

Electronically Filed in TPUC Docket Room on May 7, 2019 at 9:01 a.m.

To Whom It May Concern:

In reference to docket number 1900028

We lost our home and family heirlooms in the Gatlinburg wildfires and like most, our losses were mitigated by our insurance policy. As prudent individuals we insured our home and were able to rebuild our home. Analyzing the requested rate increase by TWC, I find several weaknesses in their request.

First, all well run businesses that I am associated with carry insurance and some may carry a catastrophic policy to assist in loss of revenue or in disasters as we just witnessed. It appears from their documentation; they were negligent in this instance which is inexcusable. The companies Risk Officer if they have one should have alerted their management of this weakness and omission.

Second, TWC is not accurately projecting the growth of this area. I don't dispute the houses declined from the mid 500's to possible 25. However, in a record amount of time, family homes, rentals, and new construction is approaching 250 residences. If growth is close to projections of growing 75 homes per year, the community will be rebuilt in the next 3 years. However, this unreasonable rate increase by TWC could certainly hamper this rebuilding effort. I do not believe TWC is able to project the negative impact on their cash flow if this rate increase deters development.

Third, I am concerned TWC is taking advantage of regular system maintenance and calling it fire damage expenditures. My home burned but the water pipe and meters that were underground were not affected by the fire. I believe TWC is taking advantage of the residents that suffered to improve their profits and calling their regular maintenance a fire damage event.

Forth, TWC is a multistate corporation, I am not sure why their poor management could not be spread over a wider audience. Poor management is their problem which is universal to all their customers.

Any lastly, do the math on the request. My bill from TWC will increase \$384 the first year, \$744 in year two, and \$1,056 in year 3. If TWC has 250 customers now and 325 in year 2 and 400 in year 3, their profits will increase \$96,000 in year 1, \$241,000 in year 2, and a whopping \$422,000 in year 3. This would increase their profits by \$759,000 in this short 3-year period. Please notice TWC gives us no indication our bills will revert to the current pricing structure after this 3 years of extortion.

I urge you to adamantly reject the TWC's request. We live in our home and have no ability to pass on this increase to anyone.

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