



## Member Comment

**Member Name:**

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**RE:**

Minimum limits of insurance

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**Position:**

I fully agree with Mr. Frumkin. I am a transactional lawyer, not a personal injury lawyer, so I have some perspective on this issue. The minimum level of dramshop insurance ought to be raised to ten million dollars. The minimum automobile insurance level for death and the other allowed causes for automobile tort actions ought to be raised to two million dollars. Then both should be adjusted for inflation so that the insured has notice when he, she or it renews its insurance coverages. If this drives certain bars out of business, or restricts the ability of certain drivers, so be it. Both are statutory privileges, not constitutional rights.