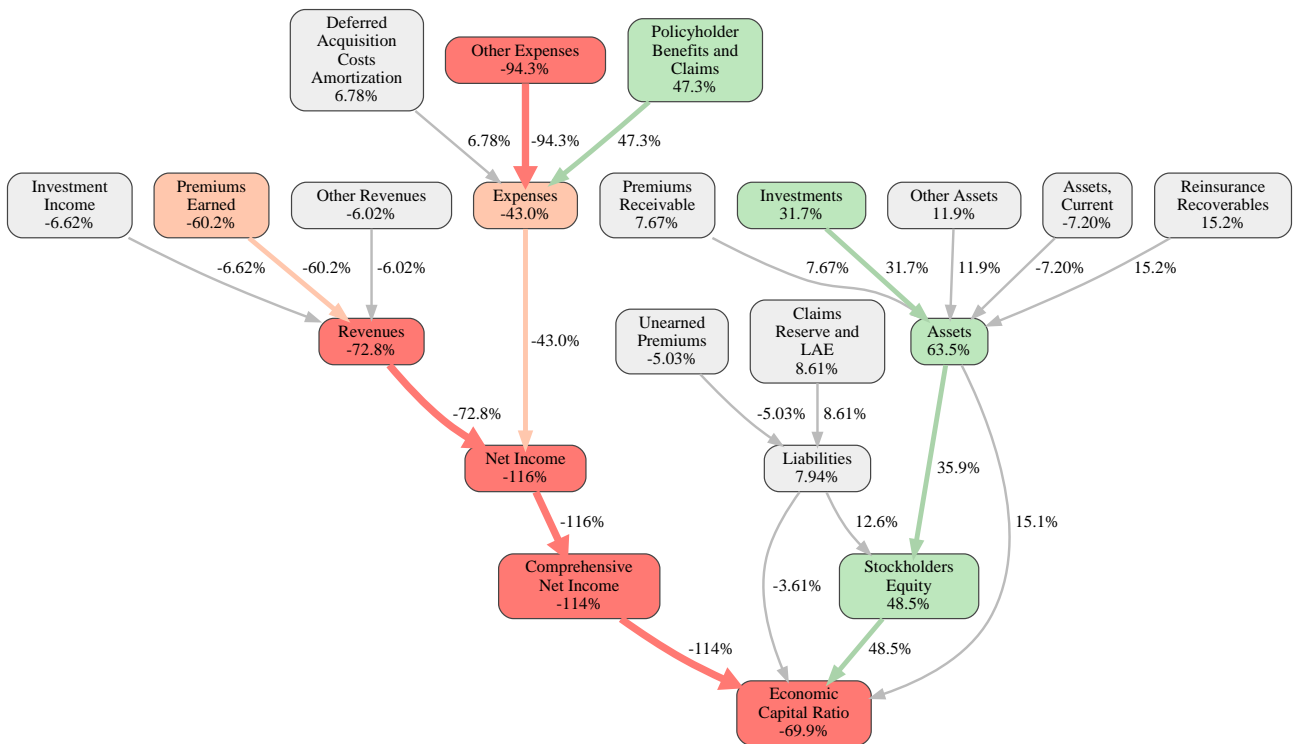




NON-LIFE INSURANCE 2022

Lemonade Inc.
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Lemonade





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Lemonade

The relative strengths and weaknesses of Lemonade Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Lemonade Inc. compared to the market average is the variable Policyholder Benefits and Claims, increasing the Economic Capital Ratio by 47% points. The greatest weakness of Lemonade Inc. is the variable Net Income, reducing the Economic Capital Ratio by 116% points.

The company's Economic Capital Ratio, given in the ranking table, is -44%, being 70% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	64,900
Claims Reserve and LAE	97,900
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	6,200
General and Administrative Expense	72,600
Insurance Commissions and Fees	4,600
Intangible Assets	0
Investment Income	1,900
Investments	801,800
Liabilities Current	0
Long Term Debt	0
Other Assets	271,200
Other Compr. Net Income	-5,200
Other Expenses	297,100
Other Liabilities	113,600
Other Net Income	0
Other Revenues	44,900
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	77,000
Premiums Receivable	127,000
Reinsurance Payable	103,100
Reinsurance Recoverables	239,400
Separate Account Asset	0
Unearned Premiums	207,700

Output Variable	Value in 1000 USD
Assets	1,510,500
Liabilities	522,300
Expenses	369,700
Revenues	128,400
Stockholders Equity	988,200
Net Income	-241,300
Comprehensive Net Income	-246,500
Economic Capital Ratio	-44%