



DATE 2/14/23

September 16, 2021

## VIA EMAIL ONLY

Driggs, Bills & Day 611 North 31st Street Billings, MT 59102

Attn: Merry Marr, Esq.

Email: mmarr@advocates.com

RE:

Claim No.:

Date of Loss:

Claimant:

Insured:

Policy No.:

2/21/21

Dear Ms. Marr:

USLI is the liquor liability carrier from Your firm sent a Notice of Intent to File Action to dated 8/16/21 for injuries sustained by your clients as a result of an automobile accident with an auto operated by the second of the Notice stated that the second of the sec

Our obligation under the policy is to pay for claims for which they are legally liable. Our investigation has determined that our insured is not liable under Montana liquor liability laws. The has no record of Mr. patronizing their establishment on the date of loss. In addition, we secured a statement from Mr. that he did not consume any alcohol at the or any other establishment prior to the accident.

For this and other reasons that may not be stated, USLI must respectfully deny liability for your clients' claims. If you have information to support liability against the please forward for my further consideration.

If you have any questions or would like to discuss this matter further, feel free to contact me. I can be reached at 610-902-9531 or czwaan@usli.com.

Sincerely,

Cathy Zwaan

Second Vice President / Claims Examiner

BERKSHIRE HATHAWAY COMPANIES

1190 DEVON PARK DRIVE • P.O. BOX 6700 • WAYNE, PA 19087 • 610-688-2535 • 888-523-5545 • FAX 610-688-4391