

1 AN ACT concerning regulation.

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

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

6 (215 ILCS 5/154.10 new)

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