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February 24, 2026

To the Honorable Common Council
Of the City of Milwaukee
Room 205 – City Hall

RE: Communication from West Bend Mutual Insurance Company
on behalf of PANG THAO
C.I. File No. 2025-001553

Dear Common Members:

On July 31, 2025, a water backup incident occurred at the property located at 6143 South 37th Street, Greenfield, Wisconsin. The property owner, Pang Thao, subsequently filed a property damage claim in the amount of \$11,293.01 through West Bend Insurance Company. The insurer indemnified the loss in the amount of \$10,000.00 covering costs associated with remediation, professional cleaning, temporary housing, and the replacement of damaged personal property. The insurer is now seeking \$10,000.00 in subrogation recovery.

Our investigation, conducted in coordination with Milwaukee Water Works, determined that the water main failure caused damage to the sewer lateral at 6143 South 37th Street. This damage created an entry point through which debris entered the sewer main. Following the utility's coordination with DPW-Greenfield to clear the sewer, the restoration of water service to the failed main allowed additional debris—including rock and sand—to flow into the sewer system. This influx of material subsequently contributed to flooding that impacted multiple properties in the surrounding area along the 6000-6100 block of South 37th Street and multiple properties along the 3700 block of West Kimberly Avenue in Greenfield, Wisconsin.



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Based on the findings, it is our assessment that the utility did not exercise reasonable care when restoring water service. Additionally, the failure to maintain the original water shutoff contributed to the extent of the resulting damages. Accordingly, we recommend approval of the claim, with adjustments totaling \$10,000.00.

Very truly yours,



EVAN C. GOYKE
City Attorney



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ECG/NES/CEC/cdr

Enclosures

2025-001553/