THE CONNECTICUT LIGHT AND POWER COMPANY
INSURANCE EXPENSE
(Thousands of Dollars)

(A) Description	(B) Test Year Ended 12/31/2025	(C) Pro Forma Adjustments	(D)=(B)+(C) Test Year Pro Forma	(E) Escalation Rate	(F) Interim Periods (Months)	(G)=(E)/12*(F) Rate Year 1 Escalation	(H)=(D)+(G) Rate Year 1 Ending 6/30/2028
General Liability	6,039	27	6,066	7.82%	27	1,067	7,133
Workers Compensation Premium	557	14	569 (a)	9.98%	26	123	692
Wrokers Compensation Premium - Administration	372	-	372	-	-	- (b)	372
Public Liability Expense	2,926	-	2,926	-	-	903 (c)	3,829

OCC-376 Attachment 2		Reference:
Marsh Bermuda Premium	563	pp 3-5
AEGIS, EIM, and CH Premium	5,197	pp 6-11
General, Star, Trisura, QBE, HDI, Great Lakes Premium	422	pp 6-11
American Nuclear Premium	23	pp 12-14
Marsh Service Fee	19	pp 15-19
EIM Credit	(158)	pp 20-21
General Liability Test Year Pro-Forma	6,066	
AEGIS Workers' Compensation Renewal	365	pp 23-25
AEGIS Workers' Compensation Renewal Allocated	96	pp 23-25
Liberty Mutual Premium Allocated	82	pp 23-25
Willis Bonds Allocated	13	pp 26-36
Marsh Service Fee	9	pp 37-41
Marsh Service Fee Allocated	4	pp 37-41
Workers Compensation Test Year Pro-Forma	569	

(a) In preparing this response, the Company identified a $3,000 adjustment to the Workers Compensation Premium Test Year Pro Forma amount that was included in the rate year, and will reflect this adjustment in the next cost of service update.
(b) Workers Compensation Premium has two components, premium and administration. The administration category is left unescalated.
(c) Public Liability Expense is escalated using actuarial reports included in OCC-376 Attachment 2.

Note: Amounts shown above may not add due to rounding.