

# Review Requirements Checklist

## Ocean Marine

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### Line(s) of Insurance/Business:

- Ocean Marine; filing code(s) 8.0000

### Links:

- [Illinois Compiled Statutes Online](#)
- [Administrative Regulations Online](#)
- [Product Coding Matrix](#)

All filings are public record in accordance with 215 ILCS 5/404 except where another provision of the Insurance Code says otherwise. The only code section that allows for a filing to be a trade secret or confidential is 215 ILCS 157/40 Use of Credit Information in Personal Insurance Act.

The Department's checklists include summaries that do not provide detailed information about all laws, regulations and bulletins. Therefore, the insurers should review the actual laws, regulations and bulletins to ensure forms are fully compliant before filing with the Department.

A form filing fee is required pursuant to 215 ILCS 5/408 (1)(jj).

LINE OF AUTHORITY	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS
Must have proper Class and Clause authority to conduct this line of business in Illinois.	<a href="#">215 ILCS 5/4</a> <a href="#">List of Classes/Clauses</a>	To write Ocean Marine insurance in Illinois, companies must be authorized to write; <ol style="list-style-type: none"> <li>1. Class 3, Clause (d)</li> </ol>
Certain ocean or wet marine forms are exempt.	<a href="#">215 ILCS 5/121-2.06</a>	The requirement to have a certificate of authority does not apply to transactions in Illinois relative to a policy issued or to be issued outside this State involving insurance on vessels, craft or hulls, cargos, marine builder's risk, marine protection and indemnity or other risk, including strikes and war

		risks commonly insured under ocean or wet marine forms of policy.
SERFF FILING	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS
<p>The SERFF filing must contain specified information</p> <p>"Me too" filings are not allowed.</p>	<p><a href="#">50 IL Adm. Code 753</a></p>	<p>All companies must file, using the System for Electronic Rate and Form Filing (SERFF):</p> <ol style="list-style-type: none"> <li>1. Copies of all policy forms on these kinds of business and, for mutual companies, a separate proxy signature line for the insured to sign, if applicable;</li> <li>2. Copies of generally used endorsement forms on these kinds of business;</li> <li>3. Copies of all application forms used on these kinds of business, including a separate proxy signature line for the insured to sign if applicable;</li> <li>4. A copy of the declaration page, in non-individualized, template form, absent personal policyholder information; and</li> <li>5. A copy of the policy jacket, if used by the company.</li> </ol> <p>All filings must be accompanied by a forms submission letter that includes:</p> <ol style="list-style-type: none"> <li>1. The name of the advisory organization or company making the filing;</li> <li>2. Title, form number, and edition identification for the forms;</li> <li>3. Information as to what Class and Clause coverage is written under;</li> <li>4. Identification of all applicable endorsements and applications as to the policy forms for which the endorsements and applications are used;</li> <li>5. Notification as to whether the filing is new or supersedes a present filing. Identification of all changes in all superseding filings, as well</li> </ol>

		<p>as identification of all superseded forms, is required; and</p> <p>6. Effective date of use.</p> <p>Companies under the same ownership or general management are required to make separate individual company filings.</p> <p>Company Group (“Me too”) filings are unacceptable.</p>
<b>FILING SUBMISSION</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
When forms must be filed.	<a href="#">50 IL Adm. Code 753</a>	Forms must be received by the Department no later than their effective date of use.
Final printed forms must be filed.	<a href="#">50 IL Adm. Code 753</a>	Typed or printer's proof copies may be submitted for review, but must be re-filed in printed form. Statements, provisions, or endorsements may not be typed or superimposed on a policy or endorsement.
Requirements for company FEIN numbers.		Company must include all Federal Employer Identification Numbers (FEINs) for companies making the filing.
All forms submitted under the same SERFF tracking number must have common coverage relationship.		All forms under an assigned SERFF tracking number must have a common coverage relationship. (e.g., all forms in an auto filing must pertain only to auto, etc.)
<b>NO FILE OR FILING EXEMPTIONS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
<p>Ocean Marine forms issued to "industrial insureds" are not required to be filed.</p> <p>However, such forms must comply with all laws, regulations, bulletins, etc. unless specifically exempted by the law, regulation, bulletin, etc.</p>	<a href="#">215 ILCS 5/143(3)</a>  <a href="#">215 ILCS 5/121-2.08</a>	<p>Insurance policies issued to those qualifying as industrial insureds are not subject to the policy form filing requirements of 215 ILCS 5/143(3).</p> <p>215 ILCS 5/121-2.08 applies to all authorized companies. Definitions within 5/445 are relied upon to avoid duplication of those definitions. This reliance is not intended to limit exemptions to surplus lines carriers.</p>
Manuscript endorsements are not required to be filed.	<a href="#">215 ILCS 5/143(3)</a>	Insurers are not required to file riders or endorsements prepared to meet special, unusual,

		<p>peculiar, or extraordinary conditions applying to an individual risk.</p> <p>Because Section 143(3) exempts only riders or endorsements, policy forms applying to an individual risk must still be filed. In addition, because Section 143(3) exempts only endorsements applying to an individual risk, if a company uses the same endorsement on more than one risk, such form no longer qualifies for the filing exemption and must be filed.</p>
<b>SIDE BY SIDE COMPARISON</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Form changes must be highlighted.	<a href="#">50 IL Adm. Code 753</a>	Changes from currently filed forms must be highlighted.
<b>THIRD PARTY FILERS AUTHORITY</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
<p>Insurer may authorize an advisory organization to make a form filing on its behalf.</p> <p>Insurer may change or delay the effective date of an advisory organization form filing by properly notifying the Department.</p> <p>Insurer may authorize attorneys, consulting firms, etc. to submit form filings to the Department, as long as the filing includes proper authorization.</p>	<a href="#">50 IL Adm. Code 753</a>	<p>Insurer may authorize an advisory organization, of which it is a member or subscriber, to file forms on its behalf, as long as the insurer has on file with the Department a forms authorization letter which includes:</p> <ol style="list-style-type: none"> <li>1) the name of the authorized advisory organization.</li> <li>2) the kinds of business for which filings will be made.</li> <li>3) authorization clause or language.</li> <li>4) effective date of authorization.</li> </ol> <p>Insurer may change or delay the effective date of an advisory organization form filing by notifying the Department. The notice shall include the insurer name, FEIN number, line of insurance, advisory organization name and filing number, and effective date desired.</p> <p>Insurer may authorize attorneys, consulting firms, etc. to submit form filings to the Department, as long as the filing includes a notice, signed by an authorized company officer, giving authority for the</p>

		entity to act on the insurer's behalf on any issues related to the filing.
<b>AMBIGUOUS &amp; MISLEADING</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
The Director may disapprove a form filing if it contains inconsistent, ambiguous, or misleading clauses.	<a href="#">215 ILCS 5/143(2)</a>	Director may disapprove any form that contains inconsistent, ambiguous, or misleading clauses.
<b>APPLICATIONS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Applications must be filed.	<a href="#">50 IL Adm. Code 753</a>	Applications must be filed, including online/electronic applications.
<b>ARBITRATION</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Requirements for arbitration provisions.	<a href="#">710 ILCS 5/1</a> <a href="#">215 ILCS 5/143(2)</a>	Any controversy or claim arising out of or relating to the contract, or the breach thereof, may be settled within a reasonable time limit by arbitration administered by the American Arbitration Association in accordance with the Uniform Arbitration Act 710 ILCS 5/1.  The arbitration may be binding on both parties, or non-binding upon the insured, but in all instances must be entered into on a voluntary basis, as the insured must have the option of filing a lawsuit. Any forms that contain provisions to the contrary are deemed to contain exceptions and conditions that unreasonably or deceptively affect the risks that are purported to be assumed by the policy, in violation of Section 143(2) and will be disapproved accordingly.
<b>BANKRUPTCY PROVISIONS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Policies that contain liability coverage must include a bankruptcy provision.	<a href="#">215 ILCS 5/388</a>	All policies containing liability coverage must include a provision stating that insolvency or bankruptcy of the insured shall not release the company from its duties to pay under the policy.
<b>CANCELLATION &amp; NON-RENEWAL</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>

May not refuse to issue a policy on sole basis of previous refusal, cancellation or nonrenewal by any insurer.	<a href="#">215 ILCS 5/143.10</a>	No company shall refuse to issue a policy on the sole basis that the insured or applicant for such policy was previously refused issuance or renewal of a policy by an insurer, or such insured's policy was cancelled on a prior date by any insurer.
<b>PERMISSIBLE RASONS FOR CANCELLATION</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
May not cancel because agent's contract with insurer was terminated.	<a href="#">215 ILCS 5/141.01</a>	Insurers may not cancel any policy on the ground that the company's contract with the agent through whom the policy was obtained has been terminated.
May not cancel a policy on sole basis of previous refusal, cancellation or nonrenewal by any insurer.	<a href="#">215 ILCS 5/143.10</a>	Insurers may not cancel a policy on the sole basis that the insured or applicant for such policy was previously refused issuance or renewal of a policy by an insurer, or such insured's policy was cancelled on a prior date by any insurer.
<b>PERMISSIBLE REASONS FOR NON-RENEWAL</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
May not refuse to renew because agent's contract with insurer was terminated.	<a href="#">215 ILCS 5/141.01</a>	Insurers may not refuse to renew any policy on the ground that the company's contract with the agent through whom the policy was obtained has been terminated.
May not refuse to renew a policy on sole basis of previous refusal, cancellation or nonrenewal by any insurer.	<a href="#">215 ILCS 5/143.10</a>	Insurers may not refuse to renew a policy on the sole basis that the insured or applicant for such policy was previously refused issuance or renewal of a policy by an insurer, or such insured's policy was cancelled on a prior date by any insurer.
<b>CONSUMER INFORMATION</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Written notice of company's complaint Department and Department of Insurance Public Service Department.	<a href="#">215 ILCS 5/143c</a> <a href="#">50 IL Adm. Code 931</a> <a href="#">CB 2025-01</a>	No policy may be delivered unless the policyholder or certificate holder is provided written notice of the address of the complaint Department of the insurance company, and the address of the Public Service Department of the Department of Insurance or its successor.  Rule 931 provides more specific guidance that:

		<p>a) such notice shall accompany any newly issued policy or binder;</p> <p>b) "written notice" shall be satisfied by: any printed notice delivered with a policy or certificate; any adhering label attached to a policy or certificate; any computerized notice issued concurrently with a computer issued policy or certificate; or any other form of individual written notice substantially similar to the above.</p> <p>Notice of Availability of the Department of Insurance shall be no less informative than the following: Illinois Department of Insurance, Consumer Division, 115 S. LaSalle St., 13th Floor, Chicago, Illinois 60603 and Illinois Department of Insurance, 320 West Washington Street, Springfield, Illinois 62767.</p> <p>The address to be used for the company shall be an office that can service all types of complaints. If one office cannot service all types of complaints, then the additional addresses of each appropriate service office must be given.</p> <p>In addition to providing the required addresses, the notification should set forth the minimum amount of information included in the following suggested wording: "This notice is to advise you that should any complaints arise regarding this insurance, you may contact the following."</p>
<b>CONTENT OF POLICIES</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Reasons for which the Director may disapprove a form filing.	<a href="#">215 ILCS 5/143(2)</a>	The Director may disapprove any form that (i) violates any provision of the Illinois Insurance Code, (ii) contains inconsistent, ambiguous, or misleading clauses, or (iii) contains exceptions and conditions that will unreasonably or deceptively affect the risks that are purported to be assumed by the policy.

Requirements for form content and readability.	<a href="#">50 IL Adm. Code 753</a>	<p>There must be printed at the head of the policy the name of the insurer or insurers issuing the policy, the location of the Home Office thereof; a statement of whether the insurer is a stock, mutual, reciprocal, Lloyds, alien insurer, or an insurer operating under a charter by Special Act of the Legislature of any state. There may be added thereto such devices, emblems or designs and dates as are appropriate for the insurer issuing the policy.</p> <p>All forms must be identified by a descriptive title, form number and edition identification.</p> <p>All forms must be printed in not less than eight-point type.</p>
<b>DEFINITIONS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Nation-wide marine definition of the NAIC.	<a href="#">50 IL Adm. Code 101</a>	Describes the kinds of risks and coverages which may be classified or identified under state insurance laws as marine, inland marine, or transportation insurance, but does not include all of the kinds of risks and coverages which may be written, classified or identified under such.
<b>DISCRIMINATION</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
May not cancel certain policies, or refuse to issue or renew certain policies solely due to hate crimes.	<a href="#">215 ILCS 5/143.24c</a>  <a href="#">Title 26 U.S.C. Sections 170(b)(1)(A)(i), (ii), and (vi).</a>	<p>Insurers may not cancel a policy, or refuse to issue or renew a policy solely on the basis that one or more claims have been made against any policy during the preceding 60 months, for a loss that is the result of a hate crime, if the insured provides evidence to the insurer that the act causing the loss is identified as a hate crime on a police report.</p> <p>Applies to policies issued to an individual, a religious organization described in Section 170(b)(1)(A)(i) of Title 26 of the United States Code, or an educational organization described in Section 170(b)(1)(A)(ii) of Title 26 of the United States Code, or any other nonprofit organization described in Section 170(b)(1)(A)(vi) of Title 26 of</p>



		the United States Code that is organized and operated for religious, charitable, or educational purposes.
Redlining -- When geographic location of risk may be grounds for refusing to insure.	<a href="#">215 ILCS 5/155.22</a>	Insurer may not refuse to provide insurance solely on the basis of the specific geographic location of the risk unless such refusal is for a business purpose which is not a mere pretext for unfair discrimination.
Rating, claims handling, and underwriting decisions based solely on domestic violence.	<a href="#">215 ILCS 5/155.22b</a>	No insurer that issues a property and casualty policy may use the fact that an applicant or insured incurred bodily injury as a result of a battery committed against him/her by a spouse or person in the same household as a sole reason for a rating, underwriting, or claims handling decision.
Unfair methods of competition or unfair or deceptive acts or practices defined.	<a href="#">215 ILCS 5/424(3)</a>	It is an unfair method of competition or unfair and deceptive act or practice if a company makes or permits any unfair discrimination between individuals or risks of the same class or of essentially the same hazard and expense element because of the race, color, religion, or national origin of such insurance risks or applicants.
Procedure as to unfair methods of competition or unfair or deceptive acts or practices not defined.	<a href="#">215 ILCS 5/429</a>	Outlines the procedures the Director follows when he has reason to believe that a company is engaging in unfair methods of competition or unfair or deceptive acts or practices.
Civil Union Partnerships-effective June 1, 2011	<a href="#">750 ILCS 75/1</a> <a href="#">Civil Union Fact Sheet</a>	The Religious Freedom Protection and Civil Union Act will allow both same-sex and different-sex couples to enter into a civil union with all of the obligations, protections, and legal rights that Illinois provides to married heterosexual couples.  Please note that whenever a policy form, application, or rating rule includes the terms "spouse," "married," or "immediate family member" it is required that parties to a civil union be included in these definitions.
<b>DOMESTIC ABUSE</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>

Rating, claims handling, and underwriting decisions based solely on domestic violence.	<a href="#">215 ILCS 5/155.22b</a>	No insurer that issues a property and casualty policy may use the fact that an applicant or insured incurred bodily injury as a result of a battery committed against him/her by a spouse or person in the same household as a sole reason for a rating, underwriting, or claims handling decision.
Intentional acts exclusion -- exception for innocent co-insured.	<a href="#">215 ILCS 5/155.22b</a>	If a policy excludes property damage coverage for intentional acts, the insurers may not deny payment to an innocent co-insured who did not cooperate in or contribute to the creation of the loss if the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss.
<b>EXCLUSIONS &amp; LIMITATIONS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Blank endorsements are acceptable for filing, with exceptions.	<a href="#">215 ILCS 5/143(2)</a>	Blank endorsements may be filed, but may not be used to decrease coverage, increase rates or deductibles, or negatively alter any terms or conditions of coverage, unless such change is at the sole request of the insured. Any forms that contain provisions to the contrary are deemed to contain exceptions and conditions that unreasonably or deceptively affect the risks that are purported to be assumed by the policy, in violation of Section 143(2) and will be disapproved accordingly.
<b>MOLD</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Filing procedures and requirements for exclusions and limitations related to mold.	<a href="#">Company Bulletin 2002-07</a>	Please refer to Company Bulletin 2002-07 for specific information and guidance.
<b>TERRORISM</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Terrorism Risk Insurance Program Reauthorization Act of 2015 and Filing Procedures and Requirements for Terrorism-Related Forms, Rules and Rates.	<a href="#">Company Bulletin 2015-03</a>	Please refer to Company Bulletin 2015-03 for specific information and guidance.

GROUP POLICIES	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS
Group ocean marine policies are not specifically allowed by statute.	<a href="#">215 ILCS 5/388a-388g</a> <a href="#">215 ILCS 5/393a-393g</a> <a href="#">215 ILCS 5/400.1</a> <a href="#">IL Adm. Code 2302</a> <a href="#">215 ILCS 5/900-906</a>	There are no enabling statutes in Illinois that authorize the writing of group fire, casualty, inland marine, or surety insurance. The effect is to require that all fire, casualty, inland marine, or surety insureds of the same class be treated alike. These provisions are not applicable where the Illinois Insurance Code specifically authorizes the grouping of risks. The only coverages that are currently authorized on a group basis are: a) group vehicle; b) group professional liability; c) group inland marine; d) group legal.
ACTION AGAINST COMPANY	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS
Periods of limitation tolled.	<a href="#">215 ILCS 5/143.1</a>	If the form contains a provision limiting the period of time within which the insured may bring suit, the provision must state that the running of such period is tolled from the date proof of loss is filed until the date the claim is denied in whole or in part.
PAYMENT OF LOSS TIME PERIOD	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS
If a form states when a claim will be paid, the language must conform to this Rule.	<a href="#">50 IL Adm. Code 919.50</a>	If a form contains a provision stating when a claim shall be paid, the provision must comply with this Rule that states that the insurer shall affirm or deny liability on claims within a reasonable time and shall offer payment within 30 days of affirmation of liability if the amount of the claim is determined and not in dispute. For those portions of the claim which are not in dispute and the payee is known, the insurer shall tender payment within said 30 days.
OTHER INSURANCE	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS
Requirements for "Other Insurance" provisions.	<a href="#">215 ILCS 5/143(2)</a>	"Other Insurance" provisions must state that coverage under the policy will share proportionately with other similar coverages the insured may have. Any forms that contain provisions to the contrary are deemed to contain exceptions and conditions that

		unreasonably or deceptively affect the risks that are purported to be assumed by the policy, in violation of Section 143(2) and will be disapproved accordingly.
<b>REBATES</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Payments or acceptance of rebates prohibited.  Rebates -- penalties	<a href="#">215 ILCS 5/151</a>  <a href="#">215 ILCS 5/152</a>	<p>No insurer, agent or broker shall offer, give, etc., any rebate of premium, agent's commission, profits, dividends, or any special advantage in date of policy or age of issue, or any other valuable consideration or inducement, upon issuance or renewal, which is not specified in the policy contract of insurance.</p> <p>However, insurers may pay a bonus to policyholders or abate their premiums, in whole or in part, out of surplus accumulated from nonparticipating insurance.</p> <p>Insurers may also offer a child passenger restraint system, or a discount from the purchase price of a child passenger restraining system to policyholders, when the purpose of such system is the safety of a child and compliance with the "Child Passenger Protection Act."</p> <p>No insured or applicant shall directly or indirectly receive or accept any rebate of premium or agent's or broker's commission, or any favor or advantage, or any valuable consideration or inducement, other than such as is specified in the policy.</p> <p>Any company or person violating any provision of Section 151 shall be guilty of a Class B misdemeanor.</p>
<b>VOIDANCE</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Requirements to rescind a policy for misrepresentation or false warranty.	<a href="#">215 ILCS 5/154</a>	A policy may not be rescinded, defeated or avoided unless the misrepresentation is stated in the policy, endorsement or rider attached thereto, or in the written application therefore, and was made with the

		actual intent to deceive, or materially affected either the acceptance of the risk or the hazard assumed by the company.
<b>MISCELLANEOUS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Endorsements that amend another endorsement are prohibited.	<a href="#">215 ILCS 5/143(2)</a>	An endorsement cannot be used to amend another endorsement. Such endorsements are deemed to result in inconsistent, ambiguous, or misleading clauses, in violation of Section 143(2) and will be disapproved accordingly.
Negative response roll-ons are prohibited.	<a href="#">215 ILCS 5/429</a>	Form changes that are optional may not be applied "automatically unless the insured rejects." Insureds must be offered the option and must respond affirmatively for the change to apply. To apply the option automatically unless rejected is to engage in an unfair or deceptive act or practice.
<b>RATE, RULE, RATING PLAN, CLASSIFICATION, AND TERRITORY FILING REQUIREMENTS</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Ocean Marine rates and rules are not required to be filed in Illinois.	<a href="#">50 IL Adm. Code 754</a>	Ocean Marine rates and rules are not required to be filed in Illinois.
<b>OTHER</b>	<b>REFERENCE</b>	<b>DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS</b>
Unfair methods of competition or unfair or deceptive acts or practices defined.	<a href="#">215 ILCS 5/424(3)</a>	It is an unfair method of competition or unfair and deceptive act or practice if a company makes or permits any unfair discrimination between individuals or risks of the same class or of essentially the same hazard and expense element because of the race, color, religion, or national origin of such insurance risks or applicants.
Procedure as to unfair methods of competition or unfair or deceptive acts or practices not defined.	<a href="#">215 ILCS 5/429</a>	Outlines the procedures the Director follows when he has reason to believe that a company is engaging in unfair methods of competition or unfair or deceptive acts or practices.

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