

AN ACT concerning insurance.

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

Section 5. The Use of Credit Information in Personal Insurance Act is amended by adding Section 22 as follows:

(215 ILCS 157/22 new)

Sec. 22. Extraordinary life events.

(a) An insurer authorized to do business in this State that uses credit information to underwrite or rate risks shall review and consider an exception to the risk score based upon extraordinary life events after receiving a written and signed notification from the applicant or insured explaining how the applicant or insured believes the extraordinary life event adversely impacts the applicant's or insured's insurance risk score.

(b) For the purposes of this Section, "extraordinary life event" means the following:

(1) a catastrophic illness or injury to an applicant or insured or an immediate family member of an applicant or insured;

(2) the death of a spouse, child, or parent of an applicant or insured;

(3) involuntary loss of employment for a period of 3 months or more by an applicant or insured;

(4) identity theft of an applicant or insured; or

(5) dissolution of marriage of an applicant or insured.

Section 99. Effective date. This Act takes effect July 1, 2006.