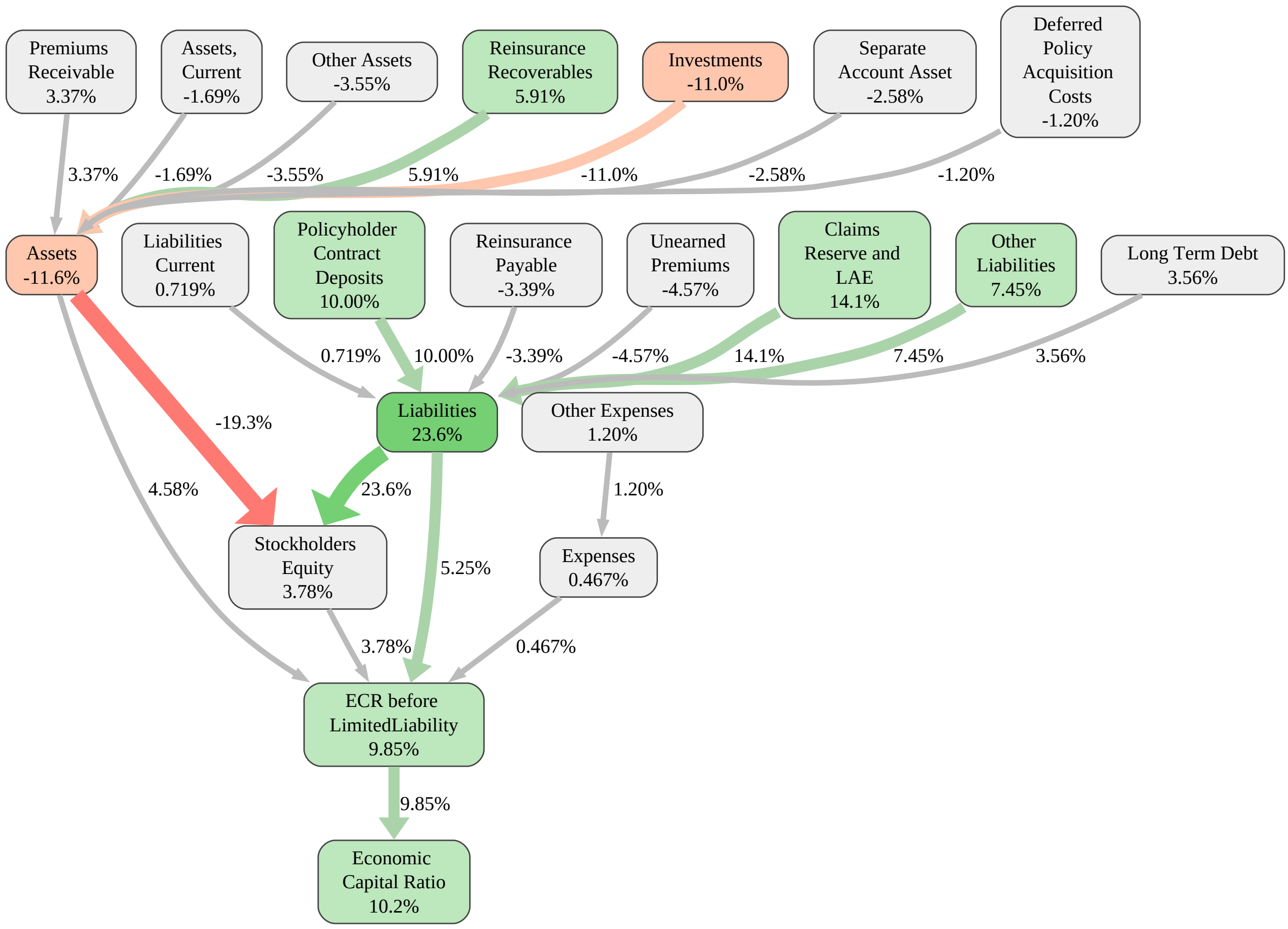
NON-LIFE INSURANCE 2024

Lemonade Inc
Rank 9 of 55



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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 Liabilities, increasing the Economic Capital Ratio by 24% points.The greatest weakness of Lemonade Inc is the variable Assets, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 99%, being 10% points above the market average of 89%.

Input Variable	Value in 1000 USD
Assets, Current	0
Assets, Non-Current	81,200
Claims Reserve and LAE	262,300
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	8,800
General and Administrative Expense	129,300
Insurance Commissions and Fees	20,100
Intangible Assets	41,900
Investment Income	24,700
Investments	673,200
Liabilities Current	0
Long Term Debt	0
Other Assets	271,500
Other Compr. Net Income	18,600
Other Expenses	537,400
Other Liabilities	179,600
Other Net Income	0
Other Revenues	69,800
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	315,200
Premiums Receivable	222,000
Reinsurance Payable	128,800
Reinsurance Recoverables	334,700
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account Asset	0
Unearned Premiums	353,700

Output Variable	Value in 1000 USD
Assets	1,633,300
Liabilities	924,400
Expenses	666,700
Revenues	429,800
Stockholders Equity	708,900
Net Income	-236,900
Comprehensive Net Income	-227,600
BaseVar	15,148,253
ECR before LimitedLiability	25%
Economic Capital Ratio	99%

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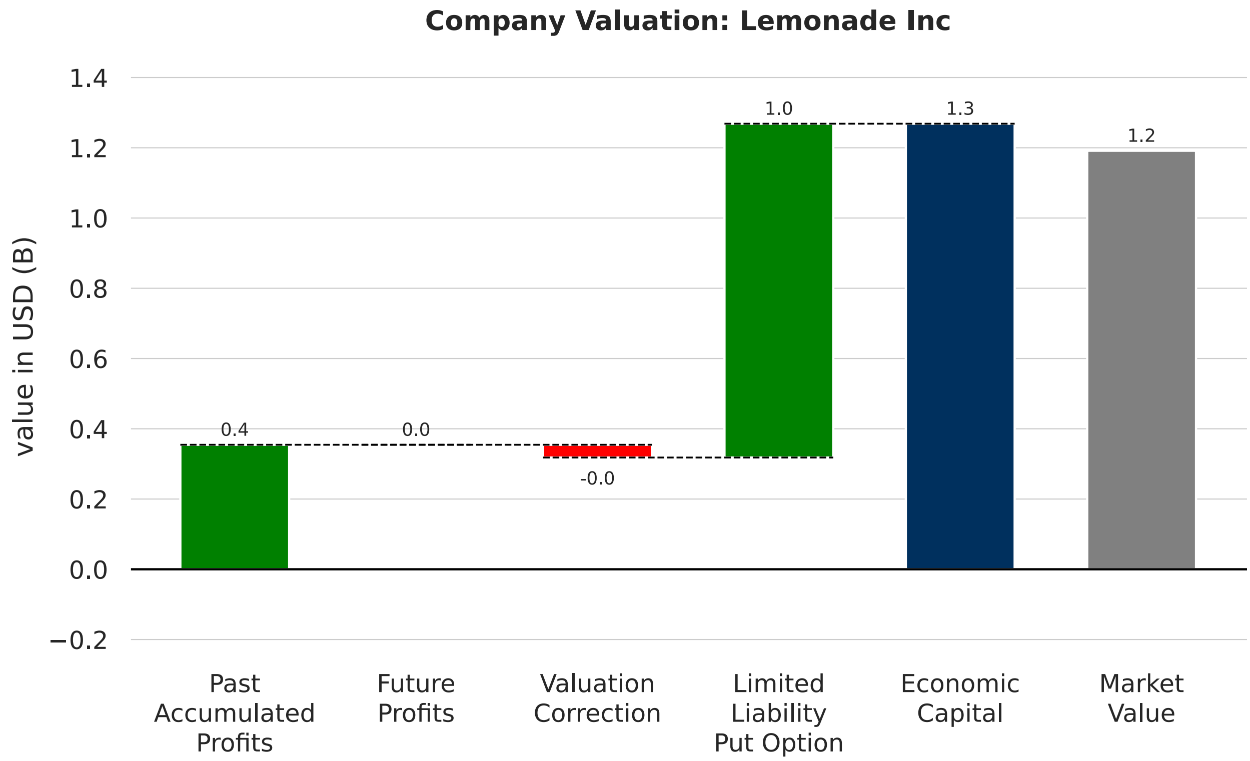

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.