
State:	Arizona	Filing Company:	Lemonade Insurance Company
TOI/Sub-TOI:	09.0 Inland Marine/09.0004 Pet Insurance Plans		
Product Name:	Pet Insurance		
Project Name/Number:	Initial Filing/		

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User Usage Agreement

Attachments

Usage Agreement	Usage Agreement.pdf
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Form Attachments

	(ex. Form Name	Form Number	Attachment Name)
LEM-PET	LEM-PET		LEM-PET (01-20).pdf
LEM-PET-DEC	LEM-PET-DEC		LEM-PET-DEC (01-20).pdf
LEM-PET-PREVENT	LEM-PET-PREVENT		LEM-PET-PREVENT (01-20).pdf
LEM-PET-AZ	LEM-PET-AZ		LEM-PET-AZ (01-20).pdf

Rate-Rule Attachments

	(ex. Document Name	Attachment Name)
Rate Order of Calculation		Order of Calculations.pdf
Rate Manual		AZ_Pet_Manual_02-13-20.pdf

Supporting Document Attachments

	(ex. Supporting Document Name	Attachment Name)
Actuarial Memorandum Requirements		Introductory Memorandum.pdf
General Filing Checklist and Instructions - All Lines		General Filing Checklist.pdf

State:	Arizona	Filing Company:	Lemonade Insurance Company
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Filing at a Glance

Company:	Lemonade Insurance Company
Product Name:	Pet Insurance
State:	Arizona
TOI:	09.0 Inland Marine
Sub-TOI:	09.0004 Pet Insurance Plans
Filing Type:	Form/Rate/Rule - New Products ONLY
Date Submitted:	02/14/2020
SERFF Tr Num:	LEMO-132244236
SERFF Status:	Closed-Exempt Docket No. 13A-071-INS
State Tr Num:	LEMO-132244236
State Status:	Exempt Docket No.13A-071-INS
Co Tr Num:	LIC-PET-AZ-2001
Effective Date	02/14/2020
Requested (New):	
Effective Date	02/14/2020
Requested (Renewal):	
Author(s):	Ventrice Lam, Matt Morris, Sara Callander, Megan Bowman, Garrett Robertson, Billy Callahan
Reviewer(s):	Vanessa Darrah (primary)
Disposition Date:	02/14/2020
Disposition Status:	Exempt Docket No. 13A-071-INS
Effective Date (New):	
Effective Date (Renewal):	

State:	Arizona	Filing Company:	Lemonade Insurance Company
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General Information

Project Name: Initial Filing	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/14/2020	
State Status Changed: 02/14/2020	Deemer Date:
Created By: Garrett Robertson	Submitted By: Garrett Robertson
Corresponding Filing Tracking Number:	

Filing Description:

Lemonade Insurance Company is pleased to introduce a Pet Insurance Plan to Arizona, available for both cats and dogs. This is a new program and will not impact any current Lemonade policyholders. Lemonade is utilizing the experience of a seasoned competitor with considerable market share, American Pet Insurance Company ("APIC"), to enter the market.

Lemonade will deviate from APIC's filings APII-132005840 and APII-131728274 to offer our own competitive accident and illness pet insurance product. We are introducing new annual limits including \$15,000, \$20,000, \$30,000, \$40,000, \$50,000, \$60,000, \$70,000, \$80,000, \$90,000, \$100,000, a new deductible option of \$0, and additional coinsurance levels (50% and 60%). We will also offer benefits to the policyholder for additional premium. For more information on the benefits offered, please refer to our Manual.

Lemonade has written an original policy that outlines coverage details and provisions. The Declarations page (LEM-PET-DEC) is titled "The Squeezed Version." In both the policy and Declarations, everything in blue text and bracketed is a variable field that will update with the policyholder's pet and coverage information. The policy was developed internally alongside legal experts and veterinary specialists.

We look forward to offering pet insurance in your state.

Company and Contact

Filing Contact Information

Garrett Robertson,	garrett.robertson@lemonade.com
5 Crosby St.	813-600-8095 [Phone]
Floor 3	
New York	
New York, NY 10013	

Filing Company Information

Lemonade Insurance Company	CoCode: 16023	State of Domicile: New York
5 Crosby St., Floor 3	Group Code:	Company Type:
New York, NY 10013	Group Name:	State ID Number:
(844) 733-8666 ext. [Phone]	FEIN Number: 47-5474073	

Filing Fees

Fee Required?	No
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State: Arizona **Filing Company:** Lemonade Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Insurance
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Retaliatory? No

Fee Explanation:

SERFF Tracking #:	LEMO-132244236	State Tracking #:	LEMO-132244236	Company Tracking #:	LIC-PET-AZ-2001
State:	Arizona	Filing Company:	Lemonade Insurance Company		
TOI/Sub-TOI:	09.0 Inland Marine/09.0004 Pet Insurance Plans				
Product Name:	Pet Insurance				
Project Name/Number:	Initial Filing/				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt Docket No. 13A-071-INS	Vanessa Darrah	02/14/2020	02/14/2020

State:	Arizona	Filing Company:	Lemonade Insurance Company
TOI/Sub-TOI:	09.0 Inland Marine/09.0004 Pet Insurance Plans		
Product Name:	Pet Insurance		
Project Name/Number:	Initial Filing/		

Disposition

Disposition Date: 02/14/2020
Effective Date (New):
Effective Date (Renewal):
Status: Exempt Docket No. 13A-071-INS

Comment:
Pursuant to the Director's Order, Docket No. 13A-071-INS, filed October 4, 2013, the rate/forms recently submitted by your company to the Arizona Department of insurance ("ADOI") are exempt from the filing requirements of ARS §§ 20-385 and 20-398.

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Memorandum Requirements	Not Reviewed-Exempt per Docket	Yes
Supporting Document	Actuarial Supporting Exhibit Requirements - Article 4.1	Not Reviewed-Exempt per Docket	Yes
Supporting Document	General Filing Checklist and Instructions - All Lines	Not Reviewed-Exempt per Docket	Yes
Supporting Document	Translation Instructions and Checklist	Not Reviewed-Exempt per Docket	Yes
Form	LEM-PET	Not Reviewed-Exempt per Docket	Yes
Form	LEM-PET-DEC	Not Reviewed-Exempt per Docket	Yes
Form	LEM-PET-PREVENT	Not Reviewed-Exempt per Docket	Yes
Form	LEM-PET-AZ	Not Reviewed-Exempt per Docket	Yes
Rate	Rate Order of Calculation	Not Reviewed-Exempt per Docket	Yes
Rate	Rate Manual	Not Reviewed-Exempt per Docket	Yes

State:	Arizona	Filing Company:	Lemonade Insurance Company
TOI/Sub-TOI:	09.0 Inland Marine/09.0004 Pet Insurance Plans		
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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Not Reviewed-Exempt per Docket 02/14/2020	LEM-PET	LEM-PET	01-20	PCF	New		51.700	LEM-PET (01-20).pdf
2	Not Reviewed-Exempt per Docket 02/14/2020	LEM-PET-DEC	LEM-PET-DEC	01-20	DEC	New			LEM-PET-DEC (01-20).pdf
3	Not Reviewed-Exempt per Docket 02/14/2020	LEM-PET-PREVENT	LEM-PET-PREVENT	01-20	END	New		45.100	LEM-PET-PREVENT (01-20).pdf
4	Not Reviewed-Exempt per Docket 02/14/2020	LEM-PET-AZ	LEM-PET-AZ	01-20	END	New		51.700	LEM-PET-AZ (01-20).pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

SERFF Tracking #:	LEMO-132244236	State Tracking #:	LEMO-132244236	Company Tracking #:	LIC-PET-AZ-2001
State:	Arizona	Filing Company:	Lemonade Insurance Company		
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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Not Reviewed-Exempt per Docket 02/14/2020	Rate Order of Calculation	Page 1	New		Order of Calculations.pdf
2	Not Reviewed-Exempt per Docket 02/14/2020	Rate Manual	Pages 1-11	New		AZ_Pet_Manual_02-13-20.pdf

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Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum Requirements
Comments:	
Attachment(s):	Introductory Memorandum.pdf
Item Status:	Not Reviewed-Exempt per Docket
Status Date:	02/14/2020

Satisfied - Item:	Actuarial Supporting Exhibit Requirements - Article 4.1
Comments:	New Product.
Attachment(s):	
Item Status:	Not Reviewed-Exempt per Docket
Status Date:	02/14/2020

Satisfied - Item:	General Filing Checklist and Instructions - All Lines
Comments:	
Attachment(s):	General Filing Checklist.pdf
Item Status:	Not Reviewed-Exempt per Docket
Status Date:	02/14/2020

Bypassed - Item:	Translation Instructions and Checklist
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	Not Reviewed-Exempt per Docket
Status Date:	02/14/2020

[Pet's Name],
Say hi to your
new insurance!

We promise to do our best to make sure you love it here!

We'll pay for...

Diagnostics

Such as blood tests, urinalysis, x-rays, MRIs, labwork, CT scans, ultrasounds.

Procedures

Such as outpatient, specialty and emergency care, hospitalization, and surgery.

Medication

Such as injections and Prescription Meds.

... to treat

Accidents

Unexpected events such as road accidents or poisoning that result in Injury, sickness, broken bones, and sprains.

Illnesses

Such as vomiting, diarrhea, and infections.

Repeating or Chronic Conditions

Such as cancer, heart disease, diabetes, allergies, arthritis, and skin Conditions.

Congenital or Hereditary Conditions

Such as elbow and hip dysplasia, hernias, and blood and eye disorders.

[Included in your package]

[Physical Therapy

Added coverage for treating physical disabilities, such as hydrotherapy, acupuncture, and chiropractic care.]

[Vet Visits Fees

Added coverage for Vet Visits fees when treating a covered Accident or Illness. FYI, our Preventative Care covers [Pet's Name]'s annual wellness exam.]

[Preventative Care

We created a Preventative Care program that's recommended by Veterinarians, which includes a wellness exam, heartworm test, internal parasite or fecal test, blood test and three vaccines. There's no Deductible, but there are some Limits to what we'll pay for those procedures.]

How claim payments work

We'll pay [X]% of the Cost for any covered claim up to the policy's Annual Limit of \$[X]/year. There's also an Annual [\$X] Deductible for Accidents and Illnesses.

Here's how it works

Say [Pet's Name] swallows a toy. The Vet charges you \$5,000 to perform a procedure required to remove it. Since this is considered an Accident, it's covered and we'll pay \$[X]. ($\$5,000 * [X]\%$ Co-Insurance - \$[X] Deductible)

If [Pet's Name] gets sick or injured later that year, we will pay the full [X]% up to the Annual Limit (because we apply the Deductible only once per year.)

Claim Terms and Conditions

File your claim in time

You'll need to file a claim through our app within 180 days of treatment, and provide all necessary information during that process.

Waiting Periods

The date of treatment must occur during the Policy Period. After the Start Date, the following Waiting Periods will apply to the following coverages and all related Conditions: 2 days for Accidents, 14 days for Illnesses and 6 months for Cruciate Ligament Events.

Availability and access to medical records

We require [Pet's Name]'s medical records from the 12 months prior, or up to 14 days after [his/her] policy Start Date. Please note that without this important document, we will not be able to pay your claim. By purchasing this policy, you agree to let us contact current or previous Vets on your behalf, and obtain all of [Pet's Name]'s medical records if needed.

Detailed Vet receipts

In order for us to approve your claim payment, we require itemized Vet receipts which include your pet's personal information, date of treatment, Cost of the services, and the Vet's information.

What's not covered

Pre-Existing Conditions

Conditions that existed before the policy was purchased, such as Chronic Conditions, Bilateral Conditions, or intervertebral Conditions.

Dental Care

Any type of Dental Care; however, if Injury to teeth is caused by an Accident, we do cover the Cost of extraction and reconstruction of damaged teeth.

Preventable Situations and Neglect

You must provide [\[Pet's Name\]](#) with Adequate Care, and make sure [\[he/she\]](#) remains in good health. We also don't cover Injury or Illness caused by Neglectful Behavior.

Non-Accident or Illness

Including, but not limited to, Elective Cosmetic Procedures unrelated to an Accident or an Illness, microchipping, grooming and nail trims, anal gland expression, spaying and neutering, and internal and external parasite prevention. Conditions relating to and resulting from breeding or pregnancy. Boarding or transport expenses, housing, prescription food, vitamins and supplements, obedience training and other Behavioral Conditions, Recurring Conditions from repetitive occurrences, cremation and burial expenses.

Alternative and Experimental Treatments

Alternative and Experimental Treatment or medicine such as aromatherapy,

massage, herbal remedies, CBD oil, etc. We do not cover cloned or genetically modified animals.

[Physical Therapy

Added coverage for treating physical disabilities, such as hydrotherapy, acupuncture, and chiropractic care (Available in other packages.)]

[Vet Visits Fees

Added coverage for Vet Visits when treating an eligible Accident or Illness. FYI, our Preventative Care covers [Pet's Name]'s annual wellness exam (Available in other packages.)]

[Preventative Care

Including vaccinations, an internal parasite or fecal test and more (Available in other packages.)]

Other Pets and Pet Parents

This policy covers only [Pet's Name] and can't be transferred to other pets. To add pets, [click here...](#) [(we offer a multi-pet discount.)] This policy only provides benefits to you, [Pet's Name]'s Pet Parent. [Pet's Name] must be under your care and live with you at your address listed in this policy.

Unverified Vets

Treatment for all eligible Conditions is covered only when performed in the US, by a state-licensed Veterinarian with necessary training and experience, or by trained staff operating under the Vet's direct supervision.

Not Medically Necessary

Treatment is covered only to the extent it is medically necessary to diagnose or treat an Illness, Injury, Condition, disease or its symptoms and it meets accepted standards of veterinary medicine. Also, claims for pets with no symptoms are not covered.

And ...

We will not pay claims if they are covered by other insurance policies, as well as complications caused by things that are not covered by this policy.

Changes & Additions

If your address changes, we require that you notify us within 30 days of the change.

As pets age and their health deteriorates, the Cost of care goes up. In addition, over time, Vet services, medication, and treatment Costs increase. That's why pet insurance rates may increase. We'll try to minimize rate changes, but if they do happen, we'll be sure to let you know at least 30 days before your Renewal Date.

Cancellation & Renewal

This policy is valid for one year, after which it will automatically renew for another year, until it is canceled by you or by us.

If we choose to cancel or not renew this policy, we'll notify you at [[Policyholder's email](#)], at least 10 days in advance.

You are free to cancel your policy at any time and we will return any leftover premium on a pro-rata basis. If you cancel within the first 30 days and have no reported or paid claims nor benefits used, we will refund your full premium.

If you fail to make a payment, we will try to reach you by email or phone. If payment isn't settled within 10 days, your policy will be canceled immediately and any leftover premium will be returned on a pro-rata basis.

Complaints

We always prefer to settle disagreements collaboratively. If you have a complaint or disagreement, we encourage you to contact our Customer Experience team and voice your concerns.

If you'd like to file a complaint, please [contact us](#).

Well, look who made it here!

We're so happy you made it to the end. Thanks!

Hopefully this all made sense and you feel great about [\[Pet's Name\]](#)'s coverage. Please **contact us** if anything remains unclear, or if you need more coverage than this agreement provides.

We wish you a healthy year, but should you encounter any bumps along the way, we'll do our best to smooth them out. After all, when life gives you lemons...

Sincerely,

Daniel, Shai, and the Lemonade Team

Terms and Definitions

Accident

An unexpected event resulting in physical Injury to your pet that occurred during the Policy Period.

Adequate Care

Protect [him/her] from Recurring Conditions and keep [him/her] up to date with vaccinations: [if pet type = dog>[Rabies, Bordetella, Distemper, Hepatitis, Lepto, Parainfluenza, Parvovirus,]; if pet type = cat [Rabies, Calicivirus, Leukemia, Panleukopenia, Rhinotracheitis]] or any other recommendation provided by your Vet. Please note that we don't cover diseases preventable by vaccines and preventative medications that were left untreated (including heartworm, lice, internal parasites, and fleas).

Alternative and Experimental Treatments

Treatment that doesn't fall within generally accepted and conventional medicine. This includes treatments for which there are no peer-reviewed journals for the Condition.

Annual

The 12 months following the date your policy starts, or your policy most recently renewed, whichever is later.

Annual Limit

The maximum amount that we will pay Annually.

Behavioral Condition

A Condition that is abnormal, dysfunctional or unusual and requires treatment. This includes, but is not limited to, separation anxiety, excessive chewing or licking, aggression, pica, self-injury, and property damage.

Bilateral Condition

A Condition that can affect both sides of your pet's body.

Chronic Condition

A Condition that can be treated or managed, but not cured.

Co-Insurance

The percentage of the claim's Cost that you are responsible for paying.

Congenital Condition

A Condition that is present from birth, whether inherited or caused by the environment, which may cause or otherwise contribute to Illness or disease.

Condition

Any disease, disorder, sickness, Illness, abnormality, and/ or syndrome displayed by your pet.

Cost

The usual, customary and reasonable fees and costs, regardless of whether that customer has insurance coverage.

Cruciate Ligament Event

Any strain, Injury, rupture, tear, or degeneration of the cruciate ligament in your pet's knee.

Deductible

The Annual amount you pay for the Cost of any eligible Accident or Illness loss.

Dental Care

Including but not limited to prophylaxis (including scaling, cleaning and polishing of the teeth), preventative items (including toothbrushes/toothpastes and dental food/chews), all root planning, treatment for supernumerary teeth, absent teeth, deciduous teeth, and malocclusion. Gingivitis and progressive periodontal disease caused by the accumulation of tartar is not a covered expense.

Elective Cosmetic Procedures

Including, but not limited to, tail docking, ear cropping, declawing, dewclaw removal, and ear cleaning.

Hereditary Condition

An abnormality that is genetically transmitted from parent to offspring and may cause Illness or disease.

Illness

Sickness or disease and any change to your pet's normal healthy state that occurred during the Policy Period.

Injury

Physical harm caused by an Accident during the Policy Period.

Recurring Conditions

Conditions arising from a repetitive and specific activity that leads to decontamination (i.e., the induction of vomiting, stomach pumping, or treatment with charcoal), medical, or surgical treatment of your pet, if the same or a similar activity occurred two times within 18 months prior to the treatment date. For example, the two incidents must arise from similar behaviors, such as the ingestion of nonfood items or potentially toxic substances (food- or chemical-related), the ingestion of human food or pet food that is not intended for your pet, or Injury stemming from repeated contact with species such as porcupines, rattlesnakes, cats, and dogs.

Renewal Date

The date that falls exactly 12 months after your Start Date, and every 12 months thereafter.

Pre-Existing Conditions

Any Condition for which a Veterinarian provided medical advice, the pet received treatment for, or the pet displayed signs or symptoms consistent with the stated Condition prior to the Start Date of a pet insurance policy or during any Waiting Period.

Preventative Care

Treatment, services, or procedures for the purpose of preventing Accident or Illness or for general health maintenance.

Prescription Medication

Any prescription, supplement, remedy prescribed by a Veterinarian to treat a covered Condition. This does not

include prescription food and prescribed medication to treat Behavioral Conditions. Also referred to in the policy as “Prescription Meds.”

Physical Therapy

Includes the following treatments: acupuncture, chiropractic, cryotherapy, electro-acupuncture, e-stim therapy, gait training, heat therapy, joint mobilization, laser therapy, range of motion exercises, treadmill therapy, stretching, therapeutic exercises, and Therapeutic ultrasound therapy.

Start Date

The date coverage starts as indicated in “The Squeezed Version” section, above. Your pet must be in your possession at the time of the Start Date.

Pet Parent

The named insured as indicated in “The Squeezed Version” section, above, who can also prove, as of the policy Start Date, ownership of the pet either by Veterinarian records or by local government/municipality registration.

Policy Period

The period beginning at 12:01am of the policy’s Start Date and expiring at 12:01am on the Renewal Date.

Veterinarian

An individual who holds a valid license to practice veterinary medicine or other appropriate licensing entity in the jurisdiction in which he or she practices. Also referred to in the policy as a “Vet.”

Vet Visits

This includes, but is not limited to, an exam, check-up, consultation, physical consultation, office visit, referral or recheck. This does not include Vet Visits for the treatment of Behavioral Conditions.

Neglectful Behavior

Intentional, neglectful or preventable actions, including organized fights, activities related to training, [commercial guarding, watch dogs or herding, or participating in racing, including any commercial or

[organized sport activity like track or sled racing.](#)] Any Accident, Illness or Condition for which you were advised by a Veterinarian to take preventative measures for and didn't is not covered.

Waiting Period

The period of time specified in a pet insurance policy that is required to transpire before some or all of the coverage in the policy can begin. The Waiting Period begins on the policy's Start Date.

Arizona Specific Notices and Clarifications

Your state is a very special place, and it asked that we clarify the following...

The second paragraph under **Cancellation & Nonrenewal** is replaced by the following:

If we choose to cancel or not renew this policy, we'll notify you at [[Policyholder's email](#)], at least 45 days in advance.

The Squeezed Version

Congratulations, [Policyholder's Name]! You're now the happy owner of a Lemonade Pet Health Insurance policy [#Policy Number]. This policy covers [Pet's Name], a [Pet's Age] old [Breed] [Species], permanently residing with you, [Policyholder's Name], at [Address].

The Start Date of this policy is on [Start Date], and it will automatically renew on [Renewal Date] unless you or we cancel it. The amount you'll pay is \$[XX.XX] per month.

Your policy covers [Coinsurance] of the Cost of [Pet's Name]'s diagnoses or treatments in case [he/she] ever gets sick or hurt.

But, there are important things to know, such as your [Preventative Care], exclusions, Annual \$[X] Deductible, Annual Limit of \$[X], Waiting Periods, and more, so please read on.

Preventative Care limits

Annual wellness exam	[\$X]
Heartworm test	[\$X]
Internal parasite or Fecal test	[\$X]
Blood test	[\$X]
3 Vaccines Vets recommend: Rabies, DHLPP (Distemper, Hepatitis, Parainfluenza, Parvovirus), Bordetella (for kennel cough)	Up to [\$X] total for all three

1. ANNUAL BASE RATE

Annual Base Rate	Rate
	306.40

2. ZIP CODE MODIFIER FACTORS

Zip Code	Factor	Zip Code	Factor	Zip Code	Factor	Zip Code	Factor
85001	0.9051	85067	0.9051	85243	1.1670	85312	0.9343
85002	0.9051	85068	0.9051	85244	1.1670	85313	0.9343
85003	0.9051	85069	0.9051	85245	1.1670	85318	0.9343
85004	0.9051	85070	0.9051	85246	1.1670	85320	0.9343
85005	0.9051	85071	0.9051	85247	1.1670	85321	0.9343
85006	0.9051	85072	0.9051	85248	1.1670	85322	0.9343
85007	0.9051	85073	0.9051	85249	1.1670	85323	0.9343
85008	0.9051	85074	0.9051	85250	1.1670	85324	0.9343
85009	0.9051	85075	0.9051	85251	1.1670	85325	0.9343
85010	0.9051	85076	0.9051	85252	1.1670	85326	0.9343
85011	0.9051	85077	0.9051	85253	1.1670	85327	0.9343
85012	0.9051	85078	0.9051	85254	1.1670	85328	0.9343
85013	0.9051	85079	0.9051	85255	1.1670	85329	0.9343
85014	0.9051	85080	0.9051	85256	1.1670	85331	0.9343
85015	0.9051	85082	0.9051	85257	1.1670	85332	0.9343
85016	0.9051	85085	0.9051	85258	1.1670	85333	0.9343
85017	0.9051	85086	0.9051	85259	1.1670	85334	0.9343
85018	0.9051	85087	0.9051	85260	1.1670	85335	0.9343
85019	0.9051	85098	0.9051	85261	1.1670	85336	0.9343
85020	0.9051	85099	0.9051	85262	1.1670	85337	0.9343
85021	0.9051	85201	1.1670	85263	1.1670	85338	0.9343
85022	0.9051	85202	1.1670	85264	1.1670	85339	0.9343
85023	0.9051	85203	1.1670	85266	1.1670	85340	0.9343
85024	0.9051	85204	1.1670	85267	1.1670	85341	0.9343
85025	0.9051	85205	1.1670	85268	1.1670	85342	0.9343
85026	0.9051	85206	1.1670	85269	1.1670	85343	0.9343
85027	0.9051	85207	1.1670	85271	1.1670	85344	0.9343
85028	0.9051	85208	1.1670	85272	1.1670	85345	0.9343
85029	0.9051	85209	1.1670	85273	1.1670	85346	0.9343
85030	0.9051	85210	1.1670	85274	1.1670	85347	0.9343
85031	0.9051	85211	1.1670	85275	1.1670	85348	0.9343
85032	0.9051	85212	1.1670	85277	1.1670	85349	0.9343
85033	0.9051	85213	1.1670	85278	1.1670	85350	0.9343
85034	0.9051	85214	1.1670	85279	1.1670	85351	0.9343
85035	0.9051	85215	1.1670	85280	1.1670	85352	0.9343
85036	0.9051	85216	1.1670	85281	1.1670	85353	0.9343
85037	0.9051	85217	1.1670	85282	1.1670	85354	0.9343
85038	0.9051	85218	1.1670	85283	1.1670	85355	0.9343
85039	0.9051	85219	1.1670	85284	1.1670	85356	0.9343
85040	0.9051	85220	1.1670	85285	1.1670	85357	0.9343
85041	0.9051	85221	1.1670	85287	1.1670	85358	0.9343
85042	0.9051	85222	1.1670	85289	1.1670	85359	0.9343
85043	0.9051	85223	1.1670	85290	1.1670	85360	0.9343
85044	0.9051	85224	1.1670	85291	1.1670	85361	0.9343
85045	0.9051	85225	1.1670	85292	1.1670	85362	0.9343
85046	0.9051	85226	1.1670	85296	1.1670	85363	0.9343
85048	0.9051	85227	1.1670	85297	1.1670	85364	0.9343
85050	0.9051	85228	1.1670	85299	1.1670	85365	0.9343
85051	0.9051	85230	1.1670	85301	0.9343	85366	0.9343
85053	0.9051	85231	1.1670	85302	0.9343	85367	0.9343
85054	0.9051	85232	1.1670	85303	0.9343	85369	0.9343
85055	0.9051	85233	1.1670	85304	0.9343	85371	0.9343
85060	0.9051	85234	1.1670	85305	0.9343	85372	0.9343
85061	0.9051	85235	1.1670	85306	0.9343	85373	0.9343
85062	0.9051	85236	1.1670	85307	0.9343	85374	0.9343
85063	0.9051	85237	1.1670	85308	0.9343	85375	0.9343
85064	0.9051	85239	1.1670	85309	0.9343	85376	0.9343
85065	0.9051	85241	1.1670	85310	0.9343	85377	0.9343
85066	0.9051	85242	1.1670	85311	0.9343	85378	0.9343



2. ZIP CODE MODIFIER FACTORS (CONTINUED)

Zip Code	Factor
85379	0.9343
85380	0.9343
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Zip Code	Factor
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85638	0.8098
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85640	0.8098
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85746	0.8098

Zip Code	Factor
85747	0.8098
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85750	0.8098
85751	0.8098
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86038	0.8098
86039	0.8098
86040	0.8098
86042	0.8098

Zip Code	Factor
86043	0.8098
86044	0.8098
86045	0.8098
86046	0.8098
86047	0.8098
86052	0.8098
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86301	0.8098
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86436	0.8098
86437	0.8098
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86439	0.8098
86440	0.8098
86441	0.8098

2. ZIP CODE MODIFIER FACTORS (CONTINUED)

Zip Code	Factor
86442	0.8098
86443	0.8098
86444	0.8098
86445	0.8098
86446	0.8098
86502	0.8098
86503	0.8098

Zip Code	Factor
86504	0.8098
86505	0.8098
86506	0.8098
86507	0.8098
86508	0.8098
86510	0.8098

Zip Code	Factor
86511	0.8098
86512	0.8098
86514	0.8098
86515	0.8098
86520	0.8098
86535	0.8098

Zip Code	Factor
86538	0.8098
86540	0.8098
86544	0.8098
86545	0.8098
86547	0.8098
86556	0.8098

A ZIP Code or geographic area omitted from the zip code list will be assigned the be assigned the population-weighted average LCMF:

Factor

0.9421

3. BREED FACTORS

	Breed Factor	Breed Group
Affenpinscher	0.924	G
Afghan Hound	1.083	F
Airedale Terrier	1.352	F
Akbash	1.200	D
Akita	1.418	D
Alaskan Husky	1.363	F
Alaskan Malamute	1.191	E
American Alaskan Spitz	1.040	G
American Bandogge Mastiff	2.284	C
American Black and Tan Coonhound	1.083	D
American Blue Gascon Hound	1.050	E
American Bulldog	1.611	E
American Cocker Spaniel	1.356	E
American English Coonhound	1.066	E
American Eskimo	1.016	F
American Eskimo-Miniature	1.040	F
American Foxhound	1.066	E
American Indian	1.040	I
American Hairless Terrier	0.924	H
American Mastiff	2.434	D
American Mastiff (Panja)	1.365	D
American Pit Bull	1.233	E
American Pitbull Terrier	1.310	E
American Royal Retriever	1.040	E
American Staffordshire Bull Terrier	1.269	E
American Staffordshire Terrier	1.289	D
American Staghound	1.050	F
American Tundra Shepherd	1.040	G
American Water Spaniel	1.136	D
Anatolian	0.565	F
Anatolian Shepherd	1.744	F
Appenzeller Sennenhunde	1.100	E
Argentine Dogo	1.310	E
Australian Cattle Dog	1.154	F
Australian Dingo	1.040	H
Australian Kelpie	1.229	E
Australian Shepherd	1.000	H
Australian Shepherd-Miniature	1.040	E
Australian Silky Terrier	1.000	H
Australian Stumpy Tail Cattle	0.969	E
Australian Terrier	0.813	H
Azawakh Hound	1.210	E
Barbet	0.909	G
Basenji	0.938	F
Basset Fauve de Bretagne	1.118	E
Basset Hound	1.374	E
Bavarian Mountain Hound	0.938	E
Beagle	1.229	F
Bearded Collie	1.210	H
Beauceron	1.066	E
Bedlington Terrier	1.032	F
Belgian Laekenois	1.040	F
Belgian Malinois	1.040	E
Belgian Mastiff	2.284	C
Belgian Sheepdog	1.136	E
Belgian Shepherd	1.207	E
Belgian Tervuren	1.040	E
Bergamasco Sheepdog	1.066	G
Berger Des Pyrénées	1.050	E
Berger Picard/Picardy Sheepdog	1.066	F
Bernese Mountain Dog	1.858	B
Bichon Frise	0.924	G
Black and Tan Coonhound	1.049	D
Black Russian Terrier	1.888	E
Blackmouth Cur	1.210	E

	Breed Factor	Breed Group
Bloodhound	1.331	B
Blue Heeler	1.040	F
Blue Picardy Spaniel	0.938	F
Blue Tick Coonhound	1.210	E
Boerboel	2.396	B
Bolognese	0.840	G
Border Collie	1.032	E
Border Terrier	0.924	F
Borzo/Russian Wolfhound	1.229	D
Boston Terrier	0.867	E
Bouvier des Flandres	1.418	D
Boxer	1.585	C
Boykin Spaniel	1.172	F
Bracco Italiano	1.066	E
Brazilian Fila	1.040	C
Briard	1.154	E
Brittany	1.083	F
Brussels Griffon	0.840	F
Bull Boxer	1.488	C
Bull Terrier	1.374	E
Bull Terrier-Miniature	1.207	E
Bulldog	1.570	C
Bullmastiff	2.513	B
Cairn Terrier	0.895	F
Canaan Dog	1.172	D
Canadian Eskimo/Inuit	0.954	E
Canary Dog	1.050	E
Cane Corso	2.110	D
Cardigan Welsh Corgi	1.154	F
Catahoula Leopard Dog	1.066	E
Caucasian Ovcharka	1.744	D
Cavalier King Charles Spaniel	1.016	E
Central Asian Shepherd	1.829	F
Cesky Terrier	1.066	E
Chantilly	1.040	E
Chesapeake Bay Retriever	1.418	E
Chihuahua	0.694	F
Chihuahua-Long-Haired	1.164	F
Chinese Crested	0.867	E
Chinese Crested Powder Puff	1.206	E
Chinese Pug	1.193	F
Chinook	1.118	E
Chipom	0.895	F
Chipoo	0.801	G
Chow Chow	1.172	E
Cirneco dell Etna	1.032	F
Clumber Spaniel	1.310	F
Cockapoo	0.801	F
Cocker Spaniel	1.016	E
Cocker Spaniel-Miniature	1.100	E
Collie	1.249	D
Collie - Smooth Coated	1.040	D
Coonhound	1.049	E
Coonhound-Black & Tan	1.049	D
Coonhound-Blue Tick	1.210	D
Coonhound-Redbone	1.154	F
Coton de Tulear	0.826	G
Curly-Coated Retriever	1.191	C
Czechoslovakian Wolfdog	1.066	D
Dachshund	0.954	F
Dachshund-Long Haired	1.170	F
Dachshund-Miniature	1.170	F
Dachshund-Miniature Long Haired	1.170	F
Dachshund-Miniature Smooth Haired	1.170	F
Dachshund-Miniature Wire Hair	1.170	F

3. BREED FACTORS (CONTINUED)

	Breed Factor	Breed Group
Dachshund-Wire Haired	1.170	F
Dalmatian	1.418	F
Dandie Dinmont Terrier	1.032	E
Deerhound	0.938	B
Designer / Hybrid	1.040	E
Dingo/Carolina	1.154	F
Doberman Pinscher	1.800	E
Dogue de Bordeaux	2.284	B
Drever	0.938	F
Dunker/Norwegian Hound	0.938	F
Dutch Sheepdog	1.172	F
English Bull	1.570	C
English Bulldog	1.949	C
English Cocker Spaniel	1.049	F
English Foxhound	0.938	D
English Mastiff	1.358	D
English Pointer	1.206	G
English Setter	1.100	E
English Shepherd	1.049	G
English Springer Spaniel	1.066	E
English Toy Spaniel	0.801	D
English Toy Terrier	0.938	F
Entlebucher Mountain Dog	1.210	E
Estrela Mountain Dog	1.191	D
Eurasian/Eurasier	1.066	E
Field Spaniel	1.154	D
Fila Brasileiro/Brazilian Mastiff	2.284	C
Finnish Hound	1.040	D
Finnish Lapphund	1.172	F
Finnish Spitz	1.032	F
Flat-Coated Retriever	1.249	C
Formosan (Taiwanese) Mountain Dog	0.924	E
Fourche Terrier	1.040	G
Fox Terrier	1.016	F
French Bulldog	2.012	E
French Mastiff	1.500	B
French Spaniel	0.909	E
Ganaraskan	1.000	F
Gascogne Braque Francais	0.938	D
German Pinscher	1.083	F
German Pointer	1.066	F
German Wirehaired Pointer	1.049	E
German Shepherd	1.352	E
German Spitz	0.924	F
German/Mittel Spitz	0.938	G
Giant Schnauzer	1.249	F
Glen of Imaal Terrier	1.229	E
Golden Retriever	1.191	E
Goldendoodle	0.909	F
Gordon Setter	1.210	E
Grand Basset Griffon Vendéen	0.969	E
Great Dane	2.077	B
Great Pyrenees	1.369	D
Greater Swiss Mountain Dog	1.800	D
Greenland Dog	0.938	F
Greyhound	1.249	D
Groenendael Belgian Shepherd	1.016	D
Hamiltonstovare	0.938	E
Harrier	1.154	F
Havanese	0.776	G
Hovawart	1.172	E
Hungarian Sheepdog	1.207	C
Ibizan Hound	1.083	D
Icelandic sheepdog	1.049	E
Inca Orchid	1.040	E

	Breed Factor	Breed Group
Irish Setter	1.066	F
Irish Terrier	1.100	G
Irish Water Spaniel	1.154	D
Irish Wolfhound	1.888	B
Italian Bulldogge	1.289	D
Italian Greyhound	1.000	H
Jack Russell Terrier	0.813	G
Japanese Chin	0.813	D
Japanese Spaniel	1.040	D
Japanese Spitz	0.984	E
Japanese Terrier	0.954	E
Jindo	1.175	F
Kai Ken	1.172	E
Karelian Bear Dog	1.396	D
Keeshond	1.118	F
Kelpie	1.040	E
Kerry Blue Terrier	1.154	F
Kishu Ken	1.172	E
Komondor	1.191	C
Kooikerhondje	1.032	E
Kuvasz	1.663	E
Kyi-Leo	1.050	F
Labradoodle	0.881	E
Labrador Retriever	1.331	E
Laekenois Belgian Shepherd	1.100	D
Lagotto Romagnolo	1.191	F
Lakeland Terrier	1.083	G
Lancashire Heeler	1.032	F
Landseer	1.083	D
Large Munsterlander	0.938	E
Leonberger	1.949	D
Lhasa Apso	0.954	F
Louisiana Catahoula Hog Dog	1.050	E
Lowchen	0.826	F
Llewellyn Setter	1.365	E
Malamute Husky	1.040	E
Malinois Belgian Shepherd	1.289	F
Maltese	0.763	G
Maltipoo	0.728	G
Manchester Terrier	1.100	G
Maremma	1.310	E
Mastiff	2.321	D
Mexican Hairless	1.016	I
Mexican Hairless-Crested	1.208	F
Mi-Ki	0.969	C
Miniature Australian Shepherd	0.909	E
Miniature Bull Terrier	1.100	E
Miniature Dachshund	0.895	F
Miniature Pinscher	0.909	G
Miniature Poodle	0.881	H
Miniature Schnauzer	0.909	H
Mixed Breed - Dog - Small (<20 lbs)	0.705	G
Mixed Breed - Dog - Medium (20.1-55 lbs)	0.826	E
Mixed Breed - Dog - Large (55.1+ lbs)	1.100	C
Mountain Cur	1.083	G
Mountain Terrier	0.938	E
Mudi	1.066	F
Münsterländer	1.050	F
Native American Indian	0.984	I
Neapolitan Mastiff	2.473	C
Nebolish Mastiff	2.284	E
New Zealand Huntaway	0.938	F
New Zealand Sheepdog	1.040	F
Newfoundland	2.144	D
Norfolk Terrier	0.924	F

3. BREED FACTORS (CONTINUED)

	Breed Factor	Breed Group
Norrbottenspets	0.909	G
Norwegian Buhund	1.172	F
Norwegian Elkhound	1.118	D
Norwegian/Norsk Lundehund	1.032	E
Norwegian Viking Buhund	1.050	F
Norwich Terrier	0.813	F
Nova Scotia Duck Tolling Retriever	1.191	F
Old Boston Bulldogge	0.938	E
Old English Mastiff	1.364	D
Old English Sheepdog	1.136	E
Old Victorian Bulldogge	0.954	E
Olde English Bulldog	1.331	D
Otterhound	1.229	D
Papillon	0.788	G
Parson Russell Terrier	1.016	G
Patterdale/Fell Terrier	0.801	E
Pekingese	0.788	G
Pembroke Welsh Corgi	1.049	E
Perro de Presa Canario	1.396	E
Peruvian Hairless	1.040	E
Peruvian Inca Orchid	1.032	E
Petit Basset Griffon Vendeen	1.269	G
Pharaoh Hound	1.049	E
Picardy Spaniel	0.938	F
Pitbull	1.394	E
Plott	1.049	F
Pointer	1.249	G
Polish Lowland Sheepdog	1.289	E
Polish Tatra	1.050	E
Polski Ocharch Nizinny	1.050	E
Pomapoo	0.801	F
Pomeranian	0.924	F
Poodle	1.100	F
Poodle-Standard	1.060	E
Poodle-Teacup	1.249	F
Poodle-Toy	1.184	H
Porkie	0.954	F
Portuguese Podengo	1.172	H
Portuguese Podengo Pequeno	1.040	H
Portuguese Pointer	1.172	F
Portuguese Water	1.118	E
Prague Ratter	0.801	F
Pudelpointer	0.938	E
Pug	1.083	F
Puggle	0.909	G
Puli	0.984	E
Pumi	1.032	E
Pyrenean Mastiff	2.284	D
Pyrenean Mountain Dog (Great Pyrenees)	1.289	D
Pyrenean Sheepdog	1.032	E
Pyrenean Shepherd	1.032	E
Pyrenees Braque Francais	0.984	F
Queensland Heeler	1.300	F
Rafeiro do Alentejo	1.772	E
Rare Breed	1.300	E
Rat Terrier	0.938	G
Redbone Coonhound	1.154	F
Rhodesian Ridgeback	1.289	D
Roman Rottweiler	1.300	D
Rottweiler	2.284	B
Russian Bolonka	0.938	G
Russian Hound	1.050	D
Russian Toy	1.040	E
Russian Wolfhound	1.080	D
Saint Bernard	2.513	B

	Breed Factor	Breed Group
Saluki (Gazelle Hound)	1.154	D
Samoyed	1.118	F
Schapendoes	1.040	G
Schipperke	1.049	J
Schnauzer-Giant	1.053	D
Schnauzer-Miniature	1.040	F
Schnauzer-Standard	1.204	F
Schnoodle	0.924	F
Scottish Deerhound	1.191	C
Scottish Terrier	1.032	F
Sealyham Terrier	1.049	F
Segugio Italiano	0.938	E
Shar Pei	1.418	C
Sheltie	1.040	F
Shetland Sheepdog	0.881	F
Shiba Inu	0.826	G
Shih Tzu	0.651	E
Shikoku	0.938	D
Shiloh Shepherd	1.585	F
Siberian Husky	0.969	E
Silken Windhound	0.954	I
Silky Terrier	0.776	G
Skye Terrier	1.083	F
Sloughi	1.066	E
Slovensky Cuvac	1.040	E
Small Munsterlander	0.895	G
Smooth Fox Terrier	1.040	F
Snoodle	0.984	F
Soft Coated Wheaten Terrier	1.118	F
Spanish Bulldog	1.352	E
Spanish Mastiff	2.396	D
Spanish Water Dog	0.938	E
Spinone Italiano	1.210	F
Spitz	1.040	F
St. Johns Waterdog	0.938	E
Stabyhoun (Stabij)	1.118	F
Staffordshire Bull Terrier	1.210	F
Standard Schnauzer	1.100	F
Sussex Spaniel	1.172	E
Swedish Elkhound	0.938	E
Swedish Lapphund	0.938	E
Swedish Vallhund	1.191	F
Telomian	1.050	E
Terrier	0.826	E
Terriopoo	0.909	H
Tervuren Belgian Shepherd	1.083	F
Texas Blue Lacey	0.969	G
Thai	0.565	E
Thai Ridgeback	1.066	C
Tibetan Mastiff	2.213	D
Tibetan Spaniel	0.751	H
Tibetan Terrier	1.000	F
Tosa	1.858	D
Toy Fox Terrier	0.867	F
Toy Terrier	1.207	F
Toy Manchester Terrier	1.032	D
Toy Poodle	0.751	H
Treeing Tennessee Brindle	1.040	E
Treeing Walker Coon Hound	1.049	E
Victorian Bulldog	1.000	C
Vizsla	1.191	F
Walker Hound	1.207	E
Weimaraner	1.269	D
Welsh Corgi-Cardigan	1.196	F
Welsh Corgi-Pembroke	1.196	E

3. BREED FACTORS (CONTINUED)

	Breed Factor	Breed Group
Welsh Sheepdog (Welsh Collie)	0.938	F
Welsh Springer Spaniel	1.210	F
Welsh Terrier	1.154	D
West Highland White Terrier	1.016	H
Westmoreland Terrier	1.040	H
Wheaten Terrier	1.040	F
Whippet	1.016	F
White Doberman	1.365	E
Wire Haired Fox Terrier	1.205	F
Wirehaired Pointing Griffon	1.100	D
Wirehaired Vizsla	1.040	F
Xoloscuintle	1.050	F
Yorkiepoop	0.840	G
Yorkshire Terrier	0.801	F
Abyssinian	0.611	F
American Bobtail	0.565	I
American Curl	0.592	I
American Long Hair	0.611	F
American Shorthair	0.547	I
American Wirehair	0.574	H
Angora	0.565	F
Balinese	0.565	F
Bengal	0.574	F
Birman	0.592	F
Bombay	0.631	J
British Longhair	0.565	F
British Shorthair	0.583	J
Bullseye	0.565	F
Burmese	0.592	L
California Spangled	0.565	E
Chartreux	0.631	F
Chausie	0.565	G
Chinchilla Persian	0.602	J
Colorpoint Shorthair	0.574	H
Cornish Rex	0.651	I
Cymric	0.565	E
Devon Rex	0.621	E
Domestic Longhair	0.538	G
Domestic Mediumhair	0.538	G
Domestic Shorthair	0.538	G
Donskoy	0.583	F
Egyptian Mau	0.547	G

	Breed Factor	Breed Group
Exotic Longhair	0.565	F
Exotic Shorthair	0.574	F
Havana Brown	0.592	J
Himalayan	0.583	G
Japanese Bobtail	0.565	H
Javanese	0.592	E
Korat	0.565	F
LaPerm	0.574	G
Maine Coon	0.611	F
Manx	0.547	D
Manx Longhair	0.547	D
Mixed Breed - Cat	0.538	H
Munchkin	0.565	F
Nebelung	0.592	J
Norwegian Forest	0.530	E
Oicat	0.611	E
Ojos Azules	0.574	D
Oriental	0.592	J
Persian	0.602	J
Persian-Himalayan	0.583	G
Peterbald	0.574	D
Pixiebob	0.565	E
Ragdoll	0.556	E
Rex	0.592	F
Russian Blue	0.530	J
Savannah	0.705	J
Scottish Fold	0.574	H
Selkirk Rex	0.602	G
Serengeti	0.565	C
Shorthair Chinchilla	0.583	J
Siamese	0.530	K
Siberian	0.574	F
Singapura	0.592	G
Snowshoe	0.592	E
Somali	0.592	F
Sphynx	0.631	G
Tiffany	0.574	H
Tonkinese	0.621	F
Toyger	0.592	J
Turkish Angora	0.565	H
Turkish Van	0.651	F
York Chocolate	0.583	G

4. AGE AT UNDERWRITING FACTORS

Breed Group /Age	A	B	C	D	E	F
<1	0.9700	0.9600	0.9600	0.9500	0.9300	0.9300
1	0.9700	0.9600	0.9600	0.9500	0.9300	0.9300
2	0.9700	0.9600	0.9600	0.9500	0.9300	0.9300
3	1.1190	1.0230	0.9600	0.9500	0.9300	0.9300
4	1.4501	1.2991	1.2016	1.1098	1.0374	0.9820
5	1.8899	1.6455	1.4889	1.3564	1.2537	1.1741
6	2.4748	2.1037	1.8533	1.6565	1.5095	1.3981
7	3.1182	2.6799	2.3224	2.0367	1.8237	1.6651
8	3.5112	3.2778	2.8814	2.5107	2.2164	1.9930
9	3.5112	3.6419	3.4339	3.0523	2.6901	2.3942
10	3.5112	3.6419	3.7668	3.5704	3.2126	2.8638
11	3.5112	3.6419	3.7668	3.8861	3.6998	3.3667
12	3.5112	3.6419	3.7668	3.8861	3.9999	3.8262
13+	3.5112	3.6419	3.7668	3.8861	3.9999	4.1123

Breed Group /Age	G	H	I	J	K	L
<1	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
1	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
2	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
3	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
4	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
5	1.1039	1.0458	0.9932	0.9300	0.9300	0.9300
6	1.3036	1.2258	1.1564	1.0997	1.0435	1.0010
7	1.5360	1.4324	1.3425	1.2693	1.1988	1.1439
8	1.8148	1.6744	1.5566	1.4618	1.3738	1.3046
9	2.1542	1.9646	1.8086	1.6844	1.5731	1.4855
10	2.5607	2.3132	2.1092	1.9464	1.8043	1.6923
11	3.0239	2.7218	2.4649	2.2560	2.0755	1.9320
12	3.5084	3.1770	2.8739	2.6168	2.3927	2.2114
13	3.9444	3.6436	3.3207	3.0244	2.7572	2.5345
14	4.2198	4.0585	3.7715	3.4622	3.1625	2.9005
15	4.2198	4.3240	4.1691	3.8979	3.5919	3.3017
16	4.2198	4.3240	4.4278	4.2798	4.0148	3.7213
17	4.2198	4.3240	4.4278	4.5319	4.3841	4.1305
18	4.2198	4.3240	4.4278	4.5319	4.6325	4.4861
19+	4.2198	4.3240	4.4278	4.5319	4.6325	4.7283

5. COINSURANCE FACTORS

Coinsurance /Limit	100%	90%	80%	70%	60%	50%
\$5,000	1.0098	0.8980	0.8336	0.7560	0.6781	0.5947
\$10,000	1.0949	1.0067	0.9194	0.8200	0.7226	0.6234
\$15,000	1.1192	1.0220	0.9304	0.8273	0.7271	0.6257
\$20,000	1.1365	1.0329	0.9383	0.8325	0.7300	0.6272
\$30,000	1.1488	1.0395	0.9430	0.8357	0.7320	0.6282
\$40,000	1.1562	1.0435	0.9459	0.8376	0.7331	0.6288
\$50,000	1.1606	1.0459	0.9476	0.8386	0.7338	0.6292
\$60,000	1.1633	1.0473	0.9486	0.8392	0.7342	0.6294
\$70,000	1.1649	1.0482	0.9491	0.8395	0.7345	0.6296
\$80,000	1.1659	1.0487	0.9494	0.8396	0.7346	0.6297
\$90,000	1.1664	1.0490	0.9495	0.8397	0.7347	0.6298
\$100,000	1.1668	1.0492	0.9496	0.8398	0.7348	0.6299
Unlimited	1.1670	1.0500	0.9500	0.8400	0.7350	0.6300

6. DEDUCTIBLE FACTORS

Deductible /Limit	\$0	\$50	\$100	\$150	\$200	\$250
\$5,000	1.87470	1.50652	1.30812	1.17983	1.08283	1.00390
\$10,000	1.87936	1.51312	1.31253	1.18258	1.08409	1.00390
\$15,000	1.88403	1.51475	1.31361	1.18324	1.08441	1.00390
\$20,000	1.88872	1.51606	1.31444	1.18369	1.08463	1.00390
\$30,000	1.89341	1.51698	1.31502	1.18401	1.08477	1.00390
\$40,000	1.89444	1.51762	1.31543	1.18423	1.08488	1.00390
\$50,000	1.89505	1.51807	1.31571	1.18438	1.08495	1.00390
\$60,000	1.89542	1.51839	1.31591	1.18449	1.08500	1.00390
\$70,000	1.89564	1.51861	1.31605	1.18457	1.08504	1.00390
\$80,000	1.89578	1.51876	1.31615	1.18462	1.08506	1.00390
\$90,000	1.89588	1.51887	1.31622	1.18466	1.08508	1.00390
\$100,000	1.89595	1.51895	1.31627	1.18468	1.08509	1.00390
Unlimited	1.89600	1.51900	1.31630	1.18470	1.08510	1.00390

Deductible /Limit	\$500	\$750	\$1,000	\$1,500	\$2,000
\$5,000	0.71940	0.53650	0.40170	0.20020	0.05290
\$10,000	0.72600	0.54430	0.41070	0.20750	0.05530
\$15,000	0.72677	0.54511	0.41137	0.20779	0.05533
\$20,000	0.72730	0.54587	0.41197	0.20806	0.05535
\$30,000	0.72768	0.54657	0.41251	0.20832	0.05537
\$40,000	0.72794	0.54719	0.41299	0.20857	0.05539
\$50,000	0.72813	0.54775	0.41343	0.20881	0.05541
\$60,000	0.72826	0.54826	0.41378	0.20903	0.05543
\$70,000	0.72835	0.54871	0.41406	0.20924	0.05545
\$80,000	0.72841	0.54912	0.41429	0.20945	0.05547
\$90,000	0.72846	0.54949	0.41447	0.20964	0.05549
\$100,000	0.72849	0.54983	0.41461	0.20982	0.05550
Unlimited	0.72870	0.55010	0.41470	0.21100	0.05660

7. PRESCRIPTION MEDICATION FACTOR

	Included Factor	Excluded Factor
Prescription Medication	1.200	1.000

8. DISCOUNT FACTORS

	Factor
*Strategy Partner Discount:	
Tier 1 - Lemonade Bundle	up to 0.85
Tier 2 - Veterinarian Clinicians, Employer Benefits, Affinity Partnerships	0.90
Tier 3 - Animal Shelter, Humane Society	0.95
Annual Payment Discount	0.95
New Entrant Factor	0.95
Maximum Aggregate Discount	0.80

* A policy can only receive one Tier discount

9. MINIMUM ANNUAL PREMIUM

	Rate
All Policies	\$120

10. VET VISITS FACTOR

	Included Factor	Excluded Factor
Vet Visits	1.200	1.000

11. PHYSICAL THERAPY FACTOR

	Included Factor	Excluded Factor
Physical Therapy	1.065	1.000

12. PREVENTATIVE CARE PREMIUM

Dogs	Package D10	Package D9	Package D8	Package D7	Package D6	Package D5
Service Item	Limit	Limit	Limit	Limit	Limit	Limit
Annual Exam	\$60	\$55	\$50	\$50	\$50	\$50
Heartworm Test	\$50	\$45	\$40	\$35	\$30	\$25
Vaccines (Up to 3)	\$90	\$80	\$75	\$65	\$55	\$45
Fecal or Parasite Exam	\$45	\$40	\$35	\$35	\$30	\$25
Bloodwork	\$80	\$75	\$65	\$55	\$50	\$40
Monthly Premium	\$20	\$18	\$16	\$15	\$13	\$11
Annual Premium	\$240	\$216	\$192	\$180	\$156	\$132

Cats	Package C10	Package C9	Package C8	Package C7	Package C6	Package C5
Service Item	Limit	Limit	Limit	Limit	Limit	Limit
Annual Exam	\$60	\$55	\$50	\$50	\$50	\$50
Heartworm Test	\$50	\$45	\$40	\$35	\$30	\$25
Vaccines (Up to 3)	\$90	\$80	\$75	\$65	\$55	\$45
Fecal or Parasite Exam	\$45	\$40	\$35	\$35	\$30	\$25
Bloodwork	\$80	\$75	\$65	\$55	\$50	\$40
Monthly Premium	\$13	\$11	\$10	\$9	\$8	\$7
Annual Premium	\$156	\$132	\$120	\$108	\$96	\$84

Rating Order of Calculations

Lemonade Insurance Company

Function	Rule	Name	Type	Rule Description
	1)	Annual Base Rate	Premium	The annual base rate applies to both cats and dogs.
X	2)	Zip Code Modifier Factors	Factor	The zip code factor is applied to the base rate to account for cost variation across the state.
X	3)	Breed Factors	Factor	The breed factor is applied to account for risk differences by breed type.
X	4)	Age at Underwriting Factors	Factor	The age factor is applied using the pet's age at the time of the policy's start date and the Breed Group to which the pet belongs. At renewal, the underwriting age increases +1.
X	5)	Coinsurance Factors	Factor	The policyholder will have a Coinsurance amount that is applied after the Annual Deductible is met. The factor is selected based on the Coinsurance and Limit.
X	6)	Deductible Factors	Factor	The policyholder will have an Annual Deductible. The factor is selected based on the Deductible and Limit.
X	7)	Prescription Medication Factor	Factor	Coverage for all prescription medication prescribed by a licensed Veterinarian and approved by the US Food & Drug Administration (FDA).
=		Base Premium <i>Rounded to the nearest dollar</i>		
X	8)	Vet Visits	Factor	Additional coverage for visits to a veterinarian office (does not include the annual wellness exam). Details of coverage are outlined in the policy.
X	9)	Physical Therapy	Factor	Additional coverage for physical therapy. Details of coverage are outlined in the policy.
=		Adjusted Base Premium <i>Rounded to the nearest dollar</i>		
	10)	Discount Factors		
X	a)	Strategy Partner Discount	Factor	Tier 1 - Lemonade Bundle: Applicable when users have both a Lemonade Homeowners/Condo/Renters policy and a Lemonade Pet Policy. Only one Strategy Partner discount is allowable per policyholder.
X	b)	Strategy Partner Discount	Factor	Tier 2 - Veterinarian Clinicians, Employer Benefits, Affinity Partnerships: Applicable when the Pet Parent is a licensed veterinarian, veterinary technician or other staff member of a veterinary clinic while employed by the clinic. It is also available to employees of employers who offer pet insurance as a Corporate benefit. It is also available to Lemonade's affinity/marketing partners. Only one Strategy Partner discount is allowable per policyholder.
X	c)	Strategy Partner Discount	Factor	Tier 3 - Animal Shelter, Humane Society: Applicable when the Pet Parent's pet is adopted from an animal shelter/rescue/ humane society. Only one Strategy Partner discount is allowable per policyholder.
X	d)	Annual Payment Discount	Factor	Applicable when the policyholder selects to pay the annual premium in full.
X	e)	New Entrant Factor	Factor	Used to meet the demand of a competitive market.
		<i>Maximum Aggregate Discount</i>		<i>Discounts can have a maximum impact of 20%.</i>
=		Adjusted Base Premium <i>Rounded to the nearest dollar</i>		
	11)	Minimum Annual Premium	Premium	As defined by the value in Rule 11 in the Lemonade Rate Manual.
=		Adjusted Base Premium <i>Rounded to the nearest dollar</i>		
+	12)	Preventative Care Premium	Premium	Additional coverage for defined Preventative Care benefits. Limits of coverage are outlined in the endorsement form.
=		Total Annual Premium <i>Rounded to the nearest dollar</i>	Premium	

GENERAL FILING CHECKLIST

Notice - This document contains checklists that provide the following three types of information:

- **Checklist 1:** Requirements that apply to all filings (form, rate or rule) – Page 1
- **Checklist 2:** Requirements that apply to all form filings – Page 2
- **Checklist 3:** Requirements that apply to all rate/rule filings – Page 7

***NOTE:** This checklist and any TOI specific checklist is not intended to serve as an all-inclusive list of requirements. Insurance policies must meet all requirements of Arizona law, regardless of whether the law is summarized in this and any other checklist.*

General Filing Checklist 1: Requirements That Apply to ALL FILINGS	
Topic	Requirements
Authorized Company	Before submitting a filing, use our License Search web page (https://insurance.az.gov/license-search) to ensure the insurer is authorized to sell the type of insurance ("TOI") in Arizona.
Authorized Filer	If the filer is not an employee of the insurer, include a Third-party Authorization Form signed by an authorized representative of the insurance company as a "supporting document" within SERFF. The authorization only applies to the filing to which it is included; each other filing requires its own third-party authorization.
Corresponding Filing Tracking Number	For a current filing that refers to a previously approved filing, enter the previous SERFF tracking number in the SERFF Corresponding Filing Tracking Number field.
Effective Dates	Do not enter "Upon Approval" in "SERFF Effective Date Requested" fields. After AZDOI has acknowledged or approved a filing, you may file a post-submission update to change the effective date. Effective Dates for Renewing and New Business Rate filings may differ only if the difference reflects the renewal time frame notification used by the insurer. For Form filings, if the insurer has a liberalization clause in their policy forms, there should not be a difference in form effective dates.
Multi-company Filing	You may, in a single filing, submit forms, rates and rules to be utilized by multiple companies. To do so, [a] ensure that all companies are authorized in Arizona for the specific TOI; [b] use the SERFF "Companies and Contacts" section to identify each company that will use the filed forms, rates and rules.

General Filing Checklist 2: Requirements That Apply to FORM FILINGS	
Topic and References*	Requirements
* “§” = Arizona Revised Statutes Section; “R” = Arizona Administrative Code Rule	
Filing Deadline § 20-398	An insurer must file forms at least 30 days before using them. The AZDOI will determine what forms it will review within the 30-day period; however, regardless of whether the AZDOI reviews a form within 30 days, the form must comply with the requirements of Arizona law. A form is deemed approved if not disapproved within the 30-day period.
Definition of “Policy” § 20-1102	“Policy” means an insurance contract or a certificate of an insurance contract, including clauses, riders, endorsements and any other materials that are made part of the policy.
Contents of Policy § 20-1113	Except as to surety contracts or group insurance contracts, every policy must specify: <ol style="list-style-type: none"> 1. The names of the parties to the contract; 2. The insurer's name; 3. The subject of the insurance; 4. The risks covered by the policy; 5. The time when coverage becomes effective and the period during which the insurance coverage remains in force; 6. The premium; 7. The conditions pertaining to the insurance.
Form Name and Number	Assign to each form a unique form name, number and edition date; enter the edition date in the SERFF “Form Schedule” section; and, include the same form number and edition date in the lower left corner of every page of each form.
Multi-company Form Filing	For a multi-company form, you may use bracketing (e.g. “[INSURANCE COMPANY NAME]”). In lieu of an insurer’s name but you must list all the companies in the SERFF “Companies and Contacts” section for the filing.
Form Revisions	If amending or endorsing a form that was not previously filed in SERFF but via paper submittal (and therefore was not assigned a SERFF Tracking Number), include the original form as part of the filing. Include a side-by-side comparison or red-lined version that shows the changes being made to the previously approved form.
Acceptable Submission Formats	Submit the final version of policy forms and any document requiring a signature in Adobe Acrobat (PDF) format.

General Filing Checklist 2: Requirements That Apply to FORM FILINGS	
Topic and References*	Requirements
* “§” = Arizona Revised Statutes Section; “R” = Arizona Administrative Code Rule	
	Complete/populate applications and declaration forms with John/Jane Doe information and submit them in the SERFF Supporting Documents section.
Annul/Void/ Rescind for Applicant Misrepresentation § 20-1109 § 20-1123 Smith v. Republic National Life Insurance Co., 483 P.2d 527 (1971) State Compensation Fund v. Mar Pac Helicopter Corporation, 752 P.2d 1,156 Ariz. 348 (1987) Greves v. Ohio State Life Insurance	<p>An application cannot require an applicant to “warrant” or “guaranty” statements and descriptions the applicant makes when applying or negotiating for insurance. Statements and descriptions an applicant makes are deemed “representations.”</p> <p>The insurer may rescind a policy or deny benefits based on statements that an applicant makes when applying or negotiating for insurance ONLY if an application for coverage contained misrepresentations, omissions, concealment of facts or incorrect statements that were ALL of the following:</p> <ul style="list-style-type: none"> • fraudulent, • material, • such that the insurer would not have issued the policy, would have issued a policy for a smaller amount, or would not have provided coverage of hazards, had the insurer been provided complete or true information. <p>The policy (and any other agreement between the insurer and insured) cannot retroactively annul/void an insurance contract insuring against loss or damage through legal liability for an individual's bodily injury or death by accident, or for damage to a person's property, after the occurrence of any injury, death or damage for which the insured may be liable. :</p>
Application	Include with the filing an application that is incorporated by reference in, or attached to, the policy. You do not need to file an application that is not part of the policy.
Arbitration § 12-1501	An insurer cannot limit a person solely to arbitration as a remedy concerning the revocation of the contract.
Binders § 20-1120	By default, binders include all the policy terms and any endorsements designated in the binder except as superseded by clear and express terms of the binder. A binder is effective until the earlier of the date the underlying policy becomes effective or 90 days beyond issuance.
Producer Name § 20-229	The policy declaration page or endorsement must identify the name of the producer unless the policy is exempt from the requirement under § 20-229(B) .

General Filing Checklist 2: Requirements That Apply to FORM FILINGS	
Topic and References*	Requirements
* “§” = Arizona Revised Statutes Section; “R” = Arizona Administrative Code Rule	
Authorized Signature § 20-1116	Every insurance policy shall be executed by an officer, attorney-in-fact, employee or representative duly authorized by the insurer.
Discrimination, Unfair § 20-448(C)	An insurer cannot unfairly discriminate in the terms or conditions of an insurance contract against particular insureds or subjects of insurance that have like risk and exposure factors or expense elements to other insureds or subjects of insurance.
Domestic Violence Exception § 20-448(G), (J) and (L)(3)	An insurer may not deny a claim, or exclude or limit coverage associated with domestic violence.
Foreign Language R20-6-203	<p>Only use a translator who has formal college-level or specialized training in the foreign language, including training in grammar and sentence syntax.</p> <p>Include in the SERFF Supporting Documents section:</p> <ul style="list-style-type: none"> • A version of the form containing a side-by-side comparison of the foreign language verbiage with English-language translation; • A notarized sworn statement signed by the translator that describes the translator’s qualifications and attests that the English translation is identical in substance to the foreign-language document or material. <p>If a foreign-language version of a document was previously filed in English, identify the English version SERFF Tracking Number in the SERFF Corresponding Filing Tracking Number field.</p>
Inducements § 20-452	<p>A form or any advertisement may not offer or provide for any of the following inducements:</p> <ul style="list-style-type: none"> • Employment; • Shares of stock or other securities; • Advisory board contract or similar agreement providing for special profits; • Prizes, goods, wares, merchandise or tangible property with an aggregate value of over \$100 except to provide remuneration of up to \$200 for providing customer feedback.
Rebates § 20-451	A form or advertisement may not offer, pay, allow or give any rebate, discount, abatement, credit or reduction of premium that has not been filed with the Department

General Filing Checklist 2: Requirements That Apply to FORM FILINGS	
Topic and References*	Requirements
* “§” = Arizona Revised Statutes Section; “R” = Arizona Administrative Code Rule	
Name Change	The insurer must receive approval for its name change by the AZDOI Financial Affairs Division before you file a name-change endorsement (regardless of the effective date).
Personal Information: Disclosure Authorization § 20-2101(19) § 20-2106(7)(b) § 20-2113	Any form that is used as a disclosure authorization form must be written in plain language, be dated, specify types of persons authorized to disclose information about the individual, specify the nature of information authorized for disclosure, name the insurance institution or insurance producer, refer to the insurance institution to whom the individual is authorizing information to be disclosed, specify the purposes for which the information is collected (which must be within the scope of authority provided in § 20-2113), and for an application or reinstatement of a policy, specify the time the authorization is valid which shall not exceed one year.
Personal Information: Notice of Information Practices § 20-2104 20-2113 R20-6-2101 through 2104.	Include in the SERFF Supporting Documents section the notice of information practices that the insurer or producer will provide to applicants and policyholders in connection with insurance transactions, or note the SERFF tracking number of a previously approved SERFF filing containing the notice of information practices.
Readability: Policy Verbiage <i>Applies to all forms</i> § 20-1111 , § 20-1095.09	Policy language and titles, headings, etc. cannot be misleading, inconsistent or ambiguous, and must include any language necessary to make the policy not misleading.
Readability: Policy Verbiage <i>Applies to private passenger automobile, homeowners, mobile homeowners and personal-line dwelling insurance.</i> R20-6-210	<p>A person must be able to read and reasonably understand an insurance policy without special knowledge or training.</p> <ul style="list-style-type: none"> • Write the policy in everyday, conversational language using short, simple sentences comprised of commonly used words, using an easy-to-read style, personal pronouns and present tense active verbs. • Place defined words and terms in a separate section at the beginning of the policy. • Exclude non-essential provisions from the policy. • Do not file a policy unless it has a Flesch Score of 40 or more. If a single form does not meet the minimum readability score, it

General Filing Checklist 2: Requirements That Apply to FORM FILINGS	
Topic and References*	Requirements
* “§” = Arizona Revised Statutes Section; “R” = Arizona Administrative Code Rule	
	may be scored with the remainder of the policy to meet the score.
Readability: Organization of Policy Content <i>Applies to private passenger automobile, homeowners, mobile homeowners and personal-line dwelling insurance.</i> R20-6-210	Organize the policy into logically arranged sections to ease locating content. <ul style="list-style-type: none"> • In each section, only include provisions that relate to that section (<i>for example, an exclusion section shall not be mixed with other parts of a policy</i>), • Group, in a common area, general policy provisions that apply to all or several like coverages.
Readability: Visual Aids <i>Applies to private passenger automobile, homeowners, mobile homeowners and personal-line dwelling insurance.</i> R20-6-210	Incorporate the following visual aids: <ul style="list-style-type: none"> • Use at least eight point; • Use a legible block-print font; do not use a script font; • Distinguish captions and headings from the general text; • Use sufficient white space to distinctly separate coverages, policy sections and columns; • Distinguish defined words and terms from the general text.
Statute Citations	When citing an Arizona statute or rule, include or paraphrase the statute or rule verbiage in the document. The insured cannot be expected to look up laws or rules concerning insurance policy provisions.

General Filing Checklist 3: Requirements That Apply to RATE AND RULE FILINGS

Topic and References*	Requirements
<p>* “§” = Arizona Revised Statutes Section; “B” = AZDOI Regulatory Bulletin; “INS” = AZDOI Order; “R” = Arizona Administrative Code Rule</p>	
<p>Filing Deadlines § 20-344 (Rating Org.) § 20-357 (WC Ins.) § 20-358 (WC Ins.) § 20-376 (Title Ins.) § 20-378 (Title ins.) § 20-1610 (Credit) § 20-1621.04 (Credit) § 20-385 (Art. 4.1) § 20-388 (Art. 4.1)</p>	<p>The following “Article 4 filings” are subject to <i>file and use with a 30-day waiting period</i> (meaning insurers must submit filings at least 30 days before using them):</p> <ul style="list-style-type: none"> • rating organization loss cost and rates, • workers’ compensation deviations, • title rates, • credit property and credit unemployment rates. <p>Within the 30-day waiting period, AZDOI can disapprove an Article 4 filing without a hearing. If the AZDOI does not disapprove an Article 4 filing within the 30-day waiting period, the rate/rule is deemed approved and the AZDOI would need to conduct a hearing if it believes the rate/rule does not comply with Arizona law.</p> <p>Rate filings for all other lines (“Article 4.1 filings”) are subject to <i>use and file within 30 days of the effective date</i> (meaning insurers must file no later than 30 days after beginning to use the rates).</p> <p>Generally, the AZDOI will only acknowledge receipt of the filing. If a filing does not comply with Arizona law, the AZDOI may issue an order at any time (even after the 30-day period) that prevents the insurer from using the rate starting 30 days after the order. The insurer or rate service organization may request a hearing to appeal per to A.R.S. Title 41, Chapter 6, Art. 10.</p>
<p>Rate/Rule Justification</p>	<p>Provide justification in the SERFF supporting documents section that demonstrates how rates were developed; explains why rates should not be considered excessive, inadequate or unfairly discriminatory; and, includes reasoning underlying actuarial assumptions and other aspects in developing the rates.</p>
<p>subTOIs</p>	<p>Any Rate or Rate/Rule filing shall use the applicable subTOI when filing rate changes. Do not use “TOI XX Sub-OI Combinations” for filing types Rate or Rate/Rule for Homeowners, Personal Auto, Med Mal, Other Liabilities, Crop Hail, Commercial Auto, Commercial Multi-Perl, Inland Marine or Mortgage Guarantee filings when the rate change(s) apply to specific subTOI(s). This ensures that any rate change is assigned to the applicable subTOI.</p>

General Filing Checklist 3: Requirements That Apply to RATE AND RULE FILINGS

Topic and References*	Requirements
* “§” = Arizona Revised Statutes Section; “B” = AZDOI Regulatory Bulletin; “INS” = AZDOI Order; “R” = Arizona Administrative Code Rule	
SERFF Rate Filing Fields	Complete all applicable “Company Rate Information” fields in the SERFF “Rate/Rule” section when filing a base-rate change.
Multi-company Filing	Submit supporting documentation and specific rate-change information in the SERFF “Rate/Rule” section for each insurer within a multi-company filing.
Discrimination, Unfair § 20-448(C)	An insurer cannot unfairly discriminate in the rate or amount of premium charged particular insureds or subjects of insurance that have like risk and exposure factors or expense elements to other insureds or subjects of insurance.
ZIP Code Rating	If the insurer uses individual or groupings of ZIP Codes as the basis of rates or rules applicable to a policy, the insurer must account for all Arizona ZIP codes within the insurer’s rating plan.
Fee/Expense Exhibits § 20-381	When filing fees the insurer must include a complete list or schedule of fees and an expense exhibit that shows how the fee is reasonable in relation to the cost of the service performed. <i>For example, for a late fee, the insurer must show the additional costs it incurs to process a late payment.</i> The fee the insurer proposes to charge may not exceed the associated reasonable costs.

CERTIFICATION OF COMPANY OFFICER

NOTE: Filer certification must be completed and signed by an officer of the company.

I, John S. Peters, certify on behalf of the company that is submitting this filing that I am responsible for the validity, accuracy and completeness of the enclosures in this filing. To the best of my knowledge and belief each form or rate filing included in this filing: 1) conforms to all of the applicable requirements outlined above; 2) contains no provision(s) previously disapproved or required to be corrected and/or revised by the Arizona Department of Insurance; 3) does not exceed this company’s powers, the authority granted by its state of domicile or its Arizona certificate of authority; and 4) complies with all applicable provisions of state or federal law and orders of the Director of Insurance.

Title: Chief Underwriting Officer

Email: garrett.robertson@lemonade.com

Phone: 1-844-733-8666

Date: 02-03-20

Company Officer Signature: 

Lemonade Insurance Company

Introductory Memorandum

Lemonade Insurance Company is pleased to introduce a Pet Insurance Plan to Arizona, available for both cats and dogs. This is a new program and will not impact any current Lemonade policyholders. Lemonade is utilizing the experience of a seasoned competitor with considerable market share, American Pet Insurance Company (“APIC”), to enter the market.

Lemonade will deviate from APIC’s filings APII-132005840 and APII-131728274 to offer our own competitive accident and illness pet insurance product. We are introducing new annual limits including \$15,000, \$20,000, \$30,000, \$40,000, \$50,000, \$60,000, \$70,000, \$80,000, \$90,000, \$100,000, a new deductible option of \$0, and additional coinsurance levels (50% and 60%). We will also offer benefits to the policyholder for additional premium. For more information on the benefits offered, please refer to our Manual.

Lemonade has written an original policy that outlines coverage details and provisions. The Declarations page (LEM-PET-DEC) is titled “The Squeezed Version.” In both the policy and Declarations, everything in blue text and bracketed is a variable field that will update with the policyholder’s pet and coverage information. The policy was developed internally alongside legal experts and veterinary specialists.

We look forward to offering pet insurance in your state.