

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 Secretary of State Act is amended by adding
5 Section 38 as follows:

6 (15 ILCS 305/38 new)

7 Sec. 38. Study on automobile insurance affordability and
8 availability. By January 1, 2026, the Secretary of State shall
9 conduct a study on the affordability and availability of
10 statutorily mandated automobile insurance in this State. When
11 conducting the study, the Secretary of State may use data or
12 academic studies conducted by other sources, solicit feedback
13 and testimony from constituents and community leaders,
14 consider any guidance, written or otherwise, provided by
15 insurance industry experts based in this State, and consider
16 statutes and regulations in other states and national trends.
17 The study shall include, but shall not be limited to, the use
18 of zip codes, credit scores, and age in ratemaking and whether
19 the specific factor results in inequitable rates being
20 assessed to certain populations. No later than January 1,
21 2026, the Secretary of State shall submit the report and its
22 recommendations to the Governor and the General Assembly.

1 Section 99. Effective date. This Act takes effect upon
2 becoming law.