The Connecticut Light and Power Company
Insurance Expense
(Thousands of Dollars)

Description	Calendar Year 2021	Calendar Year 2022	Calendar Year 2023	Calendar Year 2024	Calendar Year 2025	Rate Year Ending 6/30/2028	
Fidelity & Crime	$ 19	$ 20	$ 18	$ 18	$ 19	$ 19	
All Risk Property/Boiler & Machine	479	553	749	843	822	860	
Privacy Protection	190	212	221	208	197	207	
Fiduciary	108	114	141	178	184	194	
General Liability	2,530	3,218	4,084	5,633	6,039	7,133	
Directors & Officers Liability	429	385	341	344	316	323	
Workers Compensation Premium	784	312	4,782	909	929	1,064	(a)
Accrual for Uncollectible Claims	924	3,471	(1)	635	4,161	4,161	
Public Liability Expense	615	10,478	5,996	1,340	2,926	3,829	
Loyalty Credits	(94)	(118)	(128)	(127)	(138)	(138)	
Total Insurance Expense	5,984	18,645	16,203	9,981	15,455	17,652	
Less: Capitalized Portion of Insurance	3,109	6,363	8,099	4,639	6,284	7,001	
Net Insurance Expense	$ 2,875	$ 12,282	$ 8,104	$ 5,342	$ 9,171	$ 10,651	

(a) The Company identified a $3,000 adjustment to the Workers Compensation Premium Rate Year amount, and will reflect this adjustment in the next cost of service update.

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