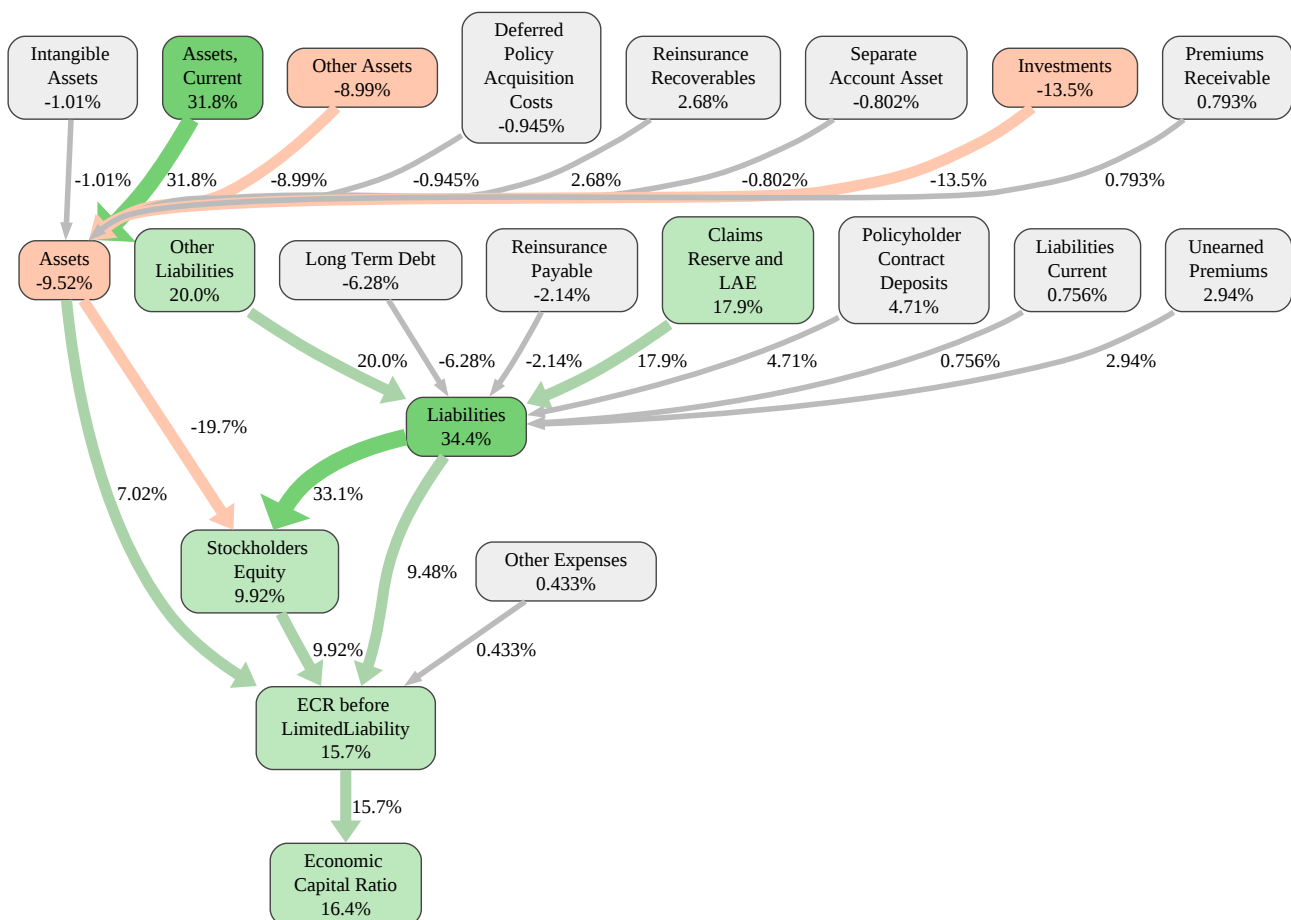




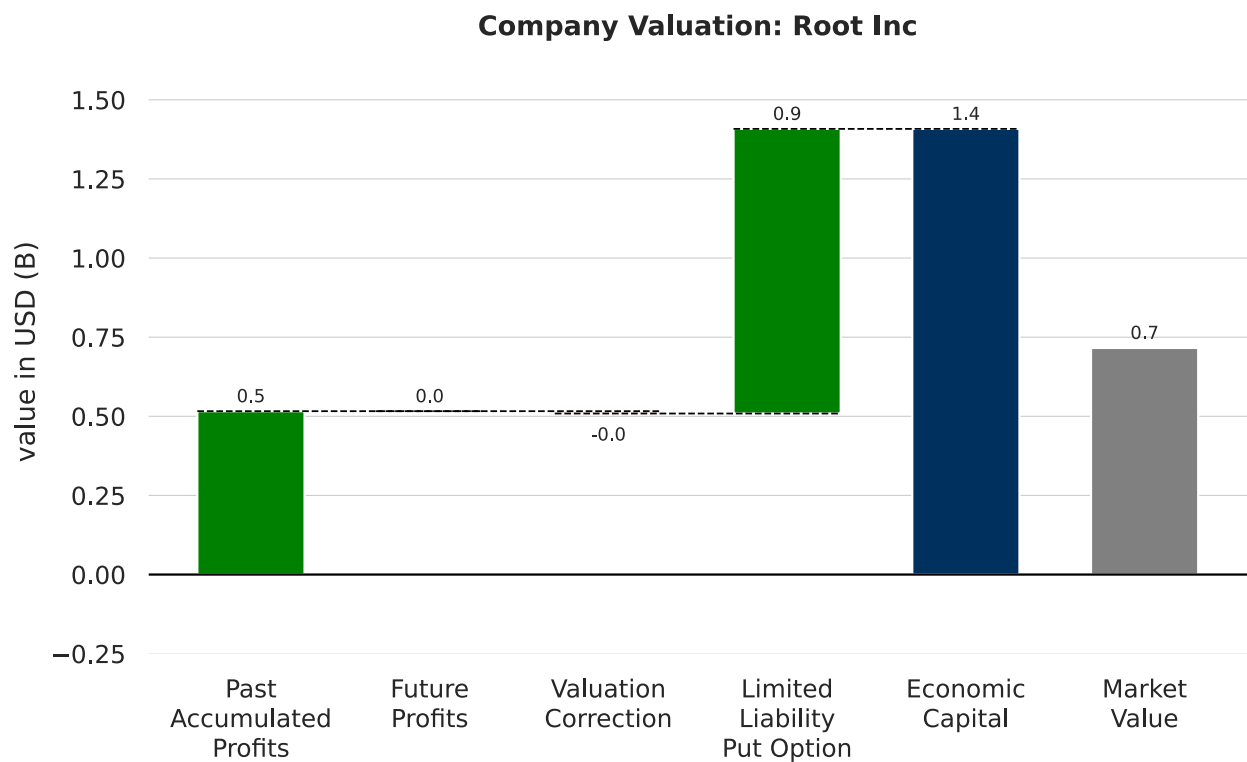
The relative strengths and weaknesses of Root Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Root Inc compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 34% points. The greatest weakness of Root Inc is the variable Investments, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 113%, being 16% points above the market average of 97%.

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
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
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	-360,500
BaseVar	58,321,369
ECR before LimitedLiability	41%
Economic Capital Ratio	113%



The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.