

August 21, 2024

Mr. Abner Kenny  
Northern Insurance  
P.O. Box 337, Milwaukee, WI  
Re: Your insured: William Jenkins  
Date of incident: July 12, 2023

Dear Mr. Kenny:

As I informed you by email on July 16, 2024, my car was damaged in an accident with your insured, William Jenkins. I was stopped at a stop sign on July 12, 2023 in Waukesha, WI when Mr. Jenkins slammed into the back of my car with his van.

Mr. Jenkins was obviously negligent. He rear-ended me while I was waiting at a stop sign. He wasn't paying attention and he was likely speeding when he forcefully hit me. It is an open-and-shut case. When Mr. Jenkins slammed into my car, my trunk caved in. I have a small Honda, and small cars don't tend to fare very well when they are hit by vans. My regular mechanic recommended that I take my car to Waukesha Body Shop. The mechanics at Waukesha gave me an estimate of \$4,600 for a full repair. I have attached a copy of the estimate to this letter, along with photographs of the damage.

My car is only two years old, and is worth far more than \$4,600. I understand that your appraiser estimates that repairs will cost \$4,000. Our estimates are not that far apart. The Waukesha Body Shop is an independent, Honda-authorized repair shop. My understanding is that your appraiser's estimate is from a repair shop that regularly works with Northern Insurance and your estimate doesn't itemize each part and labor cost.

Based on Mr. Jenkins' clear liability for the accident and my damages, I demand \$4,600.00 to settle this case. This is not a complex claim. If I do not hear from you in two weeks, I'll have no choice but to contact your supervisor and consider filing a complaint with the Wisconsin Department of Insurance. Thank you.

Respectfully,

[signature]

Fred Smith