State: *Illinois* **Filing Company:** *Lemonade Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto*
Project Name/Number: *ILF24 Rate Revision/*

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User Usage Agreement Attachments

Usage Agreement — Usage Agreement.pdf

Rate-Rule Attachments (ex. Document Name — Attachment Name)

Base Rate Table — IL-F24-Rate_Manual_Table-Base_Rate_Table_Clean.pdf

Policy Term Factor Table — IL-F24-Rate_Manual_Table-Multi_Policy_Discount_Clean.pdf

Multi Policy Factor Table — IL-F24-Rate_Manual_Table-Policy_Term_Factor_Table_Clean.pdf

Supporting Document Attachments (ex. Supporting Document Name — Attachment Name)

Explanatory Memorandum — IL_F24_Filing_Memo.pdf

Rate Table Factor (Redline) — IL-F24-Rate_Manual_Table-Base_Rate_Table_Redline.pdf

Rate Table Factor (Redline) — IL-F24-Rate_Manual_Table-Multiple_Policy_Discount_Redline.pdf

Rate Table Factor (Redline) — IL-F24-Rate_Manual_Table-Policy_Term_Factor_Table_Redline.pdf

State: *Illinois* ***Filing Company:*** *Lemonade Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto*
Project Name/Number: *ILF24 Rate Revision/*

Filing at a Glance

Company:	Lemonade Insurance Company
Product Name:	Personal Auto
State:	Illinois
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate
Date Submitted:	11/06/2026
SERFF Tr Num:	LEMO-135148058
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	LIC-CAR-IL-F24-R
Effective Date Requested (New):	12/21/2026
Effective Date Requested (Renewal):	01/20/2027
Author(s):	Megan Bowman, Elizabeth Ayme, Ariel Bujosa, Brian McNeil, Jorge Diaz, Emily Spayde, Raynetta Kyles, Nick Adamescu, Patrick Jurish, Ryan Short
Reviewer(s):	Darlene Seguire (primary)
Disposition Date:	11/06/2026
Disposition Status:	Filed
Effective Date (New):	12/21/2026
Effective Date (Renewal):	01/20/2027

State: *Illinois* ***Filing Company:*** *Lemonade Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto*
Project Name/Number: *ILF24 Rate Revision/*

General Information

Project Name: ILF24 Rate Revision
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 11/06/2026
State Status Changed:
Created By: Brian McNeil
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Brian McNeil

Filing Description:
Please see the Filing Memorandum for details of filings

Company and Contact

Filing Contact Information

Brian McNeil,
5 Crosby Street
New York, NY 10018

brian.mcneil@lemonade.com
844-733-8666 [Phone]

Filing Company Information

Lemonade Insurance Company
5 Crosby St., Floor 3
New York, NY 10013
(844) 733-8666 ext. [Phone]

CoCode: 16023
Group Code: 5032
Group Name: Lemonade Inc Grp
FEIN Number: 47-5474073

State of Domicile: New York
Company Type:
State ID Number:

State: *Illinois* **Filing Company:** *Lemonade Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Personal Auto*
Project Name/Number: *ILF24 Rate Revision/*

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Refer to our checklists prior to submitting filing: https://idoi.illinois.gov/companies/checklists-property-casualty.html: Acknowledge

Refer to our updated (06/08/2015) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: Acknowledge

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS LIQUOR LIABILITY, COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABLITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc. : https://idoi.illinois.gov/companies/checklists-property-casualty.html: Acknowledge

The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Medical Malpractice, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.": Acknowledge

SERFF Tracking #:	*LEMO-135148058*	***State Tracking #:***		***Company Tracking #:***	*LIC-CAR-IL-F24-R*

State:	*Illinois*	***Filing Company:***	*Lemonade Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Personal Auto*		
Project Name/Number:	*ILF24 Rate Revision/*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Darlene Seguire	11/06/2026	11/06/2026

SERFF Tracking #:	*LEMO-135148058*	***State Tracking #:***		***Company Tracking #:***	*LIC-CAR-IL-F24-R*

State:	*Illinois*	***Filing Company:***	*Lemonade Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Personal Auto*		
Project Name/Number:	*ILF24 Rate Revision/*		

Disposition

Disposition Date: 11/06/2026
Effective Date (New): 12/21/2026
Effective Date (Renewal): 01/20/2027
Status: Filed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Base Rate Table	Filed	Yes
Rate	Policy Term Factor Table	Filed	Yes
Rate	Multi Policy Factor Table	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Supporting Document	Request to Maintain Data as Trade Secret Information	Filed	Yes
Supporting Document	Manual	Filed	Yes
Supporting Document	Rate Table Factor (Redline)	Filed	Yes

SERFF Tracking #:	*LEMO-135148058*	***State Tracking #:***		***Company Tracking #:***	*LIC-CAR-IL-F24-R*

State:	*Illinois*	***Filing Company:***	*Lemonade Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Personal Auto*		
Project Name/Number:	*ILF24 Rate Revision/*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 11/06/2026	Base Rate Table		Replacement	LEMO-135032859	IL-F24-Rate_Manual_Table-Base_Rate_Table_Clean.pdf
2	Filed 11/06/2026	Policy Term Factor Table		Replacement	LEMO-135059260	IL-F24-Rate_Manual_Table-Multi_Policy_Discount_Clean.pdf
3	Filed 11/06/2026	Multi Policy Factor Table		Replacement	LEMO-135032859	IL-F24-Rate_Manual_Table-Policy_Term_Factor_Table_Clean.pdf

LEMONADE INSURANCE COMPANY

State of Illinois

Rate Manual

Base Rate Table

Channel	BI	PD	COMP	COLL	LOAN	MED	UM/UIM	UMPD	TEMP	CP	ACQ-EXP	OPS-EXP
Direct	200.06	265.74	247.90	408.12	27.57	13.64	23.29	13.56	44.79	3.39	309.94	34.77
Agency	200.06	265.74	247.90	408.12	27.57	13.64	23.29	13.56	44.79	3.39	309.94	34.77
High Efficiency	170.05	225.88	210.72	346.90	23.43	11.59	19.80	11.53	38.07	2.88	263.45	29.55

LEMONADE INSURANCE COMPANY

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Multi Policy Factor Table

Channel	InitialForm	Tenure with Lemonade From	Tenure with Lemonade To	BI	PD	COMP	COLL	LOAN	MED	UM/UIM	UMPD	TEMP	CP	ACQ-EXP	OPS-EXP
AG	I	0	5	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.450	0.160
AG	I	6	11	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.450	0.155
AG	I	12	17	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.450	0.150
AG	I	18	23	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.450	0.145
AG	I	24	29	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.450	0.140
AG	I	30	999	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.450	0.135
AG	R	0	5	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.450	0.160
AG	R	6	11	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.450	0.155
AG	R	12	17	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.450	0.150
AG	R	18	23	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.450	0.145
AG	R	24	29	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.450	0.140
AG	R	30	999	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.450	0.135
AG	X	0	5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AG	X	6	11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AG	X	12	17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AG	X	18	23	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AG	X	24	29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AG	X	30	999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	I	0	5	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	I	6	11	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	I	12	17	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	I	18	23	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	I	24	29	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	I	30	999	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	R	0	5	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.450	0.160
DI	R	6	11	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.450	0.155
DI	R	12	17	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.450	0.150
DI	R	18	23	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.450	0.145
DI	R	24	29	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.450	0.140
DI	R	30	999	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.450	0.135
DI	X	0	5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	X	6	11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	X	12	17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	X	18	23	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	X	24	29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	X	30	999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	I	0	5	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	I	6	11	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	I	12	17	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	I	18	23	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	I	24	29	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	I	30	999	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	R	0	5	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.450	0.160
HE	R	6	11	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.450	0.155
HE	R	12	17	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.450	0.150
HE	R	18	23	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.450	0.145
HE	R	24	29	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.450	0.140
HE	R	30	999	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.450	0.135
HE	X	0	5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	X	6	11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	X	12	17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	X	18	23	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	X	24	29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	X	30	999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

LEMONADE INSURANCE COMPANY

State of Illinois

Rate Manual

Policy Term Factor Table

Program	Channel	Policy Term	BI	PD	COMP	COLL	LOAN	MED	UM/UIM	UMPD	TEMP	CP	ACQ-EXP	OPS-EXP
Unlimited Mileage	AG	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Unlimited Mileage	AG	12	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07
Unlimited Mileage	DI	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Unlimited Mileage	DI	12	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
Unlimited Mileage	HE	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Unlimited Mileage	HE	12	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
Pay-Per-Mile	AG	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Pay-Per-Mile	AG	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Pay-Per-Mile	DI	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Pay-Per-Mile	DI	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Pay-Per-Mile	HE	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Pay-Per-Mile	HE	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

SERFF Tracking #:	*LEMO-135148058*	***State Tracking #:***		***Company Tracking #:***	*LIC-CAR-IL-F24-R*

State:	*Illinois*	***Filing Company:***	*Lemonade Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*Personal Auto*		
Project Name/Number:	*ILF24 Rate Revision/*		

Supporting Document Schedules

Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	IL_F24_Filing_Memo.pdf
Item Status:	Filed
Status Date:	11/06/2026

Bypassed - Item:	Request to Maintain Data as Trade Secret Information
Bypass Reason:	N/A
Attachment(s):	
Item Status:	Filed
Status Date:	11/06/2026

Satisfied - Item:	Manual
Comments:	Rate factor tables and Rule manual pages are attached.
Attachment(s):	
Item Status:	Filed
Status Date:	11/06/2026

Satisfied - Item:	Rate Table Factor (Redline)
Comments:	
Attachment(s):	IL-F24-Rate_Manual_Table-Base_Rate_Table_Redline.pdf IL-F24-Rate_Manual_Table-Multiple_Policy_Discount_Redline.pdf IL-F24-Rate_Manual_Table-Policy_Term_Factor_Table_Redline.pdf
Item Status:	Filed
Status Date:	11/06/2026

Lemonade

Lemonade Insurance Company
Private Passenger Automobile
Filing Memorandum
State of Illinois

November 5, 2026

Overview

A revision to the Lemonade Insurance Company (Lemonade) Private Passenger Auto Product is submitted for review. This filing introduces a new rating channel, High Efficiency. Rates for the Direct and Independent Agent channels are unchanged.

Within this filing we are revising rates to facilitate this change. We have made changes to:

- **Base Rate Table**: Added a High Efficiency row. Each rate in this row is the corresponding Direct base rate multiplied by 0.85.
- **Policy Term Factor Table**: Added High Efficiency entries that are identical to Direct.
- **Multi Policy Discount Factor Table**: Added High Efficiency entries that are identical to Direct.

There is no rate impact to this filing.

Rationale

Lemonade expects lower costs for policies written in this channel than for Direct policies. The expected differences come from three areas:

- Advertising and acquisition
- Loss adjustment expense
- Other operating expenses

The lower rate reflects these expected expense differences.

Effective Dates

The Company requests that the filing apply to all new business written on or after 12/21/2026 and Renewal business effective date: 01/20/2027.

Please contact me with any questions about this filing.

Brian McNeil
Senior Insurance Specialist
Brian.McNeil@Lemonade.com

LEMONADE INSURANCE COMPANY

State of Illinois

Rate Manual

Base Rate Table

Channel	BI	PD	COMP	COLL	LOAN	MED	UM/UIM	UMPD	TEMP	CP	ACQ-EXP	OPS-EXP
Direct	200.06	265.74	247.90	408.12	27.57	13.64	23.29	13.56	44.79	3.39	309.94	34.77
Agency	200.06	265.74	247.90	408.12	27.57	13.64	23.29	13.56	44.79	3.39	309.94	34.77
High Efficiency	170.05	225.88	210.72	346.90	23.43	11.59	19.80	11.53	38.07	2.88	263.45	29.55

LEMONADE INSURANCE COMPANY

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Rate Manual

Multi Policy Factor Table

Channel	InitialForm	Tenure with Lemonade From	Tenure with Lemonade To	BI	PD	COMP	COLL	LOAN	MED	UM/UIM	UMPD	TEMP	CP	ACQ-EXP	OPS-EXP
AG	I	0	5	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.450	0.160
AG	I	6	11	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.450	0.155
AG	I	12	17	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.450	0.150
AG	I	18	23	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.450	0.145
AG	I	24	29	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.450	0.140
AG	I	30	999	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.450	0.135
AG	R	0	5	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.450	0.160
AG	R	6	11	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.450	0.155
AG	R	12	17	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.450	0.150
AG	R	18	23	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.450	0.145
AG	R	24	29	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.450	0.140
AG	R	30	999	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.450	0.135
AG	X	0	5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AG	X	6	11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AG	X	12	17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AG	X	18	23	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AG	X	24	29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
AG	X	30	999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	I	0	5	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	I	6	11	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	I	12	17	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	I	18	23	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	I	24	29	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	I	30	999	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
DI	R	0	5	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.450	0.160
DI	R	6	11	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.450	0.155
DI	R	12	17	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.450	0.150
DI	R	18	23	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.450	0.145
DI	R	24	29	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.450	0.140
DI	R	30	999	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.450	0.135
DI	X	0	5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	X	6	11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	X	12	17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	X	18	23	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	X	24	29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DI	X	30	999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	I	0	5	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	I	6	11	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	I	12	17	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	I	18	23	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	I	24	29	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	I	30	999	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
HE	R	0	5	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.450	0.160
HE	R	6	11	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.155	0.450	0.155
HE	R	12	17	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.450	0.150
HE	R	18	23	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.145	0.450	0.145
HE	R	24	29	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.450	0.140
HE	R	30	999	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.450	0.135
HE	X	0	5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	X	6	11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	X	12	17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	X	18	23	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	X	24	29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
HE	X	30	999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

LEMONADE INSURANCE COMPANY

State of Illinois

Rate Manual

Policy Term Factor Table

Program	Channel	Policy Term	BI	PD	COMP	COLL	LOAN	MED	UM/UIM	UMPD	TEMP	CP	ACQ-EXP	OPS-EXP
Unlimited Mileage	AG	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Unlimited Mileage	AG	12	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07
Unlimited Mileage	DI	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Unlimited Mileage	DI	12	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
Unlimited Mileage	HE	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Unlimited Mileage	HE	12	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09
Pay-Per-Mile	AG	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Pay-Per-Mile	AG	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Pay-Per-Mile	DI	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Pay-Per-Mile	DI	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Pay-Per-Mile	HE	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Pay-Per-Mile	HE	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00