

FILED

OCT 02 2025

FORMAL COMPLAINT FORM

Missouri Public
Service Commission

Attach extra pages as necessary.

BEFORE THE PUBLIC SERVICE COMMISSION
OF THE STATE OF MISSOURI

TIMOTHY Boyle
(Your name here)

Complainant,

v.

Ameren
NE of MO
(Utility's name here)

Respondent,

File No.

(PSC fills this in)

FORMAL COMPLAINT

1. Complainant resides at:

(Address of complainant)

(City)

(State)

(Zip Code)

2. The utility service complained of was received at:

a. Complainant's address listed in paragraph 1.

b. A different address:

(Address where service is provided, if different from Complainant's address)

(City)

(State)

(Zip Code)

3. Respondent's address is:

1901 Chateau

(Address of complainant)

St Louis

mo

63103

(City)

(State)

(Zip Code)

4. Respondent is a public utility under the jurisdiction of the Missouri Public Service Commission.

5. The amount at issue is: \$

(If your complaint is about money state how much is in dispute here.)

6. Complainant now requests the following relief:

(Explain what you want the Commission to do: the specific results you are seeking in this complaint.)

I would like Ameren to reimburse me for repairs and replacement parts due to damage on September 13, 2024. The damage to my home was due to a severed neutral power chord/line going into my home from their pole. There was no weather event this day nor any other recent days. Because of the damaged line, there was an extreme imbalance of power which we experienced this day, from surges and shortages. We called Ameren to get a repair, and called several electric companies. There was damage to our HVAC, furnace, oven, power strips and ceiling fan. We are only asking for reimbursement to furnace HVAC, oven, and the repair and parts from Streh Electric and Hoffman.

7. The relief requested is appropriate because Respondent has violated a statute, tariff, or Commission regulation or order, as follows:

(Explain why the Commission should grant the relief you seek: the facts that constitute a violation of a statute, tariff, or Commission regulation or order.)

Federal and state regulations require safe and adequate electric service to paying retail customers CSR 4240-23.020 (below)
① (CSR 4240-23.020)
② Section 386.020(15) RS Mo Supp 200
This includes damage caused by surges, outages and other fluctuations. Customers are required to file a claim with supporting documentation, which we did the next day. We submitted receipts, documentation and forms to Ameren (Brentwood Services, and kept the broken parts per their instruction. They said an adjuster would be sent out to meet me to discuss my claim, but they never did. We sent a hard claim as well as an email.

we finally got a response back from Katie Ellis saying our claim had been denied. The response is a form letter stating they are never at fault, not liability. No one in our neighborhood had any electric problems like this on this day, nor prior to this, nor since. Included are photos of the line after repair.

8. The Complainant has taken the following steps to present this matter to the Respondent:

(Please describe in detail what steps you have already taken to resolve this complaint.)

- 1) Filed a claim with ALH Required documentation, receipts, photos, weather reports to Ameren and Brentwood Services (Ameren claim processor).
- 2) Filed an informal complaint with the Public Service Commission of Missouri. In this complaint, we filled out all paper work AND sent in everything we submitted in our filed claim to Ameren & Brentwood.
- 3) Now filing formal complaint with supporting documents.

Sept 1, 2025

Date

Complainant's Phone Number

Alternate Contact Number

Timothy H Boyle

Signature of Complainant

Complainant's Printed Full Name

Complainant's E-mail Address

Attach additional pages, as necessary. Attach copies of any supporting documentation. Do not send originals of any supporting documentation.

MISSOURI PUBLIC SERVICE COMMISSION

INFORMAL COMPLAINT FORM

(office use only) ☐ New ☐ Existing ☐ Re-Open

Note: Complaints must be submitted by the customer of record or a party authorized with the utility company to discuss the account.

Name on Account or Business Contact	Last Name BOYLE	First Name TIMOTHY	Middle Initial H
Name of Business (if applicable)			
Street Address			
City/State/Zip County:			
Home Phone Work Phone (include area code)			
Cell Phone/Pager E-mail Address			
Fax# Preferred Method of Contact between 8am - 5pm			
Service you have a problem with	<input checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas <input type="checkbox"/> Telephone <input type="checkbox"/> Water <input type="checkbox"/> Sewer		
Name of the Utility Co. Account#	Name of Utility: AMEREN - MISSOURI		
Briefly describe problem: (You <u>MUST</u> include a copy of your bill!)			
<p>ON Friday, SEPT 13, 2024, we began experiencing electrical issues including fluctuation of power in our home. An Electrician came out ASAP, after hours, and after investigating, pointed out that our neutral power line from the utility pole into our home had broken. Ameren came out and repaired it (enclosed), however our A/C system and oven were fried due to the imbalance of power in our home caused by their broken neutral wire outside near the pole. WE were without A/C for a week in one of</p>			
Mail to: MO. Public Service Commission, P.O. Box 360, Jefferson City, MO. 65102 Fax to: 573-526-1500 If you need additional space, please include another sheet. Do NOT write on the back of this form!			

OVER →

the hottest parts of the summer. There were no winds nor storms for that day nor for weeks prior (attached), and we had to have a new furnace motor and electrical board installed for our furnace/A-C.

We were also without an oven/stove for 2 weeks, when we had a new ignitor replaced. All of these were caused by the broken neutral line. None of our neighbors experienced problems (their neutral lines were intact), and we have never had anything resembling this (damage) in the 28 years living at this address.

Ameren is refusing to pay for any of this, even after formal appeal, despite their line is off our property and these problems are a result of this. We pay for safe power every day, and their equipment failed, and destroyed our property as a result.

Enclosed and attached are all bills and receipts for all of our expenses.

(It doesn't include our ceiling fan which has stopped, too, but not repaired yet).

THANK YOU!



Claim Statement



[Redacted]

(Office Use)

PLEASE READ CAREFULLY THE ATTACHED POLICY STATEMENT BEFORE COMPLETING THIS CLAIM FORM.

Name: Tim + Mimi Boyle Owner ☒ Tenant ☐

Mr: ☒ Mrs: ☒ Ms: ☐ Spouse/Co-Owner: ☐

[Redacted]

Account Number: _____

Mailing address if other than above: _____

[Redacted]

Date of Loss: 9-13-24 Time of Loss: @ 7:00 pm

Loss is related to: ☒ Electric Operations ☐ Gas Operations
☐ Ameren Illinois ☒ Ameren Missouri

Describe the events causing the damage, include names of any Ameren employees and/or contractors involved.

Beginning Friday the 13th @ lunch time, our home began experiencing power shortages, outages and surges. Lights were dimming, going on + off, the garbage disposal only half working, electrical burning smell from 2 "fried" power strips, gas smell because the pilot lights were not igniting correctly in our oven. We heard a "loud" pop in the basement, like a gunshot, and the A/C. went off and then stopped working. The ceiling fan in the living room no longer works. ^{OVER} The electrician, Rob Koonce, from Streib Electric came out and inspected the house thoroughly. He went outside and saw that the NEUTRAL wire that goes into our home was broken, causing the imbalance of power in our home. He called Ameren and a tech came out

in about 30 minutes and the Ameren linemen went up and repaired the broken NEUTRAL line. Power went back to normal immediately. The electrician,

Rob. Koonce, came back in and inspected everything.

Unfortunately, the ECM motor in our A/C unit was "fried" from the power surge, as was our electrical board (both contained) in the furnace part of the A/C unit. Our ceiling fan in our living room is ~~also~~ also "fried". * A very important side note to add is this... we have lived in this house for over 27 years and we have NEVER had an electrical situation like this until 9-13-24 when the NEUTRAL power line for whatever reason was compromised and caused ALOT of damage before Ameren came out and repaired the situation! * I am including a weather data paper from September 1st - September 19th and we had No bad weather that would cause the NEUTRAL line to sever. I am including all receipts and itemized bills for everything that had to be repaired - BOTH the a/c and our oven which were both "FRIED" from the extreme imbalance of power in our home due to the "NEUTRAL" line being broken. I am also including the receipt and documentation from the electrician, Robert Koonce, who had to come out after hours on a Friday to try and fix the problem... which could only be fixed by Ameren after he saw what the problem was. The electrician bill was [REDACTED].

Did you contact Ameren (prior to contacting the Claims Department) regarding the problem which resulted in your loss? ☒ Yes ☐ No

If yes, list date of call and identify with whom you spoke, if known.

9-14-24 @ 8:am Saturday morning
for the A/C outing.

The initial problem the electrician contacted Ameren
@ 9:00 pm on 9-13-24. Ameren came out @ 9:20-9:30 and repaired
List items damaged. Include make, model and date of purchase. Attach paid bills or estimates for repairs. the neutral
ECM-Blower motor in furnace - [redacted] line. Power

Electrical board in furnace - [redacted] In our home

Electrical
Ignitor in oven

Total amount of claim: \$ [redacted]

Does this constitute the entire claim resulting from this incident? ☒ Yes ☐ No

Was anyone injured? ☐ Yes ☒ No

If yes, provide names and describe injuries.

Immediately went bed
to normal however,
considerable damage
was already done
to our A/C, our
oven, two power
strips and a
ceiling fan. We

Went without A/C for
8 days - due to the
parts not being available to
fix our A/C.

Have you made a claim for this loss against your Insurance carrier or others? ☐ Yes ☒ No

If Yes, ☐ Insurance Carrier ☐ Other (explain)

And we had no
oven for almost

(Name of Insurance Company)

(Address)

(Phone No.)

parts +
repair.

NOTE: PAID BILLS, ESTIMATES AND PHOTOGRAPHS MUST BE ATTACHED AND WILL NOT BE RETURNED.

The Claimant(s) acknowledge that they have read this Claim Form carefully, that they are the Owners of the damaged property, and the information provided is true and correct. It is understood that the request for this information is not an indication that the Company is honoring the claim.

Return to:

Brentwood Services Administrators, Inc.
PO Box 4605
Chesterfield, MO 63006

Mimi N. Boyle
Signature

10-15-24

Date

Search Locations

Log In (login)

Ad Free



38.63 °N, 90.19 °W

History ★ 🏠

AIRPORT STATION (/DASHBOARD/PWS/KMOSTLOU777?CM_VEN=LOCALWX_PWSDASH) | CHANGE ▾

The weather for the month
of September preceding the
incident on 9-13-24

Daily

Weekly

Monthly

(ouis)

(ouis)

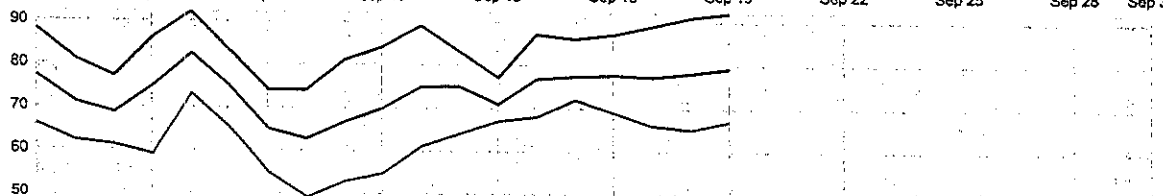
(ouis)

September

2024

View

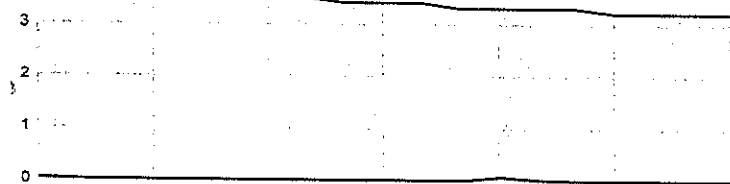
Sep 01 Sep 04 Sep 07 Sep 10 Sep 13 Sep 16 Sep 19 Sep 22 Sep 25 Sep 28 Sep 30



Temperature (Max)

Temperature (Avg)

Temperature (Min)



Precip

Precip (Avg)

Sep 01 Sep 04 Sep 07 Sep 10 Sep 13 Sep 16 Sep 19 Sep 22 Sep 25 Sep 28 Sep 30

Wind (Max)

Summary

Temperature (°F)	Max	Average	Min	▲
Max Temperature	92	84.26	74	
Avg Temperature	82.25	73.66	62.63	
Min Temperature	73	63	49	
Dew Point (°F)	Max	Average	Min	▲
Dew Point	68	55.36	31	
Precipitation (in)	Max	Average	Min	Sum ▲
Precipitation	0.07	0.01	0.00	0.10
Snowdepth	0.00	0.00	0.00	0.00
Wind (mph)	Max	Average	Min	▲
Wind	18	5.9	0	
Gust Wind	26	1.11	0	
Sea Level Pressure (in)	Max	Average	Min	▲
Sea Level Pressure	29.62	29.43	29.22	

Daily Observations



INVOICE

BILL TO:

Mimi Boyle

SHIP TO:

Mimi Boyle

Description	Quantity	Unit Price	Total
09/13/2024 --ER Call Troubleshoot dimming lights and burnt smell from fried power strips. Found broken neutral on service drop next to pole. Ameren fixed and corrected issue.			
Labor - Journeyman-R.Koonce	2.00		
Notes			Subtotal:
Please Note: If any invoiced amount is not received by the mentioned due date, then those charges may accrue a late fee of 1.50% of the outstanding balance every 30 days, or the maximum rate permitted by the law, whichever is lower.			Tax:
			Invoice Amount:
			Previous Payment(s):
			Amount Due (USD)

Thank you for doing business with us!



BILL TO
Mimi Boyle



	INVOICE DATE Sep 14, 2024
--	------------------------------

JOB ADDRESS
Mimi Boyle



Completed Date:
Payment Term: Due Upon Receipt

DESCRIPTION OF WORK

Today I arrived at this home for a report of a furnace indoor blower not running. Upon my inspection I found the ecm blower has failed I've tested the motor with my ecm tester today, the motor was unresponsive. Will order new oem furnace board as well just in case the board has failed.

Homeowners are also interested in whole home surge protection as a surge through the home is what caused the ecm to fail. The surge happened when the neutral wire from the outdoor line was severed.

Unable to order parts for system today due to it being a Saturday will call first thing Monday morning to order parts.

Charged 1 hour of labor today for troubleshooting system.

TASK	DESCRIPTION	QTY
1	1 Residential Service Fee: Residential Service Fee	
2	Residential Hourly: Residential Hourly	

PAID ON	TYPE	MEMO	AMOUNT
9/14/2024	Master Card		

MEMBER SAVINGS

SUB-TOTAL

TOTAL DUE

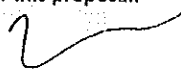
PAYMENT

BALANCE DUE

Thank you for choosing Hoffmann Brothers.

CUSTOMER AUTHORIZATION

I authorize Hoffmann Brothers to PROCEED with the selected services and agree to pay \$236.00 upon completion. I am the person authorized to make this decision regarding service(s) at [REDACTED]. I agree to pay all collection fees, legal fees, and expenses incurred by Hoffmann Brothers in connection with or in the collection of this contract. One third down may be required for scheduling with the remainder due upon completion of the work. Any project exceeding 30 days will require progress payments to be made. All bids are valid for a period of 30 days from the date of this proposal.

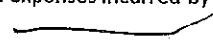


Sign here

Date 9/14/2024

CUSTOMER ACKNOWLEDGEMENT

I hereby acknowledge the satisfactory COMPLETION of all services at [REDACTED] USA, rendered by Hoffmann Brothers, and agree to pay [REDACTED] as previously agreed upon. I agree to pay all collection fees, legal fees, and expenses incurred by Hoffmann Brothers in connection with or in the collection of this contract.



Sign here

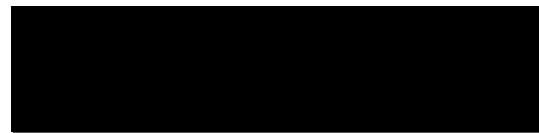
Date 9/14/2024

I authorize Hoffmann Brothers to charge the agreed amount to my credit card provided herein. I agree that I will pay for this purchase in accordance with the issuing bank cardholder agreement.



Sign here

Date 9/14/2024

**BILL TO**

Mimi Boyle



INVOICE

INVOICE DATE

Sep 19, 2024

JOB ADDRESS

Mimi Boyle



Completed Date: 9/19/2024

Payment Term: Due Upon Receipt

Due Date: 9/19/2024

DESCRIPTION OF WORK

Returned to this home to replace the furnace board and ecm motor that were wiped out during a power surge. Homeowner decided to move forward with surge protection today as well. Performed a maintenance on this system. Found no other issues all components and refrigerant are within manufactures specs today. Mimi is having issues with her oven after the surge.

York sent wrong control board ordered correct board will return incorrect board to warehouse.

Set a cross dept lead for an appliance technician to come out and look at it.

AC Tune Up

Refrigerant: 410a

Metering device:

Drain:pass

Air filter: new

Electrical connection: pass

Outdoor ambient:85

Contactor: pass

Suct:67

Dis:308

SH:22

Sub:11

Return air:78

Supply air:56

TD:22

Evap temp:43

Condenser temp:98



Compressor amps:10.5
Condenser fan amps: 1.6 rated 2
Compressor cap: 44.7
Condenser fan cap:5
Sight glass: none
Approach temp: 6
Blower Amps:2.7
Blower Cap:ecm

Checked blower operation, electrical connections, operation refrigerant pressures and temperatures, contactors for pitting, air filter & ** replaced with new**; visually checked for signs for refrigerant leaks; blew out condensate hose/**condensate pump**; cleaned condensing coil, cycled cool from thermostat; additional charges apply to remove hail guards. There is no warranty on refrigerant or refrigerant leaks.

TASK	DESCRIPTION	QTY
------	-------------	-----

1	Quoted HVAC Service Work:	
2	Replace in Stock Control board or Module: Good solution for a failing Single Stage Main Control Board Unit is to replace it with an exact factory replacement part. The main control board operates the blower, gas valve, safeties and ignition system.	
3	Safety Surge Protection Single Phase: Safety Surge Protection Single Phase Good solution for whole house surge protections. Protects electronics from damaging effects of electrical surges. Visible LED indicator displays protective status on device. 1 year parts warranty provided by manufacturer. 1 year labor warranty provided by Hoffmann Brothers.	

PAID ON	TYPE	MEMO	AMOUNT
9/19/2024	Visa		

MEMBER SAVINGS
SUB-TOTAL

TOTAL DUE
PAYMENT

BALANCE DUE

Thank you for choosing Hoffmann Brothers.
CUSTOMER AUTHORIZATION

I authorize Hoffmann Brothers to PROCEED with the selected services and agree to pay \$ [REDACTED] upon completion. I am the person authorized to make this decision regarding service(s) at [REDACTED]. I agree to pay all collection fees, legal fees, and expenses incurred by Hoffmann Brothers in connection with or in the collection of this contract. One third down may be required for scheduling with the remainder due upon completion of the work. Any project exceeding 30 days will require progress payments to be made. All bids are valid for a period of 30 days from the date of this proposal.

Sign here



Date 9/19/2024

CUSTOMER ACKNOWLEDGEMENT

I hereby acknowledge the satisfactory COMPLETION of all services at [REDACTED] USA, rendered by Hoffmann Brothers, and agree to pay \$ [REDACTED] as previously agreed upon. I agree to pay all collection fees, legal fees, and expenses incurred by Hoffmann Brothers in connection with or in the collection of this contract.

Sign here



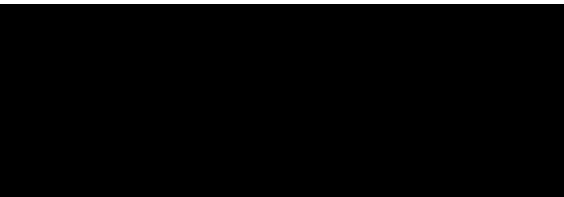
Date 9/19/2024

I authorize Hoffmann Brothers to charge the agreed amount to my credit card provided herein. I agree that I will pay for this purchase in accordance with the issuing bank cardholder agreement.

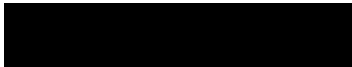
Sign here



Date 9/19/2024



BILL TO
Mimi Boyle



INVOICE

INVOICE DATE
Sep 26, 2024

JOB ADDRESS
Mimi Boyle



Completed Date:
Payment Term: Due Upon Receipt

DESCRIPTION OF WORK

Customer called for oven not working properly, found faulty igniter. Provided options. Mimi approved to repair today. Replaced bake igniter and tested operation, operating properly at present.

9-26 ran co

TASK	DESCRIPTION	QTY
1	- 30 day warranty on labor 1 year warranty on Hoffmann installed parts on appliance repairs. -10% restocking fee on canceled appliance orders. -1 year parts and labor warranty on new appliances through the manufacturer. -Lifetime warranty on Hoffmann professional appliance installation. Note: 10% Re-stock fee on special ordered parts if return service call is cancelled.	
2	1 Residential Service Fee: Residential Service Fee	

PAID ON	TYPE	MEMO	AMOUNT
9/26/2024	Visa		

MEMBER SAVINGS

SUB-TOTAL

TOTAL DUE

PAYMENT

BALANCE DUE

Thank you for choosing Hoffmann Brothers.

CUSTOMER AUTHORIZATION

I authorize Hoffmann Brothers to PROCEED with the selected services and agree to pay [REDACTED] upon completion. I am the person authorized to make this decision regarding service(s) at [REDACTED]. I agree to pay all collection fees, legal fees, and expenses incurred by Hoffmann Brothers in connection with or in the collection of this contract. One third down may be required for scheduling with the remainder due upon completion of the work. Any project exceeding 30 days will require progress payments to be made. All bids are valid for a period of 30 days from the date of this proposal.

Sign here X

Date 9/26/2024

CUSTOMER ACKNOWLEDGEMENT

I hereby acknowledge the satisfactory COMPLETION of all services at [REDACTED] USA, rendered by Hoffmann Brothers, and agree to pay [REDACTED] as previously agreed upon. I agree to pay all collection fees, legal fees, and expenses incurred by Hoffmann Brothers in connection with or in the collection of this contract.

Sign here

Date 9/26/2024

I authorize Hoffmann Brothers to charge the agreed amount to my credit card provided herein. I agree that I will pay for this purchase in accordance with the issuing bank cardholder agreement.

Sign here

Date 9/26/2024



- CLAIMS & INJURY MANAGEMENT
- LOSS PREVENTION SERVICES
- PROGRAM MANAGEMENT

Ameren Dedicated

October 25, 2024

Tim and Mimi Boyle

RE: Our Client: Ameren
Claim #: [REDACTED]
Date of Loss: 09/13/2024

Dear Sir/Madam:

As you are aware, Brentwood Services Administrators, Inc. is the third-party administrator that provides claims management on behalf of Ameren.

After reviewing the circumstances surrounding this claim, we find the problem you experienced was due to an equipment failure. In this case, a service line failed, which in turn, affected your service.

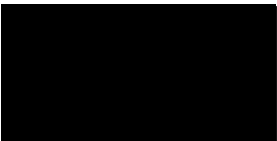
Due to the very nature of the equipment used by our client and all other electric companies, it is impossible for them to guarantee that no part of it will ever fail. Such failures and imperfections occur from time to time, but they are not the result of any fault or lack of care; to the contrary, failures occur even though due care is exercised.

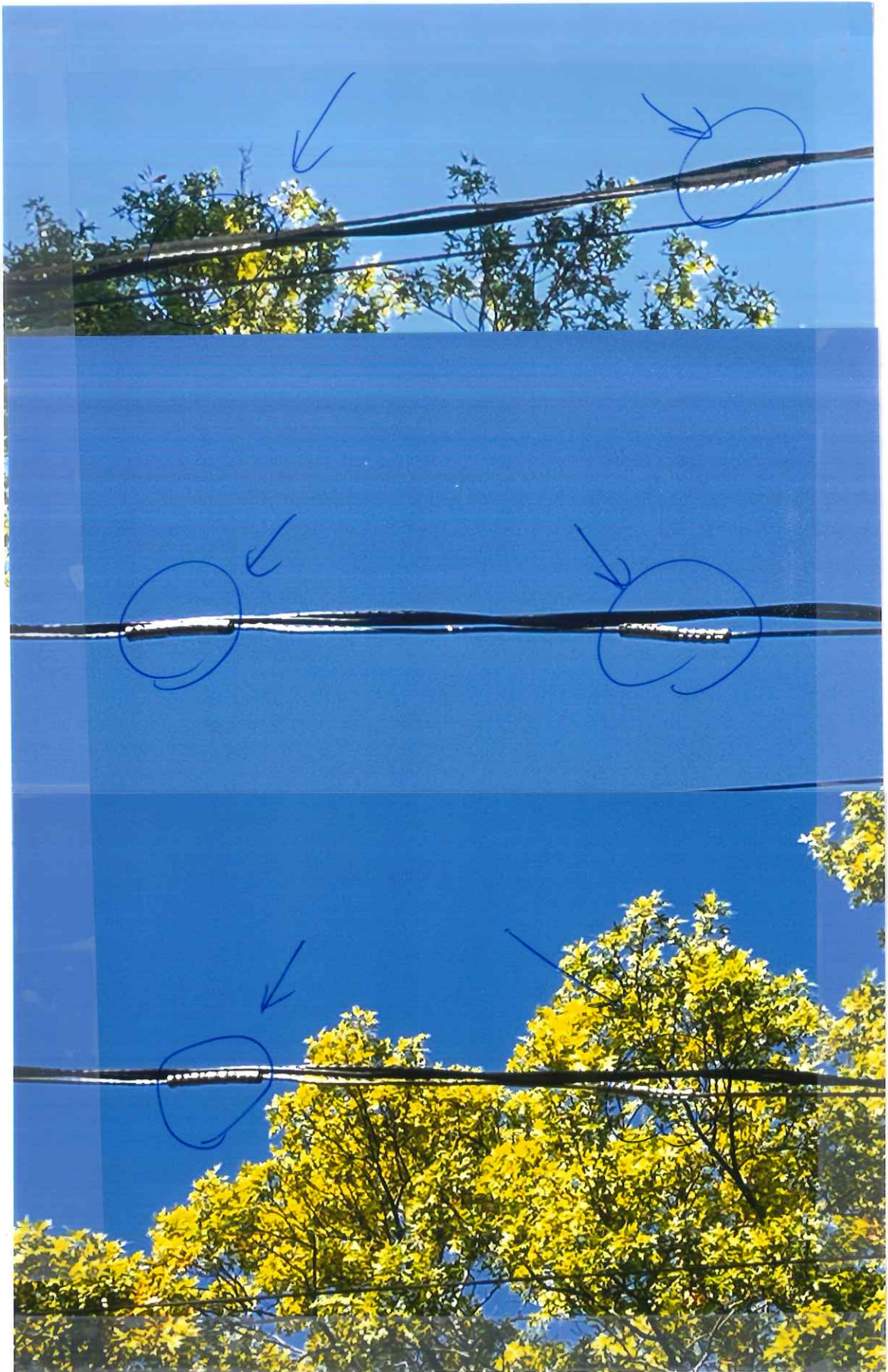
We regret any inconvenience and pecuniary loss you may have suffered. However, we find no fault on the part of Ameren and must respectfully deny your claim.

Sincerely,

Brentwood Services Administrators, Inc.

[REDACTED]
Claims Adjuster





~~Edward~~

TIM BOYLE



Retail



RDC 99



65102

U.S. POSTAGE PAID
FCM LG ENV
SAINT LOUIS, MO 63131
SEP 16, 2025

\$2.44

S2323Y500937-10

MAKING SENSE OF INVESTING
www.edwardjones.com

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65102-0360

RECEIVED

SEP 24 2025

MO PUBLIC SERVICE COMMISSION
MAIL ROOM