

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 143.13b as follows:

6 (215 ILCS 5/143.13b new)

7 Sec. 143.13b. Coverage for motor vehicle theft. Any policy
8 of automobile insurance that carries comprehensive coverage
9 may not exclude theft coverage for the following reasons:

10 (a) Lack of evidence of forcible entry;

11 (b) The insured leaving the vehicle unlocked; or

12 (c) The insured leaving a key or key fob in the vehicle.

13 Nothing in this Section prohibits a company from investigating
14 and denying a claim due to fraudulent acts. Nothing in this
15 Section prevents a company from using items (a), (b), and (c)
16 to support evidence of fraud.

17 Section 99. Effective date. This Act takes effect January
18 1, 2026.