

STATE OF MICHIGAN
BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION

* * * *

**In the matter of the application of)
DTE ELECTRIC COMPANY)
for authority to increase its rates, amend)
its rate schedules and rules governing the)
distribution and supply of electric energy, and)
for miscellaneous accounting authority.)**
_____)

Case No. U- 21973

QUALIFICATIONS AND REBUTTAL TESTIMONY
OF
ANNE T. ARMSTRONG
MICHIGAN PUBLIC SERVICE COMMISSION

April 3, 2026

QUALIFICATIONS OF ANNE ARMSTRONG
CASE NUMBER U-21973
PART I

1 Q. Please state your name and business address for the record.

2 A. My name is Anne T. Armstrong. My business address is the Michigan Public
3 Service Commission's (MPSC or Commission) work site at 7109 West Saginaw
4 Highway, Lansing, Michigan 48917.

5 Q. By whom are you employed and in what capacity?

6 A. I am employed in the Customer Assistance Division (CAD) of the MPSC. I am
7 the Director of the Division, which includes the Michigan Energy Assistance
8 Program section, the Compliance and Investigation Section, and the Data Access,
9 Privacy, and IT section. CAD also works with state agencies, utilities, local
10 governments, and non-profits on coordinating low-income energy.

11 Q. Would you please outline your educational background?

12 A. Yes. I earned a Bachelor of Arts degree in History from Yale University in 1983
13 and a Master of Health Services Administration and Policy degree from the
14 University of Michigan in 1994.

15 Q. Have you completed any training in addition to your educational background?

16 A. Yes. I completed the Annual Regulatory Studies Program sponsored by Michigan
17 State University (August 2018); the National Association of Regulatory Utility
18 Commissioners Fundamentals of Utility Law (2024); National Association of
19 Regulatory Utility Commissioners Introduction to Utility Finance (2024) and the
20 Instituted for Public Utilities Accounting and Ratemaking Course (September
21 2025).

22 Q. Would you please outline your professional experience?

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1 A. My professional experience consists of health and environmental policy advisor;
2 tribal liaison, and legislative liaison for Governor John Engler. I worked for the
3 Michigan Department of Mental Health as Administrator of Special Projects,
4 where I designed the structure of the Department of Community Health. I then
5 worked as Vice President for Strategic Planning of VHA/MIDNET, a health care
6 consortium and consulting company.

7 In 2015, I worked as the Associate Director of the Office of Urban Initiatives for
8 Governor Snyder, serving as community liaison in West and Southwest Michigan
9 where I worked collaboratively with communities and interested parties to address
10 issues in workforce, housing, mobility, environment, public safety, and economic
11 development by building collaborative relationships with local, state, and federal
12 governments; legislators; philanthropy; law enforcement; and community
13 agencies.

14 In 2018, I served as Director of the Michigan Agency for Energy. In 2019, I
15 joined the MPSC as the Director of CAD. In addition, I am the lead for the
16 Energy Affordability and Accessibility Collaborative, and co-chair of the Low-
17 Income Energy Policy Board. I also serve on the National Association of
18 Regulatory Utility Commissioners (NARUC) staff subcommittee on the
19 Consumer and the Public Interest.

20 Q. Have you previously presented testimony before the Commission?

21 A. Yes. I presented testimony in the following cases: U-21090, U-20963, U-20836,
22 U-21535, U-21534, U-21585, and U-21860.

23 Q. Have you assisted with other cases before the Commission?

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1 | A. Yes, I provided oversight to Staff or contributions in the following cases:
2 | U-17277, U-17493, U-18060, U-18238, U-20712, U-20648, U-20757, U-20828, U-
3 | 20918, U-20940, U-20959, U-21043, U-21045, U-21116, U-21087, U-21122, U-21148,
4 | U-21150, U-21215, U-21291, U-21297, U-21308, U-21289, U-21458, U-21461, U-
5 | 21490, U-21502, U-21534, U-21541, U-21555, U-21585, U-21806, U-21901.

REBUTTAL TESTIMONY OF ANNE ARMSTRONG
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1 Q. What is the purpose of your rebuttal testimony?

2 A. The purpose of my rebuttal testimony is to respond to statements and
3 recommendations made by witnesses Sergio Cira-Reyes, Justin Schott, and
4 Elizabeth Jacob on behalf of the Urban Core Collective, Soulardarity, and We
5 Want Green, Too, collectively known as the Frontline Organizations (FLO). This
6 includes direct testimony related to rate impact communication, affordability, and
7 rule and law-based payment plans and shutoff protections by FLO witness Cira-
8 Reyes; direct testimony related to affordability, Percentage of Income Payment
9 Plans (PIPPs) and rule and law based payment plans and shutoff protections by
10 FLO witness Jacob; and direct testimony on EAAC decision making by FLO
11 witness Schott.

12 **COMMUNICATING RATE IMPACTS**

13 Q. What are FLO witness Cira-Reyes's recommendations related to communication
14 of residential rate impacts?

15 A. In his direct testimony, witness Cira-Reyes recommended the Commission
16 should order DTE Gas after filing a rate case to enclose a special flyer or notice
17 within a customer's monthly bill stating the expected bill increase to result from
18 the rate case, if approved, and how to participate in the rate case process.

19 Witness Cira-Reyes further stated that such a notice would be one way for DTE
20 Gas to inform its customers of MPSC proceedings and of the value of their
21 participation therein. (Direct Testimony of witness Cira-Reyes, pp.12-13)

22 Q. What actions has the Commission taken relative to the communication of rate
23 impacts to customers after a rate case has been filed?

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1 A. In recognition of the importance of communicating rate impacts to customers, the
2 Commission has already ordered multi-channel customer communication on rate
3 impacts. In MPSC Case No. U-21637, the Commission ordered:

4 Effective for rate cases filed on or after March 1, 2026, notices issued
5 pursuant to Mich Admin Code, R 460.149(3) and (5) shall include both the
6 dollar and percentage impact to the average residential and commercial
7 customer bill and shall be communicated by both physical form, either a
8 bill insert (for customers who receive a bill via U.S. Mail) or on the bill
9 itself, and digitally on each investor-owned utility's website home page
10 and app home screen, from initiation of the rate case until 60 days after the
11 conclusion of the rate case. This information shall initially be based on the
12 utility's rate case application and, after issuance of the Commission's final
13 rate case order, it shall be based on the order. It shall also point to a
14 dedicated web page that further details the requests made in the rate case,
15 and a preview shall be included in each filed rate case, as described in this
16 order. [12/18/2025 order, p. 15.]

17
18 **AFFORDABILITY**

19
20 Q. What recommendations does witness Cira-Reyes make regarding the Low-Income
21 Assistance Credit (LIA) and the Residential Income Assistance Credit (RIA)?

22 A. Witness Cira-Reyes testifies that in the absence of the Commission ordering DTE
23 Gas to replace energy assistance programs with a PIPP pilot, the Commission
24 should order DTE Gas to expand the amount, enrollment and transparency of the
25 LIA credit. Further he recommends that the MPSC should clarify that the purpose
26 of the RIA credit is to cover 100% of each bill's monthly customer charge; and
27 that LIA participation should not disqualify customers from receiving the RIA
28 credit.¹

29 Q. How has Staff approached changes to the LIA and RIA credit policy and process?

¹ *Id* at p. 25-26.

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1 A. On Commission directive in MPSC Case No. U-20757, Staff made
2 recommendations for the LIA and RIA credits in relation to the system of energy
3 bill payment assistance in the Energy Affordability Report filed to the docket in
4 MPSC Case No. U-20757 on 9/10/ 2025, which the Staff incorporates by
5 reference herein in its entirety. These recommendations provide a holistic
6 approach to rate payer bill payment assistance, and the report is ripe for
7 Commission decision.

8 Q. Does Staff have specific comments on the RIA credit in response to witness Cira-
9 Reyes’s recommendation that the MPSC should clarify the purpose of the RIA is
10 to cover 100% of each bill’s monthly customer charge?

11 A. Yes. Staff can provide insight into the case history on the Commission’s intent for
12 the RIA credit for DTE in general and DTE Gas in particular.

13 Q. What did the Commission order when Detroit Edison, now DTE Electric, first
14 proposed the RIA?

15 A. In its December 23, 2008 order in MPSC Case No. U-15244 (p.92), the
16 Commission states, “The Commission agrees that the residential system access
17 charge and the RIA credit should be implemented as proposed by the Staff in this
18 proceeding.” Staff’s recommendation was that the RIA be a fixed monthly credit.
19 (MPSC Case No. U-15244: Staff’s Initial Brief, p. 138, citing 7 TR 1877- 1878.)
20 Staff had filed the following statement in its initial brief in that case: “Staff makes
21 this recommendation because it will ensure that those who are in need will receive
22 a credit that will offset the proposed residential System Access Charge.” *Id.* The
23 RIA in that case mirrored the one approved in Case No. U-15245 for Consumers

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1 Energy Company. 6/10/2008 Order, p. 76. Subsequently, the Commission
2 approved the RIA in MPSC Case No. U-15985, 6/3/2010 order (p. 91) for
3 Michigan Consolidated Gas, now DTE Gas, based on the DTE Electric RIA set in
4 MPSC Case No. U-15244. The RIA credit always has been, and continues to be,
5 a 100% discount on qualifying customers' system access charge, which is
6 commonly referred to as the customer charge.

7 Q. What is Staff's recommendation on the RIA and LIA credit?

8 A. Staff recommends the Commission wait to make any substantive changes to the
9 RIA and LIA credit until the Commission issues direction on Staff's Energy
10 Affordability Report in MPSC Case No. U-20757.

11 Q. Do the FLO witnesses make additional recommendations related to affordability?

12 A. Yes. Witness Cira-Reyes and witness Jacob make recommendations related to
13 affordability. I will address their recommendations collectively if they are
14 similar, and separately if their respective recommendations are distinct.

15 Q. What is the primary recommendation related to affordability made by FLO
16 witnesses Cira-Reyes and Jacob?

17 A. The primary recommendation made by witness Cira-Reyes and witness Jacob is
18 for the Commission to order DTE Gas to implement a remodeled PIPP.

19 First, in his direct testimony, witness Cira-Reyes recommends that the
20 Commission order DTE Gas to undertake immediate action on a relaunched PIPP
21 program. (Direct Testimony of Cira-Reyes, p. 23.) And, in her direct testimony,
22 witness Jacob recommends that "A universal Percentage of Income Payment Plan
23 ("PIPP") is critically and urgently needed to address the affordability crisis

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1 impacting hundreds of thousands of low-income DTE Gas customers.” (Direct
2 Testimony of witness Jacob, p. 58) As a part of this recommendation, witness
3 Jacob suggests the PIPP should have a 6% of income payment cap for combined
4 electrical and gas services and 2% for gas only service, no arrears cap, and an
5 enrollment term of at least two years.²

6 In addition witnesses Cira-Reyes and Jacob discuss in detail the myriad energy
7 assistance programs offered by DTE and offer recommendations for incremental
8 improvement.^{3 4}

9 Q. What is Staff’s response to this recommendation?

10 A. Staff’s Energy Affordability Report filed in MPSC Case No. U-20757 on
11 9/10/2025 addresses the DTE PIPP pilot and other energy assistance programs
12 and makes comprehensive recommendations to redesign the energy bill payment
13 assistance system. The report is under Commission review with an anticipation of
14 directives sometime in 2026. In addition, the Commission recently addressed the
15 ongoing efforts on affordability at the Commission in its February 19, 2026, order
16 in MPSC Case No. U-21860 (pp. 398-399) stating:

17 The Commission acknowledges the challenge of affordability for low-
18 income customers and the potential of using energy burden as a useful
19 metric for assessing affordability. In conjunction with this recognition, the
20 Commission notes its efforts to address affordability in Case No. U-20757,
21 which included the Commission’s directive for the Staff to develop a
22 proposal for an energy affordability standard and how that standard can be
23 integrated into the regulatory environment. See, September 11, 2025 order
24 in Case No. U-20757, p. 4 (quoting Energy Affordability Report, p. 1).
25 Moreover, the Commission agrees with the ALJ that the Staff’s Energy
26 Affordability Report filed in Case No. U-20757 addresses concerns about

² *Id.*

³ *Id.*, at p. 20 – 37.

⁴ *Id.*, at p. 18 – 32.

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1 affordability and the need for immediate relief. See, PFD, p. 581.
2 Accordingly, for these reasons, the Commission finds that issues related to
3 energy burden are more appropriately addressed in Case No. U-20757, as
4 that docket enables the Commission to obtain a more complete picture of
5 how the Commission will address customers' energy burdens in the
6 broader regulatory environment.

7
8 The Commission also spoke to the affordability issue in MPSC Case No.

9 U-21870, 3/27/26 order (p. 481) for Consumers Energy stating:

10 [t]he Commission finds that for a program so complex and fundamental to
11 affordability programs, a PIPP deserves far more careful consideration and
12 input from interested parties than provided in this rate case. UCC's
13 exceptions, p. 10. Therefore, Case No. U-20757 is indeed the proper place
14 to fully consider the benefits and tradeoffs of fundamental changes to
15 affordability programs for customers, and the Commission will provide
16 additional guidance and directives in due course.

17
18 Q. What is Staff's response to FLO's recommendation for the Commission to order
19 DTE to implement a remodeled PIPP?

20 A. Staff recommends the Commission take a consistent approach to energy
21 assistance reform, including affordable payment plans and low-income credits
22 that align with Staff's recommendations in the Energy Affordability Report.

23 Q. Does FLO witness Cira-Reyes make recommendations related to rule and law
24 based customer protections and payment plans?

25 A. Yes. Witness Cira-Reyes recommends the Commission impose a shutoff
26 moratorium.⁵

27 Q. How has the Commission addressed shutoff moratoriums in recent cases?

28 A. In MPSC Case No. U-21860, in its February 19, 2026 order (pp. 416-417), the
29 Commission states:

⁵ *Id.*, at page 56.

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1 [t]he Commission reiterates its previous determination that a rate case is
2 not the appropriate forum to consider shutoff moratoria and that
3 consideration of such proposals is more appropriately addressed through
4 the Commission’s work in other dockets... [F]urther, the Commission
5 remains committed to efforts to reduce arrearages and shutoffs, including
6 considering additional specific shutoff protections as outlined above.
7 However, the Commission is not convinced that a complete moratorium
8 on shutoffs for non-payment is the best way to protect vulnerable
9 customers.
10

11 Q. What is witness Cira-Reyes’s recommendation regarding the Winter Protection
12 Plan (WPP)?

13 A. Witness Cira-Reyes recommends the Commission expand income eligibility for
14 the WPP and remove the necessary 7%-monthly payments.

15 Q. What is Staff’s response to this recommendation?

16 A. The WPP is stipulated by law under MCL 460.10t and currently provided for in
17 the MPSC Consumer Standards and Billing Rules. R460.101 – R 460.169. The
18 Commission, which is a creature of statute, does not have the jurisdiction to
19 change this law.

20 Q. What does witness Cira-Reyes recommend regarding the critical care and medical
21 protection programs?

22 A. Witness Cira-Reyes asked the Commission to direct DTE Gas to “publish its
23 internal guidance for eligible conditions, affirmatively reach out to medical
24 providers, and provide fulsome and timely explanations and an appeal process to
25 customers denied entrance into the programs”⁶

26 Q. What is Staff’s response to this recommendation?

⁶ *Id.*, at p. 56-67.

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1 A. Staff has no objection to the Commission directing DTE Gas to “publish its
2 internal guidance for eligible conditions, affirmatively reach out to medical
3 providers, and provide fulsome and timely explanations and an appeal process to
4 customers denied entrance into the programs” as it did for DTE Electric.

5 Q. Does witness Cira-Reyes have other recommendations to the critical care and
6 medical emergency programs?

7 A. Yes. Witness Cira-Reyes recommends that the Commission waive the annual
8 recertification requirement for customers who have chronic conditions.⁷

9 Q. What is Staff’s response to this recommendation?

10 A. Staff notes that the Commission recognized the work of the Critical Care
11 Collaborative which addressed this issue in its work.

12 In MPSC Case No. U-21860, the Commission states:

13 With respect to medical and critical care, the Commission notes the work
14 of the CCC in Case No. U-20757 and highlights the recent opening of a
15 rulemaking process to improve experiences for critical care customers.
16 The Commission further notes that the CCC will be submitting a report in
17 the first quarter of 2026 that addresses many of the concerns raised by the
18 DAAOs. The Commission, therefore, agrees with the Staff and finds that
19 shutoff protections for medical and critical care customers are being
20 addressed in Case No. U-20757 and are thus more appropriately discussed
21 in that docket. See, 5 Tr 5315. [MPSC Case No. U-21860, 2/19/2026
22 order, pp. 415-416.]

23
24 In addition, the recertification process is important in that it indicates if protection
25 is still needed for the customer.

26

⁷ *Id.*, at p. 57.

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1 Q. What does witness Schott speculate that the Staff’s goal was in its work with the
2 Energy Affordability and Accessibility Collaborative? (EAAC)

3 A. In his direct testimony, witness Schott states that Staff clearly seeks to harness
4 control over decisions impacting affordability. (Direct Testimony of witness
5 Schott, p. 27) Further witness Schott states that it is clear Staff considers
6 Commission directives to the EAAC to indicate that sole design and decision -
7 making affordability programs lie with the collaborative.⁸

8 Q. What is Staff’s response to Schott’s statements?

9 A. Staff engaged in the work of the EAAC as directed by the Commission. As
10 witness Schott stated in his direct testimony, Staff filed the Energy Affordability
11 Report in MPSC Case No. U-20757 on 9/10/2025.⁹ The report details five years
12 of collaborative work with interested parties, co-led by interested parties external
13 to the Commission, and resulted in recommendations to the Commission on a
14 holistic, customer centered approach to the energy assistance system over which
15 the Commission has jurisdiction. (See MPSC Case No. U-20757, Energy
16 Affordability Report in its entirety.)

17 Q. Does Staff make decisions on behalf of the Commission?

18 A. Staff does not make decisions for the Commission. In the case of the Energy
19 Affordability Report, Staff provided the Commission with options and
20 recommendations for energy assistance reform for Commission consideration. In
21 addition in MPSC Case No. U-21860, 3/6/2026 order, the Commission stated,

⁸ *Id.*, at p. 28.

⁹ *Id.*, at p. 15, 26, 28.

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1 “The Commission agrees with the Staff that rate cases are not the appropriate
2 forum for large-scale energy assistance reforms.” MPSC Case No. U-21860,
3 3/6/2026 order, p. 404-405. And in MPSC Case No. U-21870, 3/27/2026 order,
4 the Commission reiterated its statements that MPSC Case No. U-20757 is indeed
5 the proper place to fully consider the benefits and tradeoffs of fundamental
6 changes to affordability programs for customers, and the Commission will
7 provide additional guidance and directives in due course. MPSC Case No. U-
8 21870, 3/27/2026 order, p. 481.

9 Q. Does FLO witness Schott recommend work be directed to the EAAC?

10 A. Yes, witness Schott states in direct testimony that the Commission should:

11 Direct DTE to take swift action to eliminate racial discrimination in
12 shutoffs. The Commission could solicit proposals from both DTE and
13 interested stakeholders through U-20757 to direct resources and develop
14 policies and practices that would close and ultimately eliminate the racial
15 disparities we have observed. (Direct Testimony of FLO witness Justin
16 Schott, p. 52.)

17
18 Q. Is the Commission Staff continuing work in the EAAC?

19 A. At this time the EAAC has completed all the charges directed to it by the
20 Commission. At this time, Staff recommends the Commission not defer decisions
21 to the EAAC.

22 Q. Does this conclude your rebuttal testimony?

23 A. Yes.

24

25

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In the matter, of the application of) DTE GAS COMPANY for authority to increase) its rates, amend its rate schedules and rules) governing the distribution and supply of natural) gas, and for miscellaneous accounting authority.) <hr style="border: 1px solid black;"/>)	Case No. U-21973
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PROOF OF SERVICE

Melissa S. Siemen, being duly sworn, deposes and says that on April 3, 2026, A.D., she emailed a copy of the attached MPSC Rebuttal Testimony to the persons as shown on the attached list.

Melissa S. Siemen

Melissa S. Siemen

Subscribed and sworn to before me
this 3rd day of April 2026.

Michelle Conarton, Notary Public
State of Michigan, County of Ingham
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