

## Georgia Private Passenger Motor Vehicle Rate Filing Supplement

Company Name: Liberty Mutual Fire Insurance Company, Liberty Insurance Corporation

(NOTE: A BLANK SPACE OR NOT AVAILABLE is **NOT** an acceptable answer.)

### 1. Rate Filing History

	Rate Change Indicated	Rate Change Originally Requested	Rate Change Approved	New Bus. Effective Date	Renewal Effective Date
New Filing	5.87%	3.10%		8/8/2026	8/31/2026
1st Prior Filing	32.20%	15.00%	15.00%	4/27/2024	6/1/2024
2nd Prior Filing	21.26%	12.50%	12.50%	11/21/2023	12/26/2023

### 2. Latest Three Year Loss Experience

#### A. Georgia Data

Calendar/Accident Year	Earned Premium at Collected Rate Level (1)	Undeveloped Incurred Losses & LAE (2)	Loss & LAE Ratio (2) / (1) (3)
10/01/22 to 09/30/23	305,498,787	248,052,041	81.2%
10/01/23 to 09/30/24	245,447,289	156,932,257	63.9%
10/01/24 to 09/30/25	176,762,658	76,461,310	43.3%
<b>Total</b>	<b>727,708,734</b>	<b>481,445,608</b>	<b>66.2%</b>

Calendar/Accident Year	Earned Premium at Current Rate Level (1)	Developed Incurred Losses & LAE (2)	Loss & LAE Ratio (2) / (1) (3)
10/01/22 to 09/30/23	450,891,918	253,160,388	56.1%
10/01/23 to 09/30/24	305,328,550	167,539,259	54.9%
10/01/24 to 09/30/25	182,260,108	103,842,963	57.0%
<b>Total</b>	<b>938,480,576</b>	<b>524,542,609</b>	<b>55.9%</b>

**Note:** Please do not include trend in either premium or losses.

#### B. Countrywide Data

Calendar/Accident Year	Earned Premium at Collected Rate Level (1)	Undeveloped Incurred Losses & LAE (2)	Loss & LAE Ratio (2) / (1) (3)
10/01/22 to 09/30/23	6,940,979,630	5,056,550,505	72.9%
10/01/23 to 09/30/24	6,427,907,144	3,741,192,689	58.2%
10/01/24 to 09/30/25	5,365,053,023	2,314,296,276	43.1%
<b>Total</b>	<b>18,733,939,797</b>	<b>11,112,039,470</b>	<b>59.3%</b>

**Note:** Please do not include trend in either premium or losses.