



(From left to right) A Spotted Lanternfly and an Elm Zigzag Sawfly larvae.

May is Invasive Species Awareness Month in Illinois

Preventing invasive species and detecting them before they get out of control is crucial for management. Explore what species to keep an eye out for!

Watch out for these invasives:

Spotted Lanternfly: The spotted lanternfly (*Lycorma delicatula*) is an invasive pest that impacts a wide range of plants as it feeds throughout the growing season. This non-native leafhopper was first identified in Pennsylvania back in 2014 and has since spread to 10 other states. It was first found in Illinois in fall of 2023 and efforts are underway to discover

its population and prevent further spread. Elm Zigzag Sawfly: The elm zigzag sawfly (*Aproceros leucopoda*) is an invasive pest of elm trees (*Ulmus* spp.) that was first detected in Illinois in July 2024 in Busse Woods, Cook County. Native to parts of China and Japan, this species became estab-

lished in Europe in 2003 and was first detected in the U.S. in Virginia in 2021. Elm zigzag sawflies are primarily problematic because the larvae defoliate elm trees. Adult elm zigzag sawflies can extend their range by 28–56 miles per year, a rapid expansion attributed to their strong dispersal capabilities.

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Giannoulas Releases Insurance Study Exposing Insurance Pricing Inequities Driving Higher Costs for Illinoisans

Illinois Secretary of State Alexi Giannoulas released a new study today detailing how auto insurance companies use non-driving factors to significantly increase costs for Illinois drivers.

The release of the study reinforces the need for legislative reforms advanced through the office's Driving Change campaign and was compiled from nearly 2,000 responses from Illinois residents.

The Illinois Secretary of State's office commissioned an independent study from O'Neil Risk Consulting & Algorithmic Auditing (ORCAA) to conduct an in-depth analysis of insurance rate filings in Illinois. The findings are clear: many Illinois drivers are paying substantially higher premiums based on factors that have nothing to do with their driving record.

"This study puts hard data behind what Illinois drivers have been experiencing for years – pricing practices that can penalize people for factors beyond their control," said Giannoulas, noting that auto insurance premiums in the state jumped 18 percent in 2024. "When safe drivers are paying more because of factors entirely unrelated to their driving record, it raises se-

rious questions about fairness and transparency in the system."

The findings illustrate how insurers rely on "multiplicative factors" in rate-setting, which can result in wide pricing disparities:

Drivers with poor credit can pay more than 2.7 times higher premiums for the same coverage compared to those with excellent credit.

Seniors can face substantially higher rates despite safe driving records, with premiums increasing significantly after age 65.

Drivers in certain ZIP codes can pay more than 2.5 times higher rates than those in other parts of the state, even when all other factors remain the same.

The study also highlights how these factors compound, meaning a driver who is older, has lower credit, and lives in a higher-cost ZIP code may pay dramatically more for identical coverage.

"These findings validate what Illinois families have been telling us for months," said State Senator Villivalam. "Insurance pricing should be rooted in fairness and actual risk – not policies that disproportionately burden working families and seniors."

"This study makes clear that the

current system lacks transparency and accountability," said State Representative Thaddeus Jones. "It underscores why reforms like Senate Bill 1486 are necessary to protect consumers and ensure rates are fair."

The analysis is grounded in both data and lived experience. Through the Driving Change campaign, the Secretary of State's office collect-

ed: More than 1,800 constituent responses

Over 600 personal stories describing sharp premium increases

Participation from residents across Illinois, representing more than 400 ZIP codes

Many respondents reported significant rate hikes despite having clean driving records, with increases tied to life events such as aging, financial hardship or moving to a different neighborhood.

The study's release comes as legislation inspired by the Driving Change campaign, Senate Bill 1486, moves to the Senate for final passage. The measure would strengthen oversight of insurance rates, prohibit unfairly discriminatory pricing and prevent insurers from shifting out-of-state costs onto Illinois policyholders.

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SUDOKU

			7		5		
		5		9	6	1	7
		2			5	9	
		7	9	2			1
				3	7		9
3				4		2	
1			3				
	8					7	6
							3

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

3	1	4	9	7	8	6	2	5
2	6	7	4	5	1	3	8	9
5	9	8	2	6	3	4	7	1
8	7	2	1	4	6	9	5	3
9	4	6	7	3	5	8	1	2
1	5	3	8	2	6	7	9	4
6	8	9	5	1	4	2	3	7
7	3	1	6	9	2	5	4	8
4	2	5	3	8	7	1	9	6

LOVING HORSES WORD SEARCH

D P H H A P D D D E R M U Z Z L E E K Q
H U E S A O N U N U H T Q M Z R D Z M F
R B A C G L D P N A B O F D E D M Z F R
D C W T O N T N O W I C M P W R U R F T
M T L C F L I E H N S R W Q O P A Z O N
F U M S K A T D R G Y W T R T L P M A A
W N N C T L M B L B F B B S M I L M L C
D T K N H A I L S E K K R T E E G A L I
Q S N P H W L N Z C G C I O T U M Y G O
N E T M U I B L W F T A D D M R Q Q W Z
D H B T O R T N I Z L H L W T Q S E H P
H C M U Z T C W R O D Q E Y I R B D T I
D B U M M Y Q E C E N R N K E B K F Y R
P Z R T L Y L U N U T A E H R C L K F K
C F W L S D C Y P A A S T S O P C K C Q
Z L I D R Y M A S H I A L S O P O W U
S F O A O L Y H B O W I E P A A L H R F
C W S U K R Z N O N N R Q U M T G G Z A
T I P O S U M F P Z O A E W E E W E Z B
M A N E L P R E N F L Y A F K I N S P N

Find the words hidden vertically, horizontally, diagonally, and backwards.

WORDS

BRIDLE	FILLY	MARE
CANTER	FOAL	MUZZLE
CHESTNUT	FORELOCK	PASTER
COLT	GALLOP	PONY
CROUP	GELDING	SADDLE
DRESSAGE	HALTER	STALLION
EQUESTRIAN	HOOF	TROT
FETLOCK	MANE	WITHERS



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