

HB3155



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB3155

Introduced 2/18/2025, by Rep. Charles Meier

SYNOPSIS AS INTRODUCED:

625 ILCS 5/7-603.5

Amends the Mandatory Insurance Article of the Illinois Vehicle Code. Allows a person to provide a copy of an insurance card as a way to provide proof of insurance on the date the Secretary of State attempts to verify a person has insurance on the person's motor vehicle.

LRB104 09262 LNS 19320 b

A BILL FOR

1 AN ACT concerning transportation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Vehicle Code is amended by
5 changing Section 7-603.5 as follows:

6 (625 ILCS 5/7-603.5)

7 Sec. 7-603.5. Electronic verification of a liability
8 insurance policy.

9 (a) The Secretary may implement a program of electronic
10 motor vehicle liability insurance policy verification for
11 motor vehicles subject to Section 7-601 of this Code for the
12 purpose of verifying whether or not the motor vehicle is
13 insured. The development and implementation of the program
14 shall be consistent with the standards and procedures of a
15 nationwide organization whose primary membership consists of
16 individual insurance companies and insurance trade
17 associations. The program shall include, but is not limited
18 to:

19 (1) a requirement that an insurance company authorized
20 to sell motor vehicle liability insurance in this State
21 shall make available, in a format designated by the
22 Secretary that is consistent with a nationwide
23 organization whose primary membership consists of

1 individual insurance companies and insurance trade
2 organizations, to the Secretary for each motor vehicle
3 liability insurance policy issued by the company the
4 following information:

5 (A) the name of the policy holder;

6 (B) the make, model, year, and vehicle
7 identification number of the covered motor vehicle;

8 (C) the policy number;

9 (D) the policy effective date;

10 (E) the insurance company's National Association
11 of Insurance Commissioner's number; and

12 (F) any other information the Secretary deems
13 necessary to match an eligible vehicle with an
14 insurance policy;

15 (2) a method for searching motor vehicle liability
16 insurance policies issued and in effect in this State by
17 using the information under paragraph (1) of this
18 subsection (a);

19 (3) a requirement that at least twice per calendar
20 year, the Secretary shall verify the existence of a
21 liability insurance policy for every registered motor
22 vehicle subject to Section 7-601 of this Code; and if the
23 Secretary is unable to verify the existence of a liability
24 insurance policy, the Secretary shall, by U.S. mail or
25 electronic mail, send the vehicle owner a written notice
26 allowing the vehicle owner 30 calendar days to provide

1 proof of insurance, such as a copy of an insurance card, on
2 the date of attempted verification, or to provide proof
3 that the vehicle is no longer operable;

4 (4) a requirement that a vehicle owner who does not
5 provide proof of insurance or proof of an inoperable
6 vehicle under paragraph (3) of this subsection (a) shall
7 be in violation of Section 7-601 of this Code and the
8 Secretary shall suspend the vehicle's registration and the
9 owner shall pay any applicable reinstatement fees and
10 shall provide proof of insurance before the Secretary may
11 reinstate the vehicle's registration under Section 7-606
12 of this Code;

13 (5) a requirement that if a vehicle owner provides
14 proof of insurance on the date of the attempted
15 verification under paragraph (3) of this subsection (1),
16 the Secretary may verify the vehicle owner's response by
17 furnishing necessary information to the insurance company.
18 Within 7 calendar days of receiving the information, the
19 insurance company shall confirm and notify the Secretary
20 the dates of the motor vehicle's insurance coverage. If
21 the insurance company does not confirm coverage for the
22 date of attempted verification, the Secretary shall
23 suspend the vehicle's registration and the owner of the
24 vehicle shall pay any applicable reinstatement fees and
25 shall provide proof of insurance before the Secretary may
26 reinstate the vehicle's registration under Section 7-606

1 of this Code;

2 (6) a requirement that the Secretary may consult with
3 members of the insurance industry during the
4 implementation of the program, including, but not limited
5 to, during the drafting process for adopting any rules
6 that may be necessary to implement or manage an electronic
7 motor vehicle liability insurance policy verification
8 program;

9 (7) a requirement that commercial lines of automobile
10 insurance are excluded from the program, but may
11 voluntarily report insurance coverage to the State.

12 (b) In addition to the semi-annual verification of
13 liability insurance under subsection (a) of this Section, the
14 Secretary may select monthly verification for a motor vehicle
15 owned or registered by a person:

16 (1) whose motor vehicle registration during the
17 preceding 4 years has been suspended under Section 7-606
18 or 7-607 of this Code;

19 (2) who, during the preceding 4 years, has been
20 convicted of violating Section 3-707, 3-708, or 3-710 of
21 this Code while operating a vehicle owned by another
22 person;

23 (3) whose driving privileges have been suspended
24 during the preceding 4 years;

25 (4) who, during the preceding 4 years, acquired
26 ownership of a motor vehicle while the registration of the

1 vehicle under the previous owner was suspended under
2 Section 7-606 or 7-607 of this Code; or

3 (5) who, during the preceding 4 years, has received a
4 disposition of court supervision under subsection (c) of
5 Section 5-6-1 of the Unified Code of Corrections for a
6 violation of Section 3-707, 3-708, or 3-710 of this Code.

7 (c) Nothing in this Section provides the Secretary with
8 regulatory authority over insurance companies.

9 (d) The Secretary may contract with a private contractor
10 to carry out the Secretary's duties under this Section.

11 (e) Any information collected, stored, maintained, or
12 referred to under this Section shall be used solely for the
13 purpose of verifying whether a registered motor vehicle meets
14 the requirements of Section 7-601 of this Code and shall be
15 exempt from a records request or from inspection and copying
16 under the Freedom of Information Act. A request for release of
17 verification of liability insurance policy information from
18 the Secretary shall require a court order, subpoena, or the
19 motor vehicle owner's approval.

20 (f) An insurer identified by an electronic motor vehicle
21 liability insurance policy program as insuring less than 1,000
22 vehicles per year shall be exempt from the reporting
23 requirements under subsection (a) of this Section.

24 (g) The Secretary may adopt any rules necessary to
25 implement this Section.

26 (Source: P.A. 100-373, eff. 1-1-18.)