Date Filed: October 06, 2026

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

Question:

Injuries and Damages. Refer to the response to OCC-303.

a. Provide the Rate Year amount of public liability injuries and damages expense included in the Rate Year including supporting calculations.
b. Explain the reasons for the year-over-year variances for the public liability expense.
c. Explain the types of claims included in the public liability expense.
d. Explain the reasons for the year-over-year increase for workers compensation expense.

Response:

a. Please refer to RRU-006, Attachment 3, pages 98 through 101, for the supporting documentation for the Rate Year increase in Public Liability expense. Please refer to OCC-824, Attachment 1, for the calculation supporting the Rate Year Public Liability expense.

b. The Public Liability expense varies year-over-year based upon actual claims received during the prior year and the development (both positive and negative) of existing claims. In 2022, there was significant negative development in two claims in Connecticut, which impacted the actuary recommendation. In 2023, there was also negative development in Connecticut from claims in years 2020 and 2022.

c. There are two types of claims included in the Public Liability expense that are for third-party property damage and bodily injury.

d. In each year, the Company has had an increase in the overall claim count. Additionally, the Company has experienced increasing administration costs and an increase in the severity of claims that impact the overall cost of each claim.