

AN ACT concerning regulation.

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

Section 1. Short title. This Act may be cited as the Child Welfare Liability Insurance Survey Act.

Section 5. Liability insurance survey.

(a) The Department of Insurance shall conduct an inquiry into liability insurance practices for community-based providers of foster care and adoption services. The Department shall survey insurers about the liability insurance market that serves community-based providers of foster care and adoption services and report the responses. This survey shall include, but is not limited to, obtaining information from insurance providers regarding:

(1) licensed liability carriers in Illinois and in other states, including, but not limited to, the coverages, conditions, exclusions, limits of liability, and premiums of available policies of the licensed liability carriers;

(2) premiums of available liability insurance policies;

(3) drivers of premiums for liability insurance for community-based providers of foster care and adoption

services;

(4) descriptions of claims for liability insurance for community-based providers of foster care and adoption services;

(5) drivers of premiums for liability insurance in general;

(6) descriptions of claims for liability insurance in general;

(7) types of insurance coverage available to foster care providers offered in Illinois and other states;

(8) insurance premiums, coverages, and exclusions in the excess and surplus markets;

(9) insurance premium and coverage changes in other industries; and

(10) efforts to mitigate the challenges the liability insurance market is experiencing in other states.

(b) The finalized survey shall detail the information that was obtained for purposes of the survey and include a description of requested information that was not provided from insurance providers and brokers or any other entity, including State agencies.

(c) The Department of Insurance shall develop, no later than April 1, 2026, a finalized survey of the survey responses. The Department's finalized survey shall be for informational and planning purposes only and shall not constitute a formal study, investigation, or report. The

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Department shall share its survey findings with relevant stakeholders, the General Assembly, and the Governor, as appropriate.

Section 10. Repeal. This Act is repealed on November 1, 2026.

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