Date Filed: August 28, 2026

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

Question:

Vehicle Expenses. Refer to WP C-3.32. Provide documentation supporting the Rate Year adjustment for insurance. (quote, invoices)

Response:

The insurance cost on Line 28 of the Vehicle Schedule WP 3.32 for the Rate Year is calculated by taking the Test Year amount and applying a known and measurable auto liability insurance increase percentage based on a two-year renewal agreement effective May 2026. Refer to the supporting calculation below for the Rate Year Insurance Cost.

Test Year Pro Forma	Interim Adj. 1/1/26 to 6/30/27 (a)(b)	Interim Period Amount	Rate Year Adj. 7/1/26 to 6/30/27 (a)(c)	Rate Year Amount
$663,958	$99,594	$763,552	$76,355	$839,907

(a) The Interim and Rate Year adjustments reflect a 10 percent annual increase in auto insurance. Please refer to OCC-384, Attachment 1 CONFIDENTIAL, for the Multi-Year Rating Agreement with Liberty Mutual Insurance that states the policy increase percentage.

(b) The Interim Period adjustment represents an annual 10 percent increase in auto insurance over 18 months ((10% / 12 months) x 18 months in the Interim Period).

(c) The Rate Year adjustment represents an annual 10 percent increase in auto insurance over 12 months ((10% / 12 months) x 12 months in the Rate Year).