Johnson, Kelly

From: Knutson, Tryg
Sent: Tuesday, February 26, 2008 9:47 AM
To: Johnson, Kelly
Subject: FW: Auto Insurance Legislation

-----Original Message-----
From: Alice Thompson-Williams [mailto:Alice.Thompson-Williams@wayzata.k12.mn.us]
Sent: Monday, February 25, 2008 3:19 PM
To: Sen.Erpenbach
Subject: Auto Insurance Legislation

Dear Sen. Erpenbach,
This letter is in regard to your upcoming debate on requiring auto insurance in Wisconsin. I am writing to you from Minnesota because I had an unfortunate incident in Madison last May and it still has not been resolved.

I was in Madison on a beautiful, sunny day for my niece's medical school graduation. As I sat at a stop light on University Ave., I was rear-ended by a woman driving a Ford Explorer. She carried no auto insurance. A policeman came and helped direct us across three lanes of traffic onto a side street, however, he refused to write a ticket because he thought the damage was under $1000. (The actual repair bill was around $2400 due to damaged airbag sensors and other things which were not immediately visible. I still don't understand why a ticket wasn't written when she admitted running her car into mine. I also don't think policemen are qualified to assess damage but that's another story.)

My insurance paid for the repairs but I lost the $500 deductible and was without my car for a week. Meanwhile, the woman who rear-ended me drove off without a ticket, any financial loss, or the incovenience of being without a vehicle . Although my insurance company said they would attempt to have her reimburse them and me, it has been over nine months and I haven't been reimbursed as yet.

I will never forget the other driver's words to me when I expressed surprise that she had no auto insurance. She said, "I used to have it but I never used it so I dropped it."

I don't expect I'll ever recoup my $500 and I certainly can't get back the family time I lost that day due to another person's carelessness, but I would like to urge you to pass this legislation so that there is some hope for others who find themselves in my position.

Sincerely,
Alice Williams
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Plymouth, MN 55447

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"Outside of a dog, a book is man's best friend.
Inside of a dog, it's too dark to read."
Groucho Marx

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