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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT**  
**Pursuant to Section 13 or 15(d)**  
**of the Securities Exchange Act of 1934**

**Date of report (Date of earliest event reported): March 10, 2023**

**LEMONADE, INC.**  
(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction  
of incorporation)

**001-39367**  
(Commission File Number)

**32-0469673**  
(I.R.S. Employer Identification No.)

**5 Crosby Street, 3<sup>rd</sup> Floor**  
**New York, NY 10013**  
(Address of principal executive offices) (Zip Code)

**(844) 733-8666**  
(Registrant's telephone number, include area code)

**N/A**  
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Securities registered pursuant to Section 12(b) of the Act:**

Title of each class	Trading Symbols	Name of each exchange on which registered
Common Stock, \$0.00001 par value per share	LMND	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

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**Item 7.01      Regulation FD Disclosure.**

Lemonade, Inc. (“Lemonade”) is aware of media reports indicating liquidity concern at Silicon Valley Bank (“SVB”). Lemonade considers its exposure to any liquidity concern at SVB as immaterial given that it currently has less than \$7,000 in cash at SVB, which is significantly below the FDIC-insured limit of \$250,000. We believe our cash and assets are well diversified to minimize risk, and Lemonade uses large financial institutions for its commercial banking services that are not currently exposed to liquidity risk.

The information in this Item 7.01 is being furnished and shall not be deemed “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities of that Section. The information in this Item 7.01 shall not be incorporated by reference into any Exchange Act filing or registration statement or other document pursuant to the Securities Act of 1933, as amended, except as expressly provided by specific reference in such a filing.

**Forward-Looking Statements**

Lemonade cautions you that statements included in this report that are not a description of historical facts are forward-looking statements. These forward-looking statements include statements regarding any liquidity concern and liquidity risk. The inclusion of forward-looking statements should not be regarded as a representation by Lemonade that any of these results will be achieved. Actual results may differ from those set forth in this report due to the risks and uncertainties associated with liquidity concerns and risks, as well as risks and uncertainties inherent in Lemonade’s business, including those described under the caption “Risk Factors” in Lemonade’s Annual Report on Form 10-K for the fiscal year ended December 31, 2022 and in other filings with the Securities Exchange Commission. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof, and Lemonade undertakes no obligation to revise or update this report to reflect events or circumstances after the date hereof. All forward-looking statements are qualified in their entirety by this cautionary statement. This caution is made under the safe harbor provisions of Section 21E of the Private Securities Litigation Reform Act of 1995.

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## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

### LEMONADE, INC.

Date: March 10, 2023

By: /s/ Tim Bixby

Tim Bixby

Chief Financial Officer