

COMMONWEALTH OF KENTUCKY
BEFORE THE PUBLIC SERVICE COMMISSION

In the Matter of:

ADAM TROPF)	
COMPLAINANT)	
V.)	CASE NO.
KENTUCKY-AMERICAN WATER COMPANY)	2025-00352
DEFENDANT)	

ORDER

Kentucky-American Water Company (Kentucky-American) is hereby notified that it has been named as a Defendant in a formal complaint filed October 22, 2025, a copy of which is attached as an Appendix to this Order and incorporated herein.

Pursuant to Commission regulation 807 KAR 5:001, Section 20(4)(a), upon a receipt of a formal complaint, the Commission must determine whether the complaint establishes a *prima facie* case. A complaint establishes a *prima facie* case when, on its face, it states sufficient allegations that, if uncontradicted by other evidence, would entitle the complainant to the requested relief. If a complaint fails to establish a *prima facie* case, it may be dismissed.

The Commission finds that pursuant to 807 KAR 5:001, Section 20, the Complaint has established a *prima facie* case, which if not contradicted entitle the Complainant to some relief. Kentucky-American should satisfy the matters complained of or file a written answer to the complaint within ten days from the date of service of this Order. The

Commission directs Kentucky-American to the Commission's July 22, 2021 Order in Case No. 2020-00085¹ regarding filings with the Commission.

IT IS THEREFORE ORDERED that:

1. Kentucky-American shall satisfy the matters complained of or file a written answer to the complaint within ten days from the date of service of this Order.

2. Kentucky-American shall send any answer filed in this matter to the complainant at his service address.

3. Pursuant to 807 KAR 5:001, Section 8(9), within seven days of service of this Order, Kentucky-American shall file a written statement with the Commission that:

a. Certifies that it, or its agent, possesses the facilities to receive electronic transmissions; and

b. Sets forth the electronic mail address to which all electronic notices and messages related to this proceeding shall be served.

4. The Executive Director should mail this Order through the U.S. Postal Service, First-Class Mail, to Mr. Adam Tropf at 4688 Hathway Dr. Lexington, KY 40515.

5. Kentucky-American should mail any response or other filing in this matter via U.S. Postal Service First-Class Mail, to Mr. Adam Tropf at 4688 Hathway Dr. Lexington, KY 40515.

6. Pursuant to 807 KAR 5:001, Section 8(9), within seven days of service of this Order, if complainant is represented, counsel shall file a written statement with the Commission that:


¹ Case No 2020-00085, *Electronic Emergency Docket Related to the Novel Coronavirus COVID-19* (Ky. PSC July 22, 2021), Order (in which the Commission mandated the use of the electronic filing procedures found in 807 KAR 5:001, Section 8, except for *pro se* formal complaints filed against utilities).

a. Certifies that it, or its agent, possesses the facilities to receive electronic transmissions; and


b. Sets forth the electronic mail address to which all electronic notices and messages related to this proceeding shall be served.

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PUBLIC SERVICE COMMISSION


Chairman


Commissioner


Commissioner

ATTEST:

 RP

Executive Director



APPENDIX

APPENDIX TO AN ORDER OF THE KENTUCKY PUBLIC SERVICE
COMMISSION IN CASE NO. 2025-00352 DATED JAN 06 2026

NINE PAGES TO FOLLOW

Adam Tropf
4688 Hathway Dr.
Lexington, KY 40515

October 13, 2025

Kentucky Public Service Commission (PSC)
211 Sower Blvd.
Frankfort, KY 40601

RECEIVED

OCT 22 2025

PUBLIC SERVICE
COMMISSION

Re: Kentucky America Water

To Whom It May Concern:

I am contacting you in reference to a recent set of issues that I have experienced with Kentucky American Water, and requesting any assistance you may be able to provide.

In June of this year, I received a bill and a corresponding bank account debit from Kentucky American Water in the amount of \$1930.42, for a purported use of 231,000 gallons of water for the period May 7 to June 5. This amount of water is enough to fill over 20 swimming pools. I have no pool and am a single person household. My typically monthly usage is 2-3,000 gallons a month.

The referenced amount was deducted from my bank account via autopayment and left me short of funds to pay my other bill obligations.

I contacted Kentucky American Water via phone to be told that "I must have a leak." Subsequently, on July 17th I engaged American Leak Protection at a personal cost of \$350, who performed extensive testing on the main water line from the meter in the street and on the inside plumbing. No leaks were found, nor did an external examination of the yard show any evidence of water accumulating on the outside of the home. Kentucky American Water was provided a copy of the report.

I sent Kentucky American Water letter on July 23rd, documenting all of this and requested a refund and an explanation of the cause of their billing error. I received no response to the letter, but a note posted on their website (since deleted) indicated a pending credit as did the subsequent bill (attached) specifying they were issuing a Credit Refund of \$1,908.43. An attached screenshot also shows their acknowledgement of a credit due which was the overpayment less than current charges which I paid separately.

In August I called Kentucky American Water and requested a check for the credited amount and was told it would arrive in about 2 weeks.

They sent no bill in August; however, I did pay the amount due as shown on their website for the month.

On September 22nd I received another bill (for August and September) and yet another bank account debit to my bank account in the amount of \$1,864.64. I immediately contacted my bank and provided them with evidence of the erroneous charge, which they reversed. In addition to yet another overcharge,

they charged me two late payment fees, though I have not been late with any payments. The billing invoices are very confusing as there are four different amounts in September for the monthly charges in different places in their system (see attached).

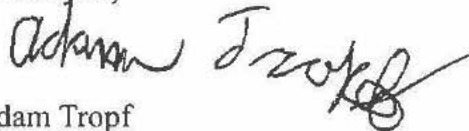
I sent them another letter on September 23rd, and made several other attempts to contact someone in customer service and have not received any satisfactory response.

For the October bill, it appears they have reversed the credit of \$1,930.42 and reinstated this original charge. They also charged a \$12 return fee for the bank return of their overcharge. All of this has occurred without any explanation or response from Kentucky American Water.

Research of this organization on the web shows what appears to be a common practice of Kentucky American Water in issuing excessive charges, billing issues, and customer service complaints. See reviews and complaints of Kentucky American Water on Google, Yelp, and Better Business Bureau for a few.

Before I pursue other remedies, I would appreciate it if you could provide any assistance in receiving my refund from Kentucky American Water. Specifically, I want the credit of \$1,930.42 due to me, along with a refund of the two late payments and the bank return fee. This has all caused me extreme frustration and financial strain. I think Kentucky America Water should be investigated for Business and billing practices and their total lack of customer service.

Thank you,



Adam Trops

CC: Amy Beasley, Lexington Council Member
Matt Lockett, Kentucky House of Representatives



Service Address:

ADAM W. TROPF
4688 HATHWAY DR
LEXINGTON, KY 40515-1548

THANK YOU FOR BEING OUR CUSTOMER

Important Account Messages

- Want to get to know us better? Visit www.kentuckyamwater.com to learn more about the services we provide.
- This bill reflects an extended or partial billing period. As a result, a portion of your charges may be prorated accordingly to represent actual days of service received. Please refer to Account Detail for more information.

For more information, visit www.kentuckyamwater.com



View your account information or pay your bill anytime at: www.amwater.com/MyAccount



Pay by Phone*: Pay anytime at 1-855-748-6066
*A convenience fee may apply



Customer Service: 1-800-678-6301
M-F 7:00am to 7:00pm – Emergencies 24/7



In Person: We have agreements with several authorized payment locations in our service areas. See the reverse side for more information.



KENTUCKY AMERICAN WATER
PO BOX 6029
CAROL STREAM, IL 60197-6029

▼ Please return bottom portion with your payment. DO NOT send cash. Retain upper portion for your records▼



P.O. BOX 91623
RANTOUL, IL 61866-8623

Service to: 4688 HATHWAY DR
LEXINGTON, KY 40515-1548

ADAM W. TROPF
4688 HATHWAY DR
LEXINGTON, KY 40515-1548

Statement

Page 1 of 5
100004544714

Account No. [REDACTED]

Total Amount Due: **\$1,953.83**

Payment Due By: **September 29, 2025**

Billing Date: September 11, 2025

Service Period: Jul 08 to Sep 05 (60 Days)

Total Gallons: 5,400

Account Summary – See page 3 for Account Detail

Prior Billing:	\$65.27
Payments - Thank You!	\$109.06
Balance Forward:	-\$43.79
Fees and Adjustments:	\$1,911.69
Service Related Charges:	\$81.07
Taxes:	\$4.86
Total Amount Due:	\$1,953.83

Account No. [REDACTED]

Total Amount Due: **\$1,953.83**

Payment Due By: **September 29, 2025**

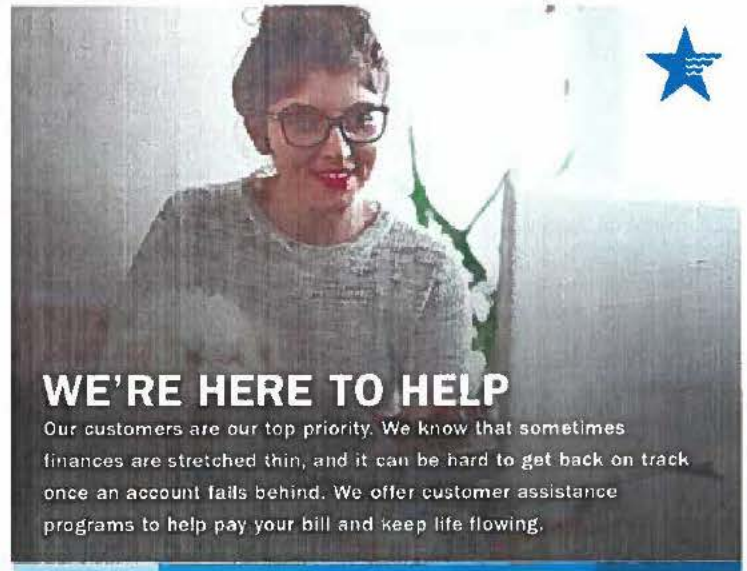
If paying after 9/29/25, pay this amount: \$1,958.29

Amount Enclosed \$

KENTUCKY AMERICAN WATER
PO BOX 6029
CAROL STREAM, IL 60197-6029

Messages from Kentucky American Water

- *****IMPORTANT WATER QUALITY MESSAGE:** 2024 Kentucky American Water annual water quality report is available. This report contains important information about your drinking water. Please go to www.amwater.com/ccr/centralandnorthern.pdf to view your 2024 annual water quality report or to request a paper copy call 800-678-6301.



WE'RE HERE TO HELP

Our customers are our top priority. We know that sometimes finances are stretched thin, and it can be hard to get back on track once an account falls behind. We offer customer assistance programs to help pay your bill and keep life flowing.



CUSTOMER SERVICE: 1-800-678-6301

HOURS: M-F, 7am-7pm • Emergencies: 24/7
 TTY/TDD FOR THE HEARING IMPAIRED: 711
 (and then reference Customer Service number listed above)
 LOCAL OFFICE: 2300 Richmond Road in Lexington

SERVICES

- **Go Paperless:** Save time. Save money. Sign up for **Paperless Billing and Auto Pay** on MyWater at amwater.com/mywater. Not registered? Log in and be sure to have your account number handy.
- **Water Quality:** We take water quality seriously. When it comes to complying with federal drinking water standards, we consistently score better than the industry average. For a copy of the annual water quality report for your area, visit kentuckyamwater.com. Under Water Quality, select Water Quality Reports.
- **H2O Help To Others:** This program helps low-income customers who qualify with their water bills. For more information, visit kentuckyamwater.com. Under Customer Service & Billing, select Customer Assistance Program.

EXPLANATION OF OTHER TERMS

- **Payment by Check:** Paying by check authorizes American Water to send the information from your check electronically to your bank for payment. The transaction will appear on your bank statement. The physical check will not be presented to your financial institution or returned to you.
- **Estimated Bill:** This occurs when we are unable to read the water meter. Your usage from the same billing period the prior year is used to calculate the estimated bill. The next actual meter reading corrects any over or under estimates.
- **Disputes:** If you have questions or complaints about your bill, please call us at 1-800-678-6301 before the due date. If your bill is unusually high, it may indicate that there is a leak in your plumbing. For tips on how to detect leaks and use water wisely, visit us online. You'll find helpful tools under the Water & Wastewater Information menu. Every drop counts!
- **Rates:** A detailed listing of charges that make up your bill (or a copy of your tariff) is available by contacting Customer Service, visiting us at kentuckyamwater.com, or by visiting our customer lobby at 2300 Richmond Road in Lexington anytime between 9 a.m. to 4 p.m., Monday through Friday.
- **Correspondence:** Please send written correspondence to PO Box 2798, Camden, NJ 08101. Be sure to include your name, account number, service address, mailing address and phone number including area code. Please do not send correspondence with your payment, as it may delay processing your payment and correspondence.

H2O HELP TO OTHERS PROGRAM - lend a hand to customers in need

- ☐ I'm adding a one time contribution of \$_____ with my payment.
- ☐ I'd like to add a recurring contribution to each bill of \$_____. I understand this amount will be added to each bill.

Address Change(s)

Name _____

Address _____

City _____

State _____ Zip Code _____

() _____ ☐ Mobile Number

Phone Number _____

E-mail Address _____

Pay your bill in person! To find an authorized payment location near you, please visit www.amwater.com/payment



799366590496399810001330492032



By accepting or using this barcode to make a payment, you agree to the full terms and conditions, available at www.vanilladirect.com/payments. After successful payment using this barcode you may retrieve your full detailed e-receipt at www.vanilladirect.com/pay/receipt.

 Taxes		4.86
Franchise Taxes	(\$81.07 x 3.000%)	2.43
School District Tax	(\$81.07 x 3.000%)	2.43
Total Current Period Charges		1,997.62

Total Amount Due



\$1,953.83

Meter Reading and Usage Summary

Meter No.	Measure	Size	From Date	To Date	Previous Read	Current Read	Meter Units	Billing Units	Total Gallons
	100 gal	5/8"	07/08/2025	09/05/2025	3,947 (E)	4,001 (A)	54	54.00	5,400

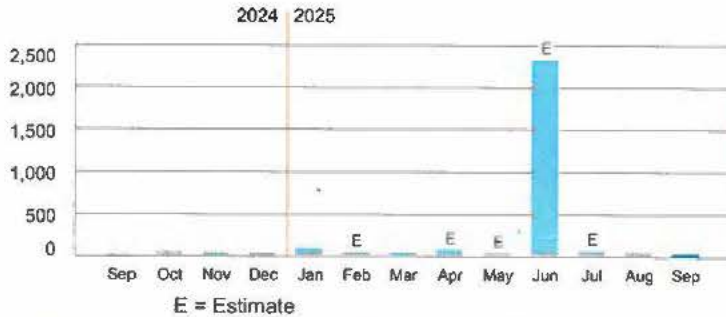
A = Actual E = Estimate

1 Billing Unit = 100 gallons

Total Gallons: 5,400

Billed Usage History (graph shown in 100 gallons)

- 5,400 gallons = usage for this period
- 3,200 gallons = usage for same period last year



Next Scheduled Read Date: on or about October 08, 2025
Account Type: Residential

Average
daily use for
this period is:
(60 days)

90
gallons

Year to Date Billed Usage: 264,800 gallons

Account Detail

Account No. [REDACTED]

Service To: 4688 HATHWAY DR LEXINGTON, KY 40515-1548

Prior Billing 65.27

Payments -109.06

Total payments as of Aug 25. Thank you! -109.06

Balance Forward -43.79

Fees and Adjustments 1,911.69

Water Late Payment Charge 3.26

Credit Refund in progress 1,908.43

Service Related Charges - 07/08/25 to 09/05/25

Bill Period - 07/08/25 to 08/06/25

Water Service 36.39

Water Service Charge 17.55

Water Usage Charge (28 x \$0.67291) 18.84

Other Charges 4.92

QIP Surcharge Water (\$36.39 x 11.09%) 4.04

KRA Withdrawal Fee (28 x \$0.0316) 0.88

Bill Period - 08/07/25 to 09/05/25

Water Service 35.05

Water Service Charge 17.55

Water Usage Charge (26 x \$0.67291) 17.50

Other Charges 4.71

QIP Surcharge Water (\$35.05 x 11.09%) 3.89

KRA Withdrawal Fee (26 x \$0.0316) 0.82

Total Service Related Charges 81.07

(Continued on next page)

Understanding Your Bill

The information below defines some of the new terms you may find on your bill:

- Service Related Charges:** This section includes charges for services related to water (or wastewater) service. If applicable, credits and debits for correction to previously billed charges are itemized in this section.
- Fees and Adjustments:** This section provides details related to additional charges or adjustments for the service period referenced. Fees, when applicable, would include items such as service activation and late payment charges.
- Surcharges:** Surcharges are used to recover changes to costs that occur between ratemaking cycles. Common surcharges include Purchased Water, Consolidated Expenses, Conservation, Intervenor Compensation and Payment Assistance.
- Billing Units:** One billing unit equals 100 gallons of water used. If the meter serving your property measures your water use in cubic feet or a different unit of measure, we convert the usage to gallons to make it easier to understand.
- Average Daily Use:** The gallons shown in the water droplet above represent your average daily water use for the current billing period. Tracking the amount of water you use can help you manage your overall water use from month to month.
- Still have questions?** We are here to help. Our customer service representatives are available M-F, 7 a.m. to 7 p.m. More information on understanding your bill and charges can also be found on our website. See the link below.

Para obtener asistencia con la traducción de su factura, comuníquese con nuestro Centro de Servicio al Cliente, de lunes a viernes de 7 a.m. a 7 p.m.

For more information about your charges and rates, please visit:
<https://amwater.com/kvaw/rates>

My Bill

Amount Due:

-\$1,819.24

Service Period: Jul 08 to Sep 05, 2025

Due Date: September 29, 2025

[View Current Bill](#) 

[Make a Payment](#)

FEEDBACK

Adam W. Trost

My Accounts

Account No. F-000423159

Services: Water

Many ways to pay: Click here to learn more about the many ways you can pay your bill.

Billing And Payment History

Account activity includes charges and payments.

Download PDF

High Usage: Strongly

DATE	DESCRIPTION	AMOUNT	BALANCE	SPENDING
06/21/15	Unpaid Utility Service	\$ 87.50	\$ 87.50	
06/25/15	Payments	\$184.49	\$196.99	
06/25/15	Late Payment Charge	\$8.25	\$196.99	
06/25/15	Late Payment Charge	\$8.19	\$196.99	
06/25/15	Payment - Credit Card	\$12.50	\$184.49	Excess Utility
07/29/15	Payment - Credit Card	\$14.25	\$170.24	Excess Utility

Late Fees!

Adam W. Trost

My Accounts

Account No. F-000423159

Services: Water

Many ways to pay: Click here to learn more about the many ways you can pay your bill.

Adam W. Trost Different Billing Amounts!

My Bill: \$45.40

Account Summary

Usage Quick View

Service Request

Service History

Payment Assistance

[illegible]

*Adam Tropf
4688 Hathway Drive
Lexington, KY 40515

*Kentucky-American Water Company
2300 Richmond Road
Lexington, KY 40502