



LEMONADE INSURANCE COMPANY

Private Passenger Automobile

Explanatory Memo

March 31, 2026

Florida Office of Insurance Regulation
Bureau of Property & Casualty Forms and Rates
PO Box 7700
Tallahassee, FL 32314-7700

RE: Lemonade Insurance Company

Private Passenger Auto Program: Filing ID 1468719

To Whom it May Concern,

Lemonade is hereby submitting its initial filing introducing our VIN Model to be used with our new Private Passenger Auto program.

Corresponding rates, rules, and forms will be submitted in subsequent filings in the very near future.

If you have any questions regarding this filing submission, please contact me at patrick.jurish@lemonade.com.

Patrick Jurish
State Filings Senior Analyst