

MINUTES  
**SENATE COMMERCE & HUMAN RESOURCES COMMITTEE**

**DATE:** Tuesday, March 02, 2021

**TIME:** 1:30 P.M.

**PLACE:** Room WW54

**MEMBERS PRESENT:** Chairman Patrick, Vice Chairman Souza, Senators Martin, Lakey, Guthrie, Agenbroad, Riggs, Ward-Engelking, and Burgoyne

**ABSENT/ EXCUSED:** None

**NOTE:** The sign-in sheet, testimonies and other related materials will be retained with the minutes in the committee's office until the end of the session and will then be located on file with the minutes in the Legislative Services Library.

**CONVENED:** **Chairman Patrick** called the meeting of the Senate Commerce and Human Resources Committee (Committee) to order at 1:32 p.m.

**RS 28702** **Relating to Electrical Contractors and Journeymen - Unanimous Consent Request for Referral to a Privileged Committee for Printing.** **Chairman Patrick** asked for unanimous consent to send **RS 28702** to the Senate State Affairs Committee for a print hearing. There were no objections.

**S 1118** **Relating to Insurance - Limitations on Coverage.** This legislation, sponsored by Senator Riggs and Representative Jason Monks, eliminates the problem of "phantom insurance" and reduces payments for benefits paid by other insurance companies. This legislation further limits the benefits recoverable to the purchaser's actual losses or the amount of coverage purchased, whichever is less.

**S 1129** **Relating to Motor Vehicle Insurance.** This legislation, sponsored by Senator Guthrie, addresses the concern of phantom insurance. Any underinsured motor vehicle coverage with limits of liability less than two times the Idaho minimum limits for bodily injury or death, shall be construed to provide coverage in excess of the liability coverage of any underinsured motor vehicle involved in an accident.

**DISCUSSION:** **Senator Lakey** stated the two bills before the Committee are competing bills. He remarked he thought the Committee should direct all bill sponsors to find common ground and consult with the Department of Insurance. He recommended the Committee hold both bills.

**MOTION:** **Senator Lakey** moved to hold **S 1118** and **S 1129** in Committee and recommended the sponsors of both bills find common ground. **Senator Agenbroad** seconded the motion.

**DISCUSSION:** **Chairman Patrick** encouraged sponsors to meet and draft one bill.

**Senator Burgoyne** stated it was his understanding the sponsors of **S 1118** tried to reach common ground and were unsuccessful. He thought **S 1118** should have a hearing.

**Senator Souza** indicated she agreed with Senator Lakey's motion. She noted the Committee members are not experts in these matters and the Committee's place is not to mediate. She reiterated the two sides have to come together to reach an understanding.

**VOICE VOTE:** The motion to hold **S 1118** and **S 1129** in Committee carried by **voice vote**. **Senator Burgoyne** requested he be recorded as voting nay.

**ADJOURNED:** There being no further business at this time, **Chairman Patrick** adjourned the meeting at 1:37 p.m.

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Senator Patrick  
Chair

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Linda Kambeitz  
Secretary