



Rep. Rita Mayfield

**Filed: 3/13/2025**

10400HB1234ham001

LRB104 06172 SPS 23747 a

1 AMENDMENT TO HOUSE BILL 1234

2 AMENDMENT NO. \_\_\_\_\_. Amend House Bill 1234 by replacing  
3 everything after the enacting clause with the following:

4 "Section 5. The Secretary of State Act is amended by  
5 adding 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.

1 The study shall include, but shall not be limited to, the use  
2 of zip codes, credit scores, and age in ratemaking and whether  
3 the specific factor results in inequitable rates being  
4 assessed to certain populations. No later than January 1,  
5 2026, the Secretary of State shall submit the report and its  
6 recommendations to the Governor and the General Assembly.

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