The Connecticut Light and Power Company
Insurance Expense Calculation
(Thousands of Dollars)

(A) Description	(B) Test Year Ended 12/31/2025	(C) Pro Forma Adjustments	(D)=(B)+(C) Test Year Pro Forma	(E) Escalation Rate	(F) Interim Periods (Months)	(G)=(E)/12*(F) Rate Year 1 Escalation		(H)=(D)+(G) Rate Year 1 Ending 6/30/2028
Fidelity & Crime	$ 19	$ -	$ 19	-	-	-	(a)	$ 19
All Risk Property/Boiler & Machine	822	(11)	811	5.95%	(b)	48		859
Privacy Protection	197	(7)	190	4.39%	24	17		207
Fiduciary	184	-	184	5.47%	(b)	10		194
General Liability	6,039	27	6,066	7.82%	27	1,067		7,133
Directors & Officers Liability	316	(10)	306	5.47%	(b)	17		323
Workers Compensation Premium	557	14	569	9.98%	26	123		692
Workers Compensation Premium - Administration	372	-	372	-	-	-	(c)	372
Accrual for Uncollectible Claims	4,161	-	4,161	-	-	-	(a)	4,161
Public Liability Expense	2,926	-	2,926	-	-	903	(d)	3,829
Loyalty Credits	(138)	-	(138)	-	-	-	(a)	(138)
Total Insurance Expense	15,455	13	15,466			2,185		$ 17,651
Less: Capitalized Portion of Insurance	6,284	(418)	5,866			1,134		7,000
Net Insurance Expense	$ 9,171	$ 431	$ 9,600			$ 1,051		$ 10,651

(a) Fidelity & Crime, Accrual for Uncollectible Claims, and Loyalty credits are not escalated.
(b) See Page 2 of RRU-006 Attachment 3.
(c) Workers Compensation Premium has two components, premium and administration. The administration category is left unescalated.
(d) Public Liability Expense is escalated using actuarial reports included in RRU-006 Attachment 3.

Note: Amounts shown above may not add due to rounding.

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Insurance Expense Calculation
Page References

RRU-006 Attachment 3

				Page Reference:
Aon XL Premium	$	15		pp 4-10
Aon AXIS Premium		4		pp 11-17
Fidelity & Crime Test Year Pro-Forma	$	19		
Arise Premium	$	13		pp 19-20
Lockton Premium		843		pp 21-24
Lockton Risk Management Fee		20		pp 25-26
NEIL Credit		(65)		pp 27-29
All Risk Property/Boiler & Machine Test Year Pro-Forma	$	811		
Marsh Premium	$	190		pp 31-33
Privacy Protection Test Year Pro-Forma	$	190		
Marsh Service Fee	$	9		pp 35-39
Marsh Premium		175		pp 40-42
Fiduciary Test Year Pro-Forma	$	184		
Marsh Bermuda Premium	$	563		pp 44-46
AEGIS, EIM, and CH Premium		5,197		pp 47-52
General, Star, Trisura, QBE, HDI, Great Lakes Premium		422		pp 47-52
American Nuclear Premium		23		pp 53-55
Marsh Service Fee		19		pp 56-60
EIM Credit		(158)		pp 61-62
General Liability Test Year Pro-Forma	$	6,066		
Aon Great American Insurance Premium	$	1	(e)	pp 64-69
Marsh Service Fee		12		pp 70-74
Marsh Premium		293		pp 75-77
Directors & Officers Liability Test Year Pro-Forma	$	306		
AEGIS Workers' Compensation Renewal	$	365		pp 79-81
AEGIS Workers' Compensation Renewal Allocated		96		pp 79-81
Liberty Mutual Premium Allocated		82		pp 79-81
Willis Bonds Allocated		13		pp 82-92
Marsh Service Fee		9		pp 93-97
Marsh Service Fee Allocated		4		pp 93-97
Workers Compensation Test Year Pro-Forma	$	569		
AEGIS Loyalty Credit	$	(138)		pp 103-104
AEGIS Loyalty Test Year Pro-Forma	$	(138)		

(a) This policy has been normalized to one year of expense.

Note: Amounts shown above may not add due to rounding.