

December 20, 2019

Deborah Hensiak
6943 W. Layton Ave.
Greenfield, WI 53220

Dear Sir or Madam:

My name is Debbie Hensiak and I am writing to you today because of a simple car accident. You have either at one time or another been in one or know someone who has been.

We have a law here in the state of Wisconsin that has been on the books now since January 1, 2010. That states it is mandatory for every person who drives a motor vehicle to carry car insurance that will cover bodily and property liability of a cost up to 10/25/50 thousand dollars. If you are in an accident and are at fault you must be able to first prove you have insurance and second have the appropriate coverage or risk getting a ticket.

Well, my husband Bill and I were in an accident on the evening of December 16th, a few blocks from our home at 6:30pm. We were sitting a red light when we were violently hit from behind. The lady in the car that came up behind us NEVER stopped. Even after hitting us and us hitting the car in front of us, she continued to hit the gas pedal instead of her brakes. Because of her callus act there ended up being five cars in all that she pushed one into each other.

So, the reason I sit and write this letter to you is if your correct in guessing that this driver had NO car insurance. My car took a hard hit to the backend and the force at which I hit the car in front of me has now messed up my front end as well. Now you maybe saying to yourself, so what's the problem Mrs. Hensiak you have insurance, that I of course have had since the day I turned sixteen. Sure, my car will get fixed, BUT why in the first place is this allowed to happen over and over hundreds and thousand of times a year since 2010 when everyone in this state is aware and has been told it was mandatory to carry some sort of coverage?

As of 2015, Wisconsin's estimated percentage of uninsured motorist accidents are 14.3% with a ranking of 15th out of fifty states, do you not think this is to high to be placed? That is the top one third. If the state cannot find a way to enforce their own law, then maybe we need to find a way at a local level. When you purchase a car, you are required to prove you have insurance, my youngest son just bought his first car and was not allowed to drive off the lot until he proved he had an insurance policy. Now we were at a bigger name lot, but are all the smaller ones doing this when selling to all the people trying to get away with something—why are they not being held accountable?

Here are just a few suggestions that I have come up with. When you get a driver's license you should have to prove you have insurance. If your going to the DMV to get a license you obviously have a car—prove you have coverage before they give you a license to drive that car. Another idea is that every year you make us register or renew our license plate to get a sticker. Make it so you must show some proof of car insurance then. You are at least stating then that you own a motor vehicle that you are getting a sticker for. You should have to show at the DMV or enter into the computer your insurance carrier and policy number in order to receive your yearly renewal sticker.

These are simple steps to ask anyone who drives a motor vehicle to be responsible for. It's the law. One last option to think on would be if someone who hits a car and in not insured, should be arrested on the spot and made to stay in jail 7, 10, 30 days or more. That may make some people rethink driving with out insurance, or even without a driver's license. If they know there are bigger consequences then just a ticket, that may or may not even get paid.

Just like my car, my insurance company will pay and cover it, and then go after here for the cost, but here also she may or may not ever end up paying them back. Who takes that hit? YOU and ME. Sure, my insurance company is telling me my rates won't go up because I'm in a safe driver plan. We will see when renewal time comes around Because you know later down in time when I call, they will tell me the increase cost isn't because of my accident, its because of all the uninsured people. Not because I was in the wrong place at the wrong time. You've all been there.

So, what I am asking of all of you is to make this law, LAWFUL. Make it so people have NO choice but to do what they legally are required to do. Not because it's the law but, because it's also the right thing to do. Take my ideas and work them to fit into how the law is already written to make it stronger so people like the woman who hit me, so all the people who think they are above the law cannot keep getting away with this any longer. The 95% of people that follow the law are all tired of the 5% that get away with everything. Are you not tired of the exact same thing? Then help me help you.

Sincerely,



Deborah Hensiak

CC: All Wisconsin State Senators
All Wisconsin Representatives
Governor Tony Evers
All Milwaukee Alderpersons
Mayor Tom Barrett
Chief of Police Cpt. Morales
Milw. Co. Sheriff Earnell Lucas
Mayor Michael Neitzke
Chief of Police Jay Johnson