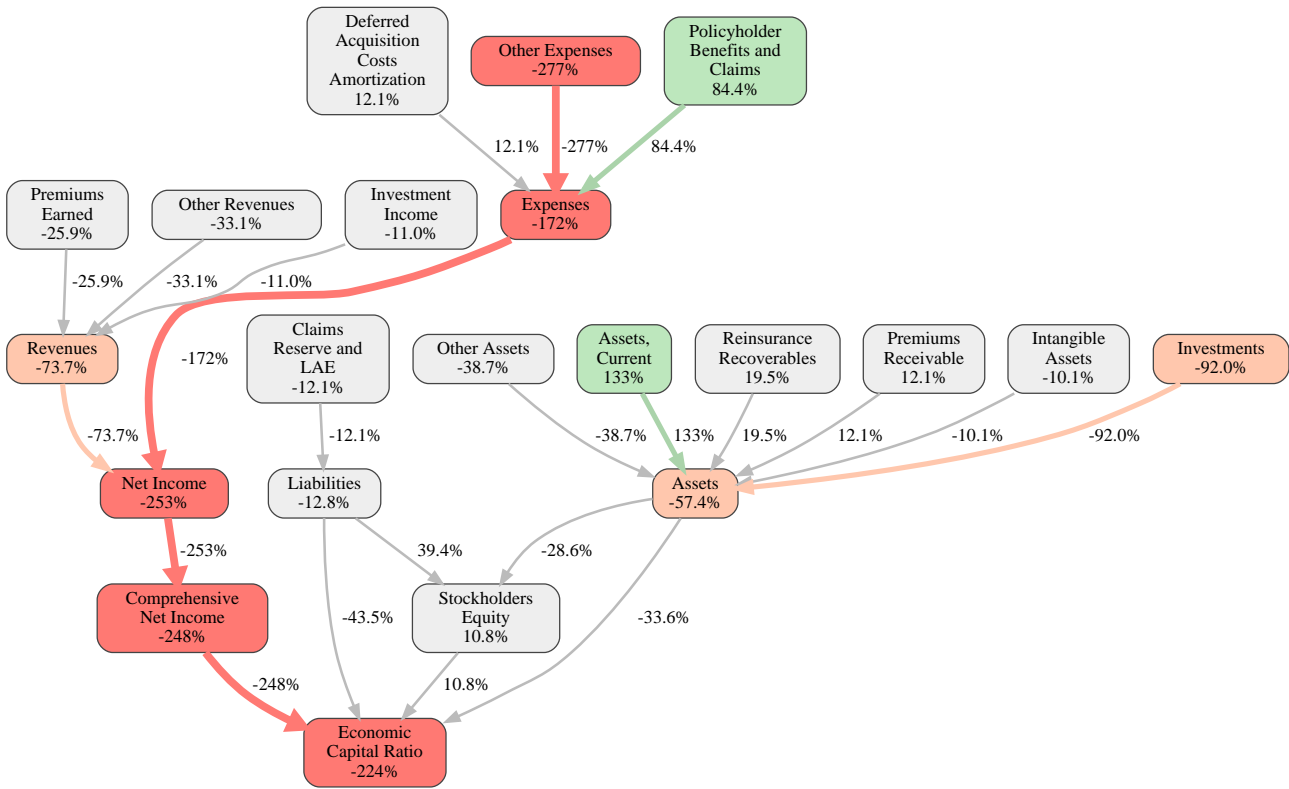




# NON-LIFE INSURANCE 2022

Root Insurance

Root Inc.  
Rank 76 of 76





# NON-LIFE INSURANCE 2022

Root Inc.  
Rank 76 of 76

**Root** Insurance

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 133% points. The greatest weakness of Root Inc. is the variable Other Expenses, reducing the Economic Capital Ratio by 277% points.

The company's Economic Capital Ratio, given in the ranking table, is -198%, being 224% points below the market average of 26%.

Input Variable	Value in 1000 USD
Assets, Current	706,000
Assets, Non-Current	73,800
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	97,600
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	5,000
Investments	134,600
Liabilities Current	0
Long Term Debt	0
Other Assets	1,000
Other Compr. Net Income	-5,200
Other Expenses	753,000
Other Liabilities	569,300
Other Net Income	-15,900
Other Revenues	30,100
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	310,300
Premiums Receivable	148,100
Reinsurance Payable	101,600
Reinsurance Recoverables	255,800
Separate Account Asset	0
Unearned Premiums	0

Output Variable	Value in 1000 USD
Assets	1,319,300
Liabilities	670,900
Expenses	850,600
Revenues	345,400
Stockholders Equity	648,400
Net Income	-521,100
Comprehensive Net Income	-526,300
Economic Capital Ratio	-198%