Date Filed: October 06, 2026

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

**Question:**

Loyalty Credits. Refer to the response to RRU-006, Attachment 2.

a. Provide the calculations showing how the rate year amount was derived.
b. Provide the loyalty credits for each of the years 2021, 2022, 2023, 2024 and 2025.
c. Explain why loyalty credits are not escalated as stated in footnote (a).

**Response:**

a. The Company's rate year amount of loyalty credits was calculated using the Test Year level. No adjustments were made to the Rate Year as noted in RRU-006, Attachment 2. Please refer to OCC-823, Attachment 1 CONFIDENTIAL, pages 15 through 17 for the documentation supporting the Test Year level of loyalty credits.

b. Please refer to OCC-376, Attachment 3, line 29 for the loyalty credit amounts for each of the years 2021 through 2025 and OCC-823, Attachment 1, for a copy of the loyalty credits in each of the years 2021 through 2025.

c. Loyalty Credits are dependent upon the performance of Associated Electric & Gas Insurance Services (AEGIS) policies and the continued purchase of defined lines of insurance by Eversource. Therefore, past AEGIS Loyalty Credits are not indicative of the future levels of AEGIS Loyalty Credits.