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Illinois Governor Signs HB 4160 Into Law, Establishing Right to Appraisal for Automobile Insurance Policies

AASPI Celebrates Landmark Consumer and Collision Repair Industry Victory

ILLINOIS — August 11, 2026 — The Alliance of Automotive Service Providers of Illinois (AASPI) today announced a major legislative victory for Illinois motorists and the collision repair industry following Governor JB Pritzker's signing of **Illinois House Bill 4160 — Right to Appraisal** into law.

Governor Pritzker signed HB 4160 on August 7, 2026, officially making the legislation **Public Act 104-0767**.

Beginning **July 1, 2027**, automobile insurance policies issued, renewed or delivered in Illinois that include first-party physical damage coverage will be required to contain a **Right to Appraisal provision**.

The new law provides Illinois consumers with an important process for resolving disputes involving the amount of loss on an automobile insurance claim. When there is disagreement regarding the amount of a covered loss, an insured will be able to invoke the appraisal process at the insured's sole discretion without first obtaining the insurance company's consent.

"This is an important victory for Illinois consumers, collision repair businesses and the entire motoring public," AASPI said. "Right to Appraisal provides consumers with an independent process for resolving disagreements over the amount of a loss instead of leaving the insurer as the only party determining what that loss should be."

A Victory Made Possible by AASPI Leadership and Members

The passage of HB 4160 is the result of years of persistence, education, advocacy and involvement by **AASPI's leadership and members**.

Throughout the legislative process, AASPI members helped educate lawmakers about the challenges collision repair facilities and their customers encounter when disagreements arise over repair costs, vehicle values and the amount necessary to properly repair a vehicle.

Members participated in meetings, communicated with legislators, supported AASPI's government affairs initiatives and responded when the association needed the collision repair industry to make its voice heard.

"This legislation demonstrates exactly why having a strong state association is so important," AASPI said. "One collision repair business can raise an issue, but when our

industry works collectively through AASPI, we have the opportunity to create meaningful change. Every member who supported this effort shares in this accomplishment.”

AASPI extends its sincere appreciation to its leadership and membership for their commitment to advancing this legislation and advocating on behalf of Illinois collision repair businesses **and their customers**.

Special Recognition for Morrill & Fiedler

AASPI also recognizes its government relations firm, **Morrill & Fiedler, LLC**, for its outstanding work in helping guide HB 4160 through the Illinois legislative process.

Successfully advancing legislation through the Illinois General Assembly requires legislative knowledge, relationships, strategy, communication and persistence.

The Morrill & Fiedler team worked closely with AASPI leadership throughout the process to communicate the collision repair industry’s concerns, educate policymakers, navigate the legislative process and build the support necessary for HB 4160 to move forward.

“The professionalism, legislative expertise and commitment of Morrill & Fiedler were instrumental in this effort,” AASPI said. “We sincerely thank their entire team for their exceptional representation of AASPI and Illinois collision repairers.”

AASPI Thanks Legislative Sponsors

AASPI also extends its appreciation to the Illinois lawmakers who sponsored and supported HB 4160.

The legislation was sponsored in the Illinois House by **Representative Tracy Katz Muhl**, with **Representative Jeff Keicher** serving as Chief Co-Sponsor.

In the Illinois Senate, the legislation was sponsored by **Senator Julie A. Morrison**, along with Senate co-sponsors who helped build support for the bill.

HB 4160 ultimately received overwhelming legislative support, including a **115-0 vote in the Illinois House** when the House concurred with the final Senate amendment before the legislation was sent to Governor Pritzker.

AASPI thanks the legislators who listened to the concerns of consumers and collision repair professionals and recognized the importance of providing Illinois policyholders with a fair method for resolving disputes over the amount of loss.

How Right to Appraisal Will Work

Under Public Act 104-0767, qualifying automobile insurance policies will provide both the insured and insurer with the ability to invoke appraisal when a dispute exists regarding the amount of loss.

When appraisal is invoked, each party selects a competent and disinterested appraiser. The appraisers independently evaluate the disputed loss.

If the two appraisers cannot reach an agreement, an independent umpire may be selected. Agreement between both appraisers, or between one appraiser and the umpire, establishes a binding determination of the amount of loss.

Importantly, the law specifically provides that an insured may invoke appraisal **in the insured's sole discretion without requiring the insurance company's consent or agreement.**

For Illinois vehicle owners, this provides an important option when they believe the amount offered by an insurance company does not accurately reflect the cost of repairing their vehicle or its actual cash value.

Advocacy Works

For AASPI, the signing of HB 4160 represents more than the passage of a single piece of legislation. It demonstrates the impact that an organized and engaged collision repair industry can have on public policy.

Participation matters. Membership matters. Advocacy matters.

When collision repair businesses support AASPI, communicate with lawmakers, participate in legislative calls to action and become involved in the association's advocacy efforts, policymakers hear a stronger and more credible voice representing the Illinois collision repair industry and its customers.

HB 4160 is evidence of what can be accomplished through that collective effort.

AASPI will continue working to protect Illinois collision repair businesses, advocate for fair treatment of consumers and repairers, and advance policies that support safe and proper vehicle repairs.

With Governor Pritzker's signature, however, AASPI and the Illinois collision repair industry have an important accomplishment to celebrate.

Beginning July 1, 2027, Right to Appraisal will be required in qualifying Illinois automobile insurance policies.

It is a significant victory for **AASPI, its members, Illinois collision repairers and, most importantly, the motoring public.**

AASPI thanks its leadership, members, Morrill & Fiedler, legislative sponsors and everyone who helped make this historic achievement possible.

About AASPI

The **Alliance of Automotive Service Providers of Illinois (AASPI)** represents and advocates for automotive service and collision repair businesses throughout Illinois. Through education, industry engagement and government affairs initiatives, AASPI works to strengthen the automotive repair industry while promoting policies that support safe and proper repairs and protect Illinois consumers.

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