



Root Inc

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Actuarial Memorandum

A modification to our Kansas Private Passenger Automobile program is submitted for your review. We are introducing new rating factors and base rates to affect an overall rate level change of 0.0%. The Company requests that this filing apply to all new business policies written on or after May 14, 2026, and to all renewal policies effective on or after June 16, 2026.

Summary of Changes:

New Rating Factors

We are introducing Current Information Discount. Additional details are provided in the accompanying RFD and Rules.

The company plans to introduce new CAM Models and UBI Models. Filing support, including the UW RFD, has been submitted confidentially for your review.

Rate Level

We are proposing an overall rate level change of 0.0% for this filing. Please see the attached indication for rate change by coverage.

Rate Capping

We are making updates to our rate capping methodology as explained in our rules manual. Please refer to Rule P13.01 for details.

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.