



## Member Comment

**Member Name:**

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**Regarding:**

Minimum Insurance

**Date comment submitted:**

March 9, 2006

**Comment:**

Dear State Bar:

David Ghannam and I recently represented a young woman, Leslie Langrill, who was paralyzed when struck by a drunk driver. The bar served the drunk driver a dozen drinks; he had already had a dozen before arriving. The bar also tolerated his snorting cocaine, and then stayed open until 3:30 am to keep serving him. After the accident, he was so drunk he "parked" his car in the middle of the street in front of his house.

Leslie almost died. She is left without normal feeling or movement below her chest, and has severe neuropathic pain (similar to an amputee's so-called "phantom" pain) which is not significantly decreased even by strong narcotic pain killers. She needs assistance to do almost all of the things the rest of us take for granted on a daily basis.

The drunk driver had no insurance. The bar had the statutory minimum -- \$50,000. The bar fought the case, taking it all the way to the Michigan Supreme Court. After costs and attorney fees (which we reduced for her), Leslie will receive only some \$28,000 in compensation for her lifelong, catastrophic injuries.

The time has come to re-examine statutory minimums on dramshop and auto insurance, which are \$50,000 and \$20,000, respectively, and which have not been increased since 1974. Most people I know have more than \$50,000 property damage, and \$1,000,000 personal injury coverage auto insurance. Allowing a bar to have \$50,000 minimum dramshop insurance is irresponsible in light of the catastrophic injuries drunk drivers can cause.

I respectfully ask the State Bar to propose legislation increasing these minimum coverages, and ask that it be unofficially called "Leslie's Law" in respect of Ms. Langrill. I'd be more than happy to assist with drafting and, perhaps, addressing the legislature.

This seems like a win-win proposition to me. The benefit to potential plaintiffs is obvious. For defendants, there would be less incentive for victorious plaintiffs to go after a defendant's other assets. There are also substantial benefits to both the plaintiffs' bar and the defense bar, although that is not the thrust of the proposed legislation.

Thank you for your kind consideration of this suggestion.

Sincerely,  
Paul A. Frumkin  
Bloomfield Hills