



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

SB2412

Introduced 2/7/2025, by Sen. Ram Villivalam

SYNOPSIS AS INTRODUCED:

215 ILCS 5/143.19.6 new

Amends the Illinois Insurance Code. Provides that, when determining rates or premiums for certain automobile insurance policies, insurance issuers may not consider or otherwise use an individual's credit-based insurance score or age if the age of the insured is 50 years of age or more. Provides that a policy of automobile insurance, including any class of motor vehicle coverage, may not be canceled by the insurer solely because the insured has reached the age of 65 years so long as the insured has a valid Illinois driver's license. Prohibits an insurer from refusing to issue a renewal policy or increasing the premium for any policy solely because an insured has attained the age of 65 years or older. Prohibits providers of automobile insurance from considering any data obtained from applications on an insured's cellular phone or that may be installed, either at the time of manufacture or later, in the insured's motor vehicle for purposes of establishing premiums or rates with the express written consent of the insured. Prohibits providers from increasing rates or premiums on the basis that express written consent of the insured is withheld.

LRB104 11287 BAB 21373 b

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 5. The Illinois Insurance Code is amended by
5 adding Section 143.19.6 as follows:

6 (215 ILCS 5/143.19.6 new)

7 Sec. 143.19.6. Use of credit score and age in determining
8 rates or premiums for certain vehicle insurance; use of
9 applications prohibited.

10 (a) When determining rates or premiums for insurance on
11 risks in this State as described in clause (b) of Class 2 and
12 clause (e) of Class 3 of Section 4 of this Code, insurance
13 issuers may not consider or otherwise use an individual's
14 credit-based insurance score or age if the age of the insured
15 is 50 years of age or more.

16 (b) A policy of automobile insurance, including any class
17 of motor vehicle coverage, may not be canceled by the insurer
18 solely because the insured has reached the age of 65 years so
19 long as the insured has a valid Illinois driver's license. An
20 insurer shall not refuse to issue a renewal policy or increase
21 the premium for any policy solely because an insured has
22 attained the age of 65 years or older.

23 (c) Providers of automobile insurance shall not consider

1 any data obtained from applications on an insured's cellular
2 phone or that may be installed, either at the time of
3 manufacture or later, in the insured's motor vehicle for
4 purposes of establishing premiums or rates with the express
5 written consent of the insured. Providers are prohibited from
6 increasing rates or premiums on the basis that express written
7 consent of the insured is withheld.