



Sen. Ram Villivalam

Filed: 5/21/2025

10400HB1234sam001

LRB104 06172 SPS 26327 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. Subject to appropriation, the Secretary of  
9 State, in conjunction with the Office of Risk Management and  
10 Insurance Research at the University of Illinois, shall  
11 conduct a study on the affordability and availability of  
12 statutorily mandated automobile insurance in this State. The  
13 study shall include, but shall not be limited to, the use of  
14 zip codes, credit scores, and age in ratemaking and whether  
15 the specific factor results in inequitable rates being  
16 assessed to certain populations. No later than July 1, 2026,

1 the Secretary of State shall submit the report and its  
2 recommendations to the Governor and the General Assembly.

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