



America's #1 Ranked Home Insurance Carrier

Lemonade is focused on delighting consumers by offering outstanding customer service and a best-in-class claims experience. Every 60 seconds, someone buys a Lemonade insurance policy.



"No. 1 Homeowners Insurance Company - Clearsure"

"Top pick for Homeowners Insurance with best mobile experience."

"Given 4+ Stars by reviewers on BBB"

Why Agents Love Lemonade

Customers love Lemonade, and we think your agency will too. Here's why:

- **Fast & Easy Quoting.** Get a home quote in less than 60 seconds.
- **Bindable Quotes from EZLynx rater.** Unlike other carriers, we deliver bindable quotes so when you bridge over to Lemonade, you can bind right away with no surprises.
- **No Hassle Servicing & Claims Management.** Our award-winning app (4.9 stars) allows customers to self-service everything, so you can spend more time on business growth.

Best Service & Claims Experience

Customers give Lemonade an industry-leading Net Promoter Score of 76. You're going to love working with us because customers already do.

- Your customers can: (1) make instant changes to policies online or in our app, (2) get fast chat, email, and phone support, and (3) file claims in seconds from the Lemonade app.

Financial Strength

Lemonade has earned a Financial Stability Rating® of A-Exceptional, from Demotech Inc. and is reinsured by leading reinsurers including Allianz, AXA, Gen Re, Hiscox, Lloyd's, and Munich Re.

Innovative, Customer-first Business Model

Lemonade pays claims quickly and fairly, as we are not financially incentivized to deny claims.

- Lemonade takes a fixed 25% fee from premiums to run our operations, the remaining 75% is set aside to pay claims and reinsurance
- Any money not paid out is given back to charities selected by policyholders

Get appointed with us: [submit an application in 2 minutes](#)

Talk to us: tadd.moore@lemonade.com

Lemonade

Coverage Transparency

[We value transparency at Lemonade.](#) So, here is what we **cover** and **do not cover** in our policy.

What We Cover

The Lemonade HO3 is a standard ISO product with minor modifications. Policies are *Replacement Cost* for dwelling and contents except for collectibles.

Common Exclusions (All States): High-risk breeds, pool liability, and trampoline liability.

| Coverage Guidelines | Min Coverage | Max Coverage |
|----------------------------|------------------------|------------------------------|
| Dwelling (Cov A) | \$125,000 or 80% of RC | \$1,500,000 |
| Property and valuables | 40% of Dwelling | 50% of Dwelling + \$100,000 |
| Other structure | 10% of Dwelling | 10% of Dwelling |
| Loss of use | 30% of Dwelling | 30% of Dwelling or \$200,000 |
| Personal liability | \$100,000 | \$1,000,000 |
| Medical payments to others | \$1,000 | \$5,000 |

Available Endorsements



Earthquake
(AR, CA Only)



Extended
Reconstruction
Cost
(All Except VA)



Loss
Assessment



Mine
Subsidence
(IL, IN, OH Only)



Mold
(CT, DC, GA, MA,
WA Only)



Oil Tank
(CT, MA Only)



Personal
Injury
(All Except
CA, MO)



Portable
Electronics
(All Except CA, NY, VA)



Swimming Pool
Liability



Water Backup

What We Don't Cover (yet...)

- Service Line Coverage
- Equipment Breakdown
- ID Fraud
- Home Day Care Coverage
- Storage Unit Coverage
- Airbnb Coverage
- Open Peril Contents
- Increased Ordinance or Law
(Standard policy automatically gives 10% of Cov A)

Reinventing Homeowners Insurance for Consumers

Talk to us: anant@lemonade.com

Lemonade Overview for Customers

Who is Lemonade Insurance Company?

Lemonade is **America's No. 1** ranked home insurance carrier - focused on delighting consumers by offering outstanding customer service and a best-in-class claims experience. Every 60 seconds, someone in the U.S. gets a Lemonade insurance policy.



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Customer-First Business Model

Lemonade has removed any conflict of interest with consumers from its business model. Lemonade's business profits do not rely on denying customer claims.



Lemonade takes a flat fee of 25% to run operations



The remaining 75% is committed to paying out claims and reinsurance partners

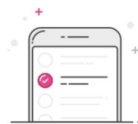


Any money leftover is given back to charities selected by Lemonade's policyholders

Industry-Best Customer Service & Claims Experience

Customers can easily make **instant** changes to their policy via the Web or app. Lemonade also offers fast, around the clock chat, email, and phone support. What's more, customers rave about the easy and transparent claims experience, giving Lemonade an industry leading Net-Promoter-Score of 76.

Giveback Program



Your customers get a Lemonade policy, and select a **nonprofit** of their choice.



Once a year, we tally up the **unclaimed money** left from customers who chose the same cause.



We **give back** that unclaimed money (up to 40%!) to the nonprofit that your customers choose.

Lemonade

Reinventing Homeowners Insurance for Consumers

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Lemonade Commissions

Base commissions: first year - 12%; renewals - 10%

Max commissions, with volume and LR bonus: first year - 20%; renewals - 12%

- LR bonus: (New policies and renewals) Agent shall get an additional bonus commission equal to 33% of every percentage point the Loss Ratio is below 50% as calculated as of December 31. The Loss Ratio Bonus Commission will never exceed 5% for new business and 2% for renewals.
- Volume bonus: (New HO policies only) For every \$250K of additional GWP above \$1M, up to a cap of \$2.5M, Agent receives an additional commission of 0.5% of GWP as calculated as of December 31. The Volume Bonus Commission will never exceed 3%.
- LR and Volume bonus are calculated nationally (aggregated performance across 6 states)
- Smart Choice volume commitment: Min of \$300,000 (GWP, new business, HO3+HO6) in each of the 6 states

| New Business Commission Rates | | Annual Gross Written Premium | | | | | | |
|-------------------------------|--------------|------------------------------|-------------|-------------|-----------|-----------|-------------|---------|
| | | <\$1.25M | \$1.25-1.5M | \$1.5-1.75M | \$1.75-2M | \$2-2.25M | \$2.25-2.5M | \$2.5M+ |
| Loss Ratio | 50% or above | 12.0% | 12.5% | 13.0% | 13.5% | 14.0% | 14.5% | 15.0% |
| | 49% | 12.3% | 12.8% | 13.3% | 13.8% | 14.3% | 14.8% | 15.3% |
| | 48% | 12.7% | 13.2% | 13.7% | 14.2% | 14.7% | 15.2% | 15.7% |
| | 47% | 13.0% | 13.5% | 14.0% | 14.5% | 15.0% | 15.5% | 16.0% |
| | 46% | 13.3% | 13.8% | 14.3% | 14.8% | 15.3% | 15.8% | 16.3% |
| | 45% | 13.7% | 14.2% | 14.7% | 15.2% | 15.7% | 16.2% | 16.7% |
| | 44% | 14.0% | 14.5% | 15.0% | 15.5% | 16.0% | 16.5% | 17.0% |
| | 43% | 14.3% | 14.8% | 15.3% | 15.8% | 16.3% | 16.8% | 17.3% |
| | 42% | 14.7% | 15.2% | 15.7% | 16.2% | 16.7% | 17.2% | 17.7% |
| | 41% | 15.0% | 15.5% | 16.0% | 16.5% | 17.0% | 17.5% | 18.0% |
| | 40% | 15.3% | 15.8% | 16.3% | 16.8% | 17.3% | 17.8% | 18.3% |
| | 39% | 15.7% | 16.2% | 16.7% | 17.2% | 17.7% | 18.2% | 18.7% |
| | 38% | 16.0% | 16.5% | 17.0% | 17.5% | 18.0% | 18.5% | 19.0% |
| | 37% | 16.3% | 16.8% | 17.3% | 17.8% | 18.3% | 18.8% | 19.3% |
| | 36% | 16.7% | 17.2% | 17.7% | 18.2% | 18.7% | 19.2% | 19.7% |
| | 35% or less | 17.0% | 17.5% | 18.0% | 18.5% | 19.0% | 19.5% | 20.0% |

| Renewal Commission Rates | | Commission Rate |
|--------------------------|--------------|-----------------|
| Loss Ratio | 50% or above | 10.0% |
| | 49% | 10.3% |
| | 48% | 10.7% |
| | 47% | 11.0% |
| | 46% | 11.3% |
| | 45% | 11.7% |
| | 44% or less | 12.0% |

* All percentages shall be rounded to the hundredth and digits shall be rounded down unless they are 5 or greater.