



Substitute Senate Bill No. 259

Public Act No. 06-5

***AN ACT PROHIBITING DISCRIMINATION IN LIFE INSURANCE
BASED ON LAWFUL TRAVEL DESTINATIONS.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. (NEW) (*Effective from passage*) No life insurance company doing business in this state may deny or refuse to accept an application for life insurance, refuse to renew, cancel, restrict or otherwise terminate a policy of life insurance, or make any distinction or discrimination between persons as to the premiums or rates charged for policies of life insurance, on the basis of any past or future lawful travel destination of the applicant or insured, except that such company may deny such application or charge a different premium or rate for coverage under such policy based on a specific lawful travel destination where the denial or rate differential is based on sound actuarial principles or is related to actual or reasonably anticipated experience.

Approved April 21, 2006