

August 6, 2015

To the Honorable Members of
The Illinois House of Representatives,
99th General Assembly:

Today I return House Bill 439 with specific recommendations for change.

Under current law, contract carriers transporting employees in the course of their employment are required to maintain uninsured and underinsured motor vehicle coverages of not less than \$250,000 per passenger. This legislation would first increase the minimum coverage required to \$500,000 per passenger by 2016, and then further increase the minimum coverage required to \$750,000 per passenger by 2020.

Insurance coverages required under current Illinois law are already higher than coverages required by many other Midwestern states. Although it is important to ensure adequate coverage, we must be careful about the impact on the cost of doing business in Illinois.

Given that the legislation initially *doubles* the minimum insurance coverages, the further increase by 2020 is premature. Before pre-determining the requirement applicable more than four years from now, we should wait to examine the adequacy of then-existing insurance coverage requirements, whether there is a need for a further increase and to what amount, and how our requirements compare to other states at that time.

Therefore, pursuant to Section 9(e) of Article IV of the Illinois Constitution of 1970, I hereby return House Bill 439, entitled "AN ACT concerning transportation", with the following specific recommendations for change:

On page 2, line 16, by replacing "and not" with " "; and

On page 2, by deleting line 17.

With these changes, House Bill 439 will have my approval. I respectfully request your concurrence.

Sincerely,

Bruce Rauner
GOVERNOR