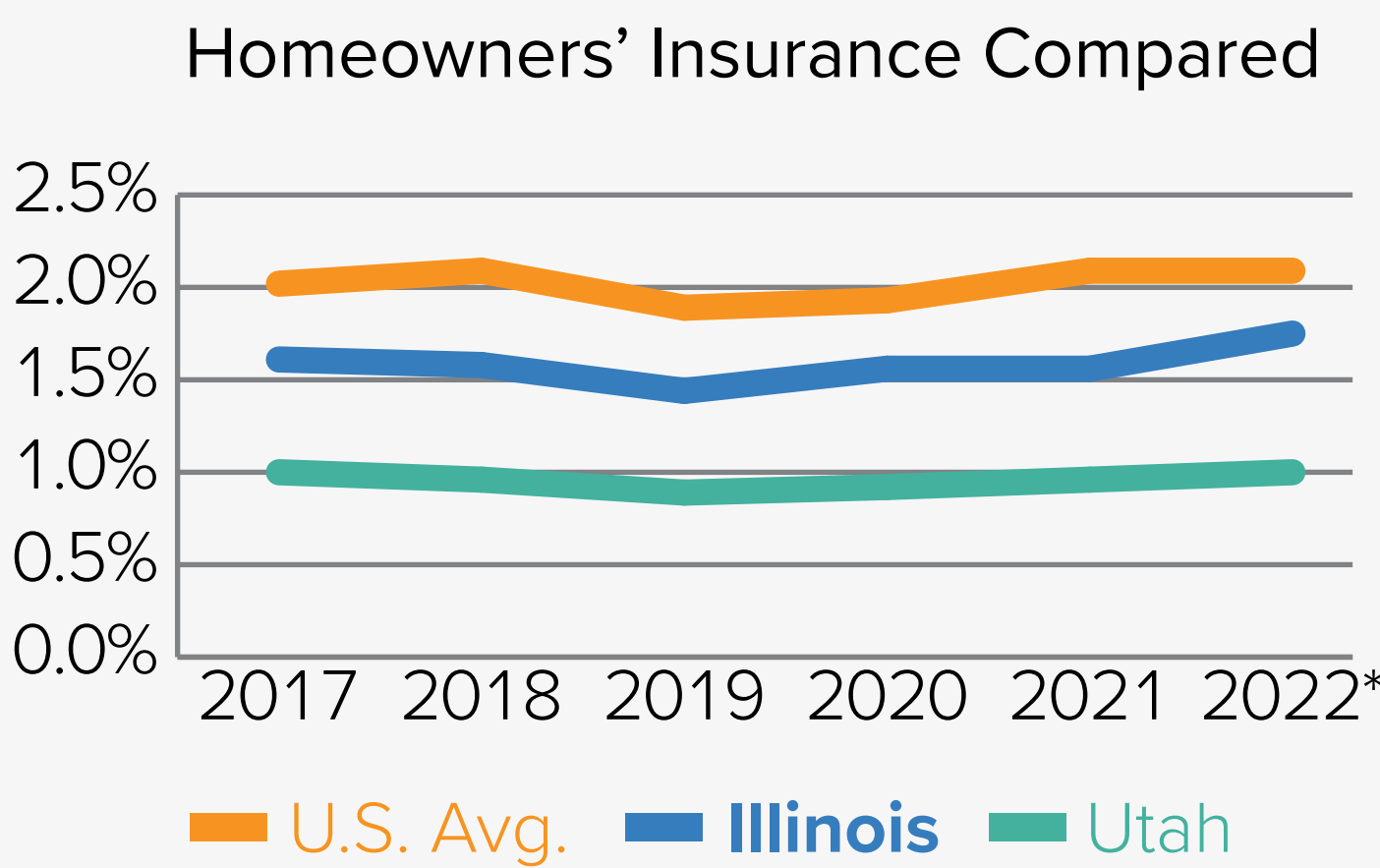


# Illinois Homeowners' Insurance: Affordable, Accessible, and Essential

Rising premiums are a challenge nationwide, but coverage affordability in Illinois is better than the national average.



## Affordability Compared



When comparing average homeowners insurance expenditures to median household income, Illinois ranks close to the most affordable state (Utah).

\*Most recent data available.  
Source: Insurance Research Council

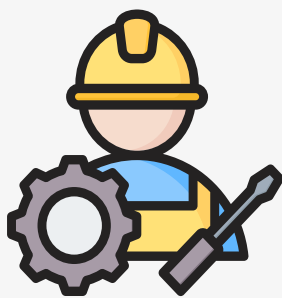
## What's Driving Premiums?



Climate Events



Demographic Shifts



Rising Materials/  
Labor



Inflation



Legal System Abuse

Premiums reflect long-term cost drivers —  
*not just short-term market conditions.*

## Why Smart Policy Matters



“Sound, Risk-Based Rates”

Competitive, more stable insurance markets



“Artificially Capped Rates”

Market instability, fewer coverage options

## How to Protect and Advance Insurance Affordability

- ✓ Risk mitigation strategies
- ✓ Supportive infrastructure investments

- ✓ Tort reform & lawsuit abuse reduction
- ✓ Learning from successful reforms in other states

## Insurance Strengthens the Illinois Economy



**\$41.9B**  
to Illinois GDP



**155,000+**  
jobs



**Supports**  
public infrastructure through bond investments



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