# 2021

REDACTED

**William P. Cullen**
President and Chief Executive Officer

AEGIS

August 6, 2021

[redacted]
Eversource Energy
300 Cadwell Dr
Springfield, MA 01104-1742

**Re: Loyalty Credit**

Dear Ms. [redacted]

Loyalty is the cornerstone of our mutual relationship and as such we are pleased to recognize and reward your commitment to the mutual with your 2020 Member Loyalty Credit of $[redacted].

The Member Loyalty Credit Program provides two levels of awards across seven coverages renewed for the period July 1, 2020 to June 30, 2021. The seven AEGIS coverages involved are: Excess Liability, D&O, Property, Cyber, Workers Compensation, Generation Outage, and Expanded Property coverage.

- [redacted]

The Member Loyalty Credit program is designed to reward members that take full advantage of the mutual's available products and it is a tangible benefit of your membership in AEGIS. We thank you for your continued support and active involvement because together we have made AEGIS the preferred choice for the energy industry. The Member Loyalty Credit will be sent by wire on or about August 20, 2021.

If you have any questions or comments, please contact me or George Keefe, Senior Vice President – Member Relations at GeorgeKeefe@aegislimited.com or by phone at 201 508-2797.

Sincerely,

Bill Cullen

William P. Cullen

1 Meadowlands Plaza, East Rutherford, NJ 07073
201 508-2781 WilliamCullen@aegislimited.com

**Aegis Loyal credit**

| Company | CAU | Percentage | Total Premium | Accounting |
|---|---|---|---|---|
| CL&P Dist | 1D | [redacted] | (94,029.00) | 180-TINS0411-N24 |
| [redacted] | 1T | | [redacted] | 181-TINS021T-N24 |
| | 21 | | | 192-TINS0221-N24 |
| | 6D | | | 184-TINS0406-N24 |
| | 6T | | | 190-TINS026T-N24 |
| | 4D | | | 182-TINS0441-N24 |
| | 4T | | | 183-TINS024T-N24 |
| | 71 | | | 191-TINS0471-N24 |
| | 2Y | | | 193-TINS022Y-N24 |
| | 2B | | | 196-TINS022B-N24 |
| | 46 | | | 052-TINS0N46-N24 |
| Total | W3 | | | 052- AQINS052-N24 |

Used RATE Code C04 which is the common Allocator for Gross plant and Net Income.

# 2022

**William P. Cullen**
President and Chief Executive Officer

AEGIS

June 21, 2021

[redacted]
Eversource Energy

**Re: Loyalty Credit**

[redacted]:

Loyalty is a cornerstone of our mutual relationship and as such we are pleased to recognize and reward those members most committed to their mutual by expanding our Member Loyalty credit program to include our Renewables Property coverage. The Member Loyalty program is a valuable addition to our premium and continuity credit programs and differs from them in that it will be calculated as a percentage of the total credits earned across all other credit programs.

[redacted]

We are pleased to advise your company is eligible for a 2021 Member Loyalty Credit. The Level I Member Loyalty Credit available to your company is [redacted] Your Level II Member Loyalty Credit is [redacted].

Your eligibility to receive this credit is subject to qualified renewals of your AEGIS coverages during the period July 1, 2021 to June 30, 2022. Please see the attached information sheet for additional details and conditions on the Member Loyalty program.

The Member Loyalty program is designed to encourage members to take full advantage of all the mutual's available coverages and is a tangible benefit of your membership in AEGIS.

We thank you for your continued support and active involvement because together we have become the insurer of choice for the energy industry. If you have any questions or comments please contact me or George Keefe, Senior Vice President – Member Relations at 201-508-2797 or GeorgeKeefe@aegislimited.com.

Sincerely,

William P. Cullen

1 Meadowlands Plaza, East Rutherford, NJ 07073
201 508-2781 WilliamCullen@aegislimited.com

**Associated Electric & Gas Insurance Services Limited**
**2021-2022 Member Loyalty Credit Program Eligibility Rules**
**Attachment**

Level I:

Level II:

Eligible lines of business are defined as:

**Aegis Loyal credit**

| Company | CAU | Percentage | Total Premium | Accounting |
|---|---|---|---|---|
| CL&P Dist | 1D | [redacted] | 118,492 | 180-TINS0411-N24 |
| [redacted] | 1T | | [redacted] | 181-TINS021T-N24 |
| | 21 | | | 192-TINS0221-N24 |
| | 6D | | | 184-TINS0406-N24 |
| | 6T | | | 190-TINS026T-N24 |
| | 4D | | | 182-TINS0441-N24 |
| | 4T | | | 183-TINS024T-N24 |
| | 71 | | | 191-TINS0471-N24 |
| | 2Y | | | 193-TINS022Y-N24 |
| | 2B | | | 196-TINS032B-N24 |
| | 46 | | | 199-TINS0N46-N24 |
| | GM | | | M87-TINS50GM-N24 |
| | W3 | | | 052- AQINS052-N24 |
| Total | | 100.00% | | |

Used RATE Code C05 which is the common Allocator for Gross plant and Net Income and number of customers

# 2023

REDACTED

William P. Cullen
President and Chief Executive Officer

AEGIS

August 3, 2023

[redacted]
Eversource Energy

**Re: Loyalty Credit**

[redacted]

Loyalty is the cornerstone of our mutual relationship and as such we are pleased to recognize and reward your commitment to the mutual with your 2022 Member Loyalty Credit of [redacted]

The Member Loyalty Credit Program provides two levels of awards across eight coverages renewed for the period July 1, 2022 to June 30, 2023. The eight AEGIS coverages involved are: Excess Liability, D&O, Conventional Property, Renewables, Cyber, Workers Compensation, Generation Outage, and Expanded Conventional Property coverage.

- [redacted]

The Member Loyalty Credit program is designed to reward members that take full advantage of the mutual's available products and it is a tangible benefit of your membership in AEGIS. We thank you for your continued support and active involvement because together we have made AEGIS the preferred choice for the energy industry. The Member Loyalty Credit will be sent by wire on or about August 18, 2023.

If you have any questions or comments, please contact me or George Keefe, Senior Vice President – Member Relations at GeorgeKeefe@aegislimited.com or by phone at 201 508-2797.

Sincerely,

Bill Cullen

William P. Cullen

1 Meadowlands Plaza, East Rutherford, NJ 07073
201 508-2781 WilliamCullen@aegislimited.com

**Aegis Loyal credit**

| Company | CAU | Percentage | Total Premium | Accounting |
|---|---|---|---|---|
| CL&P Dist | 1D | [redacted] | (127,880) | 180-TINS0411-N24 |
| [redacted] | 1T | | [redacted] | 181-TINS021T-N24 |
| | 21 | | | 192-TINS0221-N24 |
| | 6D | | | 184-TINS0406-N24 |
| | 6T | | | 190-TINS026T-N24 |
| | 4D | | | 182-TINS0441-N24 |
| | 4T | | | 183-TINS024T-N24 |
| | 71 | | | 191-TINS0471-N24 |
| | 2Y | | | 193-TINS022Y-N24 |
| | 2B | | | 196-TINS032B-N24 |
| | 46 | | | 199-TINS0N46-N24 |
| | GM | | | M87-TINS50GM-N24 |
| | W3 | | | 052- AQINS052-N24 |
| Total | | 100.00% | | |

Used RATE Code C05 which is the common Allocator for Gross plant and Net Income and number of customers

# 2024

REDACTED

William P. Cullen
President and Chief Executive Officer

AEGIS

June 21, 2023

[redacted]
Eversource Energy

**Re: Loyalty Credit**

[redacted]

Loyalty is a cornerstone of our mutual relationship and as such we are pleased to recognize and reward those members most committed to their mutual. The Member Loyalty program, established in 2018 is a valuable addition to our premium and continuity credit programs and differs from them in that it will be calculated as a percentage of the total credits earned across all other credit programs.

[redacted]

We are pleased to advise your company is eligible for a 2023 Member Loyalty Credit. The Level I Member Loyalty Credit available to your company is [redacted] Your Level II Member Loyalty Credit is [redacted]

Your eligibility to receive this credit is subject to qualified renewals of your AEGIS coverages during the period July 1, 2023 to June 30, 2024. Please see the attached information sheet for additional details and conditions on the Member Loyalty program. The Member Loyalty program is designed to encourage members to take full advantage of all the mutual's available coverages and is a tangible benefit of your membership in AEGIS.

We thank you for your continued support and active involvement because together we have become the insurer of choice for the energy industry. If you have any questions or comments please contact me or George Keefe, Senior Vice President – Member Relations at 201-508-2797 or GeorgeKeefe@aegislimited.com.

Sincerely,

Bill Cullen

William P. Cullen

1 Meadowlands Plaza, East Rutherford, NJ 07073
201 508-2781 WilliamCullen@aegislimited.com

**Associated Electric & Gas Insurance Services Limited**
**2023-2024 Member Loyalty Credit Program Eligibility Rules**
**Attachment**

Level I: [redacted]

Level II: [redacted]

Eligible lines of business are defined as:

[redacted]

REDACTED

**Aegis Loyal credit**

| Company | CAU | Percentage | Total Premium | Accounting |
|---|---|---|---|---|
| CL&P Dist | 1D | [redacted] | (127,091) | 180-TINS0411-N24 |
| [redacted] | 1T | [redacted] | [redacted] | 181-TINS021T-N24 |
| | 21 | [redacted] | [redacted] | 192-TINS0221-N24 |
| | 6D | [redacted] | [redacted] | 184-TINS0406-N24 |
| | 6T | [redacted] | [redacted] | 190-TINS026T-N24 |
| | 4D | [redacted] | [redacted] | 182-TINS0441-N24 |
| | 4T | [redacted] | [redacted] | 183-TINS024T-N24 |
| | 71 | [redacted] | [redacted] | 191-TINS0471-N24 |
| | 2Y | [redacted] | [redacted] | 193-TINS022Y-N24 |
| | 2B | [redacted] | [redacted] | 196-TINS032B-N24 |
| | 46 | [redacted] | [redacted] | 199-TINS0N46-N24 |
| | GM | [redacted] | [redacted] | M87-TINS50GM-N24 |
| | W3 | [redacted] | [redacted] | 052- AQINS052-N24 |
| Total | | | | |

Used RATE Code C05 which is the common Allocator for Gross plant and Net Income and number of customers

# 2025

REDACTED

**William L. Hillman**
**President and Chief Executive Officer**

AEGIS

August 13, 2025

[redacted]
Eversource Energy

**Re: 2024 Loyalty Credit Payment**

[redacted]

AEGIS is committed to sharing its success with our members and your loyalty is the cornerstone of our mutual relationship. Loyalty Credit operates to amplify the total credits awarded across the Continuity and Premium Credit programs.

The Member Loyalty Credit program is designed to reward members that take full advantage of the Mutual's available coverages, and it is a tangible benefit of your membership in AEGIS. We thank you for your continued support of the mutual. As a result, we are stronger together.

We are pleased to recognize and reward your commitment to the Mutual with your 2024 Level I Loyalty Credit of $307,639 and Level II Loyalty Credit of $[redacted] for a total Member Loyalty Credit payment of $[redacted]. Payment will be sent by wire on or about August 25, 2025.

If you have any questions or comments, please contact me or Heidi Gossett, Vice President – Member Relations at HeidiGossett@aegislimited.com or by phone at 201-693-2667.

Sincerely,

William L. Hillman

1 Meadowlands Plaza, East Rutherford, NJ 07073
201 508-2780 WilliamHillman@aegislimited.com

**Aegis Loyal credit**

| Company | CAU | Percentage | Total Premium | Accounting |
|---|---|---|---|---|
| CL&P Dist | 1D | [redacted] | 138,130 | 180-TINS0411-N24 |
| [redacted] | 1T | | [redacted] | 181-TINS021T-N24 |
| | 21 | | | 192-TINS0221-N24 |
| | 6D | | | 184-TINS0406-N24 |
| | 6T | | | 190-TINS026T-N24 |
| | 4D | | | 182-TINS0441-N24 |
| | 4T | | | 183-TINS024T-N24 |
| | 71 | | | 191-TINS0471-N24 |
| | 2Y | | | 193-TINS022Y-N24 |
| | 2B | | | 196-TINS032B-N24 |
| | 61 | | | 310-TINS0N46-N24 |
| | GM | | | M87-TINS50GM-N24 |
| | 61 | | | 052- AQINS052-N24 |
| Total | | 100.00% | | |

Used RATE Code C05 which is the common Allocator for Gross plant and Net Income and number of customers