

AN ACT concerning regulation.

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

Section 5. The Illinois Insurance Code is amended by adding Section 154.10 as follows:

(215 ILCS 5/154.10 new)

Sec. 154.10. Description of the determination of a total loss of a vehicle. Upon the determination of a total loss of an insured vehicle, the insurance company shall provide the insured with a brief description of how that determination was made, including any available repair estimate, estimated vehicle salvage value, assessed market value, and other costs and calculations used. This Section applies to policies issued or renewed on or after July 1, 2025.