

**LEMONADE INSURANCE COMPANY**  
**Homeowners Program - Montana**  
**Rate/Rule Filing**

**Rates and Rules Filing Memorandum**

**Introduction**

Lemonade Insurance Company respectfully requests to withdraw the rate and rule filing that was previously approved under SERFF Tracking # PERR-131973911.

Upon further analysis and strategic planning, we have decided not to proceed with the launch of our originally proposed Homeowners program for which the filed documents were intended. As such, the forms, rates, and rules associated with this program have never been implemented or utilized in any capacity.

Moreover, we are actively engaged in the development of a new Renters program, which is tailored to meet current market demands and align with our long-term business goals. As a part of this process, we are preparing a comprehensive filing for this Renters program, which will be submitted in the new year.

Enclosures:

- Withdrawn Homeowners Manual
- Certificate of Compliance