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September 9, 2025

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

Re: Communication from Progressive Insurance Company on behalf of
TERRELL GAMBLE
C.I. File No. 1048-2025-1219
Progressive Claim No. 25-631223033

Dear Council Members:

Progressive Insurance submitted a subrogation demand on behalf of their insurer, Terrell Gamble for damages sustained on April 11, 2025, when he fell into a sinkhole while traveling northbound on N. 107th Street because of a water main break. Progressive is seeking reimbursement for damages beyond economical repair in the amount of \$11,479.49, plus \$195.28 for an out of pocket expense, 4-wheel alignment.

We completed our investigation with Milwaukee Water Works and determined that the utility responded to and barricaded the sinkhole as soon as notice was given on April 11, 2025. The sinkhole was attributed to a 16" water main. Records indicated that a contractor last repaired the main on January 24, 2025, approximately 15 ft. south of the subject sinkhole. Since that time, there were no other cars reported for this subject location, and no other issues regarding the 16" main until Progressive's driver decided to drive through the water.

It is our view that the utility is not negligent with respect to its response time when actual notice was given, and manner of repairs. There is no indication that the water main would break and there was no notice given prior to April 11, 2025.



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Because of this lack of notice, the City is not liable for damages and we recommend the claim be denied.

Very truly yours,



EVAN C. GOYKE
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ECG/NES/ECG/MTG/cdr

Enclosures

1048-2025-1219/00000000000350