



**WISCONSIN MUNICIPAL MUTUAL INSURANCE COMPANY**  
4781 Hayes Road, Suite 201 | Madison, WI 53704 • [www.wmmic.com](http://www.wmmic.com)  
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July 14, 2023

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

RE:      Claimant:                      Mark Zander  
            Our Claim No.:                  GLDA00002783  
            Our Insured:                    Dane County  
            Date of Loss:                    6/20/2023

Dear Dan Lowndes,

We have received the above referenced claim on 6/26/2023. Following a review of the information regarding Claimant alleges rock flew up from another vehicle and cracked windshield from loose gravel road crews placed, it has been determined that Dane County has no liability for this claim. A passing vehicle kicked up the rocks and damaged the claimant vehicle, the county would have discretionary immunity. 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,

A handwritten signature in black ink, appearing to read 'Brandon Johnson', is written over a light blue horizontal line.

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