

# Office of City Clerk



February 18, 2026

Ed Debruyne  
Debruyne Insurance  
Via email [Ed@debins.com](mailto:Ed@debins.com)

Ronald A Chatel  
Twilight Medical Transport LLC  
Via email [tmtllclacrosse@gmail.com](mailto:tmtllclacrosse@gmail.com)

Re: 2026 Public Passenger Vehicle for Hire License – Insurance Requirements

Ed Debruyne and Ron Chatel.

Following additional review and consultation, it has been determined that National Specialty Insurance Company is licensed by the Wisconsin Office of Commissioner of Insurance and the automobile policy is sufficient.

There are a few issues that need to be corrected on the Certificate of Insurance:

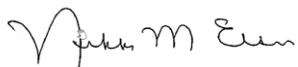
- The NAIC#s need to be provided for both Insurer A and Insurer B.
- If National Specialty Insurance Company is Insurer B, please update the name. Perhaps SC National Specialty is the alias, but that name was not found to be licensed in Wisconsin.
- The City requires to be named additional insured under both the commercial general liability and the automobile policy. The intent of Sec. 2-2(19) is that the City obtain coverage for both bodily injury and property damage caused by either a vehicle incident (auto) or business operations unrelated to a vehicle incident (general). The language is vague as to admitted carrier for the general liability, so at this time, that requirement is only of the auto insurer.
- In the ADDL INSD column, there should be indication that the policy is endorsed or in the description you can leave the language, but you need to identify the policy numbers i.e., Certificate Holder is an additional insured to policy GUAH000932-00 and 202600600663.

City of La Crosse, 400 La Crosse Street La Crosse, WI 54601  
[cityclerk@cityoflacrosse.org](mailto:cityclerk@cityoflacrosse.org) | 608-789-7510 [www.cityoflacrosse.org](http://www.cityoflacrosse.org)

---

Thank you for your prompt attention to this matter.

Regards,

A handwritten signature in black ink, appearing to read "Nikki M. Elsen". The signature is fluid and cursive, with the first name being the most prominent.

Nikki M. Elsen, WCMC  
City Clerk

Cc: City of La Crosse Legal Department