

97TH GENERAL ASSEMBLY State of Illinois 2011 and 2012 HB1378

Introduced 2/9/2011, by Rep. Joseph M. Lyons

SYNOPSIS AS INTRODUCED:

215 ILCS 5/143.19.2 new

Amends the Illinois Insurance Code. Provides that an insurer may not refuse to issue vehicle insurance to a person solely because the applicant is a volunteer driver and may not impose a surcharge or otherwise increase the rate for a vehicle policy solely on the basis that the named insured or any member of the insured's household or a person who customarily operates the insured's vehicle is a volunteer driver. Provides that the provision concerning volunteer driver protection shall not prohibit an insurer from taking any actions upon factors other than the volunteer status of the insured driver. Effective immediately.

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1 AN ACT concerning insurance.

Be it enacted by the People of the State of Illinois, represented in the General Assembly:

- Section 5. The Illinois Insurance Code is amended by adding Section 143.19.2 as follows:
- 6 (215 ILCS 5/143.19.2 new)
- 7 <u>Sec. 143.19.2. Volunteer driver protection.</u>
- (a) For the purpose of this Section, "volunteer driver" 8 9 means a person who transports by vehicle individuals or goods 10 without compensation above reimbursement for expenses, where the driving services are performed for a nationally affiliated 11 12 charitable nonprofit organization operating in Area Agencies on Aging areas number 3 or 12, as designated by the Department 13 14 on Aging, that allows older individuals to transfer their automobiles to the organization in exchange for personal 15 16 transportation services.
 - (b) An insurer may not refuse to issue vehicle insurance to a person solely because the applicant is a volunteer driver. An insurer may not impose a surcharge or otherwise increase the rate for a vehicle policy solely on the basis that the named insured or any member of the insured's household or a person who customarily operates the insured's vehicle is a volunteer driver. This Section shall not prohibit an insurer from taking

- 1 any actions upon factors other than the volunteer status of the
- 2 <u>insured driver.</u>
- 3 Section 99. Effective date. This Act takes effect upon
- 4 becoming law.