

Lemonade Overview for Customers

Who is Lemonade Insurance Company?

Lemonade is **America's No. 1** ranked home insurance carrier - focused on delighting consumers by offering outstanding customer service and a best-in-class claims experience. Every 60 seconds, someone in the U.S. gets a Lemonade insurance policy.



"No. 1 Homeowners Insurance Company - Clearsure"



"Top pick for Homeowners Insurance with best mobile experience."



"Given 4+ Stars by reviewers on BBB"

Financial Strength

Lemonade has earned a Financial Stability Rating® of A-Exceptional, from Demotech Inc. and is reinsured by some of the industry's leading reinsurers including Allianz, AXA, Gen Re, Hiscox, Lloyd's, and Munich Re.

Customer-First Business Model

Lemonade has removed any conflict of interest with consumers from its business model. Lemonade's business profits do not rely on denying customer claims.



Lemonade takes a flat fee of 25% to run operations



The remaining 75% is committed to paying out claims and reinsurance partners

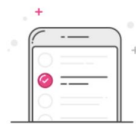


Any money leftover is given back to charities selected by Lemonade's policyholders

Industry-Best Customer Service & Claims Experience

Customers can easily make **instant** changes to their policy via the Web or app. Lemonade also offers fast, around the clock chat, email, and phone support. What's more, customers rave about the easy and transparent claims experience, giving Lemonade an industry leading Net-Promoter-Score of 76.

Giveback Program



Your customers get a Lemonade policy, and select a **nonprofit** of their choice.



Once a year, we tally up the **unclaimed money** left from customers who chose the same cause.



We **give back** that unclaimed money (up to 40%!) to the nonprofit that your customers choose.

Lemonade

Reinventing Homeowners Insurance for Consumers

Talk to us: anant@lemonade.com