

Lemonade, Inc. (LMND)



ROIC (Current): -21.90%



WACC: 11.00%



Net Profit Margin: -38.40%

MOAT ANALYSIS & COMPETITIVE STRENGTHS



SWITCHING COSTS (Platform & Data)



Leverages an AI-driven insurance platform with a seamless user experience and data advantage, creating high switching costs through customer engagement and personalized service.

ADDITIONAL KEY INSIGHTS

- AI-Driven Claims & Underwriting:** Uses artificial intelligence for rapid claims processing and precise risk assessment.
- Behavioral Data Advantage:** Collects and utilizes behavioral data to refine models and improve customer targeting.
- Digital-First Model:** Offers a fully digital, user-friendly insurance experience that enhances customer loyalty.