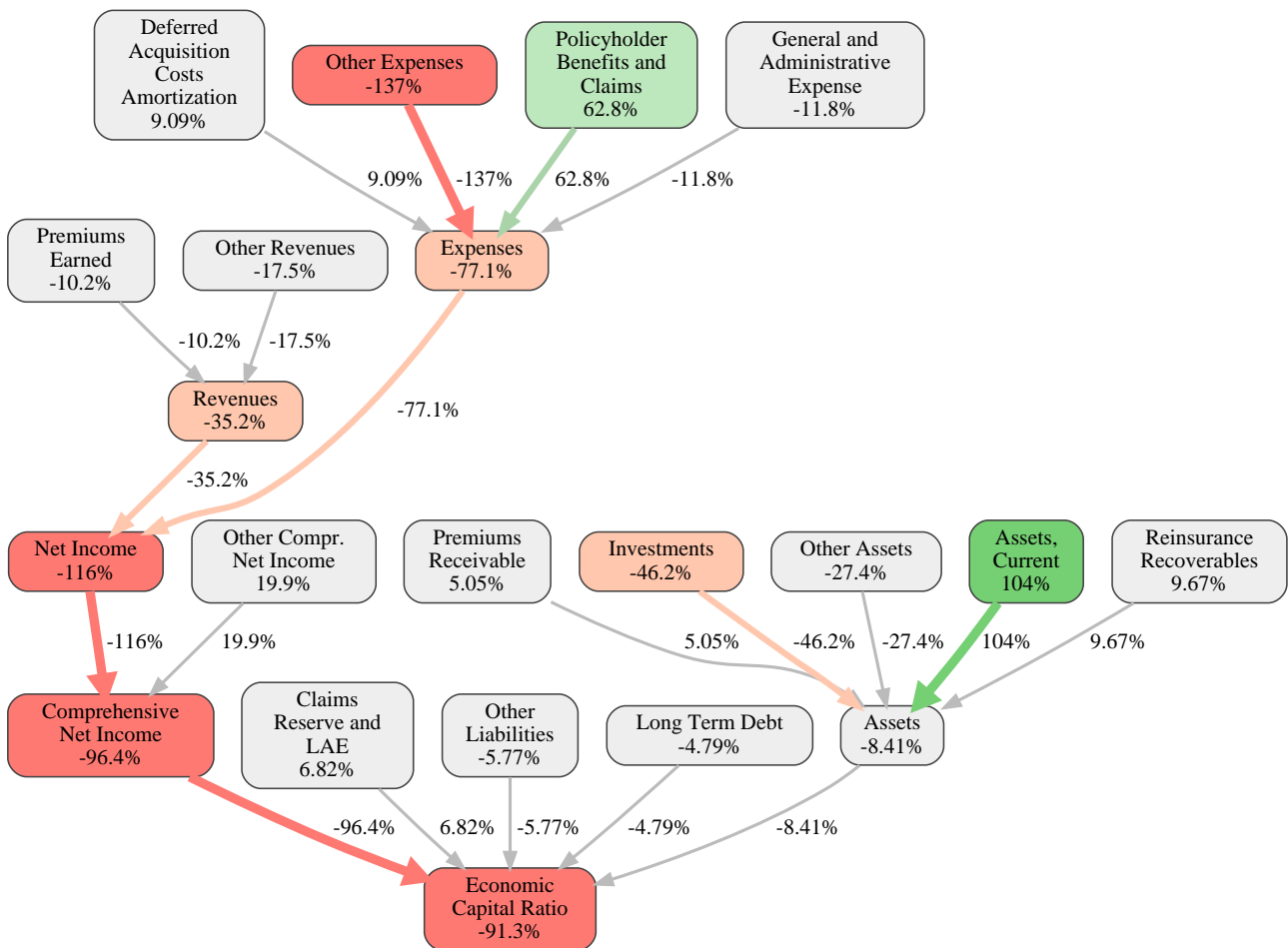




NON-LIFE INSURANCE 2023

Root Inc.
Rank 70 of 74

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 104% points. The greatest weakness of Root Inc. is the variable Other Expenses, reducing the Economic Capital Ratio by 137% points.

The company's Economic Capital Ratio, given in the ranking table, is -101%, being 91% points below the market average of -9.6%.

Input Variable	Value in 1000 USD
Assets, Current	762,100
Assets, Non-Current	81,700
Claims Reserve and LAE	0
Deferred Acquisition Costs Amortization	0
Deferred Policy Acquisition Costs	0
General and Administrative Expense	127,400
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	6,200
Investments	133,200
Liabilities Current	0
Long Term Debt	295,400
Other Assets	1,000
Other Compr. Net Income	-6,200
Other Expenses	481,100
Other Liabilities	508,600
Other Net Income	0
Other Revenues	18,700
Policyholder Benefits and Claims	0
Policyholder Contract Deposits	0
Premiums Earned	285,900
Premiums Receivable	111,900
Reinsurance Payable	119,800
Reinsurance Recoverables	223,000
Separate Account Asset	0
Unearned Premiums	0

Output Variable	Value in 1000 USD
Assets	1,312,900
Liabilities	923,800
Expenses	608,500
Revenues	310,800
Stockholders Equity	389,100
Net Income	-297,700
Comprehensive Net Income	-303,900
Economic Capital Ratio	-101%