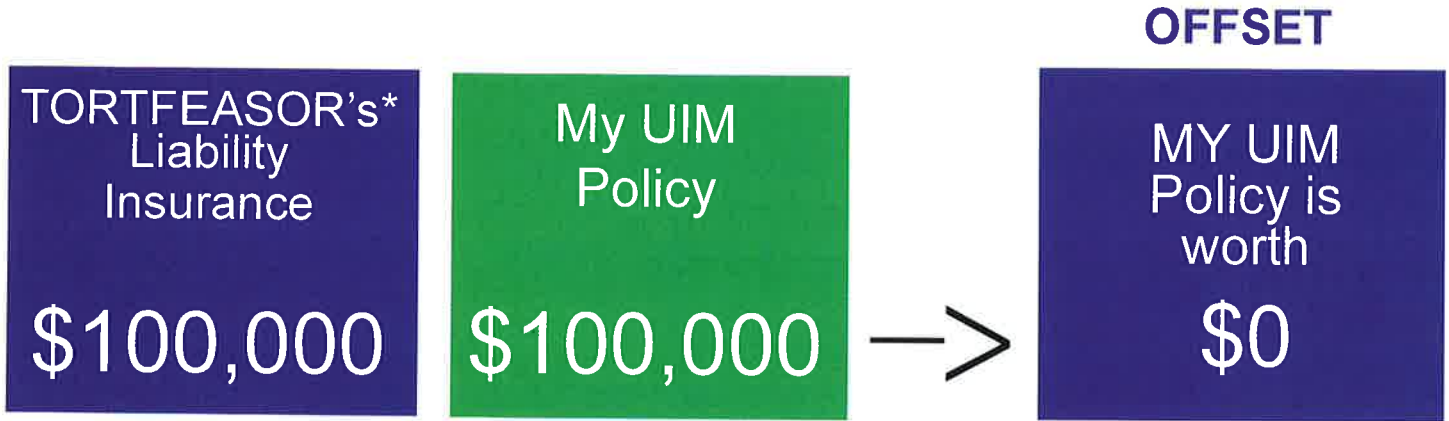
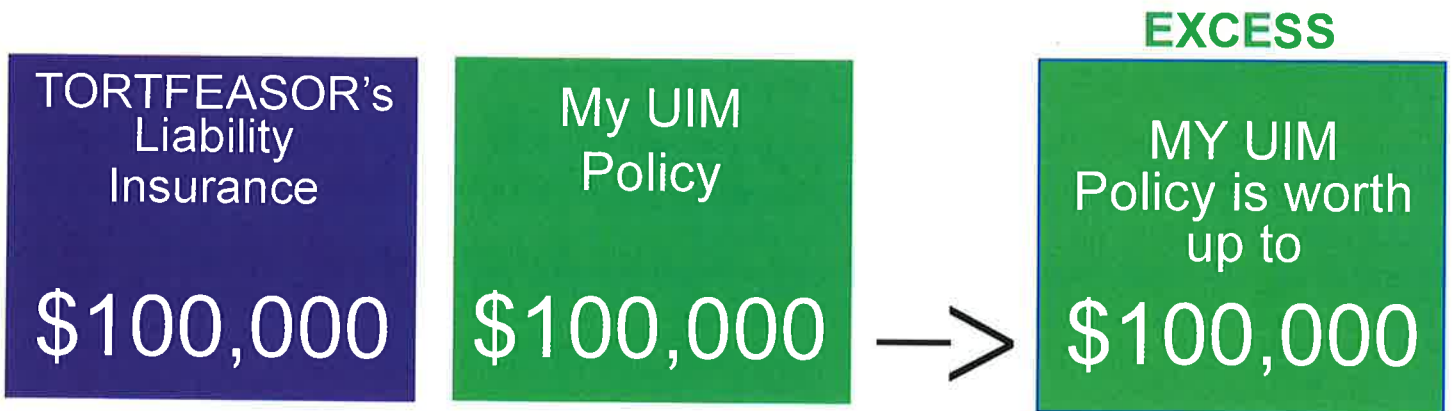


March 3, 2022

Idaho's Underinsured Motorist Insurance



Under Idaho's Offset law, your insurance company can reduce your UIM coverage by the amount of liability coverage the at-fault driver has.



Under the proposed change to Excess, insurance companies will NOT be able to reduce your UIM policy.

We should get what we pay for

One insurance company with a large market share already sells excess insurance and is competitive with other companies who only offer offset coverage.

*Tortfeasor: a wrongdoer; an individual who commits a wrongful act that injures another and for which the law provides a legal right to seek relief. (At-fault driver)

Explanation of Benefits of UIM (Underinsured Motorist Coverage) after a car crash that is not my fault with medical bills of \$125,000.

	My purchased UIM policy	Benefit paid under S1269 (UIM + liability)	Benefit paid under S1281 (UIM + liability - credit)
A	\$25,000*	\$50,000*	\$25,000*
B	\$50,000	\$75,000	\$50,000
C	\$50,000	\$100,000	\$50,000
D	\$100,000	\$125,000**	\$100,000

Senate Bill 1269 (Complete fix):

	My medical bills	My purchased UIM policy	At-fault driver's liability policy	My policy value (Excess)	Benefit paid (UIM + liability)
A	\$125,000	\$25,000*	\$25,000	\$25,000	\$50,000
B	\$125,000	\$50,000	\$25,000	\$50,000	\$75,000 (50+25=75)
C	\$125,000	\$50,000	\$50,000	\$50,000	\$100,000 (50+50=100)
D	\$125,000	\$100,000	\$50,000	\$100,000	\$125,000** (75+50=125)**

**Under S1269, benefits are limited to actual damages

Senate Bill 1281

	My medical bills	My purchased UIM policy	At-fault driver's liability policy	My policy value after credit taken (Offset)	Benefit paid (UIM + liability - credit)
A	\$125,000	\$25,000*	\$25,000	\$0	\$25,000
B	\$125,000	\$50,000	\$25,000	\$25,000	\$50,000 (50+25-25=50)
C	\$125,000	\$50,000	\$50,000	\$0	\$50,000 (50+50-50=50)
D	\$125,000	\$100,000	\$50,000	\$50,000	\$100,000 (100+50-50=100)

*The UIM policies of \$25k have been removed as the ISC ruled them illusory.

Insurance Carrier	policy term	Underinsured coverage	type of car	term length	Premium	Extrapolated to 1 year
Geico	6/08/2020-12/08/2020	25,000	2006 Hummer 3	6 months	7.49	14.98
Geico	6/08/2020-12/08/2020	25,000	2011 Nissan Versa	6 months	7.49	14.98
Geico	6/08/2020-12/08/2020	25,000	2006 Ford F150	6 months	7.49	14.98
Progressive	2/2/2021-8/22/2021	25,000	2015 Ford F150	6 months	10.00	20.00
Geico	6/08/2020-12/08/2020	25,000	2008 Ford F150	6 months	7.49	14.98
Geico	11/11/2021-5/11/2022	25,000	2006 Ford Taurus	6 months	8.19	16.38
Progressive	5/3/2019-5/3/2020	25,000	1990 Harley Davidson	1 year	9.00	9.00
Geico	6/08/2020-12/08/2020	25,000	2008 Chevy Suburban	6 months	7.49	14.98
Progressive	2/2/2021-8/22/2021	25,000	2012 Ford Fusion	6 months	17.00	34.00
Progressive	2/2/2021-8/22/2021	25,000	2010 Ford F150	6 months	9.00	18.00
Geico	6/08/2020-12/08/2020	25,000	2008 Hyundai Sonata	6 months	7.49	14.98
Geico	11/11/2021-5/11/2022	25,000	2011 Toyota Highlander	6 months	8.19	16.38
Progressive	7/22/2020-1/22/2021	50,000	2005 Nissan Pathfinder	6 months	22.00	44.00
Progressive	7/22/2020-1/22/2021	50,000	2017 Subaru Forester	6 months	18.00	36.00
State Farm	8/11/2019-2/11/2019	50,000	2005 Ford Focus	6 months	11.31	22.62
Progressive	7/22/2020-1/22/2021	50,000	2013 GMC Sierra	6 months	19.00	38.00
Auto-Owners Ins. Co.	7/20/2020-7/20/2021	50,000	2009 Nissan Murano	1 year	34.90	34.90
Allstate	4/15/2020-10/15/2020	50,000	2010 BMW 335xi	6 months	1.84	3.68
Allstate	4/15/2020-10/15/2020	50,000	2005 Chevy Silverado	6 months	3.25	6.50
Allstate	4/15/2020-10/15/2020	50,000	2003 Honda Assent	6 months	2.23	4.46
Allstate	4/15/2020-10/15/2020	50,000	2013 Toyota Corolla	6 months	4.87	9.74
Acuity	10/29/2021-10/29/2022	100,000	2019 Dodge Charger	1 year	34.00	34.00
MetLife	11/14/2019-11/14/2020	100,000	2006 Nissan Altima	1 year	28.00	28.00

MetLife	11/14/2019-11/14/2020	100,000	2012 Chevy Equinox	1 year	28.00	28.00
American Family	1/18/2019-1/18/2020	100,000	2018 Dodge Ram	1 year	33.05	33.05
Metlife	3/1/2020-3/1/2021	100,000	2013 Toyota Sienna	1 year	10.00	10.00
Metlife	3/1/2020-3/1/2021	100,000	2019 Honda Ridgeline	1 year	10.00	10.00
Metlife	3/1/2020-3/1/2021	100,000	2002 Honda Accord	1 year	18.00	18.00
American Family	1/18/2019-1/18/2020	100,000	1999 Ford Expedition	1 year	33.05	33.04
Metlife	3/1/2020-3/1/2021	100,000	2005 Toyota Camry	1 year	18.00	18.00
Acuity	10/29/2021-10/29/2022	100,000	2018 Ford Edge	1 year	27.00	27.00
Safeco	10/29/2018-3/9/2019	250,000	2005 Subaru Legacy	6 months	43.60	87.20
USAA	8/5/2021-2/5/2022	300,000	2013 Nissan Xterra	6 months	4.08	8.16
Geico	2/1/22-8/1/22	300,000	2005 Chevy Silverado	6 months	13.48	26.96
Geico	2/1/22-8/1/22	300,000	1990 Ford F150	6 months	13.48	26.96
Geico	2/1/22-8/1/22	300,000	2021 Hyundai Sonata	6 months	13.48	26.96
Geico	2/1/22-8/1/22	300,000	2015 Ram 1500	6 months	13.48	26.96
USAA	8/5/2021-2/5/2022	300,000	2019 Honda CR-V	6 months	4.24	8.48
The Main Street America Group	8/18/2020-8/15/2021	500,000	2015 Nissan NV	1 year	14.00	14.00
The Main Street America Group	8/18/2020-8/15/2021	500,000	2001 Honda Accord	1 year	11.00	11.00
Allstate	4/3/2018-10/13/2018	500,000	2000 Mercury Sable	6 months	20.58	41.16
Allstate	4/3/2018-10/13/2018	500,000	2001 Ford Explorer	6 months	20.43	40.86
Allstate	4/3/2018-10/13/2018	500,000	2002 Chrysler Concorde	6 months	41.26	82.26
Allstate	4/3/2018-10/13/2018	500,000	2008 Ford Taurus	6 months	17.49	34.98
Allstate	4/3/2018-10/13/2018	500,000	2007 Ford 500	6 months	19.70	39.40
Farmers	10/5/2021-4/5/2021	500,000	2011 Toyota Prius	6 months	8.25	16.50
Farmers	10/5/2021-4/5/2021	500,000	2017 Jaguar F-pace	6 months	8.25	16.50
The Main Street America Group	8/18/2020-8/15/2021	500,000	2013 Mazda 3	1 year	13.00	13.00

The Main Street America Group	8/18/2020-8/15/2021	500,000	2001 Toyota Sequoia	1 year	9.00	9.00
USAA	2/20/2022-8/20/2022	1,000,000	2005 Ford F-250	6 months	9.63	19.26
USAA	2/20/2022-8/20/2022	1,000,000	1986 Jeep 4x4	6 months	7.85	15.70
USAA	2/20/2022-8/20/2022	1,000,000	2013 Mercedes	6 months	9.07	18.14