resulting in or tending to result in
5 unreasonable restraint of, or monopoly in, the business of
6 insurance.

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

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

21 (5) Making or charging any rate for insurance against
22 losses arising from the use or ownership of a motor
23 vehicle which requires a higher premium of any person by
24 reason of his physical disability, race, color, religion,
25 or national origin.

26 (6) Failing to meet any requirement of the Unclaimed

1 Life Insurance Benefits Act with such frequency as to
2 constitute a general business practice.

3 (Source: P.A. 102-778, eff. 7-1-22.)

4 (Text of Section after amendment by P.A. 104-55)

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14 concerted action committing, any act of boycott, coercion
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5 in or prohibited by Sections 154.5 through 154.8 of this
6 Code.

7 (5) Making or charging any rate for insurance against
8 losses arising from the use or ownership of a motor
9 vehicle which requires a higher premium of any person by
10 reason of his physical disability, race, color, religion,
11 or national origin.

12 (6) Failing to meet any requirement of the Unclaimed
13 Life Insurance Benefits Act with such frequency as to
14 constitute a general business practice.

15 (7) Soliciting either an individual who is a resident
16 of a nursing home or long-term care facility or an
17 individual who is over the age of 65, as described in
18 paragraph (8) of this Section, to purchase accident or
19 health insurance, unless the person who is selling the
20 insurance:

21 (A) advises the potential enrollee of the benefit
22 of examining the potential enrollee's current
23 insurance plan, discusses all proposed
24 insurance-related changes with a family member,
25 friend, or other advisor of the potential enrollee,
26 and then waits 48 hours before making any

1 insurance-related changes concerning the potential
2 enrollee;

3 (B) provides a phone number that may be called if
4 the potential enrollee or the potential enrollee's
5 family members, friends, or other advisors have any
6 questions; and

7 (C) allows the potential enrollee to opt out of
8 any future communications with the person.

9 (8) Entering into or amending an accident or health
10 insurance policy with an individual who is over the age of
11 65 and who has executed a health care power of attorney or
12 has a medical condition, such as dementia, that reduces
13 the person's capacity to make informed decisions
14 independently, unless the potential enrollee's agent under
15 a health care power of attorney executes the agreement and
16 the agreement is reduced to writing.

17 (Source: P.A. 104-55, eff. 1-1-26.)"; and

18 on page 67, lines 24 and 25, by replacing "except for
19 vaccinations covered by paragraph (15)," with "~~except for~~
20 ~~vaccinations covered by paragraph (15),~~"; and

21 on page 70, line 19, before "vaccination", by inserting
22 "without a valid prescription or standing order,"; and

23 on page 70, lines 21 and 22, by deleting "without a valid

1 prescription or standing order,"; and

2 on page 91, line 8, by replacing "law." with "law, except that
3 the changes to Section 424 of the Illinois Insurance Code take
4 effect January 1, 2026."