

State:	Pennsylvania	Filing Company:	Lemonade Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	Homeowners		
Project Name/Number:	PA Base Rate 2025Q3/LIC-HO-PA-2507RR		

Disposition

Disposition Date: 10/09/2025

Effective Date (New): 11/18/2025

Effective Date (Renewal): 12/26/2025

Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Lemonade Insurance Company	13.500%	13.000%	\$368,483	1,478	\$2,846,325	42.800%	-23.200%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	PA Homeowner Manual		Yes
Rate	PA Homeowner Manual		Yes
Rate	PA Homeowner Manual		Yes
Supporting Document	Authorization to File (PC)		Yes
Supporting Document (revised)	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		Yes
Supporting Document	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		Yes
Supporting Document	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)		Yes
Supporting Document	PC Rate/Rule Filing Attestation		Yes
Supporting Document (revised)	PA Homeowner Manual Redline		Yes
Supporting Document	PA Homeowner Manual Redline		Yes
Supporting Document	PA Homeowner Manual Redline		Yes
Supporting Document	PA LIC BR Objection Response Due 8-15-25		Yes
Supporting Document	PA LIC BR Objection Response Due 10-8-25		Yes