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Illinois poised to raise minimum required auto insurance

May 28, 2013 | By Becky Yerak | Tribune reporter

Illinois motorists who carry only the minimum insurance required by law might find themselves paying more for premiums starting in 2015.

The Illinois House passed legislation over the weekend that would raise the minimum liability coverage -- insurance that helps pay for injuries to others -- to \$25,000 for injury or death to one person, up from \$20,000. It would also increase minimum coverage to \$50,000 for injury or death of two people, up from \$40,000.

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One legislator estimates that for people currently carrying the minimum amount of liability insurance, it could cost them an extra \$75 a year.

In virtually every state, motorists must buy a minimum amount of liability insurance. Illinois has been on the bottom half among states.

The bill was passed 70 to 41. Because it had already passed the Illinois Senate, it is now headed to the governor, said Ron Holmes, of the Illinois Senate Democratic staff.

"These rates have not been changed in 24 years and do not keep pace with rising medical costs," said proponent and state Rep. Laura Fine, a Glenview Democrat. "This will save people who are injured in an accident that is no fault of their own from some of the out-of-pocket medical costs they may incur."

The bill is personal for Fine. In April 2010, her husband was in an accident on his way to work, hit by a person who had the Illinois insurance minimum.

"Our bills were astronomical and of course completely unexpected," she told the Tribune on Monday. Her husband's arm was amputated at the scene, and he spent five weeks in the hospital and underwent eight surgeries during that time.

"Had the minimum been higher than the required \$20,000, it would have saved us some of the out-of-pocket costs," she said.

Ohio recently raised its minimums. Only about 5 percentage of Ohio drivers carry minimum coverage anyway, the Plain Dealer newspaper reported.

But Bob Hunter, insurance director of the Consumer Federation of America, said Illinois' raising the minimums will exacerbate problems for people who can barely afford insurance now.

"Raising the required minimum liability insurance to drive a car is very harmful unless the state of Illinois does something to help low- and moderate-income people afford it," Hunter said.

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In 1989 the General Assembly voted to require all motorists to carry auto liability insurance.

The new legislation would also boost minimum coverage for damage to property to \$20,000 from \$15,000. The bill applies to policies issued or renewed on or after Jan. 1, 2015.

State Rep. Mike Bost, a Republican from the Carbondale area, voted against the bill. He has heard estimates that it could cost consumers who are currently carrying only minimum insurance up to an additional \$75 a year.

While acknowledging that the minimums were set years ago and have not been increased, Bost said he is concerned about low-income families in his area, who are already finding it difficult to make ends meet.

He worries that, if they drive without insurance, they'll be breaking the law and also worries that some may choose to not drive, making it more difficult for them to get to work and continue to pay their housing bills and keep food on the table.

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