CITY OF MILWAUKEE

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October 11, 2002

Acuity Insurance Attn: Tom McDermott, Sr. Claims Rep. P.O. Box 792 Brookfield, WI 53008-0792

Re: C.I. File No. 02-S-286

Dear Mr. McDermott:

This office is in receipt of your subrogation claim in the amount of \$4,616.50, relating to damages sustained to your insured's property when the basement flooded due to the City sewer becoming surcharged at 5208 West Norwich Street.

Our investigation reveals that the City's main sewer flooded because the severity of the rainstorm caused more rain water to enter the sewer system than it could accommodate. Because this flooding exceeded the height of your insured's basement floor it caused the sewer to flow backwards. This condition occurred at many locations within the City and

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could not have been prevented. Your insured's loss was not caused by negligence and therefore the City of Milwaukee would not be liable. Accordingly, we are denying your claim.

If you wish to appeal this decision, you may do so by sending a letter within 21 days of the receipt of this letter to the Milwaukee City Clerk, 200 East Wells Street, Room 205, Milwaukee, Wisconsin 53202, requesting a hearing.

Very truly yours,

GRANTE LANGLEY

City Attorney

ROBERT M. OVERHOLT

Investigator Adjuster

RMO:beg

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