Date Filed: August 25, 2026

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

Question:

Injuries and Damages.

a. Provide the injuries and damages expense (direct and allocated) for each of the years 2021, 2022, 2023, 2024, 2025, and included in the rate year. Provide calculations showing how the rate year expense was derived.
b. Provide the injuries and damages reserve balances (direct and allocated), including debits and credits to the reserve, for each of the years 2021 through 2025.

Response:

a. Please refer to the table below for the injuries and damage expense for years 2021 through 2025.

Year	2021	2022	2023	2024	2025
Workers' Compensation	$775,433	$811,947	$864,244	$908,661	$929,097
Public Liability	$2,407,758	$2,933,449	$4,007,554	$3,753,055	$2,925,703

Please refer to OCC-303, Attachment 1, for the calculation of the Rate Year expense for Workers' Compensation.

The Company calculated the Rate Year level of expense for Public Liability using the most recent actuarial report and monthly accrual expense. This accrual was $318,932 direct and $187 allocated per month.

b. Please refer to OCC-303, Attachment 2, for the injuries and reserves balance, including debits and credits to the reserve, for each of the years 2021 through 2025.