

HB0043



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB0043

Introduced 1/9/2025, by Rep. Bob Morgan

SYNOPSIS AS INTRODUCED:

215 ILCS 5/392.2 new

Amends the Illinois Insurance Code. Creates the Task Force on Firearm Insurance to review current and potential future insurance policy offerings for the safe and legal possession of firearms and to offer policymaking recommendations related to the use of that insurance. Provides that the Department of Insurance shall provide administrative support for the Task Force. Provides that the Task Force shall be composed of specified members. Provides that the Task Force shall elect a chairperson from its membership. Provides that appointments shall be made within 90 days after the effective date of the amendatory Act. Provides that members shall serve without compensation. Provides that the Task Force shall submit a report of findings, recommendations, and other information to the Governor and the General Assembly by December 31, 2026. Provides that the Task Force is dissolved January 1, 2027. Effective immediately.

LRB104 03560 BAB 13584 b

A BILL FOR

1 AN ACT concerning regulation.

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

4 Section 5. The Illinois Insurance Code is amended by
5 adding Section 392.2 as follows:

6 (215 ILCS 5/392.2 new)

7 Sec. 392.2. Task Force on Firearm Insurance.

8 (a) The Task Force on Firearm Insurance is created for the
9 purpose of reviewing public policy options relating to the
10 insurance of firearms in the State of Illinois.

11 (b) The Department shall provide administrative support
12 for the Task Force to review current and potential future
13 insurance policy offerings for the safe and legal possession
14 of firearms and to offer policymaking recommendations related
15 to the use of that insurance. The Task Force shall work
16 cooperatively with the insurance industry, community
17 organizations, advocacy groups, and appropriate State agencies
18 to develop policy options related to insuring the ownership
19 and use of firearms. The Task Force shall be composed of the
20 following members:

21 (1) One member of the General Assembly, appointed by
22 the Speaker of the House of Representatives.

23 (2) One member of the General Assembly, appointed by

1 the President of the Senate.

2 (3) One member of the General Assembly, appointed by
3 the Minority Leader of the House of Representatives.

4 (4) One member of the General Assembly, appointed by
5 the Minority Leader of the Senate.

6 (5) 2 representatives of the Illinois commercial
7 insurance industry, appointed by the Governor.

8 (6) 2 experts in the incidences, causes, and impacts
9 of firearm-related injuries and deaths, appointed by the
10 Governor.

11 (7) The Director of the Illinois State Police or the
12 Director of the Illinois State Police's designee.

13 (8) The Director of Insurance or the Director of
14 Insurance's designee.

15 (9) The Director of Public Health or the Director of
16 Public Health's designee.

17 (10) 2 representatives of firearm advocacy groups,
18 appointed by the Governor.

19 (c) The Task Force shall elect a chairperson from its
20 membership and shall have the authority to determine its
21 meeting schedules, hearing schedules, and agendas.

22 (d) Appointments shall be made within 90 days after the
23 effective date of this amendatory Act of the 104th General
24 Assembly.

25 (e) Members shall serve without compensation and shall be
26 adults and residents of Illinois.

1 (f) The Task Force shall:

2 (1) review existing available insurance that covers
3 risks arising from the ownership and use of firearms;

4 (2) review potential future insurance policy offerings
5 that would cover risks arising from the ownership and use
6 of firearms;

7 (3) gather and analyze information on the cost and
8 other impacts associated with each policy option put
9 forward; and

10 (4) provide recommendations on the feasibility and
11 cost-effectiveness of requiring firearm owners in this
12 State to possess insurance, including any risks generally
13 to be covered.

14 (g) A report of the findings, recommendations, and other
15 information determined by the Task Force to be relevant shall
16 be made available on the Department's website.

17 (h) The Task Force shall submit the report of findings and
18 recommendations to the Governor and the General Assembly by
19 December 31, 2026.

20 (i) The Task Force on Firearm Insurance is dissolved and
21 this Section is repealed on January 1, 2027.

22 Section 99. Effective date. This Act takes effect upon
23 becoming law.