Date Filed: October 06, 2026

Witness: Brendan J. O'Brien, Garrett J. Murray and Denise Cosentino
Request from: Office of Consumer Counsel

Question:

Public Liability Reserve. Refer to the response to OCC-308. Explain the reason for the large increase in the reserve accrual in 2022 and 2023 over the other years shown.

Response:

Please refer to the Company's response to OCC-824[i], subpart (b) for an explanation of the year-over-year increases in the public liability reserve accrual including in years 2022 and 2023.

Prior Referenced Response:

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[i] OCC-824 Question:

Injuries and Damages. Refer to the response to OCC-303.

a. Provide the rate year amount of public liability injuries and damages expense included in the rate year including supporting calculations.
b. Explain the reasons for the year-over-year variances for the public liability expense.
c. Explain the types of claims included in the public liability expense.
d. Explain the reasons for the year-over-year increase for workers compensation expense.

OCC-825 Response:

a. Please refer to RRU-006, Attachment ,3 pages 98 through 101, for the supporting documentation to the Public Liability expense rate year increase. Please refer to OCC-824, Attachment 1, for calculation supporting the rate year Public Liability expense.

b. The public liability expense varies year over year based upon actual claims received during the prior year and the development (both positive and negative) of existing claims. Specific to year 2022, there was significant negative development in two claims in CT which impacted the actuary recommendation. In year 2023, there was negative development in CT from claims in years 2020 and 2022.

c. There are two types of claims included in the public liability expense which are for third party property damage and bodily injury.

d. In each year, the Company has had an increase in overall claim count. Additionally, the Company has experienced increasing administration costs and an increase in the severity of claims, which impact the overall cost of each claim.