

Dear Policyholder:

## ***Revised Wisconsin Law May Affect Your Coverage and Premium***

### ***Who is to blame?***

This past June, Governor Doyle and Democratic leaders in the State Legislature chose to adopt mandates to Wisconsin motorists. These mandates include increased liability limits, stacking of policy liability limits, mandatory and increased uninsured motorist coverage, and more.

Many independent insurance agents and insurance companies from across the State asked the Legislature NOT to adopt these mandates that were sure to increase auto insurance premiums for most people. Insurance companies are working hard to minimize these increases for their customers. However, these increases are forced upon you by the mandates that were passed in the State budget bill by the Legislature, not your insurance company.

Effective 11-1-09 many of these mandates go into effect and the insurance companies are forced to make these changes to your policy when your policy renews.

The following is a summary of the changes that may affect your policy:

#### **Auto and/or Motorcycle Coverage**

1. Increase in Minimum Liability Limits

The law requires the minimum limit for Bodily Injury Liability to be \$50,000 for each person and \$100,000 for each occurrence. The minimum limit for Property Damage Liability is \$15,000 for each occurrence. If you have an auto or motorcycle insurance policy with liability limits less than these required limits, your policy must be increased at renewal.

2. Increase in Minimum Medical Payments Limit

The minimum amount of Medical Payments coverage you can purchase has been increased from \$1,000 to \$10,000. The insurance companies are required to provide at least \$10,000 of Medical Payments coverage on every auto and motorcycle liability policy **unless you reject this coverage entirely.**

3. Increase in Minimum Uninsured Motorists Coverage Limits

This requires you to purchase Uninsured Motorists Bodily Insurance Coverage for no less than \$100,000 for each person and \$300,000 for each accident. If your auto or motorcycle policy currently has lower limits, the limits must be increased at renewal.

***This coverage is mandatory and cannot be rejected.***

4. Mandatory Underinsured Motorists Coverage and Limits

The law requires you to purchase Underinsured Motorists Coverage for no less than \$100,000 for each person and \$300,000 for each accident. If your auto or motorcycle policy currently does not include Underinsured Motorists Coverage or has coverage with lower limits, the limits must increase at renewal.

***This coverage is mandatory and cannot be rejected.***

**Umbrella Coverage**

The law requires Excess Uninsured Motorists Bodily Injury Coverage and Excess Underinsured Motorists Coverage to be included with umbrella policies, ***unless rejected in writing***. If you do not wish to have this coverage included, you will need to sign a rejection form prior to your renewal. If you do not reject, coverage will be provided for an additional charge.

Please contact our office with any questions regarding your specific coverage.

The Wisconsin Legislature has made some very broad changes which will have a significant impact upon your insurance program. **If you wish to express your concerns or discuss the law with your elected representative, you can find your legislators by visiting [www.legis.state.wi.us](http://www.legis.state.wi.us), then click on “Who Represents Me” in the center of the page or you can call (608) 266-9960 during business hours.**

Sincerely,