

HB 3799 (Homeowners' Insurance Rate Regulation)

Typically, in the beginning couple of months of session are reserved for bill drafting and review. However, Governor Pritzker in a press conference doubled down on attempting to pass HB 3799 before he takes the podium for his State of the State and Budget Address on Wednesday, February 18th. Because this bill has already passed the Senate and is in the House Rules Committee it can be heard again on the floor for a concurrence vote. We had received information that the bill could potentially have been called for a vote this week. Ultimately, it did not come up for a vote mostly because there were not enough members present to vote on the bill.

I have also heard that Governor Pritzker has been personally calling members of the House to vote in favor of the bill. The Governor is placing a lot of pressure on the House to get this bill heard before the State of State so that he can boast a legislative win. After only voting on resolutions before adjourning that only leaves Tuesday, February 17th as the only full day for the House to take up this measure before the Governor plans to take the podium around noon on the 18th. I and others in the industry have been making roll calls to members of the House to either confirm their vote or help answer any questions they still might have about the bill in order to potentially flip them to a NO vote. I highly encourage every member to contact their local representative to educate them on the impact this could have on the insurance industry as a whole.

104TH ILLINOIS GENERAL ASSEMBLY:

The Illinois House stands adjourned for the week. Like its Senate counterpart last week, the House took little formal action. Members approved, along partisan lines, a handful of nonbinding resolutions on federal issues -- condemning ICE action, federal funding cuts to Affordable Care Act subsidies and day care, tariffs, and efforts to acquire foreign land. While no committees met this week, members did meet in partisan caucuses. The House will reconvene February 17 - 19. The Senate returns February 3 - 5.

Friday, February 6, is the bill-filing deadline. The Governor will deliver his combined State of the State and Budget Address to a joint session of the Illinois General Assembly on Wednesday, February 18.

Key 2026 Session Dates:

February 6: Bill Filing Deadline -- Both Chambers

February 18: Governor's Budget and State of the State Address

March 13: Deadline -- Substantive Senate Bills out of Committee

March 27: Deadline -- Substantive House Bills out of Committee

March 17: Primary Election

April 17: Deadline -- 3rd Reading Substantive Bills in First Chamber

May 8: Deadline -- Substantive Bills out of Committee in Second Chamber
May 22: Deadline -- 3rd Reading Substantive Bills in Second Chamber
May 31: Adjournment

GOVERNOR'S HIGHLIGHTS:

FY 2026 Budget Reserves: This week, the Governor's Office of Management and Budget released the FY 26 budget reserve list. This list includes \$481.6 million in reserves identified by agencies to mitigate fiscal risks amid economic uncertainty. Agencies were instructed to reserve up to 4% of their FY26 General Funds appropriations and limit non-essential spending. Typically, reserves were achieved through administrative efficiencies and cost controls, with critical services such as pension funding and K-12 education remaining unaffected. The reserves are broken down as follows: Healthcare & Human Services – \$361.5M, Higher Education – \$30.5M, Public Safety – \$22.1M, Economic Development, Environment & Culture – \$10.3M, and Government Services – \$57.2M. Read more [here](#). The complete list is [here](#).

Gubernatorial Appointments: Governor Pritzker appointed the following:

- Melissa Shepherd will continue to serve as a Member of the Illinois Health Benefits Exchange Advisory Committee.
- Mariel Hamer-Sinclair will continue to serve as a Member of the Guardianship and Advocacy Commission.

New Law: Governor Pritzker signed [HB 1836](#), which creates the Clean Slate Act. The legislation automates the state's record-sealing process for individuals with certain non-violent convictions. Read more [here](#) and [here](#).

OTHER NEWS:

Illinois Democrats Request Early Primary for 2028: The Illinois Democratic Party has submitted a proposal to the Democratic National Committee to secure a spot in the early phase of the 2028 presidential primary -- competing with 11 other states for a voting position prior to Super Tuesday. Illinois Democratic Party Chair Lisa Hernandez emphasized the state's diverse representation of urban, suburban, and rural America, highlighting its significance for labor rights, equality, and reproductive justice. Governor JB Pritzker and state legislative leaders support the proposal.

Attorney General Reflects on Trump Anniversary: Illinois Attorney General Kwame Raoul's office filed 51 lawsuits against the Trump Administration in its first year. Key victories include blocking the National Guard in Illinois, restoring homeland security and FEMA funding, and defending the Trust Act against ICE. Read more [here](#).

Com Ed Files Four-Year Plan: ComEd has announced a \$15.3 billion grid plan covering the years 2028 to 2031, aimed at addressing the increasing demand for electricity in northern Illinois. This plan, pending approval from the Illinois Commerce Commission, focuses on building new substations, expanding renewable energy sources like solar and wind, and replacing outdated equipment to ensure reliable service for its 4.1 million customers. The approval process is expected to take about 11 months. Read more [here](#).