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September 6, 2006

EMC Insurance Companies
Attn: Lynn Lesko, Claims Adjuster
Post Office Box 327
Brookfield, WI 53008-0327

RE: C.I. File No: 06-V-127
Your Claim No: 337304-LL
Your Insured: Sherwood Temkin

Dear Ms. Lesko:

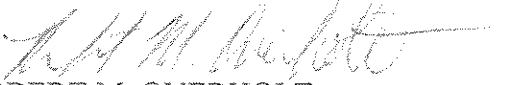
We have received your claim in the amount of \$6,268.16, relating to your subrogation interests and the interests of your insured arising from a May 29, 2006 loss in which your insured's vehicle was damaged after it was involved in an auto accident with a Milwaukee Police Department squad at North 91st Street and West Good Hope Road.

Our investigation reveals the Wisconsin Motor Vehicle Accident Report completed as a result of this incident noted the police car had its emergency lights and siren activated and was operating as an emergency vehicle. The police officer stopped and then proceeded through the intersection, your insured failed to yield the right-of-way to the police vehicle that was operating as an emergency vehicle; as such, the City cannot accept liability and 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 date of this letter to the Milwaukee City Clerk, 200 East Wells Street, Room 205, Milwaukee, Wisconsin 53202, requesting a hearing.

Very truly yours,


GRANT F. LANGLEY
City Attorney


ROBERT M. OVERHOLT
Investigator Adjuster

RMO:beg
Enclosure
1032-2006-2154:109337