Office of Insurance Regulation
Bureau of Property & Casualty Forms and Rates

FLORIDA EXPENSE SUPPLEMENT FOR INDEPENDENT RATE FILINGS

COMPANY NAME (GROUP) Lemonade Insurance Company **DATE: 7/10/2026**

1) Combination to which this page applies (Line, Subline, Coverage, Territory, Class, etc.) **Livestock**

2) Development of Expected Loss Ratio. (Attach exhibit detailing insurer expense data and/or other supporting information.)

A. Commission and Brokerage	**0.00%**
B. Other Acquisition	**13.30%**
C. General Expense	**9.28%**
D. Premium taxes	**1.75%**
E. Miscellaneous licenses and fees, other taxes	**3.69%**
F. Other expenses	**0.00%**
G. Expected Profit Margin & Contingency Factor (per Florida Rule 690-170.003)	**6.98%**
H. TOTAL (Expected Expense Ratio)	**35.00%**

3) Expected Loss Ratio: ELR = 100% - 2H = **65.00%**

4) Current Number of Policies in Force: 37,350

5) Florida Rate Filing History:

	Rate Change Requested	Rate Level Indication	Latest Calendar/Accident Year Incurred Loss Ratio	Latest Calendar/Accident Year Earned Premium Volume	Rate Change Approved	New Bus. Effective Date	Renewal Effective Date
New Filing	19.5%	23.3%	69.6%	$22,726,017	N/A	11/18/2026	1/2/2027
1st Prior Filing	0.8%	1.6%	66.7%	$8,396,004	0.8%	11/19/2025	1/3/2026
2nd Prior							