



**WISCONSIN MUNICIPAL MUTUAL INSURANCE COMPANY**  
4781 Hayes Road, Suite 201 | Madison, WI 53704 • [www.wmmic.com](http://www.wmmic.com)  
Telephone: 608.246.3336 | Toll Free: 866.823.4217 | Facsimile: 608.852.8647

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July 20, 2023

Dan Lowndes  
210 Martin Luther King Jr. Blvd  
Madison, Wisconsin 53703

RE:      Claimant:                      Rick Terzinski  
            Our Claim No.:                GLDA00002710  
            Our Insured:                    Dane County  
            Date of Loss:                    3/31/2023

Dear Dan Lowndes,

We have received the above referenced claim on 5/11/2023. Following a review of the information regarding Claimant alleges vehicle damage from insured vehicle kicking up tire debris., it has been determined that Dane County has no liability for this claim as the burden of proof hasn't been met, additionally the claimant as responsibility for driving speeds Please issue formal disallowance and provide a copy of this disallowance to WMMIC.

This claim will be closed on the date of receipt of the disallowance.

A copy of this letter has been placed in the claim file for reference. If you should have any further questions, please contact me.

Sincerely,

Brandon Johnson, AIC  
Claims Representative  
Wisconsin Municipal Mutual Insurance Company  
(608) 245-6892  
[bjohnson@wmmic.com](mailto:bjohnson@wmmic.com)