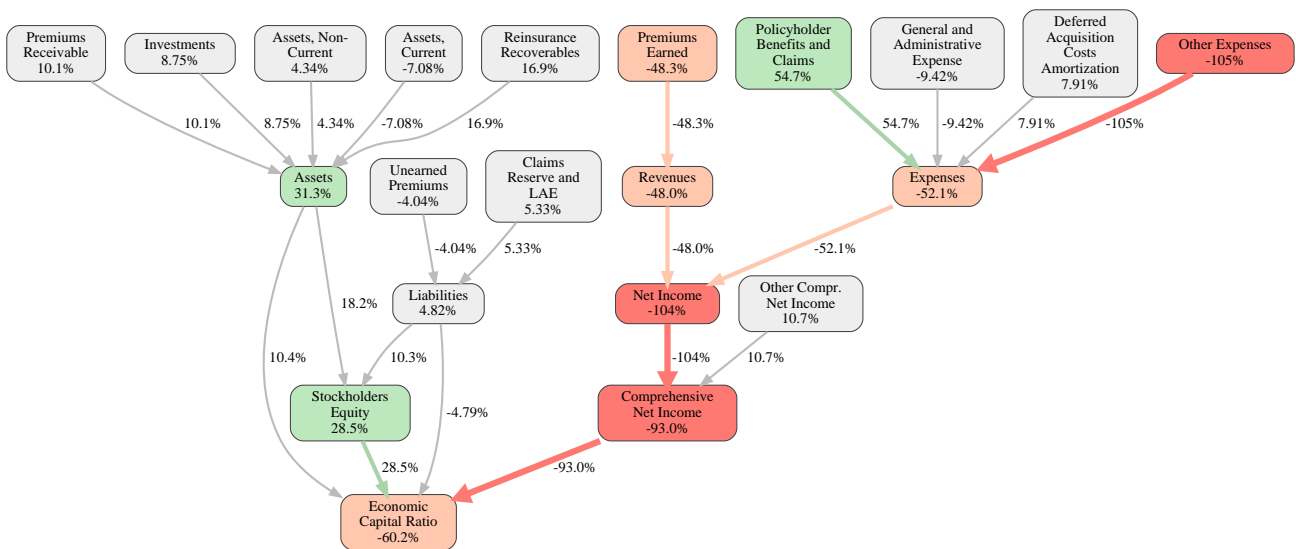




# NON-LIFE INSURANCE 2023

Lemonade Inc.  
Rank 66 of 74

Lemonade





RealRate

# NON-LIFE INSURANCE 2023

Lemonade Inc.  
Rank 66 of 74

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 55% points. The greatest weakness of Lemonade Inc. is the variable Other Expenses, reducing the Economic Capital Ratio by 105% points.

The company's Economic Capital Ratio, given in the ranking table, is -70%, being 60% points below the market average of -9.6%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	94,800
Claims Reserve and LAE	256,200
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	6,900
General and Administrative Expense	122,300
Insurance Commissions and Fees	11,800
Intangible Assets	51,500
Investment Income	8,400
Investments	750,100
Liabilities Current	0
Long Term Debt	0
Other Assets	286,500
Other Compr. Net Income	-24,200
Other Expenses	432,200
Other Liabilities	143,700
Other Net Income	0
Other Revenues	64,100
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	172,400
Premiums Receivable	179,600
Reinsurance Payable	136,000
Reinsurance Recoverables	321,300
Separate Account Asset	0
Unearned Premiums	288,000

Output Variable	Value in 1000 USD
Assets	1,690,700
Liabilities	823,900
Expenses	554,500
Revenues	256,700
Stockholders Equity	866,800
Net Income	-297,800
Comprehensive Net Income	-322,000
Economic Capital Ratio	-70%