

STATE OF INDIANA
INDIANA UTILITY REGULATORY COMMISSION

PETITION OF INDIANA-AMERICAN)
WATER COMPANY, INC. FOR (1))
AUTHORITY TO INCREASE ITS RATES)
AND CHARGES FOR WATER UTILITY)
SERVICE, (2) REVIEW OF ITS RATES)
AND CHARGES FOR WASTEWATER)
UTILITY SERVICE, (3) APPROVAL OF)
NEW SCHEDULES OF RATES AND) CAUSE NO. 45142
CHARGES APPLICABLE TO WATER)
AND WASTEWATER UTILITY SERVICE,)
AND (4) AUTHORITY TO IMPLEMENT A)
LOW INCOME PILOT PROGRAM.)

INDIANA-AMERICAN WATER COMPANY, INC.'S
SUBMISSION OF MSFRS

Indiana-American Water Company, Inc. ("Petitioner" or "Indiana American") submits herewith information under 170 IAC 1-5-1 *et seq.* (Minimum Standard Filing Requirements or "MSFRs") in connection with its Case-in-Chief.

Respectfully submitted,


Hillary J. Close, Atty No. 25104-49
Lauren M. Box, Atty No. 32521-49
Barnes & Thornburg LLP
11 South Meridian Street
Indianapolis, Indiana 46204
Close Telephone: (317) 231-7785
Box Telephone: (317) 231-7289
Fax: (317) 231-7433
Email: hillary.close@btlaw.com
lauren.box@btlaw.com
IAWC@btlaw.com

Attorneys for Petitioner
Indiana-American Water Company, Inc.

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing was served electronically upon:

William I. Fine
Abby R. Gray
Daniel M. Le Vay
Indiana Office of Utility Consumer Counselor
PNC Center
115 W. Washington Street, Suite 1500 South
Indianapolis, Indiana 46204
infomgt@oucc.in.gov
wfine@oucc.in.gov
agray@oucc.in.gov
dlevay@oucc.in.gov

Courtesy copies were provided to:

<p>Joseph P. Rompala Aaron A. Schmoll Lewis & Kappes, P.C. One American Square, Suite 2500 Indianapolis, IN 46282 JRompala@lewis-kappes.com ASchmoll@lewis-kappes.com</p> <p>Copy to: ATyler@lewis-kappes.com ETennant@lewis-kappes.com</p>	<p>Robert M. Glennon 3697 N. County Road 500 E. Danville, Indiana 46122 robertglennonlaw@gmail.com</p>
<p>Nikki G. Shoultz Kristina Kern Wheeler J. Christopher Janak Bose McKinney & Evans LLP 111 Monument Circle, #2700 Indianapolis, Indiana 46204 nshoultz@boselaw.com kwheeler@boselaw.com cjanak@boselaw.com</p>	<p>Jennifer Washburn Margo Tucker Citizens Action Coalition 1915 West 18th Street, Suite C Indianapolis, Indiana 46202 jwashburn@citact.org mtucker@citact.org</p>

this 14th day of September, 2018.



Hillary J. Close



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-7 Working papers and data; general information

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 7. An electing utility shall submit the following information:

(1) A chart of accounts that:

(A) details the types of charges incurred in specific subaccounts; and

(B) describes the utility's format for:

(i) account numbering; and

(ii) coding.

Item #1

Chart of Accounts

Indiana American Water Company
Chart of Accounts
As of December 31, 2017

GL Account	GL Account Description	NARUC96	NARUC96 Account Description	Financial Statement Line Description
10130100	UPIS - Organization	C3011	Organization	Utility Plant In Service
10130200	UPIS - Franchises	C3021	Franchises	Utility Plant In Service
10130320	UPIS - Land & Land Rights - Source of Supply	C3032	Land & Land Rights S	Utility Plant In Service
10130330	UPIS - Land & Land Rights - Pumping	C3032	Land & Land Rights S	Utility Plant In Service
10130340	UPIS - Land & Land Rights - Water Treatment	C3033	Land & Land Rights W	Utility Plant In Service
10130350	UPIS - Land & Land Rights - Transmission & Distrib	C3034	Land & Land Rights T	Utility Plant In Service
10130360	UPIS - Land & Land Rights - Admin & General	C3035	Land & Land Rights A	Utility Plant In Service
10130410	UPIS - Struct & Imp - Source of Supply	C3042	Struct & Improve SS	Utility Plant In Service
10130420	UPIS - Struct & Imp - Pumping	C3042	Struct & Improve SS	Utility Plant In Service
10130430	UPIS - Struct & Imp - Water Treatment	C3043	Struct & Improve WT	Utility Plant In Service
10130440	UPIS - Struct & Imp - Transmission & Distribution	C3044	Struct & Improve TD	Utility Plant In Service
10130450	UPIS - Struct & Imp - Admin & General	C3045	Struct & Improve AG	Utility Plant In Service
10130500	UPIS - Collect & Impounding	C3052	Collecting & Impound	Utility Plant In Service
10130600	UPIS - Lake & River & Other	C3062	Lake, River & Other	Utility Plant In Service
10130700	UPIS - Wells & Springs	C3072	Wells & Springs	Utility Plant In Service
10130800	UPIS - Infiltration Galleries	C3082	Infiltration Galleri	Utility Plant In Service
10130900	UPIS - Supply Mains	C3092	Supply Mains	Utility Plant In Service
10131000	UPIS - Power Generation Equipment	C3102	Power Generation Equ	Utility Plant In Service
10131020	UPIS - Boiler Plant Equipment	C3112	Pumping Equipment SS	Utility Plant In Service
10131110	UPIS - Pumping Equipment - Steam	C3112	Pumping Equipment SS	Utility Plant In Service
10131120	UPIS - Pumping Equipment - Electric	C3112	Pumping Equipment SS	Utility Plant In Service
10131130	UPIS - Pumping Equipment - Diesel	C3112	Pumping Equipment SS	Utility Plant In Service
10131140	UPIS - Pumping Equipment - Hydraulic	C3112	Pumping Equipment SS	Utility Plant In Service
10131150	UPIS - Pumping Equipment - Other	C3112	Pumping Equipment SS	Utility Plant In Service
10131152	UPIS - Pumping Equipment - Source of Supply	C3112	Pumping Equipment SS	Utility Plant In Service
10131153	UPIS - Pumping Equipment - Water Treatment	C3113	Pumping Equipment WT	Utility Plant In Service
10131154	UPIS - Pumping Equipment - Transmission & Distrib	C3114	Pumping Equipment TD	Utility Plant In Service
10132010	UPIS - Water Treatment Equipment	C3203	Water Treatment Equi	Utility Plant In Service
10133000	UPIS - Distribution Reservoirs & Standpipes	C3304	Dist Reservoirs & St	Utility Plant In Service
10133100	UPIS - Transmission & Distribution Mains	C3314	TD Mains	Utility Plant In Service
10133200	UPIS - Fire Mains	C3314	TD Mains	Utility Plant In Service
10133300	UPIS - Services	C3334	Services	Utility Plant In Service
10133410	UPIS - Meters	C3344	Meters & Meter Insta	Utility Plant In Service
10133420	UPIS - Meter Installations	C3344	Meters & Meter Insta	Utility Plant In Service
10133500	UPIS - Hydrants	C3354	Hydrants	Utility Plant In Service
10133600	UPIS - Backflow Prevention	C3364	Backflow Prevention	Utility Plant In Service
10133910	UPIS - Other P/E - Intangible	C3391	Other Plant & Equip	Utility Plant In Service
10133920	UPIS - Other P/E - Source of Supply	C3392	Other Plant & Equip	Utility Plant In Service
10133930	UPIS - Other P/E - Water Treatment	C3393	Other Plant & Equip	Utility Plant In Service
10133950	UPIS - Other P/E - Transmission & Distribution	C3394	Other Plant & Equip	Utility Plant In Service
10134010	UPIS - Office Furniture & Equipment	C3405	Office Furniture & E	Utility Plant In Service
10134100	UPIS - Transportation Equipment	C3415	Transportation Equip	Utility Plant In Service
10134200	UPIS - Stores Equipment	C3425	Stores Equipment	Utility Plant In Service
10134300	UPIS - Tools-Shop-Garage Equipment	C3435	Tools, Shop, Garage	Utility Plant In Service
10134400	UPIS - Laboratory Equipment	C3445	Laboratory Equipment	Utility Plant In Service
10134500	UPIS - Power Operated Equipment	C3455	Power Operated Equip	Utility Plant In Service
10134600	UPIS - Communication Equipment	C3465	Communication Equip	Utility Plant In Service
10134700	UPIS - Misc Equipment	C3475	Miscellaneous Equip	Utility Plant In Service
10134800	UPIS - Other Tangible Property	C3485	Other Tangible Plant	Utility Plant In Service
10135100	UPIS - WW Organization	C3511	WW Organization	Utility Plant In Service
10135200	UPIS - WW Franchises	C3521	WW Franchises	Utility Plant In Service
10135220	UPIS - WW Other Intangible	C3521	WW Franchises	Utility Plant In Service
10135320	UPIS - WW Land & Land Rights - Coll	C3532	WW Land & Ld Rights	Utility Plant In Service
10135330	UPIS - WW Land & Land Rights - SPP	C3533	WW Land & Ld Rights	Utility Plant In Service
10135340	UPIS - WW Land & Land Rights - TDP	C3534	WW Land & Ld Rights	Utility Plant In Service
10135350	UPIS - WW Land & Land Rights - General	C3537	WW Land & Ld Rights	Utility Plant In Service
10135420	UPIS - WW Struct & Imp - Coll	C3542	WW Struct & Imp Coll	Utility Plant In Service
10135430	UPIS - WW Struct & Imp - SPP	C3543	WW Struct & Imp SPP	Utility Plant In Service
10135440	UPIS - WW Struct & Imp - TDP	C3544	WW Struct & Imp TDP	Utility Plant In Service
10135450	UPIS - WW Struct & Imp - General	C3547	WW Struct & Imp Gen	Utility Plant In Service
10135520	UPIS - WW Pwr Gen Equipment - Col	C3552	WW Pwr Gen Equip Col	Utility Plant In Service
10135530	UPIS - WW Pwr Gen Equipment - SPP	C3553	WW Pwr Gen Equip SPP	Utility Plant In Service
10135540	UPIS - WW Pwr Gen Equipment - TDP	C3554	WW Pwr Gen Equip TDP	Utility Plant In Service
10135550	UPIS - WW Pwr Gen Equipment - RWT	C3555	WW Pwr Gen Equip RWT	Utility Plant In Service
10135560	UPIS - WW Pwr Gen Equipment - RWD	C3556	WW Pwr Gen Equip RWD	Utility Plant In Service
10136000	UPIS - WW Collection Sewers	C3602	WW Collection Sewers	Utility Plant In Service
10136110	UPIS - WW Collecting Mains	C3612	WW Collection Sewers	Utility Plant In Service
10136200	UPIS - WW Special Coll Struc	C3622	WW Special Coll Stru	Utility Plant In Service

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GL Account	GL Account Description	NARUC96	NARUC96 Account Description	Financial Statement Line Description
10136300	UPIS - WW Services Sewer	C3632	WW Services Sewer	Utility Plant In Service
10136400	UPIS - WW Flow Measuring Device	C3642	WW Flow Measuring De	Utility Plant In Service
10136500	UPIS - WW Flow Measuring Install	C3652	WW Flow Measuring In	Utility Plant In Service
10137000	UPIS - WW Receiving Wells	C3703	WW Receiving Wells	Utility Plant In Service
10137110	UPIS - WW Pump Equipment - Elect	C3713	WW Pumping Equipment	Utility Plant In Service
10137120	UPIS - WW Pump Equipment - Oth Pwr	C3713	WW Pumping Equipment	Utility Plant In Service
10138000	UPIS - WW - Transmission & D244Distribution Equip	C3804	WW TD Equipment	Utility Plant In Service
10138100	UPIS - WW Plant Sewers	C3814	WW Plant Sewers	Utility Plant In Service
10138200	UPIS - WW Outfall Sewer Line	C3824	WW Outfall Sewer Lin	Utility Plant In Service
10138910	UPIS - WW Oth Plant & Misc Equipment	C3891	WW Oth Plt&Misc Eq I	Utility Plant In Service
10138920	UPIS - WW Oth Plant & Misc Equipment - Coll	C3892	WW Oth Plt&Misc Eq C	Utility Plant In Service
10138930	UPIS - WW Oth Plant & Misc Equipment - SPP	C3893	WW Oth Plt&Misc Eq S	Utility Plant In Service
10138940	UPIS - WW Oth Plant & Misc Equipment - TDP	C3894	WW Oth Plt&Misc Eq T	Utility Plant In Service
10139000	UPIS - WW Office Furniture	C3907	WW Office Furniture	Utility Plant In Service
10139100	UPIS - WW Transportation Equipment	C3917	WW Transportation Eq	Utility Plant In Service
10139200	UPIS - WW Stores Equipment	C3927	WW Stores Equip	Utility Plant In Service
10139300	UPIS - WW Tool Shop & Garage	C3937	WW Tools,Shop,Garage	Utility Plant In Service
10139400	UPIS - WW Laboratory Equipment	C3947	WW Laboratory Equipm	Utility Plant In Service
10139500	UPIS - WW Power Operated Equipment	C3957	WW Power Operated Eq	Utility Plant In Service
10139600	UPIS - WW Communication Equipment	C3967	WW Communications Eq	Utility Plant In Service
10139700	UPIS - WW Misc Equipment	C3977	WW Misc Equipment	Utility Plant In Service
10139800	UPIS - WW Other Tangible Pl	C3987	WW Other Tangible Pr	Utility Plant In Service
10190000	Reg Asset-AFUDC-Debt	C101	UP In Service	Utility Plant In Service
10230100	Leased - Organization	C3011	Organization	Utility Plant In Service
10230320	Leased - Land & Land Rights - Source of Supply	C3032	Land & Land Rights S	Utility Plant In Service
10230330	Leased - Land & Land Rights - Pumping	C3032	Land & Land Rights S	Utility Plant In Service
10230340	Leased - Land & Land Rights - Water Treatment	C3033	Land & Land Rights W	Utility Plant In Service
10230350	Leased - Land & Land Rights - Transmission & Distr	C3034	Land & Land Rights T	Utility Plant In Service
10230360	Leased - Land & Land Rights - Admin & General	C3035	Land & Land Rights A	Utility Plant In Service
10230410	Leased - Struct & Imp - Source of Supply	C3042	Struct & Improve SS	Utility Plant In Service
10230420	Leased - Struct & Imp - Pumping	C3042	Struct & Improve SS	Utility Plant In Service
10230430	Leased - Struct & Imp - Water Treatment	C3043	Struct & Improve WT	Utility Plant In Service
10230440	Leased - Struct & Imp - Transmission & Distrib	C3044	Struct & Improve TD	Utility Plant In Service
10230450	Leased - Struct & Imp - Admin & General	C3045	Struct & Improve AG	Utility Plant In Service
10230500	Leased - Collect & Impounding	C3052	Collecting & Impound	Utility Plant In Service
10230600	Leased - Lake - River & Other	C3062	Lake, River & Other	Utility Plant In Service
10230900	Leased - Supply Mains	C3092	Supply Mains	Utility Plant In Service
10231000	Leased - Power Generation Equipment	C3102	Power Generation Equ	Utility Plant In Service
10231120	Leased - Pump Equipment Electric	C3112	Pumping Equipment SS	Utility Plant In Service
10232010	Leased - WT Equipment	C3203	Water Treatment Equi	Utility Plant In Service
10233000	Leased - Distribution Reservoirs & Standpipes	C3304	Dist Reservoirs & St	Utility Plant In Service
10233100	Leased - TD Mains	C3314	TD Mains	Utility Plant In Service
10233300	Leased - Services	C3334	Services	Utility Plant In Service
10233410	Leased - Meters	C3344	Meters & Meter Insta	Utility Plant In Service
10233420	Leased - Meter Installations	C3344	Meters & Meter Insta	Utility Plant In Service
10233500	Leased - Hydrants	C3354	Hydrants	Utility Plant In Service
10233950	Leased - Other P/E - Transmission & Distribution	C3394	Other Plant & Equip	Utility Plant In Service
10234010	Leased - Office Furniture & Equipment	C3405	Office Furniture & E	Utility Plant In Service
10234100	Leased - Transportation Equipment	C3415	Transportation Equip	Utility Plant In Service
10234200	Leased - Stores Equipment	C3425	Stores Equipment	Utility Plant In Service
10234300	Leased - Tools-Shop-Garage Equipment	C3435	Tools, Shop, Garage	Utility Plant In Service
10234400	Leased - Laboratory Equipment	C3445	Laboratory Equipment	Utility Plant In Service
10234500	Leased - Power Operated Equipment	C3455	Power Operated Equip	Utility Plant In Service
10234600	Leased - Comm Equipment Not Class	C3465	Communication Equip	Utility Plant In Service
10234700	Leased - Misc Equipment	C3475	Miscellaneous Equip	Utility Plant In Service
10300000	Property Held Future	C103	Prop Held for Future	Utility Plant In Service
10400000	Utility Plant Purchased or Sold	C104	UP Purchased or Sold	Utility Plant In Service
10630100	CCNC Organization	C3011	Organization	Utility Plant In Service
10630200	CCNC Franchises	C3021	Franchises	Utility Plant In Service
10630320	CCNC Land & Land Rights - Source of Supply	C3032	Land & Land Rights S	Utility Plant In Service
10630330	CCNC Land & Land Rights - Pumping	C3032	Land & Land Rights S	Utility Plant In Service
10630340	CCNC Land & Land Rights - Water Treatment	C3033	Land & Land Rights W	Utility Plant In Service
10630350	CCNC Land & Land Rights - Transmssn & Distr	C3034	Land & Land Rights T	Utility Plant In Service
10630360	CCNC Land & Land Rights - Adm & Gen	C3035	Land & Land Rights A	Utility Plant In Service
10630410	CCNC Struct & Imp - Source of Supply	C3042	Struct & Improve SS	Utility Plant In Service
10630420	CCNC Struct & Imp - Pumping	C3042	Struct & Improve SS	Utility Plant In Service
10630430	CCNC Struct & Imp - Water Treatment	C3043	Struct & Improve WT	Utility Plant In Service
10630440	CCNC Struct & Imp - Transmission & Distribution	C3044	Struct & Improve TD	Utility Plant In Service

Indiana American Water Company
Chart of Accounts
As of December 31, 2017

GL Account	GL Account Description	NARUC96	NARUC96 Account Description	Financial Statement Line Description
10630450	CCNC Struct & Imp - Admin & General	C3045	Struct & Improve AG	Utility Plant In Service
10630500	CCNC Collect & Impounding	C3052	Collecting & Impound	Utility Plant In Service
10630600	CCNC Lake - River & Other	C3062	Lake, River & Other	Utility Plant In Service
10630700	CCNC Wells & Springs	C3072	Wells & Springs	Utility Plant In Service
10630800	CCNC Infiltration Galleries	C3082	Infiltration Galleri	Utility Plant In Service
10630900	CCNC Supply Mains	C3092	Supply Mains	Utility Plant In Service
10631000	CCNC Power Generation Equipment	C3102	Power Generation Equ	Utility Plant In Service
10631020	CCNC Boiler Plant Equipment	C3112	Pumping Equipment SS	Utility Plant In Service
10631110	CCNC Pumping Equipment - Steam	C3112	Pumping Equipment SS	Utility Plant In Service
10631120	CCNC Pumping Equipment - Electric	C3112	Pumping Equipment SS	Utility Plant In Service
10631130	CCNC Pumping Equipment - Diesel	C3112	Pumping Equipment SS	Utility Plant In Service
10631140	CCNC Pumping Equipment - Hydraulic	C3112	Pumping Equipment SS	Utility Plant In Service
10631150	CCNC Pumping Equipment - Other	C3112	Pumping Equipment SS	Utility Plant In Service
10631152	CCNC Pumping Equipment - Source of Supply	C3112	Pumping Equipment SS	Utility Plant In Service
10631153	CCNC Pumping Equipment - Water Treatment	C3113	Pumping Equipment WT	Utility Plant In Service
10631154	CCNC Pumping Equipment - Transmssn & Distr	C3114	Pumping Equipment TD	Utility Plant In Service
10632010	CCNC - Water Treatment Equipment - Non-Media	C3203	Water Treatment Equi	Utility Plant In Service
10633000	CCNC - Distribution Reservoirs & Standpipes	C3304	Dist Reservoirs & St	Utility Plant In Service
10633100	CCNC - Transmssn & Distr Mains Not Classified	C3314	TD Mains	Utility Plant In Service
10633200	CCNC Fire Mains	C3314	TD Mains	Utility Plant In Service
10633300	CCNC Services	C3334	Services	Utility Plant In Service
10633410	CCNC Meters	C3344	Meters & Meter Insta	Utility Plant In Service
10633420	CCNC Meter Installations	C3344	Meters & Meter Insta	Utility Plant In Service
10633500	CCNC Hydrants	C3354	Hydrants	Utility Plant In Service
10633600	CCNC Backflow Prevention	C3364	Backflow Prevention	Utility Plant In Service
10633910	CCNC Other P/E Intangible	C3391	Other Plant & Equip	Utility Plant In Service
10633920	CCNC Other P/E - Source of Supply	C3392	Other Plant & Equip	Utility Plant In Service
10633930	CCNC Other P/E - Water Treatment	C3393	Other Plant & Equip	Utility Plant In Service
10633950	CCNC Other P/E - Transmission & Distribution	C3394	Other Plant & Equip	Utility Plant In Service
10634010	CCNC Office Furniture & Equipment	C3405	Office Furniture & E	Utility Plant In Service
10634100	CCNC Transportation Equipment Not Classified	C3415	Transportation Equip	Utility Plant In Service
10634200	CCNC Stores Equipment	C3425	Stores Equipment	Utility Plant In Service
10634300	CCNC Tools-Shop-Garage Equipment	C3435	Tools, Shop, Garage	Utility Plant In Service
10634400	CCNC Laboratory Equipment	C3445	Laboratory Equipment	Utility Plant In Service
10634500	CCNC Power Operated Equipment	C3455	Power Operated Equip	Utility Plant In Service
10634600	CCNC Communication Equipment	C3465	Communication Equip	Utility Plant In Service
10634700	CCNC Misc Equipment	C3475	Miscellaneous Equip	Utility Plant In Service
10634800	CCNC Other Tangible Property	C3485	Other Tangible Plant	Utility Plant In Service
10635320	CCNC WW Land & Land Rights - Coll	C3532	WW Land & Ld Rights	Utility Plant In Service
10635330	CCNC WW Land & Land Rights - SPP	C3533	WW Land & Ld Rights	Utility Plant In Service
10635340	CCNC WW Land & Land Rights - TDP	C3534	WW Land & Ld Rights	Utility Plant In Service
10635350	CCNC WW Land & Land Rights - Gen	C3537	WW Land & Ld Rights	Utility Plant In Service
10635420	CCNC WW Struct & Imp - Coll	C3542	WW Struct & Imp Coll	Utility Plant In Service
10635430	CCNC WW Struct & Imp - SPP	C3543	WW Struct & Imp SPP	Utility Plant In Service
10635440	CCNC WW Struct & Imp - TDP	C3544	WW Struct & Imp TDP	Utility Plant In Service
10635450	CCNC WW Struct & Imp - Gen	C3547	WW Struct & Imp Gen	Utility Plant In Service
10635520	CCNC WW Power Gen Equipment - Col	C3552	WW Pwr Gen Equip Col	Utility Plant In Service
10635530	CCNC WW Power Gen Equipment - SPP	C3553	WW Pwr Gen Equip SPP	Utility Plant In Service
10635540	CCNC WW Power Gen Equipment - TDP	C3554	WW Pwr Gen Equip TDP	Utility Plant In Service
10635550	CCNC WW Power Gen Equipment - RWT	C3555	WW Pwr Gen Equip RWT	Utility Plant In Service
10635560	CCNC WW Power Gen Equipment - RWD	C3556	WW Pwr Gen Equip RWD	Utility Plant In Service
10636000	CCNC WW Collection Sewers	C3602	WW Collection Sewers	Utility Plant In Service
10636110	CCNC WW Collecting Mains	C3612	WW Collection Sewers	Utility Plant In Service
10636200	CCNC WW Special Coll Stru	C3622	WW Special Coll Stru	Utility Plant In Service
10636300	CCNC WW Services Sewer	C3632	WW Services Sewer	Utility Plant In Service
10636400	CCNC WW Flow Measuring De	C3642	WW Flow Measuring De	Utility Plant In Service
10636500	CCNC WW Flow Measuring In	C3652	WW Flow Measuring In	Utility Plant In Service
10637000	CCNC WW Receiving Wells	C3703	WW Receiving Wells	Utility Plant In Service
10637110	CCNC WW Pump Equipment - Elect	C3713	WW Pumping Equipment	Utility Plant In Service
10637120	CCNC WW Pump Equipment - Oth Pwr	C3713	WW Pumping Equipment	Utility Plant In Service
10638000	CCNC WW TD Equipment	C3804	WW TD Equipment	Utility Plant In Service
10638100	CCNC WW Plant Sewers	C3814	WW Plant Sewers	Utility Plant In Service
10638200	CCNC WW Outfall Sewer Line	C3824	WW Outfall Sewer Lin	Utility Plant In Service
10638910	CCNC WW Oth Plant & Misc Equipment	C3891	WW Oth Plt&Misc Eq I	Utility Plant In Service
10638920	CCNC WW Oth Plant & Misc Eq - Coll	C3892	WW Oth Plt&Misc Eq C	Utility Plant In Service
10638930	CCNC WW Oth Plant & Misc Eq - SPP	C3893	WW Oth Plt&Misc Eq S	Utility Plant In Service
10638940	CCNC WW Oth Plant & Misc Eq - TDP	C3894	WW Oth Plt&Misc Eq T	Utility Plant In Service
10639000	CCNC WW Office Furniture	C3907	WW Office Furniture	Utility Plant In Service

Indiana American Water Company
Chart of Accounts
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GL Account	GL Account Description	NARUC96	NARUC96 Account Description	Financial Statement Line Description
10639100	CCNC WW Transportation Equipment	C3917	WW Transportation Eq	Utility Plant In Service
10639200	CCNC WW Stores Equipment	C3927	WW Stores Equip	Utility Plant In Service
10639300	CCNC WW Tool Shop & Garage Equip	C3937	WW Tools,Shop,Garage	Utility Plant In Service
10639400	CCNC WW Laboratory Equipment	C3947	WW Laboratory Equipm	Utility Plant In Service
10639500	CCNC WW Power Operated Equip	C3957	WW Power Operated Eq	Utility Plant In Service
10639600	CCNC WW Communication Equip	C3967	WW Communications Eq	Utility Plant In Service
10639700	CCNC WW Misc Equipment	C3977	WW Misc Equipment	Utility Plant In Service
10639800	CCNC WW Other Tangible Pl	C3987	WW Other Tangible Pr	Utility Plant In Service
10700000	CWIP	C105	CWIP	Construction Work In Progress
10780000	CWIP - Workbasket Accrual	C105	CWIP	Construction Work In Progress
10780100	CWIP - Backhoe Clearing	C105	CWIP	Construction Work In Progress
10780110	CWIP - Eng Clearing Dist Overhead	C105	CWIP	Construction Work In Progress
10780120	CWIP - Eng Clearing Eng Overhead	C105	CWIP	Construction Work In Progress
10780130	CWIP - Management Study - AMR	C105	CWIP	Construction Work In Progress
10780140	CWIP - Management Study - Pipe	C105	CWIP	Construction Work In Progress
10780150	CWIP - Interdistrict Clearing	C105	CWIP	Construction Work In Progress
10790000	CWIP - Capital Settlement Clearing	C105	CWIP	Construction Work In Progress
10801000	Accum Depreciation - Utility Plant in Service	C1081	Accu Depr-UP in Serv	Utility Plant Accumulated Depreciation/Amortization
10802000	Accum Depreciation - Salvage/Scrap	C1081	Accu Depr-UP in Serv	Utility Plant Accumulated Depreciation/Amortization
10803000	Accum Depreciation - Asset Sale	C1081	Accu Depr-UP in Serv	Utility Plant Accumulated Depreciation/Amortization
10804000	Accum Depreciation - Original Cost	C1081	Accu Depr-UP in Serv	Utility Plant Accumulated Depreciation/Amortization
10810000	Accum Depreciation - Reg Asset	C1081	Accu Depr-UP in Serv	Utility Plant Accumulated Depreciation/Amortization
10820000	Accum Depreciation - Utility Plant Leased to Othrs	C1082	Accu Depr-UP Leased	Utility Plant Accumulated Depreciation/Amortization
10830000	Accum Depreciation - Property Held for Future Use	C1083	Accu Depr-Future Use	Utility Plant Accumulated Depreciation/Amortization
10840000	Accum Amortization - Utility Plant in Service	C1101	Accu Amort-UP in Ser	Utility Plant Accumulated Depreciation/Amortization
10850000	Accum Amortization - Utility Plant Capital Lease	C1101	Accu Amort-UP in Ser	Utility Plant Accumulated Depreciation/Amortization
11410000	UPAA - Above The Line	C114	UPAA	Total Utility Plant Adjustment
11415000	UPAA - Above The Line - Accum Amortization	C115	Accu Amort-UPAA	Total Utility Plant Adjustment
11420000	UPAA - Above The Line Depreciation	C114	UPAA	Total Utility Plant Adjustment
11425000	UPAA - Above The Line Depr - Accum Depreciation	C115	Accu Amort-UPAA	Total Utility Plant Adjustment
11430000	UPAA - Neg Post 1/1/06	C114	UPAA	Total Utility Plant Adjustment
11435000	UPAA - Neg Post 1/1/06 - Accum Amortization	C115	Accu Amort-UPAA	Total Utility Plant Adjustment
12110000	Non-Utility Property - Land	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12120000	Non-Utility Property - Buildings	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12130003	Non-Utility Property - Capital Lease 3yr	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12130004	Non-Utility Property - Capital Lease 4yr	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12130005	Non-Utility Property - Capital Lease 5yr	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12130007	Non-Utility Property - Capital Lease 7yr	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12130010	Non-Utility Property - Capital Lease 10yr	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12130015	Non-Utility Property - Capital Lease 15yr	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12140000	Non-Utility Property - Leasehold Improvement	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12150000	Non-Utility Property - Other 10 Yr	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12150010	Non-Utility Property - Other 5yr	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12150020	Non-Utility Property - Other 7yr	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12150030	Non-Utility Property - Other 4 Yr	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12150040	Non-Utility Property - Other Hardware	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12150050	Non-Utility Property - Other Software	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12150080	Non-Utility Property - Other Enterprise	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12180000	Non-Utility Property - CWIP	C121	Nonutility Property	Nonutility property, net of accumulated depreciation
12200000	Non-Utility Property - Accum Depreciation	C122	Accu Depr/Amort NUP	Nonutility property, net of accumulated depreciation
12210000	Non-Utility Property - Accum Amortization Cap Lse	C122	Accu Depr/Amort NUP	Nonutility property, net of accumulated depreciation
12310000	Goodwill	C123	Investment in Assoc	Goodwill
12320000	Goodwill - Post 1/1/06 UPAA	C114	UPAA	Goodwill
12400000	Investments - Outside	C125	Other Investments	Other Investments
12401000	Investment in Joint Venture	C125	Other Investments	Other Investments
12401100	Investment in Group Share Joint Venture	C125	Other Investments	Other Investments
12410000	Investment in Assoc Co's	C123	Investment in Assoc	Other Investments
12420000	Investment in Assoc Co's Preferred Stock	C123	Investment in Assoc	Other Investments
12510000	Intangibles - Finite Life	C123	Investment in Assoc	Intangible assets
12515000	Intangibles - Finite Life - Accum Amort	C123	Investment in Assoc	Intangible assets
13112000	PNC AWK - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13112001	PNC AWK - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13112002	PNC AWK - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112003	PNC AWK - Outbound Check	C1312	Cash in Bank	Cash and Cash Equivalents
13112004	PNC AWK - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112017	PNC AWK - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13112100	PNC AWR - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13112101	PNC AWR - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents

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13112102	PNC AWR - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112103	PNC AWR - Outbound Check	C1312	Cash in Bank	Cash and Cash Equivalents
13112104	PNC AWR - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112116	PNC AWR - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13112117	PNC AWR - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13112400	PNC Pennvest - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13112401	PNC Pennvest - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13112402	PNC Pennvest - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112404	PNC Pennvest - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112417	PNC Pennvest - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13112500	PNC Investment IL - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13112501	PNC Investment IL - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13112502	PNC Investment IL - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112504	PNC Investment IL - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112517	PNC Investment IL - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13112700	PNC VA - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13112701	PNC VA - Main - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13112702	PNC VA - Main - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112717	PNC VA - Main - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13112800	PNC WV Green Metering - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13112801	PNC WV Green Metering - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13112802	PNC WV Green Metering - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112804	PNC WV Green Metering - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13112817	PNC WV Green Metering - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13115100	PNC ETown Corporate - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13115101	PNC ETown Corporate - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13115102	PNC ETown Corporate - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13115103	PNC ETown Corporate - Outbound Check	C1312	Cash in Bank	Cash and Cash Equivalents
13115104	PNC ETown Corporate - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13115116	PNC ETown Corporate - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13115117	PNC ETown Corporate - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13115700	PNC ETown Properties - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13115701	PNC ETown Properties - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13115702	PNC ETown Properties - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13115703	PNC ETown Properties - Outbound Check	C1312	Cash in Bank	Cash and Cash Equivalents
13115704	PNC ETown Properties - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13115716	PNC ETown Properties - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13115717	PNC ETown Properties - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13118000	PNC Laurel Oak Properties - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13118001	PNC Laurel Oak Properties - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13118002	PNC Laurel Oak Properties - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13118003	PNC Laurel Oak Properties - Outbound Check	C1312	Cash in Bank	Cash and Cash Equivalents
13118004	PNC Laurel Oak Properties - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13118016	PNC Laurel Oak Properties - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13118017	PNC Laurel Oak Properties - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13118500	PNC ACUS Corp/Ashbrook - Main (Closed early 2012)	C1312	Cash in Bank	Cash and Cash Equivalents
13119000	PNC Thames Water Holding Inc - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13119001	PNC Thames Water Holding Inc - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13119002	PNC Thames Water Holding Inc - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13119003	PNC Thames Water Holding Inc - Outbound Check	C1312	Cash in Bank	Cash and Cash Equivalents
13119004	PNC Thames Water Holding Inc - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13119016	PNC Thames Water Holding Inc - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13119017	PNC Thames Water Holding Inc - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13119100	PNC TWNA - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13119101	PNC TWNA - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13119102	PNC TWNA - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13119103	PNC TWNA - Outbound Check	C1312	Cash in Bank	Cash and Cash Equivalents
13119104	PNC TWNA - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13119116	PNC TWNA - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13119117	PNC TWNA - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13120000	BNYM - Concentration	C1312	Cash in Bank	Cash and Cash Equivalents
13120001	BNYM-Conc - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13120004	BNYM-Conc - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13120005	BNYM-Conc - ZBA Activity	C1312	Cash in Bank	Cash and Cash Equivalents
13120006	BNYM-Conc - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13120007	BNYM-Conc - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13120008	BNYM-Conc - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13120009	BNYM-Conc - Online Resources Credit Corp	C1312	Cash in Bank	Cash and Cash Equivalents

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13120010	BNYM-Conc - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents
13120011	BNYM-Conc - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13120012	BNYM-Conc - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13120013	BNYM-Conc - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13120014	BNYM-Conc - E-Return - Online Resource Ck Conv	C1312	Cash in Bank	Cash and Cash Equivalents
13120015	BNYM-Conc - Customer Accts Receiv Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13120016	BNYM-Conc - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13120017	BNYM-Conc - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13120100	BNYM Pass thru-IL	C1312	Cash in Bank	Cash and Cash Equivalents
13120101	BNYM Pass thru-IL - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13120104	BNYM Pass thru-IL - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13120106	BNYM Pass thru-IL - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13120107	BNYM Pass thru-IL - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13120108	BNYM Pass thru-IL - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13120109	BNYM Pass thru-IL - Online Resources Credit Corp	C1312	Cash in Bank	Cash and Cash Equivalents
13120110	BNYM Pass thru-IL - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents
13120111	BNYM Pass thru-IL - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13120112	BNYM Pass thru-IL - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13120113	BNYM Pass thru-IL - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13120114	BNYM Pass thru-IL - E-Return - Online Rsrc Ck Conv	C1312	Cash in Bank	Cash and Cash Equivalents
13120115	BNYM Pass thru-IL - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13120116	BNYM Pass thru-IL - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13120117	BNYM Pass thru-IL - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13120200	BNYM Pass thru-NJ	C1312	Cash in Bank	Cash and Cash Equivalents
13120201	BNYM Pass thru-NJ - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13120204	BNYM Pass thru-NJ - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13120206	BNYM Pass thru-NJ - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13120207	BNYM Pass thru-NJ - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13120208	BNYM Pass thru-NJ - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13120209	BNYM Pass thru-NJ - Online Resources Credit Corp	C1312	Cash in Bank	Cash and Cash Equivalents
13120211	BNYM Pass thru-NJ - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13120212	BNYM Pass thru-NJ - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13120213	BNYM Pass thru-NJ - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13120214	BNYM Pass thru-NJ - E-Return - Online Rsrc Ck Conv	C1312	Cash in Bank	Cash and Cash Equivalents
13120215	BNYM Pass thru-NJ - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13120216	BNYM Pass thru-NJ - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13120217	BNYM Pass thru-NJ - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13120300	BNYM Pass thru-NE	C1312	Cash in Bank	Cash and Cash Equivalents
13120301	BNYM Pass thru-NE - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13120304	BNYM Pass thru-NE - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13120306	BNYM Pass thru-NE - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13120307	BNYM Pass thru-NE - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13120308	BNYM Pass thru-NE - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13120309	BNYM Pass thru-NE - Online Resources Credit Corp	C1312	Cash in Bank	Cash and Cash Equivalents
13120310	BNYM Pass thru-NE - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents
13120311	BNYM Pass thru-NE - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13120312	BNYM Pass thru-NE - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13120313	BNYM Pass thru-NE - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13120314	BNYM Pass thru-NE - E-Return - Online Rsrc Ck Conv	C1312	Cash in Bank	Cash and Cash Equivalents
13120315	BNYM Pass thru-NE - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13120316	BNYM Pass thru-NE - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13120317	BNYM Pass thru-NE - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13120400	BNYM Pass thru-CA	C1312	Cash in Bank	Cash and Cash Equivalents
13120401	BNYM Pass thru-CA - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13120404	BNYM Pass thru-CA - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13120406	BNYM Pass thru-CA - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13120407	BNYM Pass thru-CA - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13120408	BNYM Pass thru-CA - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13120409	BNYM Pass thru-CA - Online Resources Credit Corp	C1312	Cash in Bank	Cash and Cash Equivalents
13120411	BNYM Pass thru-CA - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13120412	BNYM Pass thru-CA - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13120413	BNYM Pass thru-CA - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13120414	BNYM Pass thru-CA - E-Return - Online Rsrc Ck Conv	C1312	Cash in Bank	Cash and Cash Equivalents
13120415	BNYM Pass thru-CA - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13120416	BNYM Pass thru-CA - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13120417	BNYM Pass thru-CA - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13121000	BNYM IN	C1312	Cash in Bank	Cash and Cash Equivalents
13121001	BNYM IN - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents

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13121004	BNYM IN - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121006	BNYM IN - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13121007	BNYM IN - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121008	BNYM IN - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13121009	BNYM IN - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13121010	BNYM IN - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents
13121012	BNYM IN - Penn Credit - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13121013	BNYM IN - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13121014	BNYM IN -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13121015	BNYM IN - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13121016	BNYM IN - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13121017	BNYM IN - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13121018	BNYM IN - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13121100	BNYM IA	C1312	Cash in Bank	Cash and Cash Equivalents
13121101	BNYM IA - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13121104	BNYM IA - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121106	BNYM IA - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13121107	BNYM IA - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121108	BNYM IA - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13121109	BNYM IA - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13121110	BNYM IA - Firstech Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13121111	BNYM IA - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13121112	BNYM IA - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13121113	BNYM IA - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13121114	BNYM IA -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13121115	BNYM IA - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13121116	BNYM IA - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13121117	BNYM IA - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13121118	BNYM IA - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13121200	BNYM KY	C1312	Cash in Bank	Cash and Cash Equivalents
13121201	BNYM KY - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13121204	BNYM KY - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121206	BNYM KY - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13121207	BNYM KY - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121208	BNYM KY - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13121209	BNYM KY - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13121211	BNYM KY - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13121212	BNYM KY - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13121213	BNYM KY - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13121214	BNYM KY -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13121215	BNYM KY - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13121216	BNYM KY - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13121217	BNYM KY - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13121218	BNYM KY - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13121300	BNYM MD	C1312	Cash in Bank	Cash and Cash Equivalents
13121301	BNYM MD - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13121304	BNYM MD - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121306	BNYM MD - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13121307	BNYM MD - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121308	BNYM MD - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13121309	BNYM MD - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13121311	BNYM MD - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13121312	BNYM MD - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13121313	BNYM MD - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13121314	BNYM MD -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13121315	BNYM MD - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13121316	BNYM MD - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13121317	BNYM MD - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13121318	BNYM MD - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13121500	BNYM CA - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13121501	BNYM CA - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13121504	BNYM CA - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121506	BNYM CA - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13121507	BNYM CA - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121508	BNYM CA - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13121509	BNYM CA - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13121511	BNYM CA - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13121512	BNYM CA - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents

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GL Account	GL Account Description	NARUC96	NARUC96 Account Description	Financial Statement Line Description
13121513	BNYM CA - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13121514	BNYM CA - Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13121515	BNYM CA - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13121516	BNYM CA - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13121517	BNYM CA - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13121518	BNYM CA - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13121700	BNYM MO	C1312	Cash in Bank	Cash and Cash Equivalents
13121701	BNYM MO - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13121704	BNYM MO - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121706	BNYM MO - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13121707	BNYM MO - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121708	BNYM MO - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13121709	BNYM MO - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13121710	BNYM MO - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents
13121712	BNYM MO - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13121713	BNYM MO - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13121714	BNYM MO -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13121715	BNYM MO - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13121716	BNYM MO - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13121717	BNYM MO - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13121718	BNYM MO - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13121800	BNYM NJ	C1312	Cash in Bank	Cash and Cash Equivalents
13121801	BNYM NJ - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13121804	BNYM NJ - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121806	BNYM NJ - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13121807	BNYM NJ - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121808	BNYM NJ - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13121809	BNYM NJ - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13121811	BNYM NJ - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13121812	BNYM NJ - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13121813	BNYM NJ - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13121814	BNYM NJ - Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13121815	BNYM NJ - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13121816	BNYM NJ - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13121817	BNYM NJ - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13121818	BNYM NJ - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13121900	BNYM NM	C1312	Cash in Bank	Cash and Cash Equivalents
13121907	BNYM NM - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13121908	BNYM NM - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13121916	BNYM NM - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13121917	BNYM NM - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13122200	BNYM OH	C1312	Cash in Bank	Cash and Cash Equivalents
13122207	BNYM OH - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122208	BNYM OH - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13122216	BNYM OH - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13122217	BNYM OH - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13122300	BNYM AZ	C1312	Cash in Bank	Cash and Cash Equivalents
13122307	BNYM AZ - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122308	BNYM AZ - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13122316	BNYM AZ - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13122317	BNYM AZ - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13122400	BNYM PA	C1312	Cash in Bank	Cash and Cash Equivalents
13122401	BNYM PA - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13122404	BNYM PA - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122406	BNYM PA - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13122407	BNYM PA - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122408	BNYM PA - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13122409	BNYM PA - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13122411	BNYM PA - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13122412	BNYM PA - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13122413	BNYM PA - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13122414	BNYM PA -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13122415	BNYM PA - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13122416	BNYM PA - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13122417	BNYM PA - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13122418	BNYM PA - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13122500	BNYM IL - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13122501	BNYM IL - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents

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13122504	BNYM IL - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122506	BNYM IL - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13122507	BNYM IL - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122508	BNYM IL - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13122509	BNYM IL - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13122510	BNYM IL - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents
13122511	BNYM IL - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13122512	BNYM IL - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13122513	BNYM IL - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13122514	BNYM IL -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13122515	BNYM IL - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13122516	BNYM IL - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13122517	BNYM IL - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13122518	BNYM IL - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13122600	BNYM TN	C1312	Cash in Bank	Cash and Cash Equivalents
13122601	BNYM TN - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13122604	BNYM TN - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122606	BNYM TN - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13122607	BNYM TN - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122608	BNYM TN - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13122609	BNYM TN - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13122610	BNYM TN - Firstech Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13122611	BNYM TN - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13122612	BNYM TN - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13122613	BNYM TN - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13122614	BNYM TN - Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13122615	BNYM TN - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13122616	BNYM TN - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13122617	BNYM TN - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13122618	BNYM TN - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13122700	BNYM VA	C1312	Cash in Bank	Cash and Cash Equivalents
13122701	BNYM VA - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13122704	BNYM VA - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122706	BNYM VA - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13122707	BNYM VA - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122708	BNYM VA - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13122709	BNYM VA - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13122711	BNYM VA - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13122712	BNYM VA - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13122713	BNYM VA - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13122714	BNYM VA -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13122715	BNYM VA - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13122716	BNYM VA - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13122717	BNYM VA - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13122718	BNYM VA - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13122800	BNYM WV	C1312	Cash in Bank	Cash and Cash Equivalents
13122801	BNYM WV - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13122804	BNYM WV - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122806	BNYM WV - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13122807	BNYM WV - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13122808	BNYM WV - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13122809	BNYM WV - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13122811	BNYM WV - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13122812	BNYM WV - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13122813	BNYM WV - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13122814	BNYM WV -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13122815	BNYM WV - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13122816	BNYM WV - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13122817	BNYM WV - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13122818	BNYM WV - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13123000	BNYM HI	C1312	Cash in Bank	Cash and Cash Equivalents
13123001	BNYM HI - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13123004	BNYM HI - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13123006	BNYM HI - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13123007	BNYM HI - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13123008	BNYM HI - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13123009	BNYM HI - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13123010	BNYM HI - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents

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13123011	BNYM HI - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13123012	BNYM HI - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13123013	BNYM HI - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13123014	BNYM HI -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13123015	BNYM HI - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13123016	BNYM HI - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13123017	BNYM HI - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13123018	BNYM HI - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13123800	BNYM NY	C1312	Cash in Bank	Cash and Cash Equivalents
13123801	BNYM NY - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13123804	BNYM NY - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13123806	BNYM NY - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13123807	BNYM NY - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13123808	BNYM NY - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13123809	BNYM NY - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13123810	BNYM NY - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents
13123811	BNYM NY - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13123812	BNYM NY - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13123813	BNYM NY - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13123814	BNYM NY -Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13123815	BNYM NY - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13123816	BNYM NY - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13123817	BNYM NY - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13123818	BNYM NY - Client Services - 3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13125200	BNYM EWC	C1312	Cash in Bank	Cash and Cash Equivalents
13125201	BNYM EWC - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13125204	BNYM EWC - Inbound Wires & ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13125206	BNYM EWC - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13125208	BNYM EWC - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13125209	BNYM EWC - Online Resources Credit Corp	C1312	Cash in Bank	Cash and Cash Equivalents
13125210	BNYM EWC - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents
13125211	BNYM EWC - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13125212	BNYM EWC - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13125213	BNYM EWC - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13125214	BNYM EWC - E-Return - Online Resource Ck Conv	C1312	Cash in Bank	Cash and Cash Equivalents
13125215	BNYM EWC - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13125216	BNYM EWC - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13125217	BNYM EWC - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13125300	BNYM MH	C1312	Cash in Bank	Cash and Cash Equivalents
13125301	BNYM MH - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13125306	BNYM MH - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13125308	BNYM MH - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13125309	BNYM MH - Online Resources Credit Corp	C1312	Cash in Bank	Cash and Cash Equivalents
13125310	BNYM MH - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents
13125311	BNYM MH - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13125312	BNYM MH - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13125313	BNYM MH - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13125314	BNYM MH - E-Return - Online Resource Ck Conv	C1312	Cash in Bank	Cash and Cash Equivalents
13125315	BNYM MH - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13125316	BNYM MH - NSF - Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13125317	BNYM MH - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13133800	BNYM NY #2	C1312	Cash in Bank	Cash and Cash Equivalents
13140000	PNC AWCC-Concentration	C234	N/P Assoc Co	Cash and Cash Equivalents
13140001	PNC AWCC-Concentration - Outbound Wire	C234	N/P Assoc Co	Cash and Cash Equivalents
13140002	PNC AWCC-Concentration - Outbound ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140004	PNC AWCC-Concentration - Inbound Wires & ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140005	PNC AWCC-Concentration - ZBA Activity	C234	N/P Assoc Co	Cash and Cash Equivalents
13140012	PNC AWCC-Concentration - Penn Credit	C234	N/P Assoc Co	Cash and Cash Equivalents
13140017	PNC AWCC-Concentration - Misc Debits/Credits	C234	N/P Assoc Co	Cash and Cash Equivalents
13140100	PNC AWCC-Accounts Payable	C234	N/P Assoc Co	Cash and Cash Equivalents
13140102	PNC AWCC-Accounts Payable - Outbound ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140103	PNC AWCC-Accounts Payable - Outbound Check	C234	N/P Assoc Co	Cash and Cash Equivalents
13140104	PNC AWCC-Accounts Payable - Inbound Wires & ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140105	PNC AWCC-Accounts Payable - ZBA Activity	C234	N/P Assoc Co	Cash and Cash Equivalents
13140117	PNC AWCC-Accounts Payable - Misc Debits/Credits	C234	N/P Assoc Co	Cash and Cash Equivalents
13140200	PNC AWCC-Payroll	C234	N/P Assoc Co	Cash and Cash Equivalents
13140202	PNC AWCC-Payroll - Outbound ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140203	PNC AWCC-Payroll - Outbound Check	C234	N/P Assoc Co	Cash and Cash Equivalents

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13140204	PNC AWCC-Payroll - Inbound Wires & ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140205	PNC AWCC-Payroll - ZBA Activity	C234	N/P Assoc Co	Cash and Cash Equivalents
13140217	PNC AWCC-Payroll - Misc Debits/Credits	C234	N/P Assoc Co	Cash and Cash Equivalents
13140300	PNC AWCC-Customer Refund	C234	N/P Assoc Co	Cash and Cash Equivalents
13140303	PNC AWCC-Customer Refund - Outbound Check	C234	N/P Assoc Co	Cash and Cash Equivalents
13140304	PNC AWCC-Customer Refund - Inbound Wires & ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140305	PNC AWCC-Customer Refund - ZBA Activity	C234	N/P Assoc Co	Cash and Cash Equivalents
13140317	PNC AWCC-Customer Refund - Misc Debits/Credits	C234	N/P Assoc Co	Cash and Cash Equivalents
13140400	PNC AWCC-Commercial Paper	C234	N/P Assoc Co	Cash and Cash Equivalents
13140401	PNC AWCC-Commercial Paper - Outbound Wire	C234	N/P Assoc Co	Cash and Cash Equivalents
13140402	PNC AWCC-Commercial Paper - Outbound ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140404	PNC AWCC-Commercial Paper - Inbound Wires & ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140417	PNC AWCC-Commercial Paper - Misc Debits/Credits	C234	N/P Assoc Co	Cash and Cash Equivalents
13140500	PNC AWCC- Credit Line	C234	N/P Assoc Co	Cash and Cash Equivalents
13140501	PNC AWCC- Credit Line - Outbound Wire	C234	N/P Assoc Co	Cash and Cash Equivalents
13140502	PNC AWCC- Credit Line - Outbound ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140504	PNC AWCC- Credit Line - Inbound Wires & ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140517	PNC AWCC- Credit Line - Misc Debits/Credits	C234	N/P Assoc Co	Cash and Cash Equivalents
13140600	PNC AWCC-Misc Items Lockbox	C234	N/P Assoc Co	Cash and Cash Equivalents
13140601	PNC AWCC-Misc Items Lockbox - Outbound Wire	C234	N/P Assoc Co	Cash and Cash Equivalents
13140602	PNC AWCC-Misc Items Lockbox - Outbound ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140604	PNC AWCC-Misc Items Lockbox - Inbound Wires & ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140617	PNC AWCC-Misc Items Lockbox - Misc Debits/Credits	C234	N/P Assoc Co	Cash and Cash Equivalents
13140700	PNC AWCC-AP Vendor Payment	C234	N/P Assoc Co	Cash and Cash Equivalents
13140701	PNC AWCC-AP Vendor Payment - Outbound Wire	C234	N/P Assoc Co	Cash and Cash Equivalents
13140702	PNC AWCC-AP Vendor Payment - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13140704	PNC AWCC-AP Vendor Payment - Inbound Wires & ACH	C234	N/P Assoc Co	Cash and Cash Equivalents
13140705	PNC AWCC-AP Vendor Payment - ZBA Activity	C234	N/P Assoc Co	Cash and Cash Equivalents
13152700	WellsF VA-Main	C1312	Cash in Bank	Cash and Cash Equivalents
13161000	US Bank IN - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13161006	US Bank IN - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13161007	US Bank IN - Customer ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13161008	US Bank IN - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13161009	US Bank IN - Credit Card and E-Checks	C1312	Cash in Bank	Cash and Cash Equivalents
13161010	USBK IN - First Tech	C1312	Cash in Bank	Cash and Cash Equivalents
13161011	US Bank IN - FiServ (aka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13161012	US Bank IN - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13161013	USBK IN - E-Return	C1312	Cash in Bank	Cash and Cash Equivalents
13161014	USBK IN - Credit Card & Echeck E>Returns	C1312	Cash in Bank	Cash and Cash Equivalents
13161015	US Bank IN - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13161016	US Bank IN - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13161017	US Bank IN - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13161018	US Bank IN - Client Services-3rd Party Collections	C1312	Cash in Bank	Cash and Cash Equivalents
13164600	USBANK Concentration Account	C1312	Cash in Bank	Cash and Cash Equivalents
13164699	USBANK Concentration Clearing Account	C1312	Cash in Bank	Cash and Cash Equivalents
13180100	Suntrust TN	C1312	Cash in Bank	Cash and Cash Equivalents
13180101	Suntrust TN - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13180106	Suntrust TN - Customer Direct Debit	C1312	Cash in Bank	Cash and Cash Equivalents
13180108	Suntrust TN - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13180109	Suntrust TN - Online Resources Credit Corp	C1312	Cash in Bank	Cash and Cash Equivalents
13180111	Suntrust TN - FiServ (fka CheckFree)	C1312	Cash in Bank	Cash and Cash Equivalents
13180112	Suntrust TN - Penn Credit	C1312	Cash in Bank	Cash and Cash Equivalents
13180113	Suntrust TN - E-Return - Mellon	C1312	Cash in Bank	Cash and Cash Equivalents
13180114	Suntrust TN - E-Return - Online Resource Ck Conv	C1312	Cash in Bank	Cash and Cash Equivalents
13180115	Suntrust TN - Customer A/R Ck Conversion	C1312	Cash in Bank	Cash and Cash Equivalents
13180116	Suntrust TN - NSF - Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13180117	Suntrust TN - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13180200	River Valley MI	C1312	Cash in Bank	Cash and Cash Equivalents
13180201	River Valley MI - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13180202	River Valley MI - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13180208	River Valley MI - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13180216	River Valley MI - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13180217	River Valley MI - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13180300	First Hawaiian HI	C1312	Cash in Bank	Cash and Cash Equivalents
13180301	First Hawaiian HI - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13180302	First Hawaiian HI - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13180308	First Hawaiian HI - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13180316	First Hawaiian HI - NSF Return Payments	C1312	Cash in Bank	Cash and Cash Equivalents

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13180317	First Hawaiian HI - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13180400	Union First VA	C1312	Cash in Bank	Cash and Cash Equivalents
13180401	Union First VA - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13180402	Union First VA - Outbound ACH	C1312	Cash in Bank	Cash and Cash Equivalents
13180408	Union First VA - Customer Lockbox	C1312	Cash in Bank	Cash and Cash Equivalents
13180417	Union First VA - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13181800	TD Bank - Gift Card Incentive	C1312	Cash in Bank	Cash and Cash Equivalents
13182400	PNC Conveyance Fee Escrow - Main	C1312	Cash in Bank	Cash and Cash Equivalents
13182401	PNC Conveyance Fee Escrow - Outbound Wire	C1312	Cash in Bank	Cash and Cash Equivalents
13182417	PNC Conveyance Fee Escrow - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13182500	Busey Bank IL-Collections for Bollingbrook	C1312	Cash in Bank	Cash and Cash Equivalents
13182516	Busey Bank IL-NSF Return Payments-Bollingbrook	C1312	Cash in Bank	Cash and Cash Equivalents
13182600	First Volunteer Bank, Whitwell, TN	C1312	Cash in Bank	Cash and Cash Equivalents
13199001	Cash Clearing - NSF Check	C1312	Cash in Bank	Cash and Cash Equivalents
13199002	Cash Clearing - Mixed Payments	C1312	Cash in Bank	Cash and Cash Equivalents
13199003	Cash Clearing - Misc Debits/Credits	C1312	Cash in Bank	Cash and Cash Equivalents
13199004	Cash Clearing - MI's	C1312	Cash in Bank	Cash and Cash Equivalents
13199005	Cash Clearing - ORCOM	C1312	Cash in Bank	Cash and Cash Equivalents
13199006	Cash Clearing - Intercompany	C1312	Cash in Bank	Cash and Cash Equivalents
13199999	Cash Conversion History	C1312	Cash in Bank	Cash and Cash Equivalents
13500000	Petty Cash	C134	Working Funds	Cash and Cash Equivalents
13600000	Temp Investments - under 90 days	C135	Temp Cash Investment	Cash and Cash Equivalents
13700000	Temp Investments - over 90 days	C135	Temp Cash Investment	Other current assets
13800000	Funds Restricted for Construction - Current	C1312	Cash in Bank	Restricted Funds Current
14100000	A/R - Customer - CIS Reconciliation	C141	Customer Accts Recei	Accounts Receivable, net
14100001	A/R - Customer - Non-Regulated	C141	Customer Accts Recei	Accounts Receivable, net
14100002	A/R - Customer - Unallocated	C141	Customer Accts Recei	Accounts Receivable, net
14100003	A/R - Customer - ECIS	C141	Customer Accts Recei	Accounts Receivable, net
14100010	A/R - Customer - Miscellaneous - PAW Other	C141	Customer Accts Recei	Accounts Receivable, net
14100020	A/R - Customer - Pittsburgh	C141	Customer Accts Recei	Accounts Receivable, net
14100099	A/R - Customer - Clearing - Credit Rfnd Processing	C141	Customer Accts Recei	Accounts Receivable, net
14100998	A/R - Customer - Payment Clarification	C141	Customer Accts Recei	Accounts Receivable, net
14100999	A/R - Customer - Returns Clarification	C141	Customer Accts Recei	Accounts Receivable, net
14300000	Allowance for Uncollectible Accounts	C143	Accu Provision for U	Accounts Receivable, net
14300001	Allowance for Uncollectible Accounts Non-Regulated	C143	Accu Provision for U	Accounts Receivable, net
14399999	Allowance for Uncollectible Accts - CIS Conversion	C143	Accu Provision for U	Accounts Receivable, net
14400000	Unbilled Utility Revenue	C173	Accrued Utility Reve	Unbilled Revenues
14400001	Unbilled Utility Revenue Non-Regulated	C173	Accrued Utility Reve	Unbilled Revenues
14510000	A/R Assoc Cos - Miscellaneous	C145	A/R from Assoc Co	Accounts Receivable, net
14510100	A/R Assoc Cos - Reconciliation Account	C145	A/R from Assoc Co	Accounts Receivable, net
14510600	Intercompany System Clearing -CIS Only	C145	A/R from Assoc Co	Accounts Receivable, net
14510999	A/R Assoc Cos - Settlement Clearing	C145	A/R from Assoc Co	Accounts Receivable, net
14511000	A/R Assoc Cos - Service Company Bill	C145	A/R from Assoc Co	Accounts Receivable, net
14511001	A/R Assoc Cos - Service Company Bill	C145	A/R from Assoc Co	Accounts Receivable, net
14511031	A/R Assoc Cos - Service Settlement AWE	C145	A/R from Assoc Co	Accounts Receivable, net
14511039	A/R Assoc Cos - Service Settlement New York Aqua	C145	A/R from Assoc Co	Accounts Receivable, net
14511054	A/R Assoc Cos - Service Settlement Edison	C145	A/R from Assoc Co	Accounts Receivable, net
14511055	A/R Assoc Cos - Service Settlement Liberty	C145	A/R from Assoc Co	Accounts Receivable, net
14511056	A/R Assoc Cos - Service Settlement E'Town Services	C145	A/R from Assoc Co	Accounts Receivable, net
14511070	A/R Assoc Cos - SC AIW	C145	A/R from Assoc Co	Accounts Receivable, net
14511076	A/R Assoc Cos - One Water Street LLC	C145	A/R from Assoc Co	Accounts Receivable, net
14512000	A/R Assoc Cos - Payroll Tax	C145	A/R from Assoc Co	Accounts Receivable, net
14512500	A/R Assoc Cos - Payroll Disbursements	C145	A/R from Assoc Co	Accounts Receivable, net
14571000	A/R Assoc Cos - Dividend Receivable	C171	Accrued Int/Div Rece	Accounts Receivable, net
14572000	A/R Assoc Cos - Interest Receivable	C171	Accrued Int/Div Rece	Accounts Receivable, net
14573000	A/R Assoc Cos - Dividend Equivalents	C145	A/R from Assoc Co	Accounts Receivable, net
14574000	N/R Assoc Co's	C146	N/R from Assoc Co	Accounts Receivable, net
14575000	Capital Lease Rec Assoc Cos	C145	A/R from Assoc Co	Accounts Receivable, net
14575500	Unearned Capital Lease Rec Assoc Cos	C145	A/R from Assoc Co	Accounts Receivable, net
14610000	Misc A/R - Reconciliation Account	C142	Other Accounts Recei	Accounts Receivable, net
14610099	Misc A/R - Conversion	C142	Other Accounts Recei	Accounts Receivable, net
14611000	Misc A/R - Manual	C142	Other Accounts Recei	Accounts Receivable, net
14611200	Misc A/R - Retro Insurance	C142	Other Accounts Recei	Accounts Receivable, net
14611300	Misc A/R - Liability Insurance	C142	Other Accounts Recei	Accounts Receivable, net
14611500	Misc A/R - Medicare Subsidy	C142	Other Accounts Recei	Accounts Receivable, net
14612500	Misc A/R - OPEB Trust	C142	Other Accounts Recei	Accounts Receivable, net
14613000	Misc A/R - Employees	C142	Other Accounts Recei	Accounts Receivable, net
14613100	Misc A/R - Employees Payroll	C142	Other Accounts Recei	Accounts Receivable, net

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14619999	Misc A/R - Miscellaneous Invoice Lockbox Clearing	C142	Other Accounts Recei	Accounts Receivable, net
14620000	Misc Rec - Allow for Uncollectible Accts	C142	Other Accounts Recei	Accounts Receivable, net
14640000	Notes Receivable	C144	Notes Receivable	Accounts Receivable, net
14670000	Accrued Interest & Dividend Receivable	C171	Accrued Int/Div Rece	Accounts Receivable, net
14690000	Current Portion LT Receivable	C142	Other Accounts Recei	Accounts Receivable, net
14810000	Income Tax Receivable - SIT	C142	Other Accounts Recei	Accounts Receivable, net
14820000	Income Tax Receivable - FIT	C142	Other Accounts Recei	Accounts Receivable, net
15110000	Inventory - Plant Material	C151	Plant Material & Sup	Materials and Supplies
15120000	Inventory - Fuel	C151	Plant Material & Sup	Materials and Supplies
15130000	Inventory - Chemicals	C151	Plant Material & Sup	Materials and Supplies
15140000	Inventory - Other Materials & Supplies	C153	Other Material & Sup	Materials and Supplies
15199997	Inventory - Price Difference	C153	Other Material & Sup	Materials and Supplies
15199998	Inventory - Consignment Clearing	C153	Other Material & Sup	Materials and Supplies
15199999	Inventory - Conversion	C153	Other Material & Sup	Materials and Supplies
16410000	Other Special Deposits	C133	Other Special Deposi	Other current assets
16420000	Other Current Assets	C174	Misc Current & Accr	Other current assets
16430000	Assets Held For Sale	C174	Misc Current & Accr	Other current assets
16510000	Prepaid Taxes	C162	Prepayments	Other current assets
16510001	Prepaid Taxes - CIS-San Diego License/Franch Tax	C162	Prepayments	Other current assets
16520000	Prepaid Insurance	C162	Prepayments	Other current assets
16525000	Prepaid Insurance - Intercompany	C162	Prepayments	Other current assets
16530000	Prepaid PUC/PSC Assessment	C162	Prepayments	Other current assets
16540000	Prepaid Audit Fees	C162	Prepayments	Other current assets
16550000	Prepaid Other	C162	Prepayments	Other current assets
16550010	Prepaid Other - Global	C162	Prepayments	Other current assets
18503000	Reg Asset-Inc Tax Rec Thru Rates-AFUDC Equity CWIP	C1863	Regulatory Assets	Regulatory Assets
18503500	Reg Asset-Inc Tax Rec Thru Rates-AFUDC Equity	C1863	Regulatory Assets	Regulatory Assets
18504000	Reg Asset-Inc Tax Rec Thru Rates-Plant Flow Thru	C1863	Regulatory Assets	Regulatory Assets
18504500	Reg Asset-Inc Tax Rec Thru Rates-Other	C1863	Regulatory Assets	Regulatory Assets
18505000	Reg Asset-Inc Tax Rec Thru Rates-St Flow Thru	C1863	Regulatory Assets	Regulatory Assets
18505100	Reg Asset-Inc Tax Rec Thru Rates-St Tax Chg	C1863	Regulatory Assets	Regulatory Assets
18505500	Reg Asset-Inc Tax Rec Thru Rates-Acc Amort	C1863	Regulatory Assets	Regulatory Assets
18506000	Reg Asset-Inc Tax Rec Thru Rates-Reg Liab Reclass	C1863	Regulatory Assets	Regulatory Assets
18610000	Reg Asset - Deferred Programmed Maint	C1862	Other Deferred Debit	Regulatory Assets
18620000	Reg Asset - Deferred Rate Case	C1861	Deferred Rate Case	Regulatory Assets
18631000	Reg Asset - Deferred OPEB	C1862	Other Deferred Debit	Regulatory Assets
18632000	Reg Asset - Deferred OPEB Service Co	C1862	Other Deferred Debit	Regulatory Assets
18641000	Reg Asset - Deferred Pension	C1862	Other Deferred Debit	Regulatory Assets
18642000	Reg Asset - Deferred Pension Service Co	C1862	Other Deferred Debit	Regulatory Assets
18650000	Reg Asset - Purchase Prem Rec Thru Rates	C1862	Other Deferred Debit	Regulatory Assets
18661000	Reg Asset - Unamortized Debt Exp	C181	Unamort Debt Expense	Regulatory Assets
18661500	Reg Asset - Unamortized Debt Exp Interco	C181	Unamort Debt Expense	Regulatory Assets
18662000	Reg Asset - Unamortized Preferred Stock Exp	C181	Unamort Debt Expense	Regulatory Assets
18680000	Reg Asset - Cost of Removal	C1081	Accu Depr-UP in Serv	Regulatory Assets
18680100	Reg Asset - Cost of Removal - RWIP	C1862	Other Deferred Debit	Regulatory Assets
18680101	Reg Asset - Deferred Vacation Pay	C174	Misc Current & Accr	Regulatory Assets
18680102	Reg Asset - Deferred Cust Service Proj	C183	Prelim Survey & Inve	Regulatory Assets
18680103	Reg Asset - Deferred Financial Services Proj	C183	Prelim Survey & Inve	Regulatory Assets
18680111	Reg Asset - Sick Bank	C1862	Other Deferred Debit	Regulatory Assets
18680113	Reg Asset - Deferred Purchased Water	C1862	Other Deferred Debit	Regulatory Assets
18680126	Reg Asset - FAS112 Costs	C1862	Other Deferred Debit	Regulatory Assets
18680127	Reg Asset - Treatment Plant	C1862	Other Deferred Debit	Regulatory Assets
18680131	Reg Asset - Depreciation Study	C1862	Other Deferred Debit	Regulatory Assets
18680132	Reg Asset - Cost of Service Study	C1862	Other Deferred Debit	Regulatory Assets
18680134	Reg Asset - Post In-Service AFUDC	C1862	Other Deferred Debit	Regulatory Assets
18680135	Reg Asset - Post In-Service Depreciation	C1862	Other Deferred Debit	Regulatory Assets
18680136	Reg Asset - Environmental Remediation	C1862	Other Deferred Debit	Regulatory Assets
18680137	Reg Asset - Rental Costs	C1862	Other Deferred Debit	Regulatory Assets
18680140	Carmel River Mitigatigation Balancing Account	C1862	Other Deferred Debit	Regulatory Assets
18680141	Reg Asset - Oper Energy Efficiency	C1862	Other Deferred Debit	Regulatory Assets
18680142	Reg Asset - Cease & Desist Order	C1862	Other Deferred Debit	Regulatory Assets
18680143	Reg Asset - Cease & Desist Penalty	C1862	Other Deferred Debit	Regulatory Assets
18680144	Reg Asset - Waste Disposal	C1862	Other Deferred Debit	Regulatory Assets
18680145	Reg Asset - Revenue Stabilization	C1862	Other Deferred Debit	Regulatory Assets
18680147	Reg Asset - Low Income Customer Data Sharing	C1862	Other Deferred Debit	Regulatory Assets
18680150	Reg Asset- Low Income Balancing	C1862	Other Deferred Debit	Regulatory Assets
18680151	Reg Asset - Phase 1 ASR	C1862	Other Deferred Debit	Regulatory Assets
18680152	Reg Asset - Seaside ASR	C1862	Other Deferred Debit	Regulatory Assets

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18680153	Reg Asset - Patton Well	C1862	Other Deferred Debit	Regulatory Assets
18680154	Reg Asset - Management Study	C1862	Other Deferred Debit	Regulatory Assets
18680160	Reg Asset - Santa Rosa Groundwater Survey	C1862	Other Deferred Debit	Regulatory Assets
18680162	Reg Asset- Closing Costs	C1862	Other Deferred Debit	Regulatory Assets
18680163	Reg Asset - DSIC Surcharge	C1862	Other Deferred Debit	Regulatory Assets
18680164	Reg Asset - Low Income Program Costs	C1862	Other Deferred Debit	Regulatory Assets
18680165	Reg Asset - Interim Rates	C1862	Other Deferred Debit	Regulatory Assets
18680166	Reg Asset - Water Revenue Adjustment Mechanism	C1862	Other Deferred Debit	Regulatory Assets
18680167	Reg Asset - San Clemente Dam AFUDC	C1862	Other Deferred Debit	Regulatory Assets
18680168	Reg Asset - Conservation Surcharge	C1862	Other Deferred Debit	Regulatory Assets
18680169	Reg Asset - Engineering Study	C1862	Other Deferred Debit	Regulatory Assets
18680170	Reg Asset - San Clemente Dam Removal Costs	C1862	Other Deferred Debit	Regulatory Assets
18680171	Sand City Desal Plant Pur Wtr Bal Acct	C1862	Other Deferred Debit	Regulatory Assets
18680172	Reg Asset -Leak Adjustments	C1862	Other Deferred Debit	Regulatory Assets
18680191	Reg Asset - PSTAC Balancing Account	C1862	Other Deferred Debit	Regulatory Assets
18680192	Reg Asset - Additional Security Costs	C1862	Other Deferred Debit	Regulatory Assets
18680194	Reg Asset - Conservation Balancing Acct	C1862	Other Deferred Debit	Regulatory Assets
18680195	Reg Asset - Purch Power & Water Balancing Acct	C1862	Other Deferred Debit	Regulatory Assets
18680196	Reg Asset - Carmel River Dam	C1862	Other Deferred Debit	Regulatory Assets
18680197	Reg Asset - Coastal Water Project Surcharge	C1862	Other Deferred Debit	Regulatory Assets
18680198	Reg Asset - Seaside GW Basin	C1862	Other Deferred Debit	Regulatory Assets
18680199	Reg Asset - Endangered Species Act	C1862	Other Deferred Debit	Regulatory Assets
18680200	Reg Asset - Authorized Balancing Account	C1862	Other Deferred Debit	Regulatory Assets
18680201	RA - Do not use-acct has diff meaning in Hyperion	C1862	Other Deferred Debit	Regulatory Assets
18680202	Reg Asset -Northwest Billing Charge	C1862	Other Deferred Debit	Regulatory Assets
18680203	Reg Asset-Wabash Billing Phase-in	C1862	Other Deferred Debit	Regulatory Assets
18680204	Reg Asset-Warsaw WTP Comprehensive Planning Study	C1862	Other Deferred Debit	Regulatory Assets
18680210	Reg Asset - Water Action Plan - Memo Acct	C1862	Other Deferred Debit	Regulatory Assets
18680211	Reg Asset - Conservation/Rationing	C1862	Other Deferred Debit	Regulatory Assets
18680216	Reg Asset - Comprehensive Tax Study	C1862	Other Deferred Debit	Regulatory Assets
18680218	Regulatory Asset - "Make-Whole Premium"	C1862	Other Deferred Debit	Regulatory Assets
18680295	Reg Asset - EITF	C1862	Other Deferred Debit	Regulatory Assets
18680333	Reg Asset - Cust Lead Svc Line Replacements	C1862	Other Deferred Debit	Regulatory Assets
18680395	Reg Asset - Sacramento VCMRRAMA	C1862	Other Deferred Debit	Regulatory Assets
18689900	Reg Asset - Other	C1862	Other Deferred Debit	Regulatory Assets
18711000	LT Asset - Preliminary Financing Exp	C1862	Other Deferred Debit	Other Long Term Assets
18712000	LT Asset - SERP Trust	C1862	Other Deferred Debit	Other Long Term Assets
18712500	LT Asset - Deferred Comp Trust	C1862	Other Deferred Debit	Other Long Term Assets
18713000	LT Asset - Prelim Survey & Investigation	C183	Prelim Survey & Inve	Other Long Term Assets
18715000	LT Asset - Unamortized Debt Exp Non-Reg	C181	Unamort Debt Expense	Other Long Term Assets
18715500	LT Asset - Unamort Debt Exp Non-Reg Intero	C181	Unamort Debt Expense	Other Long Term Assets
18715700	LT Asset - Unamort Debt In - Revolver	C181	Unamort Debt Expense	Other Long Term Assets
18717000	LT Asset - Deferred Transaction Costs	C1862	Other Deferred Debit	Other Long Term Assets
18720000	LT Asset - Swap Contract	C1862	Other Deferred Debit	Other Long Term Assets
18740000	LT Asset - Receivable	C1862	Other Deferred Debit	Other Long Term Assets
18741000	LT Asset - Intercompany Notes	C1862	Other Deferred Debit	Other Long Term Assets
18742000	LT Asset - Intercompany Capital Lease	C1862	Other Deferred Debit	Other Long Term Assets
18742100	LT Asset - Intercompany Capital Lease Income	C1862	Other Deferred Debit	Other Long Term Assets
18790000	LT Asset - Other	C1862	Other Deferred Debit	Other Long Term Assets
18800000	Funds Restricted for Construction - LT	C1862	Other Deferred Debit	Restricted funds-Long Term
20110000	Common Stock - Subs Minority Interest	C201	Common Stk Issued	Common stock
20120000	Common Stock - Subs Intercompany	C201	Common Stk Issued	Common stock
20130000	Common Stock - AWK	C201	Common Stk Issued	Common stock
20510000	Paid-in Capital - Subs Minority Interest	C207	Premium on Capital S	Paid in Capital
20520000	Paid-in Capital - Subs Intercompany	C211	Other Paid In Capita	Paid in Capital
20530000	Paid-in Capital - AWK Misc	C207	Premium on Capital S	Paid in Capital
20530100	Paid-in Capital - AWK Restricted Stock	C211	Other Paid In Capita	Paid in Capital
20530200	Paid-in Capital - AWK Options	C211	Other Paid In Capita	Paid in Capital
20530300	Paid-in Capital - AWK RSU's	C211	Other Paid In Capita	Paid in Capital
20530400	Paid-in Capital - AWK Treasury Stock	C211	Other Paid In Capita	Paid in Capital
20530500	Paid-in Capital - AWK ESPP	C211	Other Paid In Capita	Paid in Capital
20530600	Paid-in Capital - AWK DRIP	C211	Other Paid In Capita	Paid in Capital
20530650	Paid-in Capital - DWAC Fees	C211	Other Paid In Capita	Paid in Capital
20530700	Paid-in Capital - Tax Windfall	C211	Other Paid In Capita	Paid in Capital
20540000	Paid-in Capital - AWK Capital Stock Expense	C211	Other Paid In Capita	Paid in Capital
21021000	Retained Earnings at Acquisition Intercompany	C215	Unappropriated R/E	Retained Earnings
21024000	Retained Earnings Since Acquisition	C215	Unappropriated R/E	Retained Earnings
21025000	Retained Earnings Retro Accounting Adjustments	C215	Unappropriated R/E	Retained Earnings

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21200000	Treasury stock	C216	Reacquired Capital S	Treasury stock
21300000	Accumulated Comprehensive Income	C216	Reacquired Capital S	Accumulated other comprehensive income
21300300	Accumulated Comprehensive Income - Hedge	C216	Reacquired Capital S	Accumulated other comprehensive income
21300305	Accumulated Comprehensive Income - Hedge - Interco	C216	Reacquired Capital S	Accumulated other comprehensive income
21410000	Preferred Stock - w/o Mandatory Redemptn Requirmts	C205	Preferred Stk Subscr	Preferred Stock without mandatory redemption
21420000	Preferred Stock - w/o Mand Redemptn Requirmts I/C	C205	Preferred Stk Subscr	Preferred Stock without mandatory redemption
21510000	Preferred Stock - Redeemable	C204	Preferred Stk Issued	Redeemable Preferred Stock at redemption value
21510100	Preferred Stock - Redeemable FV Uplift	C204	Preferred Stk Issued	Redeemable Preferred Stock at redemption value
21550000	Curr Portion - Redeemable Preferred Stock	C204	Preferred Stk Issued	Current portion redeemable preferred stock
22110000	Bonds	C221	Bonds	Long Term Debt
22110100	Bonds - FV Uplift	C221	Bonds	Long Term Debt
22110200	Bonds - FV Hedge	C221	Bonds	Long Term Debt
22110400	LT Debt - Discount Inside	C221	Bonds	Long Term Debt
22110500	AWTR-LT Debt Premium-Outside	C221	Bonds	Long Term Debt
22110600	Unamortized Debt Expense - Non-Reg	C221	Bonds	Long Term Debt
22115000	Bonds - Interco	C221	Bonds	Long Term Debt
22130000	Capital Lease	C224	Other LTD	Long Term Debt
22135000	Capital Lease - Interco	C224	Other LTD	Long Term Debt
22210000	Current Portion LTD	C221	Bonds	Current Portion Long-term Debt
22215000	Current Portion LTD - Interco	C221	Bonds	Current Portion Long-term Debt
22230000	Current Portion Capital Lease	C224	Other LTD	Current Portion Long-term Debt
22235000	Current Portion Capital Lease Interco	C224	Other LTD	Current Portion Long-term Debt
23110000	N/P Commercial Paper	C232	Notes Payable	Short-Term Debt
23110500	N/P Commercial Paper Discount	C232	Notes Payable	Short-Term Debt
23120000	N/P Assoc Cos	C234	N/P Assoc Co	Short-Term Debt
23121000	In-House Cash Center Bank	C234	N/P Assoc Co	Short-Term Debt
23121001	IHC Clearing - Outgoing Payment	C234	N/P Assoc Co	Short-Term Debt
23121002	IHC Clearing - Incoming Payment	C234	N/P Assoc Co	Short-Term Debt
23121003	In-House Cash Center - Payment Clearing	C234	N/P Assoc Co	Short-Term Debt
23121004	In-House Cash Center - Clearing Account	C234	N/P Assoc Co	Short-Term Debt
23121005	IHC Clearing - Intermediate	C234	N/P Assoc Co	Short-Term Debt
23121006	IHC Clearing - Other	C234	N/P Assoc Co	Short-Term Debt
23129000	N/P Assoc Cos - Loan Clearing	C234	N/P Assoc Co	Short-Term Debt
23130000	N/P Revolving Credit Line	C232	Notes Payable	Short-Term Debt
23410000	A/P - Reconciliation Account	C231	Accounts Payable	Accounts Payable
23410100	A/P Intercompany - Reconciliation Account	C233	A/P Assoc Co	Accounts Payable
23410999	A/P - Conversion	C231	Accounts Payable	Accounts Payable
23411000	A/P - Pcard	C231	Accounts Payable	Accounts Payable
23411001	PCard Distributed-Clearing for Mapped Transactions	C231	Accounts Payable	Accounts Payable
23411400	A/P - Gcard Clearing	C231	Accounts Payable	Accounts Payable
23411500	A/P - Pcard Clearing	C231	Accounts Payable	Accounts Payable
23412000	A/P Clearing	C231	Accounts Payable	Accounts Payable
23412200	A/P - Contracted Services	C231	Accounts Payable	Accounts Payable
23412500	A/P - Phone Bills	C231	Accounts Payable	Accounts Payable
23420000	A/P - Contract Retentions	C231	Accounts Payable	Accounts Payable
23430000	A/P - Miscellaneous	C231	Accounts Payable	Accounts Payable
23430600	A/P - Workbasket Accrual	C231	Accounts Payable	Accounts Payable
23430700	A/P - Pcard Accrual	C231	Accounts Payable	Accounts Payable
23430900	A/P - PNC Loan Clearing	C231	Accounts Payable	Accounts Payable
23431000	A/P - Misc Global	C231	Accounts Payable	Accounts Payable
23435000	A/P - Project Cost Accrual	C231	Accounts Payable	Accounts Payable
23436000	A/P-GRIR Capital Services	C231	Accounts Payable	Accounts Payable
23439000	A/P - Income Taxes Withheld	C231	Accounts Payable	Accounts Payable
23510000	A/P Associated Companies	C233	A/P Assoc Co	Accounts Payable
23510500	A/P Associated Companies - Dividend Equivalents	C233	A/P Assoc Co	Accounts Payable
23510600	Intercompany System Clearing - CIS Only	C233	A/P Assoc Co	Accounts Payable
23520000	A/P Associated Companies - Service Co Bill	C233	A/P Assoc Co	Accounts Payable
23520001	A/P Associated Companies - Service Co Bill	C233	A/P Assoc Co	Accounts Payable
23530000	CFO - WLPP Interco	C233	A/P Assoc Co	Accounts Payable
23530100	CFO - SLPP Interco	C233	A/P Assoc Co	Accounts Payable
23530200	CFO - InHome Interco	C233	A/P Assoc Co	Accounts Payable
23530300	CFO - WLPP/SLPP Interco	C233	A/P Assoc Co	Accounts Payable
23530400	CFO - WLPP/SLPP/InHome Interco	C233	A/P Assoc Co	Accounts Payable
23530600	CFO - Water Heater Protection Plan Interco	C233	A/P Assoc Co	Accounts Payable
23530601	CFO - Water Heater PP Interco - CIS Reconciliation	C233	A/P Assoc Co	Accounts Payable
23540000	CFO - WLPP Receivable Interco	C233	A/P Assoc Co	Accounts Payable
23540001	CFO - WLPP Receivable Interco - CIS Reconciliation	C233	A/P Assoc Co	Accounts Payable
23540100	CFO - SLPP Receivable Interco	C233	A/P Assoc Co	Accounts Payable

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23540101	CFO - SLPP Receivable Interco - CIS Reconciliation	C233	A/P Assoc Co	Accounts Payable
23540200	CFO - InHome Receivable Interco	C233	A/P Assoc Co	Accounts Payable
23540201	CFO - InHome Receivable I/C - CIS Reconciliation	C233	A/P Assoc Co	Accounts Payable
23540300	CFO - WLPP/SLPP Receivable Interco	C233	A/P Assoc Co	Accounts Payable
23540301	CFO - WLPP/SLPP Receivable I/C-CIS Reconciliation	C233	A/P Assoc Co	Accounts Payable
23540400	CFO - WLPP/SLPP/InHome Receivable Interco	C233	A/P Assoc Co	Accounts Payable
23540401	CFO - WLPP/SLPP/InHome Rec I/C-CIS Reconciliation	C233	A/P Assoc Co	Accounts Payable
23540601	CFO - Water Heater PP Interco - CIS Reconciliation	C233	A/P Assoc Co	Accounts Payable
23599999	Intercompany System Clearing	C233	A/P Assoc Co	Accounts Payable
23621000	Accrued FIT - Current Year	C23612	Accr Taxes-Income Ta	Taxes Accrued
23621500	Accrued FIT - Current Year Unitary Returns	C23612	Accr Taxes-Income Ta	Taxes Accrued
23622000	Accrued FIT - Prior Years	C23612	Accr Taxes-Income Ta	Taxes Accrued
23622500	Accrued FIT - Prior Years Unitary Returns	C23612	Accr Taxes-Income Ta	Taxes Accrued
23631000	Accrued SIT - Current Year	C23612	Accr Taxes-Income Ta	Taxes Accrued
23631500	Accrued SIT - Current Year Unitary Returns	C23612	Accr Taxes-Income Ta	Taxes Accrued
23632000	Accrued SIT - Prior Years	C23612	Accr Taxes-Income Ta	Taxes Accrued
23632500	Accrued SIT - Prior Years - Unitary Returns	C23612	Accr Taxes-Income Ta	Taxes Accrued
23651000	Accrued Tax - Gross Income & Receipts	C23611	Accr Taxes-Other tha	Taxes Accrued
23651100	Accrued Tax - Gross Income & Receipts-IncTax	C23611	Accr Taxes-Other tha	Taxes Accrued
23652000	Accrued Tax - FUTA	C23611	Accr Taxes-Other tha	Taxes Accrued
23652100	Accrued Tax - FICA	C23611	Accr Taxes-Other tha	Taxes Accrued
23652200	Accrued Tax - SUTA	C23611	Accr Taxes-Other tha	Taxes Accrued
23652300	Accrued Tax - Payroll Tax Clearing	C23611	Accr Taxes-Other tha	Taxes Accrued
23652400	Accrued Tax - Local	C23611	Accr Taxes-Other tha	Taxes Accrued
23653000	Accrued Tax - Property Tax	C23611	Accr Taxes-Other tha	Taxes Accrued
23654000	Accrued Tax - Use Tax	C23611	Accr Taxes-Other tha	Taxes Accrued
23654100	Accrued Tax - Franchise Tax	C23611	Accr Taxes-Other tha	Taxes Accrued
23654110	Accrued Tax - Franchise Tax - Income Tax	C23611	Accr Taxes-Other tha	Taxes Accrued
23654200	Accrued Tax - PURTA	C23611	Accr Taxes-Other tha	Taxes Accrued
23654300	Accrued Tax - Capital Stock	C23611	Accr Taxes-Other tha	Taxes Accrued
23654310	Accrued Tax - Capital Stock - Income Tax	C23611	Accr Taxes-Other tha	Taxes Accrued
23659000	Accrued Tax - Other	C23611	Accr Taxes-Other tha	Taxes Accrued
23720000	Interest Accrued - LTD	C2371	Accr Interest-LTD	Interest Accrued
23730000	Interest Accrued - LTD Interco	C2371	Accr Interest-LTD	Interest Accrued
23740000	Interest Accrued - Redeemable Preferred Dividends	C241	Misc Current & Accr	Interest Accrued
23750000	Interest Accrued - Other	C2372	Accr Interest-Other	Interest Accrued
24120000	Accrued Vacation Pay	C241	Misc Current & Accr	Other current liabilities
24120100	Accrued Water Purchases	C241	Misc Current & Accr	Other current liabilities
24120200	Accrued Power	C241	Misc Current & Accr	Other current liabilities
24120300	Accrued Legal	C241	Misc Current & Accr	Other current liabilities
24120600	Accrued Wages	C241	Misc Current & Accr	Other current liabilities
24120699	Accrued Wages - Net Adjustments Clearing	C241	Misc Current & Accr	Other current liabilities
24120700	Accrued Insurance	C241	Misc Current & Accr	Other current liabilities
24120710	Accrued Insurance Retro Adjustment	C241	Misc Current & Accr	Other current liabilities
24120720	Accrued Insurance Unfunded	C241	Misc Current & Accr	Other current liabilities
24120800	Accrued Rents	C241	Misc Current & Accr	Other current liabilities
24121000	Accrued Waste Disposal	C241	Misc Current & Accr	Other current liabilities
24121100	Accrued Retiree Medical	C241	Misc Current & Accr	Other current liabilities
24121200	Accrued DCP - Contribution	C241	Misc Current & Accr	Other current liabilities
24121300	Accrued Health Savings Account	C241	Misc Current & Accr	Other current liabilities
24121400	Accrued Bank Fees	C241	Misc Current & Accr	Other current liabilities
24121500	Accrued Credit Lines Fees	C241	Misc Current & Accr	Other current liabilities
24121800	Accrued Severance	C241	Misc Current & Accr	Other current liabilities
24121900	Accrued Healthy Solution	C241	Misc Current & Accr	Other current liabilities
24122500	Refund Rates Under Bond	C241	Misc Current & Accr	Other current liabilities
24122600	Accrued Safety Incentive	C241	Misc Current & Accr	Other current liabilities
24122700	Accrued Employer 401k Match	C241	Misc Current & Accr	Other current liabilities
24122800	Accr'd Pref'd Dividnds w/o Mand Redmptn Requiremts	C241	Misc Current & Accr	Other current liabilities
24122850	Pref'd Div Declared w/o Mand Redemtpn Requiremts	C238	Accrued Dividends	Other current liabilities
24122900	Common Dividends Declared	C238	Accrued Dividends	Other current liabilities
24123000	Accrued Incentive Plan Cash	C241	Misc Current & Accr	Other current liabilities
24123100	Accrued Construction Costs	C241	Misc Current & Accr	Other current liabilities
24126000	Miscellaneous Deposits Payable	C241	Misc Current & Accr	Other current liabilities
24126200	Accrued Paving	C241	Misc Current & Accr	Other current liabilities
24126300	Accrued Litigation	C241	Misc Current & Accr	Other current liabilities
24126400	Customer Deposits	C235	Customer Deposits	Other current liabilities
24126500	Accrued Audit Fees	C241	Misc Current & Accr	Other current liabilities
24129000	Accrued NOAA Settlement - Current Portion	C241	Misc Current & Accr	Other current liabilities

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24133000	Unclaimed Customer Credits	C241	Misc Current & Accr	Other current liabilities
24133200	Unclaimed A/P Checks	C241	Misc Current & Accr	Other current liabilities
24133300	Unclaimed Wages	C241	Misc Current & Accr	Other current liabilities
24142001	WH PR - Union Dues	C241	Misc Current & Accr	Other current liabilities
24142002	WH PR - Charity Contributions	C241	Misc Current & Accr	Other current liabilities
24142005	WH PR - Flex Spending	C241	Misc Current & Accr	Other current liabilities
24142006	WH PR - 401k Contributions	C241	Misc Current & Accr	Other current liabilities
24142008	WH PR - Garnishments	C241	Misc Current & Accr	Other current liabilities
24142009	WH PR - Life Insurance	C241	Misc Current & Accr	Other current liabilities
24142010	WH PR - Tax Coll Pay FIT	C241	Misc Current & Accr	Other current liabilities
24142011	WH PR - Tax Coll Pay SUI	C241	Misc Current & Accr	Other current liabilities
24142012	WH PR - Tax Coll Pay LIT	C241	Misc Current & Accr	Other current liabilities
24142013	WH PR - Tax Coll Pay FICA	C241	Misc Current & Accr	Other current liabilities
24142014	WH PR - ESPP	C241	Misc Current & Accr	Other current liabilities
24142099	WH PR - Miscellaneous	C241	Misc Current & Accr	Other current liabilities
24142100	WH PR - Tax Coll SIT	C241	Misc Current & Accr	Other current liabilities
24161000	GRIR - Stock E (Materials)	C241	Misc Current & Accr	Other current liabilities
24162000	GRIR - Stock D (Fuel)	C241	Misc Current & Accr	Other current liabilities
24163000	GRIR - Stock C (Chemicals)	C241	Misc Current & Accr	Other current liabilities
24164000	GRIR - Non-inventory	C241	Misc Current & Accr	Other current liabilities
24165000	GRIR - Freight	C241	Misc Current & Accr	Other current liabilities
24166000	GRIR-Capital Expenditure Accruals Reclass	C241	Misc Current & Accr	Other current liabilities
24169999	GRIR - Conversion	C241	Misc Current & Accr	Other current liabilities
24171000	CFO Miscellaneous	C241	Misc Current & Accr	Other current liabilities
24171001	CFO Customer Assistance	C241	Misc Current & Accr	Other current liabilities
24171005	CFO Customer Assistance Non Pledged	C241	Misc Current & Accr	Other current liabilities
24171006	CFO Customer Assistance Pledged	C241	Misc Current & Accr	Other current liabilities
24171009	CFO Primacy fees	C241	Misc Current & Accr	Other current liabilities
24171011	CFO MC/Sewer Revenue/Cash	C241	Misc Current & Accr	Other current liabilities
24171012	CFO MC/Sewer A/R	C241	Misc Current & Accr	Other current liabilities
24171013	CFO MC/Sewer Adjustment	C241	Misc Current & Accr	Other current liabilities
24171014	CFO MC/Sewer ChgOff	C241	Misc Current & Accr	Other current liabilities
24172000	CFO Sales Tax	C241	Misc Current & Accr	Other current liabilities
24172001	CFO Sales Tax AZ	C241	Misc Current & Accr	Other current liabilities
24172002	CFO Sales Tax CA Chula Vista	C241	Misc Current & Accr	Other current liabilities
24172003	CFO Sales Tax CA Sacramento	C241	Misc Current & Accr	Other current liabilities
24172004	CFO Sales Tax CA San Marino	C241	Misc Current & Accr	Other current liabilities
24172005	CFO Sales Tax FL	C241	Misc Current & Accr	Other current liabilities
24172006	CFO Sales Tax IL Belleville	C241	Misc Current & Accr	Other current liabilities
24172007	CFO Sales Tax IL Alton	C241	Misc Current & Accr	Other current liabilities
24172008	CFO Sales Tax IL Chicago	C241	Misc Current & Accr	Other current liabilities
24172009	CFO Sales Tax IN	C241	Misc Current & Accr	Other current liabilities
24172010	CFO Sales Tax KY	C241	Misc Current & Accr	Other current liabilities
24172011	CFO Sales Tax MO	C241	Misc Current & Accr	Other current liabilities
24172012	CFO Sales Tax NJ	C241	Misc Current & Accr	Other current liabilities
24172013	CFO Sales Tax PA	C241	Misc Current & Accr	Other current liabilities
24172014	CFO Sales Tax TN	C241	Misc Current & Accr	Other current liabilities
24172015	CFO Sales Tax WV	C241	Misc Current & Accr	Other current liabilities
24172016	CFO Sales Tax NY	C241	Misc Current & Accr	Other current liabilities
24172100	CFO Sales Tax - from CIS	C241	Misc Current & Accr	Other current liabilities
24173000	CFO Gross Receipts Tax	C241	Misc Current & Accr	Other current liabilities
24173100	CFO Gross Receipts Tax - from CIS	C241	Misc Current & Accr	Other current liabilities
24174000	CFO Municipal Tax	C241	Misc Current & Accr	Other current liabilities
24174100	CFO Municipal Tax - from CIS	C241	Misc Current & Accr	Other current liabilities
24175100	CFO PUC Surcharge - from CIS	C241	Misc Current & Accr	Other current liabilities
24199500	Reg Liab-Tax Cuts & Jobs Act Customer Refunds-Curr	C2531	Regulatory Liabiliti	Regulatory liability
24199600	Liabilities Held For Sale	C241	Misc Current & Accr	Other current liabilities
24199700	Deferred Revenue - Current Portion	C241	Misc Current & Accr	Other current liabilities
24199701	Deferred Revenue - Current Portion - Intercompany	C241	Misc Current & Accr	Other current liabilities
24199800	Other Current Liabilities - Tax Sensitive	C241	Misc Current & Accr	Other current liabilities
24199900	Other Current Liabilities - Non-Tax Sensitive	C241	Misc Current & Accr	Other current liabilities
25211000	Advances for Construction - NT Mains	C252	Advances for Constr	Customer Advances for Construction
25212000	Advances for Construction - NT Ext Deposits	C252	Advances for Constr	Customer Advances for Construction
25213000	Advances for Construction - NT Services	C252	Advances for Constr	Customer Advances for Construction
25214000	Advances for Construction - NT Meters	C252	Advances for Constr	Customer Advances for Construction
25215000	Advances for Construction - NT Hydrants	C252	Advances for Constr	Customer Advances for Construction
25216000	Advances for Construction - NT Other	C252	Advances for Constr	Customer Advances for Construction
25217000	Advances for Construction - NT WIP	C252	Advances for Constr	Customer Advances for Construction

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25222000	Advances for Construction - Tax Ext Deposits	C252	Advances for Constru	Customer Advances for Construction
25223000	Advances for Construction - Tax Services	C252	Advances for Constru	Customer Advances for Construction
25224000	Advances for Construction - Tax Meters	C252	Advances for Constru	Customer Advances for Construction
25226000	Advances for Construction - Tax Other	C252	Advances for Constru	Customer Advances for Construction
25227000	Advances for Construction - Tax WIP	C252	Advances for Constru	Customer Advances for Construction
25230000	Advances for Construction - Tax SIT	C252	Advances for Constru	Customer Advances for Construction
25280000	Advances for Construction - Reclassed to Current	C252	Advances for Constru	Customer Advances for Construction
25299900	Advances for Construction - Current	C252	Advances for Constru	Other current liabilities
25310000	Deferred FIT Liability - Normalized Property	C283	Accu Def Inc Tax-Oth	Deferred Income Taxes
25311000	Deferred FIT Liability - Other	C283	Accu Def Inc Tax-Oth	Deferred Income Taxes
25311500	Deferred FIT Liability - Unitary Returns	C283	Accu Def Inc Tax-Oth	Deferred Income Taxes
25319000	Deferred FIT Asset - Long Term	C1901	Accu Def FIT	Deferred Income Taxes
25321000	Deferred SIT Liability - Other	C283	Accu Def Inc Tax-Oth	Deferred Income Taxes
25321500	Deferred SIT Liability - Unitary Returns	C283	Accu Def Inc Tax-Oth	Deferred Income Taxes
25329000	Deferred SIT Asset - Long Term	C1902	Accu Def SIT	Deferred Income Taxes
25340000	Deferred FIT Liability - Current	C23612	Accr Taxes-Income Ta	Deferred Income Taxes
25349000	Deferred FIT Asset - Current	C174	Misc Current & Accr	Deferred Income Taxes
25350000	Deferred SIT Liability - Current	C23612	Accr Taxes-Income Ta	Deferred Income Taxes
25359000	Deferred SIT Asset - Current	C174	Misc Current & Accr	Deferred Income Taxes
25510100	Unamortized ITC - 3%	C2551	Accu Def ITC-Utility	Deferred Investment tax credits
25510200	Unamortized ITC - 4%	C2551	Accu Def ITC-Utility	Deferred Investment tax credits
25510300	Unamortized ITC - 10%	C2551	Accu Def ITC-Utility	Deferred Investment tax credits
25510400	Unamortized ITC - 6%	C2551	Accu Def ITC-Utility	Deferred Investment tax credits
25510500	Unamortized ITC - State	C2551	Accu Def ITC-Utility	Deferred Investment tax credits
25621000	Reg Liab-Inc Tax Rec Thru Rates-Exc Def FIT	C2531	Regulatory Liabiliti	Regulatory liability
25621100	Reg Liab-Inc Tax Rec Thru Rates-Exc Def AFUDC FIT	C2531	Regulatory Liabiliti	Regulatory liability
25621200	Reg Liab-Inc Tax Rec Thru Rates-Exc Def Depr FIT	C2531	Regulatory Liabiliti	Regulatory liability
25622000	Reg Liab-Inc Tax Rec Thru Rates-Deficit Def	C2531	Regulatory Liabiliti	Regulatory liability
25623000	Reg Liab-Inc Tax Rec Thru Rates-Exc Def SIT	C2531	Regulatory Liabiliti	Regulatory liability
25623100	Reg Liab-Inc Tax Rec Thru Rates-Exc Def AFUDC SIT	C2531	Regulatory Liabiliti	Regulatory liability
25623200	Reg Liab-Inc Tax Rec Thru Rates-Exc Def Dep SIT	C2531	Regulatory Liabiliti	Regulatory liability
25624000	Reg Liab-Inc Tax Rec Thru Rates-Other	C2531	Regulatory Liabiliti	Regulatory liability
25626000	Reg Liab-Inc Tax Rec Thru Rates-ITC Gross-Up 3%	C2531	Regulatory Liabiliti	Regulatory liability
25626100	Reg Liab-Inc Tax Rec Thru Rates-ITC Gross-Up 4%	C2531	Regulatory Liabiliti	Regulatory liability
25626200	Reg Liab-Inc Tax Rec Thru Rates-ITC Gross-Up 10%	C2531	Regulatory Liabiliti	Regulatory liability
25626300	Reg Liab-Inc Tax Rec Thru Rates-ITC Gross-Up 6%	C2531	Regulatory Liabiliti	Regulatory liability
25626500	Reg Liab-Inc Tax Rec Thru Rates-ITC Gross-Up SIT	C2531	Regulatory Liabiliti	Regulatory liability
25632000	Reg Liab - Revenue Stabilization	C2531	Regulatory Liabiliti	Regulatory liability
25632100	Reg Liab - Property Tax Stabilization	C2531	Regulatory Liabiliti	Regulatory liability
25632300	Reg Liab-Tax Cuts & Jobs Act Customer Refunds - LT	C2531	Regulatory Liabiliti	Regulatory liability
25632400	Reg Liab - Refund to Customers	C2531	Regulatory Liabiliti	Regulatory liability
25632500	Reg Liab - Conservation Surcharge	C2531	Regulatory Liabiliti	Regulatory liability
25632600	Reg Liab - Purchased Sewer Stabilization	C2531	Regulatory Liabiliti	Regulatory liability
25632700	Reg Liab - Purchased Water Stabilization	C2531	Regulatory Liabiliti	Regulatory liability
25632800	Reg Liab - Property Tax Settlement	C2531	Regulatory Liabiliti	Regulatory liability
25632900	Reg Liab - PBOP Tracker	C2531	Regulatory Liabiliti	Regulatory liability
25633000	Reg Liab - Pension Tracker	C2531	Regulatory Liabiliti	Regulatory liability
25633100	Reg Liab - Tank Painting Tracker	C2531	Regulatory Liabiliti	Regulatory liability
25633200	Reg Liab - Service Company Pension	C2531	Regulatory Liabiliti	Regulatory liability
25633300	Reg Liab - PBOP	C2531	Regulatory Liabiliti	Regulatory liability
25633400	Reg Liab - Pension Internal Reserve	C2531	Regulatory Liabiliti	Regulatory liability
25633500	Reg Liab - Gain on Debt	C2531	Regulatory Liabiliti	Regulatory liability
25633700	Reg Liab - Gain on Acquisition	C2531	Regulatory Liabiliti	Regulatory liability
25633800	Reg Liab - Accrued Rate Case Expense	C2531	Regulatory Liabiliti	Regulatory liability
25634100	Reg Liab - Property Sales in Suspense	C2531	Regulatory Liabiliti	Regulatory liability
25634400	Reg Liab - CA Aerojet Project	C2531	Regulatory Liabiliti	Regulatory liability
25634500	Reg Liab - MTBE Settlement	C2531	Regulatory Liabiliti	Regulatory liability
25634600	Reg Liab - Atrazine Settlement	C2531	Regulatory Liabiliti	Regulatory liability
25634800	Reg Liab - Def Revenue CIAC FIT	C2531	Regulatory Liabiliti	Regulatory liability
25635500	Reg Liab - Refund of COR	C2531	Regulatory Liabiliti	Regulatory liability
25689900	Reg Liab - Other	C2531	Regulatory Liabiliti	Regulatory liability
25700000	Reg Liab - Cost of Removal	C1081	Accu Depr-UP in Serv	Regulatory liability
25710000	Reg Liab - Cost of Removal RWIP	C1862	Other Deferred Debit	Regulatory liability
26212000	Accrued Pension Expense	C2532	Other Deferred Liabi	Accrued Pension
26214000	Accrued Pension Expense ERP (SERP)	C2532	Other Deferred Liabi	Accrued Pension
26215000	Accrued Pension Expense ERP (SRP)	C2532	Other Deferred Liabi	Accrued Pension
26216000	Accrued Pension Exp ERP (Special Contract)	C2532	Other Deferred Liabi	Accrued Pension
26221000	Accrued OPEB NEI	C2532	Other Deferred Liabi	Accrued postretirement benefit expense

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26221100	Accrued OPEB NEI	C2532	Other Deferred Liabi	Accrued postretirement benefit expense
26221500	Accrued OPEB Medicare Subsidy	C2532	Other Deferred Liabi	Accrued postretirement benefit expense
26233000	Deferred Revenue - CIAC	C2532	Other Deferred Liabi	Other Deferred Credits
26233100	Deferred Revenue - CIAC FIT	C2532	Other Deferred Liabi	Other Deferred Credits
26233200	Deferred Revenue - CIAC SIT	C2532	Other Deferred Liabi	Other Deferred Credits
26233300	Deferred Revenue - CAC	C2532	Other Deferred Liabi	Other Deferred Credits
26233800	Deferred Revenue - Tax Gross-Up AIC	C2532	Other Deferred Liabi	Other Deferred Credits
26233900	Deferred Revenue - Tax Gross-Up AIC FIT/SIT	C2532	Other Deferred Liabi	Other Deferred Credits
26234000	Deferred Revenue - Tax Gross-Up AIC SIT	C2532	Other Deferred Liabi	Other Deferred Credits
26237100	Deferred Revenue	C2532	Other Deferred Liabi	Other Deferred Credits
26237500	MPWMD Surcharge Collected for Others	C2532	Other Deferred Liabi	Other Deferred Credits
26281100	Accrued Defined Contribution SERP	C2532	Other Deferred Liabi	Other Deferred Credits
26281150	Accrued NOAA Settlement	C2532	Other Deferred Liabi	Other Deferred Credits
26281200	Accrued 401K Restoration	C2532	Other Deferred Liabi	Other Deferred Credits
26281250	Accrued Asset Retirement Obligation Liability	C2532	Other Deferred Liabi	Other Deferred Credits
26281300	Deferred FAS 112 Costs	C2532	Other Deferred Liabi	Other Deferred Credits
26281350	Swap Contract FV Liability	C2532	Other Deferred Liabi	Other Deferred Credits
26281400	Extension Deposits in Suspense	C2532	Other Deferred Liabi	Other Deferred Credits
26281450	Advance Pay & Deposits	C2532	Other Deferred Liabi	Other Deferred Credits
26281500	Accrued Dividend Equivalents	C2532	Other Deferred Liabi	Other Deferred Credits
26281600	Property Sales in Suspense	C2532	Other Deferred Liabi	Other Deferred Credits
26281700	Deferred Compensation (prior 1/1/08)	C2532	Other Deferred Liabi	Other Deferred Credits
26281800	Non-Qualified Savings & Def Compensation	C2532	Other Deferred Liabi	Other Deferred Credits
26281900	Accrued Sick Bank	C2532	Other Deferred Liabi	Other Deferred Credits
26281997	Surcharge Clearing- WV B&O Tax (CIS)	C2532	Other Deferred Liabi	Other Deferred Credits
26281998	DCN-Deferred Credit Other - Not Tax Sensitive	C2532	Other Deferred Liabi	Other Deferred Credits
26281999	Accrued Long Term Liability - Other	C2532	Other Deferred Liabi	Other Deferred Credits
26282000	Accrued Long Term Liability - Other Interco	C2532	Other Deferred Liabi	Other Deferred Credits
26400000	Misc Operating Reserve	C2532	Other Deferred Liabi	Other Deferred Credits
26580000	FIN 48 Reserve - Federal	C265	Misc Operating Revenues	Other Deferred Credits
26581000	FIN 48 Reserve - State	C265	Misc Operating Revenues	Other Deferred Credits
27111000	CIAC-Non Taxable - Mains	C271	CIAC	Contributions in aid of Construction
27112000	CIAC-Non Taxable - Ext Dep	C271	CIAC	Contributions in aid of Construction
27113000	CIAC-Non Taxable - Services	C271	CIAC	Contributions in aid of Construction
27114000	CIAC-Non Taxable - Meters	C271	CIAC	Contributions in aid of Construction
27115000	CIAC-Non Taxable - Hydrants	C271	CIAC	Contributions in aid of Construction
27116000	CIAC-Non Taxable - Other	C271	CIAC	Contributions in aid of Construction
27116001	CIAC-Non Taxable - Other Spec Fac Fee	C271	CIAC	Contributions in aid of Construction
27116002	CIAC-Non Taxable - Other Terra Cotta	C271	CIAC	Contributions in aid of Construction
27116010	CIAC-Non Taxable - Other Gov Gmt Contamn Proceed	C271	CIAC	Contributions in aid of Construction
27116020	CIAC-Non Taxable - Other Gov Loan Contamn Proceed	C271	CIAC	Contributions in aid of Construction
27116030	CIAC-Non Taxable - Other Damg Awd Contamn Proceed	C271	CIAC	Contributions in aid of Construction
27116040	CIAC-Non Taxable - Other Settlmnt Contamn Proceed	C271	CIAC	Contributions in aid of Construction
27116051	CIAC-Non Taxable - Other Gvt Ord Contmn Pvt Funds	C271	CIAC	Contributions in aid of Construction
27116052	CIAC-Non Taxable - Other Gvt Ord Contmn Pub Funds	C271	CIAC	Contributions in aid of Construction
27116060	CIAC-Non Taxable - Other Insurance Contmn Proceed	C271	CIAC	Contributions in aid of Construction
27117000	CIAC-Non Taxable - WIP	C271	CIAC	Contributions in aid of Construction
27118000	CIAC-Non Taxable - Non-Utility Property Property	C271	CIAC	Contributions in aid of Construction
27121000	CIAC-Taxable - Mains	C271	CIAC	Contributions in aid of Construction
27122000	CIAC-Taxable - Ext Dep	C271	CIAC	Contributions in aid of Construction
27123000	CIAC-Taxable - Services	C271	CIAC	Contributions in aid of Construction
27124000	CIAC-Taxable - Meters	C271	CIAC	Contributions in aid of Construction
27125000	CIAC-Taxable - Hydrants	C271	CIAC	Contributions in aid of Construction
27126000	CIAC-Taxable - Other	C271	CIAC	Contributions in aid of Construction
27127000	CIAC-Taxable - WIP	C271	CIAC	Contributions in aid of Construction
27131000	CIAC-Taxable - Mains SIT	C271	CIAC	Contributions in aid of Construction
27133000	CIAC-Taxable - Services SIT	C271	CIAC	Contributions in aid of Construction
27135000	CIAC-Taxable - Hydrants SIT	C271	CIAC	Contributions in aid of Construction
27136000	CIAC-Taxable - Other SIT	C271	CIAC	Contributions in aid of Construction
27137000	CIAC-Taxable - WIP SIT	C271	CIAC	Contributions in aid of Construction
27141000	CIAC-Taxable - Mains FIT	C271	CIAC	Contributions in aid of Construction
27143000	CIAC-Taxable - Services FIT	C271	CIAC	Contributions in aid of Construction
27144000	CIAC-Taxable - Meters FIT	C271	CIAC	Contributions in aid of Construction
27145000	CIAC-Taxable - Hydrants FIT	C271	CIAC	Contributions in aid of Construction
27146000	CIAC-Taxable - Other FIT	C271	CIAC	Contributions in aid of Construction
27201000	Accum Amort CIAC - Mains	C272	Accu Amort-CIAC	Contributions in aid of Construction
27203000	Accum Amort CIAC - Services	C272	Accu Amort-CIAC	Contributions in aid of Construction
27204000	Accum Amort CIAC - Meters	C272	Accu Amort-CIAC	Contributions in aid of Construction

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27205000	Accum Amort CIAC - Hydrants	C272	Accu Amort-CIAC	Contributions in aid of Construction
27206000	Accum Amort CIAC - Other	C272	Accu Amort-CIAC	Contributions in aid of Construction
27210000	Accum Amort CIAC - Tax	C272	Accu Amort-CIAC	Contributions in aid of Construction
29999999	999 Line JE Clearing	C241	Misc Current & Accr	Other current liabilities
40111000	Residential Sales Billed	C4611	Metered Sales-Res	Water revenues
40111001	Residential Sales Billed - Discount	C4611	Metered Sales-Res	Water revenues
40111100	Residential Sales Billed Surcharge	C4611	Metered Sales-Res	Water revenues
40111199	Residential Sales Billed Surcharge - Clearing	C4611	Metered Sales-Res	Water revenues
40111200	Residential Sales Billed DSIC	C4611	Metered Sales-Res	Water revenues
40111300	Residential Sales Billed Unmetered	C460	Unmetered Water Sale	Water revenues
40112000	Residential Sales Unbilled	C4611	Metered Sales-Res	Water revenues
40121000	Commercial Sales Billed	C4612	Metered Sales-Com	Water revenues
40121100	Commercial Sales Billed Surcharge	C4612	Metered Sales-Com	Water revenues
40121200	Commercial Sales Billed DSIC	C4612	Metered Sales-Com	Water revenues
40121300	Commercial Sales Billed Unmetered	C460	Unmetered Water Sale	Water revenues
40122000	Commercial Sales Unbilled	C4612	Metered Sales-Com	Water revenues
40131000	Industrial Sales Billed	C4613	Metered Sales-Ind	Water revenues
40131100	Industrial Sales Billed Surcharge	C4613	Metered Sales-Ind	Water revenues
40131200	Industrial Sales Billed DSIC	C4613	Metered Sales-Ind	Water revenues
40132000	Industrial Sales Unbilled	C4613	Metered Sales-Ind	Water revenues
40138000	Accrued Revenue Stabilization	C4611	Metered Sales-Res	Water revenues
40138200	Accrued Property Tax Rev Stblztn	C4611	Metered Sales-Res	Water revenues
40141000	Public Fire Billed	C4621	Public Fire Revenues	Water revenues
40141100	Public Fire Billed Surcharge	C4621	Public Fire Revenues	Water revenues
40141200	Public Fire Billed DSIC	C4621	Public Fire Revenues	Water revenues
40142000	Public Fire Unbilled	C4621	Public Fire Revenues	Water revenues
40145000	Private Fire Billed	C4622	Private Fire Revenue	Water revenues
40145100	Private Fire Billed Surcharge	C4622	Private Fire Revenue	Water revenues
40145200	Private Fire Billed DSIC	C4622	Private Fire Revenue	Water revenues
40146000	Private Fire Unbilled	C4622	Private Fire Revenue	Water revenues
40151000	Public Authority Billed	C4614	Metered Sales-OPA	Water revenues
40151100	Public Authority Billed Surcharge	C4614	Metered Sales-OPA	Water revenues
40151200	Public Authority Billed DSIC	C4614	Metered Sales-OPA	Water revenues
40152000	Public Authority Unbilled	C4614	Metered Sales-OPA	Water revenues
40161000	Sales for Resale Billed	C466	Sales for Resale	Water revenues
40161050	Sales for Resale Billed Interco	C467	Interdept Sales	Water revenues
40161100	Sales for Resale Billed Surcharge	C466	Sales for Resale	Water revenues
40161200	Sales for Resale Billed DSIC	C466	Sales for Resale	Water revenues
40161250	Sales for Resale Billed DSIC Interco	C466	Sales for Resale	Water revenues
40162000	Sales for Resale Unbilled	C466	Sales for Resale	Water revenues
40171000	Misc Sales Billed	C474	Other Water Revenues	Water revenues
40171100	Misc Sales Billed Surcharge	C474	Other Water Revenues	Water revenues
40171300	Misc Sales Billed Unmetered	C474	Other Water Revenues	Water revenues
40172000	Misc Sales Unbilled	C474	Other Water Revenues	Water revenues
40175100	Misc Sales ORCOM Errors	C474	Other Water Revenues	Water revenues
40180100	Other Water Revenue - Temp Service	C471	Misc Service Revenue	Water revenues
40180200	Other Water Revenue - Conservation	C472	Rents from Water Pro	Water revenues
40180300	Other Water Revenue - Amort Def CIAC	C474	Other Water Revenues	Water revenues
40189900	Other Water Revenue	C474	Other Water Revenues	Water revenues
40211000	Domestic WW Service Billed	C5221	WW Residential Reven	Sewer revenues
40211001	Domestic WW Service Billed Bimonthly	C5221	WW Residential Reven	Sewer revenues
40211100	Domestic WW Service Billed Surcharge	C5221	WW Residential Reven	Sewer revenues
40211200	Domestic WW Service Billed DSIC	C5221	WW Residential Reven	Sewer revenues
40211300	Domestic WW Service Billed CGCR	C5221	WW Residential Reven	Sewer revenues
40212000	Domestic WW Service Unbilled	C5221	WW Residential Reven	Sewer revenues
40221000	Commercial WW Service Billed	C5222	WW Commercial Revenu	Sewer revenues
40221100	Commercial WW Service Billed Surcharge	C5222	WW Commercial Revenu	Sewer revenues
40221200	Commercial WW Service Billed DSIC	C5221	WW Residential Reven	Sewer revenues
40221300	Commercial WW Service Billed CGCR	C5222	WW Commercial Revenu	Sewer revenues
40222000	Commercial WW Service Unbilled	C5222	WW Commercial Revenu	Sewer revenues
40231000	Industrial WW Service Billed	C5223	WW Industrial Revenu	Sewer revenues
40231100	Industrial WW Service Billed Surcharge	C5223	WW Industrial Revenu	Sewer revenues
40231200	Industrial WW Service Billed DSIC	C5221	WW Residential Reven	Sewer revenues
40231300	Industrial WW Service Billed CGCR	C5223	WW Industrial Revenu	Sewer revenues
40232000	Industrial WW Service Unbilled	C5223	WW Industrial Revenu	Sewer revenues
40238000	Accrued Revenue Stabilization WW	C4611	Metered Sales-Res	Sewer revenues
40251000	Public Authority WW Service Billed	C5224	WW Pub Auth Revenues	Sewer revenues
40251100	Public Authority WW Service Billed Surcharge	C5224	WW Pub Auth Revenues	Sewer revenues

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40251200	Public Authority WW Service Billed DSIC	C5221	WW Residential Reven	Sewer revenues
40251300	Public Authority WW Service Billed CGCR	C5224	WW Pub Auth Revenues	Sewer revenues
40252000	Public Authority WW Service Unbilled	C5224	WW Pub Auth Revenues	Sewer revenues
40261200	Sale for Resale WW Service Billed DSIC	C5221	WW Residential Reven	Sewer revenues
40271000	Misc WW Service Billed	C5224	WW Pub Auth Revenues	Sewer revenues
40271200	Misc Sales WW Service Billed DSIC	C5221	WW Residential Reven	Sewer revenues
40271300	Misc WW Service Billed CGCR	C5224	WW Pub Auth Revenues	Sewer revenues
40272000	Misc WW Service Unbilled	C5224	WW Pub Auth Revenues	Sewer revenues
40280000	Other Revenue WW - Guaranteed	C536	WW Other Revenues	Sewer revenues
40290000	Other Revenue WW - Intercompany	C536	WW Other Revenues	Sewer revenues
40300100	Other Revenue - Interco	C469	Guaranteed Revenues	Other operating revenues
40310000	Other Revenue - Guaranteed	C469	Guaranteed Revenues	Other operating revenues
40310100	Other Revenue - Late Payment Charge	C470	Forfeited Discounts	Other operating revenues
40310200	Other Revenue - Rent	C472	Rents from Water Pro	Other operating revenues
40310250	Other Revenue - Rent Interco	C473	Interdept Rents	Other operating revenues
40310300	Other Revenue - Collection for Others	C471	Misc Service Revenue	Other operating revenues
40310400	Other Revenue - NSF Check Charge	C471	Misc Service Revenue	Other operating revenues
40310500	Other Revenue - Application/Initiation Fee	C471	Misc Service Revenue	Other operating revenues
40310600	Other Revenue - Usage Data	C471	Misc Service Revenue	Other operating revenues
40310700	Other Revenue - Reconnection Fee	C471	Misc Service Revenue	Other operating revenues
40310800	Other Revenue - Frozen Meter	C471	Misc Service Revenue	Other operating revenues
40310900	Other Revenue - CFO - CA PUC Surcharge	C471	Misc Service Revenue	Other operating revenues
40311600	Other Revenue - Storage Fees	C472	Rents from Water Pro	Other operating revenues
40313000	Other Revenue - After Hrs Charge	C471	Misc Service Revenue	Other operating revenues
40319900	Other Revenue - Misc Service	C471	Misc Service Revenue	Other operating revenues
40351100	Other Revenue WW - Late Payment Charge	C532	WW Forfeited Discoun	Other operating revenues
40359900	Other Revenue WW - Misc Service	C536	WW Other Revenues	Other operating revenues
40399999	Leak Adjustment Revenue	C469	Guaranteed Revenues	Other operating revenues
40999999	Revenue Conversion - CIS	C536	WW Other Revenues	Other operating revenues
45000000	Service Company Revenue OPEX Interco	C471	Misc Service Revenue	Management revenues
45000001	Service Company Revenue CAPEX Interco	C471	Misc Service Revenue	Management revenues
45000002	Servco Company Revenue Market Based COs Interco	C471	Misc Service Revenue	Management revenues
50100000	Labor Natural Account	C6018	Salaries-Empl AG	Salaries and wages
50100001	Labor Expense Accrual	C6018	Salaries-Empl AG	Salaries and wages
50100002	Labor Expense - Intercompany	C6018	Salaries-Empl AG	Salaries and wages
50101100	Labor Oper Source of Supply	C6011	Salaries-Empl Oper S	Salaries and wages
50101105	Labor Oper Source of Supply - Super & Eng	C6011	Salaries-Empl Oper S	Salaries and wages
50101200	Labor Oper Pumping	C6011	Salaries-Empl Oper S	Salaries and wages
50101205	Labor Oper Pumping - Super & Eng	C6011	Salaries-Empl Oper S	Salaries and wages
50101210	Labor Oper Pumping - Power Prod	C6011	Salaries-Empl Oper S	Salaries and wages
50101215	Labor Oper Pumping - Pump	C6011	Salaries-Empl Oper S	Salaries and wages
50101300	Labor Oper Water Treatment	C6013	Salaries-Empl Oper W	Salaries and wages
50101305	Labor Oper Water Treatment - Super & Eng	C6013	Salaries-Empl Oper W	Salaries and wages
50101400	Labor Oper Transmission & Distribution	C6015	Salaries-Empl Oper T	Salaries and wages
50101405	Labor Oper Trans & Distr - Super & Eng	C6015	Salaries-Empl Oper T	Salaries and wages
50101410	Labor Oper Trans & Distr - Storage Facility	C6015	Salaries-Empl Oper T	Salaries and wages
50101415	Labor Oper Trans & Distr - Lines	C6015	Salaries-Empl Oper T	Salaries and wages
50101420	Labor Oper Trans & Distr - Meter	C6015	Salaries-Empl Oper T	Salaries and wages
50101425	Labor Oper Trans & Distr - Meter Install	C6015	Salaries-Empl Oper T	Salaries and wages
50101500	Labor Oper Customer Accounting	C6017	Salaries-Empl CA	Salaries and wages
50101505	Labor Oper Customer Acctg - Super & Eng	C6017	Salaries-Empl CA	Salaries and wages
50101510	Labor Oper Customer Acctg - Meter Read	C6017	Salaries-Empl CA	Salaries and wages
50101515	Labor Oper Customer Acctg - Cust Rec & Coll	C6017	Salaries-Empl CA	Salaries and wages
50101520	Labor Oper Customer Acctg - Cust Serv & Info	C6017	Salaries-Empl CA	Salaries and wages
50101600	Labor Oper Admin & General	C6018	Salaries-Empl AG	Salaries and wages
50101601	Labor Oper Adm & Gen - Director & Officer	C6038	Salaries-Off/Dir AG	Salaries and wages
50102100	Labor Maint Source of Supply	C6012	Salaries-Empl Maint	Salaries and wages
50102105	Labor Maint Source of Supply - Super & Eng	C6012	Salaries-Empl Maint	Salaries and wages
50102110	Labor Maint Source of Supply - Struct & Imp	C6012	Salaries-Empl Maint	Salaries and wages
50102115	Labor Maint Source of Supply - Coll & Imp	C6012	Salaries-Empl Maint	Salaries and wages
50102120	Labor Maint Source of Supply - Lake	C6012	Salaries-Empl Maint	Salaries and wages
50102125	Labor Maint Source of Supply - Wells	C6012	Salaries-Empl Maint	Salaries and wages
50102130	Labor Maint Src of Supply-Infilt Galleries	C6012	Salaries-Empl Maint	Salaries and wages
50102135	Labor Maint Src of Supply-Supply Mains	C6012	Salaries-Empl Maint	Salaries and wages
50102200	Labor Maint Pumping	C6012	Salaries-Empl Maint	Salaries and wages
50102205	Labor Maint Pumping - Super & Eng	C6012	Salaries-Empl Maint	Salaries and wages
50102210	Labor Maint Pumping - Struct & Imp	C6012	Salaries-Empl Maint	Salaries and wages
50102215	Labor Maint Pumping - Power Prod	C6012	Salaries-Empl Maint	Salaries and wages

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50102300	Labor Maint Water Treatment	C6014	Salaries-Empl Maint	Salaries and wages
50102305	Labor Maint Water Treatment - Super & Eng	C6014	Salaries-Empl Maint	Salaries and wages
50102310	Labor Maint Water Treatment - Struct & Imp	C6014	Salaries-Empl Maint	Salaries and wages
50102315	Labor Maint Water Treatment - Equipment	C6014	Salaries-Empl Maint	Salaries and wages
50102400	Labor Maint Transmission & Distribution	C6016	Salaries-Empl Maint	Salaries and wages
50102405	Labor Maint Transmssn & Distr - Super & Eng	C6016	Salaries-Empl Maint	Salaries and wages
50102410	Labor Maint Transmssn & Distr - Struct & Imp	C6016	Salaries-Empl Maint	Salaries and wages
50102415	Labor Maint Transmssn & Distr - Dist Res	C6016	Salaries-Empl Maint	Salaries and wages
50102420	Labor Maint Transmssn & Distr - Mains	C6016	Salaries-Empl Maint	Salaries and wages
50102425	Labor Maint Transmssn & Distr - Fire Mains	C6016	Salaries-Empl Maint	Salaries and wages
50102430	Labor Maint Transmssn & Distr - Service	C6016	Salaries-Empl Maint	Salaries and wages
50102435	Labor Maint Transmssn & Distr - Meter	C6016	Salaries-Empl Maint	Salaries and wages
50102440	Labor Maint Transmssn & Distr - Hydrants	C6016	Salaries-Empl Maint	Salaries and wages
50102600	Labor Maint Admin & General	C6018	Salaries-Empl AG	Salaries and wages
50109900	Labor Capitalized Credits	C6018	Salaries-Empl AG	Salaries and wages
50110000	Labor Non-scheduled Overtime - Natural Account	C6018	Salaries-Empl AG	Salaries and wages
50111100	Labor Oper Non-scheduled Overtime- SS	C6011	Salaries-Empl Oper S	Salaries and wages
50111105	Labor Oper Non-scheduled Overtime- SS Super & Eng	C6011	Salaries-Empl Oper S	Salaries and wages
50111200	Labor Oper Non-scheduled Overtime- P	C6011	Salaries-Empl Oper S	Salaries and wages
50111205	Labor Oper Non-scheduled Overtime- P Super & Eng	C6011	Salaries-Empl Oper S	Salaries and wages
50111210	Labor Oper Non-scheduled Overtime- P Power Prod	C6011	Salaries-Empl Oper S	Salaries and wages
50111215	Labor Oper Non-scheduled Overtime- P Pump	C6011	Salaries-Empl Oper S	Salaries and wages
50111300	Labor Oper Non-scheduled Overtime- WT	C6013	Salaries-Empl Oper W	Salaries and wages
50111305	Labor Oper Non-scheduled Overtime- WT Super & Eng	C6013	Salaries-Empl Oper W	Salaries and wages
50111400	Labor Oper Non-scheduled Overtime- TD	C6015	Salaries-Empl Oper T	Salaries and wages
50111405	Labor Oper Non-scheduled Overtime- TD Super & Eng	C6015	Salaries-Empl Oper T	Salaries and wages
50111410	Labor Oper Non-scheduled OT-TD Storage Facility	C6015	Salaries-Empl Oper T	Salaries and wages
50111415	Labor Oper Non-scheduled Overtime- TD Lines	C6015	Salaries-Empl Oper T	Salaries and wages
50111420	Labor Oper Non-scheduled Overtime- TD Meter	C6015	Salaries-Empl Oper T	Salaries and wages
50111425	Labor Oper Non-scheduled OT-TD Meter Install	C6015	Salaries-Empl Oper T	Salaries and wages
50111500	Labor Oper Non-scheduled Overtime- CA	C6017	Salaries-Empl CA	Salaries and wages
50111505	Labor Oper Non-scheduled Overtime- CA Super & Eng	C6017	Salaries-Empl CA	Salaries and wages
50111510	Labor Oper Non-scheduled Overtime- CA Meter Read	C6017	Salaries-Empl CA	Salaries and wages
50111515	Labor Oper Non-scheduled OT - CA Cust Rec & Coll	C6017	Salaries-Empl CA	Salaries and wages
50111520	Labor Oper Non-scheduled OT - CA Cust Serv & Info	C6017	Salaries-Empl CA	Salaries and wages
50111600	Labor Oper Non-scheduled Overtime- AG	C6018	Salaries-Empl AG	Salaries and wages
50112100	Labor Maint Non-scheduled Overtime- SS	C6012	Salaries-Empl Maint	Salaries and wages
50112105	Labor Maint Non-scheduled Overtime- SS Super & Eng	C6012	Salaries-Empl Maint	Salaries and wages
50112110	Labor Maint Non-scheduled OT - SS Struct & Imp	C6012	Salaries-Empl Maint	Salaries and wages
50112115	Labor Maint Non-scheduled Overtime- SS Coll & Imp	C6012	Salaries-Empl Maint	Salaries and wages
50112120	Labor Maint Non-scheduled Overtime- SS Lake	C6012	Salaries-Empl Maint	Salaries and wages
50112125	Labor Maint Non-scheduled Overtime- SS Wells	C6012	Salaries-Empl Maint	Salaries and wages
50112130	Labor Maint Non-scheduled OT - SS Infilt Gallery	C6012	Salaries-Empl Maint	Salaries and wages
50112135	Labor Maint Non-scheduled OT - SS Supply Mains	C6012	Salaries-Empl Maint	Salaries and wages
50112200	Labor Maint Non-scheduled Overtime- P	C6012	Salaries-Empl Maint	Salaries and wages
50112205	Labor Maint Non-scheduled Overtime- P Super & Eng	C6012	Salaries-Empl Maint	Salaries and wages
50112210	Labor Maint Non-scheduled Overtime- P Struct & Imp	C6012	Salaries-Empl Maint	Salaries and wages
50112215	Labor Maint Non-scheduled Overtime- P Power Prod	C6012	Salaries-Empl Maint	Salaries and wages
50112300	Labor Maint Non-scheduled Overtime- WT	C6014	Salaries-Empl Maint	Salaries and wages
50112305	Labor Maint Non-scheduled Overtime- WT Super & Eng	C6014	Salaries-Empl Maint	Salaries and wages
50112310	Labor Maint Non-scheduled OT - WT Struct & Imp	C6014	Salaries-Empl Maint	Salaries and wages
50112315	Labor Maint Non-scheduled Overtime- WT Equipment	C6014	Salaries-Empl Maint	Salaries and wages
50112400	Labor Maint Non-scheduled Overtime- TD	C6016	Salaries-Empl Maint	Salaries and wages
50112405	Labor Maint Non-scheduled Overtime- TD Super & Eng	C6016	Salaries-Empl Maint	Salaries and wages
50112410	Labor Maint Non-scheduled OT - TD Struct & Imp	C6016	Salaries-Empl Maint	Salaries and wages
50112415	Labor Maint Non-scheduled Overtime- TD Dist Res	C6016	Salaries-Empl Maint	Salaries and wages
50112420	Labor Maint Non-scheduled Overtime- TD Mains	C6016	Salaries-Empl Maint	Salaries and wages
50112425	Labor Maint Non-scheduled Overtime- TD Fire Main	C6016	Salaries-Empl Maint	Salaries and wages
50112430	Labor Maint Non-scheduled Overtime- TD Service	C6016	Salaries-Empl Maint	Salaries and wages
50112435	Labor Maint Non-scheduled Overtime- TD Meter	C6016	Salaries-Empl Maint	Salaries and wages
50112440	Labor Maint Non-scheduled Overtime- TD Hydrant	C6016	Salaries-Empl Maint	Salaries and wages
50112600	Labor Maint Non-scheduled Overtime- AG	C6018	Salaries-Empl AG	Salaries and wages
50119900	Labor Non-scheduled Overtime- Capitalized Credits	C6018	Salaries-Empl AG	Salaries and wages
50120000	Labor Overtime - Natural Account	C6018	Salaries-Empl AG	Salaries and wages
50121100	Labor Oper Scheduled Overtime-SS	C6011	Salaries-Empl Oper S	Salaries and wages
50121105	Labor Oper Scheduled Overtime-SS Super & Eng	C6011	Salaries-Empl Oper S	Salaries and wages
50121200	Labor Oper Scheduled Overtime-P	C6011	Salaries-Empl Oper S	Salaries and wages
50121205	Labor Oper Scheduled Overtime-P Super & Eng	C6011	Salaries-Empl Oper S	Salaries and wages

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50121210	Labor Oper Scheduled Overtime-P Power Prod	C6011	Salaries-Empl Oper S	Salaries and wages
50121215	Labor Oper Scheduled Overtime-P Pump	C6011	Salaries-Empl Oper S	Salaries and wages
50121300	Labor Oper Scheduled Overtime-WT	C6013	Salaries-Empl Oper W	Salaries and wages
50121305	Labor Oper Scheduled Overtime-WT Super & Eng	C6013	Salaries-Empl Oper W	Salaries and wages
50121400	Labor Oper Scheduled Overtime-TD	C6015	Salaries-Empl Oper T	Salaries and wages
50121405	Labor Oper Scheduled Overtime-TD Super & Eng	C6015	Salaries-Empl Oper T	Salaries and wages
50121410	Labor Oper Scheduled Overtime-TD Storage Facility	C6015	Salaries-Empl Oper T	Salaries and wages
50121415	Labor Oper Scheduled Overtime-TD Lines	C6015	Salaries-Empl Oper T	Salaries and wages
50121420	Labor Oper Scheduled Overtime-TD Meter	C6015	Salaries-Empl Oper T	Salaries and wages
50121425	Labor Oper Scheduled Overtime-TD Meter Install	C6015	Salaries-Empl Oper T	Salaries and wages
50121500	Labor Oper Scheduled Overtime-CA	C6017	Salaries-Empl CA	Salaries and wages
50121505	Labor Oper Scheduled Overtime-CA Super & Eng	C6017	Salaries-Empl CA	Salaries and wages
50121510	Labor Oper Scheduled Overtime-CA Merer Read	C6017	Salaries-Empl CA	Salaries and wages
50121515	Labor Oper Scheduled Overtime-CA Cust Rec & Coll	C6017	Salaries-Empl CA	Salaries and wages
50121520	Labor Oper Scheduled Overtime-CA Cust Serv & Info	C6017	Salaries-Empl CA	Salaries and wages
50121600	Labor Oper Scheduled Overtime-AG	C6018	Salaries-Empl AG	Salaries and wages
50122100	Labor Maint Scheduled Overtime-SS	C6012	Salaries-Empl Maint	Salaries and wages
50122105	Labor Maint Scheduled Overtime-SS Super & Eng	C6012	Salaries-Empl Maint	Salaries and wages
50122110	Labor Maint Scheduled Overtime-SS Struct & Imp	C6012	Salaries-Empl Maint	Salaries and wages
50122115	Labor Maint Scheduled Overtime-SS Coll & Imp	C6012	Salaries-Empl Maint	Salaries and wages
50122120	Labor Maint Scheduled Overtime-SS Lake	C6012	Salaries-Empl Maint	Salaries and wages
50122125	Labor Maint Scheduled Overtime-SS Wells	C6012	Salaries-Empl Maint	Salaries and wages
50122130	Labor Maint Scheduled Overtime-SS Infiltr Gallery	C6012	Salaries-Empl Maint	Salaries and wages
50122135	Labor Maint Scheduled Overtime-SS Supply Main	C6012	Salaries-Empl Maint	Salaries and wages
50122200	Labor Maint Scheduled Overtime-P	C6012	Salaries-Empl Maint	Salaries and wages
50122205	Labor Maint Scheduled Overtime-P Super & Eng	C6012	Salaries-Empl Maint	Salaries and wages
50122210	Labor Maint Scheduled Overtime-P Struct & Imp	C6012	Salaries-Empl Maint	Salaries and wages
50122215	Labor Maint Scheduled Overtime-P Power Prod	C6012	Salaries-Empl Maint	Salaries and wages
50122300	Labor Maint Scheduled Overtime-WT	C6014	Salaries-Empl Maint	Salaries and wages
50122305	Labor Maint Scheduled Overtime-WT Super & Eng	C6014	Salaries-Empl Maint	Salaries and wages
50122310	Labor Maint Scheduled Overtime-WT Struct & Imp	C6014	Salaries-Empl Maint	Salaries and wages
50122315	Labor Maint Scheduled Overtime-WT Equipment	C6014	Salaries-Empl Maint	Salaries and wages
50122400	Labor Maint Scheduled Overtime-TD	C6016	Salaries-Empl Maint	Salaries and wages
50122405	Labor Maint Scheduled Overtime-TD Super & Eng	C6016	Salaries-Empl Maint	Salaries and wages
50122410	Labor Maint Scheduled Overtime-TD Struct & Imp	C6016	Salaries-Empl Maint	Salaries and wages
50122415	Labor Maint Scheduled Overtime-TD Dist Res	C6016	Salaries-Empl Maint	Salaries and wages
50122420	Labor Maint Scheduled Overtime-TD Mains	C6016	Salaries-Empl Maint	Salaries and wages
50122425	Labor Maint Scheduled Overtime-TD Fire Main	C6016	Salaries-Empl Maint	Salaries and wages
50122430	Labor Maint Scheduled Overtime-TD Service	C6016	Salaries-Empl Maint	Salaries and wages
50122435	Labor Maint Scheduled Overtime-TD Meter	C6016	Salaries-Empl Maint	Salaries and wages
50122440	Labor Maint Scheduled Overtime-TD Hydrant	C6016	Salaries-Empl Maint	Salaries and wages
50122600	Labor Maint Scheduled Overtime-AG	C6018	Salaries-Empl AG	Salaries and wages
50129900	Labor Scheduled Overtime- Capitalized Credits	C6018	Salaries-Empl AG	Salaries and wages
50171000	Annual Incentive Plan	C6018	Salaries-Empl AG	Salaries and wages
50171100	Annual Incentive Plan Cap Credits	C6018	Salaries-Empl AG	Salaries and wages
50171600	Compensation Exp - Options	C6018	Salaries-Empl AG	Salaries and wages
50171800	Compensation Exp - RSU's	C6018	Salaries-Empl AG	Salaries and wages
50185000	Severance	C6018	Salaries-Empl AG	Salaries and wages
50421000	401k Expense	C6048	Empl Pens & Ben AG	Other benefits
50421100	401k Expense Cap Credits	C6048	Empl Pens & Ben AG	Other benefits
50422000	Defined Compensation Plan Expense	C6048	Empl Pens & Ben AG	Other benefits
50422100	Defined Comp Plan Exp Cap Credits	C6048	Empl Pens & Ben AG	Other benefits
50423000	Employee Stock Purchase Plan Expense	C6048	Empl Pens & Ben AG	Other benefits
50424000	DC SERP Expense	C6048	Empl Pens & Ben AG	Other benefits
50425000	401k Restoration Expense	C6048	Empl Pens & Ben AG	Other benefits
50426000	Retiree Medical Expense	C6048	Empl Pens & Ben AG	Other benefits
50426100	Retiree Medical Expense Cap Credits	C6048	Empl Pens & Ben AG	Other benefits
50427000	FAS 112 Amortization	C6048	Empl Pens & Ben AG	Other benefits
50450000	Other Welfare - Natural Account	C6048	Empl Pens & Ben AG	Other benefits
50450011	Other Welfare - Source of Supply	C6041	Empl Pens & Ben Oper	Other benefits
50450012	Other Welfare - Pumping	C6041	Empl Pens & Ben Oper	Other benefits
50450013	Other Welfare - Water Treatment	C6043	Empl Pens & Ben Oper	Other benefits
50450014	Other Welfare - Transm & Distrib	C6045	Empl Pens & Ben Oper	Other benefits
50450015	Other Welfare - Customer Accounting	C6047	Empl Pens & Ben CA	Other benefits
50450016	Other Welfare - Admin & General	C6048	Empl Pens & Ben AG	Other benefits
50451000	Employee Awards	C6048	Empl Pens & Ben AG	Other benefits
50452000	Employee Physical Exams	C6048	Empl Pens & Ben AG	Other benefits
50454000	Safety Incentive Awards	C6048	Empl Pens & Ben AG	Other benefits

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50456000	Tuition Aid	C6048	Empl Pens & Ben AG	Other benefits
50457000	Training	C6048	Empl Pens & Ben AG	Other benefits
50458000	Referral Bonus	C6048	Empl Pens & Ben AG	Other benefits
50510000	PBOP Expense	C6048	Empl Pens & Ben AG	Group insurances
50510100	PBOP Capitalized Credits	C6048	Empl Pens & Ben AG	Group insurances
50550000	Group Insurance Expense	C6048	Empl Pens & Ben AG	Group insurances
50550100	Group Insurance Capitalized Credits	C6048	Empl Pens & Ben AG	Group insurances
50560000	Health Savings Account Expense	C6048	Empl Pens & Ben AG	Group insurances
50610000	Pension Expense	C6048	Empl Pens & Ben AG	Pensions
50610100	Pension Capitalized Credits	C6048	Empl Pens & Ben AG	Pensions
50620000	Pension Expense - SRP	C6048	Empl Pens & Ben AG	Pensions
50630000	Pension Expense - SERP	C6048	Empl Pens & Ben AG	Pensions
51010000	Purchased Water	C6101	Purchased Water Oper	Purchased water
51010500	PWAC Differential	C6758	Misc Exp AG	Purchased water
51015000	Purchased Water Interco	C6101	Purchased Water Oper	Purchased water
51020000	Diversion Rights	C6101	Purchased Water Oper	Purchased water
51110000	Waste Disposal	C6753	Misc Exp Oper WT	Waste disposal
51110500	PSTAC Differential	C6758	Misc Exp AG	Waste disposal
51110600	PSTAC Amortization	C6758	Misc Exp AG	Waste disposal
51115000	Waste Disposal Interco	C6753	Misc Exp Oper WT	Waste disposal
51120000	Amort Waste Disposal	C6753	Misc Exp Oper WT	Waste disposal
51510000	Purchased Power - Natural Account	C6158	Purch Power Oper AG	Fuel and power
51510011	Purchased Power - Source of Supply	C6151	Purch Power Oper SS	Fuel and power
51510012	Purchased Power - Pumping	C6151	Purch Power Oper SS	Fuel and power
51510013	Purchased Power - Water Treatment	C6153	Purch Power Oper WT	Fuel and power
51510014	Purchased Power - Transmission & Distribution	C6155	Purch Power Oper TD	Fuel and power
51510015	Purchased Power - Customer Accounting	C6157	Purch Power Oper CA	Fuel and power
51510016	Purchased Power - Admin & General	C6158	Purch Power Oper AG	Fuel and power
51510500	Purchased Power Balancing Account	C6151	Purch Power Oper SS	Fuel and power
51520000	Fuel for Power Production	C6161	Purch Fuel Oper SS	Fuel and power
51800000	Chemicals	C6183	Chemicals Oper WT	Chemicals
51850000	Chemicals Carbon Interco	C6183	Chemicals Oper WT	Chemicals
52000000	M & S (O&M) - Natural Account	C6205	M&S Oper TD	Miscellaneous expenses
52001100	M & S Oper - Source of Supply	C6201	M&S Oper SS	Miscellaneous expenses
52001200	M & S Oper - Pumping	C6201	M&S Oper SS	Miscellaneous expenses
52001300	M & S Oper - Water Treatment	C6203	M&S Oper WT	Miscellaneous expenses
52001400	M & S Oper - Transmission & Distribution	C6205	M&S Oper TD	Miscellaneous expenses
52001500	M & S Oper - Customer Accounting	C6207	M&S CA	Miscellaneous expenses
52001600	M & S Oper - Admin & General	C6208	M&S AG	Miscellaneous expenses
52500000	Misc Exp (O&M) - Natural Acct	C6758	Misc Exp AG	Miscellaneous expenses
52501100	Misc Oper - Source of Supply	C6751	Misc Exp Oper SS	Miscellaneous expenses
52501200	Misc Oper - Pumping	C6751	Misc Exp Oper SS	Miscellaneous expenses
52501300	Misc Oper - Water Treatment	C6753	Misc Exp Oper WT	Miscellaneous expenses
52501400	Misc Oper - Transmission & Distribution	C6755	Misc Exp Oper TD	Miscellaneous expenses
52501410	Misc Oper - Transmission & Distribution Storage	C6755	Misc Exp Oper TD	Miscellaneous expenses
52501415	Misc Oper - Transmission & Distribution Mains	C6755	Misc Exp Oper TD	Miscellaneous expenses
52501420	Misc Oper - Transmission & Distribution Meters	C6755	Misc Exp Oper TD	Miscellaneous expenses
52501425	Misc Oper - Transmssn & Distr Meter Install	C6755	Misc Exp Oper TD	Miscellaneous expenses
52501500	Misc Oper - Customer Accounting	C6757	Misc Exp CA	Customer accounting, other
52501510	Misc Oper - Customer Accounting Mtr Read	C6757	Misc Exp CA	Customer accounting, other
52501515	Misc Oper - Customer Accounting Cust Rec	C6757	Misc Exp CA	Customer accounting, other
52501520	Misc Oper - Customer Accounting Cust Serv	C6757	Misc Exp CA	Customer accounting, other
52501600	Misc Oper - Admin & General	C6758	Misc Exp AG	Miscellaneous expenses
52503000	Advertising	C6608	Advertising AG	Advertising & marketing expenses
52510000	Bank Service Charges - Natural Account	C6758	Misc Exp AG	Office supplies and services
52510015	Bank Service Charges - Customer Accounting	C6757	Misc Exp CA	Customer accounting, other
52510016	Bank Service Charges - Admin & General	C6758	Misc Exp AG	Office supplies and services
52512500	Books & Publications	C6758	Misc Exp AG	Office supplies and services
52513200	Business Development	C6758	Misc Exp AG	Miscellaneous expenses
52514000	Charitable Contribution Deductible	C6758	Misc Exp AG	Miscellaneous expenses
52514100	Charitable Contribution Nondeductible	C6758	Misc Exp AG	Miscellaneous expenses
52514500	Charitable Donations - Health/Education/Environmnt	C6758	Misc Exp AG	Miscellaneous expenses
52514600	Charitable Donations - Community	C6758	Misc Exp AG	Miscellaneous expenses
52514700	Community Partnerships	C6758	Misc Exp AG	Miscellaneous expenses
52514800	Community Commercial Initiatives	C6758	Misc Exp AG	Miscellaneous expenses
52514900	Customer Education	C6758	Misc Exp AG	Miscellaneous expenses
52514901	Customer Education Communication - Reg	C6758	Misc Exp AG	Miscellaneous expenses
52514902	Customer Education Communication - Third Party	C6758	Misc Exp AG	Miscellaneous expenses

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52514903	Customer Education Communication - Issues	C6758	Misc Exp AG	Miscellaneous expenses
52514904	Customer Education Communication - Conservation	C6758	Misc Exp AG	Miscellaneous expenses
52514905	Customer Education Communication - Printed	C6758	Misc Exp AG	Miscellaneous expenses
52514906	Customer Education - Bill Inserts	C6758	Misc Exp AG	Customer accounting, other
52514907	Customer Education - Press Releases	C6758	Misc Exp AG	Miscellaneous expenses
52514908	Customer Education - Media Editorial	C6758	Misc Exp AG	Miscellaneous expenses
52514909	Customer Education - Video & Photo	C6758	Misc Exp AG	Miscellaneous expenses
52514910	Customer Education - Online Development/Production	C6758	Misc Exp AG	Miscellaneous expenses
52515000	Community Relations - Events	C6758	Misc Exp AG	Miscellaneous expenses
52515001	Community Relations - Specialty	C6758	Misc Exp AG	Miscellaneous expenses
52520000	Collection Agencies	C6757	Misc Exp CA	Customer accounting, other
52522000	Community Relations	C6758	Misc Exp AG	Miscellaneous expenses
52524000	Co Dues/Membership Deductible	C6758	Misc Exp AG	Miscellaneous expenses
52524100	Co Dues/Membership Nondeductible	C6758	Misc Exp AG	Miscellaneous expenses
52525000	Condemnation Costs	C6758	Misc Exp AG	Miscellaneous expenses
52525500	Conservation Expense	C6758	Misc Exp AG	Miscellaneous expenses
52526000	Credit Line Fees	C6758	Misc Exp AG	Office supplies and services
52526100	Credit Line Fees Interco	C6758	Misc Exp AG	Office supplies and services
52527000	Directors Fees	C6758	Misc Exp AG	Miscellaneous expenses
52527100	Directors Expenses	C6758	Misc Exp AG	Miscellaneous expenses
52532000	Electricity - Natural Account	C6758	Misc Exp AG	Building Maintenance and Services
52532011	Electricity - Source of Supply	C6751	Misc Exp Oper SS	Building Maintenance and Services
52532013	Electricity - Water Treatment	C6753	Misc Exp Oper WT	Building Maintenance and Services
52532014	Electricity - Transmission & Distribution	C6755	Misc Exp Oper TD	Building Maintenance and Services
52532015	Electricity - Customer Accounting	C6757	Misc Exp CA	Building Maintenance and Services
52532016	Electricity - Admin & General	C6758	Misc Exp AG	Building Maintenance and Services
52534000	Employee Expenses	C6758	Misc Exp AG	Employee related expense travel & entertainme
52534200	Conferences & Registration	C6758	Misc Exp AG	Employee related expense travel & entertainme
52535000	Meals Deductible	C6758	Misc Exp AG	Employee related expense travel & entertainme
52535100	Meals Non-Deductible	C6758	Misc Exp AG	Employee related expense travel & entertainme
52540000	Amort Bus Services Proj Exp	C6758	Misc Exp AG	Miscellaneous expenses
52542000	Forms - Natural Account	C6758	Misc Exp AG	Office supplies and services
52542015	Forms - Customer Accounting	C6757	Misc Exp CA	Customer accounting, other
52542016	Forms - Admin & General	C6758	Misc Exp AG	Office supplies and services
52546000	Grounds Keeping - Natural Account	C6758	Misc Exp AG	Building Maintenance and Services
52546011	Grounds Keeping - Source of Supply	C6751	Misc Exp Oper SS	Building Maintenance and Services
52546013	Grounds Keeping - Water Treatment	C6753	Misc Exp Oper WT	Building Maintenance and Services
52546014	Grounds Keeping - Transmission & Distribution	C6755	Misc Exp Oper TD	Building Maintenance and Services
52546016	Grounds Keeping - Admin & General	C6758	Misc Exp AG	Building Maintenance and Services
52548000	Heating Oil/Gas - Natural Account	C6758	Misc Exp AG	Building Maintenance and Services
52548011	Heating Oil/Gas - Source of Supply	C6751	Misc Exp Oper SS	Building Maintenance and Services
52548013	Heating Oil/Gas - Water Treatment	C6753	Misc Exp Oper WT	Building Maintenance and Services
52548014	Heating Oil/Gas - Transmission & Distribution	C6755	Misc Exp Oper TD	Building Maintenance and Services
52548015	Heating Oil/Gas - Customer Accounting	C6757	Misc Exp CA	Building Maintenance and Services
52548016	Heating Oil/Gas - Admin & General	C6758	Misc Exp AG	Building Maintenance and Services
52548100	Hiring Costs	C6758	Misc Exp AG	Miscellaneous expenses
52549000	Injuries and Damages	C6758	Misc Exp AG	Miscellaneous expenses
52549500	Inventory Physical Write-off Scrap	C6758	Misc Exp AG	Miscellaneous expenses
52550000	Janitorial - Natural Account	C6758	Misc Exp AG	Building Maintenance and Services
52550012	Janitorial - Pumping	C6751	Misc Exp Oper SS	Building Maintenance and Services
52550013	Janitorial - Water Treatment	C6753	Misc Exp Oper WT	Building Maintenance and Services
52550014	Janitorial - Transmission & Distribution	C6755	Misc Exp Oper TD	Building Maintenance and Services
52550015	Janitorial - Customer Accounting	C6757	Misc Exp CA	Building Maintenance and Services
52550016	Janitorial - Admin & General	C6758	Misc Exp AG	Building Maintenance and Services
52554500	Lab Supplies	C6753	Misc Exp Oper WT	Miscellaneous expenses
52556000	Lobbying Expenses	C6758	Misc Exp AG	Miscellaneous expenses
52556500	Low Income Pay Program	C6758	Misc Exp AG	Miscellaneous expenses
52562000	Office & Admin Supplies - Natural Account	C6758	Misc Exp AG	Office supplies and services
52562011	Office & Admin Supplies - Source of Supply	C6751	Misc Exp Oper SS	Office supplies and services
52562013	Office & Admin Supplies - Water Treatment	C6753	Misc Exp Oper WT	Office supplies and services
52562014	Office & Admin Supplies - Transmsn & Distr	C6755	Misc Exp Oper TD	Office supplies and services
52562015	Office & Admin Supplies - Customer Accounting	C6757	Misc Exp CA	Office supplies and services
52562016	Office & Admin Supplies - Admin & General	C6758	Misc Exp AG	Office supplies and services
52562500	Overnight Shipping - Natural Account	C6758	Misc Exp AG	Postage, printing and stationary
52562511	Overnight Shipping - Source of Supply	C6751	Misc Exp Oper SS	Postage, printing and stationary
52562513	Overnight Shipping - Water Treatment	C6753	Misc Exp Oper WT	Postage, printing and stationary
52562514	Overnight Shipping - Transmission & Distribution	C6755	Misc Exp Oper TD	Postage, printing and stationary
52562515	Overnight Shipping - Customer Accounting	C6757	Misc Exp CA	Customer accounting, other

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52562516	Overnight Shipping - Admin & General	C6758	Misc Exp AG	Postage, printing and stationary
52564000	Penalties Nondeductible	C6758	Misc Exp AG	Miscellaneous expenses
52566000	Postage - Natural Account	C6758	Misc Exp AG	Postage, printing and stationary
52566015	Postage - Customer Accounting	C6757	Misc Exp CA	Customer accounting, other
52566016	Postage - Admin & General	C6758	Misc Exp AG	Postage, printing and stationary
52566700	Printing	C6758	Misc Exp AG	Postage, printing and stationary
52567000	Relocation Expenses	C6758	Misc Exp AG	Employee related expense travel & entertainme
52568000	Research & Development	C6758	Misc Exp AG	Miscellaneous expenses
52571000	Security Service - Natural Account	C6758	Misc Exp AG	Building Maintenance and Services
52571011	Security Service - Source of Supply	C6751	Misc Exp Oper SS	Building Maintenance and Services
52571013	Security Service - Water Treatment	C6753	Misc Exp Oper WT	Building Maintenance and Services
52571014	Security Service - Transmission & Distribution	C6755	Misc Exp Oper TD	Building Maintenance and Services
52571015	Security Service - Customer Accounting	C6757	Misc Exp CA	Building Maintenance and Services
52571016	Security Service - Admin & General	C6758	Misc Exp AG	Building Maintenance and Services
52571100	Add'l Security Costs	C6758	Misc Exp AG	Building Maintenance and Services
52571500	Software Licenses	C6758	Misc Exp AG	Office supplies and services
52572000	Telemetering - Source of Supply	C6751	Misc Exp Oper SS	Telecommunication expenses
52574000	Telephone - Natural Account	C6758	Misc Exp AG	Telecommunication expenses
52574011	Telephone - Source of Supply	C6751	Misc Exp Oper SS	Telecommunication expenses
52574013	Telephone - Water Treatment	C6753	Misc Exp Oper WT	Telecommunication expenses
52574014	Telephone - Transmission & Distribution	C6755	Misc Exp Oper TD	Telecommunication expenses
52574015	Telephone - Customer Accounting	C6757	Misc Exp CA	Telecommunication expenses
52574016	Telephone - Admin & General	C6758	Misc Exp AG	Telecommunication expenses
52574100	Cell Phone - Natural Account	C6758	Misc Exp AG	Telecommunication expenses
52574111	Cell Phone - Source of Supply	C6751	Misc Exp Oper SS	Telecommunication expenses
52574113	Cell Phone - Water Treatment	C6753	Misc Exp Oper WT	Telecommunication expenses
52574114	Cell Phone - Transmission & Distribution	C6755	Misc Exp Oper TD	Telecommunication expenses
52574115	Cell Phone - Customer Accounting	C6757	Misc Exp CA	Telecommunication expenses
52574116	Cell Phone - Admin & General	C6758	Misc Exp AG	Telecommunication expenses
52574200	Data Lines - Admin & General	C6758	Misc Exp AG	Telecommunication expenses
52574300	Wireless - Service First - Natural Account	C6758	Misc Exp AG	Telecommunication expenses
52574314	Wireless - Service First-Transmission&Distribution	C6755	Misc Exp Oper TD	Telecommunication expenses
52574315	Wireless - Service First - Customer Accounting	C6757	Misc Exp CA	Telecommunication expenses
52574316	Wireless - Service First - Admin & General	C6758	Misc Exp AG	Telecommunication expenses
52577500	Trade Shows	C6758	Misc Exp AG	Advertising & marketing expenses
52578000	Trash Removal - Natural Account	C6758	Misc Exp AG	Building Maintenance and Services
52578011	Trash Removal - Source of Supply	C6751	Misc Exp Oper SS	Building Maintenance and Services
52578013	Trash Removal - Water Treatment	C6753	Misc Exp Oper WT	Building Maintenance and Services
52578014	Trash Removal - Transmission & Distribution	C6755	Misc Exp Oper TD	Building Maintenance and Services
52578015	Trash Removal - Customer Accounting	C6757	Misc Exp CA	Building Maintenance and Services
52578016	Trash Removal - Admin & General	C6758	Misc Exp AG	Building Maintenance and Services
52579000	Trustee Fees	C6758	Misc Exp AG	Miscellaneous expenses
52582000	Uniforms - Natural Account	C6757	Misc Exp CA	Office supplies and services
52582011	Uniforms - Source of Supply	C6751	Misc Exp Oper SS	Office supplies and services
52582012	Uniforms - Pumping	C6753	Misc Exp Oper WT	Office supplies and services
52582013	Uniforms - Water Treatment	C6753	Misc Exp Oper WT	Office supplies and services
52582014	Uniforms - Transmission & Distribution	C6755	Misc Exp Oper TD	Office supplies and services
52582015	Uniforms - Customer Accounting	C6757	Misc Exp CA	Office supplies and services
52582016	Uniforms - Admin & General	C6757	Misc Exp CA	Office supplies and services
52583000	Water & WW - Natural Account	C6758	Misc Exp AG	Building Maintenance and Services
52583011	Water & WW - Source of Supply	C6751	Misc Exp Oper SS	Building Maintenance and Services
52583013	Water & WW - Water Treatment	C6753	Misc Exp Oper WT	Building Maintenance and Services
52583014	Water & WW - Transmission & Distribution	C6755	Misc Exp Oper TD	Building Maintenance and Services
52583016	Water & WW - Admin & General	C6758	Misc Exp AG	Building Maintenance and Services
52585000	Discounts Available	C6758	Misc Exp AG	Miscellaneous expenses
52585100	Discounts Lost	C6758	Misc Exp AG	Miscellaneous expenses
52586000	PO Small Price Differences - within tolerance	C6758	Misc Exp AG	Miscellaneous expenses
52599800	PCard Undistributed	C6758	Misc Exp AG	Office supplies and services
52801000	Capital Purchases Clearing	C6758	Misc Exp AG	Office supplies and services
52801100	Indirect Overhead Clearing	C6758	Misc Exp AG	Office supplies and services
52801200	Capital Accrual Clearing	C6758	Misc Exp AG	Office supplies and services
52801500	Dev Funded Const Clearing	C6758	Misc Exp AG	Office supplies and services
52805000	Budget COR Clearing	C6758	Misc Exp AG	Office supplies and services
52805100	Indirect Overhead RWIP Clearing	C6758	Misc Exp AG	Office supplies and services
53110000	Contract Svc-Eng - Natural Account	C6318	Cont Serv Eng AG	Contracted services
53110011	Contract Svc-Eng - Source of Supply	C6311	Cont Serv Eng Oper S	Contracted services
53110013	Contract Svc-Eng - Water Treatment	C6313	Cont Serv Eng Oper W	Contracted services
53110014	Contract Svc-Eng - Transmission & Distribution	C6315	Cont Serv Eng Oper T	Contracted services

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53110015	Contract Svc-Eng - Customer Accounting	C6317	Cont Serv Eng CA	Contracted services
53110016	Contract Svc-Eng - Admin & General	C6318	Cont Serv Eng AG	Contracted services
53150000	Contract Svc-Other - Natural Account	C6368	Cont Serv Other AG	Contracted services
53150011	Contract Svc-Other - Source of Supply	C6361	Cont Serv Other Oper	Contracted services
53150013	Contract Svc-Other - Water Treatment	C6363	Cont Serv Other Oper	Contracted services
53150014	Contract Svc-Other - Transmission & Distribution	C6365	Cont Serv Other Oper	Contracted services
53150015	Contract Svc-Other - Customer Accounting	C6367	Cont Serv Other CA	Contracted services
53150016	Contract Svc-Other - Admin & General	C6368	Cont Serv Other AG	Contracted services
53151000	Contract Svc-Temp Empl - Natural Account	C6368	Cont Serv Other AG	Contracted services
53151011	Contract Svc-Temp Empl - Source of Supply	C6361	Cont Serv Other Oper	Contracted services
53151013	Contract Svc-Temp Empl - Water Treatment	C6363	Cont Serv Other Oper	Contracted services
53151014	Contract Svc-Temp Empl - Transmsn & Distr	C6365	Cont Serv Other Oper	Contracted services
53151015	Contract Svc-Temp Empl - Customer Accounting	C6367	Cont Serv Other CA	Contracted services
53151016	Contract Svc-Temp Empl - Admin & General	C6368	Cont Serv Other AG	Contracted services
53152000	Contract Svc-Lab Testing - Water Treatment	C6353	Cont Serv Testing Op	Contracted services
53153000	Contract Services - Accounting	C6328	Cont Serv Acct AG	Contracted services
53154000	Contract Services - Audit Fees	C6328	Cont Serv Acct AG	Contracted services
53155000	Contract Services - Legal	C6338	Cont Serv Legal AG	Contracted services
53156000	Contract Services - Litigation	C6338	Cont Serv Legal AG	Contracted services
53157000	Contract Services - Outplacement	C6758	Misc Exp AG	Contracted services
53158000	Contract Services - BT Related Incr Ext Costs	C6368	Cont Serv Other AG	Contracted services
53159000	Contract Services - Centrally Sponsored Projects	C6338	Cont Serv Legal AG	Contracted services
53185000	Contract Services - Intercro	C6368	Cont Serv Other AG	Contracted services
53401000	AWWSC Services - Labor OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53401100	AWWSC Services - Pension OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53401200	AWWSC Services - Group Insurance OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53401300	AWWSC Services - Other Benefits OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53401400	AWWSC Services - Contracted Services OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53401500	AWWSC Services - Office Supplies OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53401700	AWWSC Services - Rents OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53401900	AWWSC Services - Maint Supplies & Svcs OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53402100	AWWSC Services - Other O&M Expense OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53402200	AWWSC Services - Depr & Amort OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53402300	AWWSC Services - General Taxes OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53402400	AWWSC Services - Net Interest OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53402500	AWWSC Services - Other Inc & Ded OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53402600	AWWSC Services - Income Taxes OPEX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53409999	AWWSC Services - Conversion	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53481000	AWWSC Services - Labor CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53481100	AWWSC Services - Pension CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53481200	AWWSC Services - Group Insurance CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53481300	AWWSC Services - Other Benefits CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53481400	AWWSC Services - Contracted Services CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53481500	AWWSC Services - Office Supplies CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53481700	AWWSC Services - Rents CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53481900	AWWSC Services - Maint Supplies & Svcs CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53482100	AWWSC Services - Other O&M Expense CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53482200	AWWSC Services - Depr & Amort CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53482300	AWWSC Services - General Taxes CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53482400	AWWSC Services - Net Interest CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53482500	AWWSC Services - Other Inc & Ded CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
53482600	AWWSC Services - Income Taxes CAPX	C6348	Cont Serv Mgmt Fee A	Service Company Costs
54110000	Rents-Real Property - Natural Account	C6418	Rents-Real Prop AG	Rents
54110011	Rents-Real Property - Source of Supply	C6411	Rents-Real Prop Oper	Rents
54110012	Rents-Real Property - Pumping	C6411	Rents-Real Prop Oper	Rents
54110013	Rents-Real Property - Water Treatment	C6413	Rents-Real Prop Oper	Rents
54110014	Rents-Real Property - Transmission & Distribution	C6415	Rents-Real Prop Oper	Rents
54110015	Rents-Real Property - Customer Accounting	C6417	Rents-Real Prop CA	Rents
54110016	Rents-Real Property - Admin & General	C6418	Rents-Real Prop AG	Rents
54115000	Rents-Real Property Intercro	C6418	Rents-Real Prop AG	Rents
54140000	Rents-Equipment - Natural Account	C6428	Rents-Equipment AG	Rents
54140011	Rents-Equipment - Source of Supply	C6421	Rents-Equipment Oper	Rents
54140012	Rents-Equipment - Pumping	C6421	Rents-Equipment Oper	Rents
54140013	Rents-Equipment - Water Treatment	C6423	Rents-Equipment Oper	Rents
54140014	Rents-Equipment - Transmission & Distribution	C6425	Rents-Equipment Oper	Rents
54140015	Rents-Equipment - Customer Accounting	C6427	Rents-Equipment CA	Rents
54140016	Rents-Equipment - Admin & General	C6428	Rents-Equipment AG	Rents
54145000	Rents-Equipment Intercro	C6418	Rents-Real Prop AG	Rents

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55000000	Transportation (O&M) - Natural Account	C6508	Transportation AG	Transportation
55000011	Transportation Oper - Source of Supply	C6501	Transportation Oper	Transportation
55000012	Transportation Oper - Pumping	C6501	Transportation Oper	Transportation
55000013	Transportation Oper - Water Treatment	C6503	Transportation Oper	Transportation
55000014	Transportation Oper - Transmission & Distribution	C6505	Transportation Oper	Transportation
55000015	Transportation Oper - Customer Accounting	C6507	Transportation CA	Transportation
55000016	Transportation Oper - Admin & General	C6508	Transportation AG	Transportation
55000021	Transportation Maint - Source of Supply	C6502	Transportation Maint	Transportation
55000022	Transportation Maint - Pumping	C6502	Transportation Maint	Transportation
55000023	Transportation Maint - Water Treatment	C6504	Transportation Maint	Transportation
55000024	Transportation Maint - Transmission & Distribution	C6506	Transportation Maint	Transportation
55000026	Transportation Maint - Admin & General	C6508	Transportation AG	Transportation
55000100	Transportation Capitalized Credits	C6508	Transportation AG	Transportation
55010100	Transportation Lease Costs	C6508	Transportation AG	Transportation
55010200	Transportation Lease Fuel	C6508	Transportation AG	Transportation
55010300	Transportation Lease Maint	C6508	Transportation AG	Transportation
55010400	Transportation - Employee Reimbursement to Company	C6508	Transportation AG	Transportation
55010500	Transportation - Reimburse Employee Personal Use	C6508	Transportation AG	Transportation
55020000	Fuel - Physical Inventory Write-off Scrap	C6508	Transportation AG	Transportation
55110000	Insurance Vehicle	C6568	Ins Vehicle AG	Insurance other than group
55115000	Insurance Vehicle - Intercompany	C6568	Ins Vehicle AG	Insurance other than group
55710000	Insurance General Liability	C6578	Ins Gen Liab AG	Insurance other than group
55711000	Insurance Casualty Reserve	C6578	Ins Gen Liab AG	Insurance other than group
55715000	Insurance General Liability - Intercompany	C6578	Ins Gen Liab AG	Insurance other than group
55720000	Insurance Workers Compensation	C6588	Ins Work Comp AG	Insurance other than group
55720100	Insurance WC Capitalized Credits	C6588	Ins Work Comp AG	Insurance other than group
55725000	Insurance Workers Compensation - Intercompany	C6588	Ins Work Comp AG	Insurance other than group
55730000	Insurance Other	C6598	Ins Other AG	Insurance other than group
55735000	Insurance Other - Intercompany	C6598	Ins Other AG	Insurance other than group
55740000	Insurance Property	C6598	Ins Other AG	Insurance other than group
55745000	Insurance Property - Intercompany	C6598	Ins Other AG	Insurance other than group
56610000	Regulatory Exp - Amortization	C6668	Reg Exp-Rate Case	Regulatory expense
56611000	Regulatory Exp - Not Authorized	C6668	Reg Exp-Rate Case	Regulatory expense
56620000	Regulatory Exp - Amort Depreciation Study	C6678	Reg Exp-Other AG	Regulatory expense
56630000	Regulatory Exp - Amort Management Study	C6678	Reg Exp-Other AG	Regulatory expense
56670000	Regulatory Exp - Other	C6678	Reg Exp-Other AG	Regulatory expense
57010000	Uncollectible Accounts Exp - Natural Account	C6707	Bad Debt Expense	Uncollectible accounts expense
57010015	Uncollectible Accounts Exp - Customer Accounting	C6707	Bad Debt Expense	Uncollectible accounts expense
57010016	Uncollectible Accounts Exp - Admin & General	C6707	Bad Debt Expense	Uncollectible accounts expense
57010100	Uncollectible Accounts Exp - Individual Value Adj	C6707	Bad Debt Expense	Uncollectible accounts expense
57010199	Uncollectible Expense - Leak Adjustments	C6707	Bad Debt Expense	Uncollectible accounts expense
58001000	Impairment - Goodwill	C6758	Misc Exp AG	Impairment charge
58001500	Impairment - Intangibles	C6758	Misc Exp AG	Impairment charge
58002000	Impairment - Plant Property & Equipment	C6758	Misc Exp AG	Impairment charge
59011000	Gains/Losses Non-Utility Property Disposals	C426	Misc Nonutility Expe	Gain/Loss on sale of assets
59011500	Gains/Losses Non-Utility Property Sales	C426	Misc Nonutility Expe	Gain/Loss on sale of assets
59021000	Gains/Losses Utility Property Sales	C426	Misc Nonutility Expe	Gain/Loss on sale of assets
59022000	Gains/Losses Acquisition of Asset	C426	Misc Nonutility Expe	Gain/Loss on sale of assets
62002100	M&S Maint - Source of Supply	C6202	M&S Maint SS	Maintenance supplies and services
62002200	M&S Maint - Pumping	C6202	M&S Maint SS	Maintenance supplies and services
62002300	M&S Maint - Water Treatment	C6204	M&S Maint WT	Maintenance supplies and services
62002400	M&S Maint - Transmission & Distribution	C6206	M&S Maint TD	Maintenance supplies and services
62002600	M&S Maint - Admin & General	C6208	M&S AG	Maintenance supplies and services
62502100	Misc Maint - Source of Supply	C6752	Misc Exp Maint SS	Maintenance supplies and services
62502110	Misc Maint - Source of Supply Struct & Imp	C6752	Misc Exp Maint SS	Maintenance supplies and services
62502115	Misc Maint - Source of Supply Coll & Imp	C6752	Misc Exp Maint SS	Maintenance supplies and services
62502120	Misc Maint - Source of Supply Lake	C6752	Misc Exp Maint SS	Maintenance supplies and services
62502125	Misc Maint - Source of Supply Wells	C6752	Misc Exp Maint SS	Maintenance supplies and services
62502130	Misc Maint - Source of Supply Infil Gallery	C6752	Misc Exp Maint SS	Maintenance supplies and services
62502135	Misc Maint - Source of Supply Supply Mains	C6752	Misc Exp Maint SS	Maintenance supplies and services
62502200	Misc Maint - Pumping	C6752	Misc Exp Maint SS	Maintenance supplies and services
62502210	Misc Maint - Pumping - Struct & Imp	C6752	Misc Exp Maint SS	Maintenance supplies and services
62502215	Misc Maint - Pumping - Power Production	C6752	Misc Exp Maint SS	Maintenance supplies and services
62502300	Misc Maint - Water Treatment	C6754	Misc Exp Maint WT	Maintenance supplies and services
62502310	Misc Maint - Water Treatment - Struct & Imp	C6754	Misc Exp Maint WT	Maintenance supplies and services
62502315	Misc Maint - Water Treatment - Equipment	C6754	Misc Exp Maint WT	Maintenance supplies and services
62502400	Misc Maint - Transmission & Distribution	C6756	Misc Exp Maint TD	Maintenance supplies and services
62502410	Misc Maint - Transmission & Distr - Struct & Imp	C6756	Misc Exp Maint TD	Maintenance supplies and services

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62502415	Misc Maint - Transmission & Distrib - Dist Res	C6756	Misc Exp Maint TD	Maintenance supplies and services
62502420	Misc Maint - Transmission & Distribution - Mains	C6756	Misc Exp Maint TD	Maintenance supplies and services
62502425	Misc Maint - Transmission & Distrib - Fire Main	C6756	Misc Exp Maint TD	Maintenance supplies and services
62502430	Misc Maint - Transmission & Distribution - Service	C6756	Misc Exp Maint TD	Maintenance supplies and services
62502435	Misc Maint - Transmission & Distribution - Meters	C6756	Misc Exp Maint TD	Maintenance supplies and services
62502440	Misc Maint - Transmission & Distribution - Hydrant	C6756	Misc Exp Maint TD	Maintenance supplies and services
62502600	Misc Maint - Admin & General	C6758	Misc Exp AG	Maintenance supplies and services
62510000	Amort Def Maint - Natural Account	C6756	Misc Exp Maint TD	Maintenance supplies and services
62512100	Amort Def Maint - Source of Supply	C6752	Misc Exp Maint SS	Maintenance supplies and services
62512200	Amort Def Maint - Pumping	C6752	Misc Exp Maint SS	Maintenance supplies and services
62512300	Amort Def Maint - Water Treatment	C6754	Misc Exp Maint WT	Maintenance supplies and services
62512400	Amort Def Maint - Transmission & Distribution	C6756	Misc Exp Maint TD	Maintenance supplies and services
62520700	Misc Maint Paving/Backfill	C6756	Misc Exp Maint TD	Maintenance supplies and services
62520800	Misc Maint Permits - Natural Account	C6756	Misc Exp Maint TD	Maintenance supplies and services
62520821	Misc Maint Permits - Source of Supply	C6756	Misc Exp Maint TD	Maintenance supplies and services
62520824	Misc Maint Permits - Transmission & Distribution	C6756	Misc Exp Maint TD	Maintenance supplies and services
63110021	Contract Svc-Eng Maint - Source of Supply	C6312	Cont Serv Eng Maint	Maintenance supplies and services
63110022	Contract Svc-Eng Maint - Pumping	C6312	Cont Serv Eng Maint	Maintenance supplies and services
63110023	Contract Svc-Eng Maint - Water Treatment	C6314	Cont Serv Eng Maint	Maintenance supplies and services
63110024	Contract Svc-Eng Maint - Transmission & Distr	C6316	Cont Serv Eng Maint	Maintenance supplies and services
63110026	Contract Svc-Eng Maint - Admin & General	C6318	Cont Serv Eng AG	Maintenance supplies and services
63150021	Contract Svc-Other Maint - Source of Supply	C6362	Cont Serv Other Main	Maintenance supplies and services
63150022	Contract Svc-Other Maint - Pumping	C6363	Cont Serv Other Oper	Maintenance supplies and services
63150023	Contract Svc-Other Maint - Water Treatment	C6364	Cont Serv Other Main	Maintenance supplies and services
63150024	Contract Svc-Other Maint - Transmission & Distr	C6366	Cont Serv Other Main	Maintenance supplies and services
63150026	Contract Svc-Other Maint - Admin & General	C6368	Cont Serv Other AG	Maintenance supplies and services
68011000	Depreciation Exp - UPIS General	C403	Depreciation Exp	Depreciation
68011200	Depreciation Exp - Non-Utility Property	C403	Depreciation Exp	Depreciation
68011500	Depreciation Exp - Amort Def Depreciation	C403	Depreciation Exp	Depreciation
68012000	Depreciation Exp - Amort CIAC Tax	C403	Depreciation Exp	Depreciation
68012500	Depreciation Exp - Amort CIAC Nontax	C403	Depreciation Exp	Depreciation
68013000	Depreciation Exp - UPAA FAS141	C403	Depreciation Exp	Depreciation
68013500	Depreciation Exp - Neg UPAA	C403	Depreciation Exp	Depreciation
68251000	Amortization - Ltd Term Plant	C4071	Amort-Ltd Term UP	Amortization
68252000	Amortization - Capital Leases	C4071	Amort-Ltd Term UP	Amortization
68253000	Amortization - Post In-Service AFUDC	C4071	Amort-Ltd Term UP	Amortization
68254000	Amortization - Reg Asset AFUDC	C4071	Amort-Ltd Term UP	Amortization
68255000	Amortization - UPAA	C406	Amort UPAA	Amortization
68256000	Amortization - Intangible Finite Life	C406	Amort UPAA	Amortization
68257000	Amortization - Property Losses	C4072	Amort-Prop Losses	Amortization
68258000	Amortization - Reg Asset	C4074	Amort-Reg Asset	Amortization
68259000	Amortization - Other UP	C4073	Amort-Other UP	Amortization
68311000	Removal Costs - ARO/Net Neg Salvage	C403	Depreciation Exp	Removal costs, net
68312000	Removal Costs - Net Negative Salvage CIAC Tax	C403	Depreciation Exp	Removal costs, net
68312500	Removal Costs - Net Negative Salvage CIAC Non-Tax	C403	Depreciation Exp	Removal costs, net
68520000	Property Taxes	C40811	Taxes Oth than Inc-P	General taxes
68520100	Tax Discounts	C40811	Taxes Oth than Inc-P	General taxes
68529000	Property Tax Non-Utility Property	C40820	Taxes Oth than Inc-O	General taxes
68532000	FUTA	C40812	Taxes Oth than Inc-P	General taxes
68532100	FUTA Cap Credits	C40812	Taxes Oth than Inc-P	General taxes
68533000	FICA	C40812	Taxes Oth than Inc-P	General taxes
68533100	FICA Cap Credits	C40812	Taxes Oth than Inc-P	General taxes
68535000	SUTA	C40812	Taxes Oth than Inc-P	General taxes
68535100	SUTA Cap Credits	C40812	Taxes Oth than Inc-P	General taxes
68536000	ER Local Tax	C40812	Taxes Oth than Inc-P	General taxes
68536100	Local Cap Credit	C40812	Taxes Oth than Inc-P	General taxes
68541000	Capital Stock Tax	C40813	Taxes Oth than Inc-O	General taxes
68542000	Environmental Tax	C40813	Taxes Oth than Inc-O	General taxes
68543000	Other Taxes and Licenses	C40813	Taxes Oth than Inc-O	General taxes
68544000	Gross Receipts Tax	C40813	Taxes Oth than Inc-O	General taxes
68545000	Utility Reg Assessment	C40810	Taxes Oth than Inc-R	General taxes
69011000	FIT - Current	C40910	Income Taxes-FIT Ope	Federal income Taxes
69011400	FIT - Current - Unitary Returns	C40910	Income Taxes-FIT Ope	Federal income Taxes
69012000	FIT - Prior Year Adjustment	C40910	Income Taxes-FIT Ope	Federal income Taxes
69012400	FIT - Prior Year - Unitary Returns	C40910	Income Taxes-FIT Ope	Federal income Taxes
69012500	FIT - Acquisition Adjustment	C40910	Income Taxes-FIT Ope	Federal income Taxes
69021000	SIT - Current	C40911	Income Taxes-SIT Ope	State income Taxes
69021400	SIT - Current - Unitary Returns	C40911	Income Taxes-SIT Ope	State income Taxes

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69022000	SIT - Prior Year Adjustment	C40911	Income Taxes-SIT Ope	State income Taxes
69022400	SIT - Prior Year - Unitary Returns	C40911	Income Taxes-SIT Ope	State income Taxes
69022500	SIT - Acquisition Adjustment	C40911	Income Taxes-SIT Ope	State income Taxes
69031000	FIT - Other Income & Deductions Current Year	C40920	Income Taxes-Oth Inc	Federal income taxes - non-operating
69031500	FIT - Reduction Acquisition Adjustment	C40920	Income Taxes-Oth Inc	Federal income taxes - non-operating
69041000	SIT - Other Income & Deductions Current Year	C40920	Income Taxes-Oth Inc	State income taxes - non-operating
69041500	SIT - Reduction Acquisition Adjustment	C40920	Income Taxes-Oth Inc	State income taxes - non-operating
69061000	Deferred FIT - Current Year	C41010	Def Inc Tax-FIT	Federal income Taxes
69061400	Deferred FIT - Current Year - Unitary Returns	C41010	Def Inc Tax-FIT	Federal income Taxes
69062000	Deferred FIT - Prior Year Adjustment	C41010	Def Inc Tax-FIT	Federal income Taxes
69062400	Deferred FIT - Prior Year - Unitary Returns	C41010	Def Inc Tax-FIT	Federal income Taxes
69063000	Deferred FIT - Reg Asset/Liability	C41010	Def Inc Tax-FIT	Federal income Taxes
69065000	Deferred FIT - Other	C41010	Def Inc Tax-FIT	Federal income Taxes
69071000	Deferred SIT - Current Year	C41011	Def Inc Tax-SIT	State income Taxes
69071400	Deferred SIT - Current Year - Unitary Returns	C41011	Def Inc Tax-SIT	State income Taxes
69072000	Deferred SIT - Prior Year Adjustment	C41011	Def Inc Tax-SIT	State income Taxes
69072400	Deferred SIT - Prior Year - Unitary Returns	C41011	Def Inc Tax-SIT	State income Taxes
69073000	Deferred SIT - Reg Asset/Liability	C41011	Def Inc Tax-SIT	State income Taxes
69073500	Deferred SIT - Other	C41011	Def Inc Tax-SIT	State income Taxes
69522000	Investment Tax Credits Restored - 3%	C41211	ITC-Restored	Federal income Taxes
69523000	Investment Tax Credits Restored - 4%	C41211	ITC-Restored	Federal income Taxes
69524000	Investment Tax Credits Restored - 10%	C41211	ITC-Restored	Federal income Taxes
69525000	Investment Tax Credits Restored - 6%	C41211	ITC-Restored	Federal income Taxes
69550000	Investment Tax Credits Restored SIT	C41211	ITC-Restored	Federal income Taxes
70510000	AFUDC - Equity	C420	AFUDC	Allowance for funds used during construction
71010000	Dividend Income	C419	Interest & Dividend	Dividend income - Common
71015000	Dividend Income C/S Interco	C419	Interest & Dividend	Dividend income - Common
71030000	Dividend Income P/S Interco	C419	Interest & Dividend	Dividend income - Preferred
71511000	M&J Revenues	C415	M&J Revenues	Other miscellaneous income
71511500	M&J Revenues Intercompany	C415	M&J Revenues	Other miscellaneous income
71511510	M&J Rev WPPP Billing Intercompany	C415	M&J Revenues	Other miscellaneous income
71521000	M&J Expenses	C416	M&J Expenses	Other miscellaneous income
71521500	M&J Expenses Intercompany	C416	M&J Expenses	Other miscellaneous income
71611000	Misc Nonutility Revenue	C421	Nonutility Income	Other miscellaneous income
71611100	Misc Nonutility Rev Rents	C421	Nonutility Income	Other miscellaneous income
71611510	Misc Nonutility Revenue Intercompany	C421	Nonutility Income	Other miscellaneous income
71611520	Misc Nonutility Rev Debt Exp Intercompany	C421	Nonutility Income	Other miscellaneous income
71611530	Misc Nonutility Rev Credit Line Intercompany	C421	Nonutility Income	Other miscellaneous income
71611540	Misc Nonutility Rev Rent Intercompany	C421	Nonutility Income	Other miscellaneous income
71621000	Misc Nonutility Expense	C426	Misc Nonutility Expe	Other miscellaneous income
71630000	Misc Nonutility JV Profit/Loss	C426	Misc Nonutility Expe	Other miscellaneous income
71711000	Gains/Losses SERP Inv (Suppl Exec Retiremnt Plan)	C426	Misc Nonutility Expe	Other miscellaneous income
71712000	Gains/Losses Other Non-Operating	C426	Misc Nonutility Expe	Other miscellaneous income
71713000	Gains/Losses Deferred Comp Trust	C426	Misc Nonutility Expe	Other miscellaneous income
71810000	Other Non-service Pension Benefit Cost	C6048	Empl Pens & Ben AG	Other benefits
71820000	Other Non-service PBOP Benefit Cost	C6048	Empl Pens & Ben AG	Other benefits
72801000	Adv Receipt Services Clearing	C421	Nonutility Income	Other miscellaneous income
72801100	Adv Receipt Non-Services Clearing	C421	Nonutility Income	Other miscellaneous income
72801200	Adv Refund Services Clearing	C421	Nonutility Income	Other miscellaneous income
72801300	Adv Refund Non-Services Clearing	C421	Nonutility Income	Other miscellaneous income
72802000	CIAC Receipt Services Clearing	C421	Nonutility Income	Other miscellaneous income
72802100	CIAC Receipt Non-Services Clearing	C421	Nonutility Income	Other miscellaneous income
72803000	Salvage/Scrap Receipt Clearing	C421	Nonutility Income	Other miscellaneous income
72803100	Property Sale Receipt Clearing	C421	Nonutility Income	Other miscellaneous income
75510000	Amortize UPAA	C426	Misc Nonutility Expe	Miscellaneous amortization
75520000	Amortize Preferred Stock Expense	C426	Misc Nonutility Expe	Miscellaneous amortization
75810000	Donations Deductible	C426	Misc Nonutility Expe	Other miscellaneous deductions
75811000	Donations Deduct Customer Assist	C426	Misc Nonutility Expe	Other miscellaneous deductions
75815000	Donations Non-deductible	C426	Misc Nonutility Expe	Other miscellaneous deductions
75820000	Other Income Deductions	C426	Misc Nonutility Expe	Other miscellaneous deductions
75840000	Lobbying Expenses	C426	Misc Nonutility Expe	Other miscellaneous deductions
75841000	Political Contributions	C426	Misc Nonutility Expe	Other miscellaneous deductions
81010000	Interest Long Term Debt	C4273	Int Exp-LTD	Interest on long-term debt
81015000	Interest Long Term Debt Intercompany	C4273	Int Exp-LTD	Interest on long-term debt
81016000	Interest expense-LTD debt discount amort inside	C4273	Int Exp-LTD	Interest on long-term debt
81017000	Early Debt Retirement Loss - External	C4273	Int Exp-LTD	Interest on long-term debt
81017100	Early Debt Retirement Gain - Intercompany	C4273	Int Exp-LTD	Interest on long-term debt
81017200	Early Debt Retirement Loss - Intercompany	C4273	Int Exp-LTD	Interest on long-term debt

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Chart of Accounts
As of December 31, 2017

GL Account	GL Account Description	NARUC96	NARUC96 Account Description	Financial Statement Line Description
81020000	Dividends Declared P/S w/ Mand Redemptn Requiremtns	C437	Dividends Declared -	Interest on long-term debt
81030000	Interest Capital Lease	C4273	Int Exp-LTD	Interest on long-term debt
81035000	Interest Capital Lease Intercompany	C4273	Int Exp-LTD	Interest on long-term debt
81050000	Interest LTD Gain/Loss Hedge SWAP	C4273	Int Exp-LTD	Interest on long-term debt
81050100	Interest LTD Gain/Loss Hedge Debt	C4273	Int Exp-LTD	Interest on long-term debt
81050300	Gain on Hedge	C4273	Int Exp-LTD	Interest on long-term debt
81050305	Gain on Hedge Intercompany	C4273	Int Exp-LTD	Interest on long-term debt
81050400	Loss on Hedge	C4273	Int Exp-LTD	Interest on long-term debt
81050405	Loss on Hedge Intercompany	C4273	Int Exp-LTD	Interest on long-term debt
81055200	Interest LTD Gain/Loss Hedge Intercompany	C4273	Int Exp-LTD	Interest on long-term debt
81310000	Interest Short Term Debt	C4272	Int Exp-Short Term D	Interest on short-term debt
81315000	Interest Short Term Debt Intercompany	C4272	Int Exp-Short Term D	Interest on short-term debt
81315100	In-House Cash Center Interest Inc/Exp Clearing	C4272	Int Exp-Short Term D	Interest on short-term debt
81500000	Interest Other	C4275	Int Exp-Other	Other interest expense
81810000	Interest Income	C419	Interest & Dividend	Interest income
81815000	Interest income-LTD intercompany	C419	Interest & Dividend	Interest income
81815100	Interest Income - STD Intercompany	C4273	Int Exp-LTD	Interest on long-term debt
81816000	Interest Income - LTD debt discount amort	C4273	Int Exp-LTD	Interest on long-term debt
81817000	AWTR Interest Income - LTD debt premium amort	C4273	Int Exp-LTD	Interest on long-term debt
82010000	Amortize Debt Disc & Exp	C428	Amort Debt Expense	Amortization of debt expense
82015000	Amortize Debt Disc & Exp Intercompany	C428	Amort Debt Expense	Amortization of debt expense
82016000	Amortize Debt Exp Inside-Revolving Credit Line	C428	Amort Debt Expense	Amortization of debt expense
82020000	Amort P/S Exp w/ Mandatory Redemptn Requiremtns	C428	Amort Debt Expense	Amortization of debt expense
85000000	AFUDC Debt	C420	AFUDC	Allowance for borrowed funds used during cons
86021000	Dividend Declared Common Stock	C438	Dividends Declared -	Common Dividends
86021500	Dividend Declared Common Stock Intercompany	C438	Dividends Declared -	Common Dividends
86031000	Dividend Declared Preferred Stock	C437	Dividends Declared -	Preferred Dividends
86031500	Dividend Declared Preferred Stock Intercompany	C437	Dividends Declared -	Preferred Dividends
88101000	Capital Movements - UP	C6758	Misc Exp AG	Capital movements
88106000	Capital Movements - CCNC	C6758	Misc Exp AG	Capital movements
88107000	Capital Movements - CWIP	C6758	Misc Exp AG	Capital movements
88108020	Capital Movements - UP - A/D - Salvage	C6758	Misc Exp AG	Capital movements
88121000	Capital Movements - Non-Utility Property	C6758	Misc Exp AG	Capital movements
88121800	Capital Movements - Non-Utility Property - CWIP	C6758	Misc Exp AG	Capital movements
88186800	Capital Movements - Reg Asset Cost of Removal	C6758	Misc Exp AG	Capital movements
88186801	Capital Movements - Reg Asset Cost of Removal RWIP	C6758	Misc Exp AG	Capital movements
88252100	Capital Movements - ADV NT	C6758	Misc Exp AG	Capital movements
88252170	Capital Movements - ADV NT WIP	C6758	Misc Exp AG	Capital movements
88252200	Capital Movements - ADV Tax	C6758	Misc Exp AG	Capital movements
88252270	Capital Movements - ADV Tax WIP	C6758	Misc Exp AG	Capital movements
88257000	Capital Movements - Cost of Removal	C6758	Misc Exp AG	Capital movements
88257100	Capital Movements - RWIP	C6758	Misc Exp AG	Capital movements
88271100	Capital Movements - CIAC NT	C6758	Misc Exp AG	Capital movements
88271170	Capital Movements - CIAC NT WIP	C6758	Misc Exp AG	Capital movements
88271200	Capital Movements - CIAC Tax	C6758	Misc Exp AG	Capital movements
88271270	Capital Movements - CIAC Tax WIP	C6758	Misc Exp AG	Capital movements
88900000	Capital Movements - Settlement	C6758	Misc Exp AG	Capital movements

Indiana American Water Company
Cost Centers
As of December 31, 2017

Cost Ctr	Cost Center Name	Cost Center Long Description
100000	INDIANA-OVERHEAD	INDIANA - Overhead
100101	CORP-PRODUCTION	CORPORATE - Production
100103	CORP-CUST SERVICE	CORPORATE - Customer Service
100105	CORP-ADMIN & GEN	CORPORATE - Admin & Gen
100107	CORP-FINANCE	CORPORATE - Finance
100112	CORP-RATES	CORPORATE - Rates
100113	CORP-INFO SYSTEMS	CORPORATE - Information Systems
100114	CORP-ENGINEERING	CORPORATE - Engineering
100115	CORP-LEGAL	CORPORATE - Legal
100116	CORP-MAINT SERVICES	CORPORATE - Maintenance Services
100117	CORP-WATER QUALITY	CORPORATE - Water Quality
100118	CORP-HUMAN RES	CORPORATE - Human Resources
100119	CORP-RISK MGMT	CORPORATE - Risk Mgmt
100120	CORP-BUS DEV	CORPORATE - Business Development
100121	CORP-COM RELATIONS	CORPORATE - Community Relations
100122	CORP-GOVT RELATIONS	CORPORATE - Govt Relations
100125	CORP-EXT AFFAIRS	CORPORATE - External Affairs
100134	CORP-SCADA	CORPORATE - SCADA
100152	CORP-COE ADMIN	CORPORATE - COE Admin
101001	KOK-PRODUCTION	KOKOMO - Production
101005	KOK-ADMIN & GEN	KOKOMO - Admin & Gen
101006	KOK-FIELD SERVICES	KOKOMO - Field Services
101501	MUN-PRODUCTION	MUNCIE - Production
101505	MUN-ADMIN & GEN	MUNCIE - Admin & Gen
101506	MUN-FIELD SERVICES	MUNCIE - Field Services
102001	MUNWW-TREATMENT	MUNCIE WW - Treatment
102005	MUNWW-ADMIN & GEN	MUNCIE WW - Admin & Gen
102006	MUNWW-FIELD SERVICES	MUNCIE WW - Field Services
102501	RIC-PRODUCTION	RICHMOND - Production
102505	RIC-ADMIN & GEN	RICHMOND - Admin & Gen
102506	RIC-FIELD SERVICES	RICHMOND - Field Services
102550	RIC-STKC MAIN STATIO	RICHMOND - Stock C Main Station
102551	RIC-MIDDLE FORK	RICHMOND - Middle Fork
102552	RIC-SOUTH 4TH STREET	RICHMOND - South 4th Street
103001	SOM-PRODUCTION	SOMERSET - Production
103005	SOM-ADMIN & GEN	SOMERSET - Admin & Gen
103006	SOM-FIELD SERVICES	SOMERSET - Field Services
103501	SOMWW-TREATMENT	SOMERSET WW - Treatment
103505	SOMWW-ADMIN & GEN	SOMERSET WW - Admin & Gen
103506	SOMWW-FIELD SERVICES	SOMERSET WW - Field Services
104001	SUM-PRODUCTION	SUMMITVILLE - Production
104005	SUM-ADMIN & GEN	SUMMITVILLE - Admin & Gen

Indiana American Water Company
Cost Centers
As of December 31, 2017

Cost Ctr	Cost Center Name	Cost Center Long Description
104006	SUM-FIELD SERVICES	SUMMITVILLE - Field Services
104501	WAB-PRODUCTION	WABASH - Production
104505	WAB-ADMIN & GEN	WABASH - Admin & Gen
104506	WAB-FIELD SERVICES	WABASH - Field Services
104550	WAB-STKC MULLINS	WABASH - Stock C Mullins
104551	WAB-STKC SMITH	WABASH - Stock C Smith
104601	WAR-PRODUCTION	WARSAW - Production
104605	WAR-ADMIN & GEN	WARSAW - Admin & Gen
104606	WAR-FIELD SERVICES	WARSAW - Field Services
104701	WLA-PRODUCTION	WEST LAFAYETTE - Production
104705	WLA-ADMIN & GEN	WEST LAFAYETTE - Admin & Gen
104706	WLA-FIELD SERVICES	WEST LAFAYETTE - Field Services
104801	WIN-PRODUCTION	WINCHESTER - Production
104805	WIN-ADMIN & GEN	WINCHESTER - Admin & Gen
104806	WIN-FIELD SERVICES	WINCHESTER - Field Services
105001	CRW-PRODUCTION	CRAWFORDSVILLE - Production
105005	CRW-ADMIN & GEN	CRAWFORDSVILLE - Admin & Gen
105006	CRW-FIELD SERVICES	CRAWFORDSVILLE - Field Services
105051	CRW-STKC TODD	CRAWFORDSVILLE - Stock C Todd
105101	WAV-PRODUCTION	WAVELAND - Production
105105	WAV-ADMIN & GEN	WAVELAND - Admin & Gen
105106	WAV-FIELD SERVICES	WAVELAND - Field Services
105501	JCO-PRODUCTION	JOHNSON COUNTY - Production
105505	JCO-ADMIN & GEN	JOHNSON COUNTY - Admin & Gen
105506	JCO-FIELD SERVICES	JOHNSON COUNTY - Field Services
105550	JCO-STKC JCWTP	JOHNSON COUNTY - Stock C JCWTP
105551	JCO-STKC ORME	JOHNSON COUNTY - Stock C Orme
105552	JCO-STKC MARLIN	JOHNSON COUNTY - Stock C Marlin
105553	JCO-STKC WEBB	JOHNSON COUNTY - Stock C Webb
105554	JCO-STKC LONDON WTP	JOHNSON COUNTY - Stock C London WTP
105801	MOO-PRODUCTION	MOORESVILLE - Production
105805	MOO-ADMIN & GEN	MOORESVILLE - Admin & Gen
105806	MOO-FIELD SERVICES	MOORESVILLE - Field Services
106001	NOB-PRODUCTION	NOBLESVILLE - Production
106005	NOB-ADMIN & GEN	NOBLESVILLE - Admin & Gen
106006	NOB-FIELD SERVICES	NOBLESVILLE - Field Services
106050	NOB-STKC HCWTP	NOBLESVILLE - Stock C HCWTP
106051	NOB-STKC WAYNE	NOBLESVILLE - Stock C Wayne
106501	SHL-PRODUCTION	SHELBYVILLE - Production
106505	SHL-ADMIN & GEN	SHELBYVILLE - Admin & Gen
106506	SHL-FIELD SERVICES	SHELBYVILLE - Field Services
107001	THT-PRODUCTION	TERRE HAUTE - Production

Indiana American Water Company
Cost Centers
As of December 31, 2017

Cost Ctr	Cost Center Name	Cost Center Long Description
107005	THT-ADMIN & GEN	TERRE HAUTE - Admin & Gen
107006	THT-FIELD SERVICES	TERRE HAUTE - Field Services
107050	THT-STKC SULLIVAN	TERRE HAUTE - Stock C Sullivan
107051	THT-STKC TERREHAUTE	TERRE HAUTE - Stock C Terre Haute
107101	SUL-PRODUCTION	SULLIVAN - Production
107105	SUL-ADMIN & GEN	SULLIVAN - Admin & Gen
107106	SUL-FIELD SERVICES	SULLIVAN - Field Services
107501	SIO-PRODUCTION	SOUTHERN INDIANA - Production
107505	SIO-ADMIN & GEN	SOUTHERN INDIANA - Admin & Gen
107506	SIO-FIELD SERVICES	SOUTHERN INDIANA - Field Services
107550	SIO-STKC BABBS	SOUTHERN INDIANA - Stock C Babbs
107551	SIO-STKC HERTZSCH	SOUTHERN INDIANA - Stock C Hertzsch
107552	SIO-STKC SILVERHILLS	SOUTHERN INDIANA - Stock C Silver Hills
108001	NBG-PRODUCTION	NEWBURGH - Production
108005	NBG-ADMIN & GEN	NEWBURGH - Admin & Gen
108006	NBG-FIELD SERVICES	NEWBURGH - Field Services
108501	SEY-PRODUCTION	SEYMOUR - Production
108505	SEY-ADMIN & GEN	SEYMOUR - Admin & Gen
108506	SEY-FIELD SERVICES	SEYMOUR - Field Services
109001	NWO-PRODUCTION	NORTHWEST - Production
109005	NWO-ADMIN & GEN	NORTHWEST - Admin & Gen
109006	NWO-FIELD SERVICES	NORTHWEST - Field Services
109050	NWO-STKC BORMAN	NORTHWEST - Stock C Borman
109051	NWO-STKC OGDEN	NORTHWEST - Stock C Ogden
109999	IN CONV EXCEPTIONS	INDIANA Conversion Exceptions

SAP CO - Cost Objects in Controlling

What is a Cost Object?

- A cost object is cost collector that receives costs through g/l accounts that are cost elements.
- Cost objects being utilized by AW include orders, WBS elements, and cost centers.
- Cost objects enable cost accounting at a detail level for managerial reporting.
- All cost objects need to be set-up in an controlling area.
- Cost distributions and settlements can only be performed between cost objects within the same controlling area.
- AW will have one controlling area (**AWTR**) where all FI company codes will be contained.
- ***Either an internal order or wbs element cost object is required on all transactions that use natural accounts through automated accounting assignments or manual postings.***

SAP CO - Cost Objects in Controlling

Internal Orders

- Internal orders are used to plan, collect, report and settle the costs of internal jobs, normally for short term tasks.
- Allows for lower level detail of costs before recording to WBS elements and cost centers.
 - ◆ General uses would be for collecting and tracking costs related to miscellaneous (functional activities), non-operating, intercompany labor, and intercompany external to SAP.
- Order types group internal orders based on cost characteristics and settlement profiles.
- Defined in SAP as up to a ten-character numeric field based on order types.
- Every internal order is assigned a company code, profit center, and responsible cost center. Optional assignments include functional area, plant, and location.
- ***Internal Orders are pass-through cost objects. They must distribute all their costs each month.***

SAP CO - Cost Objects in Controlling

Order Types for Internal Orders

- **Miscellaneous Expense (OM01)**
 - ◆ Cost collector mainly for detailing O&M expenses lower than a cost center.
 - ◆ Facilitates more detail cost analysis for functional areas, material plants, and back-office activities
 - ◆ Will only be settled to a WBS within in the same company code.
 - ◆ Numbering convention begins with 6, i.e. 60000010
- **Merchandising & Jobbing Expenses (OM02)**
 - ◆ Cost collector for M&J expenses for third party billings.
 - ◆ Will only be settled to a WBS within the same company code.
 - ◆ Costs will be pushed below the line through automated cost flow process
 - ◆ Costing Sheet is required for labor overhead postings
 - ◆ Numbering convention begins with 7, i.e. 70000010

SAP CO - Cost Objects in Controlling

Order Types for Internal Orders (cont'd)

- **Intercompany CO (OM03)**
 - ◆ Cost collector mainly for billing internal labor from one company to another within SAP.
 - ◆ Will only be settled to a WBS element outside the company code.
 - ◆ Costing Sheet is required for labor overhead postings
 - ◆ Numbering convention begins with 8, i.e. 80000010
- **Intercompany External (OM04)**
 - ◆ Cost collector for billings external to SAP within AW.
 - ◆ Will only be settled to a WBS element within the same company code for intercompany A/R.
 - ◆ Costs will be billed through a sales order in SD to the applicable AW company.
 - ◆ Costing Sheet is required for labor overhead postings.
 - ◆ Numbering convention begins with 6, i.e. 70000010

SAP CO - Cost Objects in Controlling

Work Breakdown Structure (WBS)

- A cost object that is used to plan, collect, report and settle costs that are long term in nature.
- WBS are created and maintained in the Project Systems module which is based in CO.
- WBS is comprised of a project definition and multiple elements.
- Each WBS element is attached to a company code and profit center.
- It is alphanumeric string up with up to 24 characters, each starting with a letter that indicates the type of WBS
- Attributes of the WBS that determine internal CO functionality are:
 - ◆ **Project Profile** – Attached to the Project Definition, determines cost planning and settlement capabilities
 - ◆ **Project Type** – Attached to the WBS element, indicates what types of costs should be collected on them and where the costs should be settled to.
 - ◆ **Costing Sheet** – attached to the WBS element and determines what types of overhead cost will be assigned to it
- ***WBS elements are pass-through cost objects. They must distribute all their costs each month.***

SAP CO - Cost Objects in Controlling

Types of WBS

■ Capital Projects

- ◆ Cost management for asset capitalization and integration with Powerplant
- ◆ Investment (I), Recurring (R), Development (D), and Centrally Sponsored (C or T) are types of projects
- ◆ Budgeting and managing actual versus budget costs.
- ◆ Refer to Project Systems & UPA training for more information

Example – **R11-02C1.12-P-0001** (Type, Co. Code, District, Line #, Year, Planning, WO#)

■ O&M Functional Class Projects

- ◆ Cost collector for O&M expenses (E).
- ◆ WBS element is based on the 47 NARUC functional classes and cost center structure.
- ◆ A responsible cost center is attached to each WBS element for settlement of costs.
- ◆ Combines accounting string into one cost object for O&M expenses to facilitate automated accounting assignments.

Example – **E11-2400-110306** (Type, Co. Code, NARUC Class, Cost Center)

SAP CO - Cost Objects in Controlling

Types of WBS (cont'd)

- **Other Balance Sheet Costs**

- ◆ Cost collector mainly for regulatory assets and liabilities (**B**).
- ◆ WBS element are based on a profit center and the balance sheet account that costs are being collected.
- ◆ Will replace JDE subledger tracking in SAP FI for balance sheet accounts.

Example – **B11-01-8011** (Type, Co. Code, District, WBS #)

- **Service Company Formulas**

- ◆ Cost collector for Service Company Costs (**SB, SC, SD, SE, & SZ**).
- ◆ WBS elements will replace the JDE formulas for service company billing.
- ◆ Refer to Service Company Billing training.

Example – **SE-0110-0448** (Type, Allocation, Op Co., Project, WBS#)

SAP CO - Cost Objects in Controlling

Types of WBS (cont'd)

- **Non-Operating Costs**

- ◆ Cost collector mainly for non-operating costs (**M**).
- ◆ WBS element is based on the cost center and type of non-operating cost.
- ◆ This type of WBS element should be the receiver of the OM02 internal order type (M&J)
- ◆ Settles O&M costs below the line.

Example – **M11-110105-01** (Type, Co. Code, Cost Center, WBS #)

- **Non-Productive Labor**

- ◆ Cost collector for non-productive time from JDE/Kronos (**L**).
- ◆ WBS elements will be defaulted by home cost center for operating company employees.
- ◆ Static rates will be managed for the capitalization of paid time off (PTO).
- ◆ Should not be charged directly by employees and accounting.

Example – **L11-110105** (Type, Co. Code, Cost Center)



SAP CO - Cost Objects in Controlling

O&M WBS Element

Project Builder: Project E11-2400

Identification and view selection

WBS Element: E11-2400-110306 | Maint-T&D-CLIN-Field Services

Project Structure: Des...

- Maint-T&D-CORP
- Maint-T&D-CORP
- Maint-T&D-CORP
- Maint-T&D-CORP
- Maint-T&D-QUAC
- Maint-T&D-QUAC
- Maint-T&D-QUAC
- Maint-T&D-QUAC
- Maint-T&D-QUAC
- Maint-T&D-QUAC
- Maint-T&D-CLIN
- Maint-T&D-CLIN
- Maint-T&D-CLIN
- Maint-T&D-CLIN
- Maint-T&D-CLIN

Basic Data

Proj.type: O&M - Functional Class | Short ID: E11-2400-110306

Status

System Status: REL

User status

Responsibilities

Pers.Resp.No.: 3017840 | Wnght, Todd P.

Resp. cost cntr: ANTR 110306 | CLIN-Field Services

Operative indicators

- Planning element
- Acct asst. elem.
- Billing element

Basic Dates

BscStart: 01.01.2011 | Duration: 9,999,9 | Earl.start: | LatestStrt: |

Bsc Fin: 31.12.2099 | Un: | HR: | Earl. fin.: | LtstFinish: |

Project Builder: Project E11-2400

Project Structure: Des...

- Maint-T&D-CORP
- Maint-T&D-CORP
- Maint-T&D-CORP
- Maint-T&D-CORP
- Maint-T&D-QUAC
- Maint-T&D-QUAC
- Maint-T&D-QUAC
- Maint-T&D-QUAC
- Maint-T&D-QUAC
- Maint-T&D-QUAC
- Maint-T&D-CLIN
- Maint-T&D-CLIN
- Maint-T&D-CLIN
- Maint-T&D-CLIN
- Maint-T&D-CLIN

Actual dates

ActStart: | Duration: 0,0 | TentActSt: | Calendar: |

Act.Fin: | Unit: | HR: | TentActFin: |

Organization

CO area: ANTR | Subproject: |

Company code: 1011 | Plant: |

Profit Center: 1103 | Factory calend.: |

Administration

Created by: ATTARID | Created on: 13.12.2011

Changed by: | Changed on: |

Accounting

Costing Sheet: 10110M

SAP CO - Cost Objects in Controlling

Cost Center

- A cost object that represents a functional department that plans, consumes, controls, & reports O&M expenses.
- It is an organizational unit equivalent to American Water business units.
- Actual versus budget/forecast comparisons will continue to be done here.
- A standard hierarchy for cost centers exists in the controlling area.
- Typically, cost centers will only be used on P&L transactions with a trading partner.
- ***Cost centers will be the final receiver of O&M expenses in CO.***

SAP FI/CO - Cost Flow Process

Cost Flow in Controlling

- Cost flow in Controlling could have multiple settlements of costs, from one cost object to another, prior to the cost center or external g/l account.
- An cost center or external g/l account (i.e. CWIP) is the final receiver of the costs.
- General sequence of cost flow is as follows-



- Costing sheets, distributions/assessments, and settlements will move costs through FI/CO

SAP FI/CO - Cost Flow Process

Controlling (CO) – Cost Movements

- All financial transactions recorded in FI to P&L G/L account with a cost object creates a CO document when posted.

- CO is for cost analysis and distribution of costs.
 - *Costs can not be generated in CO*
 - *CO postings have receiver and/or sender relationships*
 - *FI Documents can be reposted in CO without having to create an FI journal entry*

- CO postings do not have to balance in CO, only in FI.
 - *Debits/Credits exist only in FI.*
 - *CO postings are only displayed as values.*
 - *Offset accounts exist on each transaction line to indicate the balanced entry from FI.*

- FI/CO will always reconcile but only at a Company Code, Profit Center ,Cost Center level. These are called CO-FI Reconciliation Postings and have document type of “CF”.

Cost Flow Process – CO Automated Functions

Controlling (CO) – Cost Flow Processes

- **Cost Sheets**
 - Related to overhead cost centers in each company code
 - Define standard rates to allocate costs.
 - Costing sheets are applied to master data of a WBS or Internal Order.
 - Automate process moves costs from overhead cost center (sender) to cost objects with a costing sheet (receiver)
- **Distribution/Assessments**
 - Related to distribution of all costs from a cost center
 - Define distribution cycles determine what cost center to allocate (sender).
 - Distribution rules determine what costs and cost objects to allocate to by what means (receiver).
- **Settlements**
 - Related to Internal Orders and WBS Elements
 - Settlement rules are defined on the IO/WBS master data
 - Moves costs from the IO/WBS (sender) to another cost object and/or FI G/L Account (receiver)
 - Settlement profiles and allocation structures define how costs can be settled as well as what document type to use in FI. These are determined by Order Types for IO and Project Profile for WBS.

Cost Flow Process – CO Automated Functions

Controlling (CO) – Common Points on Cost Movements

- All costs should be charged to Natural Accounts when using Internal Orders or WBS Elements regardless of whether it is capital or O&M. These are represented by accounts that end in 00.

- Capital expense accounts exist in the COA to facilitate certain capitalization requirements in Powerplant.
 - An example is 72801100 – Advance Receipts Non-Services

- Predetermined allocation structures will provide which accounts are used for settlement. General rules are:
 - Most of the time the same cost element the cost is incurred in is used to distribute the cost.
 - Labor and related costs use the cap credits accounts when settling to FI G/L account.
 - Secondary cost elements are used to settle labor overheads, service co fees, and intercompany labor

Cost Flow Process – O&M Process

E =
WBS Type (E)

11 =
Company Code

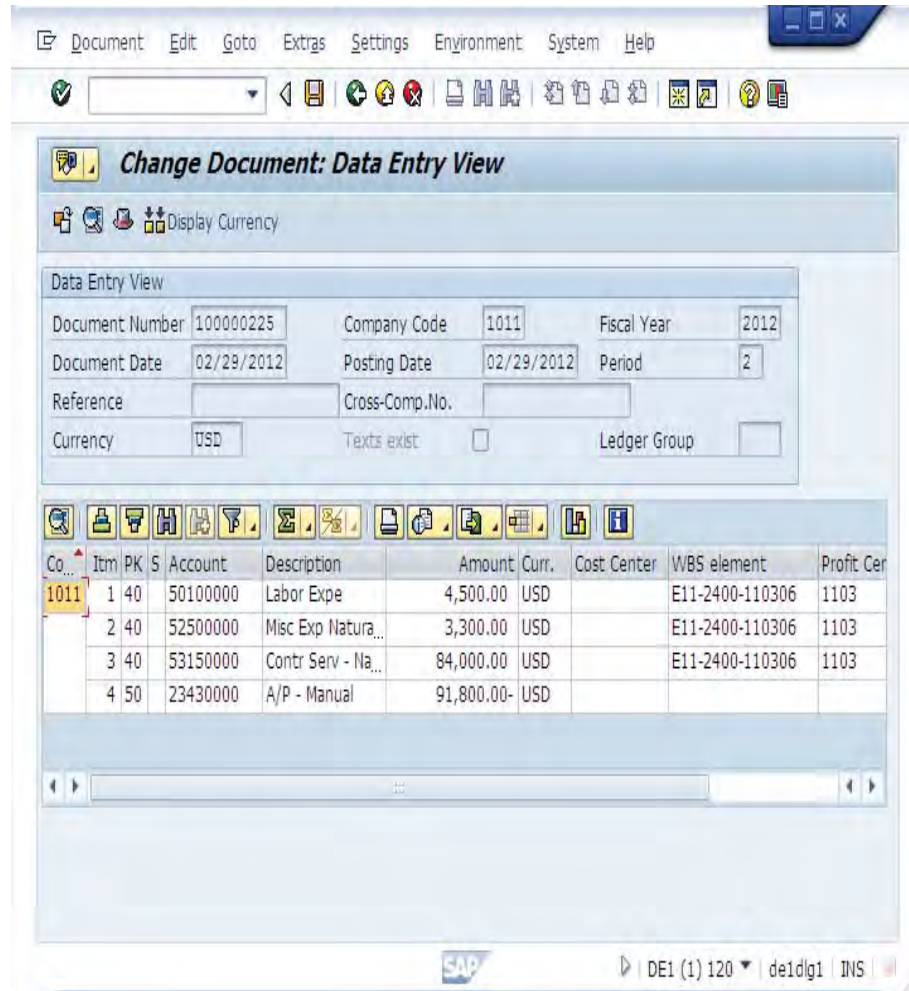
2400 =
NARUC account
classification

110306 =
Cost Center

Cost Flow Process – O&M Process

O&M Charging

- All O&M costs should flow through a WBS element for Naruc functional classification.
- Natural G/L accounts with cost elements should be used when charging the O&M WBS.
- Most O&M costs should be coded in this manner regardless of whether it is time entry, PO requisition/receipt, standard invoice, or manual entries.
- ***The Responsible cost center will be the final receiver of O&M expenses.***



The screenshot shows the SAP 'Change Document: Data Entry View' interface. The document number is 100000225, company code is 1011, and fiscal year is 2012. The document date is 02/29/2012, and the posting date is also 02/29/2012. The currency is USD. The table below shows the line items for this document.

Co...	Itm	PK	S	Account	Description	Amount	Curr.	Cost Center	WBS element	Profit Cer
1011	1	40		50100000	Labor Expe	4,500.00	USD		E11-2400-110306	1103
	2	40		52500000	Misc Exp Natura...	3,300.00	USD		E11-2400-110306	1103
	3	40		53150000	Contr Serv - Na...	84,000.00	USD		E11-2400-110306	1103
	4	50		23430000	A/P - Manual	91,800.00	USD			



Cost Flow Process – Settling O&M Expenses

O&M Settlements

- All O&M WBS elements will be settled to the functional class account
- Natural G/L accounts with distributed to operating or maintenance functional classes.
- WBS elements will receive the credits and the cost centers will receive the debits.
- The Responsible cost center will be the final receiver of O&M expenses.***

Document Edit Goto Extras Settings Environment System Help

Display Document: Data Entry View

Display Currency General Ledger View

Data Entry View

Document Number 9300000123 Company Code 1011 Fiscal Year 2012

Document Date 02/29/2012 Posting Date 02/29/2012 Period 2

Reference Cross-Comp.No.

Currency USD Texts exist Ledger Group

Co...	Item	PK	S	Account	Description	Amount	Curr.	Cost Center	WBS element	Profit Center
1011	1	40		50102400	Labor Main	4,500.00	USD	110306		1103
	2	50		50100000	Labor Expe	4,500.00-	USD		E11-2400-110306	1103
	3	40		62502400	Misc Maint	3,300.00	USD	110306		1103
	4	50		52500000	Misc Exp Natural A...	3,300.00-	USD		E11-2400-110306	1103
	5	40		63150024	Contract S	84,000.00	USD	110306		1103
	6	50		53150000	Contr Serv - Natrua	84,000.00-	USD		E11-2400-110306	1103

Document Header: 1011 Company Code

Document Type CS O&M WBS Settlements

Doc.Header Text

Branch number Number of Pages 0

Reference Document Date 02/29/2012

Posting Date 02/29/2012

Currency USD Posting Period 02 / 2012

Ref. Transactn ADAR Settlement document

Reference key 0300000100 Log.System DE1CINT120

Entered by WRIGHTIP Parked by

Entry Date 02/29/2012 Time of Entry 18:14:38

TCode C388

Changed on Last update

Ledger Grp Ledger

Ref.key(head) 1 Ref.key 2



Cost Flow Process – Examples of FI/CO JE Requirements

Document Edit Goto Extras Settings Environment System Help

Enter G/L Account Document: Company Code 1011

Tree on Company Code Hold Simulate Park Editing options

Basic Data Details

Document Date 21.02.2012 Currency USD
Posting Date 21.02.2012
Reference
Doc.Header Text
Cross-CC no.
Company Code 1011 Iowa-American Water Compa Cherry Hill

Amount Information
Total Dr. 1,000,00 USD
Total Cr. 0,00 USD

1 Items (Screen Variant : ZFB50)

S...	G/L acct	Short Text	D/C	Amount in doc.curr.	Co...	Cost center	Profit center	WBS element
✓	52500000	Misc Expense (O&M)	Debit	1,000,00	1011	1101	1101	E11-1600-110107
	23430000		Cred..	1,000,00	1011	110105		

Do not assign any objects in cost accounting to account 23430000

Document Edit Goto Extras Settings Environment System Help

Enter G/L Account Document: Company Code 1011

Tree on Company Code Hold Simulate Park Editing options

Basic Data Details

Document Date 21.02.2012 Currency USD
Posting Date 21.02.2012
Reference
Doc.Header Text
Cross-CC no.
Company Code 1011 Iowa-American Water Compa Cherry Hill

Amount Information
Total Dr. 1,000,00 USD
Total Cr. 1,000,00 USD

3 Items (Screen Variant : ZFB50)

S...	G/L acct	Short Text	D/C	Amount in doc.curr.	Co...	Cost cen...	Profit center	WBS element	Trad...
✓	52500000	Misc Expense (O...	Debit	1,000,00	1011	1101	1101	E11-1600-110107	
✓	23430000	A/P-Miscellaneous	Cred..	500,00	1011				104d
✓	23120000	I/P Assoc Co	Cred..	500,00	1011				

Information
Trading Partner is a required field for G/L
23120000



Cost Flow Processes – Example of FI/CO Settlement - CWIP

Document Header: 1011 Company Code

Document Type FI p Proj Settlement

Doc.Header Text

Branch number Number of Pages 0

Reference Document Date 01/23/2012

Posting Date 01/31/2012

Currency USD Posting Period 01 / 2012

Ref. Transactn AUAK Settlement document

Reference key 0000000604 Log.System DE1CLNT120

Entered by WRIGHTIP Parked by

Entry Date 01/23/2012 Time of Entry 15:22:17

TCode CJ88

Changed on Last update

Ledger Grp Ledger

Ref.key(head) 1 Ref.key 2

Document Edit Goto Extras Settings Environment System Help

Display Document: Data Entry View

Display Currency General Ledger View

Data Entry View

Document Number 8300000081 Company Code 1011 Fiscal Year 2012

Document Date 01/23/2012 Posting Date 01/31/2012 Period 1

Reference Cross-Comp.No.

Currency USD Texts exist Ledger Group

Co	Item	PK	S	Account	Description	Amount	Curr.	Tx	Cost Center	WBS element
1011	1	40		10700000	CWIP	2,250.00	USD			
	2	50		50110100	Labor - Cap	2,250.00	USD			B11-03-0001
	3	40		25710000	Reg Lab	250.00	USD			
	4	50		50110100	Labor - Cap	250.00	USD			B11-03-0001
	5	40		10700000	CWIP	9,000.00	USD			
	6	50		53110016	Contract S	9,000.00	USD			B11-03-0001
	7	40		25710000	Reg Lab -	1,000.00	USD			
	8	50		53110016	Contract S	1,000.00	USD			B11-03-0001

SAP DE1 (2) 120 de1dig1 OVR



Cost Flow Process – Example of Cost Sheet Posting in CO

Display Actual Cost Documents

Document: 300000703, Date: 02/16/2012, User: WRIGHITP

DocumentNo	Doc. Date	Document Header Text	RT RefDocNo	User Name	Rev RvE	Val/COArea CrCy	Total
PRw	OTy	Object	CO object name	Cost Elem.	Cost element name		
1	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	95017100	SCE-AIP		233.00
2	CTR	110000	IOWA-Overhead	95017100	SCE-AIP		233.00-
3	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	95042100	SCE-401K Expense		108.00
4	CTR	110000	IOWA-Overhead	95042100	SCE-401K Expense		108.00-
5	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	95042200	SCE-DCP Expense		115.00
6	CTR	110000	IOWA-Overhead	95042200	SCE-DCP Expense		115.00-
7	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	95042600	SCE-Retiree Med Exp		12.00
8	CTR	110000	IOWA-Overhead	95042600	SCE-Retiree Med Exp		12.00-
9	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	95051000	SCE-PBOP Expense		749.50
10	CTR	110000	IOWA-Overhead	95051000	SCE-PBOP Expense		749.50-
11	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	95055000	SCE-Group Insur Exp		879.00
12	CTR	110000	IOWA-Overhead	95055000	SCE-Group Insur Exp		879.00-
13	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	95061000	SCE-Pension Expense		1,030.00
14	CTR	110000	IOWA-Overhead	95061000	SCE-Pension Expense		1,030.00-
15	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	95500000	SCE-Trans Nat Acct		100.00
16	CTR	110000	IOWA-Overhead	95500000	SCE-Trans Nat Acct		100.00-
17	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	95572000	SCE-Ins Work Comp		132.50
18	CTR	110000	IOWA-Overhead	95572000	SCE-Ins Work Comp		132.50-
19	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	96853200	SCE-FUTA		5.50
20	CTR	110000	IOWA-Overhead	96853200	SCE-FUTA		5.50-
21	WBS	E11-1600-110107	Ops-AsG-CORP-Finance	96853300	SCE-FICA		393.00
22	CTR	110000	IOWA-Overhead	96853300	SCE-FICA		393.00-



Cost Flow Process – Example of FI Posting from Secondary Cost Elements through Costing Sheets

Document Header: 1011 Company Code

Document Type: **CF CO-FI Reconciliation**

Doc.Header Text: []

Branch number: [] Number of Pages: 0

Reference: [] Document Date: 02/16/2012
Posting Date: 02/29/2012

Currency: USD Posting Period: 02 / 2012

Ref. Transactn: COBK Controlling Document

Reference key: 0300000703AWIR Log.System: DE1CLNT120

Entered by: WRIGHTTP Parked by: []

Entry Date: 02/16/2012 Time of Entry: 09:42:15

TCode: CJ44

Changed on: [] Last update: []

Ledger Grp: [] Ledger: []

Ref.key(head) 1: [] Ref.key 2: []

Document Edit Goto Extras Settings Environment System Help

Display Document: Data Entry View

Data Entry View

Document Number: 9300000104 Company Code: 1011 Fiscal Year: 2012
Document Date: 02/16/2012 Posting Date: 02/29/2012 Period: 2
Reference: [] Cross-Comp.No.: []
Currency: USD Texts exist: [] Ledger Group: []

Co.	Item	PK	S	Account	Description	Amount	Curr.	Tx	Cost Center	Profit Center	WBS element
1011	1	40		50171000	AIP	233.00	USD			1101	
	2	50		50171000	AIP	233.00	USD		110000	1101	
	3	40		50421000	401k Expen	108.00	USD			1101	
	4	50		50421000	401k Expen	108.00	USD		110000	1101	
	5	40		50422000	DCP Expens	115.00	USD			1101	
	6	50		50422000	DCP Expens	115.00	USD		110000	1101	
	7	40		50426000	Retiree Me	12.00	USD			1101	
	8	50		50426000	Retiree Me	12.00	USD		110000	1101	
	9	40		50510000	PBOP Expen	749.50	USD			1101	
	10	50		50510000	PBOP Expen	749.50	USD		110000	1101	
	11	40		50550000	Group Insu	879.00	USD			1101	
	12	50		50550000	Group Insu	879.00	USD		110000	1101	

SAP DE1 (2) 120 de1dgl INS



Account Coding – SAP FI – Recording Costs

Financial Accounting (FI) – General Ledger

- All financial transactions are recorded in FI via an automated or manual process and creates FI documents when posted.

- Financial transaction line items with balance sheet accounts will only require a company code.
 - *Cost objects will not be allowed with balance sheet accounts*
 - *Profit center is allowed but not required on most balance sheet accounts.*

- Financial transaction line items with P&L accounts will require a cost object from CO.
 - *The only exception is revenue accounts which will be recorded with profit centers*
 - *Only one cost object should utilized except for Service Company*

- Financial transaction line items with intercompany accounts will require a trading partner.
 - *For intercompany P&L accounts, the only cost object allowed is cost center.*

Account Coding – Example of CWIP

SAP Account Coding

- CWIP – Contracted Services
 - 53150000 R11-02B1.11-P-0002

- Code costs to the natural account for contracted services in FI. WBS element is assigned with primary cost element to share costs with CO and send to Powerplant. No product code needed.

SAP Settlement

- CWIP – Contracted Services
 - 10700000 1102

- Costs are settled through Powerplant CR derivations to CWIP using a profit center in the FI.

Account Coding – Example of O&M Meals & Travel

SAP Account Coding

- O&M – Meals & Travel
 - 52535000 E11-1600-110205
- Code costs to the natural account for meals & travel in FI. O&M WBS element is assigned with primary cost element to share costs with CO. No product code needed.

SAP Settlement

- O&M – Meals & Travel
 - 52535000 110205
- Costs are settled in SAP from WBS element to cost center. Natural account is used as meals & travel has only one account.

Account Coding – Example of Engineering Overhead

SAP Account Coding

- Indirect Overhead – Reg. Labor
 - 50100000 B11-01-8011
- Code costs to the natural account for labor in FI. Other Balance Sheet WBS element is assigned with primary cost element to share costs with CO.

SAP Settlement

- Indirect Overhead – Reg. Labor
 - 10780110 1101
- Costs are settled in SAP from natural account and WBS element to CWIP-engineering overhead with a profit center in FI.

Account Coding – Example of O&M Maint. Expense

SAP Account Coding

- O&M – Maint. T&D Misc Expense
 - 52500000 E11-2400-110206
- Code costs to the natural account for misc. expense in FI. O&M WBS element is assigned with primary cost element to share costs with CO. No product code needed.

SAP Settlement

- O&M – Maint. T&D Misc Expense
 - 62502400 110206
- Costs are settled in SAP from WBS element to cost center. Natural account is credited and misc. maintenance T&D is debited.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-7 Working papers and data; general information

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 7. An electing utility shall submit the following information:

(2) A listing of standard monthly journal entries.

Item #2

Standard Monthly Journal Entries

INDIANA AMERICAN WATER COMPANY
170 IAC 1-5-7 (2); MSFR # 2
JOURNAL ENTRY LISTING - INDIANA

<u>Doc Type</u>	<u>Doc Number*</u>	<u>Description</u>
CF	Multiple	Record Service Company Payment
TC/TI	Multiple	Treasury transactions
SA	100194816	RMRA True-up Q4 2017
SA	100195822	APP Non-SC Acc Dec 2017
SA	100195840	ESPP Accrual Dec 2017
SA	100195844	LTPP Accrual - Q4 2017
SA	100195894	Q4 Vac True-up
SA	100195896	Accrue Div Equiv - Q4
SA	100195974	Qtr Ins Reserve Adj
SA	100195991	Uncollectible Provision
SA	100195995	Qtr Ins Reserve Adj
SA	100195997	IN URT Accrual
SA	100196195	2016 Fed and State RTP
SA	100196198	December Provision Adj
SA	100196199	dec prov adj rev
SA	100196200	Dec Provision Adj 1033
SA	100196201	2017 Fed Reg Asset
SA	100196202	2017 Dec Tax Prov
SA	100196262	dec prov adj rev
SA	100196264	2016 WD6 Dec Prov
SA	100196362	2017 Dec Prov PL adj
SA	100196444	2017 Fed Reg Asset
SA	100196445	2017 Fed Reg Asset
SA	100196446	2017 Fed Reg Asset - SC
SA	100196449	2017 Dec Prov PL adj
SA	100198127	2017 Fed Reg Asset
SA	100198128	2017 Fed Reg Asset
SA	100198175	2017 Dec Prov
SM	9100000250	Fathom Amort
SM	9600004474	AWWA Amort
SM	9600004475	ESRI Amort
SM	9600004476	ECN Amort
SM	9600004477	Amort Water Research
SM	9600004482	Amortize Tyco Security
SM	9600004483	Amortize Chemware
SM	9600004484	STL Comm Verint Amort
SM	9600004485	Success Factor Amort
SM	9600004486	Excess Liab Insur Amort

INDIANA AMERICAN WATER COMPANY
170 IAC 1-5-7 (2); MSFR # 2
JOURNAL ENTRY LISTING - INDIANA

<u>Doc Type</u>	<u>Doc Number*</u>	<u>Description</u>
SM	9600004487	Oracle Amort
SM	9600004488	HPQc (ORASI) Amort
SM	9600004489	Avaya Amort
SM	9600004490	Hyperion Amort
SM	9600004491	Microsoft Amort
SM	9600004492	Amortize Insurance
SM	9600004498	Basis Tech BDEX Amort
SM	9600004499	PowerPlant Amort
SM	9600004500	Amort Corona WaterSuite
SM	9600004501	Lotus Notes Amort
SM	9600004510	Fathom Amort
SQ	9600004427	Record Amort Warsaw
SQ	9600004428	Record Amort Warsaw
SQ	9600004429	Record Amort Johnson Cnty
SQ	9600004430	Record Amort Reg Asset
SQ	9600004431	Record Amort Citizen's
SQ	9600004432	Record Amort WL & JC
SQ	9600004433	Record Amort Crawford
SQ	9600004434	Record Amort Kokomo
SQ	9600004435	Record Amort Muncie Sewer
SQ	9600004436	Record Amort Nobelsville
SQ	9600004437	Record Amort Southern IN
SQ	9600004438	Record Amort Southern IN
SQ	9600004439	Record Amort Seymour
SQ	9600004440	Record Amort Southern IN
SQ	9600004441	Record Amort Terre Haute
SQ	9600004442	Record Amort Terre Haute
SQ	9600004443	Record Amort Johnson Cnty
SQ	9600004444	Record Amort Johnson Cnty
SQ	9600004445	Record Amort Johnson Cnty
SQ	9600004446	Record Amort of UPAA
SQ	9600004447	Record Amort of UPAA
SQ	9600004448	Record Amort of UPAA
SQ	9600004449	Record Amort of UPAA
SQ	9600004450	Record Amort of UPAA
SQ	9600004451	Record Amort of UPAA
SQ	9600004452	Record Amort of UPAA
SQ	9600004453	Record Amort Johnson Cnty

INDIANA AMERICAN WATER COMPANY
170 IAC 1-5-7 (2); MSFR # 2
JOURNAL ENTRY LISTING - INDIANA

<u>Doc Type</u>	<u>Doc Number*</u>	<u>Description</u>
SQ	9600004455	Record Amort Johnson Cnty
SQ	9600004456	Record Amort AFUDC Equity
SQ	9600004457	Record Amort Warsaw
SQ	9600004458	Record Amort Warsaw
SR	9600004462	Amortize FMV Adj
SR	9600004463	IURC
SR	9600004464	IN Dept of Env Mgmt
SR	9600004465	No IN Commuter Trans Dist
SR	9600004466	NAWC
SR	9600004469	Amort BT soft costs
SR	9600004471	Amort Warsaw WTP CPS
SV	100194164	Accrue Data Usage
SV	100195662	PHH Fuel and Maint Accr
SV	100195663	Ecova Power Accrual
SV	100195727	Accrue PHH Fuel EOM
SV	100195819	Record Retro Rec-Pay
SV	100195820	Yoh accrual
SV	100195823	Regulus Accrual
SV	100195824	ORC Research Accrual
SV	100195845	APP FICA Acc_Non-SC_Dec
SV	100195884	Legal Accrual
SV	100195885	Workbasket Adj-Legal
SV	100195886	CapEx VOW manual accrual
SV	100195887	1st and 3rd Party Col
SV	100195890	CapEx VOW manual accrual
SV	100195891	LSLR Accrual
SV	100195892	Accrued Credit Line Fees
SV	100195893	Shut-off Fee Accrual
SV	100195895	Purchased Water Accrual
SV	100195899	Paving Report Accrual
SV	100195902	Accrue Firstech Bank Fees
SV	100195903	US Bank Fee Accrual
SV	100195904	Mellon Bank Fee Accrual
SV	100195905	Telephone Accrual
SV	100195906	Accr PHH Maint EOM
SV	100195972	CapEx VOW manual accrual
SV	100195975	Success Factor Amort
SV	100195987	Discr Unbilled Rev Adj
SV	100195988	Vehicle Accrual

INDIANA AMERICAN WATER COMPANY
170 IAC 1-5-7 (2); MSFR # 2
JOURNAL ENTRY LISTING - INDIANA

<u>Doc Type</u>	<u>Doc Number*</u>	<u>Description</u>
SV	100195989	CapEx VOW manual accrual
SV	100195990	OpEx Rec Not invoiced
SV	100195993	Workbasket Adj-Waste
SV	100195998	Waste Disposal Accrual
SV	100196084	clear 29999999
SV	100196263	dec prov adj rev
SV	100196442	ITRTR accrual
SV	100196443	ITRTR accrual
SX	100194620	Record Retro Deposit

* The document numbers do not repeat each month. December 2017 #'s are displayed.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-7 Working papers and data; general information
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 7. An electing utility shall submit the following information:

- (3) All annual and quarterly reports to shareowners of the utility and its ultimate parent corporation, if any, or, if public information, the web address where the reports can be viewed for the:**
- (A) last two (2) years; and**
 - (B) year subsequent to the test year, as available.**

Item #3

Annual and Quarterly Reports to Shareholders



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

Indiana American
MSFR 3 – Annual and Quarterly Reports to Shareholders

Go to <http://ir.amwater.com>

To access annual reports to shareholders click on Financial Reports at the top and then select Annual Reports and Proxy Statements.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-7 Working papers and data; general information

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 7. An electing utility shall submit the following information:

(4) All reports of the utility and its parent corporation, if any, filed with the Securities and Exchange Commission for the:

(A) test year;

(B) year preceding the test year; and

(C) year following the test year; as available. In lieu of hard copies, the utility may provide a listing of the reports filed, entity filing name, and web address where the reports may be viewed.

Item #4 All Reports Filed with SEC



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

Indiana American
MSFR 4 – All Reports Filed with SEC

Go to <http://ir.amwater.com/sec-filings>

All SEC filings can be accessed on this window including annual filings, quarterly filings, proxy filings, section 16 filings (3,4,5) and other filings.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-7 Working papers and data; general information
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 7. An electing utility shall submit the following information:

(5) The results of the latest FERC staff audit of the utility for compliance with the FERC Uniform System of Accounts.

Item #5

FERC Staff Audit

FERC Staff audits are not applicable.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-7 Working papers and data; general information

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 7. An electing utility shall submit the following information:

(6) The utility's operating and construction budgets for the following:

(A) The test year.

(B) The year following the test year.

Item #6

Operating and Construction Budgets

The test year utilized in this case is a forward-looking test year ended April 30, 2020. Forecasted construction budgets for the period 1/1/2018 through 04/30/2020 are contained in the supporting file named "SCEP 2018 to 2020_Support.xlsx." Forecasted operating income is included in IAWC Financial Exhibit REVREQ, Schedule OPINC, Tab Total Company, in File INAWC 2018 Rate Case – Pro Forma Income Statement.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-7 Working papers and data; general information

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 7. An electing utility shall submit the following information:

(7) A statement of the budgeting assumptions included in the budgets listed in subdivision (6).

Item #7

Budgeting Assumptions Statement

As noted in response to 170 IAC 1-5-7(6) (“MSFR #6”), the test year utilized in this case is a forward-looking test year ended April 30, 2020. The assumptions for the forecasted information referenced in MSFR #6 are contained in the direct testimony filed with Indiana American’s case in chief and the workpapers supporting the files referenced in MSFR #6 which are also filed with Indiana American’s case in chief. The Exhibit Index in file “INAWC 2018 Rate Case Constants.xlsx”, tab Link Out EXH1 identifies which witness sponsors the various adjustments.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-7 Working papers and data; general information

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 7. An electing utility shall submit the following information:

(8) For an electric utility, the current system interconnection or operating agreement governing system power operations between affiliates.

Item #8

Current System Interconnection or Operating Agreement

This is not applicable to a water utility.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(1) Operating income statements as follows:

(A) An unadjusted income statement for the test year.

(B) An income statement for the test year under the utility's present rates after adjustments for ratemaking purposes to the following:

(i) Revenues.

(ii) Expenses.

(iii) Taxes.

(C) An income statement for the test year under the rates being proposed by the electing utility with expenses summarized by the following classifications:

(i) Operating expenses.

(ii) Depreciation.

(iii) Taxes other than income taxes.

(iv) Operating income before income taxes.

(v) Current federal income taxes.

(vi) Current state income taxes.

(vii) Deferred federal income taxes.

(viii) Deferred state income taxes.

(ix) Income tax credits.

(x) Other charges and credits.

(xi) Net utility operating income.

Item #9

Operating Income Statements



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

Please refer to IAWC Financial Exhibit REVREQ, Schedule OPINC, Tab Total Company, in File INAWC 2018 Rate Case - Pro Forma Income Statement.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

- (2) All supporting working papers for each pro forma adjustment listed in subdivision (1), including the following:**
- (A) Actual test year expenses.**
 - (B) Adjustments to test year expenses.**
 - (C) A description of adjustment methodology.**

Item #10

Supporting Working Papers for Pro Forma Adjustment

Please refer to supporting workpapers provided by CD.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

- (3) The following monthly information by rate class for the test year:**
- (A) Operating revenues.**
 - (B) Sales or deliveries.**
 - (C) Number of customers.**
 - (D) Unbilled revenues.**

Item #11

Monthly Information by Rate Class for Test Year

For operating revenues (A) and unbilled revenues (D), please see attached. For sales (B) and number of customers (C), see REV2 WP3, Tabs IN Total State and Total Usage in File IN Average Use 2008-2018 Workpaper.

Indiana-American Water Company
Operating Revenues
2017

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	DECYTD
Residential	\$8,736,834	\$8,292,635	\$8,680,009	\$8,717,279	\$9,720,409	\$10,346,087	\$9,840,279	\$10,644,526	\$9,758,261	\$9,653,393	\$9,101,430	\$9,123,074	\$112,614,214
Commercial	3,329,595	3,222,623	3,370,709	3,669,008	3,483,357	3,789,188	3,973,270	4,183,318	4,481,100	3,851,545	3,501,544	3,363,397	44,218,653
Industrial	971,692	1,120,591	1,250,131	1,361,655	1,399,607	1,418,077	1,424,080	1,407,934	1,501,327	1,393,277	1,286,893	1,141,769	15,677,033
Fire Service	2,033,619	2,008,651	2,206,189	2,027,502	2,141,902	2,039,045	2,073,179	2,170,869	2,034,130	2,289,777	2,072,650	2,189,753	25,287,268
Public Authority	512,664	545,978	585,488	596,219	759,446	727,196	855,510	799,911	955,944	752,003	650,273	509,127	8,249,758
for Resale	1,214,542	757,048	717,716	801,213	908,799	1,147,214	1,172,323	1,351,783	1,285,746	1,010,435	978,100	966,253	12,311,173
Miscellaneous	3,426	15,170	35,194	4,223	2,928	7,631	4,741	9,277	6,377	8,749	4,828	3,780	106,325
Water revenues	16,802,372	15,962,696	16,845,435	17,177,099	18,416,448	19,474,438	19,343,383	20,567,617	20,022,885	18,959,179	17,595,718	17,297,153	218,464,425
Domestic Wastewater	35,160	35,492	35,393	35,885	35,604	35,600	35,665	36,001	30,715	40,387	35,403	35,102	426,408
Commercial Wastewater	1,650	1,642	1,642	1,642	1,642	1,642	1,642	1,642	1,642	1,642	1,638	1,642	19,713
Sewer revenues	36,810	37,135	37,035	37,527	37,246	37,243	37,308	37,644	32,357	42,029	37,042	36,745	446,120
Other operating revenues	354,755	282,429	248,291	270,818	282,962	329,706	301,157	321,097	342,299	296,971	301,191	273,037	3,604,711
Operating revenues	\$17,193,938	\$16,282,260	\$17,130,762	\$17,485,444	\$18,736,656	\$19,841,387	\$19,681,847	\$20,926,358	\$20,397,541	\$19,298,179	\$17,933,951	\$17,606,934	\$222,515,256

Indiana-American Water Company
Unbilled Revenues
2017

	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>DECYTD</u>
Residential	(\$123,051)	(\$343,089)	\$402,285	(\$94,242)	\$587,143	\$327,888	(\$416,024)	\$391,822	(\$467,262)	(\$98,740)	\$62,743	\$178,718	\$408,193
Commercial	(127,492)	2,109	126,574	132,648	44,379	(21,545)	(194,307)	84,770	254,778	(64,041)	(75,476)	(133,749)	28,649
Industrial	(118,757)	(3,882)	112,100	18,295	104,956	20,041	(68,195)	(23,960)	30,066	20,434	(37,356)	(96,068)	(42,326)
Fire Service	(19,451)	(84,698)	104,489	(25,949)	11,598	(75,457)	46,074	(63,482)	6,334	66,971	(37,089)	27,887	(42,774)
Public Authority	(62,636)	(4,530)	42,299	8,400	80,957	(9,355)	12,218	(3,671)	79,165	(51,030)	(29,443)	(95,609)	(33,235)
Sales for Resale	46,627	2,307	(2,268)	(18,677)	100,722	22,812	(167,754)	100,174	76,570	(98,981)	50,475	(176,264)	(64,256)
Miscellaneous	(2,336)	960	572	(364)	587	(2,331)	2,108	(591)	738	(447)	754	(703)	(1,053)
Water revenues	(407,096)	(430,822)	786,051	20,111	930,341	262,054	(785,880)	485,062	(19,610)	(225,835)	(65,392)	(295,788)	253,197
Domestic Wastewater	31	219	93	489	(324)	(121)	197	132	(5,156)	4,944	(34)	(497)	(27)
Commercial Wastewater	49	0	0	0	0	0	0	0	0	0	0	0	49
Sewer revenues	81	219	93	489	(324)	(121)	197	132	(5,156)	4,944	(34)	(497)	22
Other operating revenues	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating revenues	(\$407,015)	(\$430,603)	\$786,145	\$20,599	\$930,017	\$261,933	(\$785,683)	\$485,194	(\$24,766)	(\$220,891)	(\$65,426)	(\$296,285)	\$253,220



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(4) Pro forma:

(A) revenues;

(B) sales or deliveries; and

(C) numbers of customers; for the test year, including detailed calculations supporting adjustments, if any, for annualization.

Item #12

Pro forma Adjustments

Refer to Exhibit REV, Schedule REV2 in File IN 2018 Rate Case – Pro Forma Revenue Adjustments, Tab Exhibit. For supporting calculations, please refer to REV2 WP1 in File IN 2018 Rate Case – Water Workpaper and REV2 WP2 in File IN 2018 Rate Case – Wastewater Workpaper, Tabs F.Y. - Proposed Rates Apr. 2019 and F.Y. - Proposed Rates Apr. 2020.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(5) Pro forma revenue adjustment and support therefore relating to the proposed change in any nonrecurring charge, including, but not limited to, the following, as applicable:

- (A) Insufficient funds check charge.
- (B) Reconnect charge.
- (C) Disconnect charge.
- (D) Records charge.
- (E) Collection charge.
- (F) Meter testing charge.
- (G) Meter reading charge.
- (H) Meter tampering charge.
- (I) Connection or tap fee.

Item #13

Pro forma Revenue Adjustments

Refer to Exhibit REV, Schedule REV2, Tab Support in File IN 2018 Rate Case – Pro Forma Revenue Adjustments and REV2 Workpaper 6, Tab 3-Yr. Other Oper Rev in File IN Other Operating Revenues Workpaper. There are no proposed changes to these charges.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(6) The utility's written policies and procedures, if any, related to the write-off of any customer accounts as uncollectible.

Item #14

Write-Off Policies and Procedures

For regulated activities, past due accounts deemed uncollectible are written off 90 days from the final bill due date. Customers who have declared bankruptcy, or are deceased, are written off by the Credit and Collection Function.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(7) The utility's actual operating expenses by account and subaccount for the test year.

Item #15

Actual Operating Expenses by Account for Test Year



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

Actual Operating Expenses by Account for Test Year

Actual expenses are not available for the test year. Please refer to excel file "IN 2018 Rate Case - Base File" provided by CD at the time of filing, which includes the actual expenses for the base year which is January 1, 2017 through December 31, 2017.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(8) A schedule detailing purchases for resale of gas, electricity, and water, including costs and volumes purchased during the test year.

Item #16

Schedule for Purchases for Resale

Please refer to Exhibit OPER, Schedule OM1, Purchased Water, Tab Workpaper 3.



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

- 9) The number of employees by month for the test year categorized by the following:**
- (A) Bargaining unit.**
 - (B) Exempt status.**
 - (C) Nonexempt status.**

Item #17

Number of Employees by Month for Test Year

The number of employees for the historic base year ending December 31, 2017 is provided. For the number of employees included in the test year, please refer to Exhibit OPER, OM5, Tab Pro Forma_Workpaper in File INAWC 2018 Rate Case - Labor and Related.

Indiana American Water Company
MSRF #17
Number of Employees by Month for Base Year
as of December 31, 2017

Employee Classification	Month											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Exempt	73	73	74	73	73	73	74	75	75	74	74	74
Bargaining Unit	191	192	191	193	193	194	195	193	192	190	190	189
NonExempt	70	70	70	70	72	78	76	69	68	69	69	72
Grand Total	334	335	335	336	338	345	345	337	335	333	333	335



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(10) Actual payroll dollars charged for the test year to accounts for the following:

- (A) Construction.**
- (B) Operation.**
- (C) Maintenance.**
- (D) Other.**

Item #18

Actual Payroll Dollars Charged to Construction, Operations, & Maintenance

Please refer to Exhibit OPER, Schedule OM5, INAWC 2018 Rate Case – Labor and Related, Link-in tab starting at cell B155 for payroll dollars by category for the base period ending December 31, 2017.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(11) The following information by employee category identified in subdivision (9) for each payroll increase during the test year:

(A) The date.

(B) The percentage increase.

Item #19

Payroll Increases by Employee Category

Please see attached historical percentages for non-union and union employees. The average non-union increase of 2.63% was used to project increases as of 4/1/19 and 4/1/20. Contracted rates were used for union employees. In cases where union contracts end, the average union increase of 2.25% were used to project future dates.

**Indiana-American Water Company
MSFR #19**

Non-Union Average Pay Increases

<u>Eff Date</u>	<u>Increase</u>
4/1/2018	2.73%
4/1/2017	2.76%
4/1/2016	2.41%
3 Year Average	2.63%

Union Contract Pay Increases

<u>PSA</u>	<u>Pay Scale Area</u>	<u>Eff Date</u>	<u>Increase</u>	<u>Eff Date</u>	<u>Increase</u>	<u>Eff Date</u>	<u>Increase</u>
4	IBEW_1393S Seymour	3/16/2018	2.25%	3/16/2019	2.50%	3/16/2020	2.75%
3	IBEW_1393 Greenwood	9/3/2017	2.25%	9/3/2018	2.50%	9/3/2019	2.50%
43	USW_2958 Kokomo	2/4/2018	2.25%	2/4/2019	2.50%	2/4/2020	2.50%
40	USW_12213 Muncie	6/16/2015	2.25%	6/16/2016	2.25%	6/16/2017	2.25% *
31	PSF_157 Terre Haute	5/10/2016	2.25%	5/10/2017	2.25%	5/10/2018	2.25% *
42	USW_13584 Gary Physical	8/30/2015	2.25%	8/30/2016	2.25%	8/30/2017	2.25% *
41	USW_13584 Gary Clerical	8/30/2015	2.25%	8/30/2016	2.25%	8/30/2017	2.25% *

* Projected increase of 2.25% for future dates



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(12) A description of the utility's other employee compensation programs paid or granted by the utility during the test year, including, but not limited to, the following:

- (A) Performance bonuses.**
- (B) Incentive payments.**
- (C) Stock and stock options.**

Item #20

Employee Compensation Programs



AMERICAN WATER

my Value Plan

2018 Annual Performance Plan

DISCLAIMER

This brochure provides a summary and overview of American Water's Annual Performance Plan (APP). All awards, paid as a part of APP, are subject to the terms and conditions of the American Water's Annual Performance Plan, Annual Performance Plan for Part-Time Exempt Employees, and Annual Performance Plan for Non-exempt, Non-Union Employees (collectively, "the Plan"). In the event of any discrepancy between the terms of the plan documents and this brochure, the terms of the plan documents will govern.

The company's policies, procedures and benefits, including (without limitation) those covered in this brochure, as well as wages and all other terms and conditions of employment, are subject to change, revision or deletion by the Company at any time.

American Water reserves the right to change or terminate the Plan at any time for any reason. Participation in the Plan does not give anyone the right to continued employment with American Water.

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An award based on American Water's success

Our values, culture, compensation, benefits, health and wellness programs, training and development opportunities comprise the themes we call myValue Plan.

The Annual Performance Plan (APP) is only one of the many benefits we offer to our employees that define the experience of being an American Water employee. The APP provides a cash reward for your contributions to achieving the goals of the business you support and American Water as a whole. APP, a key component of your American Water compensation package and myValue Plan, promotes the achievement of the company's short-term, strategic business goals and your individual goals.

At American Water, our goal is to attract, motivate and retain a highly engaged workforce by creating an environment where you can excel, and by providing you the opportunity to further benefit when the company achieves or exceeds performance goals.

Let's continue to work together keep life flowing! Together, we can achieve our goals and take pride in the fact that we make a difference in the lives of our customers every day.

What has changed from last year?

- **Part-time employees whose employment is not covered by a collective bargaining agreement are now eligible.** We are happy to share that all employees whose employment is not governed by a collective bargaining agreement are now eligible for APP! The APP target calculation for non-exempt part-time participants uses annualized base hourly rate on Dec 1, 2018, assuming a 30-hour workweek (regardless of scheduled work time) multiplied by five percent. The target calculation for exempt part-time employees also assumes a 30-hour workweek and uses the annual salary rate and level as of Dec 1, 2018 to determine a target award.

Determination of eligibility and target award amounts

Regular employees whose employment is not governed by a collective bargaining agreement are eligible to participate in the APP. You must be hired into such a position on or before [REDACTED], in order to be eligible to receive an APP award. Awards will be prorated to reflect days worked in 2018.

Your target award calculation uses your pay rate, salary level, exemption status and work schedule in effect on Dec 1, 2018. The percentage of your pay rate is dependent upon your salary level and exemption status in the Human Resources system on Dec 1, 2018 (See Appendix A). Employees who transfer to or from positions in salary levels [REDACTED] will receive prorated awards based on days worked at each salary level and corresponding salary rate.

If you are a non-exempt (hourly) employee, your target award is calculated using your annualized base hourly rate as of Dec 1, 2018. For full-time employees, a 40-hour workweek is used to annualize base salary, and for part-time employees a 30-hour workweek is used.

You must be an active employee whose employment is not governed by a collective bargaining agreement on the day APP awards are distributed (by Mar 15, 2019) in order to receive an award. You (or your beneficiary) may be eligible for a pro-rated award, however, in the event of a divestiture, disability, retirement, death or involuntary termination (not for cause or performance) that occurs on or after [REDACTED]. Please see Attachment D in the Appendix more information on how your eligibility is impacted if you leave the company.

Employees must complete the American Water's annual Code of Ethics certification by the established deadline in order to be eligible for an award under the Plan.

Temporary employees, independent contractors, interns and employees eligible for a short-term incentive or commission under a different plan are not eligible to participate in APP.

Determination of company performance

Each year, executive leadership, with the review and approval of the Executive Development and Compensation Committee of the Board of Directors (“Compensation Committee”), establishes the financial and nonfinancial performance goals. The performance of each goal determines APP award pool funding, subject to Compensation Committee approval. Our strategy remains consistent year over year because targets focused on your safety, water quality and customer satisfaction are core to what we do.

For 2018, the APP goals are as follows:

STRATEGY	GOAL	TARGET	WEIGHT
 SAFETY & PEOPLE	OSHA Recordable Incident Rate	1.46	7.5%
	DART Rate (Days Away Restricted or Transferred)	1.12	7.5%
 CUSTOMER	Customer Satisfaction Survey	First Quartile in Industry Benchmarking	15%
 ENVIRONMENTAL LEADERSHIP	Drinking Water Quality	20x over Industry Average	10%
 TECHNOLOGY & OPERATIONAL EFFICIENCY	Operational Efficiency Improvement	34.9%	10%
 GROWTH	Financial/Earnings Per Share	\$3.22-\$3.32* (see below)	50%

Quarterly updates to APP performance goal status are available on mySource.

For each goal, there are defined thresholds, targets and maximums. Thresholds indicate the minimum level of performance possible to receive credit for any particular company performance category. Targets represent target performance and maximums represent the highest level of performance that affects awards (See Attachment E in Appendix).

Under the 2018 APP, no awards will be issued if adjusted Earnings Per Share (EPS) is below 90 percent of target.

Safety and People

Safety comes first and nothing is more important. While we reduced the number of our co-workers who were injured last year, it will never be acceptable for any employee of American Water to get hurt on the job.

This year, we will be tracking two targets: a companywide Occupational Safety and Health Administration (OSHA) Recordable Incident Rate (ORIR) with a target of 1.46 or less, and second, the “DART” rate to put a special focus on more serious injuries. OSHA is the abbreviation for the federal Occupational Safety & Health Administration. We measure our occupational recordable

incidence rate (ORIR), which is the number of recordable injuries per one million work-hours, against published Bureau of Labor Statistics utility industry safety benchmarks. DART reflects how many injuries result in days away, restricted duty or transfers from regular work. No matter the target, our aspirational goal is ZERO injuries. There will be no Safety and People payout if any preventable fatality occurs during the 2018 APP plan year.

Customer

We want to be the best — and if our customers have a choice as to who serves them, we want it to be us. Once again, we challenge ourselves to be better than our peers and strive to be in the first quartile in the industry benchmark. We use independent third party surveys to measure how American Water compares to the top customer service providers in the water utility industry.

Environmental Leadership

Safe, clean, reliable and affordable water and water services are critical to our customers. Water quality as compared to an objective Environmental Protection Agency (EPA) drinking water database is one way we measure our success. In 2018, our target is to be 20 times better than the industry average.

Technology and Operational Efficiency

Operations and maintenance (O&M) efficiency refers to how cost effective we are at providing service. The better our O&M efficiency, the more money we have to invest in capital improvements while minimizing the impact on customer bills. Attainment of our O&M efficiency goal of 34.9% will allow us to improve our overall cost structure and culture of continuous improvement, while creating headroom for continued investment. Our 2018 projects in Technology & Innovation are designed to help you serve our customers with greater ease, make us safer and help us become even more efficient.

Growth

We must continue to grow because growing companies can offer stable jobs, competitive compensation and benefits, and more personal development opportunities. Additionally, it means we can bring our outstanding service to more customers and communities across the U.S. Adjusted EPS is a key measure of our financial and operational success, and achieving our earnings and strategic goals creates long-term stockholder value and provides greater total return to our stockholders.

Individual alignment to business specific performance

Business performance impacts individual APP award amounts. Every employee’s APP award is tied to the performance of the business he or she supports, as well as overall company performance because every employee makes a difference in the performance of the company as a whole.

The chart below illustrates the alignment of employee performance to the businesses they support and the performance of the company overall (AWK). For employees who transfer between business units, the business the employee supports on Dec 1, 2018 will determine the business performance applied to the APP target. Employees who transfer to or from positions in salary levels [REDACTED], and support different business units as a result of the transfer will also have different business performance applied.

Employee Group	Business Performance Weighting(s)¹
AWK Reg Ops State/Division Employees	[REDACTED]
AWK Service Company employees <u>fully</u> dedicated to one or two State(s), or One Region	[REDACTED]
AWK Service Company employees dedicated to more than two States, or more than one Region	[REDACTED]
American Water Enterprises Line of Business employees	[REDACTED]
American Water Enterprises Functional employees dedicated to one Line of Business	[REDACTED]
American Water Enterprises functional employees dedicated to multiple Lines of Business	[REDACTED]

¹In instances where individual State, Division, or Line of Business performance metrics are not available, overall company performance metrics are used.

Impact of individual performance

Your individual performance plays a large role in determining the amount of your award. The APP awards performance. Higher performers should expect to receive higher award amounts. Conversely, lower performers should expect to receive lower award amounts or no award at all. Managers must ensure there is meaningful differentiation of awards between their highest performers and other employees, while adhering to the APP budget for their business unit. This means that obtaining a rating of [REDACTED] does not automatically translate to a payout of [REDACTED] of target.

Your manager assesses your individual performance at the end of the year through the performance management process by evaluating your progress on your individual performance goals. See Attachment B in Appendix for more information on performance ratings.

The following examples show how both business performance and individual performance can have a significant impact on final APP award:

	APP Target (A)	Business Performance Modifier (B)	Individual Performance	Individual Performance Modifier (C)	Final APP Award (A*B*C)
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Payment and taxation of awards

2018 APP awards will be paid in the first quarter of 2019. Payment is issued in the same manner as your normal paycheck (direct deposit or check). Your APP is treated as taxable income in the year it is paid. We recommend you consult a personal tax or financial advisor for guidance on the tax treatment of your APP award.

For more information on the Annual Performance Plan, please contact [REDACTED] or via email at [REDACTED]

APPENDIX

Attachment A

Target APP award percentages

Non-exempt positions

All non-exempt employees whose employment is not governed by a collective bargaining agreement a [REDACTED] target. Targets are calculated using annualized base hourly rate as of Dec 1, 2018. For full-time employees, 40 hours per week is assumed. For part-time employees, 30 hours per week is assumed. Targets are prorated based on hire and termination dates in 2018.

Salary Level	APP%
[REDACTED]	[REDACTED]

Exempt positions

All exempt employees have targets equal to their annual base salary as of Dec 1, 2018 multiplied by the percentage related to their salary level on Dec 1, 2018. Employees in levels [REDACTED] who transfer between levels in 2018 will have their targets prorated to reflect time in each salary level and salary rate.

Salary Level	APP%*
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

APPENDIX

Attachment B Performance ratings

Each year, you and your manager identify performance goals, which align with American Water's overall objectives for 2018, and directly impact the company's success. These performance goals should be specific, measurable, achievable and aligned with the company's APP and other strategic goals. During your year-end performance review, you and your manager will discuss how well you performed against the established goals, while demonstrating American Water's values.

Your manager will provide your overall performance rating using the following ratings:

Performance Goal and Overall Rating Scale	Values Rating Scale
<p>Significantly Exceeded - Performance significantly exceeded expectations due to exceptionally high quality of work performed in all <i>essential</i> areas of responsibility, resulting in an overall quality of work that was superior and made an exceptional or unique contribution in support of business unit, functional or organizational objectives.</p>	<p>Role Model - Always or frequently demonstrates this behavior; is recognized as exemplary and frequently teaches others how to do it well.</p>
<p>Achieved - Performance consistently met expectations in all essential areas of responsibility, at times exceeding expectations, and the quality of work overall was very good.</p>	<p>Demonstrated - Demonstrates most aspects of this behavior most of the time.</p>
<p>Underperformed - Performance was consistently below expectations in most <i>essential</i> areas of responsibility, and/or reasonable progress toward critical goals was not made.</p>	<p>Not Demonstrated - Rarely or never demonstrates this behavior.</p>
<p><i>The ratings for performance goals (based on goal weight) accounts for 50% of the overall rating.</i></p>	<p><i>The ratings for values accounts for 50% of the overall rating.</i></p>

APPENDIX

Attachment C

Frequently Asked Questions

What is the plan year for APP?

The plan year for 2018 APP is Jan 1, 2018 through Dec 31, 2018.

Am I eligible for APP if I retire?

You are eligible for a prorated award if you retire on or after [REDACTED] and have met all of your personal performance goals as determined by management in its sole discretion. Retirement under the APP is defined as attainment of age [REDACTED] with [REDACTED] of employment as of last termination date

When will my 2018 APP award be paid?

APP payments will be paid no later than March 15, 2019.

How will my 2018 APP award be paid?

You will receive payment in accordance with how you receive your normal paycheck, either direct deposit or check. Payments are subject to tax withholding.

What happens if I change job positions within American Water during the plan year?

Your APP award will be based on your salary level, exemption status, work schedule and the business you support as of December 1, 2018. If you move into or out of a job in salary level [REDACTED], your APP target will be prorated to reflect time in each salary level, salary rate and business unit performance.

What happens if I am on a leave of absence when APP is paid?

If you are eligible to receive an award, your APP will be paid on the same date as all other employees.

What happens if I leave American Water before I receive my award payment?

To receive the award payment, you must be actively employed with American Water on the date the payment is made. You (or your beneficiary) may be eligible for a prorated award, however, in the event of divestiture, disability, retirement, death or involuntary termination (not for cause or performance) occurring on or after [REDACTED].

What is the minimum and maximum that could be paid under the plan (as a percent of target)?

APP award amounts can range from zero, to a maximum of 200 percent.

Will I receive an award if I meet my individual performance goals but the company does not achieve minimum (threshold) financial performance?

No. A predetermined financial threshold for company performance must be met for funding and any award to be provided under the APP.

APPENDIX

Attachment D

Reason for leaving the company	Effect on APP award
Resignation	Not eligible for an award.
Retirement	For APP purposes, retirement eligibility is [REDACTED] years of age with [REDACTED] years of continuous service at the time of termination. If you meet these requirements, have met all of your personal performance goals as determined by management in its sole discretion, and you retire on or after [REDACTED] [REDACTED] your target award will be prorated to reflect days worked in 2018.
Involuntary separation (due to reorganization, reduction in force)	If you work until at least July 1, 2018, your target award will be prorated to reflect days worked in 2018.
Involuntary separation (for cause or due to performance)	Not eligible for an award.
Total disability or death	If you work until at least [REDACTED], your target award will be prorated to reflect days worked in 2018.
Termination for cause or due to performance	Not eligible for an award.
Termination and rehire within the plan year	If you are rehired by [REDACTED], your target award will be prorated to reflect days worked from your rehire date. You must be rehired by [REDACTED] to be eligible for APP.

APPENDIX

Attachment E

Company performance thresholds, targets and maximums

Strategy	Performance Goal	Threshold (Minimum)	Target	Maximum	Weight
Safety & People ⁽¹⁾	OSHA Recordable Rate (ORIR)	█	1.46	█	7.5%
	OSHA DART rate	█	1.12	█	7.5%
Customer	Customer Satisfaction Survey	█	1st Quartile	█	15%
Environmental Leadership	Drinking Water Quality (# times better than industry avg)	█	20x	█	10%
Technology & Operational Efficiency	Operational Efficiency Improvement	█	34.9%	█	10%
Growth ⁽²⁾	Financial/EPS	█	\$3.22 - 3.32	█	50%

(1) There will be no Safety and People payout if any fatality occurs.

(2) There will be no financial or non-financial payout if EPS falls below 90% of target.



2018 Long Term Performance Plan

This booklet is intended to provide a summary of your American Water Equity Awards. All Equity Awards grants are subject to the terms and conditions of the American Water Works Company, Inc. [REDACTED] (the "Plan") and the [REDACTED] under which they are issued. In the event of any conflict between the terms of your [REDACTED] [REDACTED], the Plan and this booklet, the terms of the [REDACTED] will govern.

The company's policies, procedures and benefits, including (without limitation) those covered in this booklet, as well as wages and all other terms and conditions of employment, are subject to change, revision or deletion by the company at any time.

The discussion of certain Federal income tax effects in this booklet is for illustration only and is not intended to provide tax advice. Please refer to the Internal Revenue Code for a complete statement of all relevant Federal tax provisions. We recommend that holders of American Water Equity consult their tax advisor.

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2	Managing your 2018 Equity Award
3	Restricted Stock Units (RSUs) Vesting Deferring your RSU Award The Value of your RSUs
4	Performance Stock Units PSUs Based on Total Shareholder Return (TSR) PSUs Based on Compounded Earnings Per Share (EPS) growth Deferring Your Awarded Shares
5	What Happens to your LTPP if you leave American Water? Change of Control
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7	APPENDIX Attachment A – LTPP Target Award Percentages by Salary Level Attachment B – 2018 LTPP Comparator Group Attachment C – Taxation of Equity Awards ~ How RSUs are Taxed ~ How PSUs are Taxed Attachment D – Glossary of Terms Attachment E – 2018 RSU Grant Deferral Form Attachment F – 2018 PSU Grant Deferral Form

An Award Based on American Water’s Success

The Long Term Performance Plan (LTPP) – a key component of your American Water compensation package and myValue Plan – promotes the achievement of the company’s long-term, strategic business goals. The equity award includes Restricted Stock Units (RSUs) and a performance-based stock component, which awards Performance Stock Units (PSUs) based on American Water’s Total Shareholder Return (TSR) ranking among peer companies, and adjusted compounded Earnings Per Share (EPS) growth. This design aligns the external market and helps keep American Water competitive with our peers in the utilities industry.

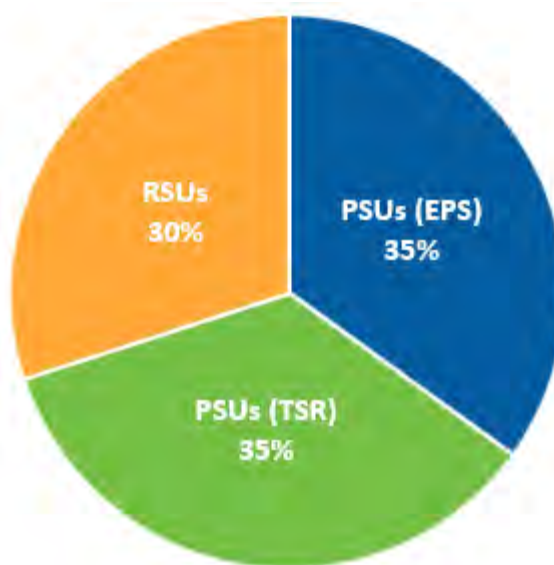
You make a difference. Think about the activities you perform on a day-to-day basis. Your contributions help generate results that lead to success for American Water and rewards for you. As an American Water employee and stockholder, you not only have the ability to influence our day-to-day performance, you also have the opportunity to share in the long term rewards of American Water's success.

Let’s work together to make a great company even better.

Eligibility and the Amount of Your Award Grant

Eligibility is based on salary level and your date of hire. Employees in salary level [REDACTED] on or before the date of grant, which was February 14, 2018, may be eligible to receive an Equity Award.

Your total award grant value is based on a percentage of your base salary. Awards are granted in the form of equity in the company: 30 percent in RSUs, 35 percent in PSUs based on TSR ranking and 35 percent in PSUs based on adjusted compounded EPS growth. Please see APPENDIX – Attachment A for more information on LTPP targets.



Managing your 2018 Equity Award

E*TRADE is the record keeper for your American Water Equity Awards. When you receive an Equity Award grant, an Equity Award account is established on your behalf through E*TRADE. You can manage your account online at www.etrade.com, or by phone at 1-800-838-0908.

Activating your E*TRADE Account

If you received a prior Equity Award or participate in the Employee Stock Purchase Plan (ESPP), you will be able to access the 2018 award using your existing E*TRADE account.

If you do not participate in the ESPP and this is the first year you have received an Equity Award, you will first need to activate your E*TRADE account. You will receive a packet of materials from E*TRADE with instructions on how to activate your account. You can also call E*TRADE with your activation code, and a representative can step you through the activation process.

Once your account is activated, simply go to www.etrade.com (or call 1-800-838-0908) to track vesting, conduct transactions and model the long term value of your awards.

About Restricted Stock Units and Performance Stock Units

The following sections describe how RSUs and PSUs granted to you on February 14, 2018 vest and are distributed.

Restricted Stock Units (RSUs)

- 30 percent of Equity Award.
- RSUs vest in three equal installments on January 1 of 2019, 2020 and 2021.

Vesting

During the vesting period, you do not actually own the shares, which means you do not have voting rights and you cannot sell or transfer the units. If dividends are paid during the vesting period, those dividends will accrue in a dividend equivalent account held by the company until your units vest. You will then be paid in cash for any accrued dividends at the end of the vesting period.

Upon vesting, you can hold or sell your stock – the choice is yours. You may sell your first installment of RSUs shortly after the vesting date of January 1, 2019, subject to the restrictions listed on page 8. Applicable taxes are withheld in shares. If you choose to sell the shares, you will receive the current market price at the time of sale.

Deferring your RSU Award

You may elect to defer receiving your RSU award (under this grant) until after the scheduled vesting date, provided you make the election by December 31, 2018. You may defer:

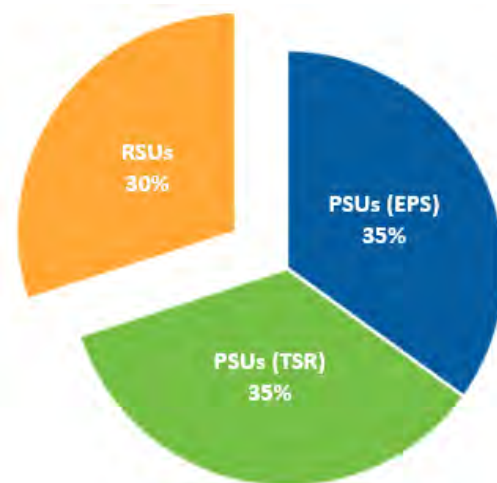
- the second and third tranches of your award
- federal income taxes at the vesting date by making this election to assist you in managing your wealth
- to supplement your retirement or other personal goals.

Your deferral form (Subsequent Deferral Election Form) is Attachment E at the end of this booklet. If you wish to make a deferral election, please complete the form and forward to Compensation in Voorhees.

You must make your election to defer by December 31, 2018.

The Value of Your RSUs

RSUs offer direct, full-value ownership. In addition, an RSU (when vested) has value regardless of any change in share price. The value of your award changes depending on American Water's stock price.



Example: RSU Vesting

Let's assume you receive a total grant of 300 RSUs. On January 1 of each year, your grant will vest in three equal installments. American Water will withhold shares to cover the tax-withholding obligation if you did not defer.

1. You vest in 100 shares of American Water common stock and 35 shares are withheld to cover taxes. 65 shares are released to you, which may be held or sold at the current share market price.
2. If you decide to sell your shares and the AWK market price per share at the time of sale is \$95, you would receive \$6,175 (for 65 shares) from the sale of your shares — minus any taxes or applicable fees.

Please see APPENDIX – Attachment C for more information on how these awards will be taxed. Consult with your tax advisor regarding your personal tax situation.

Performance Stock Units

- You will receive two separate PSU grants:
 - 35 percent of Equity Award — Total Shareholder Return (TSR)
 - 35 percent of Equity Award — Adjusted Compounded Earnings Per Share (EPS) growth
- You earn a right to your PSUs in three equal installments on January 1 of 2019, 2020 and 2021. Shares are awarded based on company performance and paid in 2021.
- Actual awards at the end of the Performance Period may range from 0 percent to 200 percent of target based on company performance.

A PSU gives you the right to receive one share of American Water stock after the end of the three-year performance period.

You earn a right to your PSUs in three equal annual installments (33.3 percent each) on January 1 of 2019, 2020 and 2021. However, your shares are not awarded to you until after the three-year performance period ends on January 1, 2021. The number of shares that are actually awarded depends on company performance against specific measures (see “PSUs Based on Total Shareholder Return (TSR)” and “PSUs Based on Earnings Per Share (EPS)” on pages 5 and 6). In early 2021, company performance will be measured and earned PSUs (if applicable) will be distributed within 70 calendar days of January 1, 2021.

During the performance period, you do not actually own the shares, which means you do not have voting rights and you cannot sell or transfer the units. If dividends are paid during the performance period, those dividends will accrue in a “notional” personal account until the end of the performance period. You will then be paid in cash for any accrued dividends shortly after the end of the performance period based on the number of PSUs earned.

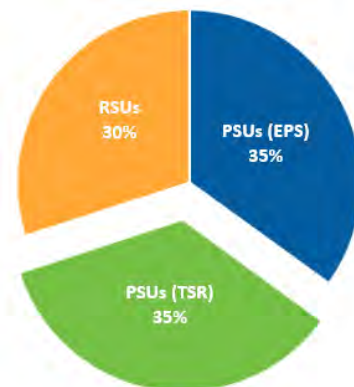
After the end of the three-year performance period, you can hold or sell your shares — the choice is yours. The shares never expire so there is no time limit associated with them. If you choose to sell the shares, you will receive the current market price at the time of sale.

Consult your tax advisor about your tax personal situation.

PSUs Based on Relative Total Shareholder Return (TSR)

35 percent of Equity Award

To determine the final award of shares underlying the PSUs based on Relative Total Shareholder Return (TSR) at the end of the three-year performance period, the company uses American Water's rank relative to the companies in the comparator group (see APPENDIX – Attachment B). TSR is calculated as the change in share price plus dividends paid over the three-year performance period divided by American Water's share price at the beginning of the period. The initial stock price and the ending stock price are determined using the average stock price for the twenty trading days that end on December 31, 2017 and December 31, 2020.



The company's TSR performance is assessed using a percentile ranking approach. The Compensation Committee has final approval on this award at the end of the three-year performance period. The payout factor is as follows:

AMERICAN WATER'S TSR RANKING RELATIVE TO COMPATOR GROUP TSR	PAYOUT FACTOR
██████████	██████████
██████████	██████████
██████████	██████████
██████████	██████████

Example: PSU TSR Vesting and Distribution

- Let's assume you receive 300 PSUs on the grant date (February 14, 2018):
 - The PSUs are earned in three installments: 33.3 percent each on January 1 of 2019, 2020 and 2021. They are 100 percent vested as of January 1, 2021.
 - At the end of the three-year performance period, American Water's TSR performance is ranked at the ██████████ relative to the comparator group, which results in a 130 percent payout or 390 shares.
 - American Water will withhold shares to cover the tax-withholding obligation when shares are awarded at the end of the three-year performance period.

TOTAL PSUs granted in 2018	Number of PSUs vested	Date Earned	TSR Percentile Ranking Relative to Comparator Group at end of three-year performance period	Total Shares awarded at end of three-year performance period
300	100	January 1, 2019	██████████	390 (300 x 130%)
	100	January 1, 2020		
	100	January 1, 2021		

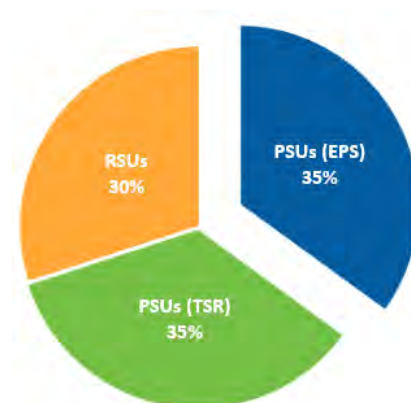
See APPENDIX – Attachment C for the tax treatment when the PSUs are released.

PSUs Based on Adjusted Compounded Earnings Per Share (EPS) growth

35 percent of Equity Award

To determine the final award of shares underlying the PSUs based on adjusted compounded EPS, the company assesses its performance against pre-determined adjusted compounded Earnings Per Share (EPS) Growth goals.

The Compensation Committee of the Board of Directors has final approval on this award at the end of the three-year performance period. The company's internal performance is assessed using the following award scale:



THREE-YEAR ADJUSTED COMPOUNDED EPS ANNUAL GROWTH RATE	PAYOUT RATE
■	■
■	■
■	■

Example: PSU Adjusted Compounded EPS Vesting and Distribution

Let's assume you receive 300 PSUs on the grant date (February 14, 2018):

- The PSUs are earned in three annual installments: 33.3 percent each on January 1 of 2019, 2020 and 2021. They are 100 percent vested as of January 1, 2021.
- At the end of the three-year performance period, American Water's adjusted compounded Earnings Per Share annual growth rate was ■ which results in a payout of 70%.

TOTAL PSUs granted in 2018	Number of PSUs vested	Date Earned	Adjusted Compounded EPS Growth at end of three-year performance period	Total Shares awarded at end of three-year performance period
300	100	January 1, 2019	EPS = ■	210 (300 x 70%)
	100	January 1, 2020		
	100	January 1, 2021		

Deferring Your Awarded Shares

You may elect to defer receiving all of your awarded shares until after the scheduled distribution date, provided you make the election by December 31, 2018. The deferral date must be at least five years from January 1, 2021. You may want to defer federal income taxes at the vesting date by making this election to assist you in managing your wealth. You may defer to supplement your retirement or other personal goals. Your Subsequent Deferral Election Form is located in APPENDIX – Attachment F at the end of this booklet. If you wish to defer, please complete the form and forward to Compensation in Voorhees. **You must make your deferral election by December 31, 2018.**

What happens to your LTPP if you leave American Water?

The chart below lays out the key termination and retirement provisions of the LTPP. As you can see, the reason for your termination, your age and American Water years of service affect the amount of equity you retain upon leaving the company.

Event	Restricted Stock Units	Performance Stock Units
[REDACTED] Involuntary / Voluntary Termination	Own vested shares	Earn units in proportional one-year increments based on years of service from grant – will settle at end of three-year performance period.
	Forfeit unvested units	Forfeit unvested units
[REDACTED] of service (Early Retirement)	Own vested shares	Earn units in proportional one-year increments based on years of service from grant – will settle at end of three-year performance period.
	Forfeit unvested units	Forfeit unvested units
[REDACTED] of service (Normal Retirement)	Own vested shares	Earn units in proportional one-year increments based on years of service from grant – will settle at end of three-year performance period.
	Forfeit unvested units	Forfeit unvested units
Death or Total Disability	Own vested shares	Earn units in proportional one-year increments based on years of service – will settle at end of three-year performance period.
	Forfeit unvested units	Forfeit unvested units

Change in Control

If a Change in Control occurs, as defined by the plan document, while you are an active employee, you

[REDACTED].

Restrictions

Before trading in the company's securities, you must review the Insider Trading and Prohibited Transactions Policy and the Personal Securities Trading and Preclearance Practice located on the company intranet under policies and practices. In addition, under the Insider Trading and Prohibited Transactions Policy, certain persons (Section 16 Officers and other restricted individuals) are subject to the affirmative obligation to "pre-clear" any proposed purchase or sale of company securities with the Chief SEC Counsel. You will receive notification from Legal if you are subject to the pre-clearance process. If you have any questions about the Insider Trading and Prohibited Transactions Policy and pre-clearance process, please contact [REDACTED]

For the company's executives (salary level [REDACTED]), all Equity Awards are subject to the company's executive [REDACTED] [REDACTED], in order to more closely align the interest of our plan participants with those of our stockholders. Under the program, our executive officers are required to [REDACTED] [REDACTED]. The [REDACTED] [REDACTED]

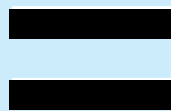
Salary Grade	Guideline
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

[REDACTED], beginning with the latter of the effective date of the policy (March 5, 2015) or the date the employee first became subject to the guidelines.

If you have questions about the Long Term Performance Plan, contact:



E*TRADE



1-800-838-0908 | www.etrade.com

**Long Term Performance Plan (LTPP)
Target Award Percentages by Salary Level**

Salary Level	LTPP %
[REDACTED]	[REDACTED]

**2018 Long Term Performance Plan (LTPP)
Comparator Group**
(as of February 14, 2018)



Taxation of Equity Awards

How RSUs are Taxed

You will not be responsible for any taxes when the RSUs are granted. However, you will owe ordinary income tax, payable upon vesting, on the full value of the shares (unless the RSUs are deferred — deferrals will have to pay Social Security and Medicare taxes at the time of vesting). American Water will withhold a portion of your vested shares to cover your Federal (including Social Security and Medicare), state, local and other tax liabilities. See your RSU Grant Agreement for details.

Once you sell the shares, you will owe capital gains tax for any additional share price appreciation between the market price you paid for the shares and the market price on the date of the sale.

How PSUs are Taxed

You will not be responsible for any taxes when the PSUs are granted. However, you will owe ordinary income tax on the full value of the shares at the end of the three-year performance period (unless the PSUs are deferred — deferrals will have to pay Social Security and Medicare taxes at the end of the three-year performance period). American Water will withhold a portion of your earned shares to cover the minimum required withholding for Federal (including Social Security and Medicare), state, local and other tax liabilities. See your [REDACTED] on the E*TRADE site (www.etrade.com) for details.

TAX EXAMPLE*

American Water will withhold shares to cover the tax-withholding obligation if you did not defer. For example, if you have 390 vested PSUs, we will calculate the taxes that must be withheld and deduct the number of shares to satisfy the tax withholding requirements. Therefore, you may have 253 shares remaining from your original 390 shares.

Net Earned Shares determined by subtracting taxes on the vested amount:

PSUs:	\$	30,420 (390 shares x \$78.00 share price)
Taxes:	–	10,686 (137 shares x \$78.00 share price)
Net:	\$	19,734 (or 253 shares at \$78.00 per share)

253 shares will be posted to your E*TRADE Account. Dividends are calculated based on the full number of shares vested and taxed at this time. Shares calculated using \$78.00 per share price for illustration purposes only.

If you decide to sell your shares and the AWK market price per share at the time of sale is \$95, you would receive \$24,035 (for 253 shares) from the sale of your shares – minus any taxes or applicable fees.

If you hold the shares received, you will owe capital gains tax for any additional share price appreciation between the market price on the date the shares are received and the market price on the date of a future sale.

This tax example also applies to how taxes are calculated on RSUs.

*Please note: Examples are provided for informational purposes only. Consult with your tax advisor to learn more about your tax situation.

GLOSSARY OF TERMS

TERM	DEFINITION
Board	The Board of Directors of American Water Works Company, Inc.
Common Stock	Units of ownership of a corporation.
Compensation Committee	The Executive Development and Compensation Committee of the Board appointed by the Board to administer the Plan.
Early Retirement	Termination of employment or service with the company (other than “for Cause”) after the participant has attained age [REDACTED] of employment or service with the company.
Equity	Awards that are linked to American Water’s share price.
Grant	The awarding of a specified number of Restricted Stock Units or Performance Stock Units.
Normal Retirement	Termination of employment or service with the company (other than “for Cause”) after the participant has attained [REDACTED] of employment or service with the company.
Performance period	The three-year period from January 1, 2018 through December 31, 2020.
Restricted Stock Units (RSU)	Restricted Stock Units (RSUs) are “notional” shares of company stock. At the end of the vesting period, RSUs will convert to actual shares of American Water common stock, which means their value will depend on the market value of the stock at the time.
Performance Stock Units (PSU)	Performance Stock Units (PSUs) are “notional” shares of company stock. At the end of the three-year performance period, PSUs will convert to actual shares of American Water common stock based company performance. Their value will depend on the market value of the stock at that time.
[REDACTED]	Your American Water Works Company, Inc. [REDACTED]
[REDACTED]	Your American Water Works Company, Inc. [REDACTED]
Market price	The price at which American Water shares trade on the stock market.
Total disability	You are considered to have a “total disability” as determined by the Social Security Administration.
Total Shareholder Return (TSR)	$TSR = \frac{\text{Dividend Adjusted Ending Stock Price} - \text{Dividend Adjusted Initial Stock Price}}{\text{Dividend Adjusted Initial Stock Price}}$
Vesting	Becoming entitled to all or a portion of an Equity Award.
Vesting period	<ul style="list-style-type: none"> • With respect to Restricted Stock Units (RSUs), the period of time that must elapse before RSUs will convert to shares of American Water common stock. • With respect to Performance Stock Units (PSUs), the period of time that must elapse before you have earned the right to the PSUs. The PSUs will not be converted into shares and distributed until the end of the three-year performance period (if earned based on performance).

2018 LONG TERM PERFORMANCE PLAN RESTRICTED STOCK UNIT GRANT SUBSEQUENT DEFERRAL ELECTION FORM

PART A. TIME OF DISTRIBUTION

I, _____, (the “Participant”) hereby irrevocably elect to have all of the Restricted Stock Units, plus corresponding dividend equivalents, (the “Deferred Units”) granted to me under the company’s 2018 Long Term Performance Plan (the “2018 LTPP”) and the American Water Works Company, Inc. _____ (the “Plan”) that would have been redeemed by American Water Works Company, Inc. on January 1, 2020 and January 1, 2021 (each, a “Redemption Date”), to instead be redeemed on _____, 20____ (the “Deferred Date”), which is a date that is _____ than the last Redemption Date.

NOTE: To make this deferral election, you must defer all of the Restricted Stock Units that would have vested on a Redemption Date except for those that would vest on the January 1, 2019 Redemption Date, plus corresponding dividend equivalents, and the election must be made _____ to the first Redemption Date to which this election applies, per Section 409A of the Internal Revenue Code.

PART B. ACKNOWLEDGMENT

I understand and expressly agree that (i) the Deferred Date for the Deferred Units shall be the date I specified in Part A above (which is a date that is _____ than the last Redemption Date), and (ii) I will not be entitled to receive distribution of the Deferred Units on an earlier date, except in the event the Change of Control Date (as defined in the Grant) occurs prior to the Deferred Date. I also understand and expressly agree that this deferral election is irrevocable, is being made _____ to the first Redemption Date subject to this election, and shall not take effect _____ the date on which I make this election. I further understand and agree that the terms and conditions of the Grant and the Plan are hereby incorporated into this form. Lastly, I understand and agree that this deferral election applies to 100% of the Restricted Stock Units, and corresponding dividend equivalents, that would have been redeemed on the January 1, 2020 and January 1, 2021 Redemption Dates under the Grant.

PARTICIPANT SIGNATURE:

PARTICIPANT

DATE

RECEIPT ACKNOWLEDGED:

BY

TITLE

DATE

Please return completed deferral election form to Voorhees Corporate Headquarters, Attn: Corporate Compensation; 1025 Laurel Oak Road, Voorhees, NJ 08043 by December 31, 2018.

APPENDIX – Attachment F

2018 LONG TERM PERFORMANCE PLAN PERFORMANCE STOCK UNIT GRANT SUBSEQUENT DEFERRAL ELECTION FORM

PART A. TIME OF DISTRIBUTION

I, _____, (the “Participant”) hereby irrevocably elect to have all of the Performance Stock Units, plus corresponding dividend equivalents, (the “Deferred Units”) that I earn under the company’s 2018 Long Term Performance Plan (the “2018 LTPP”) under my Performance Stock Unit Grants (collectively, the “Grants”) under the American Water Works Company, Inc. _____ (the “Plan”) that would have been distributed by American Water Works Company, Inc. to me as early as January 1, 2021 (the “Distribution Date”), instead be distributed to me on the deferred date designated below (the “Deferred Date”), which, per Internal Revenue Code Section 409A, must be _____ than the Distribution Date, and this election is _____ to the Distribution Date (to make this deferral election you must defer all of the Performance Stock Units you earn under the 2018 LTPP, plus corresponding dividend equivalents, meaning there is no partial deferral):

Number of Earned Performance Stock Units, and Dividend Equivalents, under the Grants to be Further Deferred (All Must Be Deferred)	Original Distribution Date (Election Must Be Made _____ to the Distribution Date)	Deferred Date (Must be a calendar year that is _____ than the Original Distribution Date)
100%	January 1, 2021	

PART B. ACKNOWLEDGMENT

I understand and expressly agree that (i) the Deferred Date for the Deferred Units shall be the date I specified in Part A above (which is a date that is _____ than the original Distribution Date), and (ii) I will not be entitled to receive distribution of the Deferred Units on an earlier date, except in the event the Change of Control Date (as defined in the Grants) occurs prior to the Deferred Date. I also understand and expressly agree that this deferral election is irrevocable, is being made _____ to the original Distribution Date, and shall not take effect _____ the date on which I make this election. I further understand and agree that the terms and conditions of the Grants and the Plan are hereby incorporated into this form. Lastly, I understand and agree that this deferral election applies to 100% of the Performance Stock Units, and corresponding dividend equivalents, that I earn under the 2018 LTPP pursuant to the Grants.

PARTICIPANT SIGNATURE:

PARTICIPANT DATE

RECEIPT ACKNOWLEDGED:

BY

TITLE DATE

Please return completed deferral election form to Voorhees Corporate Headquarters, Attn: Corporate Compensation; 1025 Laurel Oak Road, Voorhees, NJ 08043 by December 31, 2018.



AMERICAN WATER

1025 Laurel Oak Road
Voorhees, NJ 08043



AMERICAN WATER

my Value Plan

2017 EMPLOYEE STOCK PURCHASE PLAN (ESPP)

***This brochure constitutes part of a prospectus covering securities
that have been registered under the Securities Act of 1933.***

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The effective date of the Plan is August 5, 2017

FOR MORE INFORMATION

You can access the **Plan** document and this brochure, enroll and obtain account information online by logging in to your E*TRADE ESPP account or by calling E*TRADE at 1-800-838-0908, Monday through Friday, 8 AM to 9 PM ET. You can also obtain a copy of the **Plan** document by going to myValue Plan under mySource.

INTRODUCTION

American Water believes in sharing our success with those who make it possible—our employees. As we continue to enhance the employee experience and build upon our performance culture, we are proud to offer the American Water Works Company, Inc. and its Designated Subsidiaries 2017 Nonqualified Employee Stock Purchase Plan. The ESPP provides **eligible employees** with the chance to purchase common stock of American Water (AWK) at a 10% discount from the New York Stock Exchange (“NYSE”) price, through after-tax payroll deductions.

While the ESPP presents an excellent opportunity to invest in American Water, it is important to remember with any stock purchase there is always risk involved. So, carefully review all relevant materials and carefully weigh the risks and benefits before enrolling.

This brochure provides a broad overview of the American Water ESPP. Terms in bold text are further defined under Important Terms at the end of this brochure. For more detailed information on the ESPP, please refer to the **Plan** document and this brochure, each of which can be found at the E*TRADE website (www.etrade.com).

Enrollment Period (Election Date)			Purchase Period			
November 5	to	November 20		December 1	to	February 28
February 5	to	February 20		March 1	to	May 31
May 5	to	May 20		June 1	to	August 31
August 5	to	August 20		September 1	to	November 30

PLEASE NOTE: This brochure summarizes the material terms of the American Water Works Company, Inc. and its Designated Subsidiaries 2017 Nonqualified Employee Stock Purchase Plan. The ESPP does not constitute a guarantee of employment, and neither this brochure nor the **Plan** document should be construed as a contract with respect to employment or any other matter. American Water Works Company, Inc. (“American Water” or the “Company”) reserves the right to make changes in this brochure, as it deems appropriate, without prior notice. In the event of any conflict between the information in this brochure and the **Plan** documents, the **Plan** documents will govern.

ABOUT THE ESPP

As an **eligible employee**, you have a unique opportunity to purchase shares of American Water common stock, par value \$0.01 per share, at a discounted rate. Since participation is voluntary, you have the power to determine your individual level of investment.

WHO CAN PARTICIPATE?

You are an **eligible employee** if you are:

- A full- or part-time employee of an American Water subsidiary that has been designated to participate in the ESPP (*see Appendix A for a list of designated subsidiaries*);
- Receiving a paycheck (or direct deposit) in advance of the enrollment period end date (*refer to Enrollment Period chart on page 2*);
- An active employee on the payroll system of record on the **purchase date**;
- Not an “officer” of American Water (as designated by the Board of Directors of American Water (the “Board”)) as defined in Rule 16a-1(f) promulgated under the Securities Exchange Act of 1934 (the “Exchange Act”); and
- Not an owner of 5% or more of the total voting power of American Water.

HOW TO ENROLL

To participate in the ESPP, you need to visit the E*TRADE website at www.etrade.com/enroll. You can also enroll by phone call 1-800-838-0908 (Monday through Friday, 8 AM to 9 PM ET) to speak with an E*TRADE representative.

GETTING STARTED

If you already have an E*TRADE account through American Water, just go to the E*TRADE website and follow the enrollment instructions below. (**NOTE:** This does not apply to an E*TRADE account you have already set up through a former employer 401(k) or ESPP or an individual IRA.)

If you DO NOT have an E*TRADE account through American Water, you will need to:

- **Enroll in the ESPP** as described in the next column.

- **Activate your account.** You will receive an activation code from E*TRADE to activate your account. You may call E*TRADE customer service 1-800-838-0908, Monday through Friday, 8 AM to 9 PM ET to request your activation code or wait for E*TRADE to send an activation packet with instructions on how to activate your account. **If you do not activate your account, you will not be able to manage your account through E*TRADE.**

ENROLLING IN THE ESPP

From the ESPP Enrollment page, complete the following steps:

1. Enter your contribution percentage (between 1% and 10%).
2. Confirm your email address.
3. Review the ESPP **Plan** document and prospectus.
4. Enter your electronic signature (per instructions on website); then click the “Continue” button to go to the ESPP Enrollment Preview page.

After reviewing the ESPP Enrollment Preview page to confirm the information you entered is correct, click the “Submit” button to complete the process. **You must click the “Submit” button to save your enrollment information.**

NOTE: To begin contributing to your ESPP account, you must enroll between the 5th and the 20th day of the month prior to the first day of the **purchase period** in which you wish to join (e.g., sign up between November 5 and November 20 for a December 1 **purchase period**). After-tax payroll deductions will begin as soon as administratively possible after the beginning of the **purchase period**.

Once you have enrolled in the ESPP, go to www.etrade.com to access your E*TRADE ESPP account online for:

Updating your personal information (home address, etc.). Please note, **you are responsible for updating your personal information on E*TRADE site.** E*TRADE will not accept personal information updates from American Water.

- Overview of your E*TRADE accounts (**Accounts tab**):
 - Balances of ESPP and brokerage accounts
 - Online Help Center, with account information and general investment topics

- Enhanced portfolio pages (**Trading tab**):
 - Consolidated view of share values and status
 - Quick links to tools for trading and calculating
- Useful tools and resources (**Research tab**):
 - Advanced screening tools
 - S&P stock reports and updates from www.Briefing.com
 - Intelligent cash optimizer, advice, calculators and articles
- Other investment information (**Plan & Invest tab**):
 - Information on other investment choices such as exchange-traded funds and managed accounts
 - Planning tools for retirement, college savings and other life events
- ESPP information (**Stock Plan tab**):
 - Plan overview
 - Company information, with messages from American Water, **Plan** documents and news about American Water
 - Calculators, which can help you determine how much should be withheld for taxes or how many shares you should sell to reach your individual financial goals
 - Trading tools and transaction history

Payroll deductions will begin with the paycheck after you enroll as soon as administratively possible (provided you enroll between the 5th and the 20th day of the month prior to the start of the purchase period).

Your contribution rate will be the same for each payroll period within the **purchase period**. Participation is ongoing, meaning that your payroll deductions will continue unless you indicate otherwise. Changes to contributions must be made between the 5th and the 20th day of the month prior to the election date (the first day of the **purchase period**) and will take effect in your pay as soon as administratively possible (normally the 1st or 2nd pay of the **purchase period**).

Your contributions are American Water general assets during the **purchase period** and are not held in trust. No interest is credited to the amounts you contribute to the **Plan**. Please note that it is your responsibility to ensure that we are properly carrying out your instructions. You should regularly examine each pay statement, particularly after any change to your payroll deductions has occurred or you have issued any new instructions. Any discrepancies should be reported promptly to our payroll office by calling 866-777-8426, option 2.

Lump sum contributions are not permitted.

STOCK LISTING: Shares of American Water common stock are traded on the NYSE and daily trading information is published in major newspapers. The ticker symbol is “AWK.” You can also go to www.amwater.com and click the “Investor Relations” link for the current share price.

HOW THE ESPP WORKS

YOUR CONTRIBUTIONS

Once you enroll in the ESPP, you may elect to contribute from 1% to 10%—in one-percent increments—of your after-tax **eligible compensation** subject to the **maximum deduction amount** of \$25,000 per **Plan** year.

EXAMPLE: Eligible compensation would be calculated as follows:

- \$2,000 gross bi-weekly pay, less deductions
 - \$100 – 401(k) Savings Plan
 - \$50 – Flexible Spending Account
 - \$50 – Medical Insurance
- \$1,800 remaining compensation for ESPP deduction multiplied by 2% ESPP contribution equals \$36 bi-weekly payroll deduction.

This may be done by authorizing payroll deductions.

MANAGING YOUR E*TRADE ESPP ACCOUNT

Your contributions accumulate from the beginning of each **purchase period** until the **purchase date**, when the funds are used to purchase shares on your behalf. The shares of American Water stock are then deposited into your E*TRADE ESPP account. No interest will be payable with respect to amounts withheld or deposited under the **Plan**.

To make changes to your account, log in to **www.etrade.com** or call 1-800-838-0908, Monday through Friday, 8 AM to 9 PM ET. You may also elect to withdraw from the ESPP at any time prior to the **purchase date** (see *When Participation Ends on page 6*).

HOW STOCK IS PURCHASED

On the last trading date of each **purchase period**, your ESPP contributions for the three-month period are used to purchase American Water common shares. The price of these shares will be the lesser of:

- 90% of the **market value** of the shares on the first trading date of the **purchase period**, or
- 90% of the **market value** of the shares on the **purchase date**.

EXAMPLE: Let's assume

- The **market value** per share on the first trading date (December 1) is \$71.72; and
- The **market value** per share on the **purchase date** (February 28) is \$78.00.

In this example, your price per share will be \$64.55 (90% of \$71.72). The discount on the share price is 10%; however, your ordinary taxable income (i.e., the overall gain) is \$13.45 per share (or 17.2% based on the **market value** of the stock at the time the shares are purchased). Your income tax withholding at the time of purchase is based on the amount of taxable income recognized (see *How You Are Taxed on page 5*).

Your E*TRADE ESPP account will be credited with as many shares as your payroll deductions will allow. If your contributions will not buy a whole share, your account will be credited with a fractional share. Your contribution to the ESPP is limited to \$25,000 per calendar year, and your purchases cannot exceed 5,000 shares of stock in any **purchase period** (subject to adjustment by the Committee). If any of your payroll deductions are not used to purchase stock on a **purchase date** due to the limitation on the maximum number of shares that may be purchased by a participant, such amounts will be refunded to you.

Shares of common stock purchased by you under the ESPP will be represented by entries to your account in electronic, or book-entry, form. American Water does not currently issue physical certificates with respect to its common stock.

DIVIDENDS

When you set up your account, E*TRADE will automatically open a brokerage account for you. Dividends on shares purchased will be credited as cash to your E*TRADE brokerage account on the dividend payment date. The amount of interest you earn on the

dividends, if any, will be based on your brokerage account investment election.

SELLING YOUR STOCK

You are required to hold purchased shares for six months following the **purchase date**. This is called a **holding period**. Shares purchased under the ESPP cannot be transferred from your Employee Stock Purchase Plan Account until the required **holding period** for those shares is met. For example, if you purchase shares on February 28, 2018, those specific shares must be held until September 1, 2018 before they can be transferred or sold. This requirement is waived in the event of participant death (see *When Participation Ends on page 6*).

The ESPP is intended to encourage and promote long-term share ownership for all participants. However, you are not required to sell your shares after the **holding period** expires. Keep in mind that you will be responsible for commissions or fees associated with these transactions. For more information on commissions and fees, contact E*TRADE at 1-800-838-0908.

If you wish to sell your shares using another broker, you will need to first transfer those shares to your other brokerage account after the six-month **holding period**.

For a discussion of restrictions on the sale of shares, see "Questions – Are there any restrictions on my resale of stock obtained under the Plan?" on page 10.

HOW YOU ARE TAXED

The discount on the purchase price of shares is considered taxable as ordinary income for federal tax (including FICA) and, as required, state and local taxes at the time of purchase. Taxes required to be withheld will be deducted from your wages or other compensation and reflected on the Form W-2 issued by American Water.

Generally, gains or losses resulting from the sale of stock purchased under the ESPP are capital gains or losses and are also subject to applicable federal, state and local taxes. Each year, E*TRADE prepares and issues a consolidated Form 1099 for sales conducted through them. The consolidated Form 1099 includes a 1099-DIV for dividends, a 1099-INT for interest and a 1099-B for normal trades.

EXAMPLE: Using facts from *How Stock is Purchased*

Your ordinary taxable income (i.e., the overall gain) in this example is the difference between the **market value** of the stock on the **purchase date** and the actual price paid. This tax withholding will be reflected as soon as administratively possible in your pay following the **purchase date**.

Therefore:

- Based on the cost of a share in the above example (\$64.55, with a \$78.00 **market value** per share on **purchase date**), the \$13.45 per-share total discount will be subject to withholding through payroll for federal tax (including FICA) and, as required, state and local taxes.
- In this example, your cost basis for short- and long-term capital gain treatment when you sell the shares will be the **market value** of the shares on the **purchase date**, or \$78.00 per share.
- More information describing taxes and withholdings can be found in the **Plan** document and by logging in to the E*TRADE website. See “Stock Plan tab” and tax information.

The **Plan** is not intended to qualify as an employee stock purchase plan within the meaning of Section 423 of the Internal Revenue Code. The **Plan** also is not qualified under Section 401 of the Internal Revenue Code of 1986 and is not subject to the requirements of the Employee Retirement Income Security Act of 1974, also known as ERISA.

In order to comply with IRS Circular 230 Disclosure requirements, we inform you that any U.S. federal tax advice provided here is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Code or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein. We also inform you that any U.S. federal tax advice contained herein does not deal with a taxpayer’s particular circumstances and you should consult with your own tax advisers regarding the tax consequences to you of grants under the **Plan**.

Because tax laws are complex, subject to change, vary by jurisdiction and depend on a participant’s specific financial and tax situation, you should consult a qualified tax advisor regarding questions on the tax implications of your participation in the ESPP.

WHEN PARTICIPATION ENDS

If you wish, you may cancel or suspend your ESPP enrollment at any time and either:

- Withdraw ESPP payroll deductions that have not been used to purchase shares, or
- Maintain accumulated funds in your account for the purchase of shares at the end of the **purchase period**.

To cancel during a **purchase period**, you will need to make the election to cancel on the E*TRADE website and it will be effective as soon as administratively possible in the following month. The following is a summary of what happens when participation ends (voluntarily or involuntarily).

WHAT HAPPENS WHEN

IF YOU voluntarily discontinue participation. THEN...

- You may not reenter the **Plan** during that **purchase period**, but you will be eligible to participate in the next **purchase period** for which you make a timely election.
- You must contact E*TRADE to stop contributions for it to be effective in your pay as soon as administratively possible in the following month. You must also contact E*TRADE in order to receive a refund of accumulated funds in the following month.

IF YOU leave American Water due to termination or disability. THEN...

- No further payroll deductions or contributions will be permitted after the date of termination or disability.
- Contributions not yet used to purchase stock will be refunded to you.
- If American Water is unaware of a termination or determination of disability prior to the **purchase date**, the purchase will be completed.
- After your termination date, you will have 60 days from the end of the last **holding period** to take a distribution of shares, sell shares or transfer shares to a brokerage account from your ESPP account. If you take no action during that 60-day period, E*TRADE will automatically move your shares to your brokerage account with E*TRADE.

IF YOU leave American Water in the event of your death. THEN...

- The Company will use the funds that have accumulated in your E*TRADE ESPP account to purchase stock on your behalf, unless your executor, administrator or other personal representative specifies otherwise.
- No further payroll deductions or contributions to your E*TRADE ESPP account will be permitted after the date of your death.
- The six-month **holding period** will be deemed satisfied as of the date of your death and your shares with E*TRADE will be distributed to your executor, administrator or other personal representative.

Your participation in the ESPP will also be terminated if American Water elects to cancel the Plan or the ESPP is amended such that you are no longer eligible to participate.

For more details, please refer to the **Plan** document, which can be found by logging in to the E*TRADE website.

QUESTIONS

The following are answers to common questions about the American Water ESPP. Please read this section and the rest of this brochure carefully before you make any enrollment decisions.

If you have additional questions, please contact American Water's HR Services Center at 1-866-777-8426 (option 2) or E*TRADE at 1-800-838-0908.

If I already have an account with E*TRADE (former employer 401(k) or IRA), do I need to set up a new account or can I use the existing account for the ESPP as well?

If you already have an account with E*TRADE, you will still need to go through the process of enrolling in the ESPP (*see Enrolling in the ESPP on page 3*). Once you enroll, you will receive an activation packet with instructions on how to activate your account. After you have activated your account, you can link it with your existing E*TRADE account.

Can I purchase shares under the ESPP through a broker other than E*TRADE and still receive the 10% discount?

No. The only way to receive the discounted share price is to participate in the ESPP offered through E*TRADE.

Should I cancel my participation in the 401(k) Savings Plan if I elect to participate in the ESPP?

No. The ESPP is not considered a replacement for the 401(k) Savings Plan. 401(k) contributions are deducted pre-tax while ESPP deductions are taken after-tax. You can participate in both plans; however, you should evaluate the level of contributions to both plans to ensure you are not significantly reducing your take-home pay. Please consult with your financial advisor for further direction.

As part of the ESPP enrollment process, E*TRADE is requesting personal financial information. Can E*TRADE sell this information to other companies?

No. E*TRADE has agreed not to sell or otherwise provide information submitted to them to any third party. As the ESPP record-keeper, E*TRADE also has a legal obligation to comply with all applicable data privacy laws and regulations when handling any information provided to them by American Water and its employees.

If I am already enrolled, do I have to take any action to participate in the next purchase period?

No. Once you are enrolled for a **purchase period** you will automatically be enrolled in the next **purchase period**. If you do not wish to participate in the next **purchase period**, during the enrollment period for the **purchase period** in which you do not wish to participate, you will need to complete the online process to cease your participation.

In addition, during the enrollment period for the next **purchase period**, you may increase or decrease your percentage of payroll deductions online through E*TRADE. The new rate will become effective on the start date of the **purchase period** following your completion of the online process.

If I change or suspend my ESPP contribution percentage during the purchase period, when will I see the change reflected in my paycheck?

You can change your ESPP contribution percentage once during a three-month period, between the 5th and the 20th day of the month before the first day of the **purchase period**. You can suspend your ESPP contributions between the 5th and 20th day of any

month. The suspension will take effect in your pay as soon as administratively possible in the following month.

When do I need to notify E*TRADE if I want to stop participating in the ESPP and withdraw my ESPP contributions before the shares are purchased?

You can notify E*TRADE at any time to:

- Stop your contributions in your pay as soon as administratively possible; or
- Have your accumulated funds held in advance of the purchase date refunded as soon as administratively possible in the following month.

After that deadline, the contributions will be used to purchase the shares and the shares will be deposited in your E*TRADE ESPP account. You may not reenter the **Plan** during that **purchase period**, but you will be eligible to participate in the next **purchase period** for which you make a timely election.

Are there any penalties associated with early withdrawal of ESPP contributions?

No. If you request to withdraw your ESPP contributions before those funds have been used to purchase ESPP shares, there is no penalty. In addition, since these contributions are withheld on an after-tax basis, you will be refunded the full amount of your contributions without any additional tax impact.

What happens to the shares and the cash accumulated in my account if I terminate my employment with American Water?

If you terminate employment, any stock that you have already purchased is yours and remains yours. Any accumulated funds from the three-month **purchase period** that have not yet been used to buy shares will be returned to you through payroll (*see What Happens When on page 6*).

When do I have rights as a shareholder with respect to shares purchased under the Plan?

You generally will have rights as a shareholder for any shares purchased at the close of business on the **purchase date**; however, there are certain restrictions that apply to your ability to sell or transfer those shares. These restrictions are described under "Selling Your Stock" on page 5. Prior to the applicable **purchase date**, you have no rights or privileges as a shareholder with respect to any shares that may be purchased with your accumulated payroll deductions.

Will taxes for the discount amount be withheld at the time of the purchase?

There will be withholding taxes on the discount amount at the time of purchase, and taxes will be reflected on a Form W-2 issued by American Water. Income will be imputed and taxes will be withheld from your paycheck as soon as administratively possible in the month following the purchase. At the time of the purchase, only the discount is taxable. Additional gains are taxable when the shares are sold, and will be reflected on the 1099 forms issued by E*TRADE.

Does E*TRADE withhold taxes if I sell shares in the future?

No. E*TRADE will not withhold taxes from any ESPP share sales that you make. However, E*TRADE mails a consolidated Form 1099 to ESPP participants once a year for sales that have occurred throughout the year. This consolidated form includes a 1099-DIV for dividends, a 1099-INT for interest and a 1099-B for normal trades.

When I sell my ESPP shares, what cost basis will the Form 1099-B from E*TRADE report?

The cost basis reported by E*TRADE on the Form 1099-B may need to be adjusted in filing your tax return for income imputed to you as wages by the Company when you purchased shares at a discount.

The information on your Form 1099-B complies with IRS reporting requirements for tracking and reporting cost basis for shares of stock sold. However, to determine if you as a taxpayer may need to adjust your cost basis in filing your return, we advise that you follow the instructions below:

- Log on to your E*TRADE account www.etrade.com
- Download Form 1099-B from E*TRADE Tax Center
- Under "Stock Plan" (AWK), download a table with the Adjusted Cost Basis and Adjusted Gain/Loss total for each transaction you made, which can be accessed using the following steps:
 - Select "Quick Links" > Select "Gains & Losses"
 - Select "Download" > Select "Download Expanded"
 - Compare the total for transactions within a given tax year to your applicable E*TRADE 1099-B.

Please provide an example where I might need to adjust the cost basis reported to me on my Form 1099-B.

The ESPP **Plan** is a non-qualified plan, so while you purchased shares at a 10% discount, the discount is "imputed" as income and taxed as wages in the year the shares were purchased at a discount. Your W-2 from American Water for the year the shares were purchased reflects the **imputed income** related to buying the shares at a discount and the resulting tax obligations.

The cost basis that E*TRADE will carry and report to you on Form 1099-B in the year you sell the shares is the discounted purchase price used to purchase shares. In this example, the amount of **imputed income** you recognized in your W-2 may not be included in the cost basis reported by E*TRADE. Thus, if you do not adjust your cost basis, you might report the incorrect gain or loss on the sale of those shares.

If I leave American Water, do I have to sell my shares?

No. You own any shares you purchase through the ESPP and you will not be required to sell any American Water shares purchased through the ESPP if you leave the Company. After your termination date, you will have 60 days from the end of the last **holding period** to take a distribution of shares, sell shares or transfer shares to a brokerage account from your ESPP account. If you take no action during that 60-day period, E*TRADE will automatically move your shares to your brokerage account with E*TRADE. After leaving American Water, you will be required to pay any customary/standard fees associated with the maintenance and administration of your E*TRADE brokerage account. You can receive more information about this from E*TRADE at 1-800-838-0908.

Who administers the ESPP Plan?

The **Plan** is administered by the Executive Development and Compensation Committee (the "Committee"), which is a committee that is appointed by the Board. Currently, there are three members on the Committee. Committee members serve until their resignation or removal by the Board.

As the **Plan** administrator, the Committee has discretionary authority and power to administer the **Plan** and to make, adopt, construe and enforce rules and regulations, subject to the provisions of the **Plan**. Interpretations and decisions of the Committee with respect to the **Plan** are final and conclusive.

Am I eligible to enroll in the Plan if I have material non-public information about American Water?

If during the enrollment period for a **purchase period** you are aware of material non-public information about the Company or you are subject to a blackout relating to transactions in our common stock, you will not be able to enroll in the **Plan** for such **purchase period** and you must wait until the next applicable enrollment period in which you are no longer subject to these restrictions.

What happens if there are not enough shares under the Plan to cover purchase rights on a purchase date?

If the total number of shares remaining available for issuance under the **Plan** is less than the total number of shares subject to accumulated payroll deductions on a **purchase date**, the Committee will make a pro-rata allocation of the available shares in a uniform and nondiscriminatory manner, and your excess payroll deductions will be refunded to you.

Is the Company required to repurchase my shares?

No. We are under no obligation to repurchase any shares of stock you purchase under the **Plan**.

Are my rights under the ESPP Plan transferable?

Your rights under the **Plan** are not transferable or assignable.

What happens if American Water has a merger, consolidation, liquidation or dissolution?

In the event we have a merger or consolidation in which we are not the surviving corporation, or we are dissolved or liquidated, the **Plan**, as well as any offering under the **Plan**, will terminate upon the effective date of such merger, consolidation, dissolution or liquidation, unless the Board determines otherwise, and the balance of any amounts deducted from your pay that have not been used to purchase stock will be returned to you.

The **Plan** will continue in accordance with its terms if we are the surviving corporation in any merger or consolidation.

How many shares can be issued under the Plan?

The **Plan** provides that 2,000,000 shares of our common stock may be issued under the **Plan**, subject to adjustment for certain changes in our capitalization. Shares of stock purchased under the **Plan** may be

purchased on the open market, directly from the Company or from other sources.

May the Plan be amended?

Generally, the Board may amend the **Plan** in any respect at any time, subject to shareholder approval with respect to any amendment that, under law, regulation or stock exchange rule, requires shareholder approval.

When does the Plan terminate?

Unless sooner terminated by the Board, the **Plan** will terminate upon the earlier of (i) August 5, 2027, or (ii) the date on which all shares available for issuance under the **Plan** have been issued. No further purchases will be made under the **Plan** after the **Plan** terminates.

Are there any restrictions on my resale of stock obtained under the Plan?

We have filed a Form S-8 Registration Statement (the "Registration Statement") with the Securities and Exchange Commission (the "SEC") covering the offer and sale of shares of our common stock to persons who receive shares of our common stock under the **Plan**. This means that registered shares will be issued, which (if you are not an "affiliate" of American Water, as discussed below) you can sell those shares, subject to the **holding period** and compliance with American Water's insider trading, stock ownership, stock retention and similar policies and practices.

If for any reason your purchase or the transfer of our common stock in connection with your purchase would not meet applicable legal requirements, the Committee may prevent the issue or transfer of such shares of stock until all applicable legal requirements have been complied with to the Committee's satisfaction.

Moreover, in addition to the **holding period**, if you are an "affiliate" of American Water, you will be subject to limitations on the reoffer or resale of shares of our common stock issued under the **Plan**. You are an affiliate if you are deemed to control American Water. "Control" for this purpose means the possession, direct or indirect, of the power to direct or cause the direction of the management and policies of American Water. Typically, affiliates include all directors and executive officers of a company. Affiliates may not offer or sell shares of our common stock, unless such offers and sales are made in connection with an effective registration statement under the Securities Act of 1933 (the "Securities Act") or an exemption from the Securities Act. Affiliates generally

may sell shares of our common stock without registration if the sale satisfies the conditions of Rule 144 under the Securities Act.

American Water has adopted, and may from time to time adopt, policies, practices, guidelines and other requirements that may limit or restrict your ability to enter into transactions in American Water securities, including the resale of common stock that you may purchase under the **Plan**. All such resales must be in compliance with (or not violate) the applicable terms, conditions and limitations of these policies, practices, guidelines and other requirements. You should consult the specific policy document, or American Water's Chief SEC Counsel, for further information.

Where can I find additional information about American Water and the Plan?

At your request, which can be made electronically, orally or in writing, we will provide to you, without charge, additional documents concerning American Water and the **Plan**. Such documents include:

- Our most recent annual report and any other reports, proxy statements and other stockholder communications that the SEC requires us to distribute to you;
- An additional copy of this brochure, any subsequent amendments and any other document constituting part of a "prospectus" for purposes of the Securities Act; and
- Documents described below that are "incorporated by reference" in this brochure (except that exhibits to such documents will not be provided without charge unless such exhibits are specifically incorporated by reference into such documents).

The SEC allows us to "incorporate by reference" into this brochure the information we file with it, which means that we can disclose important information to you by referring you to the location of that information. The information incorporated by reference is considered to be a part of this brochure, and the information we file with the SEC after the date of this brochure will automatically update, modify and, where applicable, supersede this information. We incorporate by reference the documents listed below:

1. Our Annual Report on Form 10-K for the fiscal year ended December 31, 2016.

2. Our Quarterly Report on Form 10-Q for the quarterly periods ended March 31, 2017 and June 30, 2017.
3. Our Current Reports on Form 8-K, filed on May 12, 2017 and July 26, 2017.
4. The description of our shares of common stock, par value \$0.01 per share, contained in our Registration Statement on Form 8-A that we filed with the SEC on April 22, 2008 to register those securities under the Exchange Act.

We also incorporate by reference into this brochure all documents filed by us pursuant to Sections 13(a), 13(c), 14 or 15(d) of the Exchange Act (other than, in each case, documents or information deemed to be furnished and not filed in accordance with SEC rules) until we file a post-effective amendment to the Registration Statement, which indicates that all securities offered by this brochure have been sold or deregisters all unsold securities remaining.

Any statement contained in this brochure, in an amendment to this brochure or in another document incorporated or deemed to be incorporated by reference in this brochure will be deemed to be modified or superseded for purposes of this brochure to the extent that a statement contained in this brochure or in any subsequent amendment to this brochure or in any other

document that also is or is deemed to be incorporated by reference herein modifies or supersedes such statement. Any statement so modified or superseded will not be deemed, except as so modified or superseded, to constitute a part of this brochure.

To whom should I direct a request for copies of these documents or for further information concerning the Plan or the Committee?

You may call (856) 346-8200 or direct your written requests to the following address:

American Water Works Company, Inc.
Attn: Sr. Vice President Human Resources
1025 Laurel Oak Road, Voorhees, NJ 08043

This brochure is intended to provide a summary of the Plan, and in the event of any conflict between the terms of the Plan and this brochure, the terms of the Plan will govern.

You should rely only on the information provided by or incorporated by reference in this brochure or any supplement. We have authorized no one to provide you with different information. We are not making an offer of these securities in any state where the offer is not permitted.

IMPORTANT TERMS

Eligible Compensation

Includes your base wages, excluding overtime pay, commissions, bonuses, premium pay, shift differential pay, any compensation reductions made in connection with plans described in sections 401(k), 125 or 132(f)(4) of the Internal Revenue Code of 1986 (as amended) and any other extraordinary remuneration, as determined by the committee appointed by the Board to administer the **Plan**.

Eligible Employee

A full or part-time employee who works for American Water Works Company, Inc. or a designated subsidiary (*see Appendix A for a list of designated subsidiaries*), is receiving a paycheck (or direct deposit) and is an active employee on the payroll system of record on the **purchase date**. An employee who is an “officer” of American Water (as designated by the Board from time to time) as defined in Rule 16a-1(f) promulgated under the Exchange Act is not an eligible employee. If you own stock possessing five percent or more of the total combined voting power or value of all classes of stock of American Water, you are also not eligible to participate in the **Plan**.

E*TRADE

The record-keeper of the American Water ESPP. You can access your account 24 hours a day, seven days a week through the E*TRADE website at www.etrade.com, or by phone, Monday through Friday, 8 AM to 9 PM ET, at 1-800-838-0908.

Holding Period

A minimum period during which shares purchased through the ESPP must be held (i.e., not sold). Shares purchased at the end of each **purchase period** are subject to a holding period of six months after the **purchase date**. In the event of a participant’s death, the holding period will be deemed satisfied as of the participant’s date of death.

Imputed Income

The value of a service or benefit provided by employers to employees, which must be treated as income. Unless specifically exempt, imputed income is taxable. Since it is calculated for employment-related services, employers need to include it in Form W-2 to accurately reflect taxable income. The imputed income on stock purchased under the ESPP is equal to the difference between the **market value** of company stock on the **purchase date** and the purchase price.

Market Value

The last price for the stock as reported on the NYSE for the date of reference; or, if no price is reported on this date, the last reported price on the day immediately preceding the date of reference.

Maximum Deduction Amount

The lesser of (1) 10% of each payment of **eligible compensation** paid to, or on behalf of, a participant during the **purchase period**; or (2) \$25,000 per **Plan** year.

Plan (also referred to as the “ESPP”)

The American Water Works Company, Inc. and its Designated Subsidiaries 2017 Nonqualified Employee Stock Purchase Plan.

Purchase Date

Last trade date (i.e., business day) of each **purchase period**, when your accumulated payroll deductions are used to buy American Water common stock.

Purchase Period

Each three-month period, during which a participant’s stock purchase is funded through payroll deduction accumulations. The initial purchase period under the **Plan** will begin on September 1, 2017.

APPENDIX A

ESPP DESIGNATED SUBSIDIARIES

American Water Enterprises, Inc.
American Water Resources, LLC
American Water Services CDM, Inc.
American Water Operations & Maintenance, Inc.
American Water Works Company, Inc.
American Water Works Service Company, Inc.
California-American Water Company
Environmental Management Corporation
Hawaii-American Water Company
Illinois-American Water Company
Indiana-American Water Company, Inc.
Iowa-American Water Company
Kentucky-American Water Company
Maryland-American Water Company
Michigan-American Water Company
Missouri-American Water Company
New Jersey-American Water Company, Inc.
New York American Water Company, Inc.
Pennsylvania-American Water Company
Tennessee-American Water Company
Virginia-American Water Company
West Virginia-American Water Company

Please refer to the Employee Stock Purchase Plan page of mySource under myValue Plan and myPay for the current version of the ESPP Designated Subsidiaries list or click control and the following link: [ESPP Subsidiaries List](#)



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(13) Regarding benefits provided by the utility to employees, the following:

- (A) A list of the categories of benefits.**
- (B) The associated cost of each category.**
- (C) The amount charged to operation and maintenance expense during the test year with respect to each category.**
- (D) The amount of payroll benefits capitalized during the test year with respect to each category.**

Item #21

Benefits Provided to Employees

Please refer to Exhibit OPER, Schedule OM5, INAWC 2018 Rate Case - Labor and Related_Workpaper on the Link in tab cells D116 through H142 for the base year employee benefits expense and capitalization amounts (accounts labeled "Cap Credits").



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(14) The utility's pension expense for the test year and an identification of any unfunded amounts.

Item #22

Pension Expense for Test Year

Please refer to Exhibit OPER, Schedule OM 6, INAWC 2018 Rate Case - Pension Excel file on the Exhibit tab for the total Company base year pension expense in cell C18 and the total Company pro forma pension expense in cell C29.

Funding of the company's pension is at or above the minimum contributions under ERISA.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(15) The latest pension actuarial study used by the utility for determining pension accrual.

Item #23

Latest Pension Actuarial Study

NOTICE REGARDING TOWERS WATSON ACTUARIAL INFORMATION

This document was prepared for American Water Works Company, Inc. (American Water) and is being made available by American Water to regulatory commissions in connection with rate case proceedings.

By viewing, downloading, printing or otherwise having access to this information, Recipient agrees that it has read and understands the following:

1. Towers Watson Pennsylvania represents and is responsible to its client, American Water with respect to all matters relating to this information.
2. Recipient is responsible for its own due diligence with respect to all matters relating to this information.
3. The information was prepared for American Water's internal use and assumes a high level of knowledge relative to the operations of American Water and the external factors affecting American Water's business. We would not expect a third party to have such knowledge.

By viewing, downloading, printing or otherwise having access to this information, Recipient is **DEEMED TO HAVE AGREED** to the following conditions:

- Recipient recognizes that Towers Watson's consulting staff is available, with the American Water's prior consent and at American Water's expense, to answer any questions concerning this information; and
- The Recipient agrees that the information was not prepared for third-party distribution and agrees that, by accessing the information (including any information that may be subsequently provided to the Recipient by or on behalf of Towers Watson), the Recipient will neither reference nor distribute the information to any other party (including, but not limited to a parent, subsidiary, or affiliate entity), will not use the information for any purpose other than that for which it is being made available to the Recipient, will only share the information with its employees with a need to know the information for the purpose of conducting its present assignment, and will place no reliance on the information contained therein, or related thereto, that would result in the creation of any duty or liability by Towers Watson to the Recipient; and
- In the event that the Recipient is required by order of a court of competent jurisdiction, administrative agency or governmental body, or by any law, rule, regulation, subpoena, or any other administrative or legal process to disclose the information, the Recipient may disclose the information without liability hereunder, provided that the Recipient gives Towers Watson prompt notice of any such requirement and, at our discretion, either (1) cooperates with us, at our expense, to prohibit such disclosure, or (2) uses all reasonable efforts to get confidential treatment of the information under a protective order or other appropriate mechanism.

American Water Works Company, Inc.

The Pension Plan for Employees of American Water
Works Company, Inc. and Its Designated Subsidiaries

Actuarial Valuation Report

Employer Contributions for Plan Year
Beginning July 1, 2017

Benefit Cost for Fiscal Year Beginning
January 1, 2018 under US GAAP

May 2018

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Purposes of valuation

American Water Works (the Company) retained Towers Watson Delaware Inc., a subsidiary of Willis Towers Watson PLC (Willis Towers Watson), to perform an actuarial valuation of the Pension Plan for Employees of American Water Works Company, Inc. and Its Designated Subsidiaries (the Plan) for the purpose of determining the following:

1. The minimum required contribution in accordance with ERISA and the Internal Revenue Code (IRC) for the plan year beginning July 1, 2017.
2. The estimated maximum tax-deductible contribution for the tax year in which the 2017 plan year ends in accordance with ERISA as allowed by the IRC. The maximum tax-deductible contribution should be finalized in consultation with the Company's tax advisor.
3. Plan accounting information in accordance with FASB Accounting Standards Codification Topic 960 (ASC 960).
4. An assessment of ERISA §4010 reporting requirements for the plan for 2017.
5. Determination of the Funding Target Attainment Percentage (FTAP) under IRC §430(d)(2), as reported in the Annual Funding Notice required under ERISA §101(f).
6. The value of benefit obligations as of January 1, 2018 and American Water Works's pension cost for fiscal year ending December 31, 2018 in accordance with FASB Accounting Standards Codification Topic 715 (ASC 715-30). All ASC 715-30 results shown in this report were prepared before the application of purchase accounting due to the sale of American Water to RWE.

Limitations

This valuation has been conducted for the purposes described above and may not be suitable for any other purpose. In particular, please note the following:

1. This report is not intended to constitute a certification of the Adjusted Funding Target Attainment Percentage (AFTAP) under IRC§436 for any plan year.
2. This report does not determine the plan's liquidity shortfall requirements (if any) under IRC §430(j)(4). If applicable, we will determine such requirements separately as requested by the Company.

3. This report does not determine liabilities on a plan termination basis, for which a separate extensive analysis would be required. No funded status measure included in this report is intended to assess, and none may be appropriate for assessing, the sufficiency of plan assets to cover the estimated cost of settling the plan's benefit obligations, as all such measures differ in some way from plan termination obligations. For example, measures shown in this report may reflect smoothed assets or interest rates, rather than current values, in accordance with funding and accounting rules. In addition, funded status measures shown in this report do not reflect the current costs of settling the plan obligations by offering immediate lump sum payments to participants and/or purchasing annuity contracts for the remaining participants (e.g., insurer profit, insurer pricing of contingent benefits and/or provision for anti-selection in the choice of a lump sum vs. an annuity).
4. The cost method for the minimum required contribution is established under IRC §430 and may not in all circumstances produce adequate assets to pay benefits under all optional forms of payment available under the plan when benefit payments are due.
5. The comparison of the plan's funding target to its actuarial value of assets (the funding shortfall (surplus) shown in Section 1) is used in determining required contributions for the coming year, and a contribution made on the valuation date equal to the shortfall would be considered to "fully fund" the plan for benefits accrued as of the valuation date under the funding rules, and thus is useful for assessing the need for and amount of future contributions. However, the funding shortfall (surplus) cannot be relied upon to determine either the need for or the amount of future contributions. The funding shortfall (surplus) is based on the interest rates elected to be used for funding purposes, which may be smoothed rates not reflecting current market conditions and will in any event change over time. It is also based on the actuarial value of assets, so if an asset smoothing method is used, it would be different than if based on market value of assets. In addition, asset gains and losses, demographic experience different from assumed, and future benefit accruals (if any) will all affect the need for and amount of future contributions.
6. There may be certain events that occurred since the valuation date that are not reflected in this valuation. See Subsequent Events (under the "Basis for valuation" portion of Section 1 below) for more information.
7. This valuation reflects our understanding of the relevant provisions of the Pension Protection Act of 2006 (PPA); the Worker, Retiree and Employer Recovery Act of 2008 (WRERA); the Preservation of Access to Care for Medicare Beneficiaries and Pension Relief Act of 2010 (PRA); the Moving Ahead for Progress in the 21st Century Act (MAP-21); the Highway and Transportation Funding Act of 2014 (HATFA); and the Bipartisan Budget Act of 2015. The IRS has yet to issue final guidance with respect to certain aspects of these laws. It is possible that future guidance may conflict with our understanding of these laws based on currently available guidance and could therefore affect results shown in this report.

Section 1: Summary of results

Summary of valuation results

All monetary amounts shown in US Dollars

Plan Year Beginning	07/01/2017	07/01/2016
Funding		
Market value of assets with discounted receivable contributions	1,545,907,324	1,453,612,567
Actuarial value of assets	1,530,525,486	1,497,325,760
Funding balances	167,794,371	153,306,872
Funding target	1,342,361,074	1,263,947,912
Target normal cost	35,339,990	35,222,071
Funding shortfall (surplus)	(20,370,041)	(80,070,976)
Funding target attainment percentage (FTAP)	101.51%	106.33%
Minimum required contribution		
Prior to application of funding balances	14,969,949	0
Net of available funding balances	0	0
Effective interest rate	5.90%	6.10%
U.S. GAAP Accounting (ASC 715) as of Measurement Date	01/01/2018	01/01/2017
Projected benefit obligation (PBO)	1,964,872,656	1,808,130,426
Fair value of assets (without receivable contributions)	1,621,466,077	1,427,218,512
Funded status	(343,406,579)	(380,911,914)
Pension cost (excluding effects of settlements, curtailments and termination benefits) for fiscal year	41,313,611	55,634,109
Immediate recognition of benefit cost/(income) due to special events	0	0
Total benefit cost/(income)	41,313,611	55,634,109
Discount rate	3.75%	4.28%
Participants as of Census Date	07/01/2017	07/01/2016
Active employees	2,681	2,902
Participants with deferred benefits	1,036	1,017
Participants receiving benefits	3,352	3,179
Total	7,069	7,098
Plan Accounting (ASC 960)	07/01/2017	07/01/2016
Present value of accumulated benefits	1,371,818,579	1,254,566,460
Market value of assets with receivable contributions	1,546,151,062	1,454,213,751
Plan accounting discount rate	5.95%	6.49%

Minimum required contribution and funding policy

All monetary amounts shown in US Dollars

Plan Year Beginning	07/01/2017	07/01/2016
Minimum Required Contribution (MRC)		
Prior to application of funding balances	14,969,949	0
Net of available funding balances	0	0

The plan sponsor's funding policy generally has been to make contributions sufficient to maintain an 80% funded position, but not less than the minimum required contribution nor more than the maximum deductible contribution for the plan year. We understand the plan sponsor may deviate from this policy based on cash, tax, or other considerations.

The minimum required contribution includes a contribution to cover the benefits expected to accrue in the coming year (if any) plus any expenses expected to be paid from the trust in the coming year (target normal cost), as well as a 7-year amortization (with a somewhat longer amortization period for shortfall amortization bases established in any year for which funding relief was elected) of any funding shortfall (amortization installments). (See Section 2.4 for a break-down of the minimum required contribution into target normal cost and amortization installments.) Thus, assuming that all actuarial assumptions are realized and do not change and the plan sponsor contributes the minimum required contribution each year (target normal cost plus amortization installments), the plan would generally be expected to be fully funded in 7 years, and the minimum required contribution would be expected to drop to target normal cost. During the 7 year period, there will be some variability in minimum required contributions due to amortization installments from prior years dropping out as the 7-year amortization period ends (and for deferred asset gains or losses becoming reflected in assets if an asset smoothing method is used for the actuarial value of assets). In reality, gains and losses will occur, and the plan sponsor may fail to contribute the minimum required contribution (or may contribute more than the minimum required contribution in accordance with the funding policy described above), which may cause the plan to take more or less than 7 years to become fully funded. Note that being fully funded under the funding rules is not the same as being fully funded on a plan termination basis, as different assumptions apply (e.g., the cost of annuity contracts or lump sums to participants) on plan termination.

Target normal cost for individual participants accruing benefits will grow from year to year as participants age (and as their salaries increase, if benefit accruals are pay related), but the changes in total target normal cost will depend on the numbers of participants earning benefits and their ages. Because the plan is closed, target normal cost may grow for several years as participants age but then begin to decline as the number of participants declines. Of course, changes in discount rates and other assumptions in future years will also influence the pattern of future required contributions.

The minimum required contribution for the 2017 plan year must be satisfied by March 15, 2019. This requirement may be satisfied through contributions and/or an election to apply the available funding balances. No quarterly installments are required. The minimum required contribution is determined assuming it is paid as of the valuation date for the plan year. Contributions made on a date other than the valuation date must be adjusted for interest at the plan's effective interest rate.

Because the plan does not have a funding shortfall, no quarterly contributions will be required for the 2018 plan year based on this year's valuation results.

Change in minimum funding requirement and funding shortfall (funding surplus)

The minimum funding requirement increased from \$0 for the 2016 plan year to \$14,969,949 for the 2017 plan year, and the funding surplus decreased from \$80,070,976 on July 1, 2016 to \$20,370,041 on July 1, 2017.

Funding ratios

The Pension Protection Act of 2006 (PPA) defines several Funding Ratios. All of these ratios are based on a ratio of plan assets to plan liabilities, but the assets and liabilities are defined differently for different purposes. Depending on the purpose, the assets may be market value or, if different, a smoothed actuarial value of assets, and may be reduced by the prefunding balance or all funding balances. The liabilities may be based on the funding target, funding target disregarding at-risk assumptions, or the funding target calculated using at-risk assumptions (see the At-Risk status section below), and may or may not reflect stabilized interest rates.

Following are the key funding ratios and their implications for the 2017 or 2018 plan years. See Appendix C for details on how each ratio is calculated.

July 1, 2016 Funding ratios

Ratio Test Implications	Threshold	Ratio Value
1 Funding balances can be used to satisfy the 2017 Minimum Required Contribution (MRC) if threshold met	80%	106.33%
2 Quarterly contribution exemption applies in 2017 if threshold met	100%	106.33%
3 Plan is not at-risk for 2017 if the threshold for either the Prong 1 or Prong 2 test is met		
- Prong 1 Test	80%	106.33%
- Prong 2 Test	70%	N/A

July 1, 2017 Funding ratios

Ratio Test Implications	Threshold	Ratio Value
1 Funding balances can be used to satisfy the 2018 MRC if threshold met	80%	101.51%
2 Quarterly contribution exemption applies in 2018 if threshold met	100%	101.51%
3 Plan is not at-risk for 2018 if the threshold for either the Prong 1 or Prong 2 test is met		
- Prong 1 Test	80%	101.51%
- Prong 2 Test	70%	N/A
4 PBGC 4010 filing may be required in 2018 if threshold is not met by every plan in the controlled group	80%	82.15%
5 Plan is exempt from creating a new Shortfall Amortization Base (SAB) for 2017 when prefunding balance <u>is</u> applied to the 2017 MRC if threshold met	100%	101.51%
6 Plan is exempt from creating a new SAB for 2017 when prefunding balance <u>is not</u> applied to the 2017 MRC if threshold met	100%	114.01%
7 Previously established SABs are eliminated for 2017 if threshold met	100%	101.51%

Benefit limitations

The Adjusted Funding Target Attainment Percentage (AFTAP) for the plan year beginning July 1, 2017 is 114.01%. This AFTAP may be changed by subsequent events.

Under the PPA, a plan may become subject to various benefit limitations if its AFTAP falls below certain thresholds.

If the AFTAP is below 60% (100% if the plan sponsor is in bankruptcy, calculated ignoring stabilized interest rates), plans are prohibited from paying lump sums or other accelerated forms of distribution. If the AFTAP is at least 60% but less than 80%, the amounts that can be paid are limited. In addition, lump sums to the 25 highest paid employees may be restricted if a plan's AFTAP is below 110%. These limitations do not apply to mandatory lump sum cash-outs of \$5,000 or less. In addition, plans that were completely frozen before September 2005 are exempt from the restrictions on lump sums and other accelerated forms of distribution.

If the AFTAP is below 60%, benefit accruals must cease, amendments to improve benefits cannot take effect, and plant shutdown benefits and other Unpredictable Contingent Event Benefits (UCEBs) cannot be paid without being fully paid for. In addition, if the AFTAP would be below 80% reflecting a proposed amendment, the plan amendment cannot take effect unless actions are taken to increase plan assets.

To avoid these benefit limitations, a plan sponsor may take a variety of steps, including reducing the funding balances, contributing additional amounts to the plan for the prior plan year, contributing special "designated IRC §436 contributions" for the current plan year, or providing security outside the plan. Not all of these approaches are available for all of the restrictions discussed above. For example, restrictions on accelerated distributions cannot be avoided by making designated IRC §436 contributions.

Note that this report is not intended to constitute a certification of the AFTAP under IRC §436 for any plan year. The AFTAP for the plan year has been previously certified on March 29, 2018.

PBGC reporting requirements

Certain financial and actuarial information (i.e., a “4010 filing”) must be provided to the PBGC if the PBGC Funding Target Attainment Percentage (PBGC FTAP) is less than 80% for any plan in the contributing sponsor’s controlled group. However, this reporting requirement may be waived for controlled groups with no more than \$15 million in aggregate funding shortfall (PBGC 4010 FS), or with fewer than 500 participants in all defined benefit plans. Note that interest rate stabilization does not apply for purposes of determining the PBGC FTAP or the PBGC 4010 FS.

The 2017 PBGC FTAP is 82.15%. However, the Company will need to determine whether other plans within its controlled group have PBGC FTAPs below 80% to determine whether a 4010 filing may be required for 2017.

At-Risk status for determining minimum required contributions

The plan is not in at-risk status, as defined in the PPA, for the 2017 plan year, because the plan’s FTAP for the 2016 plan year was at least 80%, and/or the plan’s FTAP measured using “at-risk assumptions” was at least 70%.

The plan will not be in at-risk status, as defined in the PPA, for the 2018 plan year, because the plan’s FTAP for the 2017 plan year is at least 80%, and/or the plan’s FTAP measured using “at-risk assumptions” is at least 70%.

When a plan is in at-risk status as defined in the PPA:

- The plan is subject to potentially higher minimum contribution requirements. The funding target and target normal cost for purposes of determining the minimum required contribution must be measured reflecting certain mandated assumptions (“at-risk assumptions”). Specifically, participants eligible to retire within the next 11 years must be assumed to retire immediately when first eligible (but not before the end of the current year, except in accordance with the regular valuation assumptions), and all participants must be assumed to elect the most valuable form of payment available when they begin receiving benefits. In addition, plans that have been at-risk in past years may also be required to increase the funding target and target normal cost for prescribed assumed expenses. The net effect of these assumptions and expense adjustments in most cases is to increase required contributions and PBGC variable premiums.
- The plan sponsor must indicate in the annual funding notice for the plan that the plan is at-risk and disclose additional at-risk funding targets.
- Immediate taxation of non-qualified pension or deferred compensation for certain employees may occur if the plan sponsor is a public company. This may result when non-qualified pension or deferred compensation for such employees is funded during a period when a plan sponsored by the plan sponsor or another member of the plan sponsor’s controlled group is in at-risk status.

Pension cost and funded position

The cost of the pension plan is determined in accordance with ASC 715. The Fiscal 2018 pension cost for the plan is \$41,313,611.

Under ASC 715, the funded position (fair value of plan assets less the projected benefit obligation, or “PBO”) of each pension plan at the plan sponsor’s fiscal year-end (measurement date) is required to be reported as an asset (for overfunded plans) or a liability (for underfunded plans). The PBO is the actuarial present value of benefits attributed to service rendered prior to the measurement date, taking into consideration expected future pay increases for pay-related plans. The plan’s overfunded/(underfunded) PBO as of January 1, 2018 was \$(343,406,579), based on the fair value of plan assets of \$1,621,466,077 and the PBO of \$1,964,872,656.

Change in pension cost and funded position

The pension cost declined from \$55,634,109 in fiscal 2017 to \$41,313,611 in fiscal 2018 and the funded position improved from \$(380,911,914) to \$(343,406,579).

Significant reasons for these changes include the following:

- The actual return on the fair value of plan assets since the prior measurement date was greater than expected, which reduced the pension cost and improved the funded position.
- Contributions to the plan during the prior year reduced the pension cost and improved the funded position.
- The mortality improvement scale assumption was updated from Scale BB 2-dimensional to Scale MP-2017, which reduced the pension cost and improved the funded position.
- The discount rate declined 53 basis points compared to the prior year, which increased the pension cost and caused the funded position to deteriorate.
- The expected return on assets assumption declined 54 basis points compared to the prior year, which increased pension cost.

Basis for valuation

Appendix A summarizes the assumptions and methods used in the valuation. Appendix B summarizes the principal provisions of the plan being valued. Both of these appendices include a summary of any changes since the prior valuation. Unless otherwise described below under Subsequent Events, assumptions were selected based on information known as of the measurement date.

Changes in assumptions

The segment rates used to calculate the funding target and target normal cost were updated from an applicable month of March 2016 to March 2017, as required by IRC §430.

The mortality table used to calculate the funding target and target normal cost was updated to include one additional year of mortality improvements, as required by IRC §430.

The mortality assumption for lump sums used to calculate the funding target and target normal cost was changed from IRS 2016 prescribed 417(e)(3) unisex table to IRS 2017 prescribed 417(e)(3) unisex table.

The assumed plan-related expenses added to the target normal cost were changed from \$4,500,000 for the prior valuation to \$4,600,000 for the current valuation to account for higher expected expenses to be paid from the trust.

The discount rate used to calculate accounting benefit obligations and service cost was changed from 4.28% to 3.75%, as a result of changes to market yields since the last measurement date.

The expected return on assets assumption used to calculate net periodic pension cost was changed from 6.49% to 5.95%.

The mortality improvement assumption used in the calculation of accounting benefit obligations and service cost was changed from Scale BB 2-dimensional to Scale MP-2017.

Changes in methods

There have been no changes in methods since prior valuation.

Changes in estimation techniques

There have been no changes in estimation techniques since prior valuation.

Changes in benefits valued

There have been no changes in benefits valued since prior valuation.

Subsequent events

We are not aware of any subsequent events that might impact the results of the valuation.

Actuarial certification

This valuation has been conducted in accordance with generally accepted actuarial principles and practices. However, please note the information discussed below regarding this valuation.

Reliances

In preparing the results presented in this report, we have relied upon information regarding plan provisions, participants, assets and sponsor elections provided by American Water Works and other persons or organizations designated by American Water Works. See the Sources of Data and Other Information section in Appendix A for further information. In addition, the results in this report are dependent on contributions reported for the prior plan year and maintenance of funding balance elections after the valuation date.

We have reviewed this information for overall reasonableness and consistency, but have neither audited nor independently verified this information. Based on discussions with and concurrence by the plan sponsor, assumptions or estimates may have been made if data were not available. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

We have relied on all the information provided as complete and accurate. The results presented in this report are directly dependent upon the accuracy and completeness of the underlying data and information. Any material inaccuracy in the data, assets, plan provisions or information regarding contributions or funding balance elections provided to us may have produced results that are not suitable for the purposes of this report and such inaccuracies, as corrected by American Water Works, may produce materially different results that could require that a revised report be issued.

Assumptions and methods under ERISA and the Internal Revenue Code for funding purposes

The plan sponsor selected, as prescribed by regulation, key assumptions and funding methods (including the mortality assumption, asset valuation method and the choice among prescribed interest rates) employed in the development of the contribution amounts and communicated them to us in the letter dated March 23, 2018.

To the extent not prescribed by ERISA, the Internal Revenue Code and regulatory guidance from the Treasury and the IRS, or selected by the sponsor, the actuarial assumptions and methods employed in the development of the contribution amounts have been selected by Willis Towers Watson, with the concurrence of the plan sponsor. It is beyond the scope of this actuarial valuation to analyze the reasonableness and appropriateness of prescribed methods and assumptions, or to analyze other sponsor elections from among the alternatives available for prescribed methods and assumptions.

Other than prescribed assumptions, ERISA and the Internal Revenue Code require the use of assumptions each of which is “reasonable (taking into account the experience of the plan and reasonable expectations), and which, in combination, offer the actuary’s best estimate of anticipated experience under the plan.” The results shown in this report have been developed based on actuarial assumptions that, to the extent evaluated or selected by Willis Towers Watson, we consider to be reasonable. Other actuarial assumptions could also be considered to be reasonable. Thus, reasonable results differing from those presented in this report could have been developed by selecting different reasonable assumptions.

A summary of the assumptions and methods used is provided in Appendix A. Note that any subsequent changes in methods or assumptions for the 2017 plan year will change the results shown in this report and could result in plan qualification issues under IRC §436 if the application of benefit restrictions is affected by the change.

Assumptions and methods under U.S. GAAP

As required by U.S. GAAP, the actuarial assumptions and methods employed in the development of the pension cost have been selected by the plan sponsor. Willis Towers Watson has concurred with these assumptions and methods, except for the expected rate of return on plan assets selected as of January 1, 2018. Evaluation of the expected return assumption was outside the scope of Willis Towers Watson’s assignment and would have required substantial additional work that we were not engaged to perform. U.S. GAAP requires that each significant assumption “individually represent the best estimate of a particular future event.”

The results shown in this report have been developed based on actuarial assumptions that, to the extent evaluated by Willis Towers Watson, we consider to be reasonable. Other actuarial assumptions could also be considered to be reasonable. Thus, reasonable results differing from those presented in this report could have been developed by selecting different reasonable assumptions.

A summary of the assumptions and methods used is provided in Appendix A. Note that any subsequent changes in methods or assumptions for the January 1, 2018 measurement date will change the results shown in this report.

Accumulated other comprehensive (income)/loss amounts shown in the report are shown prior to adjustment for tax effects. Any tax effects in AOCI should be determined in consultation with American Water Works’ tax advisors and auditors.

Nature of actuarial calculations

The results shown in this report are estimates based on data that may be imperfect and on assumptions about future events that cannot be predicted with any certainty. The effects of certain plan provisions may be approximated, or determined to be insignificant and therefore not valued. Reasonable efforts were made in preparing this valuation to confirm that items that are significant in the context of the actuarial liabilities or costs are treated appropriately, and are not excluded or included inappropriately. Any rounding (or lack thereof) used for displaying numbers in this report is not intended to imply a degree of precision, which is not a characteristic of actuarial calculations.

If overall future plan experience produces higher benefit payments or lower investment returns than assumed, the relative level of plan costs or contribution requirements reported in this valuation will likely increase in future valuations (and vice versa). Future actuarial measurements may differ significantly from the current measurements presented in this report due to many factors, including: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; increases or decreases expected as part of the natural operation of the methodology used for the measurements (such as the end of an amortization period) or additional contribution requirements based on the plan's funded status; and changes in plan provisions or applicable law. It is beyond the scope of this valuation to analyze the potential range of future pension contributions, but we can do so upon request.

See Basis for Valuation in Section 1 above for a discussion of any material events that have occurred after the valuation date that are not reflected in this valuation.

Limitations on use

This report is provided subject to the terms set out herein and in our engagement letter dated January 30, 2017 and any accompanying or referenced terms and conditions.

The information contained in this report was prepared for the internal use of American Water Works and its auditors and any organization that provides benefit administration services for the plan, in connection with our actuarial valuation of the pension plan as described in Purposes of Valuation above. It is not intended for and may not be used for other purposes, and we accept no responsibility or liability in this regard. American Water Works may distribute this actuarial valuation report to the appropriate authorities who have the legal right to require American Water Works to provide them this report, in which case American Water Works will use best efforts to notify Willis Towers Watson in advance of this distribution. Further distribution to, or use by, other parties of all or part of this report is expressly prohibited without Willis Towers Watson's prior written consent. Willis Towers Watson accepts no responsibility for any consequences arising from any other party relying on this report or any advice relating to its contents.

Professional qualifications

The undersigned consulting actuaries are members of the Society of Actuaries and meet the "Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" relating to pension plans. Our objectivity is not impaired by any relationship between American Water Works and our employer, Towers Watson Delaware Inc., a subsidiary of Willis Towers Watson PLC.



John Popiolek, FSA, EA
Director, Retirement
EA Number: 17-5696
May 24, 2018



Willie Nickel, FSA, EA
Senior Director, Retirement
EA Number: 17-7016
May 24, 2018

Towers Watson Delaware Inc., a subsidiary of Willis Towers Watson PLC.

May 2018

[http://natct.internal.towerswatson.com/clients/604590/2017AWValuations/Documents/AW Qualified Pension Plan Valuation Report 2018.docx](http://natct.internal.towerswatson.com/clients/604590/2017AWValuations/Documents/AW%20Qualified%20Pension%20Plan%20Valuation%20Report%202018.docx)

Section 2: Actuarial exhibits

2.1 Summary of liabilities for minimum funding purposes

All monetary amounts shown in US Dollars

Plan Year Beginning	07/01/2017	07/01/2016
A Funding Target (Disregarding At-risk Assumptions)		
1 Funding target	1,342,361,074	1,263,947,912
2 Target normal cost	35,339,990	35,222,071
B Funding Target (At-risk Assumptions)		
1 Funding target	N/A	N/A
2 Target normal cost	N/A	N/A
C Funding Target		
1 Number of consecutive years at-risk	0	0
2 Funding target		
a Active employees – non-vested benefits ¹	34,869,061	37,236,888
b Active employees – vested benefits ¹	464,841,482	457,877,133
c Participants with deferred benefits	76,304,833	70,234,863
d Participants receiving benefits	766,345,698	698,599,028
e Total funding target	1,342,361,074	1,263,947,912
3 Target normal cost	35,339,990	35,222,071

¹ See section 2.7 for definition of vested benefits.

2.2 Change in plan assets during plan year

All monetary amounts shown in US Dollars

Plan Year Beginning	July 1, 2016
A Reconciliation of Market Value of Assets	
1 Market value of assets at July 1, 2016 (including discounted contributions receivable)	1,453,612,567
2 Discounted contributions receivable at July 1, 2016	24,798,816
3 Market value of assets at July 1, 2016 (excluding contributions receivable)	1,428,813,751
4 Employer contributions	
a For prior plan year	25,400,000
b For current plan year	9,360,000
c IRC §436 contributions for current plan year	0
d Total	34,760,000
5 Employee contributions	0
6 Benefit payments	(64,487,666)
7 Administrative expenses paid by plan	(4,452,287)
8 Transfers from/(to) other plans	0
9 Investment return	133,397,264
10 Market value of assets at July 1, 2017 (excluding contributions receivable)	1,528,031,062
11 Discounted contributions receivable at July 1, 2017	17,876,262
12 Market value of assets at July 1, 2017 (including discounted contributions receivable)	1,545,907,324
B Rate of Return on Invested Assets (i.e., for crediting unused funding balances)	
1 Weighted invested assets	1,411,086,778
2 Rate of return	9.45%

C Discounted Receivable Contributions at July 1, 2017

Date	Prior Year Contributions	Discounted Value at July 1, 2017
August 9, 2017	9,060,000	9,003,550
November 8, 2017	9,060,000	8,872,712
Total		17,876,262

2.3 Development of actuarial value of assets

All monetary amounts shown in US Dollars

Plan Year Beginning		July 1, 2017
A	Preliminary Actuarial Value of Assets before Corridor as of July 1, 2017	
1	Market value of assets as of July 1, 2017	1,528,031,062
2	Discounted receivable employer contributions	17,876,262
3	Deferred investment gains/(losses) for prior periods	
	Plan Year Beginning	(Gain)/Loss
	Percent Deferred	Deferred Amount
a	07/01/2016	(39,501,127)
b	07/01/2015	32,856,740
c	Total	(15,381,838)
4	Preliminary actuarial value of assets before application of corridor	1,530,525,486
B	Lower Bound of Corridor	1,391,316,592
C	Upper Bound of Corridor	1,700,498,056
D	Actuarial Value of Assets after Corridor as of July 1, 2017	1,530,525,486
E	Rate of Return	5.11%

2.4 Calculation of minimum required contribution

All monetary amounts shown in US Dollars

Reconciliation of Funding Balances as of July 1, 2017			
	Funding Standard Carryover Balance	Prefunding Balance	Total
A Determination of Funding Balances			
1 Funding balance as of July 1, 2016	0	153,306,872	153,306,872
2 Amount used to offset prior year minimum required contribution ¹	0	0	0
3 Adjustment for investment experience	0	14,487,499	14,487,499
4 Amount of additional prefunding balance created by election	N/A	0	0
5 Amount of funding balance reduction for current year by election or deemed election	0	0	0
6 Funding balance as of July 1, 2017	0	167,794,371	167,794,371

Plan Year Beginning	July 1, 2017
B Calculation of Minimum Required Contribution	
1 Target normal cost	35,339,990
2 Funding surplus	(20,370,041)
3 Net shortfall amortization installment	0
4 Waiver amortization installment	0
5 Minimum required contribution	14,969,949
6 Funding balance available	167,794,371
7 Remaining cash requirement (assuming sponsor elects full use of the available funding balances)	0

The minimum required contribution is determined as of the plan's valuation date. Any payment made on a date other than the valuation date must be adjusted for interest using the plan's effective interest rate of 5.90%.

Additional details regarding the calculation of the minimum required contribution may be obtained from the Form 5500 Schedule SB forms and attachments.

¹ Net of revoked excess application of funding balance, if any.

2.5 Calculation of estimated maximum deductible contribution

All monetary amounts shown in US Dollars

Based on Plan Year		2017
A Basic Maximum		
1	Funding target	1,658,662,960
2	Target normal cost	45,326,322
3	Actuarial value of assets	1,530,525,486
4	50% of funding target	829,331,480
5	Additional funding target for future compensation or benefit increases	116,571,663
6	Basic maximum deductible contribution	1,119,366,939
B At-risk Maximum¹		
1	Funding target (at-risk assumptions)	N/A
2	Target normal cost (at-risk assumptions)	N/A
3	Actuarial value of assets	N/A
4	At-risk maximum deductible contribution	N/A
C Minimum Required Contribution		14,969,949
D Estimated Maximum Deductible Contribution		1,119,366,939

The estimated maximum deductible contribution applies to the tax year in which the plan year ends, and is based on our understanding of IRC §404(a)(1). Regulatory guidance from the IRS/Treasury is pending. Allocations of costs to inventory have not been considered, and amounts deductible for state income tax purposes may differ. Deductibility can be influenced by timing of contributions, differences between fiscal year and plan year, and differences (if any) between the years to which prior contributions were assigned for minimum funding purposes and the years in which they were deducted. Our results have not been adjusted for non-deducted contributions included in the valuation assets, nor is it clear that such adjustment is appropriate post-PPA. We recommend the plan sponsor review with tax counsel the tax-deductibility of all contributions as Willis Towers Watson does not provide legal or tax advice.

The actuarial value of assets shown is the same as used for determining the minimum required contribution. Thus contributions receivable (if any) are discounted at stabilized rates, and the limit on the expected return on assets reflected in asset smoothing (if applicable) is the 3rd segment rate, reflecting stabilized rates as expressly allowed by IRS Notice 2012-61 when the stabilized 3rd segment rate is higher than the rate ignoring the corridors.

This limit has been determined without regard to the special rule of IRC §404(o)(2)(B) providing a potentially higher maximum deduction based on at-risk assumptions, which is available for plans that are not at risk.

¹ At-risk maximum applies only for plans not in at-risk status for purposes of determining maximum deductible contributions for the plan year.

2.6 Calculation of PBGC variable rate premium

All monetary amounts shown in US Dollars

Premium Payment Year	2017
A Assumptions and Methods Used to Determine Premium Funding Target	
1 Premium funding target method	Standard
2 Premium funding target method election date	July 1, 2013
3 UVB valuation date	July 1, 2017
4 Discount rates	
a First segment rate	1.96%
b Second segment rate	3.60%
c Third segment rate	4.39%
B Premium Funding Target	
1 Attributable to active participants	638,122,500
2 Attributable to terminated vested participants	107,995,264
3 Attributable to retirees and beneficiaries receiving payment	920,077,716
4 Total premium funding target ¹	1,666,195,480
C Market Value of Assets	1,545,907,324
D Unfunded Vested Benefits	120,289,000
E Uncapped Variable Rate Premium²	4,089,826
F Maximum VRP³	3,654,673
G Variable Rate Premium	3,654,673

¹ Reflects at-risk status, if applicable.

² Using variable rate premium of \$34 per \$1,000 of unfunded vested benefits.

³ Using maximum per-participant premium of \$517.

2.7 ASC 960 (plan accounting) information

All monetary amounts shown in US Dollars

Plan Year Beginning	July 1, 2017
A Present Value of Accumulated Benefits	
1 Vested accumulated benefits	
a Active employees	485,641,134
b Participants with deferred benefits	80,891,833
c Participants receiving benefits	773,424,113
d Total vested accumulated benefits	1,339,957,080
2 Non-vested accumulated benefits	31,861,499
3 Total accumulated benefits	1,371,818,579
4 Market value of assets ¹	1,546,151,062
B Reconciliation of Present Value of Accumulated Benefits	
1 Present value of accumulated benefits as of June 30, 2016	1,254,566,460
2 Changes during the year due to:	
a Benefits accumulated	30,694,210
b Actuarial (gains)/losses	4,492,589
c Decrease in the discount period	81,353,687
d Actual benefits paid	(64,487,666)
e Assumption changes	65,199,299
f Plan amendments	0
g Net increase/(decrease)	117,252,119
3 Present value of accumulated benefits as of June 30, 2017	1,371,818,579

Actuarial Assumptions and Methods

The assumptions used to develop the present value of accumulated benefits, including any changes from the prior year, are described in Appendix A.2, except a discount rate of 5.95% was used. For the prior valuation, a discount rate of 6.49% was used.

The discount rate used is the same as the expected rate of return on plan assets for the plan year under ASC 715-30-35 and, as required by that standard and further discussed in the Actuarial Certification of this report, was selected by the plan sponsor without using the work of Willis Towers Watson. Evaluation of this assumption was outside the scope of Willis Towers Watson's assignment and would have required substantial additional work that we were not engaged to perform. We understand that the expected return on assets assumption reflects the plan sponsor's estimate of future experience for trust asset returns, reflecting the plan's current asset allocation and any

¹ Assets include accrued contributions for the 2016 plan year of \$18,120,000 not yet deposited at July 1, 2017.

expected changes during the current plan year, current market conditions and the plan sponsor's expectations for future market conditions.

Plan Provisions

Plan provisions reflected in these calculations, including any changes during the prior year, are described in Appendix B.

Accumulated and Vested Benefits

Accumulated benefits include benefits earned under the plan's benefit formula based on service rendered and compensation earned before the measurement date. The plan's disability benefit included in accumulated plan benefits is the projected benefit at date of termination due to disability (reflecting current salary), multiplied by service on the measurement date divided by service at termination.

Benefits included in vested benefits are the same as described above for accrued benefits, except the following benefits are excluded:

- For participants who are not disabled on the measurement date, disability benefits in excess of the value of standard termination benefits (retirement benefits for those eligible).
- For participants who have not yet satisfied the eligibility requirements for these benefits, early retirement benefits and supplements in excess of standard termination benefits.
- All benefits for participants who are not yet vested in their accrued benefits or eligible for other benefits.

2.8 Pension obligations and funded position under U.S. GAAP (ASC 715)

All monetary amounts shown in US Dollars

Measurement Date	01/01/2018	01/01/2017
A Obligations		
1 Accumulated Benefit Obligation (ABO)		
a. Active participants	770,515,584	734,416,531
b. Participants with deferred benefits	122,244,490	105,566,770
c. Participants receiving benefits	932,067,366	831,798,269
d. Total	1,824,827,440	1,671,781,570
2 Future salary increases	140,045,216	136,348,856
3 Projected benefit obligation (PBO)	1,964,872,656	1,808,130,426
B Assets		
1 Fair value [FV] ¹	1,621,466,077	1,427,218,512
2 Investment losses/(gains) not yet in market-related value	0	0
3 Market-related value	1,621,466,077	1,427,218,512
C Funded Position		
1 Overfunded/(underfunded) PBO	(343,406,579)	(380,911,914)
2 PBO funded percentage	82.5%	78.9%
D Amounts in Accumulated Other Comprehensive Income		
1 Prior service cost/(credit)	1,470,011	2,097,598
2 Net actuarial loss/(gain)	432,029,843	487,261,700
3 Total	433,499,854	489,359,298
E Key Assumptions		
1 Discount rate	3.75%	4.28%
2 Rate of compensation increase	3.02%	3.07%
F Census Date		
	07/01/2017	07/01/2016

¹ Excludes receivable contributions.

2.9 Changes in benefit obligations and assets

All monetary amounts shown in US Dollars

Period Beginning	01/01/2018	01/01/2017
A Change in Projected Benefit Obligation (PBO)		
1 PBO at beginning of prior fiscal year	1,808,130,426	1,665,853,257
2 Employer service cost	32,000,723	31,310,888
3 Interest cost	77,311,341	77,648,064
4 Actuarial loss/(gain)	114,374,063	95,177,670
5 Plan participants' contributions	0	0
6 Benefits paid from plan assets	(66,943,897)	(61,859,453)
7 Administrative expenses paid ¹	0	0
8 Plan change	0	0
9 Acquisitions/divestitures	0	0
10 Curtailments	0	0
11 Settlements	0	0
12 Special/contractual termination benefits	0	0
13 PBO at beginning of current fiscal year	1,964,872,656	1,808,130,426
B Change in Plan Assets		
1 Fair value of assets at beginning of prior fiscal year	1,427,218,512	1,358,599,810
2 Actual return on assets	223,911,462	97,678,155
3 Employer contributions	37,280,000	32,800,000
4 Plan participants' contributions	0	0
5 Benefits paid	(66,943,897)	(61,859,453)
6 Administrative expenses paid	0	0
7 Acquisitions/divestitures	0	0
8 Settlements	0	0
9 Fair value of assets at beginning of current fiscal year	1,621,466,077	1,427,218,512

¹ Only if future expenses are accrued in PBO through a load on service cost.

2.10 Pension cost under U.S. GAAP (ASC 715)

All monetary amounts shown in US Dollars

Fiscal Year Ending	12/31/2018	12/31/2017
A Pension Cost		
1 Service cost	32,788,018	32,000,723
2 Interest cost	73,544,346	77,311,341
3 Expected return on assets	(95,393,222)	(91,700,770)
4 Net prior service cost/(credit) amortization	597,587	627,587
5 Net loss/(gain) amortization/recognition	29,776,882	37,395,228
6 Net periodic pension cost/(income)	41,313,611	55,634,109
7 Curtailments	0	0
8 Settlements	0	0
9 Special/contractual termination benefits	0	0
10 Total pension cost	41,313,611	55,634,109
B Key Assumptions¹		
1 Discount rate	3.75%	4.28%
2 Expected long-term rate of return on plan assets	5.95%	6.49%
3 Rate of compensation increase	3.02%	3.07%
C Census Date	07/01/2017	07/01/2016

¹ These assumptions were used to calculate Net Periodic Pension Cost/(Income) as of the beginning of the year. For other assumptions used, as well as assumptions used for interim remeasurements, if any, refer to Appendix A.

2.11 Summary of net prior service cost/(credit) balances

All monetary amounts shown in US Dollars

Measurement Date Established	Net Amount at prior financial year end	Remaining Amortization Period	Amortization Amount	Effect of Curtailments	Other Events
06/30/2004	17,164	8.33609	(2,059)	0	0
01/01/2008	50,000	1.00000	(50,000)	0	0
01/01/2010	476,112	3.38904	(140,486)	0	0
01/01/2011	926,735	2.28800	(405,042)	0	0
Total	1,470,011		(597,587)	0	0

Section 3: Participant data

3.1 Summary of plan participants

All monetary amounts shown in US Dollars

Census Date	07/01/2017	07/01/2016	
A Active Employees			
1 Number	2,681	2,902	
2 Expected plan compensation for year beginning on the valuation date (limited by IRC §401(a)(17))	217,595,929	230,378,414	
3 Average plan compensation	81,162	79,386	
4 Average age	52.72	52.09	
5 Average credited service	19.86	19.34	
B Participants with Deferred Benefits			
1 Number	1,036	1,017	
2 Total annual pension	12,372,025	11,624,296	
3 Average annual pension	11,942	11,430	
4 Average age	53.29	53.21	
5 Distribution at July 1, 2017			
	Age	Number	Annual Pension
	Under 40	61	369,780
	40-44	89	793,264
	45-49	139	1,412,667
	50-54	263	3,026,293
	55-59	304	4,568,338
	60-64	164	2,065,344
	65 and over	16	136,319
C Participants Receiving Benefits			
1 Number	3,352	3,179	
2 Total annual pension	67,838,958	62,480,762	
3 Average annual pension	20,238	19,654	
4 Average age	70.02	69.60	
5 Distribution at July 1, 2017			
	Age	Number	Annual Pension
	Under 55	57	692,278
	55-59	184	4,359,391
	60-64	632	16,392,292
	65-69	958	20,838,479
	70-74	763	14,066,881
	75-79	415	7,233,895
	80-84	173	2,549,790
	85 and over	170	1,705,952

3.2 Participant reconciliation

	Active	Deferred Inactive	Currently Receiving Benefits	Total
1 Included in July 1, 2016 valuation	2,902	1,017	3,179	7,098
2 Change due to:				
a New hire and rehire	2	(2)	0	0
b Non-vested termination	(5)	0	0	(5)
c Vested termination	(66)	66	0	0
d Retirement	(136)	(40)	176	0
e Disability	0	0	0	0
f Death	(10)	(6)	(53)	(69)
g New beneficiary	0	1	39	40
h Cashout	(6)	(1)	0	(7)
i Miscellaneous	0	1	11	12
j Net change	(221)	19	173	(29)
3 Included in July 1, 2017 valuation	2,681	1,036	3,352	7,069

3.3 Age and service distribution of participating employees

Number and average plan compensation limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

All monetary amounts shown in US Dollars

Attained Age	Attained Years of Credited Service ¹														Total	
	0	1	2	3	4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over			
Under 25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25-29	0	0	0	0	7	3	0	0	0	0	0	0	0	0	10	
30-34	15	7	2	0	5	12	15	1	0	0	0	0	0	0	57	
35-39	13	7	16	3	9	11	57	37	1	0	0	0	0	0	59,211	
40-44	20	9	14	10	3	13	72,097	69,547	17	2	0	0	0	0	154	
45-49	83,420	20	9	20	14	13	76,722	80,360	13	73	143	70	41	1	0	251
50-54	72,868	18	12	25	9	5	7	44	125	115	146	76	7	0	417	
55-59	7	3	12	8	3	7	7	49	128	120	137	142	95	6	83,810	
60-64	7	3	9	9	2	3	32	68	63	61	66	64	64	22	83,088	
65-69	0	0	2	1	1	3	10	16	8	12	5	8	4	4	84,487	
70 & over	0	0	0	0	0	0	2	1	1	1	0	1	1	1	81,842	
Total	100	50	100	54	48	72	351	613	395	400	290	175	33	33	79,598	
Average:	75,404	76,827	77,156	75,467	54,945	53,537	77,247	80,937	82,303	87,734	88,064	87,108	85,379	81,162	81,162	
Age		53	Number of Participants:				Fully vested				Males				1,964	
Service		20					Partially vested				Females				717	

Census data as of July 1, 2017

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Appendix A – Statement of actuarial assumptions, methods and data sources

1. Assumptions and Methods for Contribution Purposes

Economic Assumptions		
Interest rate basis:		
Applicable month		March 2017
Yield curve basis		Segment rates
HATFA applied for benefit restrictions or minimum funding requirements		Yes
Interest rates:	Reflecting Stabilization	Not Reflecting Stabilization
First segment rate	4.16%	1.62%
Second segment rate	5.72%	3.80%
Third segment rate	6.48%	4.75%
Effective interest rate	5.90%	4.10%
Annual rates of increase		
Compensation:		
• Annual rates of increase (sample rates)	Age	% Increase
	25	5.10%
	35	3.70%
	40	3.40%
	45	3.20%
	55	2.90%
— Weighted average		3.02%
Future Social Security wage bases		3.75%
Statutory limits on compensation		3.25%
Plan-related expenses		\$4,600,000

Demographic Assumptions

Inclusion date	The valuation date coincident with or next following the date on which the employee becomes a participant.
New or rehired employees	It was assumed there will be no new or rehired employees.
Mortality	
▶ Healthy	Separate rate for non-annuitants (based on RP-2000 “employees” table without collar or amount adjustments projected to 2032 using Scale AA) and annuitants (based on RP-2000 “Healthy Annuitants” table without collar or amount adjustments projected to 2024 using Scale AA).
▶ Disabled	Same as healthy mortality.
▶ Lump sum conversions	IRS 2017 prescribed 417(e)(3) unisex table
Termination	Rates vary
	Sample termination rates for Alton and Pensacola Call Center Employees:

Percentage leaving during the year					
Attained Age	Years of Service				Ultimate
	0-2	2-3	3-4	4-5	
25	25%	16%	16%	10%	19%
35	25%	16%	16%	10%	9%
40	25%	16%	16%	10%	7%
45	25%	16%	16%	10%	7%
55	25%	16%	16%	10%	7%

Sample termination rates for all others:

Percentage leaving during the year	
Attained Age	Rates
25	5.0%
35	5.0%
40	4.0%
45	3.0%
55	3.0%

Terminating participants who are assumed to elect an annuity are assumed to defer payment until age 65.

Disability 50% of 1987 CGDT (shown below)

Sample annual rates of decrement used:

Percentage becoming disabled during the year		
Age	Males	Females
25	0.05%	0.06%
35	0.07%	0.12%
40	0.10%	0.15%
45	0.18%	0.23%
55	0.59%	0.53%

Retirement Rates varying by age averaging 63:

Percentage retiring during the year			
Age	Rate	Age	Rate
55	4%	62	35%
56	4%	63	20%
57	5%	64	20%
58	6%	65	30%
59	7%	66	30%
60	10%	67-69	25%
61	10%	70	100%

Form of payment Active union participants with frozen benefits: 100% lump sum

All others: 100% life annuity

Normal cost and actuarial accrued liability have been increased by 0.2% for the two-year "pop-up" provision.

Percent married 100% males and 100% females are assumed married.

Spouse age Wife three years younger than husband.

Covered pay Annualized target pay rate plus incentive award.

Annual rates of pay are increased 10% for those non-union participants without an incentive award to approximate total company overtime. Annual rates of pay are increased 18% for those union participants without an incentive award to approximate total company overtime.

Administrative expenses \$4,600,000

Maximum benefit \$215,000 for 2017

Maximum pensionable earnings \$270,000 for 2017

Timing of benefit payments Annuity amounts in payment are assumed payable monthly at the beginning of the month. Future annuity and lump sum payments are assumed payable on date of decrement (mid-year).

Methods

Valuation date	July 1, 2017
Funding target	Present value of accrued benefits as required by regulations under IRC §430 increased by 0.2% to account for the plan's two-year "pop-up" provision.
Target normal cost	Present value of benefits expected to accrue during plan year as required by regulations under IRC §430 increased by 0.2% to account for the plan's two-year "pop-up" provision plus plan-related expenses expected to be paid from plan assets during plan year.
Actuarial value of assets	<p>Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year.)</p> <p>The method of computing the actual value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.</p>
Funding practice	American Water's funding practice is to contribute an amount equal to the minimum required contribution under ERISA in four installments during the plan year, and also to make a receivable contribution after the end of the plan year if such a contribution is needed to avoid "at-risk" status and benefit restrictions under PPA. American Water may increase its contribution, if appropriate, to its tax and cash position and the plan's funded position.
Benefits Not Valued	All benefits described in the Plan Provisions section of this report were valued. Willis Towers Watson has reviewed documentation provided by American Water and is not aware of any significant benefits that were not valued.

Source of Data and Other Information

The plan sponsor and other persons or organizations designated by the plan sponsor furnished participant data as of 7/1/2017. Information on assets, contributions and plan provisions was supplied by the plan sponsor. Participant data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates may have been made when data were not available, and the data may have been adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale - Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Rates of increase in compensation	Assumed increases were chosen by the plan sponsor based on a review of recent experience during the 2015 experience study and represent a best estimate of future experience.
Administrative “and investment” expenses	Administrative expenses are estimated by determining the actual expenses paid from the trust in the preceding year, adjusted for any anticipated changes in PBGC premiums.

Assumptions Rationale - Significant Demographic Assumptions

Healthy Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Disabled Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	<p>Termination rates were selected by the plan sponsor based on an experience study conducted in 2015. The plan sponsor will annually consider whether any conditions have changed that would be expected to produce different results in the future.</p> <p>Separate termination rates are used for Alton and Pensacola, who are expected to have higher termination rates.</p>
Disability	Disability rates were selected by the plan sponsor based on a published table for pension participants believed to have reasonably similar characteristics participating in pension plans with similar disability provisions.
Retirement	Retirement rates were selected by the plan sponsor based on an experience study conducted in 2015. The plan sponsor will annually consider whether any conditions have changed that would be expected to produce different results in the future.
Benefit commencement date for deferred benefits:	
Deferred vested benefit	Deferred vested participants’ assumed commencement age is a single age intended to capture the average observed age at commencement. Deferred vested early commencement factors are not generally subsidized so that the difference between this approach and using assumed commencement rates at multiple ages is not expected to be significant.

Form of payment The assumption was selected by the plan sponsor and represents a best estimate of future expectations. Form of payment incidence was reviewed as part of the 2015 experience study; AW will annually consider whether any conditions have changed that would be expected to produce different results in the future.

Marital Assumptions:

Percent married The assumed percentage married is based on the percentage married observed among recent retirees in the last experience study conducted in 2015.

Spouse Age The assumed age difference for spouses is based on the age difference among recent retirees observed in the last experience study conducted in 2015.

Prescribed Methods

The methods as described above, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Change in Assumptions and Methods Since Prior Valuation

Change in assumptions since prior valuation

The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.

The mortality table used to calculate the funding target and target normal cost was updated to include one additional year of projected mortality improvement, as required by IRC §430.

The mortality table for lump sum conversion was updated from the IRS 2016 prescribed 417(e)(3) unisex table to the IRS 2017 prescribed 417(e)(3) unisex table.

The assumed plan-related expenses added to the target normal cost were changed from \$4,500,000 for the prior valuation to \$4,600,000 for the current valuation to account for higher expected expenses to be paid from the trust.

Change in methods since prior valuation There have been no changes in methods since prior valuation.

2. Assumptions and Methods for Pension Cost Purposes

Economic Assumptions

Discount rate		3.75%
Return on assets		5.95%
Annual rates of increase		
■ Compensation:	Sample Rates:	
	Age	% Increase
	25	5.10%
	35	3.70%
	40	3.40%
	45	3.20%
	55	2.90%
	Average rate	3.02%
■ Future Social Security wage bases		3.75%
■ Indexed limits on compensation and benefits		3.25%
Actuarial equivalence basis for lump sum		3.75%

The return on assets shown above is net of investment expenses and administrative expenses assumed to be paid from the trust.

Demographic Assumptions

Inclusion date	The valuation date coincident with or next following the date on which the employee becomes a participant.
New or rehired employees	It was assumed there will be no new or rehired employees.
Mortality	
■ Healthy mortality rates	<p>Base Mortality Table: Male table used for males; female table used for females</p> <ol style="list-style-type: none"> 1. Base table: RP-2014 adjusted backward to 2006 with MP-2014 2. Base mortality table year: 2006 3. Table type: No collar 4. Healthy or Disabled: Healthy 5. Table weighting: Benefit 6. Blending of annuitants and non-annuitants: Separate rates for annuitants and non-annuitants <p>Mortality Improvement Scale: Male table used for males; female table used for females</p> <ol style="list-style-type: none"> 1. Base scale: Scale MP-2017 2. Projection Type: Generational

■ Disabled life mortality rates

Base Mortality Table: Male table used for males; female table used for females

1. Base table: RP-2014 adjusted backward to 2006 with MP-2014
2. Base mortality table year: 2006
3. Table type: No collar
4. Healthy or Disabled: Disabled
5. Table weighting: Benefit
6. Blending of annuitants and non-annuitants: Separate rates for annuitants and non-annuitants

Mortality Improvement Scale: Male table used for males; female table used for females

1. Base scale: Scale MP-2017
2. Projection Type: Generational

■ Lump Sum Conversions

Blend 50% male / 50% female of the sex distinct mortality tables used for healthy annuitants, as described above.

Disability rates

50% of 1987 CGDT (shown below).

Sample annual rates of decrement used:

Percentage assumed to become disabled during the year		
Attained Age	Males	Females
25	0.05%	0.06%
30	0.07%	0.12%
35	0.10%	0.15%
40	0.18%	0.23%
45	0.59%	0.53%
50	0.05%	0.06%
55	0.07%	0.12%

Termination (not due to disability or retirement) rates

Rates vary.

Sample termination rates for Alton and Pensacola Call Center Employees:

Percentage leaving during the year					
Attained Age	Years of Service				
	0-2	2-3	3-4	4-5	Ultimate
25	25%	16%	16%	10%	19%
35	25%	16%	16%	10%	9%
40	25%	16%	16%	10%	7%
45	25%	16%	16%	10%	7%
55	25%	16%	16%	10%	7%

Sample rates for all others:

Percentage leaving during the year	
Attained Age	Rates
25	5.0%
35	5.0%
40	4.0%
45	3.0%
55	3.0%

Terminating participants who are assumed to elect an annuity are assumed to defer payment until age 65.

Retirement

Rates varying by age averaging 63:

Percentage retiring during the year			
Age	Rate	Age	Rate
55	4%	62	35%
56	4%	63	20%
57	5%	64	20%
58	6%	65	30%
59	7%	66	30%
60	10%	67-69	25%
61	10%	70	100%

Form of payment

Active union participants with frozen benefits: 100% lump sum.

All others: 100% will elect a life annuity.

Normal cost, ABO, and PBO have been increased by 0.2% to reflect the value of the two-year "pop-up" provision.

Percent married

100% males and 100% females are assumed married.

Spouse age

Wife three years younger than husband.

Covered pay

Annualized target pay rate plus incentive award.

Annual rates of pay are increased 10% for those non-union participants without an incentive award to approximate total company overtime. Annual rates of pay are increased 18% for those union participants without an incentive award to approximate total company overtime.

Maximum benefit

\$215,000 for 2017, increasing with inflation.

Maximum pensionable earnings

\$270,000 for 2017, increasing with inflation.

Additional Assumptions

Administrative expenses

Return on asset assumption is net of any expenses paid by the trust.

Loads

Normal cost, ABO, and PBO have been increased by 0.2% to reflect the value of the two-year "pop-up" provision.

Cash flow

Amount and timing of contributions Contributions are assumed made as indicated in the Minimum Required Contribution section of Section 1 of the report.

Timing of benefit payments Annuity amounts in payment are assumed payable monthly at the beginning of the month. Future annuity and lump sum payments are assumed payable on date of decrement (mid-year).

Funding policy

American Water's funding policy is to contribute an amount equal to the minimum required contribution under ERISA in four installments during the plan year, and also to make a receivable contribution after the end of the plan year if such a contribution is needed to avoid "at-risk" status and benefit restrictions under PPA. American Water may increase its contribution, if appropriate, to its tax and cash position and the plan's funded position.

Methods

Census date July 1, 2017

Measurement date January 1, 2018. The benefit obligations are based on census data collected as of July 1, 2017. We have projected the benefit obligations forward to January 1, 2018, adjusting for benefit payments, expected growth in the benefit obligations, changes in key assumptions, and plan provisions, and any significant changes in the plan population.

Service cost and projected benefit obligation The Projected Unit Credit Cost method is used to determine the present value of the PBO and the related current service cost. Under this method, a "projected accrued benefit" is calculated based upon service as of the measurement date and projected future compensation and social security levels at the age at which the employee is assumed to leave active service. In normal circumstances the "projected accrued benefit" is based upon the plan's accrual formula. However, if service in later years leads to a materially higher level of benefit than in earlier years, the "projected accrued benefit" is calculated by attributing benefits on a straight-line basis over the relevant period.

The benefits described above are used to determine both ABO and PBO except that final average pay is assumed to remain constant in the future when calculating ABO.

Market-related value of assets The fair value of assets is used to determine the expected investment return during the year.

Amortization of unamortized amounts:

Recognition of past service cost/(credit)	Increase in PBO resulting from a plan amendment is amortized on a straight-line basis over the expected average remaining service of active participants.
Recognition of gains or losses	Net loss (gain) in excess of 10% of the greater of the PBO or the market-related value of assets is amortized on a straight-line basis over the expected average remaining service of active participants.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. Willis Towers Watson has reviewed documentation provided by American Water and is not aware of any significant benefits that were not valued.

Source of Data and Other Information

The plan sponsor and other persons or organizations designated by the plan sponsor furnished participant data as of 7/1/2017. Information on assets, contributions and plan provisions was supplied by the plan sponsor. Participant data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates may have been made when data were not available, and the data may have been adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date.

Accumulated other comprehensive (income)/loss amounts shown in the report are shown prior to adjustment for deferred taxes. Any deferred tax effects in AOCI should be determined in consultation with American Water Works' tax advisors and auditors. Willis Towers Watson used information supplied by American Water Works regarding amounts recognized in accumulated other comprehensive income as of the end of the 2017 fiscal year and amounts recognized in other comprehensive income in the 2017 fiscal year.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale - Significant Economic Assumptions

Discount rate	As required by U.S. GAAP the discount rate methodology was chosen by the plan sponsor based on market information on the measurement date.
Expected return on plan assets	We understand that the expected return on assets assumption reflects the plan sponsor’s estimate of future experience for trust asset returns, reflecting the plan’s current asset allocation and any expected changes during the current plan year, current market conditions and the plan sponsor’s expectations for future market conditions.
Rates of increase in compensation	Assumed increases were chosen by the plan sponsor based on a review of recent experience during the 2015 experience study and represent a best estimate of future experience.

Assumptions Rationale - Significant Demographic Assumptions

Healthy Mortality	Assumption used for accounting purposes was selected by the plan sponsor and, as required by U.S. GAAP, represent a best estimate of future experience.
Disabled Mortality	Assumption used for accounting purposes was selected by the plan sponsor and, as required by U.S. GAAP, represent a best estimate of future experience.
Termination	<p>Termination rates were selected by the plan sponsor based on an experience study conducted in 2015. The plan sponsor will annually consider whether any conditions have changed that would be expected to produce different results in the future.</p> <p>Separate termination rates are used for Alton and Pensacola, who are expected to have higher termination rates.</p>
Disability	Disability rates were selected by the plan sponsor based on a published table for pension participants believed to have reasonably similar characteristics participating in pension plans with similar disability provisions.
Retirement	Retirement rates were selected by the plan sponsor based on an experience study conducted in 2015. The plan sponsor will annually consider whether any conditions have changed that would be expected to produce different results in the future.
Benefit commencement date for deferred benefits:	
Deferred vested benefit	Deferred vested participants’ assumed commencement age is a single age intended to capture the observed average age at commencement. Deferred vested early commencement factors are not generally subsidized so that the difference between this

approach and using assumed commencement rates at multiple ages is not expected to be significant.

Form of payment The assumption was selected by the plan sponsor and, as required by US GAAP, represents a best estimate of future expectations. Form of payment incidence was reviewed as part of the 2015 experience study; AW will annually consider whether any conditions have changed that would be expected to produce different results in the future.

Marital Assumptions:

Percent married The assumed percentage married is based on the percentage married observed among recent retirees in the last experience study conducted in 2015.

Spouse Age The assumed age difference for spouses is based on the age difference among recent retirees observed in the last experience study conducted in 2015.

Source of Prescribed Methods

The methods used for accounting purposes as described here are “prescribed methods set by another party”, as defined in the actuarial standards of practice (ASOPs). As required by U.S. GAAP, these methods were selected by the plan sponsor.

Change in Assumptions, Methods and Estimation Techniques

Change in assumptions since prior valuation	Discount rates changed from 4.28% to 3.75% as a result of changes to market yields since the last measurement date. The expected return on assets assumption changed from 6.49% to 5.95%. The mortality improvement scale assumption was changed from Scale BB 2-dimensional to Scale MP-2017 to better reflect anticipated future experience.
Change in methods since prior valuation	There have been no changes in methods since prior valuation.
Change in estimation techniques since prior valuation	There have been no changes in estimation techniques since prior valuation.

Appendix B – Summary of principal plan provisions

Plan Provisions

Effective Date	July 1, 1952. Amended and Restated Effective January 1, 2011. Last amendment effective September 8, 2014.
Participation date	<p>Each employee commences participation on the first day of the calendar month next following completion of one Year of Service. The following groups of employees are not eligible to participate in the plan:</p> <ul style="list-style-type: none"> a) Nonunion and union employees hired or rehired on or after January 1, 2006, or <ul style="list-style-type: none"> • April 1 or May 1, 2006 for employees of Elizabethtown Water unions 423 and 68, respectively, or • February 1, 2009 for Sterling employees b) Any employee group not eligible to accrue a benefit as of January 1, 2006 c) Effective July 1, 2011, certain employees of Arizona-American Water Company and New Mexico-American Water Company, Inc. were transferred into their own stand-alone pension plan. d) Effective May 1, 2012, Ohio-American Water Company active, terminated vested, and retired participants (or their beneficiaries) were transferred to the Aqua America Plan. e) Employees of Alton, Illinois and Pensacola, Florida call center facilities hired on or after January 1, 2013

Definitions

Average Social Security Wage Base	Average of the maximum amounts subject to Social Security taxation for the year of retirement or termination and the nine preceding years.
Earnings	<p>Total compensation for services paid as an annual salary or as an hourly wage (including overtime and shift differentials) plus annual incentive awards (AIP) paid in cash during the period, plus amounts paid under the company's business development incentive plan, plus amounts deferred under Sections 401(k), 125 or 132(f)(4) of the Internal Revenue Code. Earnings are subject to a maximum amount as set forth in Section 401(a)(17)(B) of the Internal Revenue Code. Total compensation excludes deferred AIP.</p> <p>Bonus and overtime are excluded pre January 1, 2006 for Elizabethtown nonunion participants.</p>

- Bonus and overtime are excluded for all periods for Elizabethtown union participants.
- Final Average Earnings** The highest average monthly Earnings during the 60 consecutive months of the final 120 months (or lesser period of employment) preceding termination from employment or retirement.
- Year of Service**
- (i) For periods prior to the first anniversary of employment after July 1, 1975:
- A Year of Service is credited for each year of continuous service during which the employee's customary employment was for more than 1,000 hours per year, subject to the following exceptions:
- (a) California-American Water Company: Only continuous service accrued beginning December 28, 1970 is credited for the purpose of determining the amount of benefits payable under the Plan (in addition to any prior plan benefits).
- (b) West Virginia Water Company and Yardley Water Company: Only service accrued beginning December 1, 1970 is credited for the purpose of determining the amount of benefits accrued under the Plan (in addition to any prior plan benefits). Service for eligibility purposes and for the schedule of early retirement factors is measured from the original date of hire.
- (ii) For periods beginning on or after the first anniversary of employment after July 1, 1975:
- In general, a Year of Service is credited for each 12-month period commencing on the employee's anniversary date of employment during which the employee completes 1,000 hours of service.
- For the purpose of determining the amount of benefits of any participant (other than a part-time employee) who completes at least 1,000 but fewer than 2,080 hours of service in this 12-month period, the participant is credited with the fraction of a Year of Service determined by dividing his actual hours of service by 2,080.
- The following exceptions apply:
- (a) Hershey Water Company: Employees on April 19, 1977 who were vested in benefits accrued under the prior plan receive credit only for service beginning April 19, 1977.
- (b) Pekin Water Company: Nonunion participants who were members of the prior plan get credit for all service less any prior plan benefit. Other nonunion employees get credit for periods of service beginning January 1, 1982. Union employees' service is credited for periods beginning April 1, 1982 for the purposes of determining the amount of benefits payable under the Plan (in addition to any prior plan benefits).

- (c) Seymour Water Company: Only service accrued beginning March 16, 1982 is credited for the purpose of determining the amount of benefits payable under the Plan (in addition to any prior plan benefits).
- (d) New Mexico-American: All service is credited, including periods before the August 1, 1986 acquisition. The prior plan benefit is a minimum.
- (e) Indiana-American Terre Haute Plan: Only service accrued beginning May 11, 1987 is credited for the purpose of determining the amount of benefits payable under the Plan (in addition to any prior plan benefits).
- (f) Brownsville Water Company: Only service accrued beginning July 1, 1990 is credited for the purpose of determining the amount of benefits payable under the Plan (in addition to any prior plan benefits).
- (g) California Water Company: Only service accrued beginning July 1, 1990 is credited for the purpose of determining the amount of benefits payable under the Plan (in addition to any prior plan benefits).
- (h) Avatar Utilities Inc.: Only service accrued beginning August 31, 1993 is credited for the purpose of determining the amount of benefits payable under the Plan (in addition to any prior plan benefits).
- (i) PG Energy: Only service accrued beginning February 16, 1996 is credited for the purpose of determining the amount of benefits accrued under the Plan (in addition to any prior plan benefits). Service for eligibility and vesting purposes and for the schedule of early retirement factors is measured from the original date of hire.
- (j) United Water Resources, Inc.: Dates of acquisition are shown below:

<u>Location</u>	<u>Date</u>
United Water of Indiana	February 1, 2000
United Water of West Lafayette	February 1, 2000
United Water of Virginia	February 29, 2000
United Water of Missouri	May 1, 2000
United Water of Illinois	May 31, 2000

- (i) Nonunion employees: Service for eligibility purposes and for the schedule of early retirement factors is measured from the original date of hire. Service for benefit accrual is measured from the date of acquisition.
- (ii) Union employees: Service for all purposes is measured from the original date of hire. All benefits are determined under the United Waterworks Plan formula in effect on the date of acquisition.

- (k) City of Coatesville Authority: Only service accrued beginning March 23, 2001 is credited for the purpose of determining the amount of benefits accrued under the Plan. Service for eligibility to participate, vesting and early retirement eligibility is measured from the original date of hire.
- (l) Citizens Utilities Companies: Only service accrued beginning January 15, 2002 is credited for the purpose of determining the amount of benefits payable under the Plan. Service for eligibility and vesting purpose and for the schedule of early retirement factors is measured from the original date of hire.
- (m) Recent acquisitions — Service credit from dates shown below:

<u>Location</u>	<u>Date</u>
Country Place Water	June 30, 1995
Hawaii American Water	July 1, 1998
City of Florissant, MO (nonunion employees)	November 1, 2001
Texas American Water	July 1, 2002
City of Webster Groves, MO	February 8, 2002
LP Water and Sewer Company (nonunion employees)	April 3, 2002

Cessation of Years of Service for Benefit Accrual for Certain Employee Groups:

Union participants (with some exceptions as noted below) hired or rehired on or after January 1, 2001 cease to be credited with years of service for benefit accrual after December 31, 2005.

Likewise, all accrued benefits for those participants are frozen as of December 31, 2005.

Years of service for purposes of determining eligibility for benefits (vesting, disability, early retirement and preretirement death benefits) continue to accrue for all union participants whose benefits are frozen as of December 31, 2005.

The following union groups are excluded from this benefit freeze provision:

- ▶ Union employees hired prior to January 1, 2001
- ▶ Union employees at Sterling hired prior to February 1, 2009
- ▶ Union employees at Alton, Illinois
- ▶ Union employees at Pensacola, Florida
- ▶ Union employees as of January 15, 2002 who were included in the Citizens Utility acquisition
- ▶ Elizabethtown Water Company employees of Local 423 hired before April 1, 2006 or Local 68 hired before May 1, 2006

Actuarial Equivalence

Lump sums:

Interest rate — IRS 417(e) rates for October of the prior calendar year with transition

Mortality — The table prescribed by the IRS for distributions under code Section 417(e)

Other optional forms and all other situations:

Interest rate — 8%

Mortality — GAM 1983 Male mortality table (set back 1 year for the participants and 5 years for beneficiaries)

Eligibility for Benefits

Normal Retirement Benefit

(i) Normal retirement date: The first day of the calendar month next following the participant's 65th birthday.

(ii) Basic monthly benefit:

For participants hired on or after July 1, 2001:

- 1.6% of Final Average Earnings multiplied by Years of Service.

For participants hired before July 1, 2001:

- The sum of (A) and (B). Exceptions to these formulas for certain groups are noted.

(A1) For service before July 1, 2001 for American Water employees (other than former NEI plan participants), the larger of (1) or (2) below:

(1) The sum of (a) plus (b) plus (c):

- (a) 1.85% of Final Average Earnings not in excess of the Average Social Security Wage Base multiplied by Years of Service up to 25 years.
- (b) 2.10% of Final Average Earnings in excess of the Average Social Security Wage Base multiplied by Years of Service up to 25 years.
- (c) 0.70% of Final Average Earnings multiplied by Years of Service in excess of 25 years.

(2) The benefit accrued under the Plan formula as of June 30, 1989.

(A2) For former NEI participants and Elizabethtown Water nonunion participants, the benefit formula in effect under the provisions of the former respective NEI plans using the Final Average Earnings described above, and service (determined under the provisions of the former plan) prior to the dates described below:

<u>Non-bargaining participants of</u>	<u>service before</u>
▶ Northern Illinois	July 1, 2001
▶ Long Island	July 1, 2001
▶ Northwest Indiana	July 1, 2001
▶ St. Louis	July 1, 2001
▶ Elizabethtown Water	January 1, 2006

<u>Bargaining participants of</u>	<u>service before</u>
▶ Northwest Indiana	January 1, 2003
▶ St. Louis	January 1, 2004
▶ Northern Illinois	July 1, 2004
▶ Long Island	July 1, 2004*

* The applicable benefit formula is 1.75% of Final Average Earnings as of the earlier of December 31, 2007 or termination date times credited service through June 30, 2004.

- (B) For service on or after July 1, 2001 for AW participants, and after dates described above for former NEI and Elizabethtown Water non-bargaining participants, sum of (1) + (2) + (3):
- (1) 1.6% of Final Average Earnings not in excess of the Average Social Security Wage Base multiplied by Years of Service up to 25 years.**
 - (2) 2.1% (1.6% for Union Associates, former NEI participants, former Elizabethtown Water participants and all participants hired after July 1, 2001) of Final Average Earnings in excess of the Average Social Security Wage Base multiplied by Years of Service up to 25 years.**
 - (3) 1.6% of Final Average Earnings multiplied by Years of Service in excess of 25 years*
- ** The threshold of 25 years of service is based on total service, including Years of Service credited prior to July 1, 2001.

The following groups represent variances from the above benefit formulas:

- ▶ IBEW Local 51 members employed at Sterling, Illinois and terminated or retired prior to July 1, 2012 — the former Northern Illinois plan's benefit provisions continued unchanged. The formula is 1.33% of Final 5-year Average Earnings (based on the highest five consecutive out of the last 10 plan years excluding bonus and overtime pay, where plan years are from April 1 to March 31) multiplied by Years of Service.
- ▶ IBEW Local 51 members employed at Sterling, Illinois and terminated or retired on or after July 1, 2012: The formula is 1.33% of Final Average

Earnings multiplied by Years of Service prior to July 1, 2012; plus 1.60% of Final Average Earnings multiplied by Years of Service on or after July 1, 2012.

- ▶ United Water (acquired in 2000) union employees previously covered under the United Waterworks Plan — the former plan’s benefit provisions continue unchanged.
- ▶ Union employees of Long Island — 1.60% multiplied by Years of Service from July 1, 2004 to January 1, 2008 multiplied by final 60-month average pay as of July 31, 2010. 1.60% for each Year of Service after July 31, 2010 multiplied by average pay from August 1, 2010 to date of retirement.
- ▶ Union employees of Elizabethtown Water Company hired before the effective date of the most recent bargaining agreement — the former Elizabethtown retirement plan’s provisions continue unchanged. The formula is 1.6% of Final 4-year Average Base Earnings times Years of Service (maximum 40 years).

In addition to the above amounts, benefits are payable under prior plans that have been merged into this Plan: for the Pekin, Seymour, California-American, West Virginia Water Companies and the Indiana-American Terre Haute Plan, the Brownsville Water Company, California Water Company, Avatar Utilities Inc. and PG Energy.

Also, any benefits payable through a purchased annuity are subtracted from the above amounts (under Metropolitan contracts #153 and #369).

Early Retirement Benefit

(i) Early retirement date:

- ▶ For American Water employees, former St. Louis County employees and Long Island employees, the first day of any month on which the employee elects to retire provided that:
 - (a) the participant has attained age 55, and
 - (b) the sum of the individual's age and Years of vesting Service totals at least 70.
- ▶ For former non-bargaining employees of Northwest Indiana hired prior to July 1, 2001 and former bargaining employees of Northwest Indiana hired prior to January 1, 2003, the first day of any month on which the employee elects to retire provided that the participant has attained age 55 and completed five Years of Service.
- ▶ For former employees of Northern Illinois hired prior to July 1, 2001 and for all Local 51 union employees at Sterling, Illinois, the first day of any month on which the employee elects to retire provided that the employee has attained age 55.

- ▶ For former employees of Elizabethtown Water Company, the first day of any month on which an employee elects to retire after he has attained age 55 and completed 10 Years of Service.
- (ii) Basic monthly benefit: Except for those employees whose benefits continue to be determined under the provisions of their prior plan, the Normal Retirement Benefit described above based upon Earnings and Years of Service to the date of early retirement, multiplied by the appropriate factors from the Schedule of Early Retirement Factors contained in the American Water Plan document.

For benefits attributable to service prior to the dates described below under the former NEI plans' provisions, the applicable early retirement factors are those set forth in the respective former plans, except for Long Island bargaining participants, whose entire benefit will be subject to the American Water early retirement factors.

<u>Non-bargaining participants of</u>	<u>service before</u>
▶ Northern Illinois	July 1, 2001
▶ Long Island	July 1, 2001
▶ Northwest Indiana	July 1, 2001
▶ St. Louis	July 1, 2001
<u>Bargaining participants of</u>	<u>service before</u>
▶ Northwest Indiana	January 1, 2003
▶ St. Louis	January 1, 2004
▶ Northern Illinois	July 1, 2004
▶ Long Island	July 1, 2004

Note: All benefits which continue to accrue under the provisions of a prior plan (e.g., United Waterworks, Elizabethtown Water,) will be subject to the early retirement factors from those prior plans.

- (iii) Supplemental Early Retirement Income: For Long Island non-union employees hired prior to July 1, 2001 who retire and whose age plus service at retirement is at least 90 points, benefit is \$100 per month reduced by 5% for each point below 90. This benefit is available to the Long Island union employees only if they retired before July 1, 2004. This benefit is payable until age 65.

Late retirement

Effective July 1, 2006, an active participant who works beyond age 65 shall receive a Suspension of Benefits notice.

Benefits payable upon retirement will be determined based on actual earnings and service credited through the date of retirement.

Vested benefit

- (i) Eligibility: Completion of five Years of vesting Service.
- (ii) Basic monthly benefit: The Normal Retirement Benefit described above, based upon Earnings and Years of Service

to date of termination, and reduced for early commencement as described in the Early Retirement Benefit section.

- (iii) Early commencement of payment: Need to satisfy Early Retirement Date provisions described earlier except that union employees hired between January 1, 2011 and January 1, 2006 who terminate employment post January 1, 2006, can commence at any time after completion of five Years of Service. For such union employees who are early retirement eligible, the lump sum will reflect the value of the early retirement subsidy.
- Disability benefit
- (i) Disability retirement date: The first day of the month following the submission of evidence that the employee qualifies for disability benefits from the Social Security Administration, provided that the employee has completed 10 Years of Service.
 - (ii) Basic monthly benefit: The benefit in (a) below, plus any frozen benefit payable under the prior plans for former employees of Pekin Water Company, Seymour Water Company and West Virginia Water Company:
 - (a) the benefit accrued under section Normal Retirement Benefit (ii) based on Earnings and Years of Service at the date of disability without reduction for early commencement.
- Preretirement Death Benefit
- (i) Eligibility: Monthly benefits under (ii) depend on the status of the participant as follows:
 - (a) All active and former employees eligible for early retirement as of the date of death, provided the employee is married or has designated a contingent annuitant.
 - (b) All employees not eligible for early retirement with at least 10 Years of Service on the date of death, provided the employee is married or has designated a contingent annuitant.
 - (c) All employees not eligible for early retirement with at least five Years of Service but less than 10 on the date of death and all former employees who had completed at least five Years of Service but were not eligible for Early Retirement at termination and have not begun to receive retirement benefits, provided the employee is married or has designated a contingent annuitant.
 - (ii) Monthly benefit:
 - (a) The benefit that would have been payable to the employee if the participant had retired early on the date of death and elected to receive a 100% contingent annuity (50% for Elizabethtown Water union employees).
 - (b) An immediate benefit, based on the amount that would have been payable to the employee had the employee retired on the date of death and elected to receive a 100% contingent annuity. Such benefit will be based upon the Early Retirement Factor for the employee's age

at death (or, if greater, age 55) and the number of Years of Service at death. Such benefit will also be based upon the 100% Contingent Annuity Factor for the employee's age at death (or, if greater, age 55) with a spouse's age that bears the same relation as to that at death. (This benefit is not applicable for Elizabethtown Water union employees.)

- (c) A benefit, equal to 50% of the amount that would have been payable to the participant had he survived to age 55 (if death is before age 55) and elected a 50% contingent annuity. Such benefit will be based upon the Early Retirement Factor and the 50% Contingent Annuity Factor for an employee age 55 (if death is before age 55), the number of Years of Service completed at death or termination, and the spouse's then attained age. Benefit is payable immediately or at the employee's age 55, if later.
- (iii) Duration of benefit: Monthly benefits are payable during the lifetime of the survivor.
- (i) California-American Water Works: All former employees not eligible for early retirement on the date of death will receive the amount of their accumulated contributions with interest.
- (ii) West Virginia Water Works: All former employees not eligible for early retirement on the date of death will have the accrued frozen benefit without reduction payable for 10 years.

Special prior plan
preretirement death benefits

Other Plan Provisions

Normal form

- (i) Married participants: 50% contingent annuity (with two-year "pop-up"), with monthly payment equal to the actuarial equivalent of the basic benefit.
- (ii) Single participants: Life annuity, with monthly payment equal to the basic benefit.
- (iii) For former employees of Pekin Water Company, Seymour Water Company and West Virginia Water Company, 10 years certain and continuous annuities are payable with regard to amounts due from prior plan.

Optional forms

- Life annuity; 100%, 75%, 66 2/3% or 50% contingent annuity (with two-year "pop-up"); 5-year, 10-year, or 15 year certain and continuous annuity; and a lump sum for the following participants as described below:
- Effective January 1, 2006 for union employees hired on or after January 1, 2001. Lump sum includes value of early retirement subsidy for those who are early retirement eligible at commencement.
 - All Elizabethtown Water participants are eligible for a lump sum if the actuarially equivalent present value of the retirement benefit does not exceed \$15,000.

- Certain QDRO alternate payees
- Participants whose vested retirement incomes are \$1,000 or less

Maximum benefits

Maximum benefits payable conform to those set forth in the Employee Retirement Income Security Act of 1974 and the Tax Reform Act of 1986.

Future Plan Changes

Willis Towers Watson is not aware of any future plan changes that are required to be reflected but were not.

Changes in Benefits Valued Since Prior Year

There have been no changes in benefits valued since prior year.

Appendix C – Descriptions of funded status measures

Calculations for Funding Ratios Chart in Section 1: Summary of Results

Prior Year Ratios

Purpose of Ratio	Asset Measure	Obligation Measure
1 Test ability to apply funding balances to current year MRC	AVA - PFB	FTO
2 Quarterly contribution exemption test for current year	AVA – FSCB - PFB	FT
3 At-risk Prong 1 Test for current year	AVA – FSCB - PFB	FTO
4 At-risk Prong 2 Test for current year	AVA – FSCB - PFB	FTAR, but without loads

Current Year Ratios

Purpose of Ratio	Asset Measure	Obligation Measure
1 Test ability to apply funding balances to next year's MRC	Same as for analogous Prior Year Ratio	
2 Quarterly contribution exemption test for next year		
3 At-risk Prong 1 Test for next year		
4 At-risk Prong 2 Test for next year		
5 PBGC 4010 filing gateway test (PBGC FTAP) (to determine whether a filing is required next year for the current plan year)	AVA – FSCB - PFB	FTO ignoring interest rate stabilization
6 Exemption from establishing SAB in current year:		
- If PFB applied to current year MRC	AVA - PFB	FT
- If PFB not applied to current year MRC	AVA	FT
7 Eliminate SABs in current year	AVA – FSCB – PFB	FT

Benefit Restriction Ratios

Purpose of Ratio for Plan Year	Assets	Obligations	Year Ratio is Determined
Adjusted Funding Target Attainment Percentage (AFTAP) – Application of Benefit Restrictions under IRC 436	[AVA if AVA/FTO >= 100%; AVA – FSCB – PFB otherwise] + annuity purchases for NHCEs in previous 2 years	FTO + annuity purchases for NHCEs in previous 2 years	Current

Definitions of terms

Term	Short for	Definition
FTAP	Funding target attainment percentage	$(AVA - FSCB - PFB) / FTO$
PBGC FTAP	FTAP for exemption from ERISA 4010	$(AVA - FSCB - PFB) / (FTO \text{ ignoring interest rate stabilization})$
FSCB	Funding standard carryover balance	Accumulated contributions in excess of those required in pre-PPA plan years, less amounts applied to MRC or forfeited
PFB	Prefunding balance	Accumulated contributions in excess of those required since PPA applied to the plan, to the extent the plan sponsor elected to create PFB, less amounts subsequently applied to MRC or forfeited
Funding balance	FSCB + PFB	
FTO	Ongoing funding target	Funding target as described in IRC 430, ignoring at-risk assumptions; equals FT for a plan that is not at-risk.
FTO ignoring stabilization	FTO calculated ignoring interest rate stabilization	Same as FTO if the full yield curve is used, or stabilized segment rates fall within the corridors
FTAR	At-risk funding target	Funding target reflecting at-risk assumptions and any applicable loads, as described in IRC 430(i), with no phase-in
FT	Funding target	Funding target used to calculate MRC. Equals: <ul style="list-style-type: none"> ■ FTO if the plan is not at-risk. ■ FTAR if the plan has been at risk for at least 5 consecutive plan years. ■ Otherwise, $FTO + 20\% * (\# \text{ of consecutive years at-risk}) * (\text{the excess, if any, of FTAR over FTO})$.
FS	Funding shortfall (surplus)	$FT - (AVA - \text{funding balances})$
PBGC 4010 FS	Funding shortfall for determining whether a controlled group is exempt from an ERISA 4010 filing	FT (ignoring interest rate stabilization) - AVA See PBGC reporting requirements section of the report for more information.
SAB	Shortfall amortization base	An SAB is established each year equal to the FS less the present value of the SAIs related to SABs established in earlier years. A plan may be exempt from establishing an SAB for a plan year in accordance with the test in the Funding Ratios chart in section 1.

Term	Short for	Definition
TNC	Target normal cost	Present value of benefits expected to accrue, and expenses expected to be paid from plan assets, for the year. Reflects at-risk assumptions if the plan is at-risk (phased-in if plan has been at-risk for fewer than 5 consecutive years as described above)
SAI	Shortfall amortization installment	Amortization for an SAB established in a particular year. SAIs are eliminated if FS is less than or equal to \$0.
MRC	Minimum required contribution	TNC plus SAIs as of the valuation date (assumes no funding waivers and plan is not fully funded). See section 2.4 for more details on this calculation.
AVA	Actuarial value of assets	“Plan assets” under PPA, including discounted receivables and reflecting any smoothing. See section 2.3 for more details.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(16) The latest actuarial study for other postretirement employee benefits.

Item #24

Latest Actuarial Study for Postretirement Employee Benefits

NOTICE REGARDING TOWERS WATSON ACTUARIAL INFORMATION

This document was prepared for American Water Works Company, Inc. (American Water) and is being made available by American Water to regulatory commissions in connection with rate case proceedings.

By viewing, downloading, printing or otherwise having access to this information, Recipient agrees that it has read and understands the following:

1. Towers Watson Pennsylvania represents and is responsible to its client, American Water with respect to all matters relating to this information.
2. Recipient is responsible for its own due diligence with respect to all matters relating to this information.
3. The information was prepared for American Water's internal use and assumes a high level of knowledge relative to the operations of American Water and the external factors affecting American Water's business. We would not expect a third party to have such knowledge.

By viewing, downloading, printing or otherwise having access to this information, Recipient is **DEEMED TO HAVE AGREED** to the following conditions:

- Recipient recognizes that Towers Watson's consulting staff is available, with the American Water's prior consent and at American Water's expense, to answer any questions concerning this information; and
- The Recipient agrees that the information was not prepared for third-party distribution and agrees that, by accessing the information (including any information that may be subsequently provided to the Recipient by or on behalf of Towers Watson), the Recipient will neither reference nor distribute the information to any other party (including, but not limited to a parent, subsidiary, or affiliate entity), will not use the information for any purpose other than that for which it is being made available to the Recipient, will only share the information with its employees with a need to know the information for the purpose of conducting its present assignment, and will place no reliance on the information contained therein, or related thereto, that would result in the creation of any duty or liability by Towers Watson to the Recipient; and
- In the event that the Recipient is required by order of a court of competent jurisdiction, administrative agency or governmental body, or by any law, rule, regulation, subpoena, or any other administrative or legal process to disclose the information, the Recipient may disclose the information without liability hereunder, provided that the Recipient gives Towers Watson prompt notice of any such requirement and, at our discretion, either (1) cooperates with us, at our expense, to prohibit such disclosure, or (2) uses all reasonable efforts to get confidential treatment of the information under a protective order or other appropriate mechanism.

American Water Works Company, Inc.

Retiree Welfare Plan

Actuarial Valuation Report
Postretirement Welfare Cost for Fiscal Year Ending
December 31, 2018 under U.S. GAAP

Employer Contributions for Plan Year
Beginning January 1, 2018

July 2018

Willis Towers Watson 

This report is confidential and intended solely for the information and benefit of the immediate recipient thereof. It may not be distributed to a third party unless expressly allowed under the "Purpose and Actuarial Certification" section herein.

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Purposes of valuation

American Water Works Company, Inc. (AWW, AW, or American Water) retained Towers Watson Delaware Inc., a subsidiary of Willis Towers Watson, PLC (Willis Towers Watson), to perform an actuarial valuation of its postretirement welfare programs for the purpose of determining the following:

1. The value of benefit obligations as of January 1, 2018 and American Water Works' Postretirement Welfare Cost (prior to reflecting purchase accounting due to the sale of American Water to RWE) for fiscal year ending December 31, 2018 in accordance with FASB Accounting Standards Codification Topic 715 (ASC 715-60).
2. Plan reporting information in accordance with FASB Accounting Standards Codification Topic 965 (ASC 965).
3. Expected contributions under the plan sponsor's funding policy for the 2018 plan year.

Limitations

This valuation has been conducted for the purposes described above and may not be suitable for any other purpose. In particular, please note the following:

1. The estimated maximum tax-deductible contribution for the tax year in which the 2018 tax year ends as allowed by the Internal Revenue Code will be provided under a separate report. The maximum tax-deductible contribution should be finalized in consultation with American Water's tax advisor.
2. There may be certain events that have occurred since the valuation date that are not reflected in the current valuation. See Subsequent Events in the Basis for Valuation section below for more information.
3. The comparisons of accounting obligations to assets presented in this report cannot be relied upon to determine the need for nor the amount of required future plan contributions. Nevertheless, such comparisons may be useful to assess the need for future contributions because they reflect current interest rates at the measurement date in determining benefit obligations. However, asset gains and losses, demographic experience different from assumed, changes in interest rates, future benefit accruals, if any, and other factors will all affect the need for and amount of future contributions. In addition, if a plan is not required by law to be funded, benefit payments may also be paid directly by the plan sponsor as they come due.

Section 1: Summary of results

Summary of Valuation Results

All monetary amounts shown in US Dollars

Fiscal Year Ending		December 31, 2018	December 31, 2017
Benefit Cost/ (Income)	Postretirement Welfare Cost/(Income)	(3,938,989)	6,091,773
	Immediate Recognition of Benefit Cost/(Income) due to Special Events	0	0
	Total Benefit Cost/(Income)	(3,938,989)	6,091,773
Measurement Date		January 1, 2018	January 1, 2017
Plan Assets	Fair Value of Assets (FVA)	571,035,719	520,314,338
Benefit Obligations	Accumulated Postretirement Benefit Obligation (APBO)	610,431,792	606,107,841
Funded Status	Funded Status	(39,396,073)	(85,793,503)
Accumulated Other Comprehensive (Income)/Loss (AOCI)	Net Prior Service Cost/(Credit)	(134,384,340)	(150,002,520)
	Net Loss/(Gain)	131,784,726	195,054,651
	Total AOCI	(2,599,614)	45,052,131
Assumptions	Discount Rate	3.73%	4.26%
	Expected Rate of Return on Plan Assets	4.77%	5.09%
	Current Health Care Cost Trend Rate	7.00%	7.00%
	Ultimate Health Care Cost Trend Rate	4.50%	5.00%
	Year of Ultimate Trend Rate	2026	2021
Census Date		July 1, 2017	July 1, 2016
Plan reporting (ASC 965) for Plan Year Beginning		January 1, 2018	January 1, 2017
	Present value of accumulated benefits	658,644,029	656,098,266
	Market value of assets	571,035,719	520,314,338
	Plan reporting discount rate	3.73%	4.26%

Employer Contributions

Employer contributions are the amounts paid by American Water to provide for postretirement benefits, net of participant contributions and Medicare Part D subsidy. Participants receiving benefits are required to contribute toward the cost of the plan. In 2017, participant contributions were equal to about 8% of benefit payments and expenses.

American Water's funding policy is to contribute an amount equal to the postretirement welfare cost (pre-purchase accounting) not to exceed the maximum tax-deductible limit.

Postretirement Welfare Cost and Funded Position

The cost of the postretirement welfare plan is determined in accordance with generally accepted accounting principles in the U.S. ("U.S. GAAP"). The Fiscal 2018 postretirement welfare benefit cost/(income) for the plan is \$(3,938,989).

Under U.S. GAAP, the funded position (fair value of plan assets less the projected benefit obligation, or "APBO") of each postretirement welfare plan at the plan sponsor's fiscal year-end (measurement date) is required to be reported as a liability. The APBO is the actuarial present value of benefits attributed to service rendered prior to the measurement date, taking into consideration expected future pay increases for pay-related plans. The plan's overfunded (underfunded) APBO as of January 1, 2018 was \$(39,396,073), based on the fair value of plan assets of \$571,035,719 and the APBO of \$610,431,792.

Fiscal year-end 2017 reporting information is based on the January 1, 2018 valuation. The next fiscal year financial reporting information will be developed based on the results of the January 1, 2019 valuation.

Change in Postretirement Welfare Cost and Funded Position

The postretirement welfare cost decreased from \$6,091,773 in fiscal 2017 to \$(3,938,989) in fiscal 2018 and the funded position increased from \$(85,793,503) on January 1, 2017 to \$(39,396,073) on January 1, 2018, as set forth below:

All monetary amounts shown in US Dollars

	Postretirement welfare cost	Funded Position
Prior year	6,091,773	(85,793,503)
Expected based on prior valuation and contributions during prior year	(475,231)	(3,594,177)
Unexpected noninvestment experience	(5,869,683)	33,224,573
Unexpected investment experience	(6,447,903)	45,882,402
Assumption changes	2,762,055	(29,115,368)
Changes in substantive plan	0	0
Current year	(3,938,989)	(39,396,073)

Significant reasons for these changes include the following:

- The return on the fair value of plan assets since the prior measurement date was greater than expected, which decreased the postretirement cost and caused the funded position to improve.
- Favorable per capita cost experience in 2017, which decreased postretirement welfare cost and improved the plan's funded status.
- The mortality improvement projection scale was changed from Scale BB 2-dimensional to Scale MP-2017, which decreased the postretirement cost and caused the funded position to improve.
- The discount rate decreased 53 basis points compared to the prior year, which increased the postretirement welfare cost and caused the funded position to decline.
- The expected return on plan assets decreased 32 basis points which increased postretirement welfare cost.

Basis for Valuation

Appendix A summarizes the assumptions and methods used in the valuation. Appendix B summarizes our understanding of the principal provisions of the plan being valued. Unless otherwise described below under Subsequent Events, assumptions were selected based on information known as of the measurement date.

Key Economic Assumptions

The discount rate for postretirement welfare cost purposes is the rate at which the postretirement obligation could be effectively settled. This rate is developed from yields on available high-quality bonds and reflects the Plan's expected cash flows.

The assumed rate of return on assets for postretirement welfare cost purposes is the weighted average of expected long-term asset return assumptions, net of taxes. The expected long-term return on asset assumption used for calculation of the benefit cost was changed from 5.09% to 4.77%.

	December 31, 2017	December 31, 2016
Discount rate for obligations	3.73%	4.26%
Rate of return on assets ¹	4.77%	5.09%
Health care cost trend		
2017 trend	N/A	7.00%
2018 trend	7.00%	6.50%
Ultimate trend	4.50%	5.00%
Year ultimate reached	2026	2021

¹ Rate is weighted average of the expected return on Bargaining VEBAs (which are tax exempt) and the return on Non-Bargained VEBAs (which is taxable).

The assumed per capita costs are the expected annual per person cash costs of the medical plan before reflecting participant contributions.

The costs shown are those assumed for both retirees and covered spouses.

The average per capita costs used in the 2017 and 2018 valuations are:

All monetary amounts shown in US Dollars

	Pre-Medicare Eligible	Medicare Eligible
RWE Promise Participants		
▶ 2017 assumed per capita cost	14,037	6,844
▶ Expected per capita cost increase (trend to 2018)	7.00%	7.00%
▶ 2018 expected per capita cost	15,020	7,323
▶ 2018 assumed per capita cost	14,037	6,844
Non-RWE Promise Participants		
▶ 2017 assumed per capita cost	13,563	6,587
▶ Expected per capita cost increase (trend to 2018)	7.00%	7.00%
▶ 2018 expected per capita cost	14,512	7,048
▶ 2018 assumed per capita cost	13,563	6,587
St. Louis and Elizabethtown Participants		
▶ 2017 assumed per capita cost	13,113	6,587
▶ Expected per capita cost increase (trend to 2018)	7.00%	7.00%
▶ 2018 expected per capita cost	14,031	7,048
▶ 2018 assumed per capita cost	13,113	6,587
Elizabethtown Dental		
▶ 2017 assumed per capita cost	451	0
▶ Expected per capita cost increase (trend to 2018)	7.00%	7.00%
▶ 2018 expected per capita cost	483	0
▶ 2018 assumed per capita cost	450	0

Demographic Assumptions

The cost of providing plan benefits depends on demographic factors such as retirement, mortality, turnover, and plan participation. Demographic assumptions used in the valuation were selected to reflect the experience of the covered population and reasonable expectations. If actual experience is more favorable than assumed, plan costs will be lower. Alternatively, if actual experience is less favorable than assumed, future plan costs will be higher.

Changes in Methods

There were no changes in methods from the prior year.

Changes in Estimation Techniques

There were no changes in estimation techniques from the prior year.

Changes in Benefits Valued

There were no changes in benefits valued from the prior year.

Subsequent Events

We are not aware of any subsequent events that might impact the results of the valuation.

Additional Information

Asset Earmarking: In 2012, AWW elected to earmark a portion of the assets in the Bargaining and Non-Bargaining Medical VEBAs for post-65 prescription drug benefits. This earmarking has no effect on the benefits payable or the investment practices of the plan but may have implications for AWW's deferred tax asset calculations.

Actuarial certification

This valuation has been conducted in accordance with generally accepted actuarial principles and practices. However, please note the information discussed below regarding this valuation.

Reliances

In preparing the results presented in this report, we have relied upon information regarding plan provisions, participants, assets, and sponsor accounting policies and methods provided by American Water and other persons or organizations designated by American Water. We have relied on all the data and information provided as complete and accurate. We have reviewed this information for overall reasonableness and consistency, but have neither audited nor independently verified this information. Based on discussions with and concurrence by the plan sponsor, assumptions or estimates may have been made if data were not available. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations. We have relied on all the information provided as complete and accurate. The results presented in this report are directly dependent upon the accuracy and completeness of the underlying data and information. Any material inaccuracy in the data, assets, plan provisions or other information provided to us may have produced results that are not suitable for the purposes of this report and such inaccuracies, as corrected by American Water, may produce materially different results that could require that a revised report be issued.

Assumptions and methods under the Internal Revenue Code for contribution limit purposes

The actuarial assumptions and methods employed in the development of the contribution limits have been selected by the plan sponsor, with the concurrence of Willis Towers Watson. The Internal Revenue Code requires the use of reasonable assumptions (taking into account the experience of the plan and reasonable expectations). We believe that the assumptions used in our valuation are reasonable and appropriate for the purposes for which they have been used. Other actuarial assumptions could also be considered to be reasonable. Thus reasonable results differing from those presented in this report could have been developed by selecting different reasonable assumptions.

Assumptions and methods under ASC 715-60

As required by ASC 715-60, the actuarial assumptions and methods employed in the development of the postretirement benefit cost and other financial reporting have been selected by the plan sponsor. Willis Towers Watson has concurred with these assumptions and methods, except for the expected rate of return on plan assets. Evaluation of the expected rate of return assumption was outside the scope of Willis Towers Watson's assignment and would have required substantial additional work which we were not engaged to perform. ASC 715-60 requires that each significant assumption "individually represent the best estimate of a particular future event.

The results shown in this report have been developed based on actuarial assumptions that, to the extent evaluated by Willis Towers Watson, we consider to be reasonable. Other actuarial assumptions could also be considered to be reasonable. Thus, reasonable results differing from those presented in this report could have been developed by selecting different reasonable assumptions.

A summary of the assumptions and methods used is provided in Appendix A. Note that any subsequent changes in methods or assumptions for the January 1, 2018 measurement date will change the results shown in this report.

Accumulated other comprehensive (income)/loss amounts shown in the report are shown prior to adjustment for tax effects. Any tax effects in AOCI should be determined in consultation with American Water's tax advisors and auditors.

Nature of Actuarial Calculations

The results shown in this report are estimates based on data that may be imperfect and on assumptions about future events that cannot be predicted with certainty. The effects of certain plan provisions may be approximated, or determined to be insignificant and therefore not valued. Reasonable efforts were made in preparing this valuation to confirm that items that are significant in the context of the actuarial liabilities or costs are treated appropriately, and are not excluded or included inappropriately. Any rounding (or lack thereof) used for displaying numbers in this report is not intended to imply a degree of precision, which is not a characteristic of actuarial calculations.

If overall future plan experience produces higher benefit payments or lower investment returns than assumed, the relative level of plan costs reported in this valuation will likely increase in future valuations (and vice versa). Future actuarial measurements may differ significantly from the current measurements presented in this report due to many factors, including: plan experience differing from that anticipated by the economic or demographic assumptions, changes in economic or demographic assumptions, increases or decreases expected as part of the natural operation of the methodology used for the measurements (such as the end of an amortization period), and changes in plan provisions or applicable law. Due to the limited scope of our assignment, we did not perform an analysis of the potential range of such future measurements. Retiree group benefits models necessarily rely on the use of approximations and estimates, and are sensitive to changes in these approximations and estimates. Small variations in these approximations and estimates may lead to significant changes in actuarial measurements.

See Basis for Valuation in Section 1 above for a discussion of any material events that have occurred after the valuation date that are not reflected in this valuation.

Limitations on Use

This report is provided subject to the terms set out herein and in our engagement letter dated January 30, 2017 and any accompanying or referenced terms and conditions.

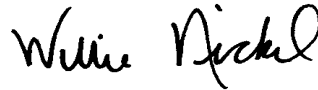
The information contained in this report was prepared for the internal use of American Water and its auditors, and any organization that provides benefit administration services for the plan, in connection with our actuarial valuation of the plan as described in Purposes of Valuation above. It is not intended for and may not be used for other purposes, and we accept no responsibility or liability in this regard. American Water may distribute this actuarial valuation report to the appropriate authorities who have the legal right to require American Water to provide them this report, in which case American Water will use best efforts to notify Willis Towers Watson in advance of this distribution. Further distribution to, or use by, other parties of all or part of this report is expressly prohibited without Towers Watson's prior written consent. Willis Towers Watson accepts no responsibility for any consequences arising from any other party relying on this report or any advice relating to its contents.

Professional Qualifications

The undersigned consulting actuaries are members of the Society of Actuaries and meet the "Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" relating to postretirement welfare plans. Our objectivity is not impaired by any relationship between American Water and our employer, Towers Watson Delaware Inc.



John Popiolek, FSA, MAAA
Director, Retirement



Willie Nickel, FSA
Senior Director, Retirement



Daniel Callahan, FSA, MAAA
Associate Director, Health and Benefits

Towers Watson Delaware Inc.

July 2018

http://natct.internal.towerswatson.com/clients/604590/2017AWValuations/Documents/AW_RWP_2018.docx

Section 2: Actuarial exhibits

2.1 Balance sheet asset / (liability)

All monetary amounts shown in US Dollars

Measurement Date	January 1, 2018	January 1, 2017
A Development of Balance Sheet Asset/(Liability)		
1 Accumulated postretirement benefit obligation (APBO)	610,431,792	606,107,841
2 Fair value of assets (FVA)	571,035,719	520,314,338
3 Net balance sheet asset/(liability)	(39,396,073)	(85,793,503)
B Current and Noncurrent Allocation		
1 Noncurrent assets	0	0
2 Current liabilities	0	0
3 Noncurrent liabilities	(39,396,073)	(85,793,503)
4 Net balance sheet asset/(liability)	(39,396,073)	(85,793,503)
C Accumulated Other Comprehensive (Income)/Loss		
1 Net prior service cost/(credit)	(134,384,340)	(150,002,520)
2 Net loss/(gain)	131,784,726	195,054,651
3 Accumulated other comprehensive (income)/loss ¹	(2,599,614)	45,052,131
D Development of Prepaid (Accrued) Postretirement Benefit Cost as of December 31, 2017		
Prepaid (accrued) postretirement benefit cost as of December 31, 2016	(40,741,372)	
Changes during 2017:		
▶ Income (cost) recognized	(6,091,773)	
▶ Employer contributions	6,091,770	
▶ Expected receipt of federal subsidy for 2017	(1,703,022)	
▶ Adjustment for federal subsidy amounts in 2016	448,710	
Prepaid (accrued) postretirement benefit cost as of December 31, 2017	(41,995,687)	
E Assumptions		
1 Discount rate	3.73%	4.26%
2 Current health care cost trend rate	7.00%	7.00%
3 Ultimate health care cost trend rate	4.50%	5.00%
4 Year of ultimate trend rate	2026	2021
F Census date	July 1, 2017	July 1, 2016

¹ Amount shown is pre-tax and should be adjusted by plan sponsor for tax effects.

2.2 Summary and comparison of postretirement benefit cost and cash flows

All monetary amounts shown in US Dollars

Fiscal Year Ending	December 31, 2018	December 31, 2017
A Total Postretirement Benefit Cost		
1 Employer service cost	9,289,778	9,942,714
2 Interest cost	22,614,083	25,670,849
3 Expected return on assets	(26,598,649)	(25,953,955)
4 Subtotal	5,305,212	9,659,608
5 Net prior service cost/(credit) amortization	(15,618,180)	(15,618,180)
6 Net loss/(gain) amortization	6,373,979	12,050,345
7 Amortization subtotal	(9,244,201)	(3,567,835)
8 Net periodic postretirement benefit cost/(income)	(3,938,989)	6,091,773
9 Cost of curtailments	0	0
10 Cost of settlements	0	0
11 Total postretirement benefit cost	(3,938,989)	6,091,773
B Assumptions¹		
1 Discount rate	3.73%	4.26%
2 Long-term rate of return on assets	4.77%	5.09%
3 Current health care cost trend rate	7.00%	7.00%
4 Ultimate health care cost trend rate	4.50%	5.00%
5 Year ultimate trend rate is expected	2026	2021
C Census Date	July 1, 2017	July 1, 2016
D Assets at Beginning of Year		
1 Fair market value	571,035,719	520,314,338
E Cash Flow		
	Expected	Actual
1 Employer contributions ²	0	6,091,770
2 Plan participants' contributions	1,936,684	2,140,162
3 Benefits paid by the Employer	0	0
4 Benefits paid from plan assets	27,140,249	25,663,424
5 Expected Medicare Part D subsidy on current year benefit payments	1,630,366	1,703,022

¹ These assumptions were used to calculate the Net Postretirement Benefit Cost/ (Income) as of the beginning of the year. Rates are expressed on an annual basis where applicable.

² Without regard to IRS deduction limits potentially applied in 2018.

2.3 Development of assets

All monetary amounts shown in US Dollars

A Reconciliation of Assets

1	Plan assets at January 1, 2017	520,314,338
2	Investment return, net of taxes	68,152,873
3	Employer contributions	6,091,770
4	Plan participants' contributions	2,140,162
5	Benefits paid including expenses	(25,663,424)
6	Transfers from (to) other plans	0
7	Acquisitions	0
8	Divestitures	0
9	Settlements	0
10	Plan assets at January 1, 2018	571,035,719

B Rate of Return on Invested Assets

1	Weighted invested assets	511,724,335
2	Rate of return	13.32%

2.4 Detailed results for postretirement welfare cost and funded position

All monetary amounts shown in US Dollars

Detailed results	January 1, 2018	January 1, 2017
A Service Cost		
1 Medical	9,046,087	9,731,041
2 Life Insurance	243,691	211,673
3 Total	9,289,778	9,942,714
B Accumulated Postretirement Benefit Obligation [APBO]		
1 Medical:		
a Participants currently receiving benefits	320,498,182	311,661,751
b Fully eligible active participants	33,605,704	29,490,018
c Other participants	225,728,000	236,169,042
d Total	579,831,886	577,320,811
2 Life Insurance:		
a Participants currently receiving benefits	24,405,412	23,408,719
b Fully eligible active participants	1,376,519	1,098,440
c Other participants	4,817,975	4,279,871
d Total	30,599,906	28,787,030
3 All Benefits:		
a Participants currently receiving benefits	344,903,594	335,070,470
b Fully eligible active participants	34,982,223	30,588,458
c Other participants	230,545,975	240,448,913
d Total	610,431,792	606,107,841
C Assets		
1 Fair value [FV]	571,035,719	520,314,338
D Funded Position		
1 Overfunded (underfunded) APBO	(39,396,073)	(85,793,503)
2 APBO funded percentage	93.5%	85.9%
E Amounts in Accumulated Other Comprehensive Income		
1 Net prior service cost (credit)	(134,384,340)	(150,002,520)
2 Net actuarial loss (gain)	131,784,726	195,054,651
3 Total	(2,599,614)	45,052,131
F Effect of Change in Health Care Cost Trend Rate		
1 One-percentage-point increase:		
a Sum of service cost and interest cost	5,205,702	5,196,256
b APBO	72,456,427	73,914,169
2 One-percentage-point decrease:		
a Sum of service cost and interest cost	(4,173,933)	(4,166,207)
b APBO	(59,581,810)	(60,453,033)

2.5 Actuarial present value of benefit obligation for ASC 965

All monetary amounts shown in US Dollars

	December 31, 2017	December 31, 2016
A Actuarial Present Value of Benefit Obligation⁵		
1 Participants currently receiving benefits	373,518,525	364,120,269
2 Other fully eligible participants	38,087,469	33,409,168
3 Other participants	247,038,035	258,568,829
4 Total	658,644,029	656,098,266
5 Fair value of assets	571,035,719	520,314,338
B Change in incurred but not reported (IBNR) claims reserve		
Balance as of December 31, 2016 ⁶		5,200,000
1 Claims reported and approved for payment		25,563,424
2 Claims paid		(25,563,424)
3 Reserve adjustment		(100,000)
4 Total change in reserve		(100,000)
Balance as of December 31, 2017 ⁶		5,100,000
C Change in Postretirement Benefit Obligations		
Balance as of December 31, 2016 ⁶		650,898,266
1 Benefits earned		10,706,224
2 Benefits reclassified to amounts currently payable		(25,663,424)
3 Interest		27,797,070
4 Plan amendment effects		0
5 Change in actuarial assumptions		29,115,368
6 Actuarial (gains) losses		(39,309,475)
7 Total change in reserve		2,645,763
Balance as of December 31, 2017		653,544,029

⁵ These results do not reflect the recognition of the federal subsidy as a result of the MMA.

⁶ These balances are estimated to reflect the reserves associated with benefit payments for retirees (and excluding any reserves for active employees' benefits).

All monetary amounts shown in US Dollars

D Total Obligation

Balance as of December 31, 2016	656,098,266
Increase (decrease) in reserve	2,545,763
Balance as of December 31, 2017	658,644,029

E Change in Plan Assets

Fair value of plan assets as of December 31, 2016:	520,314,338
1 Actual return on plan assets	68,152,873
2 Employer contributions	6,091,770
3 Participant contributions	2,140,162
4 Disbursements	(25,663,424)
5 Acquisition/(Divestitures)	0
Fair value of plan assets as of December 31, 2017	571,035,719

The key actuarial assumptions used for ASC 965 calculations are the same as those used to determine the postretirement welfare cost and are shown below.

All obligations shown are net of retiree contributions. In addition to deductibles and copayments, retirees are expected to pay approximately 6% of the estimated cost of providing benefits.

	December 31, 2017	December 31, 2016
Discount rate	3.73%	4.26%
Health care cost trend rate	7.00% in 2018 to an ultimate of 4.50% in 2026	7.00% in 2017 to an ultimate of 5.00% in 2021
Mortality	RP-2014 no collar adjustment with MP-2017 Projection for years after 2006	RP-2014 no collar adjustment with BB-2D Projection for years after 2006

2.6 Expected Benefit Disbursements and Participant Contributions

All monetary amounts shown in US Dollars

	January 1, 2018	January 1, 2017
A Medical		
1 Gross disbursements	27,340,805	27,637,955
2 Participant contributions	(1,899,107)	(2,098,530)
3 Net disbursements	25,441,698	25,539,425
B Life Insurance		
1 Gross disbursements	1,736,128	1,682,614
2 Participant contributions	(37,577)	(41,632)
3 Net disbursements	1,698,551	1,640,982
C Total		
1 Gross disbursements	29,076,933	29,320,569
2 Participant contributions	(1,936,684)	(2,140,162)
3 Net disbursements	27,140,249	27,180,407

Amounts shown above have been reduced by expected Medicare Part D subsidy payments. Expected Medicare Part D subsidy payments associated with the 2017 Drug disbursements shown above are \$1,630,366.

Section 3: Participant data

3.1 Summary of Plan Participants

All monetary amounts shown in US Dollars

Fiscal Year	January 1, 2018	January 1, 2017
A Participating Employees		
1 Number		
a Fully eligible	315	284
b Other	2,956	3,031
c Total participating employees ¹	3,271	3,315
2 Average age	49.3	49.3
3 Average credited service	18.3	18.5
4 Average future working life		
a to expected retirement age	11.10	11.16
b to full eligibility age	10.22	10.09
B Retirees and Surviving Spouses		
1 Retirees and surviving spouses		
a Number under 65	460	487
b Number 65 and older	2,125	2,088
c Total ²	2,585	2,575
d Average age	73.5	73.4
C Dependents		
1 Number	1,452	1,474
2 Average age	70.0	69.6

Census data was supplied by American Water as of July 1, 2017 and July 1, 2016, respectively.

¹ Includes 1,272 employees in 2018 and 1,139 employees in 2017 eligible for life insurance benefits only.

² Includes 306 retirees in 2018 and 308 retirees in 2017 eligible for life insurance benefits only.

Appendix A: Statement of actuarial assumptions and methods

Actuarial Assumptions and Methods - Other Postretirement Benefit Cost

Economic Assumptions

Discount rate:	3.73%
Weighted average rate of return on plan assets ¹	4.77%

The return on assets shown above is net of investment expenses and administrative expenses assumed to be paid from the trust.

Health care cost trend rate schedule (covered charges):	2018	7.00%	2023	5.50%
	2019	6.75%	2024	5.17%
	2020	6.50%	2025	4.83%
	2021	6.17%	2026	4.50%
	2022	5.83%		

Participant contribution trend rate Same as applicable medical plan trend.

Participation Assumptions

Inclusion date	The valuation date coincident with or next following the date on which the employee becomes a participant
New or rehired employees	It was assumed there will be no new or rehired employees
Participation	<p>Current retirees: Based on valuation census data</p> <p>Uncapped non HRA Future retirees:</p> <p>90% – AWW</p> <p>100% – E-town Pre-65</p> <p>70% – E-town Post 65</p> <p>60% – St. Louis</p> <p>Capped and HRA Future Retirees:</p> <p>Pre-65: 92% in 2018 trending down 2% per year to an ultimate rate of 80% in 2024</p> <p>Post-65: 100%</p>
Percentage of retirees covering a spouse	<p>Current retirees: Based on valuation census data</p> <p>Future retirees: 80% of males; 50% of females</p>

¹ Rate is weighted average of the expected return on Bargaining VEBA's (which are tax exempt) and the return on the Non-Bargained VEBA, which is taxable.

Spouse age Current retirees: Based on valuation census data
Future retirees: Wife three years younger than husband

Demographic Assumptions

Healthy Mortality Separate rates for non-annuitants (RP-2014 “Employees” table with MP-2014 mortality improvements regressed back to 2006 and projected generationally with Scale MP-2017) and annuitants (RP-2014 “Healthy Annuitants” table with MP-2014 mortality improvements regressed back to 2006 and projected generationally with Scale MP-2017).

Disabled Mortality RP-2014 Disabled Retiree Table as of 2006 projected generationally with scale MP-2017.

Termination Rates varying by age and service – representative rates:

Age	Rates
25-39	0.05
40-44	0.04
45-55	0.03
56+	0.00

Disability Elizabethtown – none; All others – 50% of 1987 CGDT. Rates varying by age and gender - representative rates:

Age	Male	Female
25	.0004	.0006
35	.0006	.0012
40	.0010	.0015
45	.0018	.0023
55	.0059	.0053

Retirement Rates vary by age, average age 63

Age	Rate	Age	Rate	Age	Rate
55	0.04	61	0.10	67	0.25
56	0.04	62	0.35	68	0.25
57	0.05	63	0.20	69	0.25
58	0.06	64	0.20	70	1.00
59	0.07	65	0.30		
60	0.10	66	0.30		

Medicare Part D Assumptions

Medicare Part D subsidy value \$713 per retired participant per year beginning in 2018.

Test for MMA actuarial equivalence Plan passes test for actuarial equivalence in all future years on a gross and net basis (after taking into account retiree contributions) for retirees and dependents.

Development of MMA subsidy amount	Average subsidy per retired participant was developed based on a review of actual subsidy dollars from 2013, 2014, and 2015 (most recent reconciled years available at time of valuation). The average subsidy was adjusted to reflect estimated trend through the valuation date.
MMA subsidy trend rate schedule:	Same as health care cost trend rate

Per Capita Claims Costs

Development of claims cost	Average medical plan claims per person were developed based upon a review of actual claims experience for 2015, 2016, 2017 and three months of 2018. The average claims costs were adjusted to reflect (i) medical trend (through the valuation date) and expenses, (ii) change from paid claims to incurred claims, (iii) differences in expected claims between the medical plans, (iv) plan design changes and (v) age-specific patterns expected based upon plan census information and standard claims distribution tables.
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Per capita claims cost¹:

Age	RWE Promise Participants	Non-RWE Promise Participants	St. Louis and Elizabethtown Participants	Elizabethtown Dental Participants
<29	5,116	4,870	4,648	539
30-34	6,259	5,958	5,687	539
35-39	6,619	6,300	6,014	539
40-44	7,239	6,890	6,577	539
45-49	8,353	7,951	7,589	539
50-54	10,257	9,763	9,319	491
55-59	12,316	11,723	11,189	467
60-64	15,241	14,506	13,847	444
65-69	5,925	6,298	5,743	0
70-74	6,561	6,973	6,359	0
75-79	7,061	7,504	6,843	0
80-84	7,274	7,731	7,050	0
85-89	7,261	7,717	7,038	0
90-94	6,802	7,230	6,593	0
>95	6,365	6,765	6,169	0
Average per capita claims cost:				
Pre-65	14,036	13,564	13,113	450
Post-65	6,844	6,587	6,587	0

¹ Includes cost for pre-65 dental coverage where applicable. Per capita costs for retirees 65 or older represent costs of Supplemental Plan net of Medicare benefits. Surviving dependent costs are assumed to equal retiree costs. Administrative expenses included in per capita cost.

Additional Assumptions

PPACA “high cost plan” excise tax impact

Based on projections performed in 2015, the American Water retiree medical plan is expected to be subject to the excise tax on high cost plans levied under health care reform (“Cadillac” tax) as early as 2020¹ depending on the regulatory guidance to be issued by IRS. Little formal guidance has been released to date on the calculation of the excise tax. This valuation reflects, based on discussions with American Water, a “blended” calculation approach whereby pre-65 and post-65 retirees are treated as similarly situated and thus permissibly aggregated. The excise tax amount was determined based on projected headcounts and per capita costs from the valuation output, using assumptions consistent with the general valuation, with future increases of 3% per year applied to the excise tax threshold (4% for the first year). The aggregate dollar amount of the expected excise tax liability was then converted to a percentage of the overall obligation and applied as a load (0.3%) to the APBO. While reasonable for valuation purposes, the projection assumptions, methods, and assumptions about the future IRS regulatory approach used have a significant effect on the magnitude of the excise tax liability. Please note that this estimate may be subject to significant change on future measurement dates based on forthcoming IRS guidance.

Methods

Census date	July 1, 2017
Measurement date	December 31, 2017. Data as of census date is used unadjusted as of the measurement date.
Service cost and APBO	Projected unit credit actuarial cost method, allocated from the valuation date on or after date of hire to full eligibility date (age 62 or earlier retirement age).
Market-related value of assets	Fair value as reported by company.
Amortization of unrecognized loss/(gain)	Loss/(gain) in excess of 10% of the greater of APBO and plan assets is amortized on a straight-line basis over the expected average remaining service (to expected retirement age) of active participants expected to benefit under the plan.

¹ This tax was delayed an additional two years in legislation signed into law in late January 2018. This change will be reflected in the first measurement date after January 22, 2018.

Data Sources

American Water furnished participant data and claims data as of July 1, 2017. Data were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date.

The Company also provided the postretirement benefit asset, postretirement benefit liability, and amounts recognized in accumulated other comprehensive income as of the end of the December 31, 2017 fiscal year and amounts recognized in other comprehensive income in the 2017 fiscal year.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale - Significant Economic Assumptions – Accounting

Discount rate	As required by U.S. GAAP the discount rate was chosen by the plan sponsor based on market information on the measurement date.
Expected return on plan assets	We understand that the expected return on assets assumption reflects the plan sponsor's estimate of future experience for trust asset returns, reflecting the plan's current asset allocation and any expected changes during the current plan year, current market conditions, current and future UBIT tax rate, and the plan sponsor's expectations for future market conditions.
Claims cost trend rates	Assumed increases were chosen by the plan sponsor and, as required by U.S. GAAP they represent an estimate of future experience, informed by an analysis of recent plan experience, leading to select and ultimate assumed trend rates. In setting near term trend rates, other pertinent statistics were considered, including surveys on general medical cost increases. In setting the ultimate trend rate, considerations included assumed GDP growth consistent with the assumed future economic conditions inherent in other economic assumptions chosen by the client at the measurement date. We believe that the selected assumptions are reasonable based on market conditions at the measurement date and future expectations consistent with other economic assumptions used, other than the discount rate.
Medicare Part D subsidy trend rates	The assumed rates of increase in Medicare Part D subsidy are assumed to equal the plan's assumed trend rates.
Per capita claims costs	Per capita claims costs were chosen by the plan sponsor to be the best estimate of the plan's per capita claims costs in the plan year beginning on the measurement date (with any expected changes in future years reflected in the trend rate assumption).
	Average medical plan claims per person were developed based upon a review of actual claims experience for 2015, 2016, 2017 and three months of 2018. The average claims costs were adjusted to reflect (i) medical trend (through the valuation date) and expenses, (ii) change from paid claims to incurred claims, (iii)

differences in expected claims between the medical plans, (iv) plan design changes and (v) age-specific patterns expected based upon plan census information and standard claims distribution tables.

Medicare Part D subsidy value

The retiree drug subsidy (RDS) value and duration were based on recent plan experience and an analysis demonstrating that the plan's drug benefits are expected to be equivalent to Medicare Part D.

Assumptions Rationale - Significant Demographic Assumptions

Healthy Mortality	Assumptions were selected by the plan sponsor and, as required by U.S. GAAP represents a best estimate of future experience.
Disabled Mortality	The plan sponsor has determined that given the lack of credible mortality experience for disabled participants in this plan and/or the non-materiality of this assumption, there is no other assumption that the plan sponsor believes to be a better estimate.
Termination	Termination rates were based on an experience study conducted in 2015, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future. Assumed termination rates differ by age and service because of observed differences in termination rates by service.
Disability	Disability rates were based on a published table for pension participants believed to have reasonably similar characteristics.
Participation:	
Participants	Current participation rates reflect recent experience; projected participation rates represent AW's best estimate of future experience. There is no other assumption that the plan sponsor believes to be a better estimate.
Covered spouses	Current participation rates reflect recent experience; projected participation rates represent AW's best estimate of future experience. There is no other assumption that the plan sponsor believes to be a better estimate.
Covered dependents	Current participation rates reflect recent experience; projected participation rates represent AW's best estimate of future experience. There is no other assumption that the plan sponsor believes to be a better estimate.
Retirement	Retirement rates were based on an experience study conducted in 2015, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Benefit commencement date:

Retiree benefit Retirees are assumed to begin benefits immediately on eligible retirement because this represents the typical experience for participants under the plan.

Marital Assumptions:

Percent married The assumed percentage married is based on the percentage married observed among recent retirees in the last experience study conducted in 2015.

Spouse age The assumed age difference for spouses is based on the age difference observed among recent retirees in the last experience study conducted in 2015.

Source of Prescribed Methods

Accounting methods The methods used for accounting purposes as described in Appendix A, are “prescribed methods set by another party”, as defined in the actuarial standards of practice (ASOPs). As required by U.S. GAAP, these methods were selected by the plan sponsor.

Changes in Assumptions and Methods

Change in assumptions since prior valuation The discount rate for benefit obligations changed from 4.26% to 3.73%.

The medical cost trend was updated from 7.00% in 2017 trending down to 5.00% in 2021 to 7.00% in 2018 trending down to 4.50% in 2026.

The expected long-term return on asset assumption used for calculation of the benefit cost was changed from 5.09% to 4.77%.

The mortality projection scale was changed from Scale BB-2D to Scale MP-2017.

Appendix B: Summary of substantive plan provisions reflected in valuation

Plan Provisions for Employees of the American Water Works Company, Inc. (including NEI Indiana, Illinois, and Long Island)

The actuarial valuation reflects the benefit and contribution provisions summarized below with respect to future retirees, except as noted. Current retirees and their spouses were assumed to continue under the provisions currently in effect, which may differ from those described below.

Medical and Dental Benefits	
Eligibility	<p>Pension retirement or long-term disability.</p> <p><u>Nonunion:</u> Pension requirement: The first day of any month on which the employee elects to retire provided that:</p> <ul style="list-style-type: none"> (a) the employee has attained age 55, and (b) the sum of the individual's age and years of service totals at least 70. <p>Non-bargaining employees hired on or after January 1, 2002 are not eligible for these benefits.</p> <p><u>Union:</u> The first day of any month in which the employee elects to retire provided that:</p> <ul style="list-style-type: none"> (a) the employee has attained age 55 and 20 years of service, or (b) the employee has attained age 65. <p>Bargaining employees hired on or after January 1, 2006 are not eligible for these benefits.</p>
Dependent eligibility	Spouse and unmarried children under age 26.
Survivor eligibility	Eligibility can continue provided that the survivor pays the full premium for coverage.
LTD requirement	10 years of service and approved for Social Security Disability Income.
Full eligibility age	<p>Union – 62 and 20 years of service or 65, if earlier.</p> <p>Non-union – 62 and 70 points or 65 and 5 years of service, if earlier.</p>

Retiree contributions (medical):

► Retirees (except at Northwest Indiana, St. Louis and Long Island).

– Basic

Under Age 65: None for retirements prior to 1/1/96. The following schedule applies to those who retire on or after 1/1/96:

<u>Retirement Date</u>	<u>Monthly Contribution</u>		
	<u>Retiree</u>	<u>Dependent</u>	<u>Family</u>
1/1/1996	\$0.00	\$10.00	\$10.00
1/1/2001	5.00	5.00	17.50
1/1/2002	7.50	12.50	20.00
1/1/2003	9.00	13.50	22.50
1/1/2004	10.00	15.00	25.00
1/1/2005	11.00	16.50	27.50

1/1/2006 and beyond Retiree pays 50% of active rate (annual active rates for 2018: \$1,235/\$3,164 for PPO plan).

Age 65 and Over: None for retirements prior to 1/1/2000. The following schedule of monthly contributions applies to those who retire on or after January 1, 2000.

<u>Retirement Date</u>	<u>Monthly Contribution</u>		
	<u>Retiree</u>	<u>Dependent</u>	<u>Family</u>
1/1/2000	\$ 5.00	\$ 5.00	\$15.00
1/1/2001	10.00	10.00	25.00
1/1/2002	10.00	10.00	25.00
1/1/2003	10.00	10.00	25.00
1/1/2004	10.00	10.00	25.00
1/1/2005	10.00	10.00	25.00
1/1/2006 and beyond	50.00	50.00	125.00

Additional Under Age 65: For retirements on or after 8/1/93, an additional contribution is required based on age at retirement. This contribution applies from retirement to age 65.

Age at Retirement	Monthly Contribution		
	Retiree	Dependent	Family
55	\$100	\$0	\$100
56	90	0	90
57	80	0	80
58	70	0	70
59	60	0	60
60	50	0	50
61	50	0	50
62 and later	0	0	0

Age 65 and Over: None.

- ▶ **Defined Dollar Cap** Non-grandfathered non-union retirees are subject to an additional contribution for pre-65 coverage equal to the amount current gross costs exceed 2016 gross cost levels. 2016 cost levels were \$1,068 per month single / \$2,136 per month family for retirees.
- ▶ **AWW Protected Retirees (RWE Promise)** Any AWW retirees as of January 10, 2003 and any AWW active participant who is eligible for retiree welfare benefits as of January 10, 2003 (age 55 with 70 points), will pay the contributions in effect at that time (i.e., 2003 contribution schedule).
- ▶ **Northwest Indiana Retirees** Participants pay 100% of the cost of the plan for pre-65 benefits. \$45/month stipend for post-65 benefits.
- ▶ **St. Louis Retirees who retire after January 1, 1993** Participant contributions are based on age plus service as of January 1, 1993. Nonunion retirees are subject to the Defined Dollar Caps of \$1,026 per month single / \$2,052 per month family.
- ▶ **Long Island Nonunion Retirees who retire before July 1, 2001 and Long Island Union Retirees who retire before May 1, 2004** No participant contributions required except for the Defined Dollar Cap contribution of \$1,026 per month single / \$2,052 per month family.
- ▶ **Surviving dependents** Pays 100% of a budgeted premium. Monthly premiums for 2018 are as follows:
Under Age 65: \$1,130 single / \$2,260 family.
Age 65 and Over: \$549 single / \$1,098 family.
- ▶ **Disableds** Disabled employees pay the dependent coverage charge in effect at the time of disability. This charge is not expected to increase from that point.
- ▶ **Post-65 Health Reimbursement Arrangement** Nonunion / Non-RWE Promise retirees and spouses are provided with access to an individual Medicare exchange where they may purchase individual coverage. Participants with access to the Exchange are provided with an annual health reimbursement arrangement stipend of \$3,500 (\$7,000 family). Surviving spouses with no prior employer subsidy will not receive a stipend.

Medical, Dental and Prescription Drug Benefits			
Medical Plans			
Pre-65 Plan			Post-65 Plan
Plan Feature	PPO		Medicare Supplement Plan
Network coverage type	In-network	Out-of-network	
Deductible (single/family)	None	\$300/\$600	\$150/\$300
Coinsurance	80%	50%	80%
Out-of-pocket maximum (single/family)	\$2,500/\$5,000 including Rx each year	\$6,000 per person	\$1,000/\$3,000
Lifetime maximum benefit	Unlimited		Unlimited
Preventive Care			
Routine physical exam	100% annual exam, well baby to 6 years	Not Covered	80% after deductible (one per 24 months)
Immunizations	100%	Not Covered	80% after deductible (one per 24 months)
Routine hearing exam	100% annual exam	Not Covered	80% after deductible (one per 24 months)
Routine OB/GYN exam	100% annual exam	Not Covered	80% after deductible (one per calendar year)
Mammography	100% annual exam	Not Covered	80% after deductible (one baseline – ages 35-39 annual screening age 40 and above)
Physician and Hospital Services			
Office visits (primary care and specialist)	80%	50% after deductible	80% after deductible
Allergy testing and treatment centers	80%	50% after deductible	80% after deductible
Diagnostic x-ray and lab	Independent Lab: 80% Physician's Office: 80%	50% after deductible	80% after deductible
Hospital inpatient services	80%	50% after deductible and \$250 copay per admit	100% for first 120 days; 80% thereafter
Outpatient surgery	80%	50% after deductible	80% after deductible
Outpatient preadmission testing	80%	50% after deductible	80% after deductible
Ambulance (if medically necessary)	80%	80%	80% after deductible
Emergency room	80%	80%	80% after deductible

Medical, Dental and Prescription Drug Benefits			
Medical Plans			
Pre-65 Plan			Post-65 Plan
Plan Feature	PPO		Medicare Supplement Plan
Network coverage type	In-network	Out-of-network	
Hospital Alternatives			
Home health care	80% (120-visit maximum per calendar year)	50% after deductible (120-visit maximum per calendar year)	80% after deductible (120-maximum per calendar year)
Private duty nursing	80% (70-shift maximum per calendar year)	50% after deductible (70-shift maximum per calendar year)	80% after deductible
Skilled nursing facility	80% (120-day maximum per calendar year)	50% after deductible (120-day maximum per calendar year)	80% (120-day maximum)
Hospice inpatient	80%	50% after deductible	80% after deductible
Hospice outpatient	80%	50% after deductible	80% after deductible (\$5,000 lifetime maximum)
Durable medical equipment	80%	50% after deductible	80% after deductible
Short-term rehabilitation	80% (60-day maximum per calendar year for acute conditions only)	50% after deductible (60-day maximum per calendar year for acute conditions only)	80% after deductible
Mental Health and Chemical Dependency	Treated in same manner as other medical/hospital/surgical benefits		Treated in same manner as other medical/hospital/surgical benefits
Prescription drugs (participant coinsurance or copay)			
Retail:			
• Generic	0%		10%
• Preferred brand	20%		20%
• Non-preferred brand	20%		20%
Mail order:			
• Generic	0%		\$14
• Preferred brand	20%		\$30
• Non-preferred brand	20%		\$70

Aetna Dental	
Pre-65 Plan Only	
Plan Feature	PPO
Deductible (single/family)	\$50/\$100
Preventive care	100% covered expenses with no deductible.
Basic services	80% after deductible.
Major services	50% after deductible.
Calendar year maximum	\$1,500
Orthodontia	\$1,500 lifetime maximum; pays 50% of covered expenses after deductible. Covers only eligible dependent children.

Life Insurance Benefits (Basic, Optional and Supplemental)

Eligibility:

- ▶ **Basic** Pension retirement or long-term disability.

Nonunion: Pension requirement: The first day of any month on which the employee elects to retire provided that:
 - (a) the employee has attained age 55, and
 - (b) the sum of the individual’s age and years of service totals at least 70.
 Non-bargaining employees hired on or after January 1, 2002 are not eligible for these benefits.

Union: The first day of any month in which the employee elects to retire provided that:
 - (a) the employee has attained age 55 and 20 years of service, or
 - (b) the employee has attained age 65.
- ▶ **Optional** Available only to participants who chose coverage prior to January 1, 1996; otherwise same as medical plan.
- ▶ **Supplemental** Available only to certain executives, otherwise same as medical plan. American Water retirees prior to January 1, 1997 retain their prior plan provisions.

Dependent eligibility None.

Retiree contributions:

- ▶ **Basic** None.
- ▶ **Optional** \$0.70 per month per \$1,000.
- ▶ **Supplemental** \$0.50 per month per \$1,000.

Benefits:

- ▶ **Basic**
 - ▶ For retirements prior to 2003 1x salary (excluding overtime) at retirement (rounded up to the next higher \$1,000) to maximum of \$50,000. Except for disabled employees, reduced 10% per year, beginning at earliest of first anniversary of retirement or age 66, to a minimum of 50% after 5 years.
 - ▶ For retirements after 2002 \$10,000.
- ▶ **Optional** 1/2 x or 1x salary scheduled amount at retirement to maximum of \$40,000. Except for disabled employees, reduced 10% per year, beginning at earliest of first anniversary of retirement or age 66, to a minimum of 50% after 5 years.
- ▶ **Supplemental** Up to 2x salary at retirement to maximum of \$80,000. Except for disabled employees, reduced 10% per year, beginning at earliest of first anniversary of retirement or age 66, to a minimum of 50% after 5 years.

Plan Provisions for Employees of the Elizabethtown Water Company

Medical Plan — Union

Eligibility: Age 55 and 10 years of service (also the full eligibility date).

Coverage duration:

- ▶ **Retiree** Lifetime.
- ▶ **Survivor** For union participant’s survivors, coverage ends two years after the death of the retiree.

Medicare Part B Reimbursement

For Local 423 union participants retiring prior to April 1, 2006 and Local 68 union participants retiring prior to May 1, 2006, E-Town Water Co. provides a Medicare Part B reimbursement for all retirees and their participating spouses upon attaining age 65. Retirees receive reimbursements for their lifetime; Spouse reimbursements cease two years after the death of the retiree.

For Local 423 union participants retiring on or after April 1, 2006 and Local 68 union participants retiring prior to May 1, 2006, E-Town Water Co. provides a Medicare Part B reimbursement up to a maximum for \$1,320 per year, for all retirees and their participating spouses upon attaining age 65. Retirees receive reimbursements for their lifetime; spouse reimbursements cease two years after the death of the retiree.

Dental

For Local 423 union participants retiring on or after April 1, 2006 and for Local 68 union participants retiring on or after May 1, 2006, E-Town Water Co. will provide dental coverage for all retirees and their covered spouses until they attain age 65.

Medical

The retiree welfare plan is closed for Local 423 union employees hired on or after April 1, 2006 and for Local 68 union participants retiring on or after May 1, 2006. Local 423 union employees hired prior to April 1, 2006 and Local 68 union participants hired prior to May 1, 2006 have the following plan structure.

Union Pre-65			Union Post-65	
Group	Plan	Employee Contributions	Plan	Employee Contributions
Retirees after 4/1/2006	AWW PPO	0% of medical and dental cost 100% of Rx cost	AWW Medicare Plan (non RWE promise)	50% of total cost (changes every year)
2004 through 2006	Etown PPO No dental	30% of total cost (changes every year)	AWW Medicare Plan (non RWE promise)	65% of total cost (changes every year)
1994 through 2003	Etown PPO No dental	45% of total cost (changes every year)	AWW Medicare Plan (non RWE promise)	75% of total cost (changes every year)
Pre-1994	No one in this group		AWW Medicare Plan (non RWE promise)	\$74.56 single \$168.96 married (if spouse over 65) This does not change

Life Insurance Plan — Union

Amount \$10,000; current retirees have varying amounts.
Duration of coverage Lifetime.

Medical Plan — Salaried

Eligibility Age 55 and 10 years of service.
Coverage duration:
▶ Retiree Lifetime.
▶ Survivor Lifetime.
Medicare Part B Reimbursement None
Dental For salaried participants retiring on or after January 1, 2006, Etown Water Co. will cover 70% of dental coverage for all retirees and their spouses until they attain age 65.
Medical The retiree welfare plan is closed for salaried participants hired on or after January 1, 2006. Employees hired prior to January 1, 2006 have the following plan structure.
Health Reimbursement Arrangement Post-65 retirees are provided a healthcare reimbursement arrangement as defined below to purchase insurance coverage on an Exchange.

Group	Plan	Nonunion Pre-65 Nonunion Post-65 HRA Amounts		
		Employee Contributions	Single	Family
Retirees after 12/31/2005	AWW PPO	30% of 2016 cost 100% of any further increases	\$1,500	\$3,000
2004 through 2005	AWW Premium PPO (no dental, no vision)	30% of 2016 cost 100% of any further increases	\$3,500	\$7,000
1994 through 2003	AWW Premium PPO (no dental, no vision)	25% of 2016 cost 100% of any further increases	\$3,500	\$7,000
Pre-1994	No one in this group		\$3,500	\$7,000

Life Insurance Plan — Salaried

Amount \$10,000.
Duration of coverage Lifetime.

Plan Provisions for Employees of the St. Louis County Water Company

The actuarial valuation reflects the benefit and contribution provisions summarized below with respect to future retirees, except as noted. As a result, this summary only includes the benefits for bargaining employees. Current retirees and their spouses were assumed to continue under the provisions currently in effect, which may differ from those described below.

Postretirement Medical Plan	
Eligibility for Benefits (Age/Service)	Non-union – 60/30 or 65/10, if earlier. Union – 60/25 or 65, if earlier; benefits prorated if less than 15 years of service at retirement.
Disability (Age/Service)	50/0; benefits prorated if less than 15 years of service at disability for union. Disabled individuals are covered by the active plan until retirement.
Preretirement Death (Age/Service)	0/20 (no service requirement for clerical union); spouse must be age 55 (62 for clerical union) at participant's death.

Medical Benefits

For dates of retirement prior to January 1, 1993, St. Louis offers Plan 109T on a noncontributory basis.

Plan 109T: Medicare Supplement with \$100 deductible, 80% coinsurance and \$1,000 out of pocket maximum. Prescription drugs are covered the same as other medical expenses.

Healthcare Reimbursement Arrangement	
Retirement Prior to 1/1/1993	\$3,500
Retirement between 1/1/1993 & 12/31/1993	\$3,500
Retirement on or after 1/1/1994 w/64 or more points	\$3,500
Retirement on or after 1/1/1994 w/less than 64 points	\$1,500

For dates of retirement on or after January 1, 1993, the following plan design is offered for Union participants:

Medical, Dental and Prescription Drug Benefits			
Medical Plans			
	Pre-65 Plan		Post-65 Plan
Plan Feature	PPO		Medicare Supplement Plan
Network coverage type	In-network	Out-of-network	
Deductible (single/family)	None	\$300/\$600	\$150/\$300
Coinsurance	80%	50%	80%
Out-of-pocket maximum (single/family)	\$2,500/\$5,000, including Rx each year	\$5,000 per person	\$1,000/\$3,000
Lifetime maximum benefit	Unlimited		Unlimited
Preventive Care			
Routine physical exam	100% annual exam, well baby to 6 years	Not Covered	80% after deductible (one per 24 months)
Immunizations	100%	Not Covered	80% after deductible (one per 24 months)
Routine hearing exam	100% annual exam	Not Covered	80% after deductible (one per 24 months)
Routine OB/GYN exam	100% annual exam	Not Covered	80% after deductible (one per calendar year)
Mammography	100% annual exam	Not Covered	80% after deductible (one baseline – ages 35-39 annual screening age 40 and above)
Physician and Hospital Services			
Office visits (primary care and specialist)	80%	50% after deductible	80% after deductible
Allergy testing and treatment centers	80%	50% after deductible	80% after deductible
Diagnostic x-ray and lab	Independent Lab: 80% Physician's Office: 80%	50% after deductible	80% after deductible
Hospital inpatient services	80%	50% after deductible and \$250 copay per admit	100% for first 120 days; 80% thereafter
Outpatient surgery	80%	50% after deductible	80% after deductible
Outpatient preadmission testing	80%	50% after deductible	80% after deductible
Ambulance (if medically necessary)	80%	80%	80% after deductible

Medical, Dental and Prescription Drug Benefits			
Medical Plans			
Pre-65 Plan			Post-65 Plan
Plan Feature	PPO		Medicare Supplement Plan
Network coverage type	In-network	Out-of-network	
Emergency room	80%	80%	80% after deductible
Hospital Alternatives			
Home health care	80% (120-visit maximum per calendar year)	50% after deductible (120-visit maximum per calendar year)	80% after deductible (120-maximum per calendar year)
Private duty nursing	80% (70-shift maximum per calendar year)	50% after deductible (70-shift maximum per calendar year)	80% after deductible
Skilled nursing facility	80% (120-day maximum per calendar year)	50% after deductible (120-day maximum per calendar year)	80% (120-day maximum)
Hospice inpatient	80%	50% after deductible	80% after deductible
Hospice outpatient	80%	50% after deductible	80% after deductible (\$5,000 lifetime maximum)
Durable medical equipment	80%	50% after deductible	80% after deductible
Short-term rehabilitation	80% (60-day maximum per calendar year for acute conditions only)	50% after deductible (60-day maximum per calendar year for acute conditions only)	80% after deductible
Mental Health and Chemical Dependency	Treated in same manner as other medical/hospital/surgical benefits		Treated in same manner as other medical/hospital/surgical benefits
Prescription drugs (participant coinsurance or copay)			
Retail:			
• Generic	0%		10%
• Preferred brand	20%		20%
• Non-preferred brand	20%		20%
Mail order:			
• Generic	0%		\$14
• Preferred brand	20%		\$30
• Non-preferred brand	20%		\$70

Aetna Dental	
Pre-65 Plan Only	
Plan Feature	PPO
Deductible (single/family)	\$50/\$100
Preventive care	100% covered expenses with no deductible.
Basic services	80% after deductible.
Major services	50% after deductible.
Calendar year maximum	\$1,500
Orthodontia	\$1,500 lifetime maximum; pays 50% of covered expenses after deductible. Covers only eligible dependent children.

Monthly retiree contributions	Retirement prior to 1993: \$0. Retirement in 1993 or later: Retirees and spouses contribute the difference between the total cost and the portion paid by the company as defined in the coverage phase-out chart.
Defined Dollar Cap	Nonunion retirees are subject to an additional pre-65 contribution of the amount current costs exceed 2016 cost level of \$1,068 per month single / \$2,136 per month family.
Spouse coverage after retiree's death	Eligible for coverage at retiree's death and contributes the difference between the total cost and the portion paid by the company as defined in the coverage phase-out chart.

Coverage phase-out

Company pays 100% for those retiring prior to 1993 and 80% for those retiring during 1993. For retirements after 1993, company contribution based on following schedule:

<u>Age + Service</u> <u>1/1/93</u>	<u>Company</u> <u>Percentage</u>
90	70%
89	68
88	66
87	64
86	62
85	60
84	58
83	56
82	54
81	52
80	50
79	49
78	48
77	47
76	46
75	45
74	43
73	41
72	39
71	37
70	35
69	34
68	33
67	32
66	31
65	30
64	26
63	22
62	19
61	17
60	15
Under 60 or hired after 1992	0

Medicare Part B supplements (Union only)

Retirement for prior to 1993: \$20 per month per retiree or spouse if company insurance coordinates with Medicare Part B.

Retirement in 1993 or later: none.

Postretirement Life Insurance Plan

Eligibility for Benefits

Normal Retirement (Age/Service)	65/0; benefits prorated if less than 15 years at retirement.
Early Retirement (Age/Service)	Rule of 70.
Disability (Age/Service)	50/0; benefits prorated if less than 15 years at retirement. Disabled individuals are covered by the active plan until retirement.

Death Benefits

Clerical union	Retirement prior to 5/1/2003: The active life benefit reduced 10% on retirement date and 10% on the pre-retirement amount on each birthday until it equals 50% of the pre-retirement benefit. Retirement after 5/1/2003: \$10,000.
Physical union	Retirement prior to 5/1/2003: 50% of active life insurance benefit (\$16,000) at retirement. This amount decreases 10% per year to 25% of active life insurance benefit. Retirement after 5/1/2003: \$10,000.
Non Union	Retirement prior to 7/1/2001: The active life benefit reduced 10% on retirement date and 10% on the pre-retirement amount on each birthday until it equals 50% of the pre-retirement benefit. Retirement after 7/1/2001: \$10,000.

Changes in Benefits Valued

There were no changes in benefits valued from the prior year.

Benefits Not Valued

Postretirement welfare cost	None.
Contributions	Benefits for key employees and life insurance benefits in excess of DEFRA limits (generally \$50,000) were not valued.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(17) Schedules of net charges by category or account for each affiliated company for services rendered during the test year, including the following:

- (A) An explanation of the nature of services provided.**
- (B) An explanation of the basis or pricing methodology for charges.**
- (C) If charges are allocated, for each type of charge allocated, the following:**
 - (i) A detailed explanation of the allocation methodology used.**
 - (ii) The specific allocation factors used.**

Item #25

Net Charges Billed by Affiliated Companies By Category or Account

American Water Works Service Company, Inc.
Billing and Accounting Manual
Updated March 1, 2018

American Water Works Service Company, Inc.

Billing and Accounting Manual

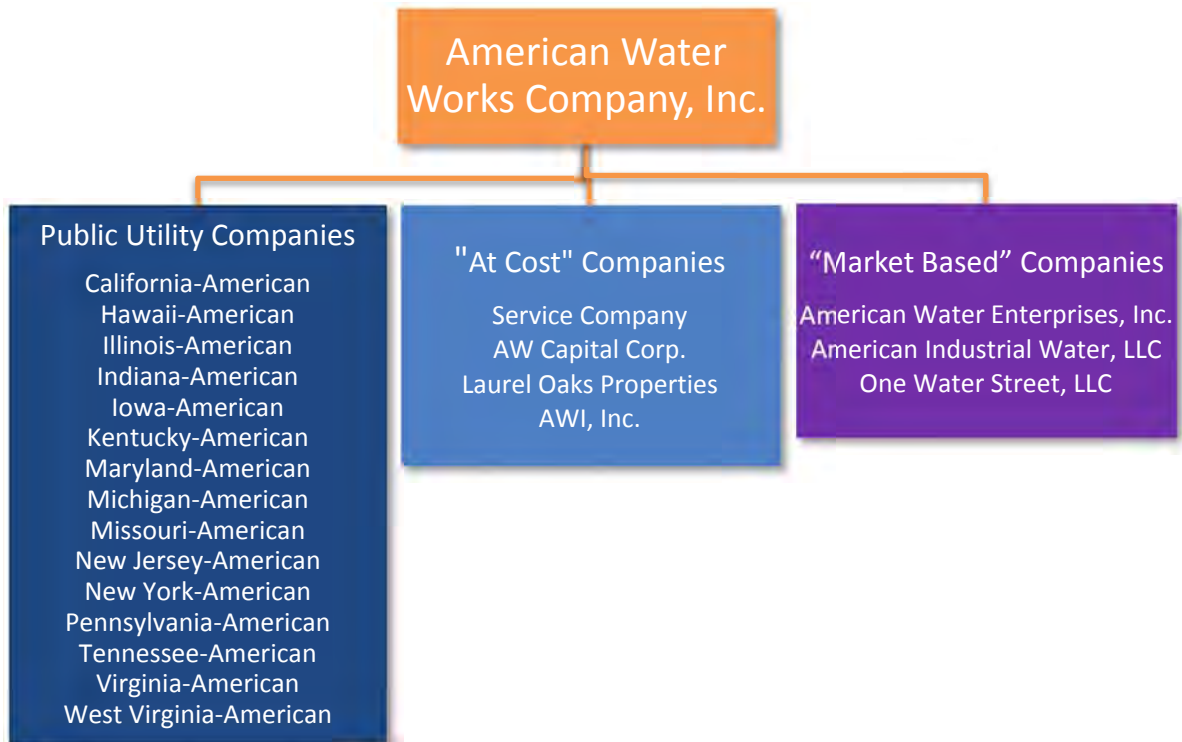
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I. Overview of American Water, Service Company and Affiliate Groupings

With a history dating back to 1886, American Water Works Company, Inc. (“American Water” or “AW”) is a holding company originally incorporated in Delaware in 1936. Through its subsidiaries, American Water is the largest and most geographically diverse investor-owned publicly-traded water and wastewater utility company in the United States, as measured by both operating revenues and population served. We also operate several market-based businesses that provide a broad range of related and complementary water and wastewater services. We employ approximately 6,900 professionals who provide drinking water, wastewater and other related services to an estimated 15 million people in 46 states, the District of Columbia and Ontario, Canada. American Water is publicly traded on the New York Stock Exchange under the symbol “AWK”.

We have listed below the three operating segments for AW, and provided information regarding all three groupings. This Billing and Accounting Manual (“BAM”) will focus on the at-cost American Water Works Service Company, Inc. (“AWWSC” or “Service Company”) (detailed below), and how costs are accumulated, reviewed and allocated to AW affiliates.



Three distinct Operating Segments

Public Utility Companies (also referred to as Regulated Businesses): The largest component of AW's business includes subsidiaries that provide water and wastewater services to customers in 16 states, collectively presented as our "Regulated Businesses". We conduct the majority of our business through the Regulated Businesses segment.

At Cost Companies: Includes Service Company (the basis for this billing and accounting manual), as well as other AW companies that provide services to AW affiliates at cost.

Market Based Companies: We also operate market-based businesses through intermediate holding companies within five operating segments which are collectively referred to as "Market-Based Businesses".

i) Public Utility Companies

Our primary business involves the ownership of utilities that provide water and wastewater services to residential, commercial, industrial and other customers, including sale for resale and public authority customers. Our Regulated Businesses that provide these services operate in approximately 1,600 communities in 16 states in the United States and are generally subject to economic regulation by certain state utility commissions or other entities engaged in utility regulation, referred to as Public Utility Commissions ("PUCs"). Certain federal and state governments also regulate environmental, health and safety, and water quality matters. As of December 31st, 2017, the Regulated Businesses provided water and wastewater services to a total of 3.4 million customers in the United States.

- California-American Water Company
- Hawaii-American Water Company
- Illinois-American Water Company
- American Lake Water Company
- Indiana-American Water Company
- Iowa-American Water Company
- Kentucky-American Water Company
- Maryland-American Water Company
- Michigan-American Water Company
- Missouri-American Water Company
- New Jersey-American Water Company
- New York American Water Corporation
- Pennsylvania-American Water Company
- Tennessee-American Water Company
- Virginia-American Water Company
- West Virginia-American Water Company
and its subsidiary Bluefield Valley Water Works Company

ii) At Cost Companies

Service Company is a wholly owned subsidiary that provides services to our operating subsidiaries. These services, which are provided at cost, may include accounting and finance, administration, business development, communications, compliance, education and training, engineering, health and safety, human resources, information systems, internal audit, investor relations, legal and governance, operations, procurement, rates and regulatory support, security, risk management, treasury, water quality and research and development. Service Company also operates two national customer service centers located in Alton, Illinois and Pensacola, Florida, which provide customer relations, operations and field service support to the Regulated Businesses. The services are provided at cost and enable our Regulated Businesses and Market-Based Businesses to fulfill their responsibilities in a more cost-effective manner.

Additional supporting subsidiaries include:

- American Water Capital Corp. (“AWCC”) is the financing subsidiary for AW. AWCC provides certain financial services and lends to AW and the Regulated Businesses.
- Laurel Oak Properties (“LOP”) is a capital leasing company that procures equipment for Service Company and leases those assets to the Service Company through capital leases.¹
- AWI, Inc., (“AWI”) is authorized (by the State of Delaware Department of Insurance) to serve as a pure captive insurance company to provide insurance coverage for American Water and its affiliates.²

All of these subsidiaries provide services to affiliates at cost.

¹ Service Company selects an asset (equipment, hardware, etc.); the lessor (LOP) purchases that asset; AWWSC has use of that asset and control over the asset during the lease; and AWWSC pays a series of installments (interest expense and principal) for use of the asset and an option to acquire ownership of the asset. AWWSC charges each of its Affiliates its allocable portion of installments (lease expenses).

² AWI is not intended to be used to replace all of American Water’s commercial insurance coverage. The overall goal in forming AWI is to have the ability to secure the best available coverage at lowest possible rates in all insurance market conditions. AWI provides an improved negotiating position in the commercial insurance market and will provide greater flexibility and control over risk-financing needs without relying exclusively on the traditional commercial insurance market.

iii) Market Based Businesses

Through our Market Based Businesses, we provide services to military bases; municipalities; oil and gas exploration and production companies; and to some commercial, industrial and residential customers. The Market Based Businesses also protects homeowners from the costs for the customer-owned portion of service lines, e.g., water and sewer lines. These companies are not subject to economic regulation by state PUCs and do not require significant capital investment. The Market Based Businesses also include the entity established to acquire real estate.

Our Market-Based Businesses comprise three operating segments:

- American Water Enterprises, Inc., (“AWE”) is the holding company for the military services group, contract services group, and the homeowner services group.
 - Military Services Group, which enters into long-term contracts, generally 50 years, with the U.S. Department of Defense for the operation and maintenance (“O&M”) of the water and wastewater systems on certain military bases;
 - Contract Operations Group, which enters into contracts primarily to operate and maintain water and wastewater facilities and other related services mainly for municipalities and the food and beverage industry; and
 - Homeowner Services Group, which primarily provides warranty-type services to homeowners and smaller commercial customers to protect against the cost of repairing broken or leaking water pipes or clogged or blocked sewer pipes, located inside and outside their premise, as well as interior electric line repairs and other services;
- American Industrial Water, LLC (“AIW”), is a holding company for shale water service business of Keystone Clearwater LLC (“Keystone”) and Keystone’s holding company, Water Solutions Holdings LLC (“WSH”).
 - Keystone provides customized water sourcing, transfer services, pipeline construction, water and equipment hauling and water storage solutions, for natural gas exploration and production companies.
- One Water Street, LLC, is a special purpose entity established to acquire real estate, make improvements, and lease offices to AW affiliates.

II. Service Company Costs and related Accounting

Service Company costs are accounted for and billed to Service Company affiliated companies that are subsidiaries of AW, in accordance with their respective agreements.

Cost Assignment Principles: Service Company follows certain cost assignment principles, including:

- Services at Cost – Service Company provides all services at cost to its affiliates.
- Direct Charging of Costs – Whenever costs can be identified and related exclusively to a specific affiliate, Service Company costs are charged directly to that affiliate via formulas (known as Work Breakdown Structures or WBS elements) that specifically charge the target affiliate with 100% of the costs incurred.
- Charging Common Costs – Service Company costs incurred in rendering services to an affiliate in common with similar services to other affiliates, which cannot be identified and related exclusively to services rendered to a particular affiliate, are distributed via formulas (WBS elements) that charge the relevant group of affiliates with the cost incurred.
- Billing Accuracy – Various internal reviews and specific processes are in place to help ensure that billings are correct. The Service Company performs monthly reviews of costs and allocations for reasonableness. Affiliates have the opportunity to review Service Company billings and, where necessary, request adjustment for inaccurate charges.

Service Company records transactions (e.g., labor, expenses, overhead, capital and other assets, liabilities, and equity) in a Service Company ledger separate from affiliates' ledgers. Monthly financial statements are prepared and analyzed to assure accuracy.

Accounting categories by transaction type are described below:

- Service Company Labor: Service Company currently tracks time and attendance. Employees electronically enter hours worked (including vacation, sick, FMLA, etc.) and accounting information (i.e. cost center; formula; pay type) into a timekeeping system.
- Service Company Expenses: Expenses are incurred by way of processes consistent with AW as a whole (i.e. standard invoices, purchase orders, electronic disbursements, miscellaneous invoices, and purchasing cards) and journal entries require a preparer to enter accounting coding details (i.e. cost center, cost element, and WBS element). Expenses and journal entries require reviewer approval in accordance with the Company's Delegation of Authority Policy. Expenditures are processed electronically and are automatically routed to the employee's supervisor for approval. Transactions are posted daily, in

detail, in the cost center selected. Journal entries are prepared and submitted to the appropriate reviewer, and posted as approved throughout the month.

- Service Company Assets: Service Company assets are procured directly by Service Company or through a capital leasing arrangement with LOP. Service Company capitalizes these LOP leases as Non-Utility Plant assets in accordance with GAAP. Generally speaking, Service Company assets (including hardware, servers, laptops, desktops, storage racks, furniture, laboratory and test equipment, security cameras, monitors, and leasehold improvements) are acquired through LOP via a capital lease. LOP, on behalf of the Service Company, will acquire the necessary materials and services to build the assets that are needed by the Service Company to perform its business functions.
- Service Company Overhead: Costs for support personnel (executive assistants, mailroom personnel, etc.), rents, facility expenses, pension, medical insurance, taxes, general office supplies, and other similar expenses are recorded in the ledger of the cost center responsible for incurring the charge. Overhead expenditures are posted using the labor and expense processes noted above, and are recorded, in detail, in the ledger of the cost center responsible for the charge using an overhead WBS element.

III. Service Company Budgeting and Planning

Service Company prepares an annual operating budget at a level that is sufficiently detailed to operate and manage the business in the coming year. As part of the annual planning work effort for AW, Service Company also estimates a long range financial plan, which includes at least 9 years in addition to the upcoming operating budget. These are commonly referred to as “Year 1 Operating Budget” and “Years 2-10 Financial Plan”.

Annual Operating Budgets: The Budgeting, Internal Reporting, Revenue Analytics and Service Company (“BIRS”) group works with Service Company functional leaders to prepare a Service Company operating budget. An operating budget is reviewed and approved by functional leads, the AW Executive Leadership Team (“ELT”), and the Service Company Board of Directors. Each cost center’s total budgeted charges are separated into two types of fees: Capital Fees (each cost center’s estimate of expenses that will be billed as capital fees based on historical results and future projections) and Operating Expenses (Opex) Service Fees. The BIRS Team then distributes the annual budgeted fees to each affiliate, by income statement sub-category and by month, for their use in preparing their annual budgets. The BIRS Team meets with the financial representative from the affiliates to review and discuss the budgeted projections and assumptions.

Long-Term Financial Plan (“Years 2 to 10”): The Service Company long-term financial plan is developed at a high level to provide directional guidance to the rest of the organization. These financial plans are reviewed by the functional leads, the ELT, and the Service Company Board of Directors. The long-term financial plans are prepared and provided to the Finance teams of each affiliate at a total Service Company level (for years 2-10).

Landing Zones: Landing Zones represent a monthly exercise performed by AW and all of its subsidiaries, where we reforecast the expected results of the remaining months of the year, taking into account actual results to date. Throughout the year, Service Company monitors financial results and periodically engages functional leaders to determine whether new information is available on expected significant variations from each of their Departmental level operating budgets. This could include (but is not limited to) trending that is notably different from the underlying budget assumptions, a new initiative that was not in the original budget, an event that may drive a high degree of variance from the budget, or a delay in implementing a budgeted initiative. The probabilities of these items occurring are determined and are tracked through an ‘Opportunities and Vulnerabilities’ (O&V) schedule, and are updated monthly. The items are also identified as either Capital or Operational Expense related. These “Os & Vs” are the supporting basis for input into a ‘Landing Zone’ report. The Landing Zone is broken down by function, and reflective of the most probable expected financial results, given the new information. This information is shared with the rest of the organization (Regulated, At Cost, and Market Based Businesses) as they complete their own respective Landing Zones.

IV. Service Company Reporting

Similar to the Regulated and Market Based Businesses, Service Company performs the following activities with regards to reporting out results:

- Monthly:
 - After Service Company closes its books, a BIRS Financial Analyst analyzes results versus budget, and documents large variances. This is done in an iterative and collaborative way with the owners of each of the Service Company departments. Once completed, the reports are saved to a centralized Sharepoint site.
 - Additionally, each Service Company functional leader (and their respective ELT member) receives a monthly reporting package that includes year-to-date (“YTD”) financial results, and expected results for the rest of the year - with detailed explanations of both historic and expected variances to budget. Each functional leader and ELT member reviews variances.
- Quarterly:
 - Business Performance Report (“BPR”) / Service Company Board of Directors (“BOD”) report: Quarterly, the BIRS Team compiles, and the Service Company President presents, the BPR/BOD Report(s) to the Service Company BOD and Senior Management Team. These reports discuss financial results, financial outlook, operational matters, and other significant events that have occurred, or are expected to occur in the remaining months of the year.

V. Service Company Billing and Clearing

The Service Company design includes a billing system which direct charges or allocates costs for services provided to affiliates. Service Company billing is processed monthly. This billing includes all Service Company costs charged to affiliates using the WBS element selected for each transaction.

Work Breakdown Structures (WBS) elements: Every Service Company transaction (journal entries, operating and capital expenditures, payroll time entry/costs, etc.) requires a WBS element within the account coding string. Each WBS is configured in SAP with the following: affiliate(s) to be charged, percent of charge to be billed to each affiliate (total must equal 100%), receiving object such as affiliate's cost center xx0000 (with xx equal to last two digits of affiliate's company code) for O&M costs or an affiliate's WBS element for Capex Costs.

WBS elements are also entered in SAP with an end date (month/year). SAP is configured to prevent transactions from using an expired WBS element during data input. Additionally, each SAP WBS element is configured with a list of Cost Centers that are approved to use that particular WBS element.

Four different types of WBS elements exist:

SE and SF - Used to bill Service Company labor and expenses to one or more affiliates usually as an Operating Expense.

SC – Used to bill Service Company labor and expenses for approved capital projects that allocate charges to only one affiliate. Work Order numbers for any affiliate are created only by a project manager, with supervisor approval, for authorized funding projects within SAP. Service Company billing can only post to work orders that the project manager denotes “eligible” for Service Company charging (within SAP). SC type WBS elements have corresponding data attributes with the associated affiliate work order number.

SD – Used to bill Service Company labor and expenses to one or more affiliate(s) as Centrally Sponsored Capital or Operating Expenditures.

SZ – Used to bill certain Service Company labor and expenses - support personnel (administrative assistants, mailroom clerks, etc.), rents, facility expenses, pension, medical insurance, taxes, general office supplies, and other similar expenses. The billing allocation follows the base labor dollars billed by Cost Pool (overhead) location.

A WBS element can be configured to allocate costs across regulated and/or market based and/or at cost affiliates [See Appendix for listing of affiliates] (Tier One factor) and/or to one or more regulated affiliates [See Appendix for listing of affiliates] (Tier Two factor).

Service Company personnel are continuously reminded and instructed to direct charge their hours or operational expenses directly to an entity when appropriate.

When the time or expenses are to the benefit of more than one state or segment, there is a list of WBS elements to refer to and charge accordingly (ensuring the most accurate and appropriate allocation of those costs).

Services provided to Market Based Businesses that are not direct charged, as above, are charged through the use of the Tier One cost causative metrics relating to each functional area.

Tier One: These factors represent the split of costs to be allocated between regulated and market based and at cost affiliates. These factors are based on a review of primary common cost causal drivers for a particular service. The use of the factors identified below may vary depending on the service being provided.

Three Factor – Includes the primary cost drivers of operating revenues, net property, plant and equipment, and number of employees which are common to the operation of regulated and market based affiliates. The metrics are equally weighted within the formula. Also, these metrics will only include affiliates that are receiving service.

Two Factor Financial Services – Includes the primary cost drivers of operating revenues and number of employees. The metrics are equally weighted within the formula. Also, these metrics will only include affiliates that are receiving service.

Revenue Factor – Uses operating revenues as a surrogate for customer counts due to the relative size differences of customers (e.g. two O&M contracts may support significantly different sized customer bases). Also, these metrics will only include affiliates that are receiving service.

Employee Factor – Uses a count of active employees for all affiliates receiving services.

100% Market Based Companies – This factor allocates expenses to Market Based Businesses. Specific non-regulated affiliate(s) charges are per request from formula requester.

100% Public Utility Companies – This factor allocates all expenses to Regulated Businesses. Specific Regulated Business charges are dependent on Tier Two factors (see below).

Tier Two: These factors are used to allocate regulated company costs to the Regulated Businesses that benefit from the service. Tier two factors are primarily based on the number of customers served (Water and Wastewater) at the immediately preceding calendar year end. A customer that receives both water and wastewater service is counted as a 'Dual Service' customer. A Dual Service customer is counted as 1.05 customers for purposes of cost allocation from AWWSC to each regulated public utility subsidiary. Tier Two allocation factors also can be based on other more direct factors such as time worked for an affiliate (e.g. an employee may support two

affiliates equally -- 50% for New Jersey American and 50% for Pennsylvania American).

WBS element Types: There are four primary types of WBS elements.

Direct charge: WBS elements that charge 100% of all time and expenses to a single affiliate exist for all affiliates. These WBS elements are used for time/expenses which can be identified and related exclusively to a single company or affiliate -- examples include work in support of an operating company's rate case, engineering design work on an operating company's project and/or the preparation of an operating company's financial statements.

Indirect charge: WBS elements that allocate costs to more than one affiliate (i.e. costs which cannot be identified and related exclusively to a single affiliate). Examples include employee labor for work supporting multiple affiliates, assessments of new Federal water quality regulations, development of company-wide materials procurement contracts, creation of company-wide engineering design standards, etc.

Capital of affiliates: WBS elements (either direct or indirect) that allocate costs to capital projects. Indirect allocations (i.e. not to a specific project) are billed to WBS Element(s) Bxx-01-8011 (with xx equal to the last two digits of affiliate's company code), which then settles to each affiliate's GL Account 10780110 "CWIP – Eng Clearing Dist Overhd" on each affiliate's ledger(s) charged including Service Company.

Each month, the balance in the Clearing O/H accounts are allocated out to all work orders that received charges for that month using an allocation rate that is revised quarterly. Any balance remaining in the Clearing O/H account at year end (12/31) is fully allocated in December. Service Company and LOP are fully allocated out each month.

Overhead: WBS elements that include employee benefits such as group insurance, pension/PBOP, payroll taxes and general overhead such as depreciation, rents, capital lease interest, etc. Overhead expenses are "pooled" by physical location (See Appendix for a list of all cost centers grouped by physical location) for billing. All overhead expenses in each "pool" are separately allocated to affiliates as fees and capital (including Service Company for capital) based on the proportion of direct labor charges (GL account 5012000) billed within each "cost pool" (i.e. physical location) monthly.

Affiliate Billing Process: Service Company billing is a two-step process that first calculates allocations of transactions for all "non-overhead" WBS elements (all elements other than overhead type). The second process calculates overhead transaction allocations using the ratio of direct labor (Cost Element 5012000) allocations (obtained via the first step above) to affiliates multiplied by the pool of overhead expenses by physical location.

The sum of all allocations (via steps one and two above) are system posted directly into affiliate ledgers, with the exception of those entities that use a different accounting system (e.g. AWE, Edison, Liberty and ETown) and must be manually entered via journal entry. Opex Service fees are posted to affiliates in SAP via a corresponding 'Secondary' Cost Element (SCE) as follows:

- 53401000 – AWWSC Services – Labor Opex
- 53401100 – AWWSC Services – Pension Opex
- 53401200 – AWWSC Services – Group Insurance Opex
- 53401300 – AWWSC Services – Other Benefits Opex
- 53401400 – AWWSC Services – Contracted Services Opex
- 53401500 – AWWSC Services – Office Supplies Opex
- 53401700 – AWWSC Services – Rents Opex
- 53401900 – AWWSC Services – Maintenance Supplies & Services Opex
- 53402100 – AWWSC Services – Other O&M Expenses Opex
- 53402200 – AWWSC Services – Depr & Amort Opex
- 53402300 – AWWSC Services – General Taxes Opex
- 53402400 – AWWSC Services – Net Interest Opex
- 53402500 – AWWSC Services – Other Income & Deduct Opex
- 53402600 – AWWSC Services – Income Taxes Opex

Affiliates have the ability to view (via a drill down functionality in SAP) cost posting source detail such as originating Service Company Cost Center, associated WBS element details, and other data to provide transparency to Service Company originating costs.

Bill Clearing Process: Service Company billings are cleared through AWCC monthly via an intercompany journal entry to GL Account 23120000 (Notes Payable – Associated Companies) posted on the last day of the month. Payments are estimated, for each affiliate, using the prior month actual billing (current month estimate) with adjustment for prior month actual to estimate (previous month funding) true up. For example, on 12/31/XX Service Company would receive funding from an affiliate of \$864,236 - calculated as follows:

Nov 'XX billing	\$899,857
Less: Nov 'XX estimate (funded on 10/31/XX)	<u>(935,478)</u>
Net adjustment	(35,621)
Dec 'XX estimated billings (equal to Nov 'XX billing)	<u>899,857</u>
Funding on 11/30/XX	<u><u>\$864,236</u></u>

Appendices

American Water Works Service Company, Inc.
Affiliate listing as of March 1, 2018

Company Number	Company Name	Division/Segment
10	Indiana-American Water Company	Midwest
11	Iowa-American Water Company	Midwest
12	Kentucky-American Water Company	Southeast
13	Maryland-American Water Company	Eastern
15	California-American Water Company	CA/HI
16	Michigan-American Water Company	Midwest
17	Missouri-American Water Company	Midwest
18	New Jersey-American Water Company	Eastern
20	American Water Works Company	Market Based
24	Pennsylvania-American Water Company	Mid-Atlantic
25	Illinois-American Water Company	Midwest
26	Tennessee-American Water Company	Southeast
27	Virginia-American Water Company	Eastern
28	West Virginia-American Water Company	Mid-Atlantic
30	Hawaii-American Water Company	CA/HI
31	American Water Enterprises	Market Based
33	American Water Works Service Company	At Cost
38	New York-American Water Company	Eastern
40	AWI, Inc.	At Cost
44	American Lake Water Company (Illinois)	Midwest
46	American Water Capital Corp	At Cost
54	Edison Water Company	Market Based
55	Liberty Water Company	Market Based
56	E'Town Services	Market Based
57	E'Town Properties	Market Based
70	American Industrial Water, LLC	Market Based
80	Laurel Oaks Properties	At Cost

American Water Works Service Company, Inc.
Cost Center Hierarchy Effective 3/1/18

SAP Cost Center	Regulated Operations
	Regulated Operations – Corp
332026	CORPORATE - Regulated Ops
	Regulated Ops – ED
335405	EASTERN - Admin & General
335412	EASTERN – Rates
	Regulated Ops – MAD
335305	MID-ATLANTIC Division - Admin & General
335312	MID-ATLANTIC Division – Rates
	Regulated Ops – MWD
335105	Midwest Division - IL/IA - Reg Ops
335112	Midwest Division - IL/IA – Rates
335205	Midwest Division - Admin & General
335212	Midwest Division – Rates
335214	Midwest Division – Engineering
	Regulated Ops – SE
336205	SOUTHEAST - Admin & Gen
336212	SOUTHEAST - Rates
	Operations Excellence
	Operations Excellence
332044	Operations Excellence
	Asset Performance
332016	CORPORATE – Asset Performance
	Engineering
332065	CORPORATE - Asset Management
336550	CORPORATE - COE-Engineering
336551	CORPORATE - COE-Technical Services
	Customer Service Organization (CSO)
	Customer Relations
335203	CR Area 2 Main Office Belleville IL
335303	CR Area 1 Main Office Wilkes Barre PA

Cost Center Hierarchy Effective 3/1/18 [continued]

	Customer Experience
332045	Customer Experience
	Alton Call Center
334005	Call Center ALTON - Administration
334070	Call Center ALTON - Call Handling
334071	Call Center ALTON - Billing
334072	Call Center ALTON - Collections
334073	Call Center ALTON - Oper & Performance
334074	Call Center ALTON - Business Services
334075	Call Center ALTON - Education & Devlpmnt
334076	Call Center ALTON - Quality & Reporting
	Pensacola Call Center
337005	Call Center PENSACOLA - Administration
337070	Call Center PENSACOLA - Call Handling
337073	Call Center PENSACOLA - Oper & Support
337075	Call Center PENSACOLA - Education & Dev
337076	Call Center PENSACOLA - Quality & Reprtg
	Corporate Finance
337777	CORPORATE - CFO
	Controller's Org Finance
332007	CORPORATE - Finance
	Accounting Operations
332570	CORPORATE - RTR Accounting & Reporting
	Technical Reporting
332573	Ext Rprtng & Technical Acctng
	CAPP Accounting
332584	Corp - PTP Accounts Payable
332581	Corp – RTR Payroll Accounting
	Tax
332047	CORPORATE - Income Tax
	Audit
332060	CORPORATE - Audit

Cost Center Hierarchy Effective 3/1/18 [continued]

Facilities

332042 CORPORATE - One Water Street
 332046 CORPORATE - Bldg Srvs-3906 Church Road
 332062 CORPORATE - Building Services-Voorhees
 332063 CORPORATE - Building Services-Woodcrest

Planning & Strategy Integration

Strategy Integration

332517 CORPORATE - Strategic Integration

Budgeting and Internal Reporting

332017 CORPORATE - Service Company FP&A

Financial Strategy, Planning & Decision Support

335605 CORPORATE FP&A - Admin & General
 335407 EASTERN - F P & A
 335307 MID-ATLANTIC Division - F P & A
 335207 Midwest Division - F P & A
 336207 SOUTHEAST - F P & A

Investor Relations

332037 CORPORATE - Investor Relations

Supply Chain

332010 CORPORATE - Supply Chain-Sourcing
 332582 CORPORATE - PTP Procurement

Treasury

332021 Treasury Admin
 332057 CORPORATE - Treasury
 332519 CORPORATE - HTR Claims Management
 332575 CORPORATE - PTP Cash Operations

Chief Technology Information Officer (CTIO)

CTIO Organization

332201 CTIO-Organization

Technology and Innovation (T&I)

332071 CORPORATE - ITS Admin
 332079 Del Sys Ops & Perf Mgmt

Cost Center Hierarchy Effective 3/1/18 [continued]

332080	CTIO-Technology Enablement
332081	CTIO-Emerging Technologies
332083	CTIO-Customer Enablement
332189	ITS-AWE Pass Thru
	ITS-Centrally Sponsored Projects
332190	CORPORATE - ITS CS Projects
	CTIO Water Research & Dev
332066	CTIO-Water Research & Development
	Corporate Security
332077	Corporate Security
	Process Excellence
332605	Corp - Process Excellence
	Safety & Environmental Compliance
	Health and Safety
332019	CORPORATE - Operational Risk
	Environmental Compliance
332166	Environmental Compliance
	Central Laboratory
334517	Central Laboratory
	External Affairs & Public Policy
	External Affairs & Public Policy
332050	CORPORATE - Ext Aff & Public Policy
	Communication & Federal Affairs
332085	CORPORATE - External Communications
332086	CORPORATE - Internal Communications
335425	EASTERN Division -External Affairs
335325	MID-ATLANTIC Division - External Affairs
335225	MIDWEST Division - External Affairs
	Regulatory Affairs
335705	Regulatory Affairs

Cost Center Hierarchy Effective 3/1/18 [continued]**Business Development**

332020 CORPORATE - Corp Business Development
 335420 EASTERN Division - Business Dev
 335320 MID-ATLANTIC Division - Business Dev
 335220 MIDWEST Division - Business Development
 336220 SOUTHEAST - Business Development
 332120 CORPORATE - BD-Incubator

Human Resources**HR Business Partners**

332006 CORPORATE - Business Center HR
 332018 CORPORATE - Human Resources
 332048 CORPORATE - HR Health & Wellness
 332058 CORPORATE - HR Administration
 334018 Call Center ALTON - Human Resources
 332118 EASTERN - Human Resources
 335318 MID-ATLANTIC - Human Resources
 335218 MIDWEST - Human Resources
 336218 SOUTHEAST - Human Resources

Talent Mgmt & Org Effect

332003 CORPORATE - HR Talent Development
 332012 Workforce Planning & HR Sys
 332082 CORPORATE - Operational Education
 336518 CORP - Talent Acquisition

Labor Relations

332004 CORPORATE - HR Labor Relations

HR Comp Benefits

332002 CORPORATE - HR Comp/Benefits
 332013 Core HR Admin & Org Mgt
 332014 Corp - Benefits Service Center
 332518 Corp - HR Services Call Center
 332520 Corp - HR Services Admin & Org Mgmt

Cost Center Hierarchy Effective 3/1/18 [continued]

Legal

Legal

- 332015 CORPORATE - Legal
- 332115 Ehtics & Compliance
- 335215 MIDWEST Division - Legal
- 335315 MID-ATLANTIC Division - Legal
- 335415 EASTERN Division - Legal
- 336215 SOUTHEAST Division - Legal

Regulatory Services

- 332574 Regulatory Services

Administration - Corporate

- 332089 CORPORATE - AWE Pass-Thru
- 332095 CORPORATE - Corp Admin
- 332098 CORPORATE - Non-Departmental Costs
- 332041 CORPORATE - Legal BOD

American Water Works Service Company, Inc.
Cost Centers by Location (Overhead cost pools) Effective 3/1/18

Corporate OH

OH332002	OHCORP - HR Comp/Benefits
OH332003	OHCORP - HR Talent Development
OH332004	OHCORP - HR Labor Relations
OH332006	OHCORP - Business Center HR
OH332012	OHCORP - Workforce Planning & HR Systems
OH332013	OHCORP - HR Admin & Org Mgmt
OH332014	OHCORP - Benefits Service Center
OH332015	OHCORP - Legal
OH332018	OHCORP - Human Resources
OH332020	OHCORP - Corp Business Development
OH332022	OHCORP - Government Affairs
OH332026	OHCORP - Regulated Ops
OH332037	OHCORP - Investor Relations
OH332041	CORPORATE - Legal BOD
OH332044	OHCORP - Operations Excellence
OH332045	OHCORP - Customer Experience
OH332048	OHCORP - HR Health & Wellness
OH332050	OHCORP-External Affairs & Public Policy
OH332058	OHCORP - HR Administration
OH332062	OHCORP - Building Services
OH332082	OHCORP - Operational Education
OH332085	OHCORP - External Communications
OH332086	OHCORP - Internal Communications
OH332098	OHCORP - Non-Departmental Costs
OH332115	OH-Legal-Ethics & Compliance
OH332120	OHCORP-Corporate BD-ShaleGas
OH332166	OHCORP - Safety & Env Compliance
OH332518	OHSSC - HR Services Call Center
OH332520	OHSSC - HR Services Admin & Org Mgmt
OH332605	OHProcess Excellence
OH335705	OHCORP - Regulatory Policy
OH336518	OHCORP - Talent Acquisition
OH337777	OH CORPORATE – CFO

Cost Centers by Location (Overhead cost pools) Effective 3/1/18 [continued]**Woodcrest OH**

OH332007	OHCORP - Finance
OH332017	OHCORPORATE - Service Company FP&A
OH332019	OHCORP - Operational Risk
OH332021	OHCORP - Treasury Admin
OH332047	OHCORP - Income Tax
OH332057	OHCORP - Treasury
OH332060	OHCORP - Audit
OH332063	OHCORP - Building Services Woodcrest
OH332077	OHCORP - ITS Security Operations
OH332201	OH-Technology & Innovation Org
OH332517	OHCORP - Planning & Reporting
OH332519	OHSSC - Claims Management
OH332570	OHSSC - General Accounting
OH332571	OHSSC - Tax
OH332573	Ext Rprtng & Technical Acctng
OH332574	OHSSC - Rates & Regulation
OH332575	OHSSC - Cash Operations
OH332581	OHSSC - Payroll Accounting
OH332584	OHSSC - Accounts Payable
OH335605	OHCORP FP&A - Admin & General

Oper Svc Ctr OH

OH332010	OHCORP - Supply Chain-Sourcing
OH332016	OHCORP - Arc Flash
OH332046	OHCORP - 3906 Church Road
OH332066	OHCORP - Innov & Env Stewardship
OH332582	OHSSC - Procurement

CSC Alton OH

OH334005	OHCall Center ALTON - Administration
OH334018	OHCall Center ALTON - Human Resources
OH334070	OHCall Center ALTON - Call Handling
OH334071	OHCall Center ALTON - Billing
OH334072	OHCall Center ALTON - Collections
OH334073	OHCall Center ALTON - Oper & Performance
OH334074	OHCall Center ALTON - Business Services
OH334075	OHCall Center ALTON - Education & Develp
OH334076	OHCall Center ALTON - Quality & Reportng

Cost Centers by Location (Overhead cost pools) Effective 3/1/18 [continued]**CSC Pens OH**

OH337005	OHCALL Center PENSCLA - Administration
OH337070	OHCALL Center PENSCLA - Call Handling
OH337073	OHCALL Center PENSCLA - Oper & Support
OH337075	OHCALL Center PENSCLA - Education & Dev
OH337076	Call Center PENSACOLA - Quality & Reprtg

Belleville Lab OH

OH334517	OHBVLAB - Water Quality
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ITS OH

OH332042	OHCORP - 1000 Voorhees Building
OH332071	OHCORP - CTIO-Technology Business Management
OH332079	OHCORP - CTIO-Delivery System Operations
OH332080	OHCORP - CTIO-Technology Enablement
OH332081	OHCORP - CTIO-Emerging Technologies
OH332083	OHCORP - CTIO-Customer Enablement

SCOH-ITS CS Projects OH

OH332190	OHCORPORATE-ITS-CS Project
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Midwest Division O/H

OH335203	OHMIDWEST Div - Customer Relations
OH335205	OHMIDWEST Div - Admin & General
OH335207	OHMIDWEST Div - Finance
OH335212	OHMIDWEST Div - Rates
OH335215	OHMIDWEST Div – Legal
OH335218	OHMIDWEST Div - Human Resources
OH335220	OHMIDWEST Div - Business Development
OH335225	OHMIDWEST Div - External Affairs
OH335105	OHILIA - Reg Ops -IL/IA
OH335112	OHILIA - Rates- IL/IA

Cost Centers by Location (Overhead cost pools) Effective 3/1/18 [continued]**Mid-Atlantic Div OH Loc**

OH335303	OHMID-ATLANTIC Div - Customer Relatns
OH335305	OHMID-ATLANTIC Div - Admin & General
OH335307	OHMID-ATLANTIC Div - Finance
OH335312	OHMID-ATLANTIC Div - Rates
OH335315	OHMID-ATLANTIC Div - Legal
OH335318	OHMID-ATLANTIC Div - Human Resources
OH335320	OHMID-ATLANTIC Div - Business Dev
OH335325	OHMID-ATLANTIC Div - External Affairs

Eastern Div OH Location

OH332118	OHEASTERN Div - Human Resources
OH335405	OHEASTERN Div - Admin & General
OH335407	OHEASTERN Div - Finance
OH335412	OHEASTERN Div - Rates
OH335415	OHEASTERN Div - Legal
OH335420	OHEASTERN Div - Business Development
OH335425	OHEASTERN Div - External Affairs

SCOH-SouthEast OH

OH336205	OHSOUTHEAST - Admin & General
OH336207	OHSOUTHEAST - F P & A
OH336212	OHSOUTHEAST - Rates
OH336215	OHSOUTHEAST - Legal
OH336218	OHSOUTHEAST - Human Resources
OH336220	OHSOUTHEAST - Business Development
OH336225	OHSOUTHEAST - External Affairs

Engineering OH Location

OH332065	OHCORP - Asset Management
OH336550	OHCORP - COE-Engineering
OH336551	OHCORP - COE-Technical Services

Midwest Division - Engineering OH Location

OH335214	OHMIDWEST Div – Engineering
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Cost Centers by Location (Overhead cost pools) Effective 3/1/18 [continued]

Corporate Admin OH

OH332095 CORP-Admin

SCOH-AWE Pass-Thru

OH332089 OHCORP – AWE Pass-Thru
OH332189 OH ITS – AWE Pass Thru

**American Water Works Service Company, Inc.
Expense Category Listing Updated March 1, 2018**

- Salaries and Wages
- Pensions
- Group Insurance
- Other benefits
- Contracted Services
- Building Maintenance and services
- Telecommunication expenses
- Postage, printing and stationary
- Office supplies and expenses
- Employee related travel & entertainment
- Miscellaneous expenses
- Rents
- Transportation
- Uncollectible accounts expenses
- Insurance other than group
- Maintenance services & supplies
- Depreciation
- Amortization
- General Taxes
- Loss (gain) on sale of assets
- Interest Income
- Interest on Long Term Debt (Capital leases)
- Interest on Short Term Debt
- Amortization of debt expense
- Other Net
- Income taxes

American Water Works Service Company, Inc.

A description of the services provided by Service Company to AW and its affiliates
Updated March 1, 2018

Service Company makes available (as needed) many support services to American Water affiliates, including services in the following general categories: Internal Audit, Business Development, Customer Service, External Affairs, Communications and Public Policy, Finance, Human Resources, Technology and Innovation, Environmental Compliance, Emerging Technologies, Central Laboratory, Investor Relations, Legal Counsel and Services, Engineering, Enterprise Security, Health and Safety, Process Excellence, Facilities, Operational Excellence, and Supply Chain. A brief description of some of the Service Company functional areas is provided below:

Internal Audit – Internal Audit provides services to assist management in evaluating and improving the effectiveness of governance, control and risk management processes of American Water. Internal Audit also assists management and the Board of Directors in the effective discharge of their responsibilities by furnishing them with analyses, appraisals, recommendations, advice and information concerning the activities that they audit and by promoting effective controls and sound business practices. Internal Audit's objectivity is sustained by its independence from management. The authority and responsibilities of Internal Audit are established by the Audit, Finance and Risk Committee of the Board of Directors. Service Company's Internal Audit activities are the responsibility of the Vice President, Internal Audit who reports functionally to the Chairman of the Audit, Finance and Risk Committee and administratively to the Chief Financial Officer.

Business Development - Provides coordination, tools, training, and support to affiliates by assisting in identifying opportunities that facilitate the orderly and continued growth as well as other appropriate business opportunities that can benefit the affiliates and their customers through creation of synergies and economies of scale. Business Development engages in competitor and water market trend research, direct pursuit of strategic growth opportunities, development and communication of company growth strategy.

Customer Service - Provides customer service for public utility customers except in Michigan. Services include: customer call processing, service order processing, billing services, correspondence processing, customer relations, field resource coordination, operations support, and credit and collections.

American Water Works Service Company, Inc.

A description of the services provided by Service Company to AW and its affiliates
Updated March 1, 2018

External Affairs, Communications and Public Policy - Serves as a center of expertise providing affiliates with tools and templates to provide effective and consistent communications and education for customers, and other stakeholders. Provides assistance on regulatory and federal/state public policy issues. Additionally, provides tactical direction in media relations, social media, educational campaigns, community events, public forums, customer communications, research, corporate responsibility, and employee communications and engagement.

Finance – Provides affiliates with support, guidance and coordination for accounting, treasury, financial planning and reporting, risk management, accounts payable and purchase card services, fixed asset processing, cash management, payroll, and income tax, and assists affiliates in the preparation of financial statements, tax filings, etc. Provides payroll related services including payroll processing, compliance reporting, payroll system maintenance, and employee payroll data maintenance.

Human Resources (HR) - Provides affiliates' employees with support, guidance, coordination of recruiting, employee relations, management of compensation and benefits, learning and organizational development. This includes involvement in negotiations for new contracts with bargaining units, performance management, preparation of required reports to governmental agencies at the state and federal level regarding employees, and development and implementation of policies and practices affecting affiliates' employees. In addition, HR provides access to HR information through self-service tools and HR Services Call Center that receives incoming calls from employees and retirees; answers general HR inquiries and routes specialized inquiries. Performs specialized transactions related to Personnel Administration and Organizational Management. Provides affiliates with support, guidance and coordination of reporting, policy and procedure interpretation; compliance reporting and monitoring, employee data maintenance; on/off-boarding; employee health and welfare benefits and programs.

Technology & Innovation (T&I) – Provides information technology systems and support for affiliates. T&I provides local onsite support as well as the T&I Service Desk for remote assistance for all employees using personal computers in the performance of their day to day activities. T&I supports mission-critical systems such as SCADA as well as emerging technologies such as GIS and Mobility. T&I Operations provides the network, storage and servers to enable communication systems (telephone/smart phone/mobile devices) for all American Water affiliate employees. Additionally, T&I provides technical expertise in the areas of project governance and release management while ensuring compliance with all governmental regulations.

American Water Works Service Company, Inc.

A description of the services provided by Service Company to AW and its affiliates
Updated March 1, 2018

Environmental Compliance - Provides expertise and centralized coordination of the environmental program to ensure compliance with all environmental regulations, conducts routine environmental audits, interfaces with regulators at the national level, and provides cross-functional communications and resources to facilitate end-to-end process efficiency. Provides guidance in maintaining and establishing new AW environmental policies, practices and procedures.

Emerging Technologies - The Research Group addresses emerging water quality or regulatory issues, evaluates and recommends new technology to enhance existing operations, supports operations with technical and operational expertise, innovation, and enhances the corporate brand through industry Thought Leadership. The Innovation Development Program (“IDP”) leverages American Water’s research and market position through innovation by creating a “validation shop” to test and develop new technologies and drive efficiencies into American Water and grow the business.

Central Laboratory - Employs chemists, lab technicians, analysts, and support employees to perform water quality testing and research. The lab, which is Environmental Protection Agency (“EPA”) and state certified, uses state of the art water testing equipment to test source water and finished water from all subsidiaries.

Investor Relations – Responsible for preparation and distribution of financial information that is periodically released to current or potential holders of financial securities of American Water.

Planning & Strategy Integration – The department comprises two support groups. The first is the Acquisitions Group, which provides technical reviews and assistance to the Regulated Businesses regarding potential large acquisitions. This includes developing and performing complex financial evaluation calculations, and supporting the various subsidiaries’ local teams with financial evaluations and tools to assist in acquisition decisions. The second group is the BIRS group. The BIRS group itself is comprised of multiple support areas: Budgeting, providing Corporate Financial Planning and Analysis support for American Water; Internal Reporting, providing standardized state and corporate level reporting of results to budget and historical; Revenue Analytics, focused on the Regulated Businesses, providing financial planning and analysis for regulated revenues, rate case support specifically related to revenues, and testing of tariffs resulting from acquisitions and/or rate case (and various regulatory filings impacting rates); and last, provides Service Company specific financial planning and analysis support to the Service Company. Planning and Strategy ensures the integration of strategic initiatives are included in American Water’s budget and planning process.

American Water Works Service Company, Inc.

A description of the services provided by Service Company to AW and its affiliates
Updated March 1, 2018

Legal Counsel and Services – Provides both legal and regulatory services to affiliates as follows:

Legal - Provides legal guidance and support for American Water and affiliates, including on governance, ethics and compliance matters, rate and regulatory matters, real estate, contract and commercial, litigation, intellectual property, labor and employment, environmental, acquisitions and divestitures, and any other matters that require support.

Regulatory Services – Provides affiliates with assistance, support and guidance in the preparation and litigation of regulatory proceedings, implementation of rates, and compliance filings associated with regulatory rulings. Stays apprised of economic and regulatory developments and conditions that may affect regulated water utilities and provide analysis, support and guidance related thereto; perform rates and regulatory policy analysis; provide support, guidance and coordination of process improvements to support continuous improvement of rates and regulatory processes and services, as well as data compilation and reporting, data and revenue analysis, and training.

Engineering - Provides affiliates with support, guidance and coordination of Asset Planning, Design Service, Construction Service, Capital Investment Management, and Arc Flash Service.

Enterprise Security - Supports and enhances business operations through the management of risks which derive from physical and cyber security and business continuity-related vulnerabilities. The group develops facility focused solutions, within an established corporate framework of standardized technologies, methodologies, integrators, programs, policies and practices. The group operates and manages an Integrated Operation Center and monitors security alarms enterprise-wide and supports the business in the response to emergencies and events.

Health and Safety - Provides strategy development; technical support; enterprise safety program design, development and implementation; safety and health practice development; incident investigations with corrective action recommendations; monitoring of regulatory compliance requirements; and industry best practices for occupational health and safety.

American Water Works Service Company, Inc.

A description of the services provided by Service Company to AW and its affiliates
Updated March 1, 2018

Process Excellence – Provides affiliates with support, guidance and coordination of process improvement to support a continuous improvement culture. Examples of the methodologies used include: Lean Six Sigma, Change Management and Project Management methods.

Facilities – Provides facility management services for owned and leased buildings. This includes administering facility and space planning and utilization, developing and administering capital and expense budgets for facilities, negotiating and administering leases, completing large scale fit-outs of office space, housekeeping, utilities, receptionist, mail distribution, reprographics and related functions in addition to providing direction and capital program management to other Service Company locations. Also, Facilities is responsible for procuring and overseeing maintenance such as landscaping, snow removal, electrical, HVAC, and other building repairs as well as building upgrades and building related capital costs.

Operational Excellence - Provides affiliates with support and guidance with the development of operating procedures to promote the efficient and economic operation of public utility companies.

Supply Chain - Provides affiliates with support, guidance and coordination of procurement, vendor management, and inventory management; and manages certain vendor relationships for affiliates. This includes traditional procurement activities such as sourcing and contracting as well as assisting the affiliates in analyzing and implementing cost reduction opportunities.

INDIANA AMERICAN WATER COMPANY
Support Services Analysis
Expense by Functional Area for the Test Year Case
MSFR 25

Current Rate Case 12 Months Ending April 2020

Line No.	Functional Area	Divisional	Corporate	Total
1	Business Development	\$286,837	\$67,050	\$353,887
2	Central Lab	150,611		150,611
3	Corp Admin	1,949,701		1,949,701
4	Corporate Security	289,267		289,267
5	Customer Service Organization	4,295,970		4,295,970
6	Engineering	194,348		194,348
7	External Affairs & Public Policy	597,299	246,220	843,519
8	Facilities	427,469		427,469
9	Finance	2,458,336	219,716	2,678,052
10	Human Resources	1,647,323	188,343	1,835,666
11	Investor Relations	75,455		75,455
12	Legal	943,080	320,224	1,263,304
13	Regulated Ops	517,764	626,998	1,144,762
14	Safety & Environmental Compliance	170,572		170,572
15	Supply Chain	234,195		234,195
16	Technology & Innovation	4,147,457		4,147,457
17	Office Expense Adjustment	106,407		106,407
18	Rounding	1		1
19	Total Cost	\$18,385,684	\$1,668,551	\$20,160,643

INDIANA-AMERICAN WATER
Service Company Employees by Function
as of December 31, 2017

Function Description	Total
Business Development	16
Central Lab	14
Corp Admin	1
Corporate Security	22
Customer Service Organization (CSO)	502
Engineering	60
External Affairs & Public Policy	23
Facilities	1
Finance	180
Human Resources	91
Investor Relations	4
Legal	51
Regulated Ops	40
Safety & Environmental Compliance	7
Supply Chain	23
Technology and Innovation (T&I)	178
Grand Total	1,213

American Water Works Service Company
Allocation Percentages as of December 2017

WBS	WBS Description	IN 1010	IA 1011	KY 1012	MD 1013	CA 1015	MI 1016	MO 1017	NJ 1018	AWK 1020	AWR 1021	PA 1024	IL 1025	TN 1026	VA 1027	WV 1028	HI 1030	AWE 1031	AWWSC 1033	NY 1038	AWI 1040	AWCC 1046	Edison 1054	Liberty 1055	E'Town Serv 1056	E'Town Prop 1057	AIW LLC 1070	HQO 1076	Laurel Oak 1080	Grand Total
SE-0120-0806	CONDEMN COSTS-FELTON CA									100																				100.00
SE-0120-0809	CONDEMN COSTS-LARKFIELD CA									100																				100.00
SE-0120-0810	CONDEMN COSTS-LEXINGTON KY									100																				100.00
SE-0120-0812	CONDEMN COSTS-PEKIN IL									100																				100.00
SE-0120-0814	CONDEMN COST-PRINCE WILLIAMVA									100																				100.00
SE-0120-0933	STOCKTON - CEQA EXPENSES									100																				100.00
SE-0120-1001	SHALE GAS PROSPECT - COLORADO									100																				100.00
SE-0120-1002	SHALE GAS PROSPECT - LOUISIANA									100																				100.00
SE-0120-1003	SHALE GAS PROSPECT - NORTH DAKOTA									100																				100.00
SE-0120-1004	SHALE GAS PROSPECT - OHIO									100																				100.00
SE-0120-1005	SHALE GAS PROSPECT - OKLAHOMA									100																				100.00
SE-0120-1006	SHALE GAS PROSPECT - TEXAS									100																				100.00
SE-0120-1007	SHALE GAS PROSPECT - ARKANSAS									100																				100.00
SE-0121-0088	CO 21 (AWR) DIR CHARGE										100																			100.00
SE-0124-0064	CO 24 (PA) DIR CHG EXP											100																		100.00
SE-0124-0685	NAZARETH BOROUGH AUTHORITY												100																	100.00
SE-0124-9673	CO 24 (PA) DIR CHG CAPEX												100																	100.00
SE-0125-0040	CO 25 (IL) DIR CHG EXP													100																100.00
SE-0125-9001	IL 2015 Rate Case - Consultants														100															100.00
SE-0125-9002	IL 2015 Rate Case - Cost of Service Study															100														100.00
SE-0125-9003	IL 2015 Rate Case - CPA Audit																100													100.00
SE-0125-9004	IL 2015 Rate Case - ICC Staff DRs																	100												100.00
SE-0125-9005	IL 2015 Rate Case - AG DRs																		100											100.00
SE-0125-9006	IL 2015 Rate Case - Legal																			100										100.00
SE-0125-9007	IL 2015 Rate Case - Other Related Costs																				100									100.00
SE-0125-9008	IL 2015 Rate Case - Rate of Return																					100								100.00
SE-0125-9009	IL 2015 Rate Case - Revenue Requirement																						100							100.00
SE-0125-9010	IL 2015 Rate Case - All Other DRs																						100							100.00
SE-0125-9025	2011 IL Rate Case - Rev Req																							100						100.00
SE-0125-9026	2011 IL Rate Case - Lead / Lag Study																							100						100.00
SE-0125-9029	2011 IL Rate Case - Servco audit																								100					100.00
SE-0125-9048	2011 IL Rate Case - DR ICC Staff																								100					100.00
SE-0125-9049	2011 IL Rate Case - DR AG																								100					100.00
SE-0125-9050	2011 IL Rate Case - DR Other Party																								100					100.00
SE-0125-9551	CO 25 (IL) DIR CHG CAPEX																									100				100.00
SE-0126-0066	CO 26 (TN) DIR CHG EXP														100															100.00
SE-0126-9010	2012 TN Rate Case - Rev Req																									100				100.00
SE-0126-9011	2012 TN Rate Case - Legal																									100				100.00
SE-0126-9012	2012 TN Rate Case - COSS																									100				100.00
SE-0126-9013	2012 TN Rate Case - Dr's TRA																									100				100.00
SE-0126-9014	2012 TN Rate Case - Other Costs																									100				100.00
SE-0126-9015	2012 TN Rate Case - Rate of Return																									100				100.00
SE-0126-9016	2012 TN Rate Case - Notification Costs																									100				100.00
SE-0126-9017	2012 TN Rate Case - DR's Chattanooga																									100				100.00
SE-0126-9018	2012 TN Rate Case - DR's Other																									100				100.00
SE-0126-9563	CO 26 (TN) DIR CHG CAPEX														100															100.00
SE-0127-0068	CO 27 (VA) DIR CHG EXP																													100.00
SE-0127-0512	O&M-FORT LEE VA AU0374															100														100.00
SE-0127-1003	VA-Other Regulatory Filings (AIF, etc)																										100			100.00
SE-0127-9003	VA Rate Case-Prep, Filing & Data req																										100			100.00
SE-0127-9564	CO 27 (VA) DIR CHG CAPEX															100														100.00
SE-0128-0070	CO 28 (WV) DIR CHG EXP																													100.00
SE-0128-9003	WV-2015 Rate Case																													100.00
SE-0128-9565	CO 28 (WV) DIR CHG CAPEX																													100.00
SE-0130-0028	CO 30 (HI) DIR CHG EXP																													100.00
SE-0130-9001	HI 2015 Rate Case																													100.00
SE-0130-9548	CO 30 (HI) DIR CHG CAPEX																													100.00
SE-0131-0013	FILLMORE IOM																													100.00
SE-0131-0016	HOS BP TRAFFIC/SCHEDULING																													100.00
SE-0131-0079	ITS-AWE NETWORK SUPPORT DATA																													100.00
SE-0131-0081	ITS-AWE PLANNING SUPPORT																													100.00
SE-0131-0132	MILITARY - FORT SILL																													100.00
SE-0131-0133	MILITARY - FT AP HILL																													100.00
SE-0131-0134	MILITARY - FT BELVOIR																													100.00
SE-0131-0135	MILITARY - FT HOOD																													100.00
SE-0131-0136	MILITARY - FT LEAVENWORTH																													100.00
SE-0131-0137	MILITARY - FT POLK																													100.00
SE-0131-0138	MILITARY - FT RUCKER																													100.00
SE-0131-0139	MILITARY - SCOTT AFB																													100.00

American Water Works Service Company
Allocation Percentages as of December 2017

WBS	WBS Description	IN 1010	IA 1011	KY 1012	MD 1013	CA 1015	MI 1016	MO 1017	NJ 1018	AWK 1020	AWR 1021	PA 1024	IL 1025	TN 1026	VA 1027	WV 1028	HI 1030	AWE 1031	AWWSC 1033	NY 1038	AWI 1040	AWCC 1046	Edison 1054	Liberty 1055	E'Town Serv 1056	E'Town Prop 1057	AIW LLC 1070	HQO 1076	Laurel Oak 1080	Grand Total	
SE-0131-0145	ENVIRONMENTAL MANAGEMENT CORP																	100													100.00
SE-0131-0170	O&M-WATERBURY																	100													100.00
SE-0131-0171	O&M-NORTH BRUNSWICK																	100													100.00
SE-0131-0175	O&M-STRONGSVILLE																	100													100.00
SE-0131-0182	O&M-CAMP CREEK																	100													100.00
SE-0131-0187	O&M-SPRUCE PINE																	100													100.00
SE-0131-0190	O&M-TAMPA BAY DESAL PLANT																	100													100.00
SE-0131-0192	O&M-ARIZONA																	100													100.00
SE-0131-0193	O&M-EAST PALO ALTO																	100													100.00
SE-0131-0194	O&M-CDM TOLT (SEATTLE)																	100													100.00
SE-0131-0196	CO 31 (AWE) DIR CHG																	100													100.00
SE-0131-0283	MILITARY - FT MEADE																	100													100.00
SE-0131-0602	BUS DEV PROSPECT-CALIFORNIA																	100													100.00
SE-0131-0603	BUS DEV PROSPECT-ILLINOIS																	100													100.00
SE-0131-0604	BUS DEV PROSPECT-INDIANA																	100													100.00
SE-0131-0606	BUS DEV PROSPECT-KENTUCKY																	100													100.00
SE-0131-0607	BUS DEV PROSPECT-MARYLAND																	100													100.00
SE-0131-0608	BUS DEV PROSPECT-MICHIGAN																	100													100.00
SE-0131-0609	BUS DEV PROSPECT-MISSOURI																	100													100.00
SE-0131-0610	BUS DEV PROSPECT-NEW JERSEY																	100													100.00
SE-0131-0612	BUS DEV PROSPECT-OHIO																	100													100.00
SE-0131-0614	BUS DEV PROSPECT-PENNSYLVANIA																	100													100.00
SE-0131-0615	BUS DEV PROSPECT-TENNESSEE																	100													100.00
SE-0131-0616	BUS DEV PROSPECT-VIRGINIA																	100													100.00
SE-0131-0617	BUS DEV PROSPECT-WEST VIRGINIA																	100													100.00
SE-0131-0618	BUS DEV PROSPECT-HAWAII																	100													100.00
SE-0131-0620	BUS DEV PROSPECT-ALABAMA																	100													100.00
SE-0131-0621	BUS DEV PROSPECT-ALASKA																	100													100.00
SE-0131-0622	BUS DEV PROSPECT-CANADA NE																	100													100.00
SE-0131-0624	BUS DEV PROS-PUERTO RICO SE																	100													100.00
SE-0131-0629	BUS DEV PROSPECT-CONNETICUT																	100													100.00
SE-0131-0631	BUS DEV PROSPECT-FLORIDA																	100													100.00
SE-0131-0632	BUS DEV PROSPECT-GEORGIA																	100													100.00
SE-0131-0637	BUS DEV PROSPECT-MASSACHUSETTS																	100													100.00
SE-0131-0639	BUS DEV PROSPECT-MISSISSIPPI																	100													100.00
SE-0131-0642	BUS DEV PROSPECT-NEVADA																	100													100.00
SE-0131-0644	BUS DEV PROSPECT-NEW YORK																	100													100.00
SE-0131-0645	BUS DEV PROSPECT-NRTH CAROLINA																	100													100.00
SE-0131-0649	BUS DEV PROSPECT-RHODE ISLAND																	100													100.00
SE-0131-0650	BUS DEV PROSPECT-SOUTH CAROLIN																	100													100.00
SE-0131-0652	BUS DEV PROSPECT-UTAH																	100													100.00
SE-0131-0692	PRASA-URS PMC																	100													100.00
SE-0131-0701	CP-NON REG O&M CTR OF EXC GEN																	100													100.00
SE-0131-0735	AWE FT LEAVENWORTH ENG SPPT																	100													100.00
SE-0131-0778	FT LEAVENWORTH-AQUEDUCT REPAIR																	100													100.00
SE-0131-0857	CSC-AWR FACILITY/OVERHEAD(AWE)																	100													100.00
SE-0131-0904	FORT SILL																	100													100.00
SE-0131-0943	AWR - LINE SAVER																	100													100.00
SE-0131-1001	Fort Polk 60% WWTP Design																	100													100.00
SE-0131-1004	CSG - Quincy WA																	100													100.00
SE-0131-1007	Fort Polk NF/SF WWTPs Design/Construct																	100													100.00
SE-0131-1009	Picatinny WTP																	100													100.00
SE-0131-9082	ITS-AWE PROJECT SUPPORT/CAPEX																	100													100.00
SE-0131-9988	AWR (HOS) - CAPEX																	100													100.00
SE-0133-9962	IT OVERHEAD ALLOCATION																		100												100.00
SE-0138-0084	CO 38 (LI) DIR CHG EXP																			100											100.00
SE-0138-1002	Mt Ebo NY Acquisition																			100											100.00
SE-0138-1006	Beaver Dam Lake NY Acquisition																			100											100.00
SE-0138-9003	2011 LI Rate Case																			100											100.00
SE-0138-9559	CO 38 (LI) DIR CHG CAPEX																			100											100.00
SE-0140-1001	CO 40 (AWI Inc) Captive DIR CHG EXP																				100										100.00
SE-0146-0514	CO 46 (AWCC) DIR CHARGE																				100										100.00
SE-0154-0660	DIR CHG-EDISON WATER CO.																				100										100.00
SE-0154-1001	Edison - CIS Project																				100										100.00
SE-0155-0661	DIR CHG-LIBERTY WATER CO.																					100									100.00
SE-0155-1001	Liberty - CIS Project																					100									100.00
SE-0156-0662	DIR CHG-ETOWN SERVICES LLC																								100						100.00
SE-0157-0930	DIR CHG-ETOWN PROPERTY (CO 57)																										100				100.00
SE-0180-0236	LAUREL OAK PROP - LEASING																											100			100.00

American Water Works Service Company
Allocation Percentages as of December 2017

WBS	WBS Description	IN 1010	IA 1011	KY 1012	MD 1013	CA 1015	MI 1016	MO 1017	NJ 1018	AWK 1020	AWR 1021	PA 1024	IL 1025	TN 1026	VA 1027	WV 1028	HI 1030	AWE 1031	AWWSC 1033	NY 1038	AWI 1040	AWCC 1046	Edison 1054	Liberty 1055	E'Town Serv 1056	E'Town Prop 1057	AIW LLC 1070	HQO 1076	Laurel Oak 1080	Grand Total
SE-0180-9311	LOP-IT OVERHEAD ALLOCATION																												100	100.00
SE-1000-0003	CP-PLANT/REV/EMPLOY	8.58	1.84	3.72	0.14	4.97	0.10	13.53	18.01	0.93	0.02	18.93	7.88	2.29	1.74	4.81	0.28	8.26		3.58			0.10	0.20	0.09					100.00
SE-1000-0959	CORPORATE LEGAL-CODE OF ETHICS	8.58	1.84	3.72	0.14	4.97	0.10	13.53	18.01	0.93	0.02	18.93	7.88	2.29	1.74	4.81	0.28	8.26		3.58			0.10	0.20	0.09					100.00
SE-1000-1001	CSC Collections	10.19	2.40	4.04	0.06	2.95		10.49	12.81			24.83	14.42	3.03	1.53	8.99	0.07			4.19										100.00
SE-1000-1002	CSC Billing	9.00	2.13	4.23	0.15	12.40		16.95	17.58			12.51	7.30	4.17	1.79	8.54	0.28			2.97										100.00
SE-1000-1004	CFO Cost Distribution	6.93	1.49	3.00	0.11	4.01	0.08	10.93	14.54	20.00	0.02	15.29	6.36	1.85	1.41	3.88	0.23		6.67		2.89		0.08	0.16	0.07					100.00
SE-1000-1005	Investor Relations Cost Distribution	1.73	0.37	0.75	0.03	1.00	0.02	2.73	3.64	80.00	0.00	3.83	1.59	0.46	0.35	0.97	0.06	1.67		0.72			0.02	0.04	0.02					100.00
SE-3000-0001	CP-ALL REGULATED CO'S (W & WW)	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-0525	CENTRAL LAB	2.90	0.58	3.64	0.51	10.64	0.00	3.15	48.62			12.18	7.65	2.64	2.49	1.34				3.66										100.00
SE-3000-0533	CP-ALL REGULATED WATER CO'S	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-0569	SEVERANCE - CORPORATE	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-0859	LEAK REPAIR STUDY	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-0925	ENVIRONMENTAL MANAGEMENT	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-0931	MATERIALS MGT. COMMITTE	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-1009	Carbon Accounting Activities	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-1011	ARC FLASH HAZARD ANALYSIS ADMIN COST	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-1014	Biofiltration of Nitrosamines	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-1018	Comprehensive Planning Study	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-1023	Business Planning Declining Use - OpEx	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-1025	Water Efficiency Analysis - OpEx	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-1027	Desalination using subsurface intakes	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-1028	SAP Optimization - RTR	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-1029	SAP Optimization - PTP	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-1030	SAP Optimization - HTR	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-1031	SAP Optimization - EIM	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-1032	SAP Optimization - EAM	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-1033	SAP Optimization - CIS	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-1034	Simultaneous Removal by Biofiltration	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-1035	Smart Water Management Systems	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-1041	Catalytic Nitrate Removal	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-9002	Buried Infrastructure	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-9003	Climate Resiliency & Capital Planning	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-9004	Water Usage & Capital Planning	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-9006	Asset Criticality & Capital Planning	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37				4.00										100.00
SE-3000-9111	SUPPLY CHAIN CAPEX-ALL REG'S	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-9591	AUTO METER READING MGT STUDY	9.50	2.02	4.12	0.16	5.54	0.11	14.83	19.91			20.94	9.04	2.54	1.90	5.40				3.99										100.00
SE-3000-9736	CP-CAPEX REGULATED CO'S ONLY	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3000-9929	ENGINEERING SUPERVISION	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31			3.96										100.00
SE-3100-0436	NED-ALL REG CO'S(W&WW)								83.42											16.58										100.00
SE-3100-9438	NED-ALL REG CO'S CAPEX								83.42											16.58										100.00
SE-3200-0439	MAD-ALL REG CO'S(W&WW)				0.56							73.89			6.77	18.78														100.00
SE-3200-9440	MAD-ALL REG CO'S CAPEX				0.56							73.89			6.77	18.78														100.00
SE-3300-0432	CD-ALL REG CO'S(W & WW)	22.62	4.84	9.82			0.27	35.66					20.77		6.02															100.00
SE-3300-9433	CD-ALL REG CO'S CAPEX	22.62	4.84	9.82			0.27	35.66					20.77		6.02															100.00
SE-3500-0672	BD WESTERN REG ALLOC - CA & NM					100																								100.00
SE-8000-0000	SECURITY EQUIP REPL OPEX	9.07	2.02	4.04	0.19	5.54	0.10	14.20	19.34	0.29		19.61	10.03	2.53	2.13	5.35	0.29	1.46		3.78			0.01	0.02	0.00					

American Water Works Service Company
Allocation Percentages as of December 2017

WBS	WBS Description	IN 1010	IA 1011	KY 1012	MD 1013	CA 1015	MI 1016	MO 1017	NJ 1018	AWK 1020	AWR 1021	PA 1024	IL 1025	TN 1026	VA 1027	WV 1028	HI 1030	AWE 1031	AWWSC 1033	NY 1038	AWI 1040	AWCC 1046	Edison 1054	Liberty 1055	E'Town Serv 1056	E'Town Prop 1057	AIW LLC 1070	HQO 1076	Laurel Oak 1080	Grand Total
SF-0110-1008	2018 IN Rate Case - DRs Others	100.00																												100.00
SF-0110-1009	2018 IN Rate Case - Other Costs	100.00																												100.00
SF-0110-1010	Georgetown, IN Acquisition	100.00																												100.00
SF-0111-1001	Blue Grass IA Acquisition		100																											100.00
SF-0111-9000	2016 IA Rate Case - ROR		100																											100.00
SF-0111-9001	2016 IA Rate Case - COSS		100																											100.00
SF-0111-9002	2016 IA Rate Case - data requests		100																											100.00
SF-0111-9003	2016 IA Rate Case - legal		100																											100.00
SF-0111-9004	2016 IA Rate Case - other costs		100																											100.00
SF-0111-9005	2016 IA Rate Case - revenue requirement		100																											100.00
SF-0112-1001	Eastern Rockcastle KY Acquisition			100																										100.00
SF-0115-1004	Acquisition Oxbow Mariana, CA					100																								100.00
SF-0117-1001	Pevely Farms MO Acquisition							100																						100.00
SF-0117-1003	CO 17 (MO) Arc Flash Project							100																						100.00
SF-0117-1005	Wardsville, MO Acquisition							100																						100.00
SF-0117-1006	Radcliff Estates, MO Acquisition							100																						100.00
SF-0117-1007	Homestead, MO Acquisition							100																						100.00
SF-0117-9000	2017 MO Rate Case - Revenue Requirement							100																						100.00
SF-0117-9001	2017 MO Rate Case - Legal							100																						100.00
SF-0117-9002	2017 MO Rate Case - ROR							100																						100.00
SF-0117-9003	2017 MO Rate Case - COSS							100																						100.00
SF-0117-9004	2017 MO Rate Case - DRs PSC							100																						100.00
SF-0117-9005	2017 MO Rate Case - DRs OPC							100																						100.00
SF-0117-9006	2017 MO Rate Case - DRs Others							100																						100.00
SF-0117-9007	2017 MO Rate Case - Other Costs							100																						100.00
SF-0118-1001	NAJW Litigation								100																					100.00
SF-0118-1002	Long Hill - Referendum Campaign								100																					100.00
SF-0118-1003	High Bridge - Referendum Campaign								100																					100.00
SF-0118-9000	NJ CBWTP Dredging Project								100																					100.00
SF-0118-9001	NJ 2017 Rate Case								100																					100.00
SF-0120-1000	Project 20 (HQO) Co 20 Dir Chrg OpEx									100																				100.00
SF-0120-1001	Geothermal pipelooop study									100																				100.00
SF-0120-1009	Shale Gas Prospect - Pennsylvania										100																			100.00
SF-0120-1010	Shale Gas Prospect - West Virginia										100																			100.00
SF-0120-1011	Shale Gas Prospect - Kentucky										100																			100.00
SF-0120-1012	Shale Gas Prospect - Indiana										100																			100.00
SF-0120-1013	Shale Gas Prospect - Illinois										100																			100.00
SF-0120-1014	Shale Gas Prospect - Tennessee										100																			100.00
SF-0124-1002	Acquisition McKeesport, PA											100																		100.00
SF-0124-9000	PA 2017 Rate Case											100																		100.00
SF-0125-1003	Illinois Arc Flash Project												100																	100.00
SF-0125-1006	Piasa IL Acquisition												100																	100.00
SF-0125-1007	Farmington, IL Acquisition												100																	100.00
SF-0125-1008	Sundale Washington IL Acquisition												100																	100.00
SF-0127-1000	Ft. Lee Tank Painting #3														100															100.00
SF-0127-1001	Master Meter Vault Replace														100															100.00
SF-0127-9000	VA Tax Study - Svc Co														100															100.00
SF-0128-1000	Acquisition Queen Shoals PSD, WV (available for reassignment)															100														100.00
SF-0128-9000	WV 2018 Rate Case															100														100.00
SF-0131-1000	AWE - Godfrey IL WWTP - SCC																		100											100.00
SF-0131-1002	AWE Scott Air Force Base-Infrared Proj																			100										100.00
SF-0131-1012	CSG Fremont Digester Project																				100									100.00
SF-0131-1014	MPLS:MSG Clay City, IN:Opex																				100									100.00
SF-0131-1015	MPLS:MSG Ft AP Hill, VA:Opex																				100									100.00
SF-0131-1016	MPLS:MSG Ft Belvoir, VA:Opex																				100									100.00
SF-0131-1017	MPLS:MSG Ft Hood, TX:Opex																				100									100.00
SF-0131-1018	MPLS:MSG Ft Leavenworth, KS:Opex																				100									100.00
SF-0131-1019	MPLS:MSG Ft Meade, MD:Opex																				100									100.00
SF-0131-1020	MPLS:MSG Ft Polk, LA:Opex																				100									100.00
SF-0131-1021	MPLS:MSG Ft Rucker, AL:Opex																				100									100.00
SF-0131-1022	MPLS:MSG Ft Sill, OK:Opex																				100									100.00
SF-0131-1023	MPLS:MSG Hill AFB, VA:Opex																				100									100.00
SF-0131-1024	MPLS:MSG Picatinny Arsenal, NJ:Opex																				100									100.00
SF-0131-1025	MPLS:MSG Scott AFB, IL:Opex																				100									100.00
SF-0131-1026	MPLS:MSG VAFB, CA:Opex																				100									100.00
SF-0131-1027	MPLS:CSG East Palo Alto, CA:Opex																				100									100.00
SF-0131-1028	MPLS:CSG Fillmore, CA:Opex																				100									100.00
SF-0131-1029	MPLS:CSG Godfrey, IL:Opex																				100									100.00

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WBS	WBS Description	IN 1010	IA 1011	KY 1012	MD 1013	CA 1015	MI 1016	MO 1017	NJ 1018	AWK 1020	AWR 1021	PA 1024	IL 1025	TN 1026	VA 1027	WV 1028	HI 1030	AWE 1031	AWWSC 1033	NY 1038	AWI 1040	AWCC 1046	Edison 1054	Liberty 1055	E'Town Serv 1056	E'Town Prop 1057	AIW LLC 1070	HQO 1076	Laurel Oak 1080	Grand Total
SF-0131-1030	MPLS:CSG HEB, TX:Opex																	100												100.00
SF-0131-1031	MPLS:CSG Lake Pleasant, AZ:Opex																	100												100.00
SF-0131-1032	MPLS:CSG Lincoln, IL:Opex																	100												100.00
SF-0131-1033	MPLS:CSG North Brunswick, NJ:Opex																	100												100.00
SF-0131-1034	MPLS:CSG Quincy, WA:Opex																	100												100.00
SF-0131-1035	MPLS:CSG Seattle, WA:Opex																	100												100.00
SF-0131-1036	MPLS:CSG Tampa, FL:Opex																	100												100.00
SF-0131-1037	MPLS Project OpEx																	100												100.00
SF-0131-1041	AWE-CSG Bus Dev - Baltimore, MD																	100												100.00
SF-0131-1043	Project HQO-Opex																	100												100.00
SF-0131-1044	HOS Electrical Services Evaluation																	100												100.00
SF-0131-1045	Ft AP Hill WWTP																	100												100.00
SF-0131-1046	Waterbury, CT - Audit																	100												100.00
SF-0131-1047	City of Camarillo, CA																	100												100.00
SF-0131-1048	AWE CSG Services (OPEX)																	100												100.00
SF-0131-1049	AWE MSG Services (OPEX)																	100												100.00
SF-0131-1050	AWE O-Fallon Services (OPEX)																	100												100.00
SF-0131-1051	Santa Paula Water Recycling Facility																	100												100.00
SF-0131-1052	CSG Assessment																	100												100.00
SF-0131-1053	MSG DFARS: AW Chargeback to AWE OpEx																	100												100.00
SF-0131-1054	Proj: 393 Gloria Way Well Treat. Plant																	100												100.00
SF-0131-1055	AWE GSC Camden 2017 General Engineering																	100												100.00
SF-0131-1056	CSG Spruce Pine NC: AW Chrgbk to AWE-Op																	100												100.00
SF-0131-1057	CSG Camden, NJ: AW Chargeback to AWE-Op																	100												100.00
SF-0131-1058	CSG Strongsville,OH:AW Chrgbk to AWE-Op																	100												100.00
SF-0131-1059	Lake Pleasant WTP																	100												100.00
SF-0131-9000	HOS Compliance Project																	100												100.00
SF-0131-9001	MPLS Project																	100												100.00
SF-0131-9003	MPLS:MSG Clay City, IN:Capex																	100												100.00
SF-0131-9004	MPLS:MSG Ft AP Hill, VA:Capex																	100												100.00
SF-0131-9005	MPLS:MSG Ft Belvoir, VA:Capex																	100												100.00
SF-0131-9006	MPLS:MSG Ft Hood, TX:Capex																	100												100.00
SF-0131-9007	MPLS:MSG Ft Leavenworth, KS:Capex																	100												100.00
SF-0131-9008	MPLS:MSG Ft Meade, MD:Capex																	100												100.00
SF-0131-9009	MPLS:MSG Ft Polk, LA:Capex																	100												100.00
SF-0131-9010	MPLS:MSG Ft Rucker, AL:Capex																	100												100.00
SF-0131-9011	MPLS:MSG Ft Sill, OK:Capex																	100												100.00
SF-0131-9012	MPLS:MSG Hill AFB, VA:Capex																	100												100.00
SF-0131-9013	MPLS:MSG Picatinny Arsenal, NJ:Capex																	100												100.00
SF-0131-9014	MPLS:MSG Scott AFB, IL:Capex																	100												100.00
SF-0131-9015	MPLS:MSG VAFB, CA:Capex																	100												100.00
SF-0131-9016	MPLS:CSG East Palo Alto, CA:Capex																	100												100.00
SF-0131-9017	MPLS:CSG Fillmore, CA:Capex																	100												100.00
SF-0131-9018	MPLS:CSG Godfrey, IL:Capex																	100												100.00
SF-0131-9019	MPLS:CSG HEB, TX:Capex																	100												100.00
SF-0131-9020	MPLS:CSG Lake Pleasant, AZ:Capex																	100												100.00
SF-0131-9021	MPLS:CSG Lincoln, IL:Capex																	100												100.00
SF-0131-9022	MPLS:CSG North Brunswick, NJ:Capex																	100												100.00
SF-0131-9023	MPLS:CSG Quincy, WA:Capex																	100												100.00
SF-0131-9024	MPLS:CSG Seattle, WA:Capex																	100												100.00
SF-0131-9025	MPLS:CSG Tampa, FL:Capex																	100												100.00
SF-0131-9028	Project HQO-Capex																	100												100.00
SF-0131-9029	AWE CSG Services (CAPEX)																	100												100.00
SF-0131-9030	AWE MSG Services (CAPEX)																	100												100.00
SF-0131-9031	AWE O-Fallon Services (CAPEX)																	100												100.00
SF-0131-9032	MSG DFARS: AW Chargeback to AWE CapEx																	100												100.00
SF-0131-9033	AWR Website Redesign (HOS)																	100												100.00
SF-0131-9034	AW Support for Project Sync Phase 2																	100												100.00
SF-0131-9035	CSG Spruce Pine NC: AW Chrgbk to AWE-Cap																	100												100.00
SF-0131-9036	CSG Camden, NJ: AW Chargeback to AWE-Cap																	100												100.00
SF-0131-9037	CSG Strongsville,OH:AW Chrgbk to AWE-Cap																	100												100.00
SF-0138-1000	Whitlock/New Vernon NY Acquisition																			100										100.00
SF-0138-1002	Hoey Degraw NY Acquisition																			100										100.00
SF-0146-9000	Co 46 AWCC Direct Charge																				100									100.00
SF-0170-1000	AIW LLC (Keystone) DIR CHG																										100			100.00
SF-0176-1000	Project HQO Direct Charge Opex (OWSL)																											100		100.00
SF-0176-9000	Project HQO Direct Charge Capex (OWSL)																										100			100.00
SF-1000-1001	Woodcrest Activities / Events	8.58	1.84	3.72	0.14	4.97	0.10	13.53	18.01	0.93	0.02	18.93	7.88	2.29	1.74	4.81	0.28	8.26		3.58			0.10	0.20		0.09				100.00
SF-1000-9000	All Companies APP	9.15	1.96	3.97	0.15	5.30	0.11	14.44	19.21			20.21	8.41	2.44	1.85	5.13	0.30	1.11	1.09	3.82								1.35	100.00	

American Water Works Service Company
Allocation Percentages as of December 2017

WBS	WBS Description	IN 1010	IA 1011	KY 1012	MD 1013	CA 1015	MI 1016	MO 1017	NJ 1018	AWK 1020	AWR 1021	PA 1024	IL 1025	TN 1026	VA 1027	WV 1028	HI 1030	AWE 1031	AWWSC 1033	NY 1038	AWI 1040	AWCC 1046	Edison 1054	Liberty 1055	E'Town Serv 1056	E'Town Prop 1057	AIW LLC 1070	HQO 1076	Laurel Oak 1080	Grand Total	
SF-1000-9001	All Companies LTPP	9.15	1.96	3.97	0.15	5.30	0.11	14.44	19.21			20.21	8.41	2.44	1.85	5.13	0.30	1.11	1.09	3.82									1.35	100.00	
SF-3000-1000	Ozone-BAC	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-1004	ECs in Hospital effluents	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-1005	IT Employee Activities Committee (EPAT)	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-1009	LG Sonic Royalties	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-1010	Workforce Needs-Future Dist. Systems	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-1012	Customer Messaging on Legionella	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37														4.00	100.00
SF-3000-1013	WRF - Service Line Identification	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37														4.00	100.00
SF-3000-1014	T&O in Missouri River	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-1015	Evaluation of the Neotop floating cover	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37														4.00	100.00
SF-3000-1016	Corona Environmental	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-1017	LT2 Validation	9.58	2.05	4.16	0.16	5.55	0.11	14.86	19.99			21.01	8.71	2.55	1.90	5.37														4.00	100.00
SF-3000-9000	Materials Mgt. Committee	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-9001	PUMP EFFICIENCY INITIATIVE	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-9002	Energy Efficiency thru Cap. Investment	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-9004	UV Drone Evaluation	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-9005	All reg Co's Capitalized APP	9.43	2.01	4.10	0.16	5.56	0.11	14.77	19.89			20.86	9.04	2.52	1.92	5.36	0.31													3.96	100.00
SF-3000-9007	All Regulated Companies APP	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-9008	All Regulated Companies LTPP	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-9009	CC332010 only LTPP	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-9010	CC332066 only LTPP	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-9011	CC332077 only LTPP	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-9012	CC332574 only LTPP	9.49	2.03	4.12	0.16	5.50	0.11	14.97	19.92			20.94	8.72	2.53	1.92	5.32	0.31													3.96	100.00
SF-3000-9013	FRCC Area 1 APP				0.30				38.16			40.10			3.67	10.19					7.58									100.00	
SF-3000-9014	FRCC Area 2 APP	19.91	4.26	8.64		11.54		31.41				18.28	5.30				0.66													100.00	
SF-3300-1000	CD-KY/TN/IN/MI (W&WW)	58.41		25.35			0.69						15.55																	100.00	
SF-3300-9001	CD-Capitalized APP	22.43	4.78	9.69			0.27	35.22				21.62	5.99																	100.00	
SF-3500-1000	MAD-PA, WV (W&WW) OPEX											79.73				20.27														100.00	
SF-3500-9000	MAD-PA, WV (W&WW) CAPEX											79.73				20.27														100.00	
SF-3500-9001	MAD-PA, WV (W&WW) APP											79.73				20.27														100.00	
SF-3500-9002	MAD-PA, WV (W&WW) LTPP											79.73				20.27														100.00	
SF-3600-1000	MWD-MO, IL, IN, IA, MI (W&WW) OPEX	26.87	5.75				0.32	42.38				24.68																		100.00	
SF-3600-9000	MWD-MO, IL, IN, IA, MI (W&WW) CAPEX	26.87	5.75				0.32	42.38				24.68																		100.00	
SF-3600-9001	MWD-MO, IL, IN, IA, MI (W&WW) APP	26.87	5.75				0.32	42.38				24.68																		100.00	
SF-3600-9002	MWD-MO, IL, IN, IA, MI (W&WW) LTPP	26.87	5.75				0.32	42.38				24.68																		100.00	
SF-3700-1000	SED-KY, TN (W&WW) OPEX				61.99									38.01																100.00	
SF-3700-9000	SED-KY, TN (W&WW) CAPEX				61.99									38.01																100.00	
SF-3700-9001	SED-KY, TN (W&WW) APP				61.99									38.01																100.00	
SF-3700-9002	SED-KY, TN (W&WW) LTPP				61.99									38.01																100.00	
SF-3800-1000	ED-NJ, NY, VA, MD (W&WW) OPEX				0.61				76.75					7.39							15.25									100.00	
SF-3800-9000	ED-NJ, NY, VA, MD (W&WW) CAPEX				0.61				76.75					7.39							15.25									100.00	
SF-3800-9001	ED-NJ, NY, VA, MD (W&WW) APP				0.61				76.75					7.39							15.25									100.00	
SF-3800-9002	ED-NJ, NY, VA, MD (W&WW) LTPP				0.61				76.75					7.39							15.25									100.00	
SF-8000-1002	Adsorption/Electrochemical Technology	0.24		0.37		1.37		6.43	24.52			28.09	22.59		10.51	0.55	5.12													0.21	100.00
SF-8000-1003	Deductible Buydown Policy - Captive	4.68	1.17	1.44	0.14	4.58	0.03	15.25	18.20	0.05		28.81	6.48	1.23	1.72	6.92	0.25	5.96											3.09	100.00	
SF-8000-1004	TRIA Program - Captive	7.80	2.49	1.92	0.22	5.34	0.01	13.79	25.28			19.81	7.92	0.41	2.52	4.20	0.65	6.83											0.81	100.00	
SF-8000-1005	Corp Admin Allocation	9.07	2.02	4.04	0.19	5.54	0.10	14.20	19.34	0.29		19.61	10.03	2.53	2.13	5.35	0.29	1.46					0.01	0.02					3.78	100.00	
SF-8000-1006	Low DO Wastewater Microbial Community	0.24		0.37		1.37		6.43	24.52			28.09	22.59		10.51	0.55	5.12												0.21	100.00	
SF-8000-9000	Reg and Non-reg Co's Capitalized APP	9.20	1.96	4.00	0.16	5.42	0.11	14.41	19.40			20.36	8.82	2.46	1.87	5.23	0.30	1.67	0.11	3.86								0.66	100.00		



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(18) The monthly amounts of injury and damage for the test year, including the following:

(A) Claims paid by the utility.

(B) Expense accrued.

Item #26

Injury and Damage Claims Paid

The Company did not pay any injury and damage claims, nor accrue any expense for the base year 2017.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(19) If applicable, test year data applicable to each DSM program of the utility, including the following:

- (A) A description of the DSM program conducted.**
- (B) Costs related to the program.**
- (C) The accounting treatment of the costs.**
- (D) Reference to the applicable commission orders, if any, regarding each DSM program.**

Item #27

Data Applicable to DSM Programs

Demand Side Management programs are not applicable.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(20) Expenditures incurred by the utility during the test year and amounting to more than ten thousand dollars (\$10,000) to an individual payee for:

- (A) outside services;**
- (B) consulting services; or**
- (C) legal services.**

Item #28

Outside Services Expense over \$10,000/Payee for Year

Indiana-American Water Company
Outside Services Expense over \$10,000/Payee for Year
For the Base Year Ending December 31, 2017
MSFR #28

Explanation	Total
Fluid Waste Services	10,823.70
Vanguard Utility Services Inc	11,022.40
MAXIM AUTOMATION	11,165.00
GANNETT FLEMING INC	11,400.00
EUROFINS EATON ANALYTICAL	11,880.00
ALPHA MECHANICAL SERVICES INC	12,234.00
JD Power and Associates	12,358.50
Security Door Inc	13,439.63
BREHOB CORPORATION	13,883.22
J & J ELECTRIC OF INDIANA INC	14,433.14
PEERLESS MIDWEST INC	15,755.00
ME SIMPSON CO INC	15,868.60
Valor Water Analytics Inc	16,050.00
Town of Sheridan	16,062.35
CUMMINS CROSSPOINT LLC	16,325.24
B&W Control System Integration	16,346.66
HAMADY'S SERVICES	17,000.00
Culy Contracting Inc	17,649.20
The WW Williams Company LLC	18,339.60
BMB Inc	19,551.57
BADGER DAYLIGHTING CORP	21,555.00
AIR TEMP MECHANICAL INC	22,088.55
D & R SITE SERVICES	22,625.00
LGS PLUMBING	23,038.50
Franczek Radelet PC	23,698.15
Bart Ellison	24,033.75
C & S CONSULTING	25,300.00
Tyco Integrated Security LLC	25,332.95
WHAYNE SUPPLY COMPANY	25,955.05
Hach Co	26,519.80
Holladay Property Services Midwest	26,750.00
George E Booth Co Inc	27,633.98
CHRISTOPHER B BURKE ENGINEERIN	28,952.25
H & G Services	30,335.20
Kurtz Engineering LLC	31,645.00
SUTHERLAND & ASSOCIATES	32,446.03
DAN CRISTIANI EXCAVATING CO,IN	32,919.10
J & K COMMUNICATIONS INC	37,427.99
TANK INDUSTRY CONSULTANTS INC	38,525.80
Lawyer Excavation Inc	45,668.00
INTERA Incorporated	49,635.14
Kiemle-Hankins Co LLC	57,402.29
RWM Enterprises LLC	58,875.00
WHALEN CONSTRUCTION CO	64,696.20
ORC INTERNATIONAL INC	77,191.48
CONSTRUCTION SERVICES OF INDIANA	79,051.42
Ballard Marine Construction Inc	87,608.50
MacAllister Machinery Co Inc	100,325.99
DAVID PRICE EXCAVATING	123,638.63
MIDWEST MOBILE WASHERS LLC	126,545.00
D & D Facility Maintenance Svcs LLC	133,438.20
DAVE O'MARA CONTRACTOR	142,622.48
SWENEY ELECTRIC CO INC	164,822.88
Utilis Inc	191,530.00
Lankford Excavating LLC	207,822.44
INDIANA UNDERGROUND PLANT PROT	209,561.30
C & D Services Inc	209,611.20
BASTIN LOGAN WATER SERVICES INC	298,145.32
BARNES & THORNBURG	382,074.74
ENVIRONMENTAL CONSTRUCTION	524,220.39



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(21) A schedule of all charitable and civic contributions recorded to utility operations during the test year.

Item #29

Charitable and Civic Contributions for Year

The information requested in this Minimum Standard Filing Requirement is not available for a future test year. Included is the information for the historical base year as of December 31, 2017.

Indiana-American Water Company
MSFR #29 - Civic and Charitable Contributions
For the Base Year Ending December 31, 2017

Vendor	Amount
4IMPRINT	\$3,555
American Eagle	246
Aldi	71
Amazon	65
American Cancer Society	1,000
American Red Cross	100
Baldwin Memorial FOP #90	400
Girl Scouts of Greater Chicago and Northwest Indiana	1,000
Boys & Girls Club of Northwest Indiana	250
Burns Harbor Fire Department	500
Chance & Services for Youth	2,500
Chesterton Duneland Chamber of Commerce	1,350
Chesterton Fire Department	1,250
City of Gary	11,500
City of Gary Fire Dept	2,500
City of Gary Genesis Convention Center	543
City of Hobart	5,000
City of Jeffersonville	250
City of Richmond	5,000
City Terre Haute Fire Dept	1,000
Crawfordsville Strawberry Festival	1,000
Crossroads Regional Chamber of Commerce	1,900
CVS	88
Discover Downtown Franklin	1,000
Putting for Patriots	200
Eclipse Select Soccer Club	250
Ecumenical Committee of Northwest Indiana	1,000
Meals on Wheels of Northwest Indiana	2,000
Greater Kokomo Economic Development Alliance	1,200
Greater Portage Chamber of Commerce	400
Hamilton County Neighborhood	3,000
Haynes Apperson FestivalAL	2,000
Help the Animals Inc	1,500
Helping Hands of Noblesville	1,500
Hobart Fire Department	1,500
Hobart Football Booster Club	500
Hobby Lobby	50
Honeywell Foundation Inc	500
Indianapolis Symphony Orchestra	4,500
Ivy Tech Foundation	400
Jackson County United Fund Inc	4,000
JC Penney	106

Indiana-American Water Company
MSFR #29 - Civic and Charitable Contributions
For the Base Year Ending December 31, 2017

Vendor	Amount
Jewels of Fortitude Foundation	2,500
Johnson County Community Foundation	1,250
JR Police Academy	250
Junior Miss of Indiana Inc	1,000
Kokomo City	5,000
Lake Area United Way	5,000
Legacy Foundation INC	1,000
Lew Wallace Study Preservation	250
Marine Corp League LCP 1396	100
Merrillville Fire Department	1,500
Methodist Hospitals Foundation	250
Metro United Way	3,600
Montgomery County United Fund for Youth	1,000
Montgomery Co. Free Clinic Inc	500
Muncie-Delaware County	7,940
National Fire Safety Council Inc	625
New Albany-Floyd County	200
Noblesville Girls Softball	550
Noblesville Midday Rotary Club	2,600
Noblesville Parks & Recreation	11,900
Northern Indiana Chapter	4,220
Party City	273
Haven House	95
Portage City	2,500
Portage Fire Department	1,000
Richmond Wayne County Chamber of Commerce	3,000
Russiaville Historical Society	2,500
Russiaville Twisters	1,000
Saint Mary-of-the-Woods College	2,500
School City of Hobart	250
Seymour City	300
Seymour Football Parents Club	500
Seymour Noon Lions Club	100
Shelby County Babe Ruth Inc	175
Shelby County Chamber of Commerce	2,530
Shelby County United Fund Inc	2,500
Shelbyville City	700
Sojourner Truth House	1,000
South Haven Fire Dept	500
South Shore Arts	720
Southern Indiana Elite Baseball Inc	100
Special Olympics Indiana Inc	500

Indiana-American Water Company
MSFR #29 - Civic and Charitable Contributions
For the Base Year Ending December 31, 2017

<u>Vendor</u>	<u>Amount</u>
SQ Northern Indiana Link	340
SQ Warrick Rotary Club	400
St John Baptist Church	1,500
Swope Art Museum	5,000
Target	109
The Gary Literacy Coalition	1,000
Home Depot	104
Leap Tickets	264
Town of Burns Harbor	500
Town of Riley	500
Town of Russiaville	2,500
TradeWinds Services Inc	2,500
United Negro College Fund	600
United Way of Delaware County	2,500
United Way of Johnson County	10,205
United Way of Kosciusko County	500
Universal Advertising Associates	240
Vigo County Soil and Water Conservation	250
Vigo County Education Foundation	2,000
Wabash County United Fund Inc	1,000
Wabash County YMCA	1,000
Wabash Valley Community Foundation	100
Walgreens	68
Walmart	901
West Lafayette Parks and Recreation	1,100
Winchester Area Chamber of Commerce	2,000
Winchester City	1,000
WM Supercenter	1,350
YMCA of Muncie Inc	3,000
Miscoding - petty cash	10
Total	<u>\$183,192</u>



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(22) A schedule of all research and development expenditures incurred during the test year and recorded to utility operations.

Item #30

R&D Expenses for Year



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

The information requested in this Minimum Standard Filing Requirement is not available for a future test year. Included is the information for the base year as of 12/31/2017.

Account	Amortize Water Research Foundation	WERF	Total
52568000			
Jan-17	\$4,515		\$4,515
Feb-17	4,515		4,515
Mar-17	4,515		4,515
Apr-17	4,515		4,515
May-17	4,515		4,515
Jun-17	4,515		4,515
Jul-17	4,515		4,515
Aug-17	4,515		4,515
Sep-17	4,515		4,515
Oct-17	4,515	3,515	8,030
Nov-17	4,515		4,515
Dec-17	4,515		4,515
	\$54,180	3,515	\$57,695



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(23) A schedule of:

(A) trade;

(B) social; and

(C) service;

organization memberships paid during the test year and recorded to utility operations.

Item #31

Trade, Social and Service Organization Memberships Paid

The information requested in this Minimum Standard Filing Requirement is not available for a future test year. Included is the information for the historical base year as of December 31, 2017.

Indiana-American Water Company
MSFR #31 - Memberships
For the Base Year Ending December 31, 2017

Vendor	Amount
American Water Works Association	\$23,497
Board of Certified Safety Professionals	163
Builders Association Kosciusko Fulton Counties	505
Chesterton Duneland Chamber of Commerce	1,766
Crawfordsville Montgomery County	175
Crossroads Regional Chamber of Commerce	514
East Central Indiana Regional Partner	5,000
Economic Development Group of Wabash	300
Franklin Chamber of Commerce	375
Gannett Newspapers	336
Gary Chamber of Commerce	2,675
Greater Greenwood Chamber of Commerce	1,605
Greater Kokomo Economic Development Alliance	10,000
Greater Portage Chamber of Commerce	1,605
Greater Seymour Chamber of Commerce	631
Hobart Chamber of Commerce	1,290
Indiana Chamber of Commerce	6,930
Indiana Chapter NAWC	2,675
Indiana Home Builders Association	765
Indiana Professional Licensing	444
Indiana Rural Water Association	300
Indiana Secretary Association	21
Institute for Safety and Health Management	170
Jackson County Industrial Development	6,420
Johnson County Development Corp	5,885
Journal Review	139
Kosciusko Economic Development	268
Morgan County Economic Development	2,675
Muncie-Delaware County	4,430
NAWC	116,879
Noblesville Midday Rotary Club	180
Northern Indiana Chapter	485
Northwest Indiana Forum Inc	2,943
Office of Indiana State Chemist - Purdue	135
One Southern Indiana	11,815
Portage Economic Development Corp	1,605
Rotary Club of Kokomo	20
Shelby County Development Corp	3,745
Sullivan County Chamber of Commerce	289
Terre Haute Chamber of Commerce	482
P-card charges	162
Tax accruals	(2,292)
Total	<u>\$218,005</u>



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(24) A schedule of estimated rate case expenses, including supporting detail, for the following:

- (A) Outside services to be rendered.**
- (B) The expected costs of those services.**

Item #32

Estimated Rate Case Expenses

Please refer to IAWC Financial Exhibit OPER, Schedule OM23, Workpaper 1 in File INAWC 2018 Rate Case - Regulatory Expense.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(25) Regarding advertising recorded to utility operations during the test year, the following:

- (A) A schedule of expenditures by the utility.**
- (B) Representative samples of the advertising by major media category, including, but not limited to, the following:
 - (i) Television.**
 - (ii) Radio.**
 - (iii) Newspaper.****

(26) The schedule required by subdivision (25) shall identify expenditures by the following subject matters:

- (A) Public health and safety.**
- (B) Conservation.**
- (C) An explanation of rates, billing practices, and other administrative matters.**
- (D) Other advertising programs.**

Item #33

Advertising Expense by Category

Indiana-American Water Company, Inc
Advertising Expense
For the Base Year Ending December 31, 2017

Description	Amount	Subject	Media	Page	Legend
Paypal Mascotmaker	\$1,870	D	I	3 - 4	
Paypal Mascotmaker	1,869	D	I	3 - 4	
AIM Media Indiana	260	D	D	5	Subject
Newspaper Services	408	A	N		A - Public Health & Safety
Indiana Chamber Services	2,420	D	P	6	B - Conservation
GAN the Star Press-CCC	526	A	N	7	C - Explanation of rates, billing practices & other administrative matters
Hoosier AM/FM	900	A	R	8	D - Other advertising programs
Universal Advertising Association	305	C	D	9	
Indiana Chamber Services	2,420	D	P	6	Media
Newspaper Services	102	A	N	10	P - Advertising Agency / Printing Company
Journal Review	325	C	D	11	D - Directory / Program
1100 News Adverts Subs	224	C	N	12	N - Newspapers
Journal Communications	2,500	D	P & I	13	R - Radio
Party City	36	D	D		I - Internet / Website
Meijer Inc #155	91	D	D	14	T - Television
Walmart Supercenter	195	D	D	14	
Creative Safety Products	299	A	P	15	
The Paper of Wabash City	73	A	N	10	
The Paper of Wabash City	129	A	N	10	
The Paper of Wabash City	103	A	N	10	
NEWSPAPER SERVICES 1	102	A	N	10	
K CHAMBER	270	D	P		
FEDERATED MEDIA	120	D	R	16	
HIBU INC. - WEST	340	D	D	17	
FEDERATED MEDIA	465	A	R	18 - 19	
FEDERATED MEDIA	635	A	R	18 - 19	
FEDERATED MEDIA	635	A	R	18 - 19	
BTS PROMOTIONS	366	D	P	20	
GOOD WILL PUBLISHERS	250	A	P	21	
WSMK RADIO 991	500	A	R		
PAYPAL AKREESE	263	D	N	22	
GAN JRNL&COURIER-CCC	462	A	N	23	
GREEN BANNER PUBLICATION	173	D	N	24	
SHELBY COUNTY CHAMBER	100	D	D	25 - 26	
Entercom Communications	35,100	A, B & C	D, R, N, I, T	27	
KOSCIUSKO COUNTY SOCCER LEAGUE	350	D	P		
SHELBY COUNTY CHAMBER OF COMME	200	C	D	28 - 31	
VFW PROGRAM	290	D	D	32	
WARSAW PARK DEPT CITY OF	150	D	P		
LAKE CITY SKIERS	535	D	D		
BTS PROMOTIONS INC	668	D	P		
INDIANA MEDIA GROUP	530	D	D		
INDIANA MEDIA GROUP	449	D	D	33	
Valve+Meter	10,000	A, B & C	P		
Entercom Communications	35,100				
Accrual Reversal	(2,420)				
Grand Total	<u>\$100,687</u>				



INVOICE

Mascot Makers LTD
Zakhar Lisin
207 Regent street, London, United Kingdom,
London
W1B 3HH
United Kingdom
VAT Number: GB-220532164

Invoice no.: 44-146
Invoice Date: 20 Oct 2017
Reference: 44909
Due date: 20 Oct 2017

Amount due:
\$3,738.50

Phone number: +44 2037691863
uk@mascotmakers.com
mascotmakers.com

Bill To:

Indiana-American Water
Christopher Hayes
2423 Middle Road
Jeffersonville, IN 47130
United States

Christopher.Hayes@amwater.com

Send To:

Indiana-American Water
Christopher Hayes
2423 Middle Road
Jeffersonville, IN 47130
United States

Description	Quantity	Price	Amount
Mascot costume as per quote	2	\$1,700.00	\$3,400.00
T-shirt for the mascot costume	3	\$50.00	\$150.00
Extra shoe covers	1	\$100.00	\$100.00
		Subtotal	\$3,650.00
		Discount (3%)	-\$109.50
		Delivery	\$198.00
		Total	\$3,738.50 USD
		Minimum amount due	\$1,870.00

Terms and Conditions

All prices given excluding any local taxes and duties. Can be delivered within 50 working days from payment date. A 50% deposit is required to start production, with the balance being paid upon the completion of production, the client's approval of photos of the item and before shipping' PayPal ID: uk@mascotmakers.com

Details for bank transfer

Bank Name: Barclays Bank Plc, 1 Churchill Place,
London, UK, E14 5HP

Bank Account Name: Mascot Makers Ltd

Account No 93929132 Sort Code 20-97-09

SWIFT BARCGB22

IBAN GB36 BARC 2097 0993 9291 32

Please refer to <http://mascotmakers.com/terms-andconditions/>
for detailed terms.



MSFR #33

Page 5 of 33

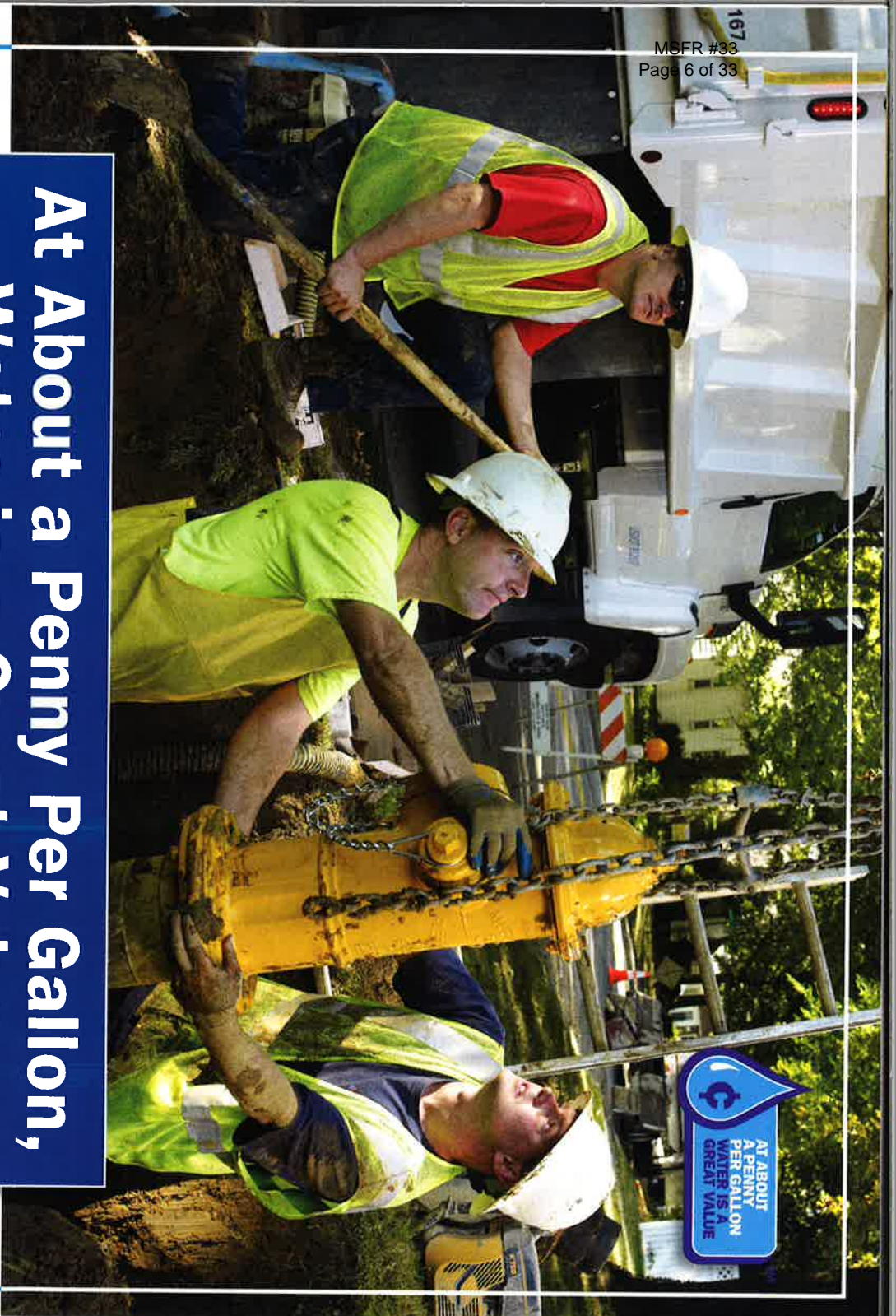
**When you need a partner to help
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water & wastewater needs, go
with the industry leader.**



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317-885-2432

MSFR 000326



At About a Penny Per Gallon, Water is a Great Value.

Indiana American Water has proactively invested more than \$130 million in the last two years.

Indiana American Water is proud to support the communities we serve by investing in our water and wastewater systems across the state. From replacing water mains, pipelines, and hydrants, to installing advanced metering technology that helps reduce water leaks, to enhancing our treatment capabilities that improve efficiency and reliability, the investments we've made help ensure that we are well positioned to continue to meet customer and public safety needs in the communities that rely on us every day.

We are also proud to take an active role in making our communities a better place to live through our environmental stewardship, economic development and community service activities. We employ

residents, help local schools and charities, and pay taxes that benefit local communities.

At about a penny per gallon, water service from Indiana American Water is a great value. Nearly one in five Indiana residents depend on us for high-quality water service. We are dedicated to meeting the needs of our customers across the state.

To learn more about Indiana American Water and the services we provide, visit us at www.indianaamwater.com.



**INDIANA
AMERICAN WATER**

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Water Main Flushing Notice Muncie District

September 6 through October 14

Monday - Friday

8:00 a.m. to 4 p.m.

We flush our hydrants to make sure that all valves are working properly and to avoid sediment and deposit buildups. While we are completing our work, you may experience a temporary drop in water pressure or see discolored water for a short period of time. If this happens, simply let your water run briefly and water pressure and clear water should return quickly. An increased chlorine odor will be present for the duration of our system flushing.

For more information 24 hours a day, seven days a week, please call our customer service center at 1-800-492-8373 or visit www.indianaamwater.com.



INDIANA
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Water Main Flushing Notice Kokomo District

April 23 - June 16
Sunday through Friday
10 p.m. to 6:00 a.m.

We flush our hydrants to make sure that all valves are working properly and to avoid sediment and deposit buildups. While we are completing our work, you may experience a temporary drop in water pressure or see discolored water for a short period of time. If this happens, simply let your water run briefly and water pressure and clear water should return quickly. An increased chlorine odor will be present for the duration of our system flushing.

For more information 24 hours a day, seven days a week, please call our customer service center at 1-800-492-8373 or visit www.indianaamwater.com.





INDIANA
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Customer Service Center
1-800-492-8373

Sign up for Indiana American
Water's self-service Website
at www.amwater.com/myh2o

www.indianaamwater.com



Water Main Flushing Notice

Wabash District

April 3 - May 31, 2017

Monday - Friday
8 a.m. to 4 p.m.

We flush our hydrants to make sure that all valves are working properly and to avoid sediment and deposit buildups. While we are completing our work, you may experience a temporary drop in water pressure or see discolored water for a short period of time. If this happens, simply let your water run briefly and water pressure and clear water should return quickly.

For more information 24 hours a day, seven days a week, please call our customer service center at 1-800-492-8373 or visit www.indianaamwater.com.



INDIANA
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ABOUT A PENNY

Did you know that you pay about a penny per gallon for tap water?



After nearly 130 years in business, water service from Indiana American Water is still a great value at about a penny a gallon.



INDIANA
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(800) 492-8373

www.indianaamwater.com

MSFR 000332

We are invested in Kokomo

MSFR #33

Page 12 of 33

At just a penny a gallon, water from the tap from Indiana American Water is still a great value. It's also an important part of the high quality of life we enjoy in the Kokomo area.

We are proud to serve area businesses and residents and we regularly invest back into our infrastructure to ensure we can provide quality, reliable water service to you.

Last year alone, we invested more than \$4.3 million to replace nearly three miles of aging water mains in the area.

At Indiana American Water, we care about water. It's what we do.



INDIANA
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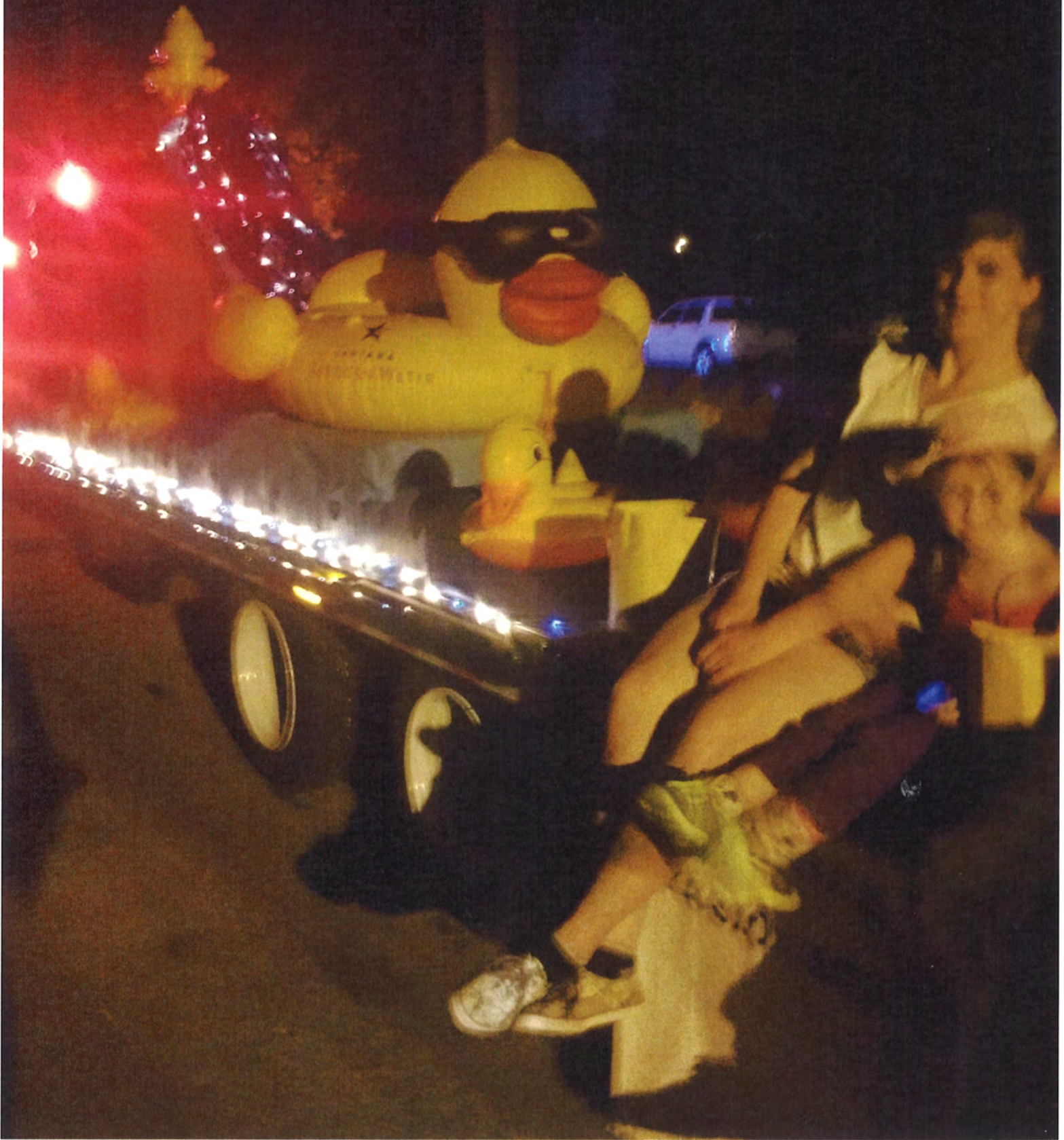
MSFR 000333



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We take pride in the fact that we are 13 times better than the industry average for meeting all water quality requirements. After all, our families are customers too.





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First Friday:

Clean reliable water it's so important in our daily lives whether quenching our thirst or washing away the stresses of the day water is essential for life let's not take it for granted. Indiana American Water takes pride in being care takers of this natural resource and we are working hard to insure your water continues to meet all standards of purity and safety. A reliable supply of high quality water is our commitment to you. We are Indiana American Water and you can visit us at amwater.com

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5.16.18

Indiana American Water hydrant flushing begins tomorrow from county road 350 N to anchorage Rd to the Meijer's store. Streets included are Sheldon, North Detroit, Northwest woods to the crossing, Bell Drive, 200 N to husky Trail including Canterbury Apartment, and Madison School, and McElroy hill business park

Indiana American Water maintaining the highest standards of quality water and ample supply taking good care of our water supply for you.

5.17.18

Indiana American water continues their hydrant flushing here is their schedule for tomorrow Friday the 19. Husky trail from Harrison Ridge to Patterson Rd including Mariner Drive also the entire hospital area also North Detroit St., from anchorage Rd., to canal St Author St, East Sheridan St, East Clark St, to North Cleveland St, also including the Hodges Addition

Go to newsnowwarsaw.com for the list of daily flushing areas. Indiana American Water Provides clean, safe, and affordable water service to our customers and is proud to be a care taker of this valuable natural resource

5.19.18

Indiana American water continues their annual hydrant flushing. Here is the schedule for tomorrow Saturday the 20th. Parker St and Argonne Rd from Dubious Dr. to Durbin St and Argonne Rd to South Maple Ave, from canal St to eagle creek and High St, to West St also the entire down town area

Go to newsnowwarsaw.com for the list of daily flushing areas. Indiana American Water provides clean, safe, and affordable water service to our customer and is proud to be the care taker of this natural resource

5.20.18

Indiana American water continues their hydrant flushing here is the schedule for tomorrow. Sunday the 21. Eagle Creek to 200 S and South Union St to Ranch Rd also tomorrow flushing will occur on Argonne Rd going East to CR 250 E and US 30 E and Old route 30 E

Go to newsnowwarsaw.com for the list of daily flushing areas. Meeting our commitment to you for reliable supply of high quality water we are Indiana American Water

5.21.18

Indiana American water continues their hydrant flushing. Here is the schedule for tomorrow Monday the 22. East Fort Wayne St. to East Center St., North Detroit St. to North Bronson St., East Center St. to Paths of Deerfield, Hand Avenue to Winona lake and West Market St to Smith St.

Go to newsnowwarsaw.com for the list of daily flushing areas. A reliable supply of high quality water is our commitment you. We are Indiana American Water and you can visit us at amwater.com

5.23.18

Indiana American Water is finalizing their hydrant flushing procedure. Here is the final flush schedule for tomorrow Tuesday May 23. All of Boggs and Philips addition and all of Winona Lake.

Go to news now Warsaw.com for the list of daily flushing area. A reliable supply of high quality water is our commitment to you. We are Indiana American Water and you can visit us amwater.com



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IN
AMERICAN
usew

Acknowledgments

(The people who helped make **My Favorite Book**)

My Favorite Book was written by John Sydney Tighe and illustrated by Chris Pelicano

Chris Lynch helped produce **My Favorite Book** and Chris Pelicano designed the pages.

Barbara Ferreri composed the song *Words Can Be Beautiful* especially for **My Favorite Book**.



Dedication

My Favorite Book is dedicated to the classroom educators of our children, often the unsung heroes and heroines of our children's lives. We are especially grateful to the many dedicated elementary grade teachers who have consulted with us on the writing and design of this volume as well as to the members of the American School Counselor Association. Our volume is also dedicated to parents and guardians who sacrifice each day so that their children may live the values contained in **My Favorite Book**. We also dedicate **My Favorite Book** to the generous local sponsors of the Character Program, men and women of character themselves, who care deeply for their community. And finally, **My Favorite Book** is dedicated to children in their first years of reading, may this volume represent a life long quest for knowledge and the positive character traits we hope will accompany them throughout life.



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Printed in Korea
Edition: 5 12/2015

MSFR 000342

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Like our local chapter of Phi Delta Kappa, Indiana American Water's story is one of vision, ingenuity, service and commitment. Like educators, we create solutions and improve the quality of life for the people we serve. Together, our traditions established over the years have helped to build a foundation for success, and we plan to strengthen that foundation, with you, for another 60 years.

*Thank you for your vision,
ingenuity, service & commitment!*

**HAPPY 60TH ANNIVERSARY
PHI DELTA KAPPA**
Beta Mu Chapter

To learn more about Indiana American Water's commitment to education in your community, please visit amwater.com.



INDIANA
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amwater.com



Water Main Flushing Notice

West Lafayette District

Systemwide Flushing

June 19 - July 28

7:30 a.m. to 3:30 p.m.

We flush our hydrants to make sure that all valves are working properly and to avoid sediment and deposit buildups. While we are completing our work, you may experience a temporary drop in water pressure or see discolored water for a short period of time. If this happens, simply let your water run briefly and water pressure and clear water should return quickly.

For more information 24 hours a day, seven days a week, please call our customer service center at 1-800-492-8373 or visit www.indianaamwater.com.



INDIANA
AMERICAN WATER



We want to bring to Charlestown what our 1.3 million customers in Indiana already know about us.

You may have heard that Indiana American Water has been working with local officials on a possible purchase of the Charlestown water system. What you may not know about us is our commitment to doing whatever it takes to improve water quality for Charlestown residents. You have our word on it.

Indiana American Water will add value to your community through the sale by

- ✓ Addressing local water quality concerns
- ✓ Upgrading aging water pipes & infrastructure in Charlestown
- ✓ Providing a cash payment of \$13.4 million for other community needs within Charlestown
- ✓ Paying annual property taxes of nearly \$300,000 for use by local entities

Why Indiana American Water?

- ✓ Safe and reliable water service for more than 130 years in Indiana
- ✓ One of the best performing utility companies in the U.S. for customer service
- ✓ Environmental compliance record that is 21 times better than the industry average
- ✓ Local southern Indiana management



Questions? E-mail us at charlestown.questions@amwater.com or call 812-218-1515



SHELBY COUNTY
BUSINESS DIRECTORY
COMMUNITY GUIDE
2018

SHELBYVILLE Important Contacts

Shelbyville City Hall

44 West Washington Street
Shelbyville, IN 46176
(317) 398-6624

www.cityofshelbyvillein.com



City of Shelbyville Indiana

Animal Shelter

Keith Barrett
705 Hale Road
(317) 392-5127

Building and Planning Commission

Bryant Niehoff
44 West Washington Street
(317) 392-5102

City Attorney

Trent Metzler
44 West Washington Street
(317) 398-6624

City Council

Bob Nolley, President
44 West Washington Street
(317) 392-1735

Clerk-Treasurer

Frank Zerr
44 West Washington Street
(317) 392-5103

Code Enforcement Officer

Toy Merrick
44 West Washington Street
(317) 392-5102

Engineering

Walt House, PE
44 West Washington Street
(317) 392-5102

Fire Station #1

Chief Tony Logan
40 West Broadway Street
(317) 392-5119

Fire Station #2

375 Progress Road
(317) 392-5123

Fire Station #3

1350 West McKay Road
(317) 392-5125

Human Resources

Jody Branum
44 West Washington Street
(317) 398-6624

Mayor

Tom DeBaun
44 West Washington Street
(317) 398-6624

MS4 (Storm Water Utility)

Derrick Byers
44 West Washington Street
(317) 392-5102

Parks & Recreation

Karen Martin
945 Tompkins Street
(317) 392-5128

Police Department

Chief Mark Weidner
105 West Taylor Street
(317) 392-5106

Public Utilities

Beth Corley
44 West Washington Street
(317) 392-5104

Redevelopment Commission

Trent Metzler
44 West Washington Street
(317) 398-6624

Shelbyville Municipal Airport

3529 North 100 West
(317) 392-1284

Street Department

Jennifer Jones
604 Hale Road
(317) 392-5169

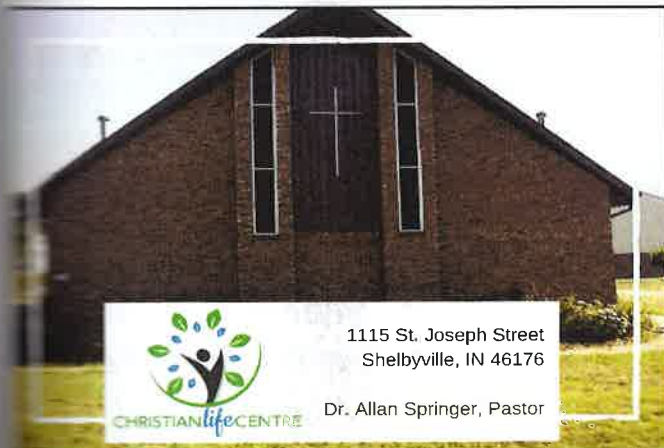
United States Post Office

103 East Washington Street
(317) 392-7958

Water Resource Recover Facility

Bradley Fix
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(317) 392-5131

OUR COMMUNITY



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Dr. Allan Springer, Pastor





[1Thing] Tip

Wise Water Tips brought to you by Indiana American Water



By using the tips below, you can make water conservation a part of your daily routine and also save water and money.

- Lawn watering uses a lot of water. Water your lawn only when it needs it. An easy way to tell if your lawn needs water is to simply walk across the grass. If you leave footprints, your lawn may be thirsty! Generally, lawns only need an inch or so of water per week during the summer months. Water your lawn wisely by:
 - Making the most of your watering by watering in the early morning. As much as 30 percent of water can be lost to evaporation by watering during midday.
 - Planning for fewer, deep-soaking waterings to encourage deep root growth and stronger turf.
- Set your lawn mower one notch higher to make your lawn more drought-tolerant.
- Use drip irrigation hoses to water plants, and water in the early morning or evening.
- Consider using porous pavement (gravel is a good example) instead of asphalt for driveways and walkways, the rain will soak into the soil instead of running off and contributing to erosion.
- Use a broom instead of a hose to clean your sidewalk, driveway, or patio.
- Plant appropriately for your local climate. Check with local nurseries for non-invasive, drought-tolerant plants.

IMPORTANT NUMBERS

State

- Governor Eric Holcomb** (317) 232-4567
- Indiana State Capitol** (317) 233-5293
- Lieutenant Governor Suzanne Crouch** (317) 232-4545
- State Senator 28th District - Michael Crider**
(317) 232-9400
- State Senator 42 District - Jean Leising**
(317) 232-9400
- State Representative 57th District - Sean Eberhart**
(800) 382-9841
- U.S. Senator Todd Young** (812) 288-3999
- U.S. Senator Joe Donnelly** (317) 226-5555
- U.S. Representative Luke Messer** (855) 341-8196

County

- Assessor** (317) 392-6305
- Auditor** (317) 392-6310
- Building Inspector** (317) 392-6480
- Child Support** (317) 392-6442
- Circuit Court** (317) 392-6360
- Clerk** (317) 392-6320
- Commissioners** (317) 392-6330
- Community Corrections** (317) 392-6492
- Drainage Board** (317) 392-6481
- Emergency Management** (317) 392-6308
- GIS** (317) 392-6354
- Health Department** (317) 392-6470
- Highway Department** (317) 392-6485
- Plan Commission** (317) 392-6338
- Probation** (317) 392-6490
- Prosecutor** (317) 392-6440
- Public Defender** (317) 421-8030
- Purdue Coop. Extension Services** (317) 392-6460
- Recorder** (317) 392-6370
- Shelby County Council** (317) 392-6310
- Sheriff** (317) 392-6345
- Soil and Water** (317) 392-1394
- Superior Court 1** (317) 392-6350
- Superior Court 2** (317) 392-6340
- Surveyor** (317) 392-6481
- Treasurer** (317) 392-6375
- Veterans Affairs** (317) 392-6480
- Voter Registration** (317) 392-6324
- Weights & Measures** (317) 392-6480

City

- Animal Shelter** (317) 392-5127
- Building Commission** (317) 392-5102
- City Attorney** (317) 398-6624
- City Council** (317) 398-6624
- Clerk-Treasurer** (317) 392-5103
- Code Enforcement Officer** (317) 392-5102
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- Fire Station #2** (317) 392-5123
- Fire Station #3** (317) 392-5125
- Human Resources** (317) 398-6624
- Mayor** (317) 398-6624
- MS4 (Storm Sewer)** (317) 392-5102
- Parks & Recreation** (317) 392-5128
- Planning Commission** (317) 392-5102
- Police Department** (317) 392-5106
- Public Utilities** (317) 392-5104
- Redevelopment Commission** (317) 398-6624
- Shelbyville City Hall** (317) 398-6624
- Shelbyville Municipal Airport** (317) 392-1284
- Street Department** (317) 392-5169
- United States Post Office** (317) 392-7958
- Wastewater Treatment Plant** (317) 392-5131

Utilities

- CGS Services** (765) 763-6258
- Comcast** (765) 346-3001
- Duke Energy** (800) 521-2232
- Fountaintown Gas** (765) 763-6393
- Indiana American Water** (800) 492-8373
- Mach 1 PC** (317) 398-3572
- RushShelby Energy** (765) 544-2600
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2910 East State Road 44
Shelbyville, IN 46176
www.duke-energy.com

Fountaintown Gas Co. Inc.
Lisa Bridges (765) 763-6393
106 East Main Street
Morristown, IN 46161
www.fountaintowngas.net

Indiana American Water
Travis Edington (317) 392-0711
1700 McCall Drive
Shelbyville, IN 46176
www.amwater.com

RushShelby Energy
Terry Jobe (765) 544-2600
2777 South 840 West
Manilla, IN 46150
www.rse.coop

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David Sherry (317) 776-5585
600 Industrial Drive
Franklin, IN 46131-1700
www.vectren.com

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Shelbyville Animal Clinic
Jeff & Sandy Epler (317) 398-9795
2914 East State Road 44
Shelbyville, IN 46176
www.shelbyvilleanimalclinic.com

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Matt Trees (317) 384-3555
Shelbyville, IN 46176
swayymedia.net

MEMBERS

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Brown, DePrez & Johnson
(317) 398-2414

Devine, Keith
Quality Title Insurance
(317) 604-5394

DeWitt, James
Stage Door Graphics
(317) 398-9011

Dile, Amber
Brazeway, Inc.
(317) 392-2533

Dillon, Amy
Girls Inc.
(317) 392-1190

Dorsey, Jana
Blue River Soccer Association
(317) 512-0252

Drake, Brent
Drake Rentals LLC
(317) 392-2104

Drake, Brent
People's Heating & Cooling
(317) 392-2156

Drake, Carmen
Bellacino's Pizza & Grinders
(317) 392-9000

Drake, Tim
Arco Electric Products
(317) 398-9713

Duran, Daniel
Duran Property Group
(317) 445-4221

Duran, Dr. Daniel
Shelby Medical Center
(317) 392-6200

Dwelly, Donald
Veterans of Foreign War
Post #2695
(317) 398-0812

Edington, Travis
Indiana American Water
(317) 392-0711

Edwards, Dee Dee
Premier Loving Care
(317) 398-8310

Epler, Jeff & Sandy
Shelbyville
Animal Clinic
(317) 398-9795

Erpenbach, Jahnae
Indiana Grand
Racing and Casino
(877) 386-4463

Esser, Renny
Edward Jones - Renny Esser
(317) 421-0455

Fansler, Sharon
The Fanslers-
Brokers Carpenter Realtors
(317) 642-8554

Fewell, Bethany
St. Joseph School
(317) 398-4202

Fields, Christopher
Ashford Place
Health Campus
(317) 398-8422

Finkel, Ken
National Automotive
Lines, Inc.
(317) 392-1713

Finkel, David
251 Consulting
(317) 402-2521

Finkel, David
Strand Theatre of
Shelbyville, Inc.
(317) 421-ART5

Fisher, David
Shelby County Players
(317) 392-6844

Fox, Andrew
Shelby County Farm Bureau
(317) 392-2501

Flora, Mike
North Vernon Beverage
Company, Inc.
(812) 346-5576

Floran, Stacey
American Cancer Society
(317) 344-7847

Ford, Pam
Farm Bureau Insurance
(317) 392-2501

Freeman, Mike
Freeman Family Funeral Homes
and Crematory
(317) 392-2555

Freeman, Mike
Shelby County
Fair Association
(317) 392-1612

Fuchs, Jane
Waldron Restaurant
(765) 525-6446

Furgeson, Scott
Cagney's Pizza King
(317) 392-4677

Gabbard, Scott
Purdue Cooperative
Extension Services
(317) 392-6460

Gabbard, Scott
Shelby County Ag
Promotion Committee
(317) 392-6460

Gable, Paul
Helping Hands for Freedom
(317) 412-7881

Gaffney, Bryan
Blue River Printing, Inc.
(317) 392-3676

Ganus, Tom
Midwest Computer
Solutions, Inc.
(317) 398-4300

Garrett, James
Second Baptist Church
(317) 398-8925

Genser, Mitch
The Methodist Building -
Purple Vetch Properties, LLC
(317) 395-3493

George, Sarah
Shelby Oil Stop
(317) 825-3285

George, Tony
Glenn E. George & Son Funeral
Home
(317) 398-4599

Gerline, Greg
Shelby County Pantry Pals
(317) 392-7955

Gill, Angela
Major Hospital Foundation
(317) 421-0361

Goble-Carlton, Elaine
Morristown Chamber
of Commerce
(765) 763-6748

Gordin, Trista
Indiana Grand Racing and Casino
Clubhouse Dining
(317) 421-0000

Grimley, Karen
Community Health Network-
Behavioral Health Services-
Gallahue
(317) 621-7600

Gross, Alecia
Evangelical United
Church of Christ
(317) 398-4778

Guidry, Jayne
Office Shop
(800) 742-9760

Haacker, Amy
Blue River Community
Foundation, Inc.
(317) 392-7955

Haehl, Phil
Shelby Materials
(317) 398-4485

Haehl, Diane
Shelby County
Government
(317) 392-6330

Hall, Laura
Accident Fund Insurance
Co. of America
(517) 708-5821

Hampton, Lisa
KeyBank
(317) 392-3261

Hardin, Rosalie
Chicken Inn
(317) 392-6088

Harlan, Brad
Tom's/Weintraut's Carpet Sales
(317) 392-6156

Harrell, Donna
Cancer Association of Shelby
County
(317) 398-0100

THE CHAMBER

LEADERSHIP SHELBY COUNTY



Leadership Shelby County is the ideal program for preparing the leaders of tomorrow. The Leadership program will nurture and engage the leadership skills of potential and current leaders by providing an atmosphere that stimulates and fosters diverse viewpoints. During the eight-month program, participants will gain an in-depth view of community issues, develop leadership skills necessary to assume leadership roles, and be exposed to community involvement opportunities.

Our program is unique because it provides participants with the opportunity to meet and discuss issues with key community leaders. Participants study the qualities that make an effective leader; analyze individual leadership roles, and develop personal leadership styles and skills. Graduates benefit personally and professionally, with the big winners being their employers and the communities as more qualified leaders are developed.

We encourage you to review the Leadership Program materials and consider sending your upcoming leaders as well as your experienced team leaders through the Leadership Shelby County program to hone their leadership skills and develop into leaders of the future.

In April 2016, Leadership Shelby County held a graduation ceremony honoring 21 graduates. The current class boasts 25 participants looking to graduate in April 2017.

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MSFR #33
Page 33 of 33

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MSFR 000354



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(27) A description of the utility's methodology for capitalizing construction overheads during the test year.

Item #34

Methodology for Capitalizing Construction Overheads

**Indiana American Water Company
170 IAC 1-5-8; Minimum Standard Filing Requirement # 34
Methodology for Capitalizing Construction Overheads**

Indiana American calculates a payroll overhead rate comprised of FUTA, FICA, SUTA, Workers Compensation, Group Insurance, Pension, OPEB, 401(k), Transportation, Defined Contribution Plan and Retiree Medical Reimbursement.

1. The FUTA and FICA overhead rate is set by the Federal Government.
2. The SUTA overhead rate is set by the Indiana Department of Work Force Development.

Indiana American develops the overhead rates for workers compensation, group insurance, pension, OPEB, 401(k), transportation, defined contribution plan and retiree medical reimbursement, and the rates are detailed below:

3. The Pension, OPEB, Workers Compensation, and Transportation overhead rates are determined by dividing the average eligible monthly expense by the average monthly gross labor. The overhead rates are applied based on how labor costs are distributed during each month. At the end of each quarter, actual costs incurred versus overheads applied are analyzed and a true-up is recorded. New overhead rates are calculated based on changes in average eligible monthly expenditures and/or average monthly gross labor.
4. The group insurance overhead rate is determined on an individual employee basis based upon their participation elections and is allocated on a direct charge basis.
5. The 401(k) overhead rate is determined on an individual employee basis based upon their participation and the company match and is allocated on a direct charge basis.
6. The Defined Contribution Plan overhead rate is set by American Water at 5.25% of eligible employee wages and is allocated on a direct charge basis.
7. The Retiree Medical Reimbursement overhead rate is based on \$500 per year per eligible employee and is allocated on a direct charge basis.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(28) A description of the allocation methodology of multiutility common expenses that are allocated to the utility in the rate proceeding covered by this rule.

Item #35

Methodology for Allocating Common Expenses

Indiana American Water Company
Minimum Standard Filing Requirement # 35

ALLOCATION METHODOLOGY OF MULTI-UTILITY

COMMON EXPENSES

Work performed by American Water Works Service Company (AWWSC) for the benefit of one operating utility is directly charged to that operating utility. Common expenses incurred by AWWSC are allocated to the operating utilities in this rate proceeding by customer count. AWWSC allocates current year common expenses to the operating utilities (including Indiana American Water Company) on the basis of customer count from the prior year end.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(29) A schedule of amounts of taxes other than income taxes recorded to utility operations during the test year for the following categories:

- (A) Social Security.**
- (B) Unemployment.**
- (C) Public utility fee.**
- (D) Property.**
- (E) Utility receipts tax.**
- (F) Other revenue related.**
- (G) Other.**

Item #36

Taxes (other than Income Tax) for Year

For Social Security and Unemployment taxes, please see OPER OM5 Worksheet Non-Union_Workpaper and the Union_Workpaper tabs in the INAWC 2018 Rate Case – Labor and Related_Workpaper file. For Public utility fee, please see the OPER OTX5 Exhibit Workpaper in the INAWC 2018 Rate Case – Utility Reg Assessment Tax file. For Property, please see OPER OTX1 Exhibit Workpaper in the INAWC 2018 Rate Case – Property Tax Expense file. For Utility receipts tax, please see OPER OTX4 Exhibit Workpaper in the INAWC 2018 Rate Case – Gross Receipts Tax file. For other tax, please see please see OPER OTX3 Exhibit Workpaper in the INAWC 2018 Rate Case – Environmental Tax file.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(30) A schedule of book value and taxing authority assessed value for the determination of real and personal property tax for the following:

(A) The test year.

(B) To the extent reasonably available, the latest information subsequent to the test year.

Item #37

Book Value and Assessed Value for Property Tax Calculation

The most recent year for which assessed values are final is the year accrued in 2017 and paid in 2018. Please see Petitioner's Exhibit OPER, Schedule OTX1, Tabs Workpaper 3 & Workpaper 4 in File INAWC 2018 Rate Case - Property Tax Expense for the assessed values for 2017.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(31) A schedule of the following:

(A) Deferred tax balances of the utility at the:

(i) beginning; and

(ii) end;

of the test year.

(B) Net provisions and paybacks during the test year.

Item #38

Deferred Tax Balances for Test Year

For beginning and end of base year 2017, see attached. For balances at 4/30/19 and 4/30/20, refer to Exhibit CC, Schedule CC2, Workpaper 4, Tab Reg Asset-Liab. in the file named IN 2018 Rate Case - Deferred Taxes.

INDIANA-AMERICAN WATER COMPANY
IAWC CAUSE NO. 45XXX
MSFR # 38

Deferred Tax Balances at the Beginning and End of Test Year 12/31/2017

Account Description	Balance December-16	Net Provisions	Balance December-17	Account No			
Reg Asset-Inc Tax Rec Thru Rates-AFUDC Equity CWIP	\$264,750	(\$264,750)	-	18503000			
Reg Asset-Inc Tax Rec Thru Rates-AFUDC Equity	9,062,194	(9,062,194)	-	18503500			
Reg Asset-Inc Tax Rec Thru Rates-Plant Flow Thru	3,588,436	(3,588,436)	-	18504000			
Reg Asset-Inc Tax Rec Thru Rates-Other	1,179,811	(1,179,811)	-	18504500			
Reg Asset-Inc Tax Rec Thru Rates-St Tax Chg	-	-	-	18505100			
Reg Asset-Inc Tax Rec Thru Rates-Acc Amort	(3,325,901)	3,325,901	-	18505500			
Deferred State	(18,958,464)	2,913,684	(16,044,780)	25321000	25350000	25359000	
Deferred Federal	(170,191,502)	78,661,885	(91,529,617)	25310000	25311000	25340000	25349000
Reg Liab-Inc Tax Rec Thru Rates-Exc Def FIT	-	-	-	25621000			
Reg Liab -Exc Federal Def.	(1,129,036)	1,129,036	-	25621200			
Reg Liab-Deficit Def	155,572	(155,572)	-	25622000			
Reg Liab -Exc State Def.	(5,768,216)	5,768,216	-	25623200			
Reg Liab-ITC Gross-up 3%	(0)	-	(0)	25626000			
Reg Liab-ITC Gross-up 4%	0	-	0	25626100			
Reg Liab-ITC Gross-up 10%	(244,285)	244,285	-	25626200			
Reg Liab - Other	(295,547)	(90,854,797)	(91,150,344)	25689900			
Reg Liab - Other	295,547		295,547	25689900			
					Note the Reg Asset and Liab Inc Tax Rec Thru Rates net balance was reclasses to this account. Need to remove this book amount from the balance in account 25689900		
TOTAL	<u>(\$185,366,642)</u>	<u>(\$13,062,553)</u>	<u>(\$198,429,194)</u>				

NOTE: For test years 04/30/2019 and 04/30/2020, see CC2, file name IN 2018 Rate Case - Deferred Tax:



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(32) Computations showing the deferred income taxes of the utility derived by using accelerated tax depreciation with separate computations provided for the following:

- (A) State income taxes.**
- (B) Federal income taxes.**

Item #39

Deferred Income Tax Derived Using Accelerated Tax Depreciation

For the base year deferred income taxes, see attached. For deferred taxes at 4/30/19 and 4/30/20, see Exhibit CC, Schedule CC2, Workpaper 2, Tab Tax Depreciation Calc in File IN 2018 Rate Case - Deferred Taxes.

INDIANA-AMERICAN WATER COMPANY
IAWC CAUSE NO. 45XXX
MSFR # 39

Deferred Income Tax Derived Using Accelerated Tax Depreciation for BaseYear 12/31/2017

	Federal Tax Depreciaton	State Tax Depreciation	
2016 & prior assets	27,024,905	36,154,839	
2017 Asset Additions	19,907,015	1,720,763	
Total Tax Depreciation	46,931,920	37,875,602	
Book Depreciation	37,482,894	37,482,894	
Tax over Book Depreciation	9,449,026	392,708	
Deferred Tax Calc:			
Federal	1,984,295	(4,041)	1,980,254
State		19,243	19,243
Total 2017 Activity			1,999,497

2017 Asset Additions:

	Federal			State		
	Jan - Sept 2017	Oct - Dec 2017	Total 2017	Jan - Sept 2017	Oct - Dec 2017	Total 2017
2017 Additions	49,758,761	58,007,733	107,766,494	49,758,761	58,007,733	107,766,494
Non-taxable CIAC/CAC	(5,105,488)	(1,224,490)	(6,329,978)	(5,105,488)	(1,224,490)	(6,329,978)
Additions net of CIAC/CAC	44,653,273	56,783,243	101,436,516	44,653,273	56,783,243	101,436,516
Repairs	14,744,524	17,318,454	32,062,978	14,744,524	17,318,454	32,062,978
Net of Repairs	29,908,749	39,464,789	69,373,538	29,908,749	39,464,789	69,373,538
Bonus Depreciation	10,738,556	8,538,406	19,276,962	-	-	-
Net of Bonus Depr	19,170,193	30,926,383	50,096,576	29,908,749	39,464,789	69,373,538
Regular Depreciation	475,421	154,632	630,053	742,036	978,727	1,720,763
Total Tax Depreciation	11,213,977	8,693,038	19,907,015	742,036	978,727	1,720,763

NOTE: For test years 04/30/2019 and 04/30/2020, see Petitioner's Exhibit CC2, Workpaper 2



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(33) A reconciliation of any difference between:

(A) the deferred tax balance, as shown as:

(i) a reduction to rate base; or

(ii) cost-free capital; and

(B) the deferred tax balance of the utility as shown on the balance sheet.

Item #40

Deferred Tax Balance Reconciliation

See Petitioner's Exhibit CC, Schedule CC2, Tab ADIT Rollforward, file name IN 2018 Rate Case - Deferred Taxes for the calculation of the deferred tax balance as shown in the cost-free capital. Line number 1 plus line number 4 ties to the amounts shown in the balance sheet at Dec 31, 2017 minus any FIN 48 amount included in the balance sheet. The Schedule shows the calculation of the deferred tax at April 30, 2019 and 2020.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(34) A schedule showing the breakdown of accumulated investment tax credits of the utility, including a description of the methodology used to write off the unamortized balances.

Item #41

Accumulated Investment Tax Credit Schedule



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

A schedule showing the breakdown of accumulated investment tax credits (10%) is included. The 3% and 4% investment tax credits were fully amortized in 2016.

We do not have a written policy/practice describing the methodology used to write off unamortized investment tax credit balances. However, we have included an excerpt from the notes to our 2017 annual report which states, "Investment tax credits have been deferred and are being amortized to income over the average estimated service lives of the related assets."

INDIANA-AMERICAN WATER COMPANY, INC.
Amortization Schedule - General Ledger Account 256312
Regulatory Liability - ITC Gross-up - 10%

State tax rate	4.5000%	
Federal tax rate	35.0000%	
Combined tax rate	37.9250%	.35 * (1 - .045) + .045
Gross-up factor	0.610954	.37925 / (1 - .37925)
Grossed-up factor	1.610954	1 / (1 - .37925)

Year	01/01/93	695240	Accumulated	255103	ITC Basis	Amount	State	Federal	256312	690730	690630	Total
	Unamortized			Unamortized		Subject To			Regulatory	State	Federal	
	ITC - 10%, net	Amortization	Amortization	ITC - 10%	Reductions	Gross-up	Gross-up	Gross-up	Liability	Amortization	Amortization	Amortization
1999	(\$4,049,288)		\$992,330	(\$3,056,958)	\$490,061	(\$2,566,897)	(\$186,082)	(\$1,382,175)	(\$1,568,257)			
2000	(4,049,288)	(173,930)	1,166,260	(2,883,028)	461,417	(2,421,611)	(175,550)	(1,303,944)	(1,479,494)	(10,532)	(78,231)	(88,763)
2001	(4,049,288)	(174,560)	1,340,820	(2,708,468)	432,774	(2,275,694)	(164,971)	(1,225,374)	(1,390,345)	(10,579)	(78,570)	(89,149)
2002	(4,049,288)	(174,560)	1,515,380	(2,533,908)	404,130	(2,129,778)	(154,393)	(1,146,804)	(1,301,197)	(10,578)	(78,570)	(89,148)
2003	(4,049,288)	(174,560)	1,689,940	(2,359,348)	375,485	(1,983,863)	(143,816)	(1,068,234)	(1,212,050)	(10,577)	(78,570)	(89,147)
2004	(4,049,288)	(174,560)	1,864,500	(2,184,788)	346,841	(1,837,947)	(133,238)	(989,664)	(1,122,902)	(10,578)	(78,570)	(89,148)
2005	(4,049,288)	(174,560)	2,039,060	(2,010,228)	318,197	(1,692,031)	(122,660)	(911,094)	(1,033,754)	(10,578)	(78,570)	(89,148)
2006	(4,049,288)	(174,560)	2,213,620	(1,835,668)	289,554	(1,546,114)	(112,082)	(832,523)	(944,605)	(10,578)	(78,571)	(89,149)
2007	(4,049,288)	(174,560)	2,388,180	(1,661,108)	260,910	(1,400,198)	(101,504)	(753,953)	(855,457)	(10,578)	(78,570)	(89,148)
2008	(4,049,288)	(174,560)	2,562,740	(1,486,548)	232,266	(1,254,282)	(90,926)	(675,383)	(766,309)	(10,578)	(78,570)	(89,148)
2009	(4,049,288)	(174,560)	2,737,300	(1,311,988)	203,622	(1,108,366)	(80,349)	(596,812)	(677,161)	(10,577)	(78,571)	(89,148)
2010	(4,049,288)	(174,560)	2,911,860	(1,137,428)	174,978	(962,450)	(69,771)	(518,242)	(588,013)	(10,578)	(78,570)	(89,148)
2011	(4,049,288)	(174,560)	3,086,420	(962,868)	146,334	(816,534)	(59,193)	(439,672)	(498,865)	(10,578)	(78,570)	(89,148)
2012	(4,049,288)	(174,560)	3,260,980	(788,308)	117,691	(670,617)	(48,615)	(361,101)	(409,716)	(10,578)	(78,571)	(89,149)
2013	(4,049,288)	(174,560)	3,435,540	(613,748)	89,047	(524,701)	(38,037)	(282,531)	(320,568)	(10,578)	(78,570)	(89,148)
2014	(4,049,288)	(71,833)	3,507,373	(541,915)	77,888	(464,027)	(33,638)	(249,861)	(283,499)	(4,399)	(32,670)	(37,069)
2015	(4,049,288)	(37,005)	3,544,378	(504,910)	72,657	(432,253)	(31,335)	(232,752)	(264,087)	(2,303)	(17,109)	(19,412)
2016	(4,049,288)	(37,005)	3,581,383	(467,905)	67,426	(400,479)	(29,031)	(215,643)	(244,674)	(2,304)	(17,109)	(19,413)
2017	(4,049,288)	(37,005)	3,618,388	(430,900)	62,196	(368,704)	(26,728)	(198,533)	(225,261)	(2,303)	(17,110)	(19,413)
2018	(4,049,288)	(37,005)	3,655,393	(393,895)	56,965	(336,930)	(24,425)	(181,424)	(205,849)	(2,303)	(17,109)	(19,412)
2019	(4,049,288)	(37,005)	3,692,398	(356,890)	51,734	(305,156)	(22,121)	(164,315)	(186,436)	(2,304)	(17,109)	(19,413)
2020	(4,049,288)	(37,005)	3,729,403	(319,885)	46,503	(273,382)	(19,818)	(147,206)	(167,024)	(2,303)	(17,109)	(19,412)
2021	(4,049,288)	(37,005)	3,766,408	(282,880)	41,272	(241,608)	(17,514)	(130,097)	(147,611)	(2,304)	(17,109)	(19,413)
2022	(4,049,288)	(37,005)	3,803,413	(245,875)	36,042	(209,833)	(15,211)	(112,987)	(128,198)	(2,303)	(17,110)	(19,413)
2023	(4,049,288)	(37,005)	3,840,418	(208,870)	30,811	(178,059)	(12,908)	(95,878)	(108,786)	(2,303)	(17,109)	(19,412)
2024	(4,049,288)	(37,005)	3,877,423	(171,865)	25,580	(146,285)	(10,604)	(78,769)	(89,373)	(2,304)	(17,109)	(19,413)
2025	(4,049,288)	(37,005)	3,914,428	(134,860)	20,349	(114,511)	(8,301)	(61,660)	(69,961)	(2,303)	(17,109)	(19,412)
2026	(4,049,288)	(37,005)	3,951,433	(97,855)	15,118	(82,737)	(5,998)	(44,551)	(50,549)	(2,303)	(17,109)	(19,412)
2027	(4,049,288)	(37,005)	3,988,438	(60,850)	9,887	(50,963)	(3,694)	(27,442)	(31,136)	(2,304)	(17,109)	(19,413)
2028	(4,049,288)	(34,637)	4,023,075	(26,213)	4,657	(21,556)	(1,563)	(11,607)	(13,170)	(2,131)	(15,835)	(17,966)
2029	(4,049,288)	(26,213)	4,049,288	-	-	-	-	-	-	(1,563)	(11,607)	(13,170)
										(\$186,082)	(\$1,382,175)	(\$1,568,257)

INDIANA-AMERICAN WATER COMPANY, INC.
Amortization Schedule - General Ledger Account 256312
Regulatory Liability - ITC Gross-up - 10%

State tax rate	4.5000%	
Federal tax rate	35.0000%	
Combined tax rate	37.9250%	.35 * (1 - .045) + .045
Gross-up factor	0.610954	.37925 / (1 - .37925)
Grossed-up factor	1.610954	1 / (1 - .37925)

Year	01/01/93 Unamortized ITC - 10%, net	695,240 Amortization	Accumulated Amortization	255,103 Unamortized ITC - 10%	ITC Basis Reductions	Amount Subject To Gross-up	State Gross-up	Federal Gross-up	256312 Regulatory Liability	690730 State Amortization	690630 Federal Amortization	Total Amortization
01/01/93	(\$2,923,483)		\$0	-\$2,923,483	\$497,602	-\$2,425,881	-\$175,859	-\$1,306,244	-\$1,482,103			
1993	(2,923,483)	(137,555)	137,555	(2,785,928)	474,189	(2,311,739)	(167,584)	(1,244,783)	(1,412,367)	(8,275)	(61,461)	(69,736)
1994	(2,923,483)	(137,555)	275,110	(2,648,373)	450,776	(2,197,597)	(159,311)	(1,183,321)	(1,342,632)	(8,273)	(61,462)	(69,735)
1995	(2,923,483)	(137,555)	412,665	(2,510,818)	427,363	(2,083,455)	(151,036)	(1,121,860)	(1,272,896)	(8,275)	(61,461)	(69,736)
1996	(2,923,483)	(137,555)	550,220	(2,373,263)	403,950	(1,969,313)	(142,762)	(1,060,399)	(1,203,161)	(8,274)	(61,461)	(69,735)
1997	(2,923,483)	(137,555)	687,775	(2,235,708)	380,537	(1,855,171)	(134,487)	(998,938)	(1,133,425)	(8,275)	(61,461)	(69,736)
1998	(2,923,483)	(137,555)	825,330	(2,098,153)	357,124	(1,741,029)	(126,212)	(937,477)	(1,063,689)	(8,275)	(61,461)	(69,736)
1999	(2,923,483)	(137,555)	962,885	(1,960,598)	333,711	(1,626,887)	(117,938)	(876,016)	(993,954)	(8,274)	(61,461)	(69,735)
2000	(2,923,483)	(137,555)	1,100,440	(1,823,043)	310,298	(1,512,745)	(109,663)	(814,555)	(924,218)	(8,275)	(61,461)	(69,736)
2001	(2,923,483)	(137,555)	1,237,995	(1,685,488)	286,885	(1,398,603)	(101,389)	(753,094)	(854,483)	(8,274)	(61,461)	(69,735)
2002	(2,923,483)	(137,555)	1,375,550	(1,547,933)	263,472	(1,284,461)	(93,114)	(691,633)	(784,747)	(8,275)	(61,461)	(69,736)
2003	(2,923,483)	(137,555)	1,513,105	(1,410,378)	240,058	(1,170,320)	(84,840)	(630,172)	(715,012)	(8,274)	(61,461)	(69,735)
2004	(2,923,483)	(137,555)	1,650,660	(1,272,823)	216,645	(1,056,178)	(76,566)	(568,711)	(645,277)	(8,274)	(61,461)	(69,735)
2005	(2,923,483)	(137,555)	1,788,215	(1,135,268)	193,232	(942,036)	(68,291)	(507,250)	(575,541)	(8,275)	(61,461)	(69,736)
2006	(2,923,483)	(137,555)	1,925,770	(997,713)	169,819	(827,894)	(60,017)	(445,789)	(505,806)	(8,274)	(61,461)	(69,735)
2007	(2,923,483)	(137,555)	2,063,325	(860,158)	146,406	(713,752)	(51,742)	(384,328)	(436,070)	(8,275)	(61,461)	(69,736)
2008	(2,923,483)	(137,555)	2,200,880	(722,603)	122,993	(599,610)	(43,467)	(322,867)	(366,334)	(8,275)	(61,461)	(69,736)
2009	(2,923,483)	(137,555)	2,338,435	(585,048)	99,580	(485,468)	(35,193)	(261,406)	(296,599)	(8,274)	(61,461)	(69,735)
2010	(2,923,483)	(137,555)	2,475,990	(447,493)	76,167	(371,326)	(26,918)	(199,945)	(226,863)	(8,275)	(61,461)	(69,736)
2011	(2,923,483)	(137,555)	2,613,545	(309,938)	52,754	(257,184)	(18,644)	(138,484)	(157,128)	(8,274)	(61,461)	(69,735)
2012	(2,923,483)	(137,555)	2,751,100	(172,383)	29,341	(143,042)	(10,369)	(77,023)	(87,392)	(8,275)	(61,461)	(69,736)
2013	(2,923,483)	(137,555)	2,888,655	(34,828)	5,928	(28,900)	(2,095)	(15,562)	(17,657)	(8,274)	(61,461)	(69,735)
2014	(2,923,483)	(34,828)	2,923,483	0	0	0	0	0	0	(2,095)	(15,562)	(17,657)
										<u>(\$175,859)</u>	<u>(\$1,306,244)</u>	<u>(\$1,482,103)</u>

NORTHWEST INDIANA WATER COMPANY
Amortization Schedule - General Ledger Account 256312
Regulatory Liability - ITC Gross-up - 10%

State tax rate	4.5000%	
Federal tax rate	35.0000%	
Combined tax rate	37.9250%	.35 * (1 - .045) + .045
Gross-up factor	0.610954	.37925 / (1 - .37925)
Grossed-up factor	1.610954	1 / (1 - .37925)

Year	1/1/1999 Unamortized ITC - 10%, net	695240 Amortization	Accumulated Amortization	255103 Unamortized ITC - 10%	ITC Basis Reductions	Amount Subject To Gross-up	State Gross-up	Federal Gross-up	256312 Regulatory Liability	690730 State Amortization	690630 Federal Amortization	Total Amortization
1/1/1999	(\$909,563)		\$0	(\$909,563)	\$161,581	(\$747,982)	(\$54,223)	(\$402,760)	(\$456,983)			
1999	(909,563)	(29,445)	29,445	(880,118)	156,350	(723,768)	(52,468)	(389,721)	(442,189)	(1,755)	(13,039)	(14,794)
2000	(909,563)	(29,445)	58,890	(850,673)	151,119	(699,554)	(50,713)	(376,683)	(427,396)	(1,755)	(13,038)	(14,793)
2001	(909,563)	(29,445)	88,335	(821,228)	145,889	(675,339)	(48,957)	(363,644)	(412,601)	(1,756)	(13,039)	(14,795)
2002	(909,563)	(29,445)	117,780	(791,783)	140,658	(651,125)	(47,202)	(350,606)	(397,808)	(1,755)	(13,038)	(14,793)
2003	(909,563)	(29,445)	147,225	(762,338)	135,427	(626,911)	(45,447)	(337,567)	(383,014)	(1,755)	(13,039)	(14,794)
2004	(909,563)	(29,445)	176,670	(732,893)	130,196	(602,697)	(43,691)	(324,529)	(368,220)	(1,756)	(13,038)	(14,794)
2005	(909,563)	(29,445)	206,115	(703,448)	124,965	(578,483)	(41,936)	(311,491)	(353,427)	(1,755)	(13,038)	(14,793)
2006	(909,563)	(29,445)	235,560	(674,003)	119,735	(554,268)	(40,181)	(298,452)	(338,633)	(1,755)	(13,039)	(14,794)
2007	(909,563)	(29,445)	265,005	(644,558)	114,504	(530,054)	(38,425)	(285,414)	(323,839)	(1,756)	(13,038)	(14,794)
2008	(909,563)	(29,445)	294,450	(615,113)	109,273	(505,840)	(36,670)	(272,375)	(309,045)	(1,755)	(13,039)	(14,794)
2009	(909,563)	(29,445)	323,895	(585,668)	104,042	(481,626)	(34,915)	(259,337)	(294,252)	(1,755)	(13,038)	(14,793)
2010	(909,563)	(29,445)	353,340	(556,223)	98,811	(457,412)	(33,159)	(246,299)	(279,458)	(1,756)	(13,038)	(14,794)
2011	(909,563)	(29,445)	382,785	(526,778)	93,580	(433,198)	(31,404)	(233,260)	(264,664)	(1,755)	(13,039)	(14,794)
2012	(909,563)	(29,445)	412,230	(497,333)	88,350	(408,983)	(29,648)	(220,222)	(249,870)	(1,756)	(13,038)	(14,794)
2013	(909,563)	(29,445)	441,675	(467,888)	83,119	(384,769)	(27,893)	(207,183)	(235,076)	(1,755)	(13,039)	(14,794)
2014	(909,563)	(29,445)	471,120	(438,443)	77,888	(360,555)	(26,138)	(194,145)	(220,283)	(1,755)	(13,038)	(14,793)
2015	(909,563)	(29,445)	500,565	(408,998)	72,657	(336,341)	(24,382)	(181,107)	(205,489)	(1,756)	(13,038)	(14,794)
2016	(909,563)	(29,445)	530,010	(379,553)	67,426	(312,127)	(22,627)	(168,068)	(190,695)	(1,755)	(13,039)	(14,794)
2017	(909,563)	(29,445)	559,455	(350,108)	62,196	(287,912)	(20,871)	(155,030)	(175,901)	(1,756)	(13,038)	(14,794)
2018	(909,563)	(29,445)	588,900	(320,663)	56,965	(263,698)	(19,116)	(141,991)	(161,107)	(1,755)	(13,039)	(14,794)
2019	(909,563)	(29,445)	618,345	(291,218)	51,734	(239,484)	(17,361)	(128,953)	(146,314)	(1,755)	(13,038)	(14,793)
2020	(909,563)	(29,445)	647,790	(261,773)	46,503	(215,270)	(15,605)	(115,915)	(131,520)	(1,756)	(13,038)	(14,794)
2021	(909,563)	(29,445)	677,235	(232,328)	41,272	(191,056)	(13,851)	(102,876)	(116,727)	(1,754)	(13,039)	(14,793)
2022	(909,563)	(29,445)	706,680	(202,883)	36,042	(166,841)	(12,095)	(89,837)	(101,932)	(1,756)	(13,039)	(14,795)
2023	(909,563)	(29,445)	736,125	(173,438)	30,811	(142,627)	(10,340)	(76,799)	(87,139)	(1,755)	(13,038)	(14,793)
2024	(909,563)	(29,445)	765,570	(143,993)	25,580	(118,413)	(8,584)	(63,761)	(72,345)	(1,756)	(13,038)	(14,794)
2025	(909,563)	(29,445)	795,015	(114,548)	20,349	(94,199)	(6,828)	(50,723)	(57,551)	(1,756)	(13,038)	(14,794)
2026	(909,563)	(29,445)	824,460	(85,103)	15,118	(69,985)	(5,074)	(37,684)	(42,758)	(1,754)	(13,039)	(14,793)
2027	(909,563)	(29,445)	853,905	(55,658)	9,887	(45,771)	(3,318)	(24,646)	(27,964)	(1,756)	(13,038)	(14,794)
2028	(909,563)	(29,445)	883,350	(26,213)	4,657	(21,556)	(1,563)	(11,607)	(13,170)	(1,755)	(13,039)	(14,794)
2029	(909,563)	(26,213)	909,563	0	0	0	0	0	0	(1,563)	(11,607)	(13,170)
										(\$54,223)	(\$402,760)	(\$456,983)

UNITED WATER WEST LAFAYETTE & UNITED WATER INDIANA COMBINED

Amortization Schedule - General Ledger Account 256312

Regulatory Liability - ITC Gross-up - 10%

State tax rate	4.5000%	
Federal tax rate	35.0000%	
Combined tax rate	37.9250%	.35 * (1 - .045) + .045
Gross-up factor	0.610954	.37925 / (1 - .37925)
Grossed-up factor	1.610954	1 / (1 - .37925)

Year	2/1/2000 Unamortized ITC - 10%, net	695240 Amortization	Accumulated Amortization	255103 Unamortized ITC - 10%	ITC Basis Reductions	Amount Subject To Gross-up	State Gross-up	Federal Gross-up	256312 Regulatory Liability	690730 State Amortization	690630 Federal Amortization	Total Amortization
2/1/2000	(\$216,242)		\$0	(\$216,242)		(\$216,242)	(\$15,676)	(\$116,438)	(\$132,114)			
2000	(216,242)	(6,930)	6,930	(209,312)	0	(209,312)	(15,174)	(112,706)	(127,880)	(502)	(3,732)	(4,234)
2001	(216,242)	(7,560)	14,490	(201,752)	0	(201,752)	(14,625)	(108,636)	(123,261)	(549)	(4,070)	(4,619)
2002	(216,242)	(7,560)	22,050	(194,192)	0	(194,192)	(14,077)	(104,565)	(118,642)	(548)	(4,071)	(4,619)
2003	(216,242)	(7,560)	29,610	(186,632)	0	(186,632)	(13,530)	(100,494)	(114,024)	(547)	(4,071)	(4,618)
2004	(216,242)	(7,560)	37,170	(179,072)	0	(179,072)	(12,982)	(96,423)	(109,405)	(548)	(4,071)	(4,619)
2005	(216,242)	(7,560)	44,730	(171,512)	0	(171,512)	(12,433)	(92,353)	(104,786)	(549)	(4,070)	(4,619)
2006	(216,242)	(7,560)	52,290	(163,952)	0	(163,952)	(11,885)	(88,282)	(100,167)	(548)	(4,071)	(4,619)
2007	(216,242)	(7,560)	59,850	(156,392)	0	(156,392)	(11,337)	(84,211)	(95,548)	(548)	(4,071)	(4,619)
2008	(216,242)	(7,560)	67,410	(148,832)	0	(148,832)	(10,790)	(80,140)	(90,930)	(547)	(4,071)	(4,618)
2009	(216,242)	(7,560)	74,970	(141,272)	0	(141,272)	(10,241)	(76,070)	(86,311)	(549)	(4,070)	(4,619)
2010	(216,242)	(7,560)	82,530	(133,712)	0	(133,712)	(9,693)	(71,999)	(81,692)	(548)	(4,071)	(4,619)
2011	(216,242)	(7,560)	90,090	(126,152)	0	(126,152)	(9,145)	(67,928)	(77,073)	(548)	(4,071)	(4,619)
2012	(216,242)	(7,560)	97,650	(118,592)	0	(118,592)	(8,597)	(63,857)	(72,454)	(548)	(4,071)	(4,619)
2013	(216,242)	(7,560)	105,210	(111,032)	0	(111,032)	(8,049)	(59,786)	(67,835)	(548)	(4,071)	(4,619)
2014	(216,242)	(7,560)	112,770	(103,472)	0	(103,472)	(7,501)	(55,716)	(63,217)	(548)	(4,070)	(4,618)
2015	(216,242)	(7,560)	120,330	(95,912)	0	(95,912)	(6,953)	(51,645)	(58,598)	(548)	(4,071)	(4,619)
2016	(216,242)	(7,560)	127,890	(88,352)	0	(88,352)	(6,405)	(47,574)	(53,979)	(548)	(4,071)	(4,619)
2017	(216,242)	(7,560)	135,450	(80,792)	0	(80,792)	(5,857)	(43,503)	(49,360)	(548)	(4,071)	(4,619)
2018	(216,242)	(7,560)	143,010	(73,232)	0	(73,232)	(5,308)	(39,433)	(44,741)	(549)	(4,070)	(4,619)
2019	(216,242)	(7,560)	150,570	(65,672)	0	(65,672)	(4,761)	(35,362)	(40,123)	(547)	(4,071)	(4,618)
2020	(216,242)	(7,560)	158,130	(58,112)	0	(58,112)	(4,213)	(31,291)	(35,504)	(548)	(4,071)	(4,619)
2021	(216,242)	(7,560)	165,690	(50,552)	0	(50,552)	(3,665)	(27,220)	(30,885)	(548)	(4,071)	(4,619)
2022	(216,242)	(7,560)	173,250	(42,992)	0	(42,992)	(3,116)	(23,150)	(26,266)	(549)	(4,070)	(4,619)
2023	(216,242)	(7,560)	180,810	(35,432)	0	(35,432)	(2,568)	(19,079)	(21,647)	(548)	(4,071)	(4,619)
2024	(216,242)	(7,560)	188,370	(27,872)	0	(27,872)	(2,021)	(15,008)	(17,029)	(547)	(4,071)	(4,618)
2025	(216,242)	(7,560)	195,930	(20,312)	0	(20,312)	(1,473)	(10,937)	(12,410)	(548)	(4,071)	(4,619)
2026	(216,242)	(7,560)	203,490	(12,752)	0	(12,752)	(925)	(6,866)	(7,791)	(548)	(4,071)	(4,619)
2027	(216,242)	(7,560)	211,050	(5,192)	0	(5,192)	(376)	(2,796)	(3,172)	(549)	(4,070)	(4,619)
2028	(216,242)	(5,192)	216,242	0	0	0	0	0	0	(376)	(2,796)	(3,172)
										(\$15,676)	(\$116,438)	(\$132,114)



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(35) Supporting working papers for the development of the state and federal composite income tax rate used by the utility during the test year to defer income tax expense.

Item #42

Income Tax Calculation Workpapers

Indiana-American Water uses the statutory income tax rates, per the federal and state tax laws, for the federal and state income tax calculations in the case.

For Federal purposes, the Company used 35% for 2017 and 21% for the calculations of 2018 through 2020.

For State purposes, the Company's calculation of the rate can be seen in Petitioner's Exhibit OPER, Schedule TX1, State Tax Rate Tab of the INAWC 2018 Rate Case – Income Tax Expense-State and Federal file. The same calculation can be seen in Petitioner's Exhibit CC, Schedule CC2, State Tax Rate Tab in the IN 2018 Rate Case – Deferred Taxes file.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-8 Working papers and data; revenues, expenses, and taxes

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 8. (a) An electing utility shall submit the following information:

(36) The calculation of the interest deduction used by the utility to compute income taxes.

(b) In addition to the information listed in subsection (a), an electric utility shall submit the following information related to electric generating facility maintenance by station:

- (1) Actual and budgeted maintenance costs during the test year.**
- (2) Budgeted maintenance schedule for the test year and any future period or periods as available.**

Item #43

Interest Deduction Used to Compute Income Taxes

See Petitioner's Exhibit OPER, Schedule TX1, Workpaper 5, Tab Interest Sync and Workpaper 6 in File INAWC 2018 Rate Case - Income Tax Expense-State and Federal for the Interest Synchronization calculation and Parent Company Interest used in the Income Tax calculation.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-9 Working papers and data; rate base and general information

Authority: IC 8-1-1-3

Affected: IC 8-1-2-6.6; IC 8-1-2-42

Sec. 9. (a) An electing utility shall submit the following information:

(1) A summary schedule showing the utility's proposed rate base. The schedule shall show the following:

- (A) Beginning balances per the utility's books.**
- (B) Proposed pro forma adjustments.**

Item #44

Proposed Rate Base Schedule

For Indiana American's proposed rate base schedule, please reference IAWC Financial Exhibit RB Schedule RB1 provided in the file named "IN 2018 Rate Case - Pro Forma Rate Base.xlsx."



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-9 Working papers and data; rate base and general information

Authority: IC 8-1-1-3

Affected: IC 8-1-2-6.6; IC 8-1-2-42

Sec. 9. (a) An electing utility shall submit the following information:

(2) The following data for each regulatory asset for which the utility seeks rate base treatment:

- (A) Beginning test year balance.**
- (B) End of test year balance.**
- (C) Proposed balance to be included in rates.**
- (D) Where applicable, any:**
 - (i) commission order;**
 - (ii) accounting pronouncement; or**
 - (iii) other authorization;****establishing the asset.**

Item #45

Regulatory Asset Schedule

Indiana American Water Company
170 IAC 1-5-9; Minimum Standard Filing Requirement # 45
Regulatory Asset Schedule

For Indiana American's proposed regulatory assets and liabilities for rate base treatment, please find the summary attached. For the exhibit and supporting workpapers, please reference the files below. Where applicable, cause nos. are noted in each workpaper.

BT SOP 98-01 - IAWC Financial Exhibit RB Schedule RB3 and associated workpapers provided in the file named "IN 2018 Rate Case – BT SOP 98-01.xlsx."

Deferred Depreciation - IAWC Financial Exhibit RB Schedule RB4 and associated workpapers provided in the file named "IN 2018 Rate Case – Deferred Depreciation.xlsx."

Post In-Service AFUDC - IAWC Financial Exhibit RB Schedule RB5 and associated workpapers provided in the file named "IN 2018 Rate Case – Post In Service AFUDC.xlsx."

Northwest Billing Change - IAWC Financial Exhibit RB Schedule RB9 and associated workpapers provided in the file named "IN 2018 Rate Case – Northwest Billing Change.xlsx." (Liability)

Wabash Billing Change - IAWC Financial Exhibit RB Schedule RB12 and associated workpapers provided in the file named "IN 2018 Rate Case – Wabash Billing Change.xlsx."

INDIANA AMERICAN WATER COMPANY
MINIMUM STANDARD FILING REQUIREMENT # 45
SCHEDULE OF REGULATORY ASSET & LIABILITY BALANCES
AS OF DECEMBER 31, 2017 AND APRIL 30, 2020
WITH PROPOSED BALANCE TO BE INCLUDED IN RATES

G/L Account Number	G/L Account Description	Cause Nos.	DECEMBER 2017 Balance	APRIL 2020 Balance	Proposed Balance To Be Included In Rates
18689900	BT SOP 98-01	44059 & 44450 39150, 39924, 39925, 40402, 40442, 40701, 41244, 41638,	\$5,562,078	\$3,987,183	\$3,987,183
18680134	Post In-Service AFUDC	43639, 43991, 44059 & 44450 39150, 39924, 39925, 40402, 40442, 40701, 41244, 41638,	3,807,802	3,831,383	3,831,383
18680135	Deferred Depreciation	43639, 43991, 44059 & 44450	5,418,891	4,746,064	4,746,064
25689900	Northwest Billing Change	44450	(295,547)	(197,031)	(197,031)
18680203	Wabash Billing Change	44450	293,861	195,907	195,907
Total:			<u>\$14,787,085</u>	<u>\$12,563,506</u>	<u>\$12,563,506</u>



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-9 Working papers and data; rate base and general information

Authority: IC 8-1-1-3

Affected: IC 8-1-2-6.6; IC 8-1-2-42

Sec. 9. (a) An electing utility shall submit the following information:

(3) A schedule showing the fair value of the utility's proposed rate base.

(b) If a utility proposes to add investment in qualified pollution control properties as defined in IC 8-1-2-6.6 to the value of its electric property, the utility shall also submit a filing that complies with the requirements of 170 IAC 4-6.

Item #46

Fair Value for Proposed Rate Base

See the testimony of Ann E. Bulkley for a fair value calculation of the Company's proposed rate base.

For an alternative calculation, please refer to Workpaper RCNLD, Schedule RCNLD1, tabs Exhibit RCNLD Summary 2020, Exhibit RCNLD Comparison 2020, and Exhibit RCNLD Detail 2020, within file IN 2018 Rate Case - RCNLD. Section (b), related to qualified pollution control properties is not applicable.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-10 Working papers and data; rate base, utility plant in service
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 10. An electing utility shall submit the following information:

(1) Any valuation study performed by or for the utility, including all assumptions used in that study, that serves as the basis for the utility's proposed fair value of its utility plant in service, including any supporting working papers.

Item #47

Valuation Study for Fair Value Calculation

See the testimony of Ann E. Bulkley for a fair value calculation of the Company's proposed rate base.

For an alternative calculation, see Workpaper RCNLD, in file IN 2018 Rate Case RCNLD, for the valuation study.



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-10 Working papers and data; rate base, utility plant in service
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 10. An electing utility shall submit the following information:

- (2) A schedule showing end of test year balances for the following:**
- (A) A utility's plant in service.**
 - (B) Accumulated depreciation by subaccount.**

Item #48

UPIS and Accumulated Depreciation Schedules

Indiana American Water Company
170 IAC 1-5-10; Minimum Standard Filing Requirement # 48
UPIS and Accumulated Depreciation Schedules

For Indiana American's proposed utility plant in service and accumulated depreciation, please reference the items below.

Utility Plant in Service - IAWC Financial Exhibit RB Schedule RB2 and associated workpapers are provided in the file named "IN 2018 Rate Case – Utility Plant in Service.xlsx."

Supporting monthly detail to the test year balances are provided in the files named "IN 2018 UPIS_Support.xlsx" and "SCEP 2018 to 2020_Support.xlsx"

Accumulated Depreciation - IAWC Financial Exhibit RB Schedule RB6 and associated workpapers are provided in the file named "IN 2018 Rate Case – Accumulated Depreciation.xlsx."

Supporting monthly detail to the test year balances are provided in the files named "IN 2018 AccumDepr_Support.xlsx".



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-10 Working papers and data; rate base, utility plant in service

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 10. An electing utility shall submit the following information:

(3) The utility's construction budget for the following:

(A) The test year.

(B) As available, the period that ends with the plant cutoff date used to determine the plant in service rate base proposed by the utility.

Item #49

Construction Budget

Indiana-American Water Company
170 IAC 1-5-10; Minimum Standard Filing Requirement # 49
Construction Budget

For Indiana American's construction budget supporting the proposed plant in-service rate base, please reference the items below.

The construction budget and plant in-service details for the period 1/1/2018 through 04/30/2020 is contained in the supporting file named "SCEP 2018 to 2020_Support.xlsx".



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-10 Working papers and data; rate base, utility plant in service

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 10. An electing utility shall submit the following information:

(4) An annual summary by subaccount of actual net plant additions to a utility's plant in service used to determine the plant in service rate base proposed by the utility, showing:

- (A) plant additions;**
- (B) retirements; and**
- (C) other changes to plant in service;**

for the test year and, as available, for the period subsequent to the test year ending with the plant cutoff date.

Item #50

Annual Summary of Net Plant Additions

Indiana-American Water Company
170 IAC 1-5-10; Minimum Standard Filing Requirement # 50
Annual Summary of Net Plant Additions

For Indiana American's annual summary of net plant additions, please reference the items below.

Annual Summary of Net Plant Additions from 01/01/2015 to 12/31/2017 is included below.

For pro forma utility plant in service, from 1/1/2018 to 04/30/2020, please refer to MSFR # 51.

Indiana American Water Company
Utility Plant in Service
Water Assets

Utility Account	Account Description	Ending Balance	Total Year 2015							Ending Balance
		12/31/2014	Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2015
Intangible Plant										
301000	Organization	\$507,257.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$507,257.39
302000	Franchises	2,677.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,677.34
339600	Other P/E - Comp. Planning	112,023.79	33.49	0.00	0.00	0.00	0.00	0.00	33.49	112,057.28
Source of Supply Plant										
303200	Land and land rights - source of supply	12,113,694.03	15,206.18	0.00	0.00	0.00	(5,000.00)	0.00	10,206.18	12,123,900.21
304100	Structures and Improvements - SS	7,877,641.88	(519,064.73)	(8,880.81)	0.00	0.00	0.00	0.00	(527,945.54)	7,349,696.34
305000	Collecting and Impounding	10,375,195.82	0.00	(1,469.62)	0.00	0.00	0.00	0.00	(1,469.62)	10,373,726.20
306000	Lake River & Other Intakes	48,958,902.24	0.00	(1,070,000.00)	0.00	0.00	0.00	0.00	(1,070,000.00)	47,888,902.24
307000	Wells and Springs	15,697,995.16	636,163.64	(145,822.09)	0.00	0.00	0.00	256,142.00	746,483.55	16,444,478.71
308000	Infiltration Galleries and Tunnels	61,677.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,677.83
309000	Supply Mains	14,143,067.67	7,100.62	(17,039.90)	0.00	0.00	0.00	2,920.00	(7,019.28)	14,136,048.39
Pumping Plant										
303300	Land and land rights - production	134,753.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134,753.62
304200	Structures and Improvements - Prod.	26,013,658.98	60,400.61	(108,003.55)	0.00	0.00	0.00	0.00	(47,602.94)	25,966,056.04
310000	Power Generation Equipment	8,602,730.47	102,128.78	(333,705.74)	0.00	0.00	0.00	942,513.00	710,936.04	9,313,666.51
311200	Pumping Equipment - Electrical	38,191,674.36	792,781.47	(413,136.49)	0.00	0.00	0.00	0.00	379,644.98	38,571,319.34
311300	Pumping Equipment - Diesel	816,639.23	0.00	(46,705.81)	0.00	0.00	0.00	0.00	(46,705.81)	769,933.42
311400	Pumping Equipment - Hydraulic	67,635.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67,635.59
311500	Pumping Equipment - Other	635,516.49	51,540.05	(19,323.52)	0.00	0.00	0.00	0.00	32,216.53	667,733.02
311520	Pumping Equipment - SOS & Pumping	6,856,916.66	518,302.84	(50,530.90)	0.00	0.00	0.00	0.00	467,771.94	7,324,688.60
Water Treatment Plant										
303400	Land and land rights - water treatment	2,748,268.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,748,268.87
304300	Structures and Improvements - WT	70,513,234.01	543,520.36	(108,506.17)	0.00	0.00	0.00	117,980.00	552,994.19	71,066,228.20
304301	Structures & Improvements-Treat-Dpr Pair	197,248.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	197,248.24

Indiana American Water Company
Utility Plant in Service
Water Assets

Utility Account	Account Description	Ending Balance	Total Year 2015							Ending Balance	
		12/31/2014	Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2015	
304302	Structures & Improvements-Treat-Painting	1,084,682.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,084,682.59
304310	Structures & Improvements-Treatment-Ha	4,748,096.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,748,096.19
304312	Structures & Improvements-Treat-WH Rep	5,085.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,085.58
304390	Structures & Improvements-Treat-Mixing	584,356.45	364,442.96	0.00	0.00	0.00	0.00	0.00	0.00	364,442.96	948,799.41
304391	Structures & Improvements-Treat-Purifictr	13,940.81	272,651.64	0.00	0.00	0.00	0.00	0.00	0.00	272,651.64	286,592.45
304392	Structures & Improvements-Treat-Wash T	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
311530	Pumping Equipment - WT	164,817.65	436.87	(1,398.52)	0.00	0.00	0.00	0.00	0.00	(961.65)	163,856.00
320100	Water Treatment Equip Non-Media	82,919,768.91	1,689,784.52	(232,577.95)	0.00	0.00	0.00	0.00	0.00	1,457,206.57	84,376,975.48
320190	Water Treatment Equip-Basin,Clearwell	14,820,688.40	178,547.43	(849.31)	0.00	0.00	0.00	0.00	0.00	177,698.12	14,998,386.52
320191	Water Treatment Equip-Filter Plt Piping	14,317,269.60	1,003,020.33	(319,535.87)	0.00	(92,195.00)	0.00	0.00	0.00	591,289.46	14,908,559.06
320192	Water Treatment Equip-Wash Water Tank	159,585.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159,585.83
320193	Water Treatment Equip Chemical	10,984,975.67	(1,348,493.61)	(60,789.32)	0.00	0.00	0.00	0.00	0.00	(1,409,282.93)	9,575,692.74
320200	Water Treatment Equip Filter Media	4,132,406.64	402,894.06	(286,313.23)	0.00	0.00	0.00	0.00	0.00	116,580.83	4,248,987.47
339300	Other P/E WT	11,057.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,057.31
Transmission and Distribution Plant											
303500	Land and land rights - transmission	2,637,937.56	149,847.12	0.00	0.00	0.00	(18,587.44)	34,500.00	165,759.68	2,803,697.24	
304400	Structures and Improvements - TD	3,260,190.15	2,979.65	0.00	(2,240.69)	0.00	0.00	0.00	738.96	3,260,929.11	
311540	Pumping Equipment - TD	244,712.91	16,747.46	0.00	0.00	0.00	0.00	0.00	16,747.46	261,460.37	
330000	Distribution Reservoirs and Standpipes	36,691,162.54	1,023,082.33	(364,251.69)	0.00	0.00	0.00	593,230.00	1,252,060.64	37,943,223.18	
330002	Tank Original Painting	742,088.14	(3,943.78)	(26,904.51)	0.00	0.00	0.00	0.00	(30,848.29)	711,239.85	
330003	Tank Repainting	9,883,237.65	(5,515.25)	0.00	0.00	0.00	0.00	0.00	(5,515.25)	9,877,722.40	
330100	Elevated Tanks and Standpipe	11,813,867.87	41,593.15	(91,490.82)	0.00	0.00	0.00	0.00	(49,897.67)	11,763,970.20	
330200	Ground Level Facilities	5,103,313.37	7,288.18	(3,000.00)	0.00	0.00	0.00	0.00	4,288.18	5,107,601.55	
330300	Below Grade Facilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
330400	Clearwell	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
331001	TD Mains Not Classified by size	569,945,892.89	31,126,892.29	(747,433.51)	0.00	0.00	0.00	1,249,193.00	31,628,651.78	601,574,544.67	
331100	TD Mains 4in & less	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
331200	TD Mains 6in to 8 in	1,861,770.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,861,770.71	
331300	TD Mains 10in to 16in	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
331400	TD Mains 18in & greater	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
332000	Fire Mains	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	
333000	Services	114,138,139.64	9,373,304.79	(371,485.96)	(0.00)	0.00	0.00	398,484.00	9,400,302.83	123,538,442.47	
334100	Meters	17,106,250.97	1,434,660.89	(84,063.65)	2,240.69	0.00	0.00	155,429.00	1,508,266.93	18,614,517.90	
334101	Meters less than 1in	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
334102	Meters greater than 1in	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
334110	Meters Bronze Case	26,387,937.74	1,354,513.65	(1,195,196.80)	0.00	0.00	0.00	0.00	159,316.85	26,547,254.59	
334120	Meters Plastic Case	8,117,577.36	1,136,702.90	(41,428.97)	0.00	0.00	0.00	0.00	1,095,273.93	9,212,851.29	
334130	Meters Other	7,650,219.94	118,634.75	(110,693.00)	0.00	0.00	0.00	0.00	7,941.75	7,658,161.69	
334131	Meter Reading Units	4,372,209.43	866,426.13	(8,911.15)	0.00	0.00	0.00	0.00	857,514.98	5,229,724.41	
334200	Meters Installations	48,632,269.47	2,294,521.80	(519,719.20)	0.00	0.00	0.00	0.00	1,774,802.60	50,407,072.07	
334201	Meter Installations-Other	1,954,729.69	339,652.46	(621.28)	0.00	0.00	0.00	0.00	339,031.18	2,293,760.87	
334300	Meter Vaults	6,728,381.26	2,103,988.38	(196,915.11)	0.00	0.00	0.00	0.00	1,907,073.27	8,635,454.53	
335000	Hydrants	49,995,546.96	3,213,622.59	(127,155.01)	(0.00)	0.00	0.00	162,551.00	3,249,018.58	53,244,565.54	
336000	Backflow Prevention Devices	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
339500	Other P/E TD	92,718.17	4,095.00	(4,266.09)	0.00	0.00	0.00	0.00	(171.09)	92,547.08	

Indiana American Water Company
Utility Plant in Service
Water Assets

Utility Account	Account Description	Ending Balance	Total Year 2015							Ending Balance
		12/31/2014	Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2015
General Plant										
303600	Land and land rights - administrative	631,700.48	(1,965.91)	0.00	0.00	0.00	0.00	0.00	(1,965.91)	629,734.57
304500	Structures and Improvements - AG	6,069,650.11	230,584.77	(23,185.04)	0.00	0.00	0.00	0.00	207,399.73	6,277,049.84
304600	Office Structures	1,684,267.14	597,415.67	(1,795.68)	0.00	0.00	0.00	0.00	595,619.99	2,279,887.13
304610	Struct & Imp-HVAC	1,815.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,815.87
304620	Struct & Imp-Leasehold	322,899.00	0.00	(3,738.33)	0.00	0.00	0.00	0.00	(3,738.33)	319,160.67
304700	Stores, Shop, and Garage Structures	7,449,995.65	38,752.44	(33,154.68)	0.00	0.00	0.00	0.00	5,597.76	7,455,593.41
304800	Miscellaneous Structures	533,878.62	0.00	(600.00)	0.00	0.00	0.00	0.00	(600.00)	533,278.62
339100	Other P/E Intangible	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340100	Office Furniture	2,127,890.09	57,320.77	(38,558.99)	(0.00)	0.00	0.00	0.00	18,761.78	2,146,651.87
340200	Computer & Peripheral	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340210	Computer Periph Mainframe	408,569.52	0.00	(10,801.89)	0.00	0.00	0.00	0.00	(10,801.89)	397,767.63
340220	Computer & Periph Personal	2,713,579.41	54,770.04	(190,412.84)	0.00	0.00	0.00	0.00	(135,642.80)	2,577,936.61
340230	Computer & Periph Other	3,687,314.87	3,020,682.50	(37,609.42)	0.00	0.00	0.00	0.00	2,983,073.08	6,670,387.95
340240	Computer & Periph Capital Lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340300	Computer Software	20,974,660.98	925,089.79	0.00	0.00	0.00	0.00	0.00	925,089.79	21,899,750.77
340310	Computer Software Mainframe	1,062,136.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,062,136.78
340315	Computer Software Spec Depr Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340320	Personal Computer Software	323,585.88	0.00	(508.20)	0.00	0.00	0.00	0.00	(508.20)	323,077.68
340325	Computer Software Customized	3,498,086.67	18,733.12	0.00	0.00	0.00	0.00	0.00	18,733.12	3,516,819.79
340330	Computer Software Other	342,518.79	342,691.01	0.00	0.00	0.00	0.00	0.00	342,691.01	685,209.80
340400	Data Handling Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340500	Other Office Equipment	61,361.83	0.00	(2,277.39)	0.00	0.00	0.00	0.00	(2,277.39)	59,084.44
341001	Transportation Equip Not Classified	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
341100	Light Duty Trucks	1,175,479.29	270,523.68	(462.53)	0.00	0.00	0.00	0.00	270,061.15	1,445,540.44
341200	Heavy Duty Trucks	1,693,524.47	195,497.30	0.00	0.00	0.00	0.00	0.00	195,497.30	1,889,021.77
341300	Automobiles	582,692.94	514,367.07	0.00	0.00	0.00	0.00	0.00	514,367.07	1,097,060.01
341400	Trans. Equipment - Other	883,964.90	35,317.15	(3,224.95)	0.00	0.00	0.00	0.00	32,092.20	916,057.10
342000	Stores Equipment	106,447.63	7,765.04	(821.71)	0.00	0.00	0.00	0.00	6,943.33	113,390.96
343000	Tools/Shop/Garage Equipment	5,897,397.66	383,873.20	(65,017.27)	0.00	0.00	0.00	0.00	318,855.93	6,216,253.59
343100	Tools/Shop/Garage Equipment Ot	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
344000	Laboratory Equipment	1,500,184.93	67,271.75	(13,518.10)	0.00	0.00	0.00	0.00	53,753.65	1,553,938.58
345000	Power Oper. Equipment	1,959,271.92	32,929.70	(5,414.24)	0.00	0.00	0.00	0.00	27,515.46	1,986,787.38
346000	Comm. Equipment Conversion	117,264.47	3,080.00	0.00	0.00	0.00	0.00	0.00	3,080.00	120,344.47
346100	Comm. Equipment (Non-Telephone)	2,226,418.07	26,359.66	(9,792.19)	0.00	0.00	0.00	0.00	16,567.47	2,242,985.54
346190	Remote Control & Instrument	7,374,817.33	742,362.51	(27,216.77)	0.00	0.00	0.00	0.00	715,145.74	8,089,963.07
346200	Comm. Equipment Telephone	181,106.43	1,247.36	0.00	0.00	0.00	0.00	0.00	1,247.36	182,353.79
347000	Miscellaneous Equipment	4,876,338.99	123,010.22	(9,368.25)	0.00	0.00	0.00	0.00	113,641.97	4,989,980.96
348000	Other Tangible Plant	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
102.1	FAS 109 - AFUDC Debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		\$1,406,405,116.44	\$67,058,170.84	(\$7,595,604.02)	\$0.00	(\$92,195.00)	(\$23,587.44)	\$3,912,942.00	\$63,259,726.38	\$1,469,664,842.82

Indiana American Water Company
Utility Plant in Service
Water Assets

Utility Account	Account Description	Total Year 2016							Ending Balance
		Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2016
Intangible Plant									
301000	Organization	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$507,257.39
302000	Franchises	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,677.34
339600	Other P/E - Comp. Planning	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112,057.28
Source of Supply Plant									
303200	Land and land rights - source of supply	1,925.87	0.00	0.00	0.00	(3,016.99)	0.00	(1,091.12)	12,122,809.09
304100	Structures and Improvements - SS	67,466.37	(213,154.99)	0.00	0.00	0.00	0.00	(145,688.62)	7,204,007.72
305000	Collecting and Impounding	66,340.86	(3,602.00)	0.00	0.00	0.00	0.00	62,738.86	10,436,465.06
306000	Lake River & Other Intakes	2,024,009.33	(21,451.64)	0.00	0.00	0.00	0.00	2,002,557.69	49,891,459.93
307000	Wells and Springs	180,635.50	(472,033.49)	(0.00)	0.00	0.00	0.00	(291,397.99)	16,153,080.72
308000	Infiltration Galleries and Tunnels	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,677.83
309000	Supply Mains	22,230.23	(11,955.99)	(0.00)	0.00	0.00	0.00	10,274.24	14,146,322.63
Pumping Plant									
303300	Land and land rights - production	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134,753.62
304200	Structures and Improvements - Prod.	204,536.75	(308,099.07)	(0.00)	0.00	0.00	0.00	(103,562.32)	25,862,493.72
310000	Power Generation Equipment	1,197,203.66	(73,389.16)	0.00	0.00	0.00	0.00	1,123,814.50	10,437,481.01
311200	Pumping Equipment - Electrical	1,272,810.12	(2,113,244.79)	0.00	0.00	0.00	0.00	(840,434.67)	37,730,884.67
311300	Pumping Equipment - Diesel	0.00	(92,854.09)	(0.00)	0.00	0.00	0.00	(92,854.09)	677,079.33
311400	Pumping Equipment - Hydraulic	0.00	0.00	(0.00)	0.00	0.00	0.00	(0.00)	67,635.59
311500	Pumping Equipment - Other	63,197.74	(131,173.59)	0.00	0.00	0.00	0.00	(67,975.85)	599,757.17
311520	Pumping Equipment - SOS & Pumping	176,109.46	(68,509.31)	0.00	0.00	0.00	0.00	107,600.15	7,432,288.75
Water Treatment Plant									
303400	Land and land rights - water treatment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,748,268.87
304300	Structures and Improvements - WT	2,214,119.70	(841,717.40)	0.00	0.00	0.00	0.00	1,372,402.30	72,438,630.50
304301	Structures & Improvements-Treat-Dpr Pair	0.00	0.00	0.00	0.00	0.00	0.00	0.00	197,248.24

Indiana American Water Company
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		Total Year 2016							Ending Balance
Utility Account	Account Description	Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2016
304302	Structures & Improvements-Treat-Painting	0.00	(28,787.62)	0.00	0.00	0.00	0.00	(28,787.62)	1,055,894.97
304310	Structures & Improvements-Treatment-Ha	60,853.23	0.00	0.00	0.00	0.00	0.00	60,853.23	4,808,949.42
304312	Structures & Improvements-Treat-WH Rep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,085.58
304390	Structures & Improvements-Treat-Mixing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	948,799.41
304391	Structures & Improvements-Treat-Purifictr	27,486.40	0.00	0.00	0.00	0.00	0.00	27,486.40	314,078.85
304392	Structures & Improvements-Treat-Wash T	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
311530	Pumping Equipment - WT	3,240.66	(3,240.66)	0.00	0.00	0.00	0.00	0.00	163,856.00
320100	Water Treatment Equip Non-Media	770,940.30	(3,842,963.61)	(419,856.98)	0.00	0.00	0.00	(3,491,880.29)	80,885,095.19
320190	Water Treatment Equip-Basin,Clearwell	(3,512,340.37)	0.00	(0.00)	0.00	0.00	0.00	(3,512,340.37)	11,486,046.15
320191	Water Treatment Equip-Filter Plt Piping	2,043,843.75	(16,192.58)	(0.00)	0.00	0.00	0.00	2,027,651.17	16,936,210.23
320192	Water Treatment Equip-Wash Water Tank	45,754.83	0.00	0.00	0.00	0.00	0.00	45,754.83	205,340.66
320193	Water Treatment Equip Chemical	11,467.56	(124,530.39)	(0.00)	0.00	0.00	0.00	(113,062.83)	9,462,629.91
320200	Water Treatment Equip Filter Media	417,176.65	(133,832.10)	0.00	0.00	0.00	0.00	283,344.55	4,532,332.02
339300	Other P/E WT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,057.31
Transmission and Distribution Plant									
303500	Land and land rights - transmission	0.00	0.00	(620.82)	0.00	0.00	0.00	(620.82)	2,803,076.42
304400	Structures and Improvements - TD	155,603.65	(45,235.24)	(0.00)	0.00	0.00	0.00	110,368.41	3,371,297.52
311540	Pumping Equipment - TD	59,302.57	0.00	0.00	0.00	0.00	0.00	59,302.57	320,762.94
330000	Distribution Reservoirs and Standpipes	1,482,522.08	(1,676,212.01)	419,856.98	0.00	0.00	0.00	226,167.05	38,169,390.23
330002	Tank Original Painting	434.32	(234,686.09)	0.00	0.00	0.00	0.00	(234,251.77)	476,988.08
330003	Tank Repainting	3,556,369.99	(664,013.44)	0.00	0.00	0.00	0.00	2,892,356.55	12,770,078.95
330100	Elevated Tanks and Standpipe	10,445.90	(91,275.84)	0.00	0.00	0.00	0.00	(80,829.94)	11,683,140.26
330200	Ground Level Facilities	0.00	(13,878.58)	0.00	0.00	0.00	0.00	(13,878.58)	5,093,722.97
330300	Below Grade Facilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
330400	Clearwell	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
331001	TD Mains Not Classified by size	41,617,931.36	(1,530,647.57)	0.00	0.00	0.00	0.00	40,087,283.79	641,661,828.46
331100	TD Mains 4in & less	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
331200	TD Mains 6in to 8 in	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,861,770.71
331300	TD Mains 10in to 16in	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
331400	TD Mains 18in & greater	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
332000	Fire Mains	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
333000	Services	14,765,673.36	(599,284.59)	0.00	0.00	0.00	0.00	14,166,388.77	137,704,831.24
334100	Meters	1,384,462.28	(104,497.46)	0.00	0.00	0.00	0.00	1,279,964.82	19,894,482.72
334101	Meters less than 1in	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
334102	Meters greater than 1in	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
334110	Meters Bronze Case	1,668,153.96	(906,123.44)	0.00	0.00	0.00	0.00	762,030.52	27,309,285.11
334120	Meters Plastic Case	158,773.51	26,081.29	0.00	0.00	0.00	0.00	184,854.80	9,397,706.09
334130	Meters Other	855,993.41	(98,366.08)	0.00	0.00	0.00	0.00	757,627.33	8,415,789.02
334131	Meter Reading Units	666,831.13	(7,204.05)	978.47	0.00	0.00	0.00	660,605.55	5,890,329.96
334200	Meters Installations	3,304,130.18	(290,701.89)	(0.00)	0.00	0.00	0.00	3,013,428.29	53,420,500.36
334201	Meter Installations-Other	418,112.41	(1,736.20)	0.00	0.00	0.00	0.00	416,376.21	2,710,137.08
334300	Meter Vaults	3,153,990.96	(629,430.28)	0.00	0.00	0.00	0.00	2,524,560.68	11,160,015.21
335000	Hydrants	3,816,788.13	(229,543.76)	0.00	0.00	0.00	0.00	3,587,244.37	56,831,809.91
336000	Backflow Prevention Devices	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
339500	Other P/E TD	148.92	1,204.03	0.00	0.00	0.00	0.00	1,352.95	93,900.03

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Utility Account	Account Description	Total Year 2016							Ending Balance
		Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2016
General Plant									
303600	Land and land rights - administrative	0.00	0.00	0.00	0.00	0.00	0.00	0.00	629,734.57
304500	Structures and Improvements - AG	510,958.82	(114,070.14)	620.82	0.00	0.00	0.00	397,509.50	6,674,559.34
304600	Office Structures	5,015.98	(70,864.73)	(0.00)	0.00	0.00	0.00	(65,848.75)	2,214,038.38
304610	Struct & Imp-HVAC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,815.87
304620	Struct & Imp-Leasehold	35,081.81	0.00	0.00	0.00	0.00	0.00	35,081.81	354,242.48
304700	Stores, Shop, and Garage Structures	84,352.42	(409,595.42)	0.00	0.00	0.00	0.00	(325,243.00)	7,130,350.41
304800	Miscellaneous Structures	0.00	(67,605.77)	0.00	0.00	0.00	0.00	(67,605.77)	465,672.85
339100	Other P/E Intangible	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340100	Office Furniture	105,723.56	(137,362.35)	0.00	0.00	0.00	0.00	(31,638.79)	2,115,013.08
340200	Computer & Peripheral	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340210	Computer Periph Mainframe	0.00	(36,762.37)	0.00	0.00	0.00	0.00	(36,762.37)	361,005.26
340220	Computer & Periph Personal	405,119.83	(1,403,948.62)	0.00	0.00	0.00	0.00	(998,828.79)	1,579,107.82
340230	Computer & Periph Other	2,048,271.38	(174,000.46)	0.00	0.00	0.00	0.00	1,874,270.92	8,544,658.87
340240	Computer & Periph Capital Lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340300	Computer Software	2,148,993.37	0.00	0.00	0.00	0.00	0.00	2,148,993.37	24,048,744.14
340310	Computer Software Mainframe	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,062,136.78
340315	Computer Software Spec Depr Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340320	Personal Computer Software	0.00	(14,494.41)	0.00	0.00	0.00	0.00	(14,494.41)	308,583.27
340325	Computer Software Customized	9,123.08	(19,041.85)	15,358.31	0.00	0.00	0.00	5,439.54	3,522,259.33
340330	Computer Software Other	12,846.04	0.00	0.00	0.00	0.00	0.00	12,846.04	698,055.84
340400	Data Handling Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340500	Other Office Equipment	0.00	(4,127.66)	0.00	0.00	0.00	0.00	(4,127.66)	54,956.78
341001	Transportation Equip Not Classified	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
341100	Light Duty Trucks	98,536.05	(191,312.02)	0.00	0.00	0.00	0.00	(92,775.97)	1,352,764.47
341200	Heavy Duty Trucks	3,616.52	(21,009.48)	0.00	0.00	0.00	0.00	(17,392.96)	1,871,628.81
341300	Automobiles	1,743,412.59	(115,216.01)	0.00	0.00	0.00	0.00	1,628,196.58	2,725,256.59
341400	Trans. Equipment - Other	101,116.85	0.00	0.00	0.00	0.00	0.00	101,116.85	1,017,173.95
342000	Stores Equipment	12,284.53	(11,453.73)	0.00	0.00	0.00	0.00	830.80	114,221.76
343000	Tools/Shop/Garage Equipment	527,755.99	(702,896.88)	0.00	0.00	0.00	0.00	(175,140.89)	6,041,112.70
343100	Tools/Shop/Garage Equipment Ot	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
344000	Laboratory Equipment	49,145.74	(224,964.81)	(0.00)	0.00	0.00	0.00	(175,819.07)	1,378,119.51
345000	Power Oper. Equipment	50,405.37	(707,440.92)	0.00	0.00	0.00	0.00	(657,035.55)	1,329,751.83
346000	Comm. Equipment Conversion	6,251.14	(36,847.32)	0.00	0.00	0.00	0.00	(30,596.18)	89,748.29
346100	Comm. Equipment (Non-Telephone)	(114,165.35)	(580,572.93)	0.00	0.00	0.00	0.00	(694,738.28)	1,548,247.26
346190	Remote Control & Instrument	1,142,009.78	(467,412.58)	(0.00)	0.00	0.00	0.00	674,597.20	8,764,560.27
346200	Comm. Equipment Telephone	0.00	(47,843.69)	0.00	0.00	0.00	0.00	(47,843.69)	134,510.10
347000	Miscellaneous Equipment	270,873.45	(345,192.41)	(978.47)	0.00	0.00	0.00	(75,297.43)	4,914,683.53
348000	Other Tangible Plant	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
102.1	FAS 109 - AFUDC Debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		\$93,691,405.67	(\$21,500,320.24)	\$15,358.31	\$0.00	(\$3,016.99)	\$0.00	\$72,203,426.75	\$1,541,868,269.57

Indiana American Water Company
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Utility Account	Account Description	Total Year 2017							Ending Balance
		Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2017
Intangible Plant									
301000	Organization	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$507,257.39
302000	Franchises	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,677.34
339600	Other P/E - Comp. Planning	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112,057.28
Source of Supply Plant									
303200	Land and land rights - source of supply	94,244.05	0.00	0.00	0.00	0.00	23,500.00	117,744.05	12,240,553.14
304100	Structures and Improvements - SS	415,164.50	(14,352.00)	0.00	0.00	0.00	0.00	400,812.50	7,604,820.22
305000	Collecting and Impounding	0.00	(1,031.37)	0.00	0.00	0.00	0.00	(1,031.37)	10,435,433.69
306000	Lake River & Other Intakes	70,467.74	0.00	0.00	0.00	0.00	0.00	70,467.74	49,961,927.67
307000	Wells and Springs	738,783.65	(76,610.47)	0.00	0.00	0.00	0.00	662,173.18	16,815,253.90
308000	Infiltration Galleries and Tunnels	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,677.83
309000	Supply Mains	0.00	(3,083.46)	0.00	0.00	0.00	0.00	(3,083.46)	14,143,239.17
Pumping Plant									
303300	Land and land rights - production	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134,753.62
304200	Structures and Improvements - Prod.	179,141.34	(76,964.61)	(199,803.92)	0.00	0.00	0.00	(97,627.19)	25,764,866.53
310000	Power Generation Equipment	1,818,946.97	(11,240.59)	0.00	0.00	0.00	0.00	1,807,706.38	12,245,187.39
311200	Pumping Equipment - Electrical	536,969.62	(80,653.95)	0.00	0.00	0.00	0.00	456,315.67	38,187,200.34
311300	Pumping Equipment - Diesel	0.00	(421.06)	0.00	0.00	0.00	0.00	(421.06)	676,658.27
311400	Pumping Equipment - Hydraulic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67,635.59
311500	Pumping Equipment - Other	5,586.52	(10,316.61)	0.00	0.00	0.00	0.00	(4,730.09)	595,027.08
311520	Pumping Equipment - SOS & Pumping	142,800.92	(68,258.34)	0.00	0.00	0.00	0.00	74,542.58	7,506,831.33
Water Treatment Plant									
303400	Land and land rights - water treatment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,748,268.87
304300	Structures and Improvements - WT	898,279.83	(278,399.29)	0.00	0.00	0.00	0.00	619,880.54	73,058,511.04
304301	Structures & Improvements-Treat-Dpr Pair	0.00	0.00	0.00	0.00	0.00	0.00	0.00	197,248.24

Indiana American Water Company
Utility Plant in Service
Water Assets

		Total Year 2017							Ending Balance
Utility Account	Account Description	Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2017
304302	Structures & Improvements-Treat-Painting	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,055,894.97
304310	Structures & Improvements-Treatment-Ha	4,576.01	(9,681.18)	0.00	0.00	0.00	0.00	(5,105.17)	4,803,844.25
304312	Structures & Improvements-Treat-WH Rep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,085.58
304390	Structures & Improvements-Treat-Mixing	0.00	(8,355.81)	0.00	0.00	0.00	0.00	(8,355.81)	940,443.60
304391	Structures & Improvements-Treat-Purifictr	383,155.18	0.00	0.00	0.00	0.00	0.00	383,155.18	697,234.03
304392	Structures & Improvements-Treat-Wash T	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
311530	Pumping Equipment - WT	0.00	(9,295.28)	0.00	0.00	0.00	0.00	(9,295.28)	154,560.72
320100	Water Treatment Equip Non-Media	1,339,416.80	(340,415.28)	(0.00)	0.00	0.00	0.00	999,001.52	81,884,096.71
320190	Water Treatment Equip-Basin,Clearwell	19,341.34	(36,109.18)	(0.00)	0.00	0.00	0.00	(16,767.84)	11,469,278.31
320191	Water Treatment Equip-Filter Plt Piping	233,198.34	(3,378.08)	(0.00)	0.00	0.00	0.00	229,820.26	17,166,030.49
320192	Water Treatment Equip-Wash Water Tank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205,340.66
320193	Water Treatment Equip Chemical	530,425.86	(63,463.78)	(0.00)	0.00	0.00	0.00	466,962.08	9,929,591.99
320200	Water Treatment Equip Filter Media	536,036.20	(195,887.86)	0.00	0.00	0.00	0.00	340,148.34	4,872,480.36
339300	Other P/E WT	714.24	0.00	0.00	0.00	0.00	0.00	714.24	11,771.55
Transmission and Distribution Plant									
303500	Land and land rights - transmission	7,206.25	0.00	0.00	0.00	(62,183.53)	0.00	(54,977.28)	2,748,099.14
304400	Structures and Improvements - TD	366,057.92	(1,576.34)	0.00	0.00	0.00	0.00	364,481.58	3,735,779.10
311540	Pumping Equipment - TD	231,919.16	0.00	0.00	0.00	0.00	274,794.00	506,713.16	827,476.10
330000	Distribution Reservoirs and Standpipes	147,495.77	(99,493.96)	199,803.92	0.00	0.00	613,012.00	860,817.73	39,030,207.96
330002	Tank Original Painting	0.00	0.00	0.00	0.00	0.00	0.00	0.00	476,988.08
330003	Tank Repainting	1,693,956.81	339,660.45	0.00	0.00	0.00	0.00	2,033,617.26	14,803,696.21
330100	Elevated Tanks and Standpipe	0.00	(58,943.85)	0.00	0.00	0.00	0.00	(58,943.85)	11,624,196.41
330200	Ground Level Facilities	1,102.60	0.00	0.00	0.00	0.00	0.00	1,102.60	5,094,825.57
330300	Below Grade Facilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
330400	Clearwell	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
331001	TD Mains Not Classified by size	52,529,621.23	(3,555,085.15)	0.00	0.00	0.00	4,626,332.00	53,600,868.08	695,262,696.54
331100	TD Mains 4in & less	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
331200	TD Mains 6in to 8 in	0.00	(44,382.94)	0.00	0.00	0.00	0.00	(44,382.94)	1,817,387.77
331300	TD Mains 10in to 16in	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
331400	TD Mains 18in & greater	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
332000	Fire Mains	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
333000	Services	11,096,572.63	(685,413.38)	0.00	0.00	0.00	619,642.00	11,030,801.25	148,735,632.49
334100	Meters	933,696.52	(64,965.59)	13,974.45	0.00	0.00	0.00	882,705.38	20,777,188.10
334101	Meters less than 1in	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
334102	Meters greater than 1in	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
334110	Meters Bronze Case	2,708,553.91	(489,841.96)	(2,219.63)	0.00	0.00	0.00	2,216,492.32	29,525,777.43
334120	Meters Plastic Case	115,046.13	(28,696.33)	0.00	0.00	0.00	0.00	86,349.80	9,484,055.89
334130	Meters Other	305,832.29	(64,171.07)	0.00	0.00	0.00	0.00	241,661.22	8,657,450.24
334131	Meter Reading Units	924,796.43	(78,975.61)	8,060.14	0.00	0.00	68,377.00	922,257.96	6,812,587.92
334200	Meters Installations	4,699,839.14	(421,663.02)	0.00	0.00	0.00	0.00	4,278,176.12	57,698,676.48
334201	Meter Installations-Other	341,638.51	0.00	(4,673.47)	0.00	0.00	0.00	336,965.04	3,047,102.12
334300	Meter Vaults	4,357,448.46	(240,058.96)	(7,081.35)	0.00	0.00	0.00	4,110,308.15	15,270,323.36
335000	Hydrants	4,631,831.69	(314,768.71)	0.00	0.00	0.00	236,162.00	4,553,224.98	61,385,034.89
336000	Backflow Prevention Devices	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
339500	Other P/E TD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93,900.03

Indiana American Water Company
Utility Plant in Service
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Utility Account	Account Description	Total Year 2017							Ending Balance
		Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2017
General Plant									
303600	Land and land rights - administrative	0.00	0.00	0.00	0.00	0.00	0.00	0.00	629,734.57
304500	Structures and Improvements - AG	667,314.13	(24,310.38)	0.00	0.00	0.00	0.00	643,003.75	7,317,563.09
304600	Office Structures	126,190.72	(11,745.46)	0.00	0.00	0.00	0.00	114,445.26	2,328,483.64
304610	Struct & Imp-HVAC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,815.87
304620	Struct & Imp-Leasehold	0.00	0.00	0.00	0.00	0.00	0.00	0.00	354,242.48
304700	Stores, Shop, and Garage Structures	14,681.69	(21,696.08)	0.00	0.00	0.00	0.00	(7,014.39)	7,123,336.02
304800	Miscellaneous Structures	0.00	(709.81)	0.00	0.00	0.00	0.00	(709.81)	464,963.04
339100	Other P/E Intangible	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340100	Office Furniture	117,057.49	(35,377.11)	0.00	0.00	0.00	0.00	81,680.38	2,196,693.46
340200	Computer & Peripheral	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340210	Computer Periph Mainframe	0.00	(1,807.65)	0.00	0.00	0.00	0.00	(1,807.65)	359,197.61
340220	Computer & Periph Personal	230,033.49	(220,156.89)	0.00	0.00	0.00	0.00	9,876.60	1,588,984.42
340230	Computer & Periph Other	(691,012.80)	(62,931.81)	0.00	0.00	0.00	0.00	(753,944.61)	7,790,714.26
340240	Computer & Periph Capital Lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340300	Computer Software	1,900,645.14	0.00	0.00	0.00	0.00	0.00	1,900,645.14	25,949,389.28
340310	Computer Software Mainframe	3,725.54	0.00	0.00	0.00	0.00	0.00	3,725.54	1,065,862.32
340315	Computer Software Spec Depr Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340320	Personal Computer Software	0.00	(39,371.51)	0.00	0.00	0.00	0.00	(39,371.51)	269,211.76
340325	Computer Software Customized	260,356.36	(2,350.01)	0.00	0.00	0.00	0.00	258,006.35	3,780,265.68
340330	Computer Software Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	698,055.84
340400	Data Handling Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
340500	Other Office Equipment	0.00	(1,240.05)	0.00	0.00	0.00	0.00	(1,240.05)	53,716.73
341001	Transportation Equip Not Classified	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
341100	Light Duty Trucks	382,959.28	(7,250.64)	0.00	0.00	0.00	0.00	375,708.64	1,728,473.11
341200	Heavy Duty Trucks	1,734,617.23	(28,067.68)	0.00	0.00	0.00	0.00	1,706,549.55	3,578,178.36
341300	Automobiles	814,896.17	(24,846.36)	0.00	0.00	0.00	0.00	790,049.81	3,515,306.40
341400	Trans. Equipment - Other	69,153.83	0.00	0.00	0.00	0.00	0.00	69,153.83	1,086,327.78
342000	Stores Equipment	1,658.75	(1,105.08)	0.00	0.00	0.00	0.00	553.67	114,775.43
343000	Tools/Shop/Garage Equipment	647,066.23	(35,108.47)	0.00	0.00	0.00	22,181.00	634,138.76	6,675,251.46
343100	Tools/Shop/Garage Equipment Ot	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
344000	Laboratory Equipment	509,463.57	(6,202.99)	(0.00)	0.00	0.00	0.00	503,260.58	1,881,380.09
345000	Power Oper. Equipment	163,554.48	(49,528.57)	0.00	0.00	0.00	0.00	114,025.91	1,443,777.74
346000	Comm. Equipment Conversion	55,134.83	0.00	0.00	0.00	0.00	0.00	55,134.83	144,883.12
346100	Comm. Equipment (Non-Telephone)	138,158.91	0.00	0.00	0.00	0.00	0.00	138,158.91	1,686,406.17
346190	Remote Control & Instrument	854,180.12	(30,980.13)	0.00	0.00	0.00	0.00	823,199.99	9,587,760.26
346200	Comm. Equipment Telephone	730.37	0.00	0.00	0.00	0.00	0.00	730.37	135,240.47
347000	Miscellaneous Equipment	420,061.90	(34,965.61)	(8,060.14)	0.00	0.00	0.00	377,036.15	5,291,719.68
348000	Other Tangible Plant	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
102.1	FAS 109 - AFUDC Debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		\$101,460,491.99	(\$7,736,046.91)	(\$0.00)	\$0.00	(\$62,183.53)	\$6,484,000.00	\$100,146,261.55	\$1,642,014,531.12

Indiana American Water Company
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Utility Account	Account Description	Ending Balance	Total Year 2015							Ending Balance
		12/31/2014	Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2015
Intangible Plant										
351000	Organization	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
352000	Franchises	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
352200	Other Intangible Plantt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collection Plant										
353200	Land and Land Rights - Coll	631.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	631.00
354200	Structures and Improvements - Coll	16,050.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,050.12
355200	Power Generation Equip	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360000	Collection Sewers Forced	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
361100	Collecting Mains	738,525.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	738,525.20
361101	Collecting Mains Other	379,486.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	379,486.81
362000	Special Collection Structures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
363000	Services Sewer	18,320.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,320.36
364000	Flow Measuring Devices	76,647.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76,647.14
365000	Flow Measuring Installs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
System Pumping Plant										
353300	Land and land rights - Pumping	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
354300	Structures and Improvements - Pumping	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
355300	Power Generation Equip - Pumping	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
370000	Receiving Wells	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
371100	Pumping Equipment - Electrical	38,839.18	14,462.27	0.00	0.00	0.00	0.00	0.00	14,462.27	53,301.45
371200	Pumping Equipment - Other	1,470.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,470.33
Treatment and Disposal Plant										
353400	Land and land rights - Treatment	350.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.08
354400	Structures and Improvements - TDP	25,322.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,322.21
355400	Power Generation Equip - Treatment	1,685.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,685.75
380000	Treatment & Disposal Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380050	T&D Equip Grit Removal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380100	T&D Equip Sed Tanks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380200	T&D Equip Sldge/Effl Rmv	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380250	T&D Equip Sldge Dig Tnk	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380300	T&D Equip Sldge Dry/Filt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380350	T&D Equip Sec Trmt Filt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380400	T&D Equip Aux Effl Trmt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380450	T&D Equip Oth Sew Rem	85,184.84	0.00	(1,881.64)	0.00	0.00	0.00	0.00	(1,881.64)	83,303.20
380500	T&D Equip Chem Trmt Plt	804.41	101,235.92	0.00	0.00	0.00	0.00	0.00	101,235.92	102,040.33
380600	T&D Equip Oth Disp	8,436.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,436.40
380625	T&D Equip Gen Trmt	1,426.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,426.33
380650	T& D Equip Influent Lift	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
381000	Plant Sewers	13,558.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,558.50
382000	Outfall Sewer Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Indiana American Water Company
Utility Plant in Service
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Utility Account	Account Description	Ending Balance	Total Year 2015							Ending Balance
		12/31/2014	Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2015
Reclaimed Treatment Plant										
353500	Land and Land Rights - RTP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
354500	Structures and Improvements - RTP	95,100.62	26,107.57	0.00	0.00	0.00	0.00	0.00	26,107.57	121,208.19
355500	Power Generation Equip - RTP	40,292.35	4,338.67	0.00	0.00	0.00	0.00	0.00	4,338.67	44,631.02
General Plant										
390000	Office Furniture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
390200	Computers & Peripheral	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
390300	Computer Hardware and Software	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
391000	Transportation Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
391100	Trans Equip Lt Dty Trks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
391200	Trans Equip Hvy Dty Trks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
392000	Stores Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
393000	Tools, Sho, Garage Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
394000	Laboratory Equipment	7,702.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,702.05
395000	Power Operated Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
396000	Communications Equipment	10,827.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,827.74
397000	Misc. Equipment	37,087.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,087.62
398000	Other Tangible Plant	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		\$1,597,749.04	\$146,144.43	(\$1,881.64)	\$0.00	\$0.00	\$0.00	\$0.00	\$144,262.79	\$1,742,011.83

Indiana American Water Company
Utility Plant in Service
Wastewater Assets

Utility Account	Account Description	Total Year 2016							Ending Balance
		Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2016
Intangible Plant									
351000	Organization	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
352000	Franchises	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
352200	Other Intangible Plantt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collection Plant									
353200	Land and Land Rights - Coll	0.00	0.00	0.00	0.00	0.00	0.00	0.00	631.00
354200	Structures and Improvements - Coll	5,774.24	0.00	0.00	0.00	0.00	0.00	5,774.24	21,824.36
355200	Power Generation Equip	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360000	Collection Sewers Forced	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
361100	Collecting Mains	0.00	(885.24)	0.00	0.00	0.00	0.00	(885.24)	737,639.96
361101	Collecting Mains Other	7,593.76	0.00	0.00	0.00	0.00	0.00	7,593.76	387,080.57
362000	Special Collection Structures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
363000	Services Sewer	0.00	(0.02)	0.00	0.00	0.00	0.00	(0.02)	18,320.34
364000	Flow Measuring Devices	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76,647.14
365000	Flow Measuring Installs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
System Pumping Plant									
353300	Land and land rights - Pumping	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
354300	Structures and Improvements - Pumping	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
355300	Power Generation Equip - Pumping	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
370000	Receiving Wells	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
371100	Pumping Equipment - Electrical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,301.45
371200	Pumping Equipment - Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,470.33
Treatment and Disposal Plant									
353400	Land and land rights - Treatment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.08
354400	Structures and Improvements - TDP	0.00	(1,604.52)	0.00	0.00	0.00	0.00	(1,604.52)	23,717.69
355400	Power Generation Equip - Treatment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,685.75
380000	Treatment & Disposal Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380050	T&D Equip Grit Removal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380100	T&D Equip Sed Tanks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380200	T&D Equip Sldge/Effl Rmv	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380250	T&D Equip Sldge Dig Tnk	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380300	T&D Equip Sldge Dry/Filt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380350	T&D Equip Sec Trmt Filt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380400	T&D Equip Aux Effl Trmt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380450	T&D Equip Oth Sew Rem	0.00	(11,462.52)	0.00	0.00	0.00	0.00	(11,462.52)	71,840.68
380500	T&D Equip Chem Trmt Plt	0.00	(804.41)	0.00	0.00	0.00	0.00	(804.41)	101,235.92
380600	T&D Equip Oth Disp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,436.40
380625	T&D Equip Gen Trmt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,426.33
380650	T& D Equip Influent Lift	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
381000	Plant Sewers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,558.50
382000	Outfall Sewer Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Indiana American Water Company
Utility Plant in Service
Wastewater Assets

Utility Account	Account Description	Total Year 2016							Ending Balance
		Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2016
Reclaimed Treatment Plant									
353500	Land and Land Rights - RTP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
354500	Structures and Improvements - RTP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121,208.19
355500	Power Generation Equip - RTP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,631.02
General Plant									
390000	Office Furniture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
390200	Computers & Peripheral	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
390300	Computer Hardware and Software	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
391000	Transportation Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
391100	Trans Equip Lt Dty Trks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
391200	Trans Equip Hvy Dty Trks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
392000	Stores Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
393000	Tools, Sho, Garage Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
394000	Laboratory Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,702.05
395000	Power Operated Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
396000	Communications Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,827.74
397000	Misc. Equipment	0.00	(2,410.43)	0.00	0.00	0.00	0.00	(2,410.43)	34,677.19
398000	Other Tangible Plant	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		\$13,368.00	(\$17,167.14)	\$0.00	\$0.00	\$0.00	\$0.00	(\$3,799.14)	\$1,738,212.69

Indiana American Water Company
Utility Plant in Service
Wastewater Assets

Utility Account	Account Description	Total Year 2017							Ending Balance	
		Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2017	
Intangible Plant										
351000	Organization	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
352000	Franchises	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
352200	Other Intangible Plantt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Collection Plant										
353200	Land and Land Rights - Coll	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	631.00
354200	Structures and Improvements - Coll	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,824.36
355200	Power Generation Equip	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360000	Collection Sewers Forced	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
361100	Collecting Mains	72,148.33	0.00	0.00	0.00	0.00	0.00	72,148.33	0.00	809,788.29
361101	Collecting Mains Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	387,080.57
362000	Special Collection Structures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
363000	Services Sewer	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,320.34
364000	Flow Measuring Devices	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76,647.14
365000	Flow Measuring Installs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
System Pumping Plant										
353300	Land and land rights - Pumping	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
354300	Structures and Improvements - Pumping	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
355300	Power Generation Equip - Pumping	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
370000	Receiving Wells	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
371100	Pumping Equipment - Electrical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,301.45
371200	Pumping Equipment - Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,470.33
Treatment and Disposal Plant										
353400	Land and land rights - Treatment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.08
354400	Structures and Improvements - TDP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,717.69
355400	Power Generation Equip - Treatment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,685.75
380000	Treatment & Disposal Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380050	T&D Equip Grit Removal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380100	T&D Equip Sed Tanks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380200	T&D Equip Sldge/Effl Rmv	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380250	T&D Equip Sldge Dig Tnk	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380300	T&D Equip Sldge Dry/Filt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380350	T&D Equip Sec Trmt Filt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380400	T&D Equip Aux Effl Trmt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
380450	T&D Equip Oth Sew Rem	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71,840.68
380500	T&D Equip Chem Trmt Plt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101,235.92
380600	T&D Equip Oth Disp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,436.40
380625	T&D Equip Gen Trmt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,426.33
380650	T& D Equip Influent Lift	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
381000	Plant Sewers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,558.50
382000	Outfall Sewer Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**Indiana American Water Company
Utility Plant in Service
Wastewater Assets**

Utility Account	Account Description	Total Year 2017							Ending Balance
		Additions	Retirements	Transfers	Adjustments	Sales	Acquisitions	Total	12/31/2017
Reclaimed Treatment Plant									
353500	Land and Land Rights - RTP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
354500	Structures and Improvements - RTP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121,208.19
355500	Power Generation Equip - RTP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,631.02
General Plant									
390000	Office Furniture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
390200	Computers & Peripheral	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
390300	Computer Hardware and Software	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
391000	Transportation Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
391100	Trans Equip Lt Dty Trks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
391200	Trans Equip Hvy Dty Trks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
392000	Stores Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
393000	Tools, Sho, Garage Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
394000	Laboratory Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,702.05
395000	Power Operated Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
396000	Communications Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,827.74
397000	Misc. Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34,677.19
398000	Other Tangible Plant	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	\$72,148.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$72,148.33	\$1,810,361.02



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-10 Working papers and data; rate base, utility plant in service

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 10. An electing utility shall submit the following information:

(5) A schedule of pro forma utility additions subsequent to the test year ending with the proposed plant cutoff date, including the following:

- (A) Estimated in service date or dates.
- (B) Actual costs per books at the end of the test year.
- (C) Estimated cost of utility additions based on costs as defined by the applicable NARUC or FERC Uniform System of Accounts.
- (D) Pro forma retirements, cost to retire, or net proceeds received from the sale of property related to the proposed addition to rate base.
- (E) For those utility additions that have received CWIP ratemaking treatment, the utility shall show AFUDC as a separate component of cost and include an explanation of the allocation of AFUDC to retail customers receiving service from the utility in Indiana.

Item #51

Pro forma Utility Additions

Indiana American Water Company
170 IAC 1-5-10; Minimum Standard Filing Requirement # 51
Pro forma Utility Additions

For Indiana American's pro forma utility additions, the company provided the utility plant in-service balance as of the end of the base year, December 31, 2017, by NARUC account. For each month, January 2018 through April 2020, the company projected net additions to utility plant in-service by project and NARUC account. Please refer to the schedules below for test year balances and supporting detail.

Utility Plant in Service - IAWC Financial Exhibit RB Schedule RB2 and associated workpapers are provided in the file named "IN 2018 Rate Case – Utility Plant in Service.xlsx."

Supporting monthly detail to the test year balances are provided in the files named "IN 2018 UPIS_Support.xlsx" and "SCEP 2018 to 2020_Support.xlsx"

Accumulated Depreciation - IAWC Financial Exhibit RB Schedule RB6 and associated workpapers are provided in the file named "IN 2018 Rate Case – Accumulated Depreciation.xlsx."

Supporting monthly detail to the test year balances are provided in the files named "IN 2018 AccumDepr_Support.xlsx".



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-10 Working papers and data; rate base, utility plant in service
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 10. An electing utility shall submit the following information:

(6) A narrative statement of the criteria used to select projects included in the utility's proposed pro forma additions to the end of test year plant in service.

Item #52

Narrative Statement of Criteria Used to Select Projects

Indiana-American Water Company
170 IAC 1-5-10; Minimum Standard Filing Requirement # 52

WORKING PAPERS AND DATA; OTHER (6)

NARRATIVE STATEMENT OF CRITERIA USED TO SELECT PROJECTS

Indiana-American Water Company is electing to use a future looking test year (January, 2018 through April, 2020). The Company's exhibit (IAWC Financial Exhibit RB, Schedule RB2) starts with the net original cost of Indiana American Water Company's utility plant in service as of the close of the base year (December 31, 2017), and then updates it to present the net original cost of Indiana American's plant in service as of April 30, 2020. Plant in service for the months of January, 2018 through April, 2020 were developed using existing construction projections and estimated close out of these projects. Company capital engineering personnel determined the projected plant in-service based on their strategic capital expenditure plan (SCEP).



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-10 Working papers and data; rate base, utility plant in service
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 10. An electing utility shall submit the following information:

(7) A narrative statement of all policies and procedures used to account for the capitalization of AFUDC.

Item #53

Narrative Statement on Capitalization of AFUDC

Indiana American Water Company
170 IAC 1-5-10, (7); Minimum Standard Filing Requirement # 53

WORKING PAPERS AND DATA; RATE BASE (7)

NARRATIVE STATEMENT ON CAPITALIZATION OF AFUDC

Pursuant to the Utility Plant and Capital Asset Policy of American Water Works Company, Inc., and its regulated subsidiaries (together, “American Water” or the “Company”), the Allowance For Funds Used During Construction (“AFUDC”) is recognized as a cost component of a capital asset if the asset’s inclusion in rate base is probable. Interest costs incurred on borrowings used to finance construction work in progress (“CWIP”) are capitalized based on jurisdictional requirements. If it is not probable that inclusion in rate base will occur, AFUDC is not capitalized and interest costs may not be included in capital costs.

AFUDC accrued on CWIP is excluded from rate base while a capital asset is being constructed. The AFUDC accrual concludes when the asset is placed in service, unless regulatory post in-service AFUDC is approved. AFUDC accrual will cease if a capital project is suspended internally based on jurisdictional requirements. Conversely, if a third party causes the capital project to be suspended, the AFUDC accrual may continue. Previously capitalized AFUDC is written-off if a project is cancelled.

Accounting for Income Taxes (ASC 740) is followed for the gross-up of the equity component of AFUDC for income tax purposes when required by regulators. In special circumstances, post in-service AFUDC debt may be considered for inclusion in rate base and requires the approval of jurisdictional regulatory authorities. Post in-service AFUDC debt is recorded as a regulatory asset, not as a utility plant asset.

American Water’s AFUDC Practice details enterprise activities involving AFUDC to ensure that the Company records and reports AFUDC in accordance with United States Generally Accepted Accounting Principles (“GAAP”).



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-10 Working papers and data; rate base, utility plant in service
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 10. An electing utility shall submit the following information:

(8) A listing of cause numbers of all commission orders that precertify projects added to the end of test year plant in service.

Item #54

Commission Order Copies which Pre-Certify Added Projects

Indiana-American Water Company
170 IAC 1-5-10(8); Minimum Standard Filing Requirement # 54

WORKING PAPERS AND DATA; RATE BASE, UTILITY PLANT IN SERVICE

COMMISSION ORDER COPIES WHICH PRE-CERTIFY ADDED PROJECTS

There were no Commission orders that pre certified projects added to the end of test year plant in service.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-11 Working papers and data; rate base, depreciation

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 11. (a) An electing utility shall submit the following information:

(1) If applicable, the cause number and order date of the commission's rate order authorizing the utility's current depreciation rates and the cause number approving the last depreciation study.

Item #55

Cause Number and Order Date Approving Depreciation Rates

Indiana-American Water Company
170 IAC 1-5-11(a)(1); Minimum Standard Filing Requirement # 55

Cause Number and Order Date **Approving Depreciation Rates**

Current Depreciation Rates utilized from January 1, 2018 to April 30, 2019 for this Cause:

Depreciation rates were approved under Cause Number 43081, dated November 21, 2006.

Business Transformation depreciation rates were made effective with Rate Case Cause Number 44022 approved on June 6, 2012.

New Depreciation Rates utilized from May 1, 2019 to April 30, 2020 for this Cause:

Depreciation rates were approved under Cause Number 44992, dated May 30, 2018.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-11 Working papers and data; rate base, depreciation

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 11. (a) An electing utility shall submit the following information:

(2) A description of each adjustment proposed by the utility to its book accumulated provision for depreciation and depreciation expense for the test year.

Item #56

Adjustments to Accumulated Depreciation and Depreciation Expense

Indiana-American Water Company
170 IAC 1-5-11; Minimum Standard Filing Requirement # 56
Adjustments to Accumulated Depreciation
and Depreciation Expense

For Indiana American's proposed accumulated depreciation, please reference the items below:

Accumulated Depreciation - IAWC Financial Exhibit RB Schedule RB6 and associated workpapers provided in the file named "IN 2018 Rate Case – Accumulated Depreciation.xlsx." Supporting monthly detail to the test year balances is also included in files named "IN 2018 AccumDepr_Support.xlsx".

For Indiana American's proposed depreciation expense, please reference the items below:

Depreciation Expense - IAWC Financial Exhibit OPER Schedule DEPR1 and associated workpapers provided in the file named "INAWC 2018 Rate Case – Depreciation Expense.xlsx."



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 11. (b) If a utility is seeking a change in its depreciation accrual rates, the utility shall also submit the following information:

- (1) The depreciation study performed by or for the utility that serves as the basis for the requested change in depreciation accrual rates.**
- (2) A copy of the dismantlement or demolition studies performed by or for the utility.**
- (3) Supporting working papers for the documents required in subdivisions (1) and (2).**

Item #57

Change to Depreciation Accrual Rates



Indiana-American Water Company
170 IAC 1-5-11 (3); Minimum Standard Filing Requirement # 57
Change in Depreciation Accrual Rates

Indiana-American Water Company's change in its depreciation accrual rates for the future test year of 05/01/2019 to 04/30/2020 were approved in Cause 44992 on May 30, 2018.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-12 Working papers and data; rate base, working capital

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 12. An electing utility shall submit the following information:

(1) If the utility is requesting an allowance for cash working capital, a copy of all studies, including working papers, supporting the request.

(2) For an electric utility, the following:

(A) A complete description of the fuel inventory level policies used for planning purposes by the utility.

(B) Copies of all analyses completed within the last three (3) years by or for the utility establishing the optimal fuel inventory level for each generating station.

(C) When determining the pro forma fuel inventory level to be used for regulatory purposes based on a daily burn concept, for each generating unit or plant, or both, the following:

(i) Tons of fuel consumed for the test year or applicable adjusted period.

(ii) The daily burn in:

(AA) tons;

(BB) gallons; or

(CC) cubic feet.

(iii) The pro forma optimal number of days supply required for each plant or unit.

(iv) The pro forma inventory of tons or gallons burned by the generating unit or plant.

(v) The fuel cost per ton or gallon.

(vi) The per books fuel inventory.

(D) Any request for an adjustment to the utility's proposed fuel inventory level intended to meet normal operations must include the following:

(i) A narrative discussion of the factors considered in determining that an adjustment is warranted.

(ii) A detailed exhibit demonstrating the development of the proposed adjustment.

(3) For a gas utility, the following:



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

- (A) The leased and contract storage balances at the beginning of the first month and end of each month of the test year with the average of thirteen (13) monthly balances shown separately. If any of the balances are not representative of the utility's current operating plan, the utility shall include an explanation of the relevant circumstances.**
- (B) A complete description of the gas storage and supply policies used for planning purposes by the utility.**
- (C) Copies of all analyses conducted by or for the utility establishing the optimal storage and supply level for the utility's system.**
- (4) The materials and supplies balances at the beginning of the first month and end of each month of the test year with the average of thirteen (13) monthly balances shown separately. If any of the balances are not representative of the utility's current operating plan, the utility shall include an explanation of the relevant circumstances.**

Item #58

Material and Supplies Balances Schedule



Indiana-American Water Company
MSFR #58
Allowance for Cash Working Capital
Materials and Supplies

- (1) The Company is not requesting an allowance for cash working capital.
- (2) Not applicable.
- (3) Not applicable.
- (4) Please see IAWC Financial Exhibit RB Schedule RB13, in file "IN 2018 Rate Case - Materials and Supplies", that presents the 13-month average of Materials and Supplies based on historical balances.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(1) Capitalization and capitalization ratios at the end of the test year and at the end of the year beginning twelve (12) months prior to the test year, respectively, including the following information:

(A) Year-end interest coverage ratios for the test year and the year ended twelve (12) months prior to the end of the test year and a pro forma interest coverage under the rates proposed by the utility.

(B) Year-end preferred stock dividend coverage ratios for the test year and the year ended twelve (12) months prior to the end of the test year.

(C) The supporting calculations for the information described in clauses (A) and (B).

Item #59

Capitalization and Capitalization Ratios Schedule

Indiana-American Water Company
MSFR # 59 - Capitalization and Capitalization Ratios Schedule

Test Year End (4/30/20) Interest Coverage @ Present Rates

Utility Operating Income	\$68,787,805	
Income Taxes	17,097,826	
Utility Operating Income Before Income Taxes	<u>85,885,631</u>	
Acquisition Adjustment Amortization	11,847	
Net Income Before Income Taxes	<u><u>85,873,784</u></u>	A
Annual Cost of Debt	<u><u>22,533,495</u></u>	B
Preferred Stock Dividends	<u><u>N/A</u></u>	C
Coverage for Debt	<u>3.81</u>	A / B
Coverage for Preferred Stock	<u>N/A</u>	A / C

Test Year End (4/30/20) Interest Coverage @ Proposed Rates

Utility Operating Income	\$83,777,056	
Income Taxes	22,211,348	
Utility Operating Income Before Income Taxes	<u>105,988,404</u>	
Acquisition Adjustment Amortization	11,847	
Net Income Before Income Taxes	<u><u>105,976,557</u></u>	A
Annual Cost of Debt	<u><u>22,533,495</u></u>	B
Preferred Stock Dividends	<u><u>N/A</u></u>	C
Coverage for Debt	<u>4.70</u>	A / B
Coverage for Preferred Stock	<u>N/A</u>	A / C

Interest Coverage @ Year End Prior to Test Year End (4/30/19)

Utility Operating Income	\$72,157,598	
Income Taxes	19,148,396	
Utility Operating Income Before Income Taxes	<u>91,305,994</u>	
Acquisition Adjustment Amortization	12,870	
Net Income Before Income Taxes	<u><u>91,293,124</u></u>	A
Annual Cost of Debt	<u><u>20,338,648</u></u>	B
Preferred Stock Dividends	<u><u>N/A</u></u>	C
Coverage for Debt	<u>4.49</u>	A / B
Coverage for Preferred Stock	<u>N/A</u>	A / C



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(2) The following financial data relating to the utility as of the end of the most recent five (5) fiscal years:

- (A) Annual price earnings ratio.**
- (B) Earnings-book value ratio on a per share basis, using average book value.**
- (C) Annual dividend yield.**
- (D) Annual earnings per share in dollars.**
- (E) Annual dividends per share in dollars.**
- (F) A book value per share yearly.**
- (G) Average annual market price per share calculated using monthly high and low share market prices.**
- (H) Pretax interest coverage ratio.**
- (I) Posttax interest coverage ratio.**
- (J) Market price-book value ratio average.**
- (K) The supporting calculations for the information described in this subdivision.**

Item #60

Financial Data as of the End of Most Recent Five Years

Indiana-American Water Company
Financial Data For The Years Ending December 31, 2013 through 2017
MSFR 60

Line No.	Description	Year				
		2013	2014	2015	2016	2017
1	Annual Price Earnings Ratio	N/A	N/A	N/A	N/A	N/A
2						
3	Earnings - Book Value Ratio on a Per Share Basis, Using Average Book Value	8.76%	9.70%	10.07%	8.98%	9.71%
4						
5	Annual Dividend Yield	N/A	N/A	N/A	N/A	N/A
6						
7	Annual Earnings Per Share in Dollars	\$70.75	\$80.50	\$85.81	\$79.16	\$96.24
8						
9	Annual Dividends Per Share in Dollars	\$50.26	\$57.87	\$63.03	\$68.93	\$62.63
10						
11	Average Book Value Per Share Yearly	\$807.80	\$829.47	\$852.28	\$881.10	\$990.71
12						
13	Average Annual Market Price per Share Calculated Using Monthly High and Low					
14	Share Market Prices	N/A	N/A	N/A	N/A	N/A
15						
16	Pre-Tax Funded Debt Interest Coverage	3.13	3.61	3.84	3.82	4.32
17						
18	Post-Tax Funded Debt Interest Coverage	2.29	2.57	2.74	2.68	3.02
19						
20	Market Price - Book Value Ratio Average	N/A	N/A	N/A	N/A	N/A

Indiana-American Water Company
Financial Data For The Years Ending December 31, 2013 through 2017
Supporting Calculations
MSFR 60

(A) Annual Price Earning Ratio

This information is not available since Indiana-American Water stock is not publicly traded.

(B) Earnings -Book Value Ratio on a Per Share Basis, Using Average Book Value

2013	8.76%	Calculated by taking Earnings per share of 70.76 and dividing it by Average book value per share of 807.80
2014	9.70%	Calculated by taking Earnings per share of 80.72 and dividing it by Average book value per share of 829.47
2015	10.07%	Calculated by taking Earnings per share of 85.59 and dividing it by Average book value per share of 852.28
2016	8.98%	Calculated by taking Earnings per share of 79.94 and dividing it by Average book value per share of 881.10
2017	9.71%	Calculated by taking Earnings per share of 101.65 and dividing it by Average book value per share of 990.71

(C) Annual Dividend Yield

This information is not available since Indiana-American Water stock is not publicly traded.

(D) Annual Earnings per Share in Dollars

2013	\$70.75	Calculated by taking Net Income to common of 29,120,561 and dividing it by Shares of 411,565
2014	80.50	Calculated by taking Net Income to common of 33,220,089 and dividing it by Shares of 411,565
2015	85.81	Calculated by taking Net Income to common of 35,223,962 and dividing it by Shares of 411,565
2016	79.16	Calculated by taking Net Income to common of 32,900,973 and dividing it by Shares of 411,565
2017	96.24	Calculated by taking Net Income to common of 41,837,540 and dividing it by Shares of 411,565

(E) Annual Dividends per Share in Dollars

2013	\$50.26	Calculated by taking Dividends of 20,685,257 and dividing it by Shares of 411,565
2014	57.87	Calculated by taking Dividends of 23,817,267 and dividing it by Shares of 411,565
2015	63.03	Calculated by taking Dividends of 25,940,942 and dividing it by Shares of 411,565
2016	68.93	Calculated by taking Dividends of 28,369,175 and dividing it by Shares of 411,565
2017	62.63	Calculated by taking Dividends of 25,776,316 and dividing it by Shares of 411,565

(F) Average Book Value per Share Yearly

2013	\$807.80	Calculated by taking Average Equity of 332,460,661 and dividing it by Shares of 411,565
2014	829.47	Calculated by taking Average Equity of 341,379,345 and dividing it by Shares of 411,565
2015	852.28	Calculated by taking Average Equity of 350,770,381 and dividing it by Shares of 411,565
2016	881.10	Calculated by taking Average Equity of 362,627,872 and dividing it by Shares of 411,565
2017	990.71	Calculated by taking Average Equity of 407,741,085 and dividing it by Shares of 411,565

**(G) Average Annual Market Price per Share
Calculated using Monthly High and Low
Share Market Prices**

This information is not available since Indiana-American Water stock is not publicly traded.

(H) Pre-Tax Funded Debt Interest Coverage

2013	3.13	Calculated by taking Total income of 199,523,586 less Expenses Before Taxes of 128,945,116 and dividing it by Interest Expense of 22,541,997
2014	3.61	Calculated by taking Total income of 200,726,992 less Expenses Before Taxes of 124,679,442 and dividing it by Interest Expense of 21,050,749
2015	3.84	Calculated by taking Total income of 205,520,326 less Expenses Before Taxes of 127,763,464 and dividing it by Interest Expense of 20,299,295
2016	3.82	Calculated by taking Total income of 211,039,423 less Expenses Before Taxes of 136,823,489 and dividing it by Interest Expense of 19,436,411
2017	4.32	Calculated by taking Total income of 222,203,159 less Expenses Before Taxes of 137,354,678 and dividing it by Interest Expense of 19,654,077

(I) Post-Tax Funded Debt Interest Coverage

2013	2.29	Calculated by taking Total income of 199,523,586 less Expenses After Taxes of 147,861,028 and dividing it by Interest Expense of 22,541,997
2014	2.57	Calculated by taking Total income of 200,726,992 less Expenses After Taxes of 146,456,154 and dividing it by Interest Expense of 21,050,749
2015	2.74	Calculated by taking Total income of 205,520,326 less Expenses After Taxes of 149,997,069 and dividing it by Interest Expense of 20,299,295
2016	2.68	Calculated by taking Total income of 211,039,423 less Expenses After Taxes of 159,023,800 and dividing it by Interest Expense of 19,436,411
2017	3.02	Calculated by taking Total income of 222,203,159 less Expenses After Taxes of 160,711,541 and dividing it by Interest Expense of 19,654,077

(J) Market Price-Book Value Ratio Average

This information is not available since Indiana-American Water stock is not publicly traded.

Indiana-American Water Company
Financial Data For The Years Ending December 31, 2013 through 2017
Common Stock and Operations Statistics
MSFR 60

Common Stock

Year	Shares	Par Value	Common Dividends	Common Equity Beg. Year	Common Equity End Year	Avg Equity	Net Income to Common
2013	411,565	\$92,760,900	\$20,685,257	\$328,222,401	\$336,698,921	\$332,460,661	\$29,119,191
2014	411,565	92,760,900	23,817,267	336,698,921	346,059,770	341,379,345	33,129,495
2015	411,565	92,760,900	25,940,942	346,059,770	355,480,993	350,770,381	35,314,556
2016	411,565	92,760,900	28,369,175	355,480,993	369,774,750	362,627,872	32,579,212
2017	411,565	92,760,900	25,776,316	369,774,750	445,707,419	407,741,085	39,610,585

Operations

Year	Operating Revenues	Other Income Net	AFUDC	Total Income	O&M	Depreciation & Amortization	Taxes Other Than Income	Expenses Before Taxes	Income Taxes	Expenses After Taxes	Interest Expense
2013	\$199,177,238	(\$1,244,075)	\$1,590,423	\$199,523,586	\$74,672,097	\$38,320,672	\$15,952,346	\$128,945,116	\$18,917,282	\$147,862,397	\$22,541,997
2014	200,554,805	(1,446,870)	1,619,057	200,726,992	71,859,736	39,579,485	13,334,312	124,773,533	21,773,215	146,546,748	21,050,749
2015	206,225,088	(1,318,973)	614,211	205,520,326	69,357,194	43,857,400	14,454,779	127,669,373	22,237,102	149,906,475	20,299,295
2016	212,475,364	(1,877,267)	441,325	211,039,423	76,749,004	46,070,227	14,004,258	136,823,489	22,200,312	159,023,800	19,436,411
2017	222,515,256	(1,380,117)	1,068,021	222,203,159	73,076,548	48,594,074	15,684,056	137,354,678	25,583,819	162,938,496	19,654,077



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(3) The utility's capital structure and weighted average cost of capital as of the test year end, including the following information:

- (A) Common equity.
- (B) Long-term debt, including that maturing within one (1) year.
- (C) Other debt, with specificity.
- (D) Preferred or preference stock.
- (E) Customer deposits.
- (F) Sources of cost free capital, including the following:
 - (i) Pre-1971 investment tax credit.
 - (ii) Deferred taxes for ratemaking.
 - (iii) FAS 106 nonexternally funded liabilities.
- (G) Post-1970 investment tax credit and other components as appropriate.

Item #61

Capital Structure and Average Weighted Cost of Capital



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

Indiana American's capital structure and weighted average cost of capital for the test year ending April 30, 2020 are contained in Excel file "INAWC 2018 Rate Case - Capital Structure as of 4-30-2020. For the weighted average cost of capital please refer to the tab named "Rate of Return", Excel rows 1 through 32.

The citation for the computation of each capital component balance and its cost, if applicable, is noted below:

Common equity:

Tab "ROR Worksheet", Excel rows 22 through 25.

Long-term debt, including that maturing within one (1) year:

Tab "LT Debt", Excel rows 5 through 64.

Other debt, with specificity:

Not applicable.

Preferred or preference stock:

Not Applicable

Customer deposits:

Not Applicable

Pre-1971 investment tax credit:

Tab "ROR Worksheet", Excel row 16.

Deferred taxes for ratemaking:

Tab "Rate of Return", cell E18.

FAS 106 nonexternally funded liabilities:

Tab "ROR Worksheet", Excel rows 29 through 34.



Indiana American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

Post-1970 investment tax credit and other components as appropriate:
Tab "ROR Worksheet", Excel rows 12 through 14.

Accumulated Depreciation on Contributed Utility Plant for Muncie Sewer:
Tab "AccDep CIAC".

Prepaid Pension:
Tabs "Pension Asset" and "Pension Funding".



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(4) If an electing utility is asking for special treatment because of the provisions of any of the following documents of the utility or its parent company, or both, then copies of the document or documents with the affecting provision or provisions must also be submitted:

- (A) Articles of incorporation or a similar document.**
- (B) Indentures.**
- (C) Other loan documents.**
- (D) Other documents that describe the following:**
 - (i) Coverage requirements.**
 - (ii) Limits on proportions of types of capital outstanding.**
 - (iii) Restrictions on dividend payouts.**

Item #62

Articles of Incorporation, Indentures, Loan Documents



Indiana-American Water Company
Minimum Standard Filing Requirement
IURC Cause No. 45142

ARTICLES OF INCORPORATION, INDENTURES AND LOAN DOCUMENTS

Not applicable. Indiana- American Water Company is not asking for special treatment because of any provisions in the documents requested by this section of the Indiana Administrative Code.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(5) A schedule of preferred stock outstanding by series, including current maturities, for the end of the test year and the latest date reasonably available.

Item #63

Schedule of Preferred Stock Outstanding



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

Schedule of Preferred Stock Outstanding

Indiana-American Water Company does not have any preferred stock outstanding. The Company's last issue of preferred stock was retired in February, 2012.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(6) A schedule of long-term debt outstanding by series, including current maturities, for the end of the test year and the latest date reasonably available.

Item #64

Schedule of Long-Term Debt Outstanding

Indiana-American Water Company
Schedule of Long-Term Debt Outstanding
As of December 31, 2017 and April 30, 2020
MSFR 64

Line Number	Description	Subledger	Rate	Date Issued	Maturity Date	Face Amount Outstanding @ 12/31/2017	Current Portion @ 12/31/2017	Pro Forma Face Amount Outstanding @ 04/30/2020 ¹	Current Portion @ 04/30/2020 ¹
1	First Mortgage Bonds								
2	Series B	BD100017	6.990%	1/1/94	1/1/24	\$9,000,000	\$0	\$9,000,000	\$0
3	Series C	BD100018	5.900%	6/1/96	6/1/26	0	0	0	0
4	Series D	BD100019	5.000%	12/1/98	12/1/28	0	0	0	0
5									
6	General Mortgage Bonds								
7	Series	BD100012	7.110%	5/11/94	5/1/24	\$15,500,000	\$0	\$15,500,000	\$0
8	Bonds	BD100010	5.900%	9/01/92	9/1/22	0	0	0	0
9	Bonds	BD100011	5.350%	12/01/93	9/1/23	0	0	0	0
10	Series	BD100013	7.800%	7/01/97	7/1/27	10,000,000	0	10,000,000	0
11	Series	BD100015	6.845%	7/1/98	7/1/28	19,000,000	0	19,000,000	0
12	Bonds	BD100020	4.875%	10/26/06	10/1/36	0	0	0	0
13									
14	AWCC Intercompany Borrowing								
15	Series	NP100008	6.050%	12/1/03	12/1/33	\$0	\$0	\$0	\$0
16	Series	BD100021	5.770%	7/1/07	12/1/21	7,200,000	0	7,200,000	0
17	Series	BD100022	6.593%	10/22/07	10/15/37	33,000,000	0	33,000,000	0
18	Series	BD100023	6.250%	5/15/08	5/15/18	27,000,000	27,000,000	0	0
19	Series	BD100024	8.250%	2/4/09	12/1/38	0	0	0	0
20	Series	BD100025	8.270%	5/19/09	5/19/39	15,500,000	0	15,500,000	0
21	Series	BD100027	6.000%	12/4/09	2/1/39	0	0	0	0
22	Series	BD100028	4.850%	9/16/10	9/1/40	0	0	0	0
23	Series	BD100029	5.900%	5/19/11	10/15/37	27,000,000	0	27,000,000	0
24	Series	BD100030	4.300%	12/17/12	12/1/42	49,460,000	0	49,460,000	0
25	Series	BD100037	3.900%	2/24/15	12/1/42	25,000,000	0	25,000,000	0
26	Series	BD100038	4.300%	8/13/15	9/1/45	73,000,000	0	73,000,000	0
27	Series	BD100039	4.000%	11/17/16	12/1/46	25,770,000	0	25,770,000	0
28	Series	BD100040	2.900%	9/13/17	9/1/27	10,117,306	0	10,117,306	0
29	Series	Unknown	4.200%	8/9/18	9/1/48			69,125,847	0
30	Series	Unknown	4.410%	8/15/19	9/1/49			49,500,000	0
31									
32	Tax Exempt / Government Related								
33	Tax-Exempt	BD100026	2.310%	12/6/13	1/1/30	\$667,962	\$50,753	\$513,938	\$52,533
34	Tax-Exempt	BD100026	1.790%	4/28/14	1/1/31	1,422,000	90,000	1,146,000	95,000
35	Tax-Exempt	BD100034	2.300%	12/6/13	1/1/24	4,856,561	647,400	2,869,441	692,910
36	SRF - Prairieton	NP100003	2.900%	12/6/13	1/1/21	102,000	24,000	27,000	27,000
37	SRF - Gary	NP100004	2.900%	12/6/13	1/1/21	257,000	62,000	67,000	67,000
38									
39	Totals					<u>\$353,852,829</u>	<u>\$27,874,153</u>	<u>\$442,796,532</u>	<u>\$934,443</u>

¹ 04/30/2020 figures are projected



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(7) A schedule of the following information for the utility as of the end of the test year and as of the latest date reasonably available prior to the postfiling date, respectively:

(A) A computation of the embedded cost rate of long-term debt, including the amount maturing within twelve (12) months.

(B) Computation of the embedded cost rates of other debt.

(C) Computation of the embedded cost rates of preferred or preference stock, including amounts maturing within twelve (12) months.

Item #65

Embedded Cost Rates of Long-Term Debt, Preferred or Preference Stock



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

- A. The computation of Indiana-American Water Company's embedded cost rates of long-term debt are contained in Exhibit CC, Schedule CC1, Excel file INAWC 2018 Rate Case - Capital Structure as of 4-30-2020. For the cost rate computation as of the test year ending April 30, 2020, and as of December 31, 2017, please refer to the tab named "LT Debt", Excel rows 1 through 64 and 130 through 191.
- B. Not applicable.
- C. Indiana-American Water Company does not have any preferred stock outstanding. The Company's last issue of preferred stock was retired in February, 2012.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(8) Schedules required by this subsection should contain all relevant information, including, but not limited to, the following:

- (A) The date of issue.
- (B) The maturity date.
- (C) The dollar amount.
- (D) The coupon or dividend rate.
- (E) The net proceeds, including discounts and premiums.
- (F) The annual interest or dividend paid and balance of principal.
- (G) The calculations in this section.

Item #66

Schedule of Date of Issue, Maturity Date, Dollar Amount, Dividend Rate, Net Proceeds, Calculations



Indiana-American Water Company
Minimum Standard Filing Requirement
IURC Cause No. 45142

RELEVANT INFORMATION REQUIRED FOR COMPUTATION OF EMBEDDED
COST RATES

Please see Minimum Standard Filing Requirement #65 for all relevant information required to be included in the schedules calculating the embedded cost rates for long-term debt and preferred stock.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(9) The following information regarding the utility's plans regarding debt, common stock, and preferred stock during the year following the test year end:

(A) Issues that are to be retired or refinanced.

(B) If a refinancing is planned, the following:

(i) The manner in which the refinancing will proceed, that is, sinking fund or refinancing.

(ii) The source of the capital to be used to implement the refinancing.

(iii) The estimated cost rate of new capital, the estimated overall cost of each refinancing operation, and any costbenefit analyses performed relating to each refinancing.

Item #67

Information Regarding Plans for Debt and Stock

Indiana-American Water Company
2018 Rate Case
MSFR 67

The Following Information Regarding plans related to Debt, Common Stock and Preferred Stock
During Year Following the Test Year End

- (A) Issues that are to be retired or refinanced
- (B) The manner in which the planned refinancing will proceed, that is, sinking fund or refinancing.
- (C) The source of the capital to be used to implement the refinancing.
- (D) The estimated cost rate of new capital, the estimated overall cost of each refinancing operation, and any cost-benefit analyses performed related to each planned refinancing.

Financings reflected in this case:

The Company has not developed a financing plan beyond the end of the test year used in this case, which is April 30, 2020. Thus, there are no financings currently planned for the year following the test year end. However, two of the Company's tax-exempt debt issues (Prairieton and Gary) mature on January 1, 2021. The Company is scheduled to make sinking fund payments on its tax-exempt debt issues in January of 2019, 2020, and 2021, and those are noted below. The sinking fund payments on the Prairieton and Gary tax-exempt issues in January 2021 will be their final payments. Since the Company is using a future test year in this case, the required information has also been provided for the forecast period.

- (A)
 - (1) Retirements
 - 6.25% series \$27,000,000 long-term debt issue matured on 5/15/2018
 - 2.90% Tax Exempt (Prairieton) Series to mature on 1/1/2021
 - 2.90% Tax Exempt (Gary) Series to mature on 1/1/2021
 - (2) Sinking Funds
 - 2.31% Tax Exempt Series \$51,339 sinking fund payment on 1/2/2019
 - 1.79% Tax Exempt Series \$92,000 sinking fund payment on 1/2/2019
 - 2.30% Tax Exempt Series \$662,310 sinking fund payment on 1/2/2019
 - 2.90% Tax Exempt (Prairieton) Series \$25,000 sinking fund payment on 1/2/2019
 - 2.90% Tax Exempt (Gary) Series \$63,000 sinking fund payment on 1/2/2019

 - 2.31% Tax Exempt Series \$51,932 sinking fund payment on 1/2/2020
 - 1.79% Tax Exempt Series \$94,000 sinking fund payment on 1/2/2020
 - 2.30% Tax Exempt Series \$677,410 sinking fund payment on 1/2/2020
 - 2.90% Tax Exempt (Prairieton) Series \$26,000 sinking fund payment on 1/2/2020
 - 2.90% Tax Exempt (Gary) Series \$65,000 sinking fund payment on 1/2/2020

 - 2.31% Tax Exempt Series \$52,533 sinking fund payment on 1/4/2021
 - 1.79% Tax Exempt Series \$95,000 sinking fund payment on 1/4/2021
 - 2.30% Tax Exempt Series \$692,910 sinking fund payment on 1/4/2021
 - 2.90% Tax Exempt (Prairieton) Series \$27,000 sinking fund payment on 1/1/2021 (Maturity Date - Final Payment)
 - 2.90% Tax Exempt (Gary) Series \$67,000 sinking fund payment on 1/1/2021 (Maturity Date - Final Payment)
- (B) Sinking funds and retirements will be paid at maturity with short-term borrowings
- (C)
 - (1) New Long-Term Debt Issues
 - 4.20% Series \$69,125,847 long-term borrowing through AWCC planned for August 2018
 - 4.41% Series \$49,500,000 long-term borrowing through AWCC planned for August 2019
 - (2) Common Equity Additions
 - \$40 million equity infusion from AWK planned for November 2018
 - \$49.5 million equity infusion from AWK planned for February 2020
- (D) See Item C



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(10) All relevant reports in the utility's possession by rating agencies on the utility and its parent company for the test year, and thereafter up to the date of the final hearing.

The reports should be based on the debt:

- (A) used in calculations in the electing utility's filing; or**
- (B) of a parent company or proxy company whose debt is rated.**

Item #68

Reports from Rating Agencies as Possessed

RatingsDirect®

Research Update:

American Water Works Co. Inc. And Subsidiaries 'A' Ratings Affirmed; Outlooks Remain Stable

Primary Credit Analyst:

Safina Ali, CFA, New York (1) 212-438-1877; safina.ali@spglobal.com

Secondary Contact:

Obioma Ugboaja, New York + 1 (212) 438 7406; obioma.ugboaja@spglobal.com

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Research Update:

American Water Works Co. Inc. And Subsidiaries 'A' Ratings Affirmed; Outlooks Remain Stable

Overview

- We expect American Water Works Co. Inc. (AWK) to strategically maintain its regulated water and wastewater operations between 90%-95% of the company's consolidated EBITDA.
- In our view, AWK's business risk now reflects the higher half of the range of its business risk profile category when compared to peers incorporating the company's strategic commitment, its large and diversified customer base, and effective management of regulatory risk. This will offset marginally weaker financial measures.
- We are affirming our 'A' issuer credit rating on AWK and subsidiaries Pennsylvania-American Water Co. (PAW) and New Jersey-American Water Co. (NJAW). The outlook on all entities remains stable.
- The stable outlook on AWK and subsidiaries reflects our expectation that the company will continue to focus its strategic growth on its regulated water distribution operations, maintaining the regulated businesses between 90%-95% of EBITDA. In addition, we expect the company will continue to manage regulatory risk effectively, maintaining marginally weaker financial measures consistent with the lower end of its financial risk profile category.

Rating Action

On June 11, 2018, S&P Global Ratings affirmed its 'A' issuer credit ratings on American Water Works Co. Inc. (AWK) and subsidiaries Pennsylvania-American Water Co. (PAW) and New Jersey-American Water Co. (NJAW). The outlooks are stable.

We also affirmed the 'A' unsecured debt rating on American Water Capital Corp. (AWCC), 'A-1' short-term rating at AWCC and AWK, and A+ ratings on PAW's and NJAW's secured debt.

Rationale

The ratings affirmation reflects our expectations that the company's strong commitment to maintain its low-risk, regulated operations between 90%-95% of AWK's consolidated EBITDA offsets marginally weaker financial measures.

We assess AWK's business risk profile at the higher half of the range for its

Research Update: American Water Works Co. Inc. And Subsidiaries 'A' Ratings Affirmed; Outlooks Remain Stable

business risk profile category, compared to peers. This reflects the company's monopolistic and lower-risk, regulated water distribution and wastewater business providing an essential service in regulatory jurisdictions that we generally view as supportive of credit quality. AWK's operations benefits from constructive mechanisms such as the distribution system investment charge (DSIC) and infrastructure replacement surcharges in a number of its jurisdictions, which allow for the recovery of high capital spending outside of a traditional rate-case proceeding and reduces regulatory lag. In addition, some of the key jurisdictions benefit from forward-looking test years and revenue stabilization mechanisms, which help the company to earn close to its allowed return on equity (ROE) year-over-year. The company's geographic diversity and solid operating efficiency further supports its business risk profile.

AWK, largest in size and diversity among all water companies in the U.S., serves approximately 3.4 million water and wastewater customers across 16 states, out of which New Jersey, Pennsylvania, and Illinois are largest by customer base and revenue contribution. New Jersey, Pennsylvania, and Illinois account for about 25%, 22%, and 10% of the company's revenues and customer base, respectively. AWK's water and wastewater operations are reliable, safe, and consistently comply with all necessary safety standards. The businesses also focus strongly on controlling expenses leading to O&M efficiency ratios in line with industry peers.

AWK's nonregulated businesses largely consist of its Homeowner Services Group and its Military Services Group. All other divisions (Contract Operations and Keystone Clearwater Solutions) contribute minimally to the nonregulated operations.

Over time, the company has streamlined its nonregulated operations and improved its competitiveness. In general, AWK's nonregulated businesses are diversified, affiliated to regulated service jurisdictions, have modest capital spending requirements, and are stable cash flow contributors. The Homeowner Services business (the largest among the nonregulated operations) runs a home warranty business offering water and sewer protection contracts to homeowners. Although the business is subject to competition, there is low customer turnover largely because the charges are part of utility water bills for a significant number of customers, which has helped retain customers. The company recently acquired Pivotal Home Solutions (Pivotal) for \$363.7 million. The acquisition of Pivotal, in addition to increasing the number of contracts for Homeowner Services Group, also diversifies company's exposure by introducing new type of contracts (gas line, plumbing, heating, ventilation, and air conditioning, etc.). The Military Services business, the second-largest component of nonregulated operations, shares several utility-like risk characteristics. The business has similar operations profile featuring long-term contract lengths (50 years) with U.S. military bases with contract prices that cover operation and maintenance (O&M) costs, capital program and system expansion costs. These factors, collectively, somewhat reduce our perception of risk associated with AWK's nonregulated businesses. On a forward-looking basis, we expect that the EBITDA contribution from

Research Update: American Water Works Co. Inc. And Subsidiaries 'A' Ratings Affirmed; Outlooks Remain Stable

nonregulated operations will not deviate materially from its current contribution (about 8% of consolidated AWK's EBITDA).

We assess AWK's financial risk profile using our most relaxed financial ratio benchmarks compared to those used for a typical corporate issuer, reflecting the company's low-risk, regulated water distribution operations and its overall effective management of regulatory risk. Under our base-case scenario, we expect AWK's consolidated financial measures to weaken over the next couple of years primarily due to the tax reform, loss of bonus depreciation, and higher capital spending. Specifically for 2018, our base case assumes single-digit EBITDA growth, \$1.9 billion of capital spending, \$320 million of dividends, and consistent regulatory recoveries through rate cases and use of cash smoothing mechanisms. We expect funds from operations (FFO) to total debt to be at the lower end of the range for the company's current financial risk profile category, at about 13%-14% over next three years. Previously, FFO to debt was about 17%. The weaker financial measures are indicative of minimal cushion at its current rating level and is consistent with our assessment of the comparable rating analysis modifier as negative.

Liquidity

AWK has adequate liquidity and can more than cover its needs for the next 12 months, even if EBITDA declines by 10%. We expect the company's liquidity sources over the next 12 months will exceed uses by more than 1.1x. AWK's liquidity benefits from the company's ability to absorb a high-impact, low-probability event with limited need for refinancing, well-established relationships with banks, a satisfactory standing in the credit markets, and manageable debt maturities over the next few years.

Principal liquidity sources:

- FFO of \$1.3 billion;
- Committed equity issuance proceeds of about \$183.3 million; and;
- Assumed credit facility availability of about \$2.2 billion.

Principal liquidity uses:

- Debt maturities, including outstanding short-term debt of about \$1.2 billion;
- Maintenance capital spending of about \$1 billion;
- Cash dividends of about \$320 million; and
- Committed acquisitions of about \$363 million.

Other Credit Considerations

We assess the comparative rating analysis modifier as negative, reflecting financial measures that we expect to weaken and remain at the lower end of the company's current financial risk profile category.

Research Update: American Water Works Co. Inc. And Subsidiaries 'A' Ratings Affirmed; Outlooks Remain Stable

Group Influence

We assess AWK as the parent of a group that includes New Jersey American Water Co., Pennsylvania American Water Co., and American Water Capital Corp. (AWCC). As a result, AWK's stand-alone credit profile of 'a' becomes the group credit profile, leading to our 'A' issuer credit rating on AWK.

Outlook

The stable outlook on AWK and subsidiaries reflects our expectation that the company will continue to focus its strategic growth on its regulated water distribution operations, maintaining the regulated businesses between 90%-95% of consolidated EBITDA. In addition, we expect the company will continue to manage regulatory risk effectively, maintaining financial measures at the lower end of its financial risk profile category. Under our base-case scenario forecast, we expect annual adjusted FFO to debt averaging around 13%-14%.

Downside scenario

We could lower the ratings on AWK and subsidiaries if the nonregulated operations increased such that they consistently contribute disproportionately to the consolidated EBITDA or the nonregulated operations become riskier than our current assessment. In addition, deteriorating management of regulatory risk or financial measures lower than our base-case expectations, specifically FFO to debt consistently below 13% could also lead to lower ratings.

Upside scenario

We could raise the ratings if adjusted FFO to debt consistently remains over 16%. This could occur if the company consistently managed its regulatory risk and achieved higher-than-expected rate-case outcomes, along with continued prudently managed expenses and use of lower debt and more equity to fund capital expenditures and acquisitions.

Ratings Score Snapshot

Corporate Credit Rating: A/Stable/A-1

Business risk: Excellent

- Country risk: Very low
- Industry risk: Very low
- Competitive position: Excellent

Financial risk: Intermediate

Research Update: American Water Works Co. Inc. And Subsidiaries 'A' Ratings Affirmed; Outlooks Remain Stable

- Cash flow/Leverage: Intermediate

Anchor: a+

Modifiers

- Diversification/Portfolio effect: Neutral (no impact)
- Capital structure: Neutral (no impact)
- Financial policy: Neutral (no impact)
- Liquidity: Adequate (no impact)
- Management and governance: Satisfactory (no impact)
- Comparable rating analysis: Negative (-1 notch)

Stand-alone credit profile: a

- Group credit profile: a

Issue Ratings--Subordination Risk Analysis

We base our 'A-1' short-term rating on AWCC and AWK on the companies' respective issuer credit rating.

Capital structure

AWK's capital structure consists of about \$6.8 billion of debt, out of which about \$5.4 billion is issued at AWCC and about \$1.3 billion is issued at operating subsidiaries.

Analytical conclusions

The senior unsecured debt at AWK's finance entity, AWCC, is rated the same as the issuer credit rating because subsidiary debt does not exceed 50% of AWK's consolidated debt after which point AWCC's debt could be considered structurally subordinated.

Related Criteria

- Criteria - Corporates - General: Reflecting Subordination Risk In Corporate Issue Ratings, March 28, 2018
- General Criteria: Methodology For Linking Long-Term And Short-Term Ratings , April 7, 2017
- Criteria - Corporates - General: Methodology And Assumptions: Liquidity Descriptors For Global Corporate Issuers, Dec. 16, 2014
- Criteria - Corporates - General: Corporate Methodology: Ratios And Adjustments, Nov. 19, 2013

Research Update: American Water Works Co. Inc. And Subsidiaries 'A' Ratings Affirmed; Outlooks Remain Stable

- Criteria - Corporates - General: Corporate Methodology, Nov. 19, 2013
- Criteria - Corporates - Utilities: Key Credit Factors For The Regulated Utilities Industry, Nov. 19, 2013
- General Criteria: Methodology: Industry Risk, Nov. 19, 2013
- General Criteria: Group Rating Methodology, Nov. 19, 2013
- General Criteria: Country Risk Assessment Methodology And Assumptions, Nov. 19, 2013
- Criteria - Corporates - Utilities: Collateral Coverage And Issue Notching Rules For '1+' And '1' Recovery Ratings On Senior Bonds Secured By Utility Real Property, Feb. 14, 2013
- General Criteria: Methodology: Management And Governance Credit Factors For Corporate Entities And Insurers, Nov. 13, 2012
- General Criteria: Use Of CreditWatch And Outlooks, Sept. 14, 2009
- Criteria - Insurance - General: Hybrid Capital Handbook: September 2008 Edition, Sept. 15, 2008

Ratings List

Ratings Affirmed

American Water Works Co. Inc.	
American Water Capital Corp.	
Corporate Credit Rating	A/Stable/A-1
New Jersey-American Water Co.	
Pennsylvania-American Water Co.	
Corporate Credit Rating	A/Stable/--
American Water Capital Corp.	
Senior Unsecured	A
Commercial Paper	A-1

Certain terms used in this report, particularly certain adjectives used to express our view on rating relevant factors, have specific meanings ascribed to them in our criteria, and should therefore be read in conjunction with such criteria. Please see Ratings Criteria at www.standardandpoors.com for further information. Complete ratings information is available to subscribers of RatingsDirect at www.capitaliq.com. All ratings affected by this rating action can be found on S&P Global Ratings' public website at www.standardandpoors.com. Use the Ratings search box located in the left column.

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Contacts

Ryan Wobbrock +1.212.553.7104
VP-Senior Analyst
ryan.wobbrock@moodys.com

Dexter East +1.212.553.3260
Associate Analyst
dexter.east@moodys.com

Jim Hempstead +1.212.553.4318
MD-Utilities
james.hempstead@moodys.com

CLIENT SERVICES

Americas 1-212-553-1653

Asia Pacific 852-3551-3077

Japan 81-3-5408-4100

EMEA 44-20-7772-5454

American Water Works Company, Inc.

Key Facts and Statistics - FY Dec 2017

Company overview

American Water Works Company, Inc. (American Water) is a New Jersey-based holding company whose subsidiaries provide water-related and wastewater-related services.

As of 31 December 2017, American Water operated in 46 US states, the District of Columbia and Canada, serving approximately 15 million people. In the financial year ended 31 December 2017 (2017), it reported revenue of \$3.4 billion.

American Water originated in 1886 with the establishment of American Water Works & Guarantee Company. In 1935, it was renamed American Water Works Company, Inc. In 1947, it became publicly traded on the New York Stock Exchange (NYSE). Over 2003–08, the company was privately owned, but was relisted on the NYSE in 2008 through an initial public offering (ticker: AWK). As of 31 December 2017, the company's largest shareholder was The Vanguard Group, which owned 10.4% of its total share capital.

Sources: Company reports (form 10-K Dec 2017 and Dec 2011), Schedule 13G filings, Moody's Financial Metrics

Business description

American Water is a holding company whose subsidiaries provide water-related and wastewater-related services to approximately 15 million people. It provides water and sewer line protection services to households and operates and maintains water and wastewater facilities for the US military, municipalities, and the food and beverage industry.

The company originated in 1886 with the establishment of American Water Works & Guarantee Company to build and acquire water systems in McKeesport, Pennsylvania. In 1935, it was renamed American Water, and in 1947 it became publicly traded on the NYSE. In 1965, to expand its operations, the company purchased water properties owned by Southern Gas & Water Company (West Virginia). In 1970, it consolidated 12 operating companies in New Jersey to create the New Jersey Water Company. In 2003, the company was acquired by the Germany-based stock corporation RWE Aktiengesellschaft (RWE). In April 2008, RWE Aqua Holdings GmbH, a wholly owned subsidiary of RWE (and at the time the sole owner of the company's common stock), divested part of its stake through an initial public offering on the NYSE. By 2009, RWE had disposed of its remaining interests through similar transactions.

Since 2012, American Water has divested its regulated businesses where regulatory jurisdictions were challenging, and instead acquired assets in areas where regulations have proved more supportive. In 2012, it sold all its water and wastewater companies in Arizona and New Mexico, as well as eight water systems and one wastewater system in Ohio. During that period, it acquired 10 regulated water and wastewater systems for \$44.6 million, including seven regulated water systems in New York. In 2013, the company's regulated businesses acquired 10 water systems and five wastewater systems (including the regulated wastewater utility company Dale Service Corporation in November 2013) for approximately \$23.7 million. In 2014, American Water completed 13 acquisitions of various regulated water and wastewater systems for a total purchase price of \$8.9 million. During the same year, the company exited its Class B biosolids¹ business (which provided biosolids management, transport and disposal services to municipal and industrial customers in Ontario, Canada) through the sale of its subsidiary Terratec Environmental Ltd.

In 2015, American Water bought a 95% stake in Water Solutions Holdings, LLC, the parent company of Keystone Clearwater Solutions, LLC, for \$133 million. During the same year, it purchased 14 regulated water and wastewater systems for \$64 million. In 2016, the company acquired 15 water and wastewater systems for \$199 million. Furthermore, in 2017, the company acquired 18 water and wastewater systems for \$210 million.

As of 31 December 2017, American Water operated mainly through the Regulated Businesses segment. The company also operates the Market-Based Businesses segment, which also includes four operating segments and provides extensive related and complementary water and wastewater services.

Regulated businesses: Accounting for 87.5%² of the company's revenue in 2017, this segment operated through 20 utility subsidiaries, providing water and wastewater utility services to households, companies and public authorities in approximately 1,600 communities across 16 US states, as of 31 December 2017. It also provides water to private fire hydrants and other water utilities for resale. In 2017, this segment provided water services to 2.9 million residential customers (174.4 billion gallons of water), 221,000 commercial customers (82.1 billion gallons), 4,000 industrial customers (39.4 billion gallons) and 63,000 public and other customers (51.3 billion gallons). Additionally, in 2017, it delivered wastewater services to 182,000 residential customers and 11,000 commercial customers. As of 31 December 2017, it owned and operated 72 surface water and approximately 527 groundwater treatment plants, 1,103 groundwater wells, 127 wastewater treatment facilities, 1,313 treated water storage facilities, 1,428 pumping stations, 80 dams and 50,382 miles of water mains and collection pipes. Its key competitors include government agencies and publicly owned utilities such as Aqua America Inc., Suez North America, American States Water Company and California Water Services Group.

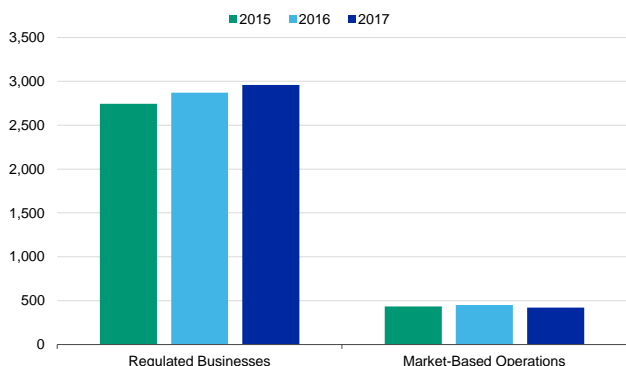
Market-Based businesses: Accounting for 12.5% of the company's revenue in 2017, this segment includes various businesses that provide market-based water and wastewater products and services. It operates through the following four business lines (which individually do not meet the criteria of a reportable segment):

This publication does not announce a credit rating action. For any credit ratings referenced in this publication, please see the ratings tab on the issuer/entity page on www.moodys.com for the most updated credit rating action information and rating history.

- » **Contract Operations Group:** This business line designs, builds, operates and maintains water and wastewater facilities primarily for municipalities, the food and beverage industry, and other customers. Its key competitors include Veolia Environnement SA, Operations Management International, Inc. and Southwest Water Company.
- » **Homeowner Services Group:** This business line operates in partnership with various municipal authorities to protect households and small companies against the cost of interior and external water and sewer line repairs, and interior electric line repairs. Its key competitors include HomeServe USA and Pivotal Home Solutions. As of 31 December 2017, this business line maintained 1.7 million customer contracts in 43 US states and the District of Columbia and 10 LineSaver partnership agreements with municipalities and other organizations.
- » **Military Services Group:** This business line oversees the operation and maintenance of water and wastewater systems on various military bases under twelve 50-year contracts with the US Department of Defense, as of 31 December 2017. Its key competitors include American States Water Company, Suez North America, Veolia Environnement S.A., Inframark, LLC and Woodard & Curran.
- » **Keystone:** This business segment provides natural gas exploration and production companies with customized water sourcing, transfer services, pipeline construction, water and equipment hauling and water storage solutions. Its key competitors include Select Energy Services, Inc., TETRA Technologies, Inc. and Fluid Delivery Solutions, LLC.

Sources: Company reports (form 10-K Dec 2017, Dec 2016, Dec 2015, Dec 2014, Dec 2012 and Dec 2011), company data, Moody's research

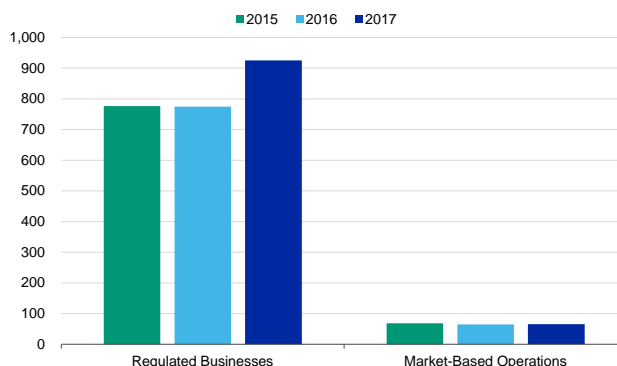
Exhibit 1
Revenue by segment
(in \$ Million)



Note: Excluding "Other," which includes intersegment eliminations and corporate adjustments

Source: Company report (form 10-K Dec 2017)

Exhibit 2
Operating income by segment
(in \$ Million)



Note: Excluding "Other," which includes intersegment eliminations and corporate adjustments

Source: Company report (form 10-K Dec 2017)

Management strategy

Strategically, American Water seeks to:

- » Improve service quality and maximize customer satisfaction, while maintaining a balance between the company's infrastructure investment needs and customer costs. The company is implementing a three year plan to enhance technology and innovation for improving customer experience. It includes 1) leveraging artificial intelligence to improve customer service; 2) liaising with on-line customer communities to gain immediate input and reactions from customers before rolling out programs; (3) analyzing most frequent customer interactions and evolving the internal processes to meet customer demands.
- » Invest in safety measures for all employees, customers and the public. Most of the company's capital expenditure over the next few years will focus on lower-risk system improvements and the replacement of old infrastructure.
- » Create a workplace environment that supports diversity in the workforce and promote personal development through training and development plans
- » Undertake capital expenditure of \$8.0 billion–\$8.6 billion over the next five years (2018-22), including \$7.2 billion to improve infrastructure in its Regulated Businesses segment. The company also plans to spend \$600 million–\$1.2 billion on acquisitions in its Regulated Businesses segment and \$200 million which includes investments related to growth in its Market-Based Businesses segment.
- » Maximize operational efficiency, technological innovation and environmental stewardship. American Water targets an operation and maintenance (O&M) efficiency ratio³ that does not exceed 32.0% by 2022.

Furthermore, during 2018-22, the company aims to achieve adjusted earnings per share (EPS) compound annual growth of 7%–10%, anchored off of its 2016 EPS.

Sources: Company reports (form 10-K Dec 2017, investors presentation Dec 2017), Moody's research

Financial highlights

Overview

Company Type:	Public
Exchange Listing:	New York Stock Exchange: AWK
Fiscal Year End:	December
Financial Filings:	Securities and Exchange Commission
Auditor:	PricewaterhouseCoopers LLP

Note: The financials presented below have been adjusted for Moody's analytic purposes. To see how adjustments have been made, please see [Moody's Financial Metrics](#), a fundamental financial data and analytics platform that offers insight into the drivers of Moody's Corporate ratings.

Exhibit 3

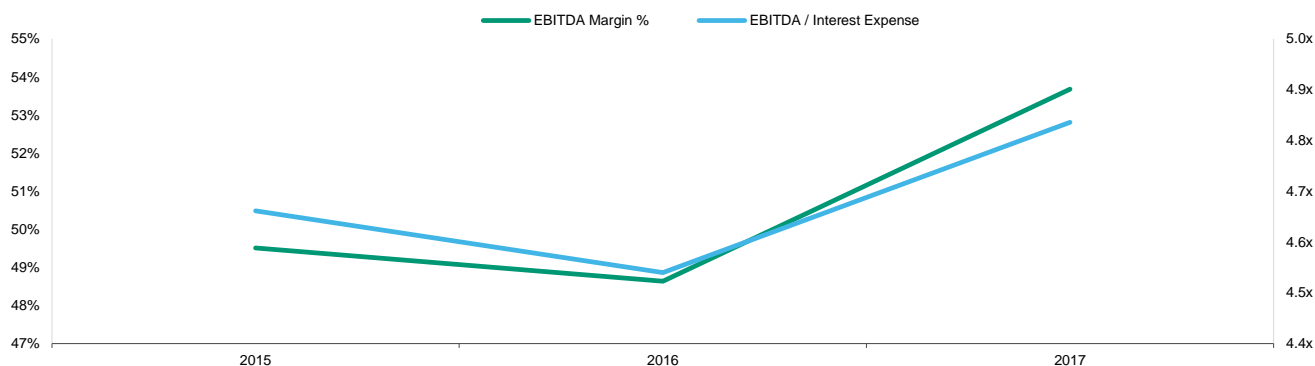
Selected adjusted financial data

American Water Works Company, Inc.

(in \$ Million)	31-Dec-17	31-Dec-16	31-Dec-15
INCOME STATEMENT			
Revenue/Sales	3,357	3,302	3,159
Gross Profit*	2,022	1,830	1,775
EBITDA	1,802	1,606	1,564
EBIT	1,284	1,115	1,107
Interest Expense	373	354	336
Net Income	426	463	418
BALANCE SHEET			
Cash & Cash Equivalents	55	75	45
Current Assets	720	784	657
Net Property, Plant & Equipment (PP&E)	16,347	15,087	14,034
Total Assets	19,583	18,577	17,342
Current Liabilities	2,340	2,406	1,546
Total Debt	8,215	7,690	6,985
Total Liabilities	14,202	13,351	12,277
Shareholders' Equity	5,381	5,226	5,065
CASH FLOW			
Funds from Operations (FFO)	1,365	1,235	1,205
Cash Flow from Operations (CFO)	1,484	1,314	1,196
Capital Expenditures (CAPEX)	(1,460)	(1,332)	(1,177)
Cash from Investing Activities	(1,698)	(1,611)	(1,482)
Dividends	(289)	(261)	(239)
Retained Cash Flow (RCF)	1,076	974	966
Cash from Financing Activities	198	324	308

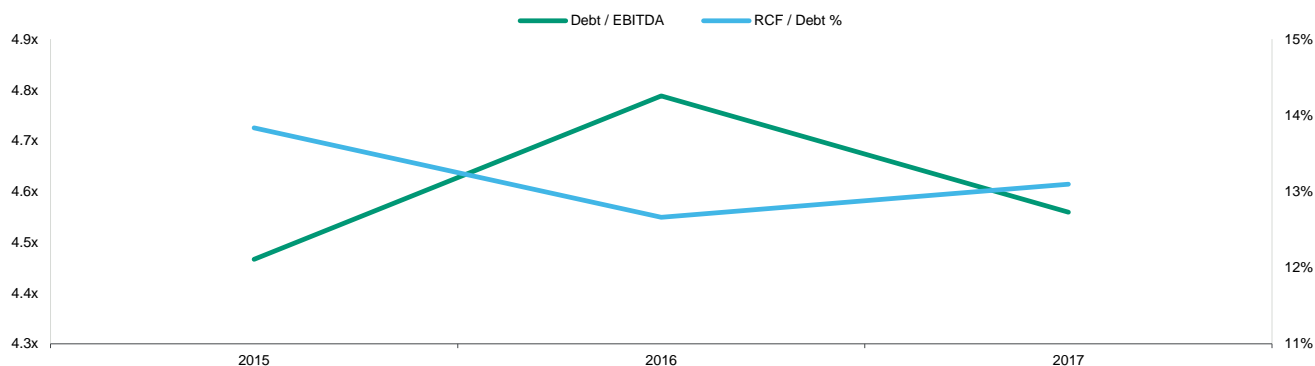
*Gross Profit has been calculated by deducting operating expenses from Revenue/Sales
Source: Moody's Financial Metrics

Exhibit 4
EBITDA Margin% and EBITDA/Interest Expense (Adjusted)



As of 31 Dec 2017
Source: Moody's Financial Metrics

Exhibit 5
Debt/EBITDA and RCF/Debt% (Adjusted)



As of 31 Dec 2017
Source: Moody's Financial Metrics

Capital structure and debt maturity

Note: Some financials presented below have been adjusted for Moody's analytic purposes. To see how adjustments have been made, please see [Moody's Financial Metrics](#), a fundamental financial data and analytics platform that offers insight into the drivers of Moody's Corporate ratings.

Exhibit 6

Capital structure

American Water Works Company, Inc.

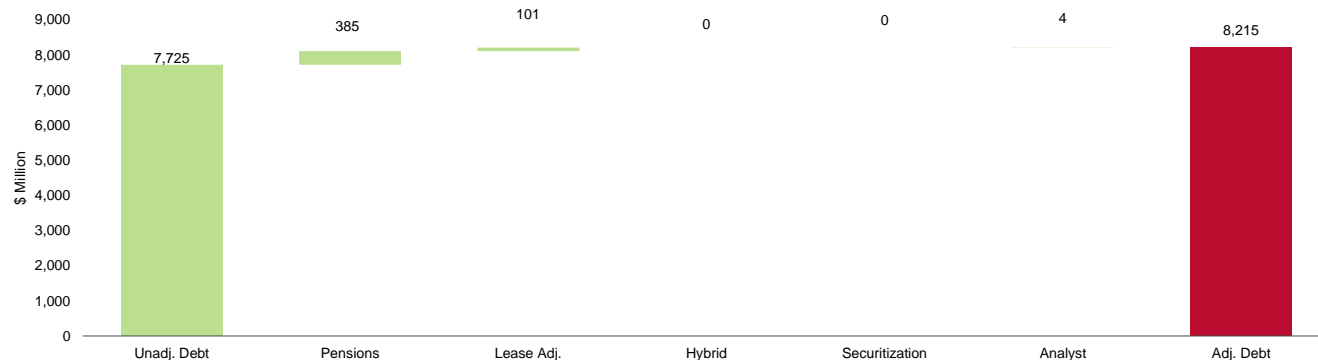
(in \$ Million)	31-Dec-17	31-Dec-16	31-Dec-15
SHORT- TERM DEBT			
Short-Term Debt	905	849	628
Current Portion of Long-Term Debt	322	574	54
Total Short-Term Debt	1,227	1,423	682
LONG-TERM DEBT			
Equipment Trust	–	–	–
Secured Debt	1,325	1,255	1,353
Senior Debt	5,484	5,065	4,561
Subordinated Debt	–	–	–
Mandatorily Redeemable Pref. Secur.	10	12	13
Capitalized Leases	1	1	1
Gross Long-Term Debt	6,820	6,333	5,928
Less Current Maturities	(322)	(574)	(54)
Net Long-Term Debt	6,498	5,759	5,874
Total Debt	7,725	7,182	6,556
Total Adjusted Debt	8,215	7,690	6,985
SHAREHOLDERS' EQUITY			
Preferred Stock	–	–	–
Common Stock & Paid-In Capital	6,187	6,177	6,210
Retained Earnings	(723)	(873)	(1,073)
Accumulated Other Comprehensive Income	(79)	(86)	(88)
Total Equity	5,385	5,218	5,049
Total Adjusted Equity	5,381	5,226	5,065
Adjusted Book Capitalization	15,147	15,512	14,360
Adjusted Market Capitalization	26,092	23,173	19,948
Adjusted Debt/Adjusted Book Capital (%)	54.24	49.57	48.64
Holding Company Debt/Total Debt (%)	-	-	-
Secured Debt/Total Debt (%)	17.15	17.47	20.64

Source: Moody's Financial Metrics

Of American Water's total adjusted debt in 2017, the largest components were those related to pension and lease adjustments.

Exhibit 7

Components of debt

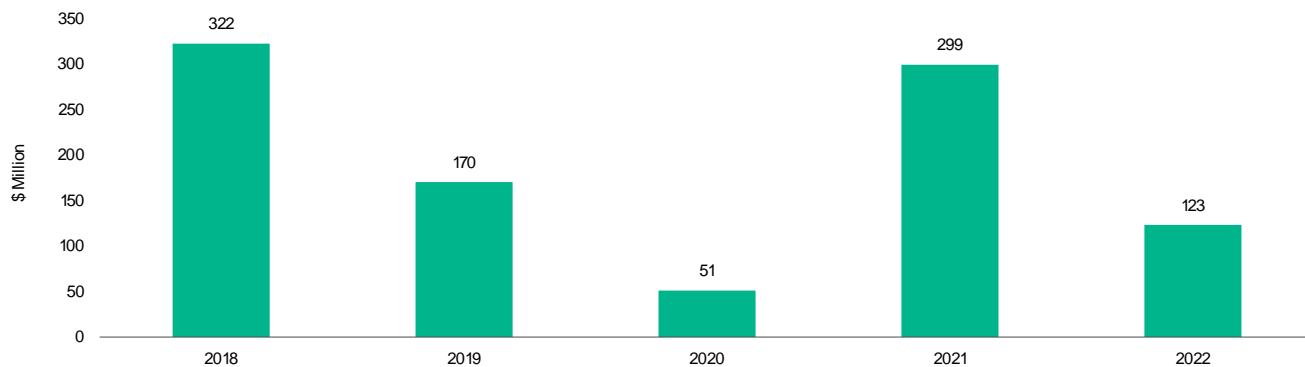


As of 31 Dec 2017

Source: Moody's Financial Metrics

Exhibit 8

Upcoming long-term debt maturities



As of 31 Dec 2017

Source: Moody's Financial Metrics

Company management

Exhibit 9

American Water Works Company, Inc.

Company Management	Current Title	Age*	Previous Roles
Susan N. Story	President, Chief Executive Officer and Director	58	American Water: Senior Vice President Chief Financial Officer; Southern Company Services, Inc.: President and Chief Executive Officer; Gulf Power Company, Inc.: President and Chief Executive Officer
Walter J. Lynch	Executive Vice President and Chief Operating Officer	55	American Water: Chief Operating Officer, Regulated Operations; American Water: President, Regulated Operations
Linda G. Sullivan	Executive Vice President and Chief Financial Officer	54	Southern California Edison Company: Senior Vice President and Chief Financial Officer; Edison International and Southern California Edison Company: Vice President and Controller

As of 20 Feb 2018

Exhibit 10

American Water Works Company, Inc.

Board of Directors	Age	Affiliation
George MacKenzie	69	American Water: Non-Executive Chairman; Safeguard Scientifics, Inc. and Tractor Supply Co.: Director; Medical Center of Delaware: Member of the Board of Trustees; University of Delaware: Member of Investment Committee
Jeffrey N. Edwards	57	American Water: Director; New Vernon Capital: Partner and Chief Operating Officer; Raymond James Financial, Inc. and Medusind, Inc.: Director; Pingry School: Chairman of the Board of Trustees
Martha Clark Goss	68	American Water: Director; Amwell Holdings/Hopewell Holdings LLC: Chief Operating Officer and Chief Financial Officer; Neuberger Berman Mutual Fund Complex and Allianz Life of New York: Member of the Board; Channel Reinsurance Ltd.: Chair of the Board; The Committee of 200 and TIGER 21: Member; Brown University: Trustee Emerita
Veronica M. Hagen	72	American Water: Director; Southern Company: Lead Director, Member of Compensation and Management Succession and Nuclear/Operations Committees; Newmont Mining Corporation: Director, Chair of Leadership Development and Compensation and Corporate Governance and Nominating Committees
Julia L. Johnson	55	American Water: Director; NetCommunications, LLC: President; Allegheny Energy, Inc., MasTec, Inc. and Northwestern Corporation: Director
Karl F. Kurz	56	American Water: Independent Director; WPX Energy Inc., SemGroup Corporation and Siluria Technologies: Director
James G. Stavridis	63	American Water: Director; Tufts University: Dean, The Fletcher School of Law
Susan N. Story	58	American Water: Director, President and Chief Executive Officer; Raymond James Financial, Inc.: Independent Lead Director; Dominion Resources, Inc.: Director; Bipartisan Policy Center: Member of the Board; Moffitt Cancer Center and Research Institute: Member of the Board of Advisors

As of 22 Mar 2018

Sources: Company report (form 10-K Dec 2017), company data

Ownership structure

As of 31 December 2017, American Water's major shareholders (owning more than 5% of its share capital) were as follows:

Exhibit 11

American Water Works Company, Inc.

Shareholder	Number of Shares	% Held
The Vanguard Group	18,543,491	10.39
BlackRock, Inc.	13,263,914	7.4

Source: Schedule 13G filings

Subsidiaries

As of 20 February 2018, American Water's subsidiaries were as follows:

Exhibit 12

American Water Works Company, Inc.

Subsidiary	Place of Jurisdiction
American Industrial Water LLC	Ohio
American Lake Water Company	Illinois
American Water – Acciona Agua LLC	Delaware
American Water (USA), LLC	Delaware
American Water Canada Corp.	Ontario
American Water Capital Corp.	Delaware
American Water Carbon Services Corp.	Ontario
American Water Enterprises Holding, LLC	Delaware
American Water Enterprises, LLC	Delaware
American Water Military Services, LLC	Delaware
American Water Operations and Maintenance, Inc.	Texas
American Water Resources Holdings, LLC	Delaware
American Water Resources of Florida, LLC	Delaware
American Water Resources of Texas, LLC	Delaware
American Water Resources, LLC	Virginia
American Water Services CDM, Inc.	Washington
American Water Services Underground Infrastructure Corp.	Ontario
American Water Services, LLC	Delaware
American Water Works Service Company, Inc.	Delaware
AW Contract Services (Canada), Inc.	Canada
AWI, Inc.	Delaware
AW Technologies LLC	Delaware
Bluefield Valley Water Works Company	Virginia
California-American Water Company	California
Cocoa Properties I, LLC	Delaware
Edison Water Company	New Jersey
EMC American Water Canada, Inc.	Canada
EMC of St. Charles County, LLC	Missouri
Environmental Disposal Corporation	New Jersey
Environmental Management Corporation	Missouri
E'Town Properties, Inc.	Delaware
E'Town Services, LLC	New Jersey
Hawaii-American Water Company	Nevada
Illinois-American Water Company	Illinois
Indiana-American Water Company, Inc.	Indiana
Iowa-American Water Company	Delaware
Kentucky-American Water Company	Kentucky
Keystone Clearwater Solutions, LLC	Delaware
Laurel Oak Properties Corporation	Delaware
Liberty Water Company	New Jersey
Maryland-American Water Company	Maryland
Michigan-American Water Company	Michigan

Missouri-American Water Company	Missouri
Mt. Ebo Sewage Works, Inc.	New York
New Jersey-American Water Company, Inc.	New Jersey
New York American Water Company, Inc.	New York
OMI/Thames Water Stockton, Inc.	Delaware
One Water Street LLC	New Jersey
Pennsylvania-American Water Company	Pennsylvania
Prism-Berlie (Windsor) Limited	Ontario
Tennessee-American Water Company	Tennessee
TWH LLC	Delaware
TWNA, Inc.	Delaware
Virginia-American Water Company	Virginia
Water Solutions Holdings, LLC	Delaware
West Virginia-American Water Company	West Virginia
Whitlock Farms Water Corp., Inc.	New York

Source: Company report (form 10-K Dec 2017)

Subsidiaries rated by Moody's

- » [Pennsylvania-American Water Company](#)
- » [New Jersey-American Water Company](#)
- » [American Water Capital Corp.](#)

Peer group

- » [Golden State Water Company](#)
- » [Aquarion Water Company of Connecticut](#)

Related websites and information sources

For additional information, please see:

The company's website

- » www.amwater.com

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Moody's related research

Issuer page on Moodys.com

- » [American Water Works Company, Inc.](#)

Credit opinion

- » [American Water Works Company, Inc., February 2018](#)

Rating methodology

- » [Regulated Water Utilities, December 2015 \(186643\)](#)

To access any of these reports, click on the entry above. Note that these references are current as of the date of publication of this report and that more recent reports may be available on the issuer's page. All research may not be available to all clients.

Endnotes

- [1](#) Biosolids are a residual product of wastewater treatment.
- [2](#) Throughout this section, such percentages have been calculated excluding "Other", which includes intersegment eliminations and corporate adjustments.
- [3](#) The O&M efficiency ratio is calculated by dividing adjusted regulated O&M expense by adjusted regulated operating revenue.

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REPORT NUMBER

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MOODY'S

INVESTORS SERVICE

CREDIT OPINION

16 February 2018

Update

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RATINGS

American Water Works Company, Inc.

Domicile	Voorhees, New Jersey, United States
Long Term Rating	A3
Type	LT Issuer Rating - Dom Curr
Outlook	Negative

Please see the [ratings section](#) at the end of this report for more information. The ratings and outlook shown reflect information as of the publication date.

Contacts

Ryan Wobbrock +1.212.553.7104
VP-Senior Analyst
ryan.wobbrock@moodys.com

Dexter East +1.212.553.3260
Associate Analyst
dexter.east@moodys.com

Jim Hempstead +1.212.553.4318
MD-Utilities
james.hempstead@moodys.com

CLIENT SERVICES

Americas 1-212-553-1653
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American Water Works Company, Inc.

Update following negative outlook

Summary

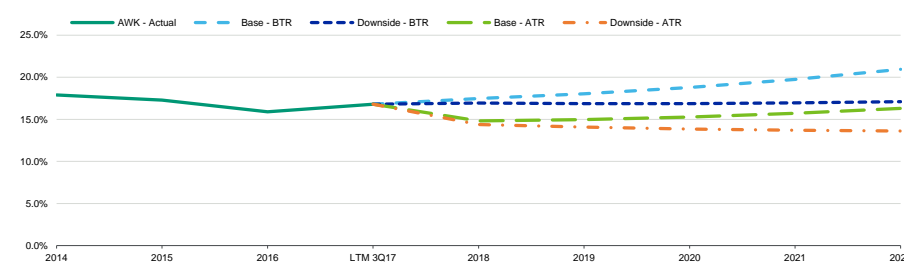
American Water Work Company, Inc.'s (American Water, or AWK, A3 negative) credit profile is supported by 1) its market position as the largest US investor-owned water utility holding company, 2) strong regulatory and operational diversity across 16 states, 3) improving regulatory support as more states adopt cost recovery trackers.

The company's credit is constrained by 1) increasing leverage due to financial policies that target over \$8.0 billion of capex, dividend growth approaching 10% and no planned equity issuances over the next five years, 2) a new tax law that will result in cash flow leakage and 3) subordinated holding company debt that is about 23% of total consolidated debt.

In the exhibit below, we show four Moody's projection scenarios for American Water's funds from operations (FFO) to net debt ratio. The analysis compares our view of cash flow production "before tax reform" (BTR) and "after tax reform" (ATR), using assumptions based upon our interpretation of American Water's five year guidance drivers, as a base case, and a downside scenario that cuts earnings growth in half. While we do not currently view AWK's credit profile according to the downside scenario, it is a sensitivity analysis that attempts to capture the possibility for unforeseen developments, such as lower growth, regulatory challenges, higher than expected outflows from tax reform, underperformance of unregulated operations, etc. Other assumptions behind these scenarios are noted in the footnote below.

Exhibit 1

Our FFO to net debt expectations, for AWK, are now lower as a result of tax reform



All scenarios include: 10% dividend growth; 100% debt financing of negative free cash flow; 2% cash tax rate. The "Base" scenario and "Downside" scenario reflect consolidated net income CAGRs of 9.0% and 4.5%, respectively. The CAGRs are based off of LTM 3Q17 figures.

BTR assumed a 40% effective tax rate 2018-2022, ATR assumed a 25% effective tax rate 2018-2022.

Source: American Water Works, Inc. SEC filings, Moody's Investors Service projection assumptions

Credit strengths

- » Diversity of holdings with 16 regulated water utilities
- » Supportive regulatory environments with timely recovery mechanisms
- » Support agreement at AWCC not a "guarantee" but provides sufficient credit substitution

Credit challenges

- » Financial metrics will weaken due to increasing leverage and cash flow leakage
- » Financial policies evidence an increased risk tolerance
- » High capital expenditures and more sizeable regulated acquisitions will continue

Rating outlook

American Water's negative outlook reflects financial metrics that had been expected to decline due to debt-funded growth and now a trajectory that will decline further due to Federal tax reform. We expect FFO to net debt metrics to decline to around 15% over the next 12-18 months.

American Water's credit profile could be maintained if FFO to net debt and RCF to net debt were to stabilize around 16% and 11%, respectively, and without an increase in parent debt levels (currently at approaching 25% of consolidated debt).

Factors that could lead to an upgrade

- » FFO to net debt metrics at 20%, on a sustainable basis, while maintaining its current business risk profile
- » RCF to debt around 15%
- » Improved credit profiles of a majority of its operating subsidiaries

Factors that could lead to a downgrade

- » Less supportive regulatory provisions (especially in Pennsylvania or New Jersey)
- » Increased financial risk, such as the stand-alone AWCC debt increasing toward 25% of consolidated debt or consolidated FFO to debt around 15% for a sustained period.
- » Operational concerns such as supply or asset failure

Key indicators

Exhibit 2

American Water Works indicators

	Dec-13	Dec-14	Dec-15	Dec-16	LTM Sep-17
FFO Interest Coverage	4.2x	4.6x	4.6x	4.5x	4.6x
Debt / Capitalisation	48.1%	47.7%	48.6%	49.6%	48.8%
FFO / Net Debt	17.7%	18.0%	17.4%	16.0%	17.0%
RCF / Net Debt	15.2%	14.6%	13.9%	12.6%	13.4%

[1] All ratios are based on 'Adjusted' financial data and incorporate Moody's Global Standard Adjustments for Non-Financial Corporations.

Source: Moody's Financial Metrics

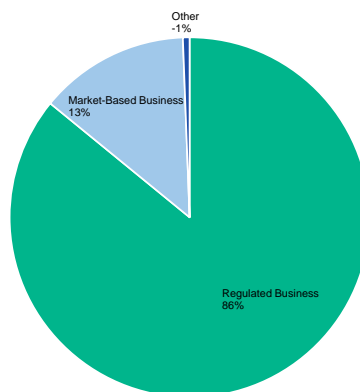
This publication does not announce a credit rating action. For any credit ratings referenced in this publication, please see the ratings tab on the issuer/entity page on www.moody.com for the most updated credit rating action information and rating history.

Profile

Headquartered in Voorhees, New Jersey, American Water Works Company, Inc. is the largest investor-owned provider of water, wastewater and related services in North America, with operations serving an estimated 15 million people across 46 states and the District of Columbia in the US and a Canadian province. The company's regulated operations span across 16 states and accounts for just under 90% of consolidated operating revenue. The exhibit below shows the relative contribution and growth of revenue from its core utility segment and unregulated operations.

Exhibit 3

The vast majority of American Water's operating revenue is derived from low-risk regulated utilities



Source: American Water Works Company, Inc. 2016 10K

American Water is a holding company and does not have any direct debt obligations; rather, it primarily issues debt through its non-operating financing subsidiary American Water Capital Corp, which has a support agreement with American Water.

Detailed credit considerations

Financial metric decline will continue due to debt-funded growth and increasing dividend

American Water's debt is expected to increase due to the financial policies in its 5-year plan. Through 2022, the company expects to spend \$8.0-\$8.6 billion in capex, provide dividend growth approaching 10% and issue no additional equity. We view these policies as management evidencing a higher financial risk tolerance, and we project funds from operations (FFO) to net debt ratios will continue to drop from the 18% posted in 2014 (17% through LTM 3Q17) to a sustainable 16%, as a result.

With over \$8.0 billion in capex, we estimate that American Water's reported debt will be around \$10 billion by 2022 and will continue to outpace the growth of FFO. Similarly, we expect that a dividend growth rate approaching 10% will also roughly double the pace of FFO growth that we expect over this time.

Cash leakage from tax reform will further pressure financial ratios

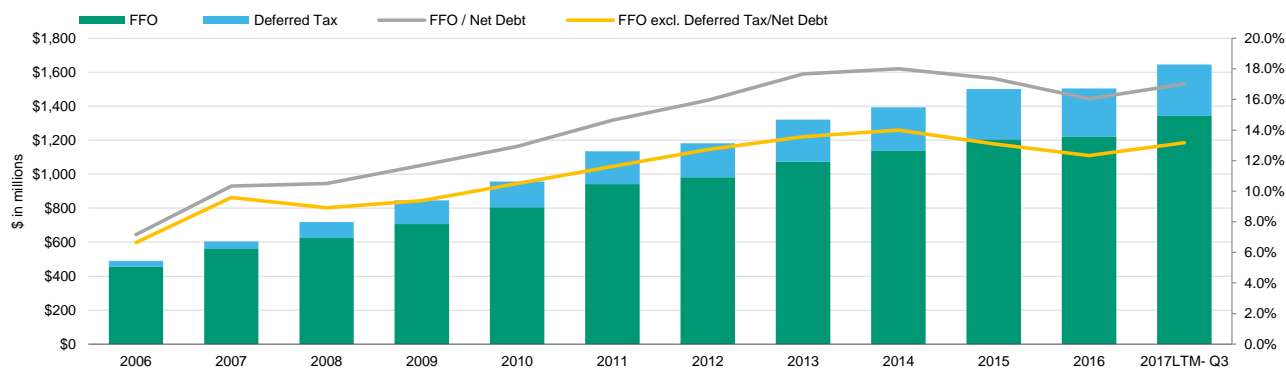
We see tax reform as having a negative credit impact due to cash leakage resulting from a lower tax rate, which will reduce deferred tax contribution to cash flow, and customer refunds from excess deferred tax liabilities. We estimate that the deferred tax cash flow benefit will be cut in half as a result of the Federal tax rate move to 21% and that the excess liabilities will be returned to customers over time.

For American Water, we estimate that losing around \$150 million of cash flow to deferred taxes, will further pressure FFO to debt to around 15% over the next several years. 15% is a level that we have highlighted as potentially impacting the credit profile of American Water. In the two exhibits below

Over the past 10 years, American Water, like most of the utility sector, has benefitted from various tax offsets that have kept cash tax payments low. Federal policies, like bonus depreciation, has resulted in a significant amount of temporary tax savings, resulting in higher increased deferred tax balances.

The impacts from bonus depreciation and other tax policies have provided significant boosts to cash flow, as seen in the exhibit below. For American Water, the deferred tax contribution to FFO has grown from a negligible amount in 2006, to around 23% through LTM 3Q17.

Exhibit 4
Deferred Tax has become a large boost to American Water's cash flow in recent years.

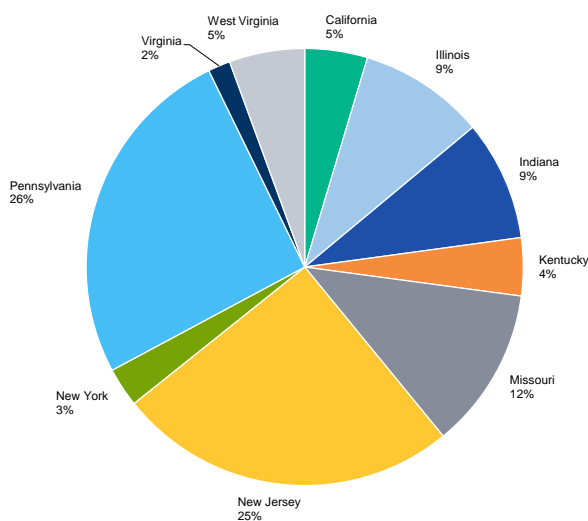


Source: American Water Works, Inc. financial statements, Moody's Financial Metrics

Broad utility diversity and improving regulatory support

AWK is a holding company with around 87% of its revenue produced by low-risk water utility companies, spanning 16 states. AWK's credit strength reflects the size, scale of this diversity, along with the monopoly service characteristics of water utilities that offer stable and predictable cost recovery and cash flow coverage of debt and interest.

Exhibit 5
American Water has a very diverse asset base, with utility operations in 16 different states.



Source: American Water Works Company, Inc. 2016 10K

Over the past several years, we have observed improving regulatory trends in the US, which include the increased prevalence of automatic cost recovery provisions such as revenue decoupling and infrastructure replacement mechanisms, as well as the willingness to adopt more forward-looking test year data in rate making. This trend has helped to expedite cost recovery (and reduce regulatory lag) and improve fixed cost recovery across AWK's various utility service territories.

One of the more significant cost recovery features is the ability to make discrete rate filings in order to recover the costs of replacing aging infrastructure. Often called distribution system improvement charges (DSIC), these mechanisms provide AWK timely recovery of capital expenditures on an ongoing basis. Another important cost recovery feature is the use of declining usage adjustments (or "decoupling mechanisms" that target a specific gross profit needed to cover fixed operating costs, regardless of the volume of water sold) which are available in the rates of nine state, including AWK's six largest jurisdictions.

The exhibit below provides detail around some of the more important cost recovery features that are allowed in states that American Water serves.

Exhibit 6

Credit supportive cost recovery mechanisms exist in many of the states that American Water serves.

Cost Recovery Feature	States In-Use
Future Test Year	CA, HI, IL, IN, KY, NY, PA, TN, VA
Infrastructure Replacement	IL, IN, MO, NJ, NY, PA, TN, WV
Plant Recovery Mechanisms	CA, IL, KY, NY, PA, TN, VA
Decoupling	CA, IL, NY

Recovery feature names are per Moody's description
Source: American Water 10K, Moody's

The broad improvement in regulatory cost recovery, across all jurisdictions, has allowed AWK and AWCC ratings to overcome the limited structural subordination that exists at its operating companies, and has resulted in a ratings level on-par with its largest subsidiaries: New Jersey American Water (NJ-AWC A3 stable) and Pennsylvania American Water (PAWC A3 stable).

Most unregulated businesses are utility-like and relatively small

Non-regulated operations are generally higher risk versus utility operations, since they depend on market prices for cost recovery and are subject to greater competition; however, AWK's contracted services (e.g., O&M agreements with municipalities) or homeowner services activities are within the core competencies of water system operations. In fact, once contracts are obtained for military base operations, they offer a stable and predictable source of revenue and cash flow for 50 years. Therefore, we do not view these business lines as negatively impacting the overall credit of AWK. Furthermore, these segments have not, to date, required a significant amount of capital or reliance on credit support from the parent.

Similarly, the company's growing homeowner services and a contract services groups operate and maintains water and wastewater facilities for residential, municipal and corporate customers. These contracts are of shorter duration, but are not viewed as high risk.

On the other hand, we view the company's ownership of Keystone Clearwater Solutions (Keystone; unrated - a provider of water services to support hydraulic fractionation of shale gas plays) as higher risk, since the revenue is more volume based, short-term and derived from a speculative credit grade Exploration and Production (E&P) industry that bases decisions on commodity prices. Furthermore, we think there is reputational risks that AWK takes on, as they intermingle operations with E&P companies that carry a higher level of environmental exposure.

Despite these negatives, Keystone is very small compared to AWK and has little bearing on the company's credit profile. Should more of AWK's unregulated investments carry this type of risk profile, or grow to be a meaningful portion of the business (i.e. above 15% of operations), AWK's credit would be negatively affected.

Liquidity analysis

American Water's liquidity is managed through its financing subsidiary, AWCC, which extended its \$1.75 billion credit facility to expire in June 2020. This credit facility provides support to the company's \$1.6 billion commercial paper (CP) program (P-2). Although there are no restrictions for revolver borrowings, related to CP outstanding, we expect the company to leave ample cushion under the revolver to effectively backstop any CP borrowings. The facility has same-day drawing availability and no ongoing material adverse change clause. The lone financial covenant is maximum debt to capitalization ratio of 70%. As of 30 September 2017, the company's ratio was in compliance at 58%.

At 30 September 2017, \$86 million in letters of credit outstanding and \$103 million of commercial paper outstanding, leaving around \$1.56 billion available under the facility.

In August 2017, AWCC issued \$600 million 2.95% Senior Notes due 2027 and \$750 million of 3.75% Senior Notes due 2047. The use of proceeds is to (1) repay \$524 million of AWCC notes upon maturity in October 2017; (2) prepay \$138 million of 5.62% AWCC debt due December 2018 and \$181 million aggregate principal of 5.77% AWCC notes due December 2021; and (3) repay AWCC's CP obligations and for general corporate purposes.

The next material long-term debt maturities for American Water include AWCC obligations of \$110 million due in May of 2018 and \$191 million due in December of 2018.

Structural considerations

Following the aforementioned debt issuance in August 2017, AWK has approximately \$7.4 billion of consolidated reported long-term debt, roughly \$6.0 billion of which was issued at AWCC. The majority of AWCC's debt (approximately \$4.0 billion) has been advanced via inter-company notes to various regulated utility subsidiaries and is part of their respective regulated capital structures. We estimate that about \$2.0 billion of AWCC obligations are strictly holding company debt, which we view to be subordinate to the debt which supports the operating companies, since it only has utility dividend distributions as cash sources available for its debt service. Negative credit implications would ensue for AWCC and American Water if the holding company debt to consolidated debt ratio (currently at about 23%) grows to around 25%.

AWCC, a Delaware corporation, is the wholly-owned finance subsidiary of American Water, whose purpose is to streamline the financing function, create cash management efficiencies, and often obtain lower the cost of capital for American Water's regulated water utility subsidiaries. The source of upstream debt service funding comes from the regulated utility operations, which make cash principal and interest payments directly to AWCC. We expect any additional up-streamed cash flows, in the form of dividends to AWK, will be limited to maintain the respective regulatory allowed equity capitalization for each utility (generally around 50%).

AWCC's A3 senior unsecured rating is equalized with its parent, American Water, which provides credit enhancement through a support agreement between American Water and AWCC. The features contained in the support agreement, that support Moody's view of credit substitution include: 1) no termination of the support agreement until all debt shall have been irrevocably paid in full, without all lenders' (including debt trustees) consent, 2) American Water has agreed to make timely payment of interest, principal or premium on any debt issued by AWCC, if AWCC is unable to make such payments 3) the aforementioned payment is in the form of cash or liquid assets and not merely collection, 4) American Water waives any claims related to a failure or delay by AWCC in enforcing its rights under the support agreement, 5) the support agreement is binding on any successors of American Water, 6) the lender may proceed directly against American Water to obtain payment of defaulted interest, principle or premium, and 7) any changes to the support agreement that adversely affect lenders must be approved by such parties. Furthermore, American Water has committed to own, during the term of the support agreement, all of the voting stock of AWCC and to ensure that a positive tangible net worth at AWCC will be maintained at all times and the support agreement is governed by the laws of the state of New York, which we view to be hospitable to the enforcement of guarantees.

Although the support agreement has many attributes of what a guarantee provides, we note that it is not specifically or legally considered a guarantee. Also, debt at AWCC does not benefit from any explicit upstream guarantees from the regulated utility subsidiaries nor does the debt obligations of the subsidiaries benefit from any explicit downstream guarantee from American Water or AWCC. Nevertheless, given the agreement's stated protections, and that a significant amount of AWCC's debt has been incurred to finance rate base, we effectively view the support agreement structure as being similar to a guarantee for rating purposes and have made no notching differentiation between the two entities.

Rating methodology and scorecard factors

Exhibit 7

Rating Factors			Moody's 12-18 Month Forward View As of Date Published [3]	
American Water Works Company, Inc.				
Regulated Water Utilities Industry Grid [1][2]			Current LTM 9/30/2017	
Factor	Measure	Score	Measure	Score
Factor 1 : Business Profile(50%)				
a) Stability and Predictability of Regulatory Environment	Aa	Aa	Aa	Aa
b) Asset Ownership Model	Aa	Aa	Aa	Aa
c) Cost and Investment Recovery (Sufficiency & Timeliness)	Baa	Baa	Baa	Baa
d) Revenue Risk	Baa	Baa	Baa	Baa
e) Scale and Complexity of Capital Programme & Asset Condition Risk	Baa	Baa	Baa	Baa
Factor 2 : Financial Policy (10%)				
a) Financial Policy	Ba	Ba	Ba	Ba
Factor 3 : Leverage and Coverage (40%)				
a) FFO Interest Coverage (3 Year Avg)	4.6x	A	4x - 5x	A
b) Debt / Capitalisation (3 Year Avg)	48.2%	A	46% - 56%	A
c) FFO / Net Debt (3 Year Avg)	17.2%	A	14% - 17%	A
d) RCF / Net Debt (3 Year Avg)	13.6%	A	10% - 14%	A
Rating:				
Indicated Rating from Grid Factors 1-3		A3		A3
Rating Lift		0		0
a) Indicated Rating from Grid		A3		A3
b) Actual Rating Assigned		A3		A3

[1]All ratios are based on 'Adjusted' financial data and incorporate Moody's Global Standard Adjustments for Non-Financial Corporations.

[2]As of 9/30/2017(L)

[3]This represents Moody's forward view; not the view of the issuer; and unless noted in the text, does not incorporate significant acquisitions and divestitures.

Source: Moody's Financial Metrics

Appendix

Exhibit 8

Cash flow and credit measures[1]

	FY 2012	FY 2013	FY 2014	FY 2015	FY 2016	LTM 09/30/2017
FFO	\$983	\$1,072	\$1,140	\$1,205	\$1,222	\$1,343
- Div	\$213	\$149	\$216	\$239	\$261	\$282
RCF	\$769	\$923	\$924	\$966	\$961	\$1,061
FFO	\$983	\$1,072	\$1,140	\$1,205	\$1,222	\$1,343
+/- ΔWC	\$39	-\$137	\$3	-\$13	\$9	-\$77
+/- Other	\$23	\$12	-\$20	\$4	\$70	\$76
CFO	\$1,044	\$947	\$1,123	\$1,196	\$1,301	\$1,342
- Div	\$213	\$149	\$216	\$239	\$261	\$282
- Capex	\$952	\$999	\$974	\$1,177	\$1,332	\$1,368
FCF	-\$121	-\$202	-\$67	-\$220	-\$292	-\$308
Debt / EBITDA	4.4x	4.3x	4.4x	4.5x	4.8x	4.5x
EBITDA / Interest	4.0x	4.2x	4.5x	4.7x	4.5x	4.7x
FFO / Net Debt	15.9%	17.7%	18.0%	17.4%	16.0%	17.0%
RCF / Net Debt	12.5%	15.2%	14.6%	13.9%	12.6%	13.4%

[1]All figures & ratios calculated using Moody's estimates & standard adjustments.

Source: Moody's Financial Metrics

Exhibit 9

Peer comparison table^[1]

(in US millions)	American Water Works Company, Inc.			Sewer Trent Plc			United Utilities PLC		
	A3 Negative			Baa1 Negative			Baa1 Stable		
	FYE Dec-15	FYE Dec-16	LTM Sep-17	FYE Mar-15	FYE Mar-16	FYE Mar-17	FYE Mar-15	FYE Mar-16	FYE Mar-17
Revenue	\$3,159	\$3,302	\$3,338	\$2,905	\$2,644	\$2,378	\$2,774	\$2,608	\$2,228
Funds from Operations	\$1,205	\$1,222	\$1,343	\$1,150	\$1,055	\$995	\$1,514	\$1,383	\$1,229
Net Debt	\$6,940	\$7,615	\$7,894	\$7,841	\$7,461	\$7,287	\$8,648	\$8,780	\$8,046
(FFO + Interest Expense) / Interest Expense	4.6x	4.5x	4.6x	3.7x	4.1x	4.3x	5.1x	5.5x	4.9x
FFO / Net Debt	17.4%	16.0%	17.0%	13.5%	13.5%	13.1%	16.1%	15.0%	14.6%
RCF / Net Debt	13.9%	12.6%	13.4%	9.7%	9.7%	9.8%	11.8%	10.8%	10.5%
FCF / Debt	-3.1%	-3.8%	-3.9%	-1.0%	-0.5%	-0.4%	-4.2%	-3.7%	-1.6%

[1]All figures & ratios calculated using Moody's estimates & standard adjustments. FYE = Financial Year-End. LTM = Last Twelve Months.

Source: Moody's Financial Metrics

Ratings

Exhibit 10

Category	Moody's Rating
AMERICAN WATER WORKS COMPANY, INC.	
Outlook	Negative
Issuer Rating	A3
AMERICAN WATER CAPITAL CORP.	
Outlook	Negative
Issuer Rating	A3
Senior Unsecured	A3
Commercial Paper	P-2
NEW JERSEY-AMERICAN WATER COMPANY, INC.	
Outlook	Stable
Issuer Rating	A3
PENNSYLVANIA-AMERICAN WATER COMPANY	
Outlook	Stable
Issuer Rating	A3
Bkd Senior Secured	A1

Source: Moody's Investors Service

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REPORT NUMBER

1109572



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (a) An electing utility shall submit the following information:

(11) Average monthly balance of short-term debt for the test year and the most recently available twelve (12) month period and the utility's current cost for short-term debt.

Item #69

Average Monthly Balance of Short Term Debt

**Indiana-American Water Company Average
Monthly Balance of Short-term Debt MSFR 69**

	Short-Term Balance	Average Monthly Balance	AWCC Monthly ST Rate
July 2017	\$35,374,261	-	1.3704%
August 2017	28,277,496	\$31,825,878	1.3672%
September 2017	36,672,463	32,474,979	1.3523%
October 2017	31,813,243	34,242,853	1.3581%
November 2017	41,721,737	36,767,490	1.3740%
December 2017	2,295,118	22,008,427	1.5270%
January 2018	6,839,371	4,567,244	1.7339%
February 2018	7,158,913	6,999,142	1.7841%
March 2018	11,032,720	9,095,817	2.0647%
April 2018	12,039,916	11,536,318	2.3466%
May 2018	40,384,593	26,212,255	2.3224%
June 2018	37,537,998	38,961,296	2.3587%
April 2019	14,104,009	-	
May 2019	22,535,282	18,319,645	
June 2019	28,397,882	25,466,582	
July 2019	28,228,340	28,313,111	
August 2019	27,718,052	27,973,196	
September 2019	27,929,931	27,823,992	
October 2019	27,728,838	27,829,385	
November 2019	27,963,387	27,846,113	
December 2019	25,215,076	26,589,231	
January 2020	22,044,737	23,629,907	
February 2020	21,260,031	21,652,384	
March 2020	25,513,616	23,386,824	
April 2020	24,481,464	24,997,540	



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-13 Working papers and data; rate of return and capital structure

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 13. (b) With respect to the electing utility's proposed cost of equity and proposed fair rate of return, an electing utility shall provide the following:

- (1) If an electing utility used a risk premium model to establish its cost of equity, all documents the electing utility used to estimate the risk premium.**
- (2) If an electing utility used any other cost of equity models, all documents used by the utility to derive its estimate.**
- (3) If an electing utility used a comparable earnings model and the proxy group contains more than twenty (20) companies, an electronic copy of the analysis used by the utility in whatever format or program was used to derive the electing utility's estimated cost of equity or fair rate of return.**

Sec. 13. (c) To the extent the electing utility is prohibited from producing copies of the documentation listed in subsection (b)(1) through (b)(3) due to the documentation being licensed or proprietary material by agreement or by copyright law, the electing utility shall provide the following:

- (1) A list of which documents may not be copied and the reasons therefor.**
- (2) Access to the documents listed in subdivision (1) to all parties to the proceeding under this rule at a mutually convenient time and place.**

Item #70

Proposed Cost of Equity and Proposed Fair Rate of Return Documentation

INDIANA-AMERICAN WATER COMPANY

Minimum Standard Filing Requirements (MSFR)

MSFR #70

170 IAC 1-5-13	Subparts	Response
Sec. 13(b)(1)	If an electing utility used a risk premium model to establish its cost of equity, all documents used to estimate the risk premium	<p>The source documents for the Risk Premium model are voluminous and are therefore being provided on CD. For the electronic version of the attachments supporting the risk premium results see Excel file "Attachments AEB-1 through AEB-13", tabs AEB-4 through AEB-8. In addition, the CD contains the following electronic folders which hold files supporting the risk premium analysis:</p> <ol style="list-style-type: none"> 1. 10-Ks 2. Blue Chip 3. Value Line <p>See also the Excel file named "Capital Structure Analysis", which is on the CD.</p>
Sec. 13(b)(2)	If an electing utility used any other cost of equity models, all documents used to derive its estimate	<p>Documents used in other cost of equity models are being provided on CD. The work papers on the CD include Microsoft Excel spreadsheets with all formulas intact. For the electronic version of the attachments supporting the discounted cash flow ("DCF") results see Excel file "Attachments AEB-1 through AEB-13", tabs AEB-1 through AEB-3. In addition, the CD contains the following electronic folders which hold files supporting the DCF analysis:</p> <ol style="list-style-type: none"> 1. 10-Ks 2. Charts 3. Growth Rates 4. Value Line <p>See also the Excel file named "Capital Structure Analysis", which is on the CD.</p>
Sec. 13(b)(3)	If an electing utility used a comparable earnings model and the proxy group contains more than twenty (20) companies, an electronic copy of the analysis used in whatever format or program was used to derive the estimated cost of equity or fair rate of return	Not applicable. A comparable earnings model was not used.
Sec. 13(c)(1)	A list of which documents may not be copied and the reasons therefore	All documents are available to be copied.
Sec. 13(c)(2)	Access to the documents listed in subdivision (1) to all parties to the proceeding under this rule at a mutually convenient time and place	All documents will be provided to all parties upon request.



Indiana-American Water Company

Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-14 Working papers and data; other

Authority: IC 8-1-1-3

Affected: IC 8-1-2-42

Sec. 14. An electing utility shall provide reasonable access to the following information upon the written request of the presiding officer, OUCC, or any party to the proceeding:

- (1) Monthly unaudited financial reports for the utility for the test year and for each month subsequent to the test year through the date of the final hearing in the proceeding.
- (2) The utility's latest FERC rate case filing, if any, and latest rate order issued by the FERC, if any, regarding wholesale or interstate rate changes.
- (3) The minutes of the board of director's meetings held during the test year and for the year following the test year.
- (4) Internal audit reports prepared during the test year.
- (5) Contracts regarding the following:
 - (A) Gas supply.
 - (B) Gas storage.
 - (C) Purchased electric, water, and coal.
 - (D) Transportation and rail contracts.
- (6) Accounting information documenting monthly charges applicable to the proposed post-test year utility additions and related retirement projects.
- (7) Calculations and source documents for any affiliated transaction, including, but not limited to, the following:
 - (A) Parent company allocations.
 - (B) Direct charges.

Item #71
**Provide Access to Other Reports,
Minutes, Contracts, Etc.**

Indiana-American Water Company
170 IAC 1-5-14; Minimum Standard Filing Requirement # 71

WORKING PAPERS AND DATA; OTHER

Per 170 IAC 1-5-14, reasonable access will be granted to the following information, upon written request of the director of utilities or any party to the proceeding:

- (1) Monthly unaudited financial reports for test year and each month subsequent to test year through date of final hearing;
- (2) N/A (no FERC or FCC rate case filings done);
- (3) The minutes of the board of director's meetings held during the test year and for the year following the test year;
- (4) Internal audit reports prepared during the test year;
- (5) Contracts regarding purchased water, transportation;
- (6) Accounting information documenting monthly charges applicable to the proposed post-test year utility additions and related retirement projects.
- (7) Calculations and source documents for any affiliated transaction, including, but not limited to, parent company allocations and direct charges.



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Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-15 Working papers; cost of service study; determination of revenue requirements by customer class

Authority: IC 8-1-1-3

Affected: IC 5-14-3-4; IC 8-1-2-29; IC 8-1-2-61.5

Sec. 15. (a) An electing utility shall submit a jurisdictional separation study, if applicable, and a class cost of service study to the commission, OUCC, and any party to the proceeding.

(b) For an electing utility, the class cost of service study shall include the following information:

- (1) Allocation of rate base by rate class.**
- (2) Pro forma sales revenues at present rates by rate class.**
- (3) Allocation of other operating revenues (or miscellaneous revenue or other income) by rate class.**
- (4) Allocation of pro forma operating expenses by:**
 - (A) category or function; and**
 - (B) rate class.**
- (5) Rate of return by rate class at present rates.**
- (6) Revenues at equal rates of return by rate class at present rates.**
- (7) Subsidy or excess at present rates by rate class.**
- (8) Revenues at equal rates of return by rate class at proposed rates.**
- (9) The proposed dollar and percent subsidy or excess reduction by rate class.**
- (10) Revenues at proposed rates by rate class.**

(c) For an electing utility that is a water utility, the class cost of service study shall follow the guidelines established in the American Water Works Association Manual, Fifth Edition.

(d) The requirements of this section shall not apply to:

- (1) an electing utility that is described in IC 8-1-2-61.5; or**
- (2) any electing utility that is seeking an equal percentage change to its basic rates and charges for all customer classes.**

(e) Information submitted under this section shall:



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- (1) be provided to the commission electronically or through any other medium agreed to by the commission; and
- (2) include all formulas used in completing the jurisdictional study and the class cost of service study, which shall be confidential and protected from disclosure to the public under IC 5-14-3-4 and IC 8-1-2-29.

(f) If impossible or impractical for an electing utility to provide information in the form described in subsection (e), the electing utility shall make available to the commission during normal business hours, on the electing utility's premises, a computer and all software used to create and store the information.

(g) The electing utility shall provide the information submitted to the commission under this section, in the form described in subsection (e), to any other party to the proceeding if the other party and the electing utility enter into a mutually acceptable confidentiality agreement covering the information.

(h) If any party receiving information under subsection (g) wishes to propose data and methodologies for use in the electing utility's jurisdictional separation study or cost of service study, the party shall provide the information to the following:

- (1) The commission in the form described in subsection (e).
- (2) Any other party to the proceeding that enters into a mutually acceptable confidentiality agreement covering the information among the following:
 - (A) The party.
 - (B) The electing utility.
 - (C) The recipient of the information.

Item #72

Cost of Service Study

Please refer to the Cost of Service Study and Capacity Factor Study included in the testimony of Constance E. Heppenstall. Please see excel files MSFR 72 - Cost of Service Study_Attachment 1_Confidential and MSFR 72 - Cost of Service Study_Attachment 2_Confidential.



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Minimum Standard Filing Requirement

IURC Cause No. 45142

170 IAC 1-5-16 Working papers; written testimony; rate design and tariff filing requirements
Authority: IC 8-1-1-3
Affected: IC 8-1-2-42

Sec. 16. (a) An electing utility that proposes to modify the underlying structure of its rates shall submit the following to the commission, OUCC, and any party to the proceeding:

- (1) Direct written testimony:**
 - (A) detailing the reason for; and**
 - (B) indicating the methods used in developing;**the proposed rate structure.
- (2) The billing determinants and derived rates used to produce the requested revenue requirement for each proposed charge in a rate schedule or rate group.**
- (3) Cost justification for the establishment of or a change to any nonrecurring charges, including, but not limited to, the following:**
 - (A) Insufficient funds check charge.**
 - (B) Reconnect charge.**
 - (C) Disconnect charge.**
 - (D) Recharge (establish or change account).**
 - (E) Collection charge.**
 - (F) Testing charge.**
 - (G) Meter reading charge.**
 - (H) Meter tampering charge.**
 - (I) Connection or tap fee.**

(b) An electing utility that proposes to modify its:

- (1) terms and conditions of service;**
- (2) rules;**
- (3) regulations;**
- (4) rates;**
- (5) charges; or**
- (6) other tariff provisions;**

shall submit a complete set of tariffs to the commission.

(c) Additions to the prior tariff shall be shown:



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- (1) in bold type; or
- (2) underlined;

Deletions from the current tariff shall be shown by striking through the text.

(d) An electing utility shall submit bill comparisons to the commission showing monetary and percentage changes for a typical residential bill that would result from a requested change in rates and charges.

Item #73

Report Detailing Reason for Proposed Rate Structure, Etc.

- (A) (1) Please see the testimony of Charles B. Rea and Constance E. Heppenstall filed with the Case-in-Chief for further information regarding the proposed rate structure and methods used in developing the proposed rate structure.



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- (A) (2) Please see the contents of MSFR #11 for the billing determinants and derived rates used to produce the requested revenue requirement for each proposed change in the rate schedules.
- (A) (3) The Company is not proposing changes to any non-recurring charges.
- (B) Please see Direct Testimony of Charles B. Rea_Attachment CBR-1 for the complete set of the proposed rate tariffs for water service (I.U.R.C W-20-A) and for sewer service (I.U.R.C. S-20-A).
- (C) Please see Direct Testimony of Charles B. Rea_Attachment CBR-1 for the redline copy of the existing tariffs for water and sewer services.
- (D) Please refer to the Direct Testimony of Charles B. Rea, page 22 which provides the bill comparisons showing proposed monetary and percentage changes for a typical residential bill that would result from a requested change in rates and charges.