



Sen. Robert F. Martwick

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1 AMENDMENT TO SENATE BILL 2748

2 AMENDMENT NO. _____. Amend Senate Bill 2748, AS AMENDED,
3 by replacing everything after the enacting clause with the
4 following:

5 "Section 1. Short title. This Act may be cited as the
6 Charitable Organization Beneficiary Act.

7 Section 5. Definitions. As used in this Act:

8 "Beneficiary designation" means the provision in an
9 instrument designating a beneficiary, other than in a will or
10 an instrument creating a trust, and may also mean the
11 instrument itself, including, but not limited to, any of the
12 following:

13 (1) a demand deposit, savings deposit, time deposit or
14 other account or instrument on which the holder is
15 directly liable with a designation for payment upon death
16 or other nonprobate designation making it transferable on

1 death;

2 (2) a security registered in beneficiary form; or

3 (3) a pension, profit-sharing plan, retirement account
4 such as an IRA, 401(k), 403(b), or other
5 employment-related benefit plan.

6 "Beneficiary designation" does not include designation of
7 a beneficiary made as part of an annuity or an insurance
8 policy.

9 "Charitable organization" means an entity that is exempt
10 from taxation under Section 501(c)(3) of the Internal Revenue
11 Code.

12 "Holder of property" means any entity that has possession
13 of or is responsible for property subject to a beneficiary
14 designation.

15 Section 10. Notice of death of owner of property. If the
16 holder of the property has verified the death of the owner of
17 the property, the holder of the property must, within 45
18 business days of the verification: provide notice to each
19 charitable organization listed under the beneficiary
20 designation that the charitable organization may have a right
21 to the property; provide the charitable organization with the
22 name of the owner of the property, contact information of the
23 holder of the property; and provide a general description of
24 the property held for the benefit of the charitable
25 organization; and provide the exact language of the

1 beneficiary designation, except that the names of any other
2 beneficiaries that are not charitable organizations may be
3 redacted.

4 Section 15. Charitable organization affidavit of interest
5 in property.

6 (a) If a charitable organization is a beneficiary of an
7 interest in property created by beneficiary designation, that
8 charitable organization may present an affidavit to the holder
9 of the property or to any person with information about the
10 property to obtain the property or information regarding the
11 property. The affidavit must state all of the following:

12 (1) the decedent's name and last known address to the
13 extent known;

14 (2) a general description of the property to the
15 extent known;

16 (3) the charitable organization's name, address, and
17 primary contact information;

18 (4) the charitable organization is a charitable
19 organization;

20 (5) a request that the property be paid, delivered, or
21 transferred to the charitable organization or that
22 information about the property be given to the charitable
23 organization;

24 (6) the charitable organization has a right to the
25 interest in the property listed in the affidavit to the

1 extent known;

2 (7) the affidavit has been signed by an authorized
3 representative of the charitable organization under
4 penalty of perjury before a notary public as provided in
5 the Notary Public Act; and

6 (8) the information in the affidavit is true and
7 correct to the best of the affiant's knowledge or belief.

8 (b) The affidavit must be accompanied by all of the
9 following:

10 (1) a copy of the charitable organization's
11 determination letter from the Internal Revenue Service
12 recognizing its tax-exempt status;

13 (2) a copy of the charitable organization's
14 Certificate of Good Standing issued by the Secretary of
15 State;

16 (3) a death certificate of the decedent, probate
17 notice published by the personal representative of the
18 decedent's estate, proof of payment of the decedent's
19 funeral expenses, the decedent's obituary as verification
20 of the decedent's death, or any other reliable source or
21 record that verifies the decedent's death;

22 (4) a corporate resolution or similar statement of
23 authority of the affiant to act on behalf of the
24 charitable organization; and

25 (5) Internal Revenue Service Form W-9 completed by an
26 authorized representative of the charitable organization.

1 Section 20. Duties of the holder of the property.

2 (a) Unless a court has ordered otherwise, the holder of
3 the property may not do any of the following:

4 (1) require the charitable organization to establish
5 an account with the holder of the property or otherwise
6 become a customer of the holder of the property;

7 (2) require co-beneficiaries to submit claims
8 simultaneously or impose coordination deadlines among
9 co-beneficiaries; or

10 (3) delay payment to any co-beneficiary if other
11 co-beneficiaries have not submitted their claim
12 documentation, except where a security registered in
13 beneficiary form is not readily divisible among multiple
14 beneficiaries and a co-beneficiary has not waived the
15 co-beneficiary's right to a partial share. In such a case,
16 the holder of the property and the charitable organization
17 shall make reasonable efforts to resolve divisibility
18 concerns.

19 (b) The holder of the property may not request any
20 additional personal information from any individual employed
21 by or serving on the board of the charitable organization,
22 including, but not limited to, any of the following:

23 (1) social security number;

24 (2) personal contact information, including home
25 address;

1 (3) personal financial information;

2 (4) date of birth;

3 (5) annual income;

4 (6) value of personal assets;

5 (7) credit checks;

6 (8) criminal background checks;

7 (9) marital status;

8 (10) number of dependents;

9 (11) spouse's maiden name; or

10 (12) government-issued identification card, such as a
11 passport, state identification card, or driver's license,
12 provided that if an individual delivers or presents an
13 affidavit under Section 15 for the purpose of claiming or
14 receiving property, the holder of the property may request
15 presentation of an unexpired government-issued
16 identification bearing a photograph or similar safeguard
17 solely to verify the identity of the individual presenting
18 the affidavit and the individual's authority to act on
19 behalf of the charitable organization.

20 (c) Nothing in this Section prohibits a charitable
21 organization from affirmatively requesting the establishment
22 of a new account with the holder of the property; only upon
23 such affirmative request may the holder of the property
24 require the minimum necessary information contained in
25 subsection (b) and as required by federal law or regulation
26 and the holder's internal account opening policies and

1 procedures to facilitate account establishment.

2 (d) If the holder of property maintains it is prohibited
3 from paying, delivering, or transferring the property listed
4 under a beneficiary designation to a charitable organization
5 in compliance with this Act due to requirements under federal
6 law, the holder of the property shall:

7 (1) explain in writing the reason why the property
8 cannot be paid, delivered, or transferred to the
9 charitable organization; and

10 (2) make good faith efforts in order to facilitate
11 payment, delivery, or transfer of the property in
12 compliance with this Act.

13 (e) Nothing in this Act alters the responsibilities or
14 duties of the beneficiary or holder of the property under the
15 Revised Uniform Unclaimed Property Act or the Illinois Trust
16 and Payable on Death Accounts Act or federal law or
17 regulation.

18 Section 25. Transfer of property. If the requirements of
19 this Act are satisfied by a charitable organization, and there
20 are no conflicting claims to the same shares or portion of a
21 property, the holder of the property must do either or both of
22 the following within 60 business days:

23 (1) pay, deliver, or transfer the property to or for
24 the benefit of the charitable organization if the
25 affidavit has requested the transfer, payment, or delivery

1 of the property to the charitable organization, complying
2 with the charitable organization's preference as to
3 whether the property is paid, delivered, or transferred,
4 to the extent that complying with such preference is
5 reasonably practicable for the holder; or

6 (2) deliver the information requested in the affidavit
7 to the charitable organization.

8 Section 30. Good faith reliance on information given to
9 the holder. The holder of the property and any person who in
10 good faith delivers the property or information requested in
11 reliance on the information a charitable organization provides
12 under this Act, who has no knowledge that representations
13 contained in the affidavit are incorrect, is not liable to any
14 person for so acting and may assume without inquiry the
15 existence of the facts contained in the affidavit.

16 Section 35. Release. Any payments, deliveries, or
17 transfers made by the holder of property in compliance with
18 this Act prior to the receipt of notice of an adverse claim or
19 a restraining order shall be a complete discharge of the
20 holder of property's obligations as to the payment, delivery,
21 or transfer, and the holder of property shall, to the extent of
22 each such payment, delivery, or transfer, be released from all
23 claims of any person, charitable organization, or entity
24 claiming an interest in the property for such payment,

1 delivery, or transfer so made.

2 Section 40. Failure or refusal of holder of the property
3 to act. If the holder of the property fails or refuses to
4 provide the requested property or information within 60
5 business days after receiving the affidavit, the charitable
6 organization may bring an action against the holder of the
7 property to receive the information about the property or
8 recover the property or compel the delivery of the property.
9 An action brought under this Act must be brought within one
10 year after the date of the act or failure to act. If the court
11 finds that the holder of the property acted unreasonably in
12 failing to provide the requested information or to pay,
13 deliver, or transfer the property in compliance with this Act,
14 the court may award to the charitable organization any or all
15 of the following:

16 (1) immediate delivery of the requested information or
17 delivery or recovery of the property or value of the
18 property;

19 (2) damages sustained by the charitable organization;

20 (3) costs of the action;

21 (4) a penalty in an amount determined by the court up
22 to \$10,000 only if the court finds that the holder of the
23 property engaged in bad faith or willful misconduct; or

24 (5) reasonable attorney's fees based on the time
25 expended by the attorney to obtain the requested

1 information or payment, delivery, or transfer of the
2 property without regard to the amount of the recovery on
3 behalf of the charitable organization.

4 Section 45. The Illinois Insurance Code is amended by
5 changing Section 224 as follows:

6 (215 ILCS 5/224) (from Ch. 73, par. 836)

7 Sec. 224. Standard provisions for life policies.

8 (1) After the first day of July, 1937, no policy of life
9 insurance other than industrial, group or annuities and pure
10 endowments with or without return of premiums or of premiums
11 and interest, may be issued or delivered in this State, unless
12 such policy contains in substance the following provisions:

13 (a) A provision that all premiums after the first
14 shall be payable in advance either at the home office of
15 the company or to an agent of the company, upon delivery of
16 a receipt signed by one or more of the officers who shall
17 be designated in the policy, when such receipt is
18 requested by the policyholder.

19 (b) A provision that the insured is entitled to a
20 grace period either of 30 days or of one month within which
21 the payment of any premium after the first may be made,
22 subject at the option of the company to an interest charge
23 not in excess of 6% per annum for the number of days of
24 grace elapsing before the payment of the premium, during

1 which period of grace the policy shall continue in force,
2 but in case the policy becomes a claim during the grace
3 period before the overdue premium is paid, or the deferred
4 premiums of the current policy year, if any, are paid, the
5 amount of such premium or premiums with interest thereon
6 may be deducted in any settlement under the policy.

7 (c) A provision that the policy, together with the
8 application therefor, a copy of which shall be endorsed
9 upon or attached to the policy and made a part thereof,
10 shall constitute the entire contract between the parties
11 and that after it has been in force during the lifetime of
12 the insured a specified time, not later than 2 years from
13 its date, it shall be incontestable except for nonpayment
14 of premiums and except at the option of the company, with
15 respect to provisions relative to benefits in the event of
16 total and permanent disability, and provisions which grant
17 additional insurance specifically against death by
18 accident and except for violations of the conditions of
19 the policy relating to naval or military service in time
20 of war or for violation of an express condition, if any,
21 relating to aviation, (except riding as a fare-paying
22 passenger of a commercial air line flying on regularly
23 scheduled routes between definitely established airports)
24 in which case the liability of the company shall be fixed
25 at a definitely determined amount not less than the full
26 reserve for the policy and any dividend additions;

1 provided that the application therefor need not be
2 attached to or made a part of any policy containing a
3 clause making the policy incontestable from date of issue.

4 (d) A provision that if it is found at any time before
5 final settlement under the policy that the age of the
6 insured (or the age of the beneficiary, if considered in
7 determining the premium) has been misstated, the amount
8 payable under the policy shall be such as the premium
9 would have purchased at the correct age or ages, according
10 to the company's published rate at date of issue.

11 (e) A provision that the policy shall participate
12 annually in the surplus of the company beginning not later
13 than the end of the third policy year; and any policy
14 containing a provision for annual participation beginning
15 at the end of the first policy year, may also provide that
16 each dividend be paid subject to the payment of the
17 premiums for the next ensuing year; and the insured under
18 any annual dividend policy shall have the right each year
19 to have the dividend arising from such participation
20 either paid in cash, or applied in reduction of premiums,
21 or applied to the purchase of paid-up additional
22 insurance, or be left to accumulate to the credit of the
23 policy, with interest at such rate as may be determined
24 from time to time by the company, but not less than a
25 guaranteed minimum rate specified in the policy, and
26 payable at the maturity of the policy, but withdrawable on

1 any anniversary date, subject to such further provisions
2 as the policy may provide regarding the application of
3 dividends toward the payment of any premiums unpaid at the
4 end of the grace period; and if the insured fails to notify
5 the company in writing of his election within the period
6 of grace allowed for the payment of premium, the policy
7 shall further provide which of such options are effective.

8 (f) A provision that after the policy has been in
9 force 3 full years the company at any time, while the
10 policy is in force, will advance, on proper assignment or
11 pledge of the policy and on the sole security thereof, at a
12 specified maximum fixed or adjusted rate of interest in
13 accordance with Section 229.5, a sum equal to, or at the
14 option of the insured less than the amount required by
15 Section 229.3 under the conditions specified thereby and
16 with notification as required by Section 229.5; and that
17 the company will deduct from such loan value any
18 indebtedness not already deducted in determining such
19 value and any unpaid balance of the premium for the
20 current policy year, and may collect interest in advance
21 on the loan to the end of the current policy year; and any
22 policy may also provide that if the interest on the loan is
23 not paid when due it shall be added to the existing loan
24 and shall bear interest at the same rate. No condition
25 other than as provided herein or in Sections 229.3 and
26 229.5 shall be exacted as a prerequisite to any such loan.

1 This clause shall not apply to term insurance.

2 (g) A provision for nonforfeiture benefits and cash
3 surrender values in accordance with the requirements of
4 paragraph (1) of Section 229.1 or, Section 229.2.

5 (h) A table showing in figures the loan values and the
6 options available under the policy each year, upon default
7 in premium payments, during at least the first 20 years of
8 the policy; the policy to contain a provision that the
9 company will furnish upon request an extension of such
10 table beyond the years shown in the policy.

11 (i) A provision that in event of default in premium
12 payments the value of the policy is applied to the
13 purchase of other insurance as provided in this Section,
14 and if such insurance is in force and the original policy
15 is not surrendered to the company and cancelled, the
16 policy may be reinstated within 3 years from such default,
17 upon evidence of insurability satisfactory to the company
18 and payment of arrears of premiums and the payment or
19 reinstatement of any other indebtedness to the company
20 upon the policy, with interest on the premiums at a rate
21 not exceeding 6% per annum payable annually and with
22 interest on the indebtedness at a rate not exceeding the
23 rate prescribed by Section 229.5.

24 (j) A provision that when a policy is a claim by the
25 death of the insured settlement shall be made upon receipt
26 of due proof of death and not later than 2 months after the

1 receipt of such proof. The policy may require that due
2 proof of the death of the insured shall consist of a
3 certified copy of the death certificate of the insured, or
4 other lawful evidence providing equivalent information,
5 and proof of the claimant's interest in the proceeds. If
6 due proof of death requires a certified copy of the death
7 certificate, then no more than one beneficiary shall be
8 required to submit a certified copy of the death
9 certificate.

10 (k) If the policy provides for payment of its proceeds
11 in installments, a table showing the amount and period of
12 such installments shall be included in the policy.

13 (l) Interest shall accrue on the proceeds payable
14 because of the death of the insured, from date of death, at
15 the rate of 10% annually on the total amount payable or the
16 face amount if payments are to be made in installments
17 until the total payment or first installment is paid,
18 unless payment is made within 31 days from the latest of
19 the following to occur:

20 (1) the date that due proof of death is received by
21 the company;

22 (2) the date that the company receives sufficient
23 information to determine its liability, the extent of
24 the liability, and the appropriate payee legally
25 entitled to the proceeds; or

26 (3) the date that legal impediments to payment of

1 proceeds that depend on the action of parties other
2 than the company are resolved and sufficient evidence
3 of the same is provided to the company; legal
4 impediments to payment include, but are not limited
5 to, (A) the establishment of guardianships and
6 conservatorships, (B) the appointment and
7 qualification of trustees, executors, and
8 administrators, and (C) the submission of information
9 required to satisfy State and federal reporting
10 requirements.

11 This provision need not appear in the policy, however, the
12 company shall notify the beneficiary at the time of claim
13 of this provision. The payment of interest shall apply to
14 all policies now in force, as well as those written after
15 the effective date of this amendment.

16 (m) Title on the face and on the back of the policy
17 briefly describing its form.

18 (n) A provision, or a notice attached to the policy,
19 to the effect that during a period of ten days from the
20 date the policy is delivered to the policy owner, it may be
21 surrendered to the insurer together with a written request
22 for cancellation of the policy and in such event, the
23 insurer will refund any premium paid therefor, including
24 any policy fees or other charges. The Director may by rule
25 exempt specific types of policies from the requirements of
26 this subsection.

1 (2) In the case of the replacement of life insurance, as
2 defined in the rule promulgated by the Director, the replacing
3 insurer shall either (1) delay the issuance of its policy for
4 not less than 20 days from the date it has transmitted a policy
5 summary to the existing insurer, or (2) provide in a form
6 titled "Notice Regarding Replacement of Life Insurance", as
7 well as in its policy, or in a separate notice delivered with
8 the policy, that the insured has the right to an unconditional
9 refund of all premiums paid, and that such right may be
10 exercised within a period of 20 days commencing from the date
11 of delivery of such policy. Where option (2) is exercised, the
12 replacing insurer shall also transmit a policy summary to the
13 existing insurer within 3 working days after the date the
14 replacement policy is issued.

15 (3) Any of the foregoing provisions or portions thereof
16 not applicable to single premium or nonparticipating or term
17 policies shall to that extent not be incorporated therein.
18 This Section shall not apply to policies of reinsurance nor to
19 policies issued or granted pursuant to the nonforfeiture
20 provisions prescribed in subparagraph (g) of paragraph (1) of
21 this Section.

22 (Source: P.A. 97-527, eff. 8-23-11.)

23 Section 50. The Unclaimed Life Insurance Benefits Act is
24 amended by changing Section 15 as follows:

1 (215 ILCS 185/15)

2 Sec. 15. Insurer conduct.

3 (a) An insurer shall initially perform a comparison of its
4 insureds', annuitants', and retained asset account holders'
5 in-force policies, annuity contracts, and retained asset
6 accounts in force on or after January 1, 2017 by using the full
7 Death Master File. The initial comparison shall be completed
8 on or before December 31, 2017. An insurer required to perform
9 a comparison of its insureds', annuitants', and retained asset
10 account holders' in-force policies, annuity contracts, and
11 retained asset accounts in force on or after January 1, 2012
12 shall perform a comparison of policies, annuity contracts, and
13 retained asset accounts in force between January 1, 2012 and
14 December 31, 2016 on or before December 31, 2018 by using the
15 full Death Master File. An insurer required to perform a
16 comparison of electronic searchable files concerning its
17 insureds', annuitants', and retained asset account holders'
18 in-force policies, annuity contracts, and retained asset
19 accounts in force on or after January 1, 2000 shall perform a
20 comparison of policies, annuity contracts, and retained asset
21 accounts in force between January 1, 2000 and December 31,
22 2016 on or before December 31, 2018 by using the full Death
23 Master File. Thereafter, an insurer shall perform a comparison
24 on at least a semi-annual basis using the Death Master File
25 update files for comparisons to identify potential matches of
26 its insureds, annuitants, and retained asset account holders.

1 In the event that one of the insurer's lines of business
2 conducts a search for matches of its insureds, annuitants, and
3 retained asset account holders against the Death Master File
4 at intervals more frequently than semi-annually, then all
5 lines of the insurer's business shall conduct searches for
6 matches against the Death Master File with the same frequency.
7 Within 6 months after acquisition of policies, annuity
8 contracts, or retained asset accounts from another insurer,
9 the acquiring insurer shall compare all newly acquired
10 policies, annuity contracts, and retained asset accounts that
11 were not searched by the previous insurer in compliance with
12 this Act against the complete Death Master File to identify
13 potential matches of its insureds, annuitants, and retained
14 asset account holders. Upon any subsequent acquisition of
15 policies, annuity contracts, or retained asset accounts from
16 another insurer, when the previous insurer has already
17 conducted a search of the newly acquired policies, annuity
18 contracts, and retained asset accounts using the complete
19 Death Master File, the acquiring insurer shall compare all
20 newly acquired policies, annuity contracts, and retained asset
21 accounts using all of the Death Master File updates since the
22 time the previous insurer conducted the complete search to
23 identify potential matches of its insureds, annuitants, and
24 retained asset account holders.

25 An insured, an annuitant, or a retained asset account
26 holder is presumed dead if the date of his or her death is

1 indicated by the comparison required in this subsection (a),
2 unless the insurer has competent and substantial evidence that
3 the person is living, including, but not limited to, a contact
4 made by the insurer with the person or his or her legal
5 representative.

6 For those potential matches identified as a result of a
7 Death Master File match, the insurer shall within 120 days
8 after the date of death notice, if the insurer has not been
9 contacted by a beneficiary, determine whether benefits are due
10 in accordance with the applicable policy or contract and, if
11 benefits are due in accordance with the applicable policy or
12 contract:

13 (1) use good faith efforts, which shall be documented
14 by the insurer, to locate the beneficiary or
15 beneficiaries; the Department shall establish by
16 administrative rule minimum standards for what constitutes
17 good faith efforts to locate a beneficiary, which shall
18 include: (A) searching insurer records; (B) the
19 appropriate use of First Class United States mail, e-mail
20 addresses, and telephone calls; and (C) reasonable efforts
21 by insurers to obtain updated contact information for the
22 beneficiary or beneficiaries; good faith efforts shall not
23 include additional attempts to contact the beneficiary at
24 an address already confirmed not to be current;

25 If the beneficiary is a charitable organization as
26 defined in Section 5 of the Charitable Organization

1 Beneficiary Act, but excluding not-for-profit
2 organizations that are the irrevocable sole beneficiary of
3 a life insurance policy covered by Section 245.2 of the
4 Illinois Insurance Code, the insurer shall, within 120
5 days, including if the insurer has been contacted by the
6 charitable beneficiary:

7 (A) determine whether the charitable organization
8 has a right to the proceeds of the policy, annuity
9 contract, or a retained asset account;

10 (B) provide a general description of the policy,
11 annuity contract, or a retained asset account that may
12 be held for the benefit of the charitable
13 organization, and the exact language of the
14 beneficiary designation, in accordance with subsection
15 (c);

16 (C) include information that verifies whether the
17 insurer has already obtained the official death
18 certificate or documentation needed to verify the
19 death of the insured, annuitant, or retained asset
20 account holder; and

21 (2) provide the appropriate claims forms or
22 instructions to the beneficiary or beneficiaries to make a
23 claim, including the need to provide an official death
24 certificate if applicable under the policy or annuity
25 contract.

26 If the beneficiary is a charitable organization as

1 defined in Section 5 of the Charitable Organization
2 Beneficiary Act, the insurer shall, within 120 days,
3 provide the forms and instructions pursuant to subsection
4 (a)(2), and the insurer has the same duties as a holder of
5 property under Section 20 of the Charitable Organization
6 Beneficiary Act, including if the insurer has been
7 contacted by the charitable beneficiary.

8 (b) Insurers shall implement procedures to account for the
9 following when conducting searches of the Death Master File:

10 (1) common nicknames, initials used in lieu of a first
11 or middle name, use of a middle name, compound first and
12 middle names, and interchanged first and middle names;

13 (2) compound last names, maiden or married names, and
14 hyphens, blank spaces, or apostrophes in last names;

15 (3) transposition of the "month" and "date" portions
16 of the date of birth; and

17 (4) incomplete social security numbers.

18 (c) To the extent permitted by law, an insurer may
19 disclose the minimum necessary personal information about the
20 insured, annuity owner, retained asset account holder, or
21 beneficiary to a person whom the insurer reasonably believes
22 may be able to assist the insurer with locating the
23 beneficiary or a person otherwise entitled to payment of the
24 claims proceeds.

25 (d) An insurer or its service provider shall not charge
26 any beneficiary or other authorized representative for any

1 fees or costs associated with a Death Master File search or
2 verification of a Death Master File match conducted pursuant
3 to this Act.

4 (e) The benefits from a policy, annuity contract, or a
5 retained asset account, plus any applicable accrued interest,
6 shall first be payable to the designated beneficiaries or
7 owners and, in the event the beneficiaries or owners cannot be
8 found, shall be reported and delivered to the State Treasurer
9 pursuant to the Revised Uniform Unclaimed Property Act.

10 Nothing in this subsection (e) is intended to alter the
11 amounts reportable under the existing provisions of the
12 Revised Uniform Unclaimed Property Act or to allow the
13 imposition of additional statutory interest under Article XIV
14 of the Illinois Insurance Code.

15 (f) Failure to meet any requirement of this Section with
16 such frequency as to constitute a general business practice is
17 a violation of Section 424 of the Illinois Insurance Code.
18 Nothing in this Section shall be construed to create or imply a
19 private cause of action for a violation of this Section.

20 (Source: P.A. 99-893, eff. 1-1-17; 100-22, eff. 1-1-18;
21 100-543, eff. 1-1-18; 100-863, eff. 8-14-18.)".