

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.