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**From:** Chuck1313 [<mailto:ccm@goldenwest.net>]

**Sent:** Monday, January 13, 2014 10:50 AM

**To:** Nelson, Chris

**Subject:** bhp

we can't allow BHP to receive a rate hike.. I own a small business in Custer, SD and the hikes are killing me to run my business... I contacted them when I had a "brown out" about insurance to pay for my compressor that was fried because of the "brown out".. they said since it was an act of god there is no coverage... wish I had a business where I could raise my rates when something doesn't go well for me.. if this passes it will affect many.. many people and business people alike... bad news... thanks for your time.. Mike Hiltunen.. .Custer County Market..