



Root Florida Insurance Company

80 East Rich St.
Suite 500
Columbus, OH 43215

Actuarial Memorandum

A modification to our Florida Private Passenger Automobile program is submitted for your review. We are introducing new factors, updating factors and base rates to affect an overall rate level change of -15%. The Company requests that this filing apply to all new business policies written on or after August 26, 2026 and to all renewal policies effective on or after September 28, 2026.

Summary of Changes:

Rideshare and Delivery

We are introducing the Rideshare and Delivery factors. This is the rate for Form 1930 FL (08-2026) (RFI) R&D Endorsement filed with filing ID #1490091. Additional details are provided in the accompanying RFD and Rules as well as the exhibit "Rideshare and Delivery Support".

Annualized Mileage

With this filing, we have updated our Annualized Mileage factors. Please see exhibit "Annualized Mileage Support" for additional details.

Fixed Expense Fees

The Fixed Expense Fees were also updated for BI, PD, COLL, COMP, PIP, UMUIM, and RENTAL. Please see State Exhibit 2 - Personal Auto Expense Flattening Worksheet for details.

Policy Tier

We are updating channel group mappings. The factors associated with each channel group have not been revised and continue to reflect the underlying on-level loss ratio relativities. The updates relate to the assignment of partners to channel groups. Certain partners were reassigned to different groups to better align with observed loss experience, while maintaining the same group-level factor structure. We applied actuarial judgment to channels based on credibility of results, comparable channel performance, recency since launch, and each channel's state distribution.

Additionally, we are adding a new channel group 105. Please refer to the confidential exhibit "Distribution Channel Mapping", "Exhibit - OLLRs by Channel Group (confidential)", "PACT Plots - Policy Tier" and "FL RFI Policy Tier RFD - clean" for additional details.

Rate Level

We are proposing an overall rate level change of -15% for this filing. This results in a corresponding adjustment to the Rate Level Adjustment factor. Selections by coverage incorporate business judgment, insight from partners regarding our market position, and consideration of credibility. To provide broad relief to policyholders, a uniform rate decrease was selected for all liability coverages.

Please see the Standardized Rate Indications - PPA for details.



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Miscellaneous Manual Changes

We have reviewed our manual for necessary changes that reflect rule clarifications and/or other revisions to standard wording. These changes have no rate impact.

**RESULTS SUMMARY
FOR RATE CHANGE INDICATIONS**

GROUP NAME: ROOT FLORIDA INSURANCE
PRODUCT TYPE: Private Passenger Auto
PRODUCT SUB-TYPE: Private Passenger Types (Auto Only)
STATE: Florida Experience Only

----- RIF IDENTIFIER INFO -----				- LATEST ANNUAL PROFILE -				
RIF ID	Program Name	Coverage Type	Company(ies) Abbrev.	On-Level Earned Premium (\$000's)	Earned Car-Years	Company Before-Credibility Indication	Company After-Credibility Indication	Company Selection
1	Root PPA	BI*	RFI	\$8,133	7,060	8.0%	4.9%	-12.0%
2	Root PPA	PD*	RFI	\$38,217	53,026	-22.9%	-22.9%	-12.0%
3	Root PPA	PIP*	RFI	\$47,026	53,026	-19.1%	-19.1%	-12.0%
4	Root PPA	UM*	RFI	\$1,685	1,582	32.8%	9.2%	-12.0%
5	Root PPA	COMP*	RFI	\$7,740	23,186	10.7%	9.1%	0.0%
6	Root PPA	COLL*	RFI	\$21,462	23,186	-35.0%	-35.0%	-35.0%
7	Root PPA	PHYS DAM-RENT*	RFI	\$430	4,325	-70.5%	-41.4%	-15.0%
8	Root PPA	PHYS DAM-RSA*	RFI	\$1,249	53,026	7.3%	7.3%	7.0%
9								
10								
11								
12								
13								
14								
15								
16								
GRAND TOTAL				\$125,943	53,026	-18.6%	-19.1%	-15.0%