

# Illinois Administrative Code

## TITLE 50: INSURANCE

### CHAPTER I: DEPARTMENT OF INSURANCE

#### PART 921: EXCLUSION PROVISIONS - AUTOMOBILE

##### PART 921

##### Section

##### 921.10 Authority

##### 921.20 Scope

##### 921.30 Exclusions

**AUTHORITY:** Implementing Section 143(2), and Article IX and authorized by Section 401 of the Illinois Insurance Code (Ill. Rev. Stat., 1981, ch. 73, pars. 755 (2), 744 et seq. and 1013).

**SOURCE:** Filed May 19, 1972, effective June 1, 1972; codified at 5 Ill. Reg. 14342.

##### **921.10 Authority**

This Rule is promulgated by the Director of Insurance under Section 401 of the Illinois Insurance Code which empowers the Director "...to make reasonable rules and regulations as may be necessary for making effective..." the insurance laws of this State. It is the purpose of this Rule to implement Section 143(2) and Article IX of the Illinois Insurance Code.

##### **921.20 Scope**

This Rule shall apply to any insurance company licensed to do business in this State which is transacting the kind or kinds of business described as Class 2 (b) or Class 3 (e) of Section 4 of the Illinois Insurance Code.

##### **921.30 Exclusions**

On and after June 1, 1972, no automobile insurance policy issued or renewed in this State shall contain a provision excluding a class of persons solely as a consideration of the rate class applied thereto.

Furthermore, no company shall include such a provision in any automobile insurance policy unless the insured, because of unusual hazards or exposures, would not otherwise meet the company's normal underwriting standards for acceptance.