

1 AN ACT concerning insurance.

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

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

6 (215 ILCS 157/22 new)

7 Sec. 22. Extraordinary life events.

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

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

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

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

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

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

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

27 Section 99. Effective date. This Act takes effect July 1,  
28 2006.