



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

HB1234

Introduced 1/28/2025, by Rep. Rita Mayfield

#### SYNOPSIS AS INTRODUCED:

20 ILCS 4070/15  
20 ILCS 4070/20

Amends the Commission on Discrimination and Hate Crimes Act. Provides that the Commission on Discrimination and Hate Crimes shall research and identify any discriminatory practices used by insurance companies in the ratemaking process for home insurance and automobile insurance, including, but not limited to, the use of zip codes, credit scores, and age in a manner that results in inequitable rates being assessed to certain populations. Provides that, beginning with the report that is due by March 30, 2026, the Commission shall include any findings and recommendations it makes concerning discriminatory practices used by insurance companies in its report to the Governor and the General Assembly. Effective immediately.

LRB104 06172 SPS 16206 b

1 AN ACT concerning State government.

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

4 Section 5. The Commission on Discrimination and Hate  
5 Crimes Act is amended by changing Sections 15 and 20 as  
6 follows:

7 (20 ILCS 4070/15)

8 Sec. 15. Purposes of Commission.

9 (a) The purposes of the Commission include, but are not  
10 limited to, the following:

11 (1) To work in partnership with community leaders,  
12 educators, religious leaders, social service agencies,  
13 elected officials, and the public to identify and uproot  
14 sources of discrimination and bias at the source.

15 (2) To work with local governments, law enforcement  
16 officials and prosecutors, educators, and community  
17 organizations by assisting with the development of  
18 resources, training, and information that allow for a  
19 swift and efficient response to hate-motivated crimes and  
20 incidents.

21 (3) To work with educators throughout Illinois on  
22 issues concerning discrimination and hate, teaching  
23 acceptance, and embracing diversity at academic

1 institutions.

2 (4) To help ensure that this State's laws addressing  
3 discrimination and hate-related violence are widely known  
4 and applied correctly to help eradicate and prevent crimes  
5 based on discrimination and intolerance.

6 (5) To make recommendations to the Governor and the  
7 General Assembly for statutory and programmatic changes  
8 necessary to eliminate discrimination and hate-based  
9 violence.

10 (6) To help implement recommendations by working with  
11 State agencies, the General Assembly, the business  
12 community, the social service community, and other  
13 organizations.

14 (b) The Commission shall research and identify any  
15 discriminatory practices used by insurance companies in the  
16 ratemaking process for home insurance and automobile  
17 insurance, including, but not limited to, the use of zip  
18 codes, credit scores, and age in a manner that results in  
19 inequitable rates being assessed to certain populations. The  
20 Commission shall make recommendations to the Governor and the  
21 General Assembly for statutory and programmatic changes  
22 necessary to address its findings under this subsection.

23 (Source: P.A. 95-425, eff. 8-24-07.)

24 (20 ILCS 4070/20)

25 Sec. 20. Annual report. The Commission shall submit a

1 report to the Governor and the General Assembly by March 30 of  
2 each year. Beginning with the report that is due by March 30,  
3 2026, the Commission shall include any findings and  
4 recommendations it makes under subsection (b) of Section 15.

5 (Source: P.A. 95-425, eff. 8-24-07.)

6 Section 99. Effective date. This Act takes effect upon  
7 becoming law.