



Illinois Department of Insurance

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FOR IMMEDIATE RELEASE
October 17, 2025

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IDOI Calls on Insurance Companies to Provide Policyholders Relief during Federal Government Shutdown

Chicago – The Illinois Department of Insurance (IDOI) is calling on insurance companies to provide relief to policyholders who are experiencing financial hardship during the federal government shutdown ([CB 2025-17](#)), in an effort to ensure that Illinoisans do not lose insurance coverage.

“The lapse in federal appropriations since October 1, impacts more than 153,000 Illinoisans who are employees of the federal government,” **said IDOI Director Ann Gillespie**. “These consumers should not have the added burden of losing insurance coverage because they are not being paid and cannot pay their auto or homeowners insurance premiums.”

The Department is urging all insurers to immediately consider implementing protective measures for their policyholders who are federal employees.

1. Moratorium on cancellations.

- Insurers should seek to postpone or withdraw any previous notice of cancellation or nonrenewal in which the cancellation or nonrenewal occurs on or after October 1, 2025, on any in-force policy due to non-payment of premium. Insurers are asked to continue coverage in cases of unpaid premium for at least 30 days or through the duration of the federal shutdown, whichever is longer. If following the end of the federal shutdown an affected consumer indicates to an insurer that they have not yet received their guaranteed compensation for the period of the federal shutdown, the Department requests that insurers continue coverage, even in cases of unpaid premium, for at least an additional 30 days.

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2. Time-period extension for repairs.

- If a consumer indicates to an insurer that repairs cannot be completed within the time required under any policy, or within the 90-day period for repairs before termination due to condition of the property (215 ILCS 5/143.27), the Department requests that insurers provide consumers with an extension of at least 30 days to make such repairs, or such time as is necessary.

Any Illinois federal employees impacted by the loss of compensation who are threatened with policy cancellations, can reach out to the Department at the Consumer Assistance Hotline: [866-445-5364](tel:866-445-5364) or DOI.Complaints@illinois.gov.