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Liberty Mutual. INSURANCE

MULTI-YEAR RATING AGREEMENT

This agreement is made as of May 1, 2025 between Liberty Mutual Insurance Company, a Massachusetts stock insurance company, along with its parents, subsidiaries and affiliates (collectively "Liberty Mutual") and Eversource Energy Company, along with its parents, subsidiaries and affiliates (collectively the "Insured").

WHEREAS, the parties have agreed to a two year rating arrangement for certain insurance coverages, subject to the terms of this Agreement;

NOW, THEREFORE, in consideration of the promises set forth in this Agreement, the parties agree as follows:

A. Definitions

1. Current Year Loss means a loss under any policy that is effective after the Effective Date.
2. Insurance Policies means the Commercial Auto Policy(s) issued by Liberty Mutual, or if applicable the renewal(s) thereof, to the Insured as described in Liberty Mutual's final Financial Overview and/or other final document prepared by Liberty Mutual contemporaneously with this Agreement.
3. Effective Date means the effective date of the Insurance Policies.
4. Rate means the insurance rates, except that Rates does not include separately identified charges for premium taxes, residual market loads, assessments, surcharges, aggregates. [redacted]
5. Earned Premium means the portion of the written premium, for a particular policy period, that has been "earned" to a point in time including any additional or return premiums due to additions or deletions in exposure.
6. Renewal Policies means the policies issued as renewals of the Insurance Policies that are subject to the two year rating agreement.
7. [redacted]

B. Rate, Terms and Conditions upon Renewal

1. [redacted]
2. This Agreement does not apply to: the timing of premium payments, service charges or other charges that are not included in premium, or security and escrow requirements.

C. Termination by Liberty Mutual

Liberty Mutual has the right to terminate this Agreement at any time by sending notice of termination:

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1. If there is a material change in the Insured's operations including, but not limited to, one or more acquisitions outside the Insured's core business operations or one or more divestitures of entities whose combined total annual sales comprise a material component of the Insured's annual sales. [redacted]
2. If the Insured consolidates with, merges into, or sells all or substantially all of its assets to any other entity, or any entity acquires more thar [redacted] of the outstanding securities of the Insured or the Insured's ultimate corporate parent. [redacted]
3. If the Insured has materially misrepresented or omitted any facts, risks, data, or any other information.
4. If the Insured's overall financial condition materially deteriorates, as determined by Liberty Mutual but only if supported by information from an independent third party financial or credit agency.
5. If there is an act of war, an "act of terrorism" as defined in the Terrorism Risk Insurance Act ("TRIA"), TRIA expires, or TRIA is changed with increases to Liberty Mutual's total financial exposure.
6. If the Insured fails to sign required documents, provide required security, pay premium, reimburse for losses, or comply with any other financial obligation to Liberty Mutual relating to any current, former, or future policy or Agreement.
7. If, at the Insured's request, there is a change in service requirements or providers, rating plan retention amounts, payment terms, or policy limits or coverages.
8. If the Insured fails to materially comply with Liberty Mutual's loss control, loss prevention, or safety recommendations made to control a critical risk to life safety or property exposure.
9. [redacted]
10. If there is an increase or decrease in the number of power units, or change in vehicle type, of more than [redacted]

D. Termination by the Insured

The Insured has the right to terminate this Agreement at any time by sending notice of termination prior to the expiration date of the Insurance Policies if:

1. Liberty Mutual's A.M. Best's Financial Strength Rating is downgraded below A-.
2. Liberty Mutual withdraws from the market any type of coverage provided by, and in any state covered by, the Insurance Policies.

E. Effect of Termination

Termination of this Agreement will not terminate any policy or policies and will not affect any parties' rights or responsibilities under any policy or policies.

F. Entire Agreement

The Agreement contains the entire agreement between the parties as respects its subject matter. All discussions and agreements previously entertained between the parties concerning the subject matter of the Agreement are merged into this Agreement. This Agreement may not be modified or amended, nor any of its provisions waived, except by an instrument in writing, signed by all parties hereunder.

G. Savings Clause

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The Insurance Policies are subject to state insurance law and regulation. If any provision of this Agreement cannot be maintained because of a mandatory rate change or pricing law on a guaranteed cost policy or otherwise, the Insured acknowledges that Liberty Mutual must rate in compliance with the law and its' filed rates. If this Agreement is void or unenforceable under any state law, the parties agree to negotiate renewals of the Insurance Policies in the spirit of this Agreement.

Accepted by:

Liberty Mutual Insurance Company	**Eversource Energy Company**
Name : Tony Yurrita	Name : [redacted]
Title : DUM Energy	Title : Director Enterprise Risk Management
Date : 8/28/2025	Date : 9/2/2025

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