

Life Issue - HOUSE BILLS					
Product Line Life/Health/All	Bill “Nickname”	Bill Number/Link	Bill Description/Action	ILHIC Position	Status
Life	Wage Insurance Act	HB 1014 Flowers	Requires the Department of Employment Security to establish a Wage Insurance Program. Provides that an individual is eligible for wage insurance benefits if the individual is a claimant under the Unemployment Insurance Act at the time the individual obtains reemployment and is not employed by the employer from which the individual was last separated. Provides that benefits shall be paid in an amount sufficient to pay the difference between the wage received by the individual at the time of separation and the wages received by the individual from reemployment. Imposes a 0.4% payroll tax on employees beginning January 1, 2024. Provides that claims for wage insurance benefits may be filed beginning June 1, 2024. Contains provisions concerning the recovery of erroneous payments; hearings; civil penalties; unpaid taxes; rules; and other matters. Creates the Wage Insurance Fund as a special fund in the State treasury. Amends the State Finance Act to include the Wage Insurance Fund. Amends the Freedom of Information Act. Exempts from inspection and copying information that is exempt from disclosure under the Wage Insurance Act.	Monitor	HOUSE Rules
Life	Credit information Prohibition	HB 1059 Mayfield	Amends the Use of Credit Information in Personal Insurance Act. Provides that, notwithstanding any other law, an insurer authorized to do business in the State may not use the credit information of an applicant or a policyholder as a factor to determine insurance rates for any private passenger automobile insurance policy that is amended, delivered, issued, or renewed on or after the effective date of the amendatory Act. Directs the Department of Insurance to adopt rules to enforce and administer this requirement.	Oppose	HOUSE Re-referred to Rules
Life	Felony Underwriting	HB 1068 Mayfield	Provides that an insurer or producer authorized to issue policies of insurance in the State may not make a distinction or otherwise discriminate between persons, reject an applicant, cancel a policy, or demand or require a higher rate of premium for reasons based solely	Oppose	HOUSE Re-referred to Rules

			<p>upon the basis that an applicant or insured has been convicted of a felony.</p> <p>HB 1068 (HCA 1) (PASSED) (TABLED)</p> <p><i>Replaces everything after the enacting clause. Amends the Illinois Insurance Code. Provides that with respect to life insurance final expense policies, no life company authorized to issue those policies in the State shall refuse to insure, refuse to continue to insure, limit the amount, extent, or kind of coverage available to, or charge an individual a different rate for the same coverage solely on the basis that an insured or applicant has been convicted of a felony. Provides that nothing in the provisions shall be construed to require a life company to issue or otherwise provide coverage for a life insurance policy to a person who is actively incarcerated pursuant to a felony conviction. Defines "final expense policy".</i></p>	Neutral with Amendment #1	
Life	Family Leave Insurance Act	HB 1102 Flowers	<p>Creates the Family Leave Insurance Act. Requires the Department of Employment Security to establish and administer a family leave insurance program. Provides family leave insurance benefits to eligible employees who take unpaid family leave to care for a newborn child, a newly adopted or newly placed foster child, or a family member with a serious health condition. Authorizes family leave of up to 12 weeks during any 24-month period. Authorizes compensation for leave in the amount of 85% of the employee's average weekly wage subject to a maximum of \$881 per week. Contains provisions concerning disqualification from benefits; premium payments; the amount and duration of benefits; the recovery of erroneous payments; hearings; defaulted premium payments; elective coverage; employment protection; coordination of family leave; defined terms; and other matters.</p> <p>HB 1102 (HCA 1)(RE-REFERRED TO RULES)</p> <p><i>Replaces everything after the enacting clause. Changes the name of the Act to the Family Leave Insurance Program Act. Provides that a self-employed individual may elect to be covered under this Act. Provides that the self-employed individual must file a notice of election in writing with the Department of Employment Security and contribute to the State Benefit Fund. Provides that an employer may apply to the</i></p>	<p>Monitor (opportunity for insurance product NCOIL language)</p> <p>No position change/Monitor</p>	HOUSE Re-referred to Rules

			<i>Department for approval of an employer-offered benefit plan that provides family and medical leave insurance benefits to the employer's employees. Provides that if spouses who are entitled to leave under this Act are employed by the same employer, the employer may require that the spouses not take more than 6 weeks of such leave concurrently. Makes other changes. Defines terms. Effective immediately, except that provisions concerning the State Benefits Fund take effect June 1, 2024 and provisions concerning the amount and duration of paid family leave take effect June 1, 2025.</i>		
Life	Family Medical Leave Act	HB 1530 Harper	Requires the Department of Employment Security to establish and administer a Family and Medical Leave Insurance Program that provides family and medical leave insurance benefits to eligible employees. Sets forth eligibility requirements for benefits under the Act. Contains provisions concerning disqualification from benefits; premium payments; the amount and duration of benefits; the recovery of erroneous payments; hearings; defaulted premium payments; elective coverage; employment protection; coordination of family and medical leave; defined terms; and other matters.	Monitor	HOUSE Re-referred to Rules
Life	Insurance Motor Vehicles	HB 2203 Guzzardi	Provides that every insurer or insurance company group selling automobile liability insurance in the State shall demonstrate that its marketing, underwriting, rating, claims handling, fraud investigations, and any algorithm or model used for those business practices do not disparately impact any group of customers based on race, color, national or ethnic origin, religion, sex, sexual orientation, disability, gender identity, or gender expression. Provides that no rate shall be approved or remain in effect that is excessive, inadequate, unfairly discriminatory, or otherwise in violation of the provisions. Provides that every insurer that desires to change any rate shall file a complete rate application with the Director of Insurance.	Oppose	HOUSE Re-referred to Rules
Life	Cemeteries	HB 3102 Andrade (Cervantes)	Defines "average fair market value", "total return percentage", and "net income". Provides that a trustee may apply to the Comptroller to establish a master trust fund in which deposits are made. Allows a cemetery authority to take distributions from its fund either by distributing ordinary income or total return distribution. Requires an application for the implementation of the total return distribution	Monitor	SENATE Assignments

			<p>method to be submitted to the Comptroller at least 120 days before the effective date of the election to receive total return distribution. Allows, where no receiver is available, a circuit court to order a willing local municipality, township, county, or city to take over the cemetery. Repeals a provision regarding the use of care funds.</p> <p>HB 3102 (HCA 0001) (PASSED) (TABLED) <i>Replaces everything after the enacting clause with the provisions of the introduced bill, and makes the following changes: Provides that it shall be unlawful for any person to restrain, prohibit, or interfere with the burial of a decedent whose time of death and religious tenets or beliefs necessitate burial on a Sunday or legal holiday or prohibit in any manner, dedications of monuments or headstones, family visitations, or visitations to veterans' memorials on a Sunday or legal holiday. Provides that nothing in such provisions shall require any maintenance staff or burial professionals to be present on the day of such dedications. Adds an effective date of January 1, 2025.</i></p> <p>HB 3102 (HFA 0002) (ADOPTED) <i>Adds an effective date of January 1, 2025.</i></p>	No position change/Monitor	
Life	Preneed Cemetery Sales	HB 3775 Tarver ()	<p>Provides that the pre-need contract shall provide, if applicable, that if the purchaser does not pay the costs associated with the opening or closing of an undeveloped interment, inurnment, or entombment space, the seller may repossess the undeveloped interment, inurnment, or entombment space.</p> <p>HB 3775 (HFA 0001) (ADOPTED) <i>Replaces everything after the enacting clause. Amends the Cemetery Oversight Act. Provides that any retail installment contract for the purchase of interment, entombment, or inurnment rights shall contain a clearly worded notice in 12-point type, bold, underlined, and capital letters, that that rights to a deeded interest do not vest until final payment and that upon an uncured default, including when a contract is rolled into a new open-balance retail installment contract, with additional interment, entombment, or inurnment rights or additional cemetery merchandise or services, there will be no deeded interest</i></p>	Monitor	SENATE 1 st Reading

SENATE BILLS					
Life	Zip-Code Prohibition	SB 1227 Preston	Amends the Illinois Insurance Code. Provides that an insurer authorized to do business in the State may not use an individual's zip code in underwriting or rating insurance coverage, including the determination of premium rates.	Oppose	SENATE Re-referred to Assignments
Life	Family Medical Leave Program	SB 1234 Villivalam	Creates the Family and Medical Leave Insurance Program Act. Requires the Department of Employment Security to establish and administer a Family and Medical Leave Insurance Program that provides family and medical leave insurance benefits to eligible employees. Sets forth eligibility requirements for benefits under the Act. Contains provisions concerning disqualification from benefits; premium payments; the amount and duration of benefits; the recovery of erroneous payments; hearings; defaulted premium payments; elective coverage; employment protection; coordination of family and medical leave; defined terms; and other matters. Amends the State Finance Act. Creates the Family and Medical Leave Insurance Account Fund. Provides phase-in periods for the collection of money and making of claims for benefits under the Act. <i>Effective January 1, 2024.</i>	Monitor	SENATE Re-referred to Assignments
Life	Public Adjusters	SB 1495 Harris (Jones, T)	Provides that the Director of Insurance, upon finding that an applicant for a public adjuster license was previously convicted of any felony or a misdemeanor involving dishonesty or fraud (rather than a felony or misdemeanor involving dishonesty or fraud), shall consider any mitigating factors and evidence of rehabilitation contained in the applicant's record to determine if a license may be denied. Provides that the Director may place on probation, suspend, revoke, deny, or refuse to issue or renew a public adjuster's license or may levy a civil penalty for having been convicted of any felony or a misdemeanor involving dishonesty or fraud (rather than a felony or misdemeanor involving dishonesty or fraud), and failing to comply with specified provisions concerning associated contractors. Provides that an applicant's surety bond or irrevocable letter of credit shall be in the minimum amount of \$50,000 (rather than \$20,000). Provides that public adjusters shall ensure that all contracts for their services contain an email address and a scope of damages. Sets forth language required	Monitor	HOUSE Rules

		<p>to be contained in a written disclosure provided to the insured. Provides that a public adjuster may provide emergency services before a written contract with the insured has been executed. Sets forth provisions concerning associated contractors. Makes other changes. SB 1495 (SCA 0001) (PASSED) <i>Replaces everything after the enacting clause. Reinserts the provisions of the introduced bill with the following changes. Provides that a public adjuster shall provide the insurer or its authorized representative for receiving notice of loss or damage with an exact copy of the contract with the insured by email within 2 business days after execution of the contract (rather than by email after execution of the contract). Provides that a contract shall be voidable for 5 business days after the copy has been received by the insurer (rather than for 5 business days after execution). In provisions concerning standards of conduct of public adjusters, provides that a public adjuster shall not act in the place and instead of the insured.</i></p> <p>SB 1495 (SFA 0002) (ADOPTED) <i>Replaces everything after the enacting clause. Reinserts the provisions of the amended bill with the following changes. Further amends the Illinois Insurance Code. Provides that all contracts entered into that are in violation of provisions concerning public adjuster licensure and provisions concerning a contract between a public adjuster and an insured are void and invalid. In provisions concerning public adjuster fees, provides that if the loss giving rise to the claim for which the public adjuster was retained arises from damage to property that is anything but a personal residence, a public adjuster may not charge, agree to, or accept any compensation, payment, commission, fee, or other valuable consideration in excess of 10% of the amount of the insurance settlement claim paid by the insurer on any claim resulting from a catastrophic event, unless approved in writing by the Director of Insurance. Provides that if the loss giving rise to the claim for which the public adjuster was retained arises from damage to a personal residence, a public adjuster may not charge, agree to, or accept any compensation, payment, commissions, fee, or other valuable consideration in excess of 10% of the amount of the insurance</i></p>	<p>No position change/Monitor</p> <p>No position change/Monitor</p>	
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Life	Disability Income Parity	SB 1568 Morrison (Morgan)	<p>Provides that every insurer that amends, delivers, issues, or renews a group or individual policy or certificate of disability insurance or disability income insurance shall ensure parity for the payment of mental, emotional, nervous, or substance use disorders or conditions. Changes the definition of "treatment limitation" to include benefit payments under disability insurance or disability income insurance. SB 1568 (SCA 0001) (PASSED) <i>Replaces everything after the enacting clause. Amends the Illinois Insurance Code. Provides that the Department of Insurance shall collect specified information regarding disability employment insurance plans and the Department shall present its findings to the General Assembly no later than April 30, 2024. Effective immediately.</i> SB 1568 (SFA 0002) (ADOPTED) <i>Replaces everything after the enacting clause. Amends the Illinois Insurance Code. Provides that the Department of Insurance shall collect specified information concerning disability insurance plans and limitations on mental health and substance use disorder benefits. Provides that the Department shall present its findings regarding information collected under the provisions to the General Assembly no later than April 30, 2024. Provides that information regarding a specific insurance provider's contributions to the Department's report is exempt from disclosure under a specified provision of the Freedom of Information Act.</i></p>	Oppose Neutral with Amendment #1`	HOUSE Arrived

Life	Financial Transaction Tax	SB 2351 Ventura	Beginning January 1, 2024, imposes a tax on the privilege of engaging in a financial transaction on any of the following exchanges or boards of trade: the Chicago Stock Exchange, the Chicago Mercantile Exchange, the Chicago Board of Trade, or the Chicago Board Options Exchange. Provides that the tax is imposed at a rate of \$1 per transaction for all transactions for which the underlying asset is an agricultural product, a financial instruments contract, or an options contract. Provides that transactions executed via open outcry that are physically filled on the exchange floor are exempt from the tax. Provides that the term "financial transaction" means a transaction involving the purchase or sale of a stock contract, futures contract, swap contract, credit default swap contract, or options contract, but does not include a transaction involving securities held in a retirement account or a transaction involving a mutual fund. <i>Effective January 1, 2024.</i>		SENATE Assignments
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