

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

6 Section 5. Liability insurance survey.

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

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

20 (2) premiums of available liability insurance  
21 policies;

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

1 services;

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

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

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

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

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

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

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

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

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

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

4 Section 10. Repeal. This Act is repealed on November 1,  
5 2026.

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