

Attachment 5, DeLon Lee and Erin Jones, S 1269

March 3, 2022

**Senate Commerce & Human Resources Committee**

**Thursday, March 03, 2022 - 1:30 P.M.**

**TESTIMONY ON: S 1269**

**Written Testimony Only (not testifying before committee)**

<b>Name (First &amp; Last)</b>	<b>Manner Testifying</b>	<b>Representing Company/Organization</b>	<b>City</b>	<b>For / Against</b>	<b>Testified Y/N</b>	<b>District #</b>
DeLon Lee	W	Self	Twin Falls	For	N	24

My name is DeLon Lee. I am a staunch conservative from Twin Falls. I used to be a lobbyist for the Idaho Farm Bureau Federation. I believe in getting value for what you paid for, and, right now, Idahoans are paying for Under Insured Motorist coverage on not getting any benefit for it. The law as it is written today, helps huge insurance companies save money at the expense of Idahoans who have been injured in car accidents at no fault of their own. It's important to note that ONLY people who were victims (NOT AT FAULT) in an accident get to use this coverage. Idaho law prevents them from getting any benefit from a coverage they have been paying for for years. This bill is a the first step in the right direction to protecting IDahoans, rather than insurance companies. Who is more important to you, people, or insurance companies? That is what this bill comes down to. Thank you for your consideration.

Erin Jones	W	self	Boise	For	N	16
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I was involved in a crash on 8/16/21, and the other driver was at fault. I sustained life-altering injuries including permanent impairment and requiring multiple surgeries. I purchased \$100,000 of Underinsured Motorist coverage through my insurance company Foremost (Farmers). Because the other driver had minimum policy limits, I only recovered \$75,000 instead of \$100,000 which I paid for. Because there is not enough car insurance for all injuries and treatment, I had to file for emergency Medicaid to pay the hospital for my stay and all my surgeries. So, the tax payers of Idaho paid for my medical treatment instead of my insurance company because of the way the laws are in Idaho right now. A private insurance company was spared having to pay another \$25,000, even though that's what I paid for, and the government and citizens of Idaho had to pick up the tab. I am therefore speaking FOR the passage of the amendment to make UIM coverage be a real coverage for those whose injuries warrant it.