

Training Materials; for Internal Use Only

Lemonade

The User Lifecycle

Last Updated in April 2019

What should you learn from this training?

- Basic understanding of how users come to Lemonade, what actions they can take while with us, and what it means to “leave”
- Intro to some key Lemonade-y business terms (“WTF is dunning?”)



1: Searching for Insurance

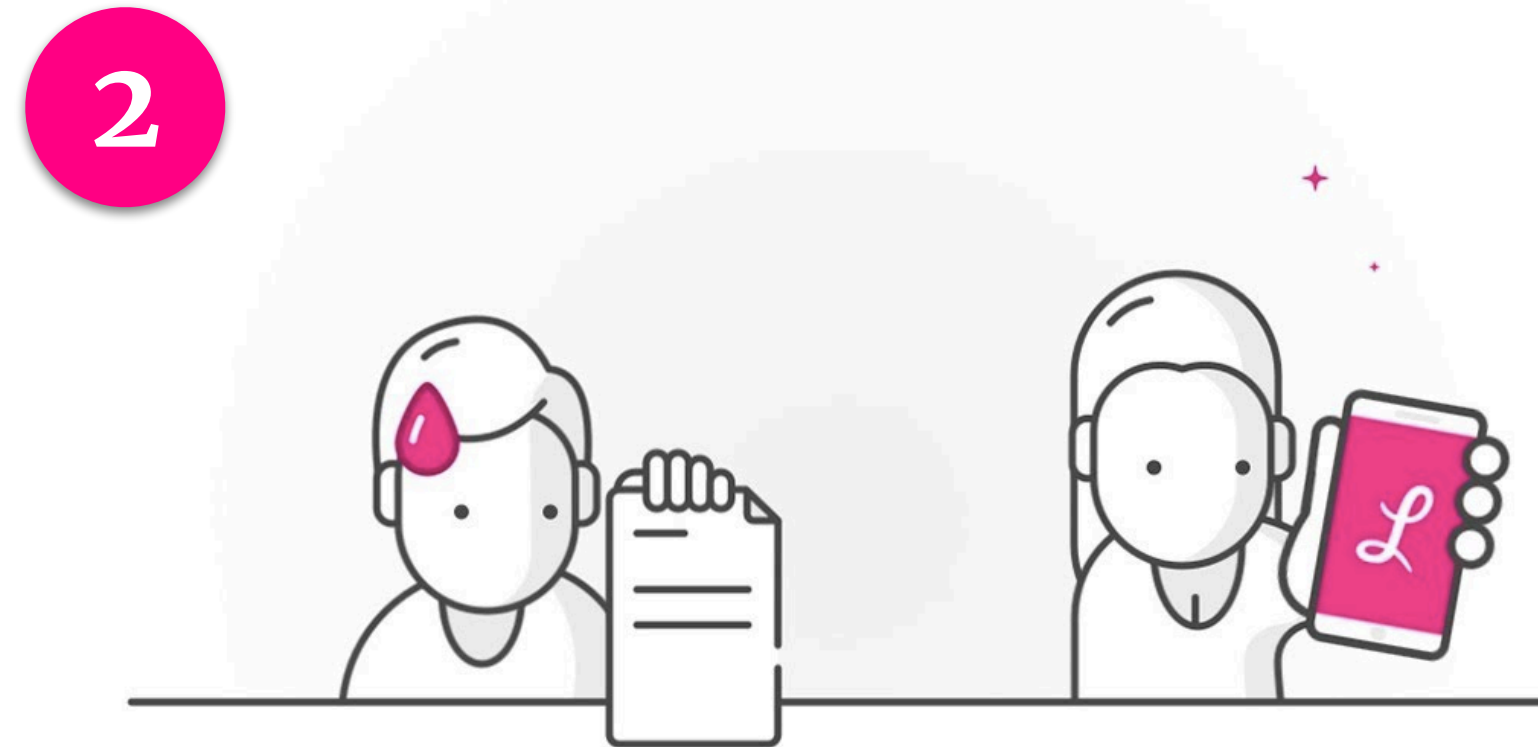
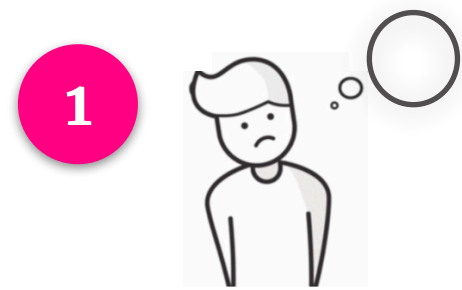
Time to cover my \$h!t



- How can I find insurance?
- Is Lemonade able to follow my “journey”?
- **Key Words:** referrals, hits, UTM

2: Getting a Quote

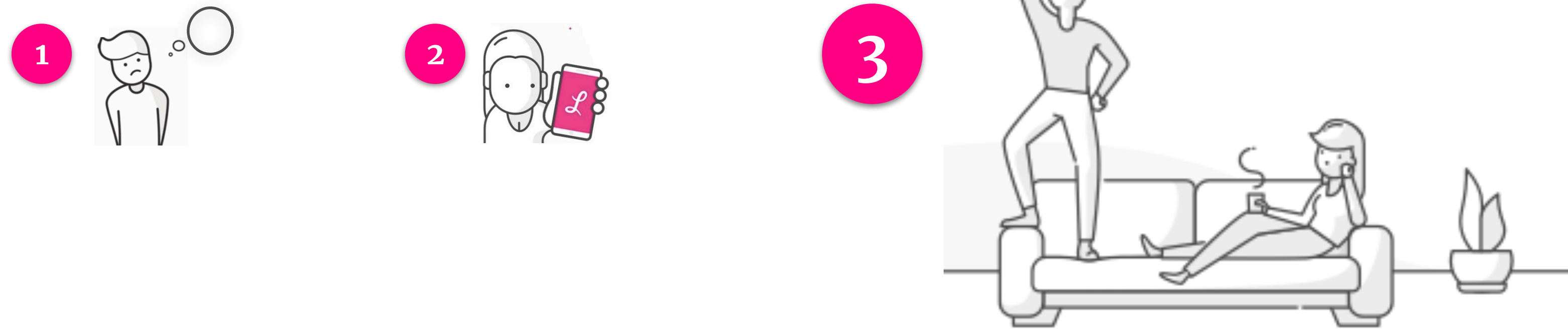
Do you like me and I like you?



- What is the quote “flow”?
- What types of quotes are there?
- **Key Words:** UW declines, bindable, conversion; product / form

3: Purchasing a Policy

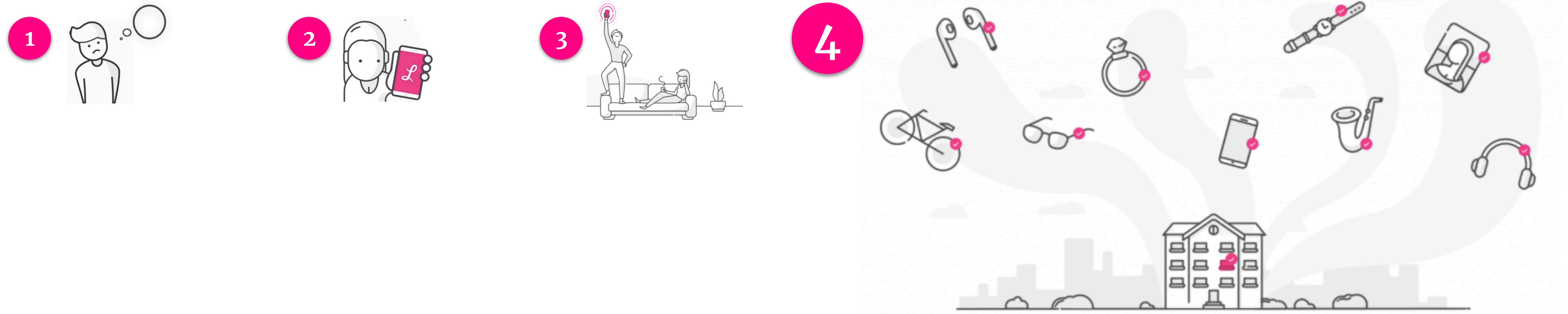
#adulting



- Effective date huh?
- How do I pay for this? And what coverage do I have?
- **Key Words:** created vs effective dates; annual premium & APV; house years / exposure

4: Updating Coverage

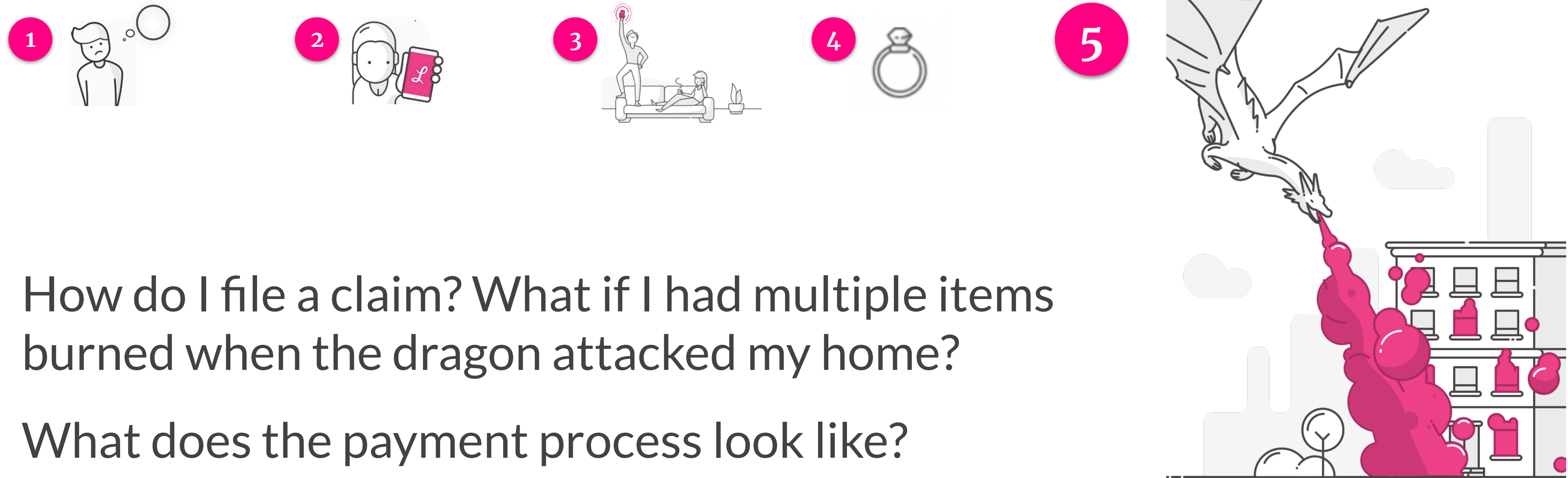
Covering more sh!t



- Can I change existing coverage?
- ...and what if I need coverage for new things?
- **Key Words:** endorsements, scheduled items

5: Filing a Claim

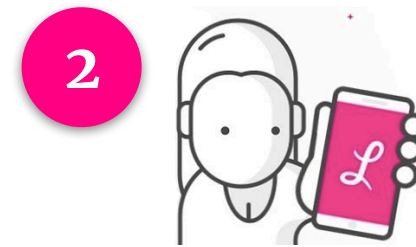
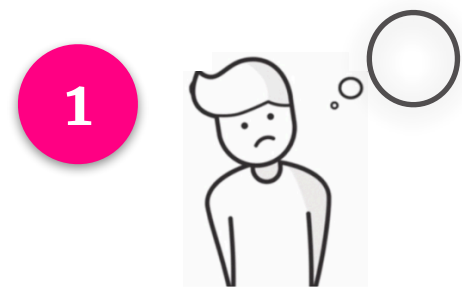
sh!t happens



- How do I file a claim? What if I had multiple items burned when the dragon attacked my home?
- What does the payment process look like?
- **Key Words:** reported claim; settled; reserves and payments; automated claims

6: Failing a Payment

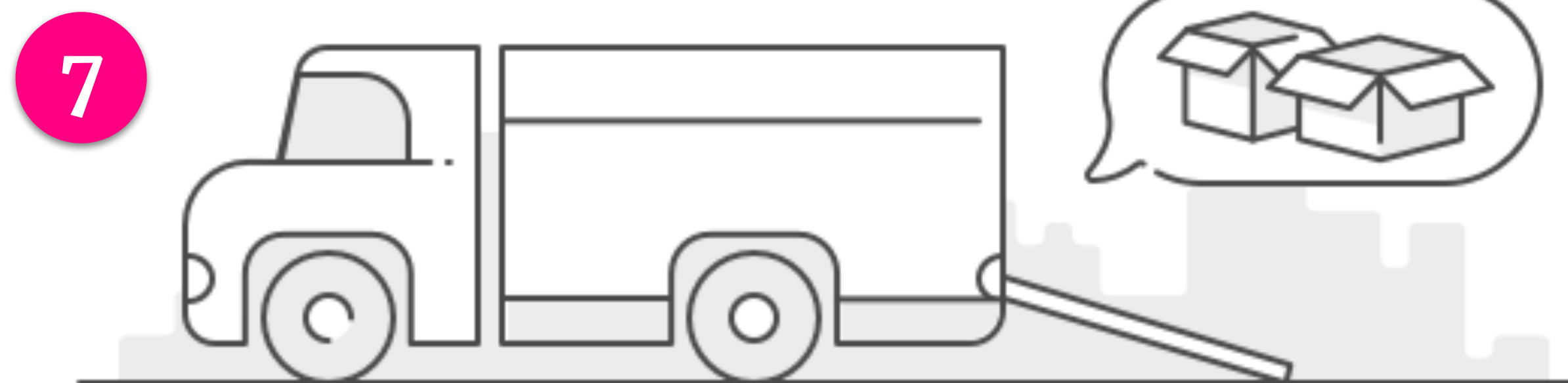
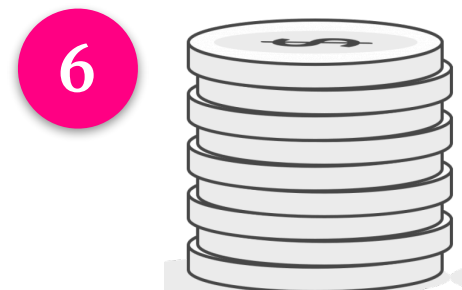
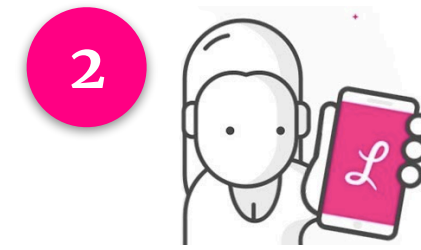
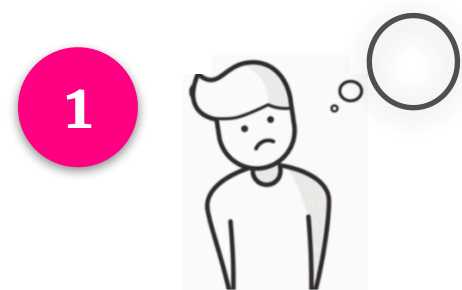
When you fail at #adulting...



- What happens if I fail my monthly payment?
- **Key Words:** dunning

7: Moving

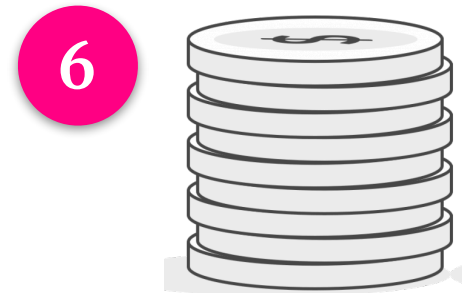
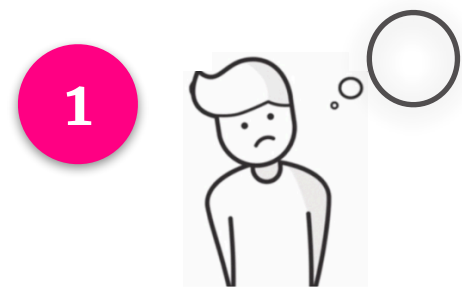
So long NYC wintertime, hello sunshine + West Coast



- Can I change my policy if I'm moving?
- **Key Words:** cancellation reasons

8: Renewals

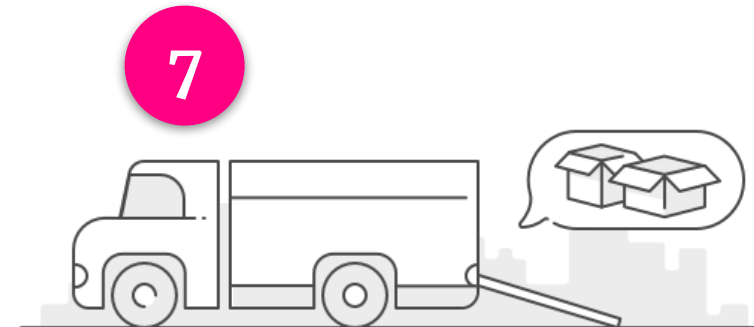
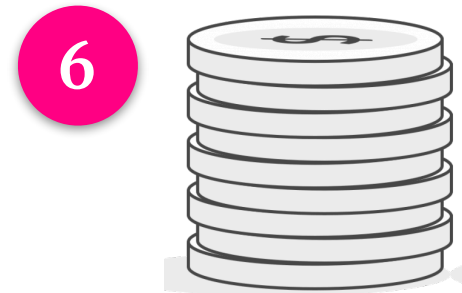
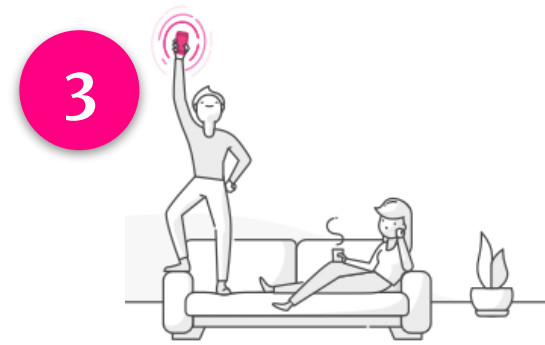
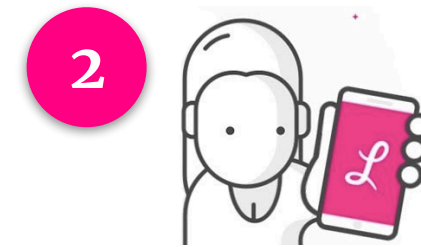
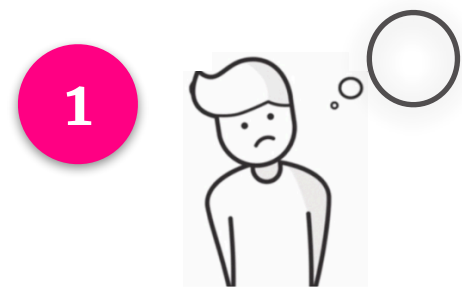
I love you Lemonade and never want to leave



- Do I need to take any action to renew my policy?
- What if I don't want to renew?
- **Key Words:** renewed vs expired policy

9: Graduating

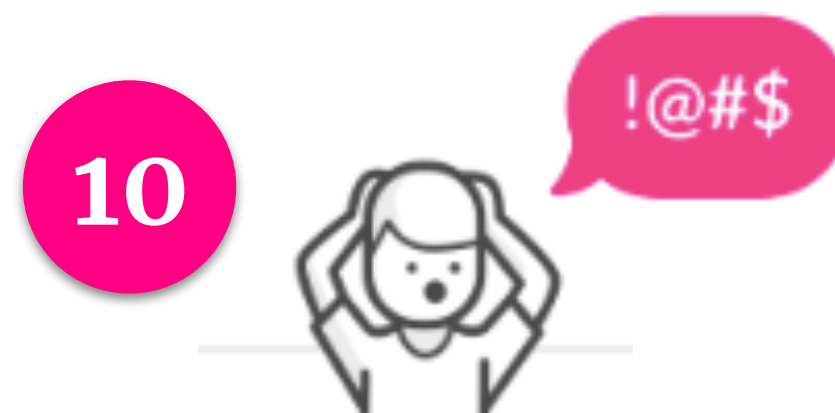
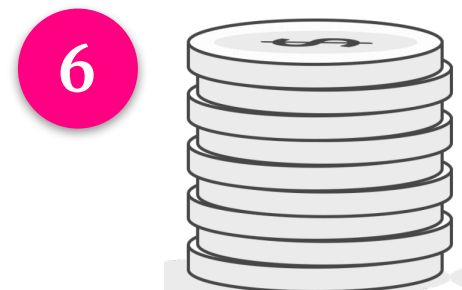
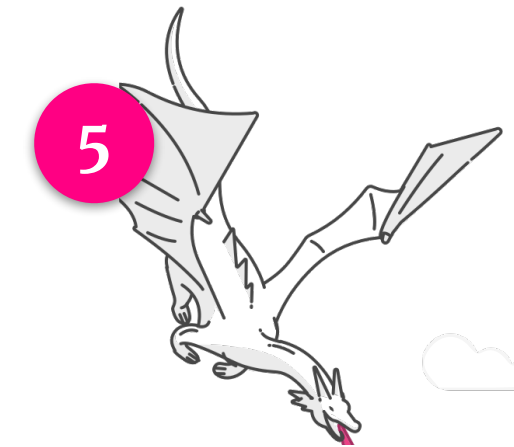
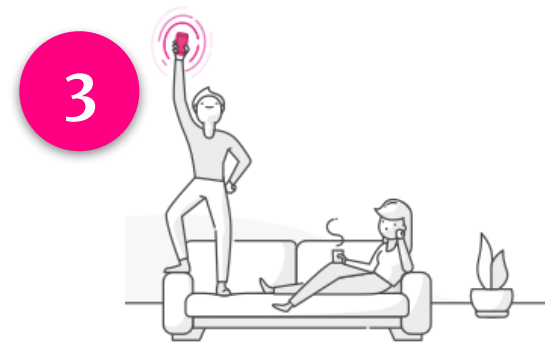
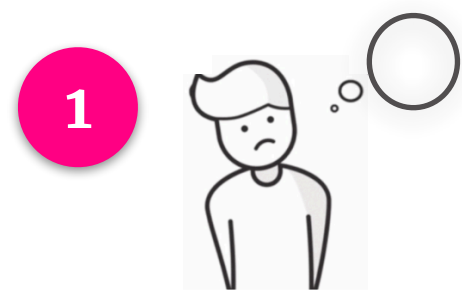
#real-adulthood



- Can I upgrade to homeowners insurance?
- **Key Word:** graduate

10: Cancellation and Churn

So long, farewell, auf wiedersehen, adieu...



- I'm moving to Israel! How do I cancel my policy?
- **Key Words:** cancellations vs churn

Questions?

Reach out to the BizOps team (Ellen) with any follow-up questions!