Date Filed: August 25, 2026

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

Question:

Insurance Expense-Business Interruption.

a. Does the Company have a Business Interruption Insurance policy? If so provide a detailed explanation of what the policy covers, including whether it covers all or a portion of the company's profits.
b. Provide a copy of the policy.
c. Identify the total amount (direct and allocated) of business interruption insurance expense for each of the years 2021, 2022, 2023, 2024, 2025, and the amount included in the rate year.

Response:

The Company does not purchase business interruption insurance because (1) CL&P does not own or operate generation and therefore does not have any supply contracts where CL&P itself is obligated to provide energy, capacity and other generation-related products to third parties; and (2) CL&P's PURA-approved tariffs do not guarantee uninterrupted electric distribution service. For these reasons, at this time, the Company determined it would not be a cost-effective use of customer funds to purchase business interruption insurance coverage for CL&P.