

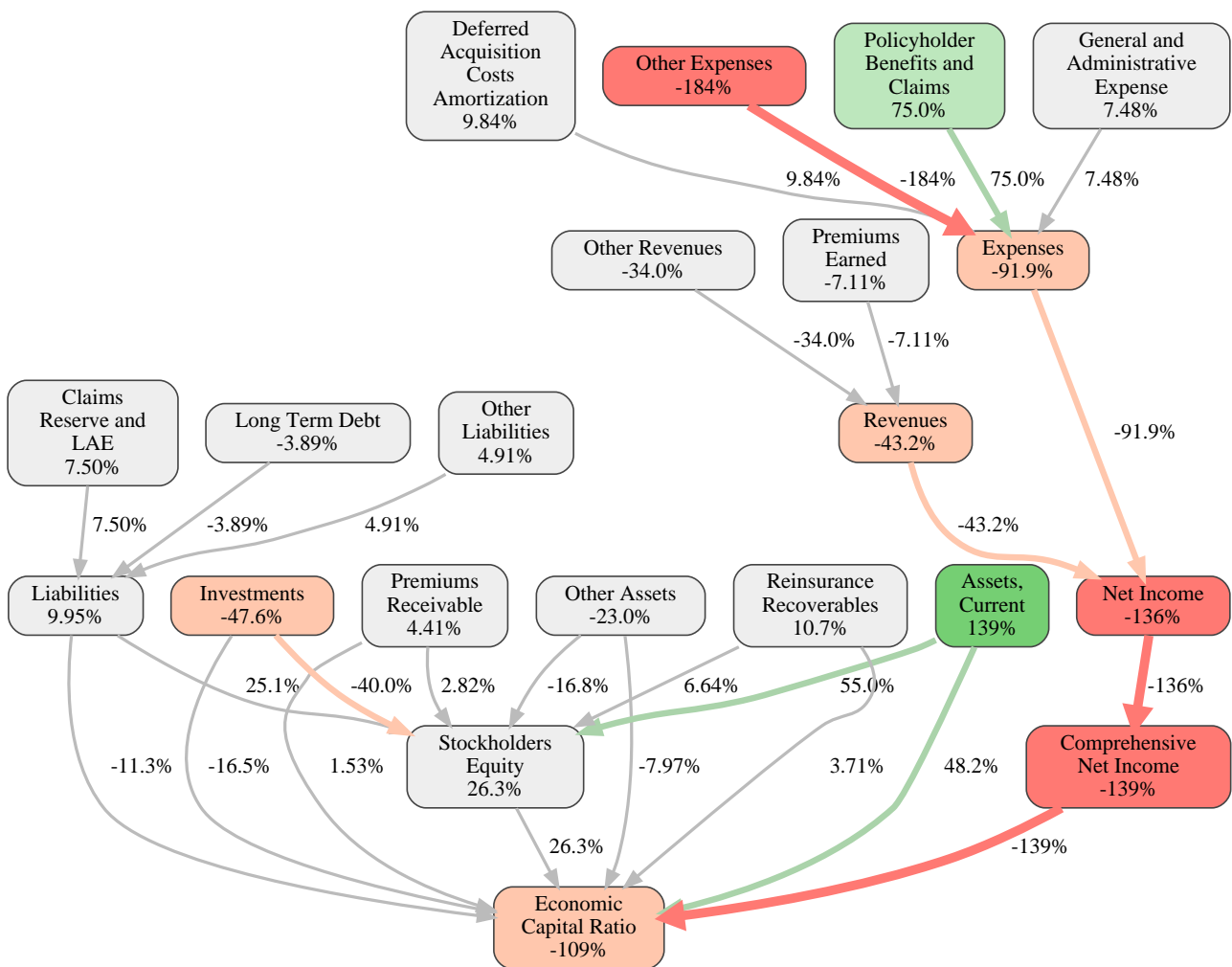


RealRate

NON-LIFE INSURANCE 2021

Root Inc.
Rank 77 of 78

Root Insurance





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The relative strengths and weaknesses of Root 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 Root Inc. compared to the market average is the variable Assets, Current, increasing the Economic Capital Ratio by 139% points. The greatest weakness of Root Inc. is the variable Other Expenses, reducing the Economic Capital Ratio by 184% points.

The company's Economic Capital Ratio, given in the ranking table, is -74%, being 109% points below the market average of 35%.

Input Variable	Value in 1000 USD
Assets, Current	1,112,800
Assets, Non-Current	56,300
Claims Reserve and LAE	237,200
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	78,500
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	5,400
Investments	224,500
Liabilities Current	0
Long Term Debt	188,200
Other Assets	1,000
Other Compr. Net Income	5,000
Other Expenses	631,300
Other Liabilities	58,300
Other Net Income	0
Other Revenues	18,900
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	322,500
Premiums Receivable	130,100
Reinsurance Payable	89,100
Reinsurance Recoverables	237,600
Separate Account Asset	0
Unearned Premiums	157,100

Output Variable	Value in 1000 USD
Assets	1,762,300
Liabilities	729,900
Expenses	709,800
Revenues	346,800
Stockholders Equity	1,032,400
Net Income	-363,000
Comprehensive Net Income	-358,000
Economic Capital Ratio	-74%