

**Liberty Mutual Notice of Use of Artificial Intelligence - US Consumer**  
**Effective January 2026**

Liberty Mutual and its affiliates and subsidiaries use technologies such as artificial intelligence and machine learning (“AI”) to deliver products and services to our customers, streamline our business processes, and enhance efficiency. This notice explains how Liberty Mutual uses AI across our business, the types of information our AI models rely upon, and the rights individuals have regarding our AI practices.

### **How We Use AI**

Liberty Mutual is committed to the responsible and transparent use of AI. We believe in the importance of human oversight in all AI systems we deploy, ensuring that technology supports thoughtful human decision-making. We do not sell customer personal data, nor do we allow our customer data to be used solely to train models for another party’s benefit. Employees must undergo training on responsible and ethical use of AI before they are permitted to use AI in their work. We continuously review our practices to uphold our standards of privacy, security, and fairness.

Decisions at Liberty Mutual are made by people. We may use AI to help make those decisions in various aspects of our operations, including:

- **Underwriting and Pricing:** To identify relevant characteristics that inform underwriting decisions, and to set prices for insurance policies.
- **Claims Processing:** To streamline the handling, assessment, subrogation, and resolution of claims.
- **Fraud Detection:** To identify potentially fraudulent activities and prevent losses.
- **Marketing and Distribution:** To determine how we promote and deliver our products and services to customers.
- **Risk Assessment and Mitigation:** To predict and help manage potential risks for us and our customers.
- **Internal Business Purposes:** To generate drafts, translate text, summarize and analyze documents, and perform other day-to-day business tasks.

### **Information Used in our AI Systems**

We may collect information for use in our AI systems directly from you, from third parties like our service providers, and from publicly available sources. The categories of information described in our Privacy Notice may be used in our AI systems, consistent with that Notice and applicable law. For more information about how we handle your personal information, please visit [lmi.co/privacy](https://lmi.co/privacy).

## **Security Of Your Information**

We take care to only use information that is relevant and necessary for the functioning of the AI model and apply safeguards consistent with industry best practices to protect your personal data and ensure that we are processing it appropriately under law.

## **Your AI Rights**

Depending on where you reside and your relationship with us, you may be entitled to request information about the AI that was used to make a decision about you and the specific information that was used to make that decision. You may also be entitled to submit a complaint about our use of AI with regard to your insurance products.

Liberty Mutual does not retaliate or discriminate against individuals who choose to exercise these rights.

You may inquire about these requests, seek additional information, or obtain a copy of this Notice in an alternative format using the contact information below:

Calling: 800-344-0197  
Email: [privacy@libertymutual.com](mailto:privacy@libertymutual.com)  
Online: <https://lmig.co/ai-privacy>  
Mail: Liberty Mutual Insurance Company  
175 Berkeley St.  
Boston, MA 02116  
Attn: Privacy Office