



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2016
OF THE CONDITION AND AFFAIRS OF THE
Root Insurance Company

NAIC Group Code	0000	NAIC Company Code	10974	Employer's ID Number	31-1631404
	(Current)	(Prior)			
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	OH
Country of Domicile	United States of America				
Incorporated/Organized	12/11/1998		Commenced Business	04/29/1999	
Statutory Home Office	34 W. Gay St, Ste. 2A		Columbus , OH, US 43215		
	(Street and Number)		(City or Town, State, Country and Zip Code)		
Main Administrative Office	34 W. Gay St, Ste. 2A				
	(Street and Number)				
	Columbus , OH, US 43215				
	(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)		
Mail Address	34 W. Gay St, Ste. 2A		Columbus , OH, US 43215		
	(Street and Number or P.O. Box)		(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	34 W. Gay St, Ste. 2A				
	(Street and Number)				
	Columbus , OH, US 43215				
	(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)		
Internet Website Address	www.joinroot.com				
Statutory Statement Contact	Travis Ryan Harrison		989-944-1195		
	(Name)		(Area Code) (Telephone Number)		
	travis@trh-cpa.com		989-885-5908		
	(E-mail Address)		(FAX Number)		

OFFICERS

President	Alexander Edward Timm #	Vice President	Daniel Craig Manges #
Secretary	Christopher George Olsen #	Vice President	David Royce Martin #

OTHER

DIRECTORS OR TRUSTEES

Alexander Edward Timm #	Christopher George Olsen #	Cynthia Ann Powell #
Lawrence Allen Hilsheimer #	David Matthew McMullen #	

State of Ohio SS:
County of Franklin

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Alexander Edward Timm President	Christopher George Olsen Secretary	Daniel Craig Manges Vice President
Subscribed and sworn to before me this		a. Is this an original filing?
day of		b. If no,
		1. State the amendment number.....
		2. Date filed
		3. Number of pages attached.....

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities	1,504,692	45.649	1,504,692		1,504,692	45.649
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies		0.000			0	0.000
1.22 Issued by U.S. government sponsored agencies		0.000			0	0.000
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)		0.000			0	0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations		0.000			0	0.000
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations		0.000			0	0.000
1.43 Revenue and assessment obligations		0.000			0	0.000
1.44 Industrial development and similar obligations		0.000			0	0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA		0.000			0	0.000
1.512 Issued or guaranteed by FNMA and FHLMC		0.000			0	0.000
1.513 All other		0.000			0	0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA		0.000			0	0.000
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521		0.000			0	0.000
1.523 All other		0.000			0	0.000
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)		0.000			0	0.000
2.2 Unaffiliated non-U.S. securities (including Canada)		0.000			0	0.000
2.3 Affiliated securities		0.000			0	0.000
3. Equity interests:						
3.1 Investments in mutual funds		0.000			0	0.000
3.2 Preferred stocks:						
3.21 Affiliated		0.000			0	0.000
3.22 Unaffiliated		0.000			0	0.000
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000			0	0.000
3.32 Unaffiliated		0.000			0	0.000
3.4 Other equity securities:						
3.41 Affiliated		0.000			0	0.000
3.42 Unaffiliated		0.000			0	0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000			0	0.000
3.52 Unaffiliated		0.000			0	0.000
4. Mortgage loans:						
4.1 Construction and land development		0.000			0	0.000
4.2 Agricultural		0.000			0	0.000
4.3 Single family residential properties		0.000			0	0.000
4.4 Multifamily residential properties		0.000			0	0.000
4.5 Commercial loans		0.000			0	0.000
4.6 Mezzanine real estate loans		0.000			0	0.000
5. Real estate investments:						
5.1 Property occupied by company		0.000	0		0	0.000
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)		0.000	0		0	0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000	0		0	0.000
6. Contract loans		0.000	0		0	0.000
7. Derivatives		0.000	0		0	0.000
8. Receivables for securities		0.000	0		0	0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	1,791,560	54.351	1,791,560		1,791,560	54.351
11. Other invested assets		0.000			0	0.000
12. Total invested assets	3,296,252	100.000	3,296,252	0	3,296,252	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	
	3.2 Totals, Part 3, Column 12	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13	
	5.2 Totals, Part 3, Column 9	
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 1	
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	
	9.2 Totals, Part 3, Column 14	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	
	10.2 Totals, Part 3, Column 11	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	3,661,673
2.	Cost of bonds and stocks acquired, Part 3, Column 7	1,947,680
3.	Accrual of discount	90
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12	0
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	0
		0
5.	Total gain (loss) on disposals, Part 4, Column 19	34,927
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	4,127,213
7.	Deduct amortization of premium	12,465
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	0
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	0
		0
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14	0
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	0
		0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,504,692
11.	Deduct total nonadmitted amounts	0
12.	Statement value at end of current period (Line 10 minus Line 11)	1,504,692

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS	1. United States	1,504,692	1,499,227	1,505,477	1,500,000
Governments	2. Canada				
(Including all obligations guaranteed by governments)	3. Other Countries				
	4. Totals	1,504,692	1,499,227	1,505,477	1,500,000
U.S. States, Territories and Possessions					
(Direct and guaranteed)	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals	0	0	0	0
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions					
	7. Totals	0	0	0	0
Industrial and Miscellaneous, SVO Identified Funds and Hybrid Securities (unaffiliated)	8. United States				
	9. Canada				
	10. Other Countries				
	11. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	1,504,692	1,499,227	1,505,477	1,500,000
PREFERRED STOCKS	14. United States				
Industrial and Miscellaneous (unaffiliated)	15. Canada				
	16. Other Countries				
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS	20. United States				
Industrial and Miscellaneous (unaffiliated)	21. Canada				
	22. Other Countries				
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	1,504,692	1,499,227	1,505,477	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	300,454	1,204,238				XXX	1,504,692	100.0		0.0		1,504,692
1.2 NAIC 2						XXX	0	0.0		0.0		0
1.3 NAIC 3						XXX	0	0.0		0.0		0
1.4 NAIC 4						XXX	0	0.0		0.0		0
1.5 NAIC 5						XXX	0	0.0		0.0		0
1.6 NAIC 6						XXX	0	0.0		0.0		0
1.7 Totals	300,454	1,204,238	0	0	0	XXX	1,504,692	100.0	0	0.0	0	1,504,692
2. All Other Governments												
2.1 NAIC 1						XXX	0	0.0		0.0		0
2.2 NAIC 2						XXX	0	0.0		0.0		0
2.3 NAIC 3						XXX	0	0.0		0.0		0
2.4 NAIC 4						XXX	0	0.0		0.0		0
2.5 NAIC 5						XXX	0	0.0		0.0		0
2.6 NAIC 6						XXX	0	0.0		0.0		0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX	0	0.0		0.0		0
3.2 NAIC 2						XXX	0	0.0		0.0		0
3.3 NAIC 3						XXX	0	0.0		0.0		0
3.4 NAIC 4						XXX	0	0.0		0.0		0
3.5 NAIC 5						XXX	0	0.0		0.0		0
3.6 NAIC 6						XXX	0	0.0		0.0		0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1						XXX	0	0.0		0.0		0
4.2 NAIC 2						XXX	0	0.0		0.0		0
4.3 NAIC 3						XXX	0	0.0		0.0		0
4.4 NAIC 4						XXX	0	0.0		0.0		0
4.5 NAIC 5						XXX	0	0.0		0.0		0
4.6 NAIC 6						XXX	0	0.0		0.0		0
4.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1						XXX	0	0.0		0.0		0
5.2 NAIC 2						XXX	0	0.0		0.0		0
5.3 NAIC 3						XXX	0	0.0		0.0		0
5.4 NAIC 4						XXX	0	0.0		0.0		0
5.5 NAIC 5						XXX	0	0.0		0.0		0
5.6 NAIC 6						XXX	0	0.0		0.0		0
5.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1						XXX	0	0.0		0.0		0
6.2 NAIC 2						XXX	0	0.0		0.0		0
6.3 NAIC 3						XXX	0	0.0		0.0		0
6.4 NAIC 4						XXX	0	0.0		0.0		0
6.5 NAIC 5						XXX	0	0.0		0.0		0
6.6 NAIC 6						XXX	0	0.0		0.0		0
6.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7. Hybrid Securities												
7.1 NAIC 1						XXX	0	0.0		0.0		0
7.2 NAIC 2						XXX	0	0.0		0.0		0
7.3 NAIC 3						XXX	0	0.0		0.0		0
7.4 NAIC 4						XXX	0	0.0		0.0		0
7.5 NAIC 5						XXX	0	0.0		0.0		0
7.6 NAIC 6						XXX	0	0.0		0.0		0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX	0	0.0		0.0		0
8.2 NAIC 2						XXX	0	0.0		0.0		0
8.3 NAIC 3						XXX	0	0.0		0.0		0
8.4 NAIC 4						XXX	0	0.0		0.0		0
8.5 NAIC 5						XXX	0	0.0		0.0		0
8.6 NAIC 6						XXX	0	0.0		0.0		0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
10. Total Bonds Current Year												
10.1 NAIC 1	(d) 300,454	1,204,238	0	0	0	0	1,504,692	100.0	XXX	XXX	0	1,504,692
10.2 NAIC 2	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 NAIC 6	(d) 0	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.7 Totals	300,454	1,204,238	0	0	0	0	(b) 1,504,692	100.0	XXX	XXX	0	1,504,692
10.8 Line 10.7 as a % of Col. 7	20.0	80.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	0.0	100.0
11. Total Bonds Prior Year												
11.1 NAIC 1						XXX	XXX	XXX	0	0.0		0
11.2 NAIC 2						XXX	XXX	XXX	0	0.0		0
11.3 NAIC 3						XXX	XXX	XXX	0	0.0		0
11.4 NAIC 4						XXX	XXX	XXX	0	0.0		0
11.5 NAIC 5						XXX	XXX	XXX	(c) 0	0.0		0
11.6 NAIC 6						XXX	XXX	XXX	(c) 0	0.0		0
11.7 Totals	0	0	0	0	0	XXX	XXX	XXX	(b) 0	0.0	0	0
11.8 Line 11.7 as a % of Col. 9	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX	0.0	0.0
12. Total Publicly Traded Bonds												
12.1 NAIC 1							0	0.0	0	0.0	0	XXX
12.2 NAIC 2							0	0.0	0	0.0	0	XXX
12.3 NAIC 3							0	0.0	0	0.0	0	XXX
12.4 NAIC 4							0	0.0	0	0.0	0	XXX
12.5 NAIC 5							0	0.0	0	0.0	0	XXX
12.6 NAIC 6							0	0.0	0	0.0	0	XXX
12.7 Totals	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.8 Line 12.7 as a % of Col. 7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 7, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
13. Total Privately Placed Bonds												
13.1 NAIC 1	300,454	1,204,238	0	0	0	0	1,504,692	100.0	0	0.0	XXX	1,504,692
13.2 NAIC 2	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	300,454	1,204,238	0	0	0	0	1,504,692	100.0	0	0.0	XXX	1,504,692
13.8 Line 13.7 as a % of Col. 7	20.0	80.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 7, Section 10	20.0	80.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0

(a) Includes \$ _____ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ _____ current year, \$ _____ prior year of bonds with Z designations and \$ _____, current year \$ _____ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ _____ current year, \$ _____ prior year of bonds with 5* designations and \$ _____, current year \$ _____ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ _____; NAIC 2 \$ _____; NAIC 3 \$ _____; NAIC 4 \$ _____; NAIC 5 \$ _____; NAIC 6 \$ _____.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.1 Issuer Obligations	300,454	1,204,238				XXX	1,504,692	100.0		0.0		1,504,692
1.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
1.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
1.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
1.5 Totals	300,454	1,204,238	0	0	0	XXX	1,504,692	100.0	0	0.0	0	1,504,692
2. All Other Governments												
2.1 Issuer Obligations						XXX	0	0.0		0.0		0
2.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
2.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
2.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
2.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations						XXX	0	0.0		0.0		0
3.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
3.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
3.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
3.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations						XXX	0	0.0		0.0		0
4.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
4.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
4.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
4.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations						XXX	0	0.0		0.0		0
5.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
5.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
5.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
5.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6. Industrial and Miscellaneous												
6.1 Issuer Obligations						XXX	0	0.0		0.0		0
6.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
6.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
6.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
6.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7. Hybrid Securities												
7.1 Issuer Obligations						XXX	0	0.0		0.0		0
7.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
7.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
7.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
7.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations						XXX	0	0.0		0.0		0
8.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
8.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
8.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
8.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX		0
9.3 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10. Total Bonds Current Year												
10.1 Issuer Obligations	300,454	1,204,238	0	0	0	XXX	1,504,692	100.0	XXX	XXX	0	1,504,692
10.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10.6 Totals	300,454	1,204,238	0	0	0	0	1,504,692	100.0	XXX	XXX	0	1,504,692
10.7 Line 10.6 as a % of Col. 7	20.0	80.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	0.0	100.0
11. Total Bonds Prior Year												
11.1 Issuer Obligations						XXX	XXX	XXX	0	0.0		0
11.2 Residential Mortgage-Backed Securities						XXX	XXX	XXX	0	0.0		0
11.3 Commercial Mortgage-Backed Securities						XXX	XXX	XXX	0	0.0		0
11.4 Other Loan-Backed and Structured Securities						XXX	XXX	XXX	0	0.0		0
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.6 Totals	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
11.7 Line 11.6 as a % of Col. 9	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX	0.0	0.0
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations						XXX	0	0.0	0	0.0	0	XXX
12.2 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	XXX
12.3 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	XXX
12.4 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0	0	XXX
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		0	0.0	XXX	XXX	0	XXX
12.6 Totals	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Line 12.6 as a % of Col. 7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
13. Total Privately Placed Bonds												
13.1 Issuer Obligations	300,454	1,204,238	0	0	0	XXX	1,504,692	100.0	0	0.0	XXX	1,504,692
13.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
13.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
13.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	XXX	0
13.6 Totals	300,454	1,204,238	0	0	0	0	1,504,692	100.0	0	0.0	XXX	1,504,692
13.7 Line 13.6 as a % of Col. 7	20.0	80.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10	20.0	80.0	0.0	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	76,080	0	0	76,080	0
2. Cost of short-term investments acquired	4,025,221			4,025,221	
3. Accrual of discount	0				
4. Unrealized valuation increase (decrease)	0				
5. Total gain (loss) on disposals	0				
6. Deduct consideration received on disposals	4,101,301			4,101,301	
7. Deduct amortization of premium	0				
8. Total foreign exchange change in book/adjusted carrying value	0				
9. Deduct current year's other than temporary impairment recognized	0				
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0	0	0	0
11. Deduct total nonadmitted amounts	0				
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	0		
2. Cost of cash equivalents acquired	3,960,991		3,960,991
3. Accrual of discount	0		
4. Unrealized valuation increase (decrease)	0		
5. Total gain (loss) on disposals	0		
6. Deduct consideration received on disposals	3,139,380		3,139,380
7. Deduct amortization of premium	0		
8. Total foreign exchange change in book/adjusted carrying value	0		
9. Deduct current year's other than temporary impairment recognized	0		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	821,611	0	821,611
11. Deduct total nonadmitted amounts	0		
12. Statement value at end of current period (Line 10 minus Line 11)	821,611	0	821,611

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

N O N E

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

N O N E

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-G7-9	US Treasury Note				1	100,331	100.1060	100,106	100,000	100,264		(66)			0.999	0.721	DEC	47	500	10/07/2016	12/15/2017
912828-H3-7	US Treasury Note				1	100,183	99.9530	99,953	100,000	100,148		(35)			0.875	0.732	JUL	406		10/07/2016	01/15/2018
912828-H9-4	US Treasury Note				1	100,350	100.0350	100,035	100,000	100,287		(63)			1.000	0.742	AUG	378		10/07/2016	02/15/2018
912828-J6-8	US Treasury Note				1	100,343	100.0470	100,047	100,000	100,286		(57)			1.000	0.761	SEP	295		10/07/2016	03/15/2018
912828-K2-5	US Treasury Note				1	99,970	99.6910	99,691	100,000	99,974		5			0.753	0.772	OCT	161	375	10/07/2016	04/15/2018
912828-K8-2	US Treasury Note				1	100,386	99.8670	99,867	100,000	100,335		(51)			1.002	0.794	AUG	379		10/07/2016	08/15/2018
912828-L4-0	US Treasury Note				1	100,345	99.7890	99,789	100,000	100,301		(45)			1.003	0.825	SEP	295		10/07/2016	09/15/2018
912828-M7-2	US Treasury Note				1	100,177	100.0080	100,008	100,000	100,140		(36)			0.875	0.721	NOV	77	438	10/07/2016	11/30/2017
912828-N2-2	US Treasury Note				1	100,843	100.1090	100,109	100,000	100,745		(98)			1.250	0.864	DEC	58	625	10/07/2016	12/15/2018
912828-N6-3	US Treasury Note				1	100,572	99.8090	99,809	100,000	100,507		(65)			1.128	0.876	JUL	523		10/07/2016	01/15/2019
912828-TW-0	US Treasury Note				1	100,064	99.9100	99,910	100,000	100,049		(14)			0.751	0.691	OCT	128	375	10/07/2016	10/31/2017
912828-WD-8	US Treasury Note				1	100,838	100.1600	100,160	100,000	100,736		(102)			1.249	0.843	OCT	216	625	10/07/2016	10/31/2018
912828-XA-3	US Treasury Note				1	100,366	99.9650	99,965	100,000	100,311		(55)			1.001	0.772	NOV	129	500	10/07/2016	05/15/2018
912828-XF-2	US Treasury Note				1	100,561	100.0980	100,098	100,000	100,480		(81)			1.124	0.792	DEC	53	563	10/07/2016	06/15/2018
912828-YK-1	US Treasury Note				1	100,149	99.6800	99,680	100,000	100,128		(21)			0.878	0.794	JUL	406		10/07/2016	07/15/2018
01999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						1,505,477	XXX	1,499,227	1,500,000	1,504,692	0	(784)	0	0	XXX	XXX	XXX	3,550	4,000	XXX	XXX
05999999. Total - U.S. Government Bonds						1,505,477	XXX	1,499,227	1,500,000	1,504,692	0	(784)	0	0	XXX	XXX	XXX	3,550	4,000	XXX	XXX
10999999. Total - All Other Government Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
17999999. Total - U.S. States, Territories and Possessions Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
24999999. Total - U.S. Political Subdivisions Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
31999999. Total - U.S. Special Revenues Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
38999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
48999999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
55999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
60999999. Subtotal - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
77999999. Total - Issuer Obligations						1,505,477	XXX	1,499,227	1,500,000	1,504,692	0	(784)	0	0	XXX	XXX	XXX	3,550	4,000	XXX	XXX
78999999. Total - Residential Mortgage-Backed Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
79999999. Total - Commercial Mortgage-Backed Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
80999999. Total - Other Loan-Backed and Structured Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
81999999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
83999999 - Total Bonds						1,505,477	XXX	1,499,227	1,500,000	1,504,692	0	(784)	0	0	XXX	XXX	XXX	3,550	4,000	XXX	XXX

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned
N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned
N O N E

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
912828-G7-9	US Treasury Note		10/07/2016	US Bank		100,331	100,000	311
912828-H3-7	US Treasury Note		10/07/2016	US Bank		100,183	100,000	200
912828-H9-4	US Treasury Note		10/07/2016	US Bank		100,350	100,000	144
912828-J6-8	US Treasury Note		10/07/2016	US Bank		100,343	100,000	61
912828-K2-5	US Treasury Note		10/07/2016	US Bank		99,970	100,000	359
912828-K8-2	US Treasury Note		10/07/2016	US Bank		100,386	100,000	144
912828-L4-0	US Treasury Note		10/07/2016	US Bank		100,345	100,000	61
912828-M7-2	US Treasury Note		10/07/2016	US Bank		100,177	100,000	308
912828-M2-2	US Treasury Note		10/07/2016	US Bank		100,843	100,000	389
912828-N6-3	US Treasury Note		10/07/2016	US Bank		100,572	100,000	257
912828-TW-0	US Treasury Note		10/07/2016	US Bank		100,064	100,000	326
912828-WD-8	US Treasury Note		10/07/2016	US Bank		100,838	100,000	543
912828-XA-3	US Treasury Note		10/07/2016	US Bank		100,366	100,000	394
912828-XF-2	US Treasury Note		10/07/2016	US Bank		100,561	100,000	350
912828-XK-1	US Treasury Note		10/07/2016	US Bank		100,149	100,000	200
0599999. Subtotal - Bonds - U.S. Governments						1,505,477	1,500,000	4,048
8399997. Total - Bonds - Part 3						1,505,477	1,500,000	4,048
8399998. Total - Bonds - Part 5						442,203	440,000	230
8399999. Total - Bonds						1,947,680	1,940,000	4,278
8999997. Total - Preferred Stocks - Part 3						0	XXX	0
8999998. Total - Preferred Stocks - Part 5						0	XXX	0
8999999. Total - Preferred Stocks						0	XXX	0
9799997. Total - Common Stocks - Part 3						0	XXX	0
9799998. Total - Common Stocks - Part 5						0	XXX	0
9799999. Total - Common Stocks						0	XXX	0
9899999. Total - Preferred and Common Stocks						0	XXX	0
9999999 - Totals						1,947,680	XXX	4,278

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
912828-SM-5	US Treasury Note		06/27/2016	Manning & Napier		195,609	195,000	199,130	196,675		(723)		(723)		195,732		(122)	(122)	1,444	03/31/2017
912828-IH-9	US Treasury Note		06/27/2016	Manning & Napier		374,935	374,000	373,897	373,948		(32)		(32)		373,916		1,019	1,019	2,019	05/15/2017
912828-SC-5	US Treasury Note		06/27/2016	Manning & Napier		122,229	122,000	122,368	122,142		(14)		(14)		122,128		101	101	968	01/31/2017
0599999. Subtotal - Bonds - U.S. Governments						692,773	691,000	695,395	692,765	0	(769)	0	(769)	0	691,776	0	998	998	4,431	XXX
3137EA-DC-0	FHLMC		06/27/2016	Manning & Napier		354,972	355,000	353,846	354,700		(954)		(954)		353,746		1,226	1,226	8,835	03/08/2017
313550-E3-3	FNMA 1.125		06/27/2016	Manning & Napier		281,576	280,000	280,036	280,036		(2)		(2)		280,034		1,542	1,542	2,949	07/18/2020
31359M-IH-1	FNMA 5.25		06/27/2016	Manning & Napier		230,075	228,000	270,080	232,978		(4,978)		(4,978)		228,000		2,075	2,075	1,773	09/15/2016
313560-D7-5	FNMA 1.5		06/27/2016	Manning & Napier		233,298	230,000	189,495	229,200		(33)		(33)		229,167		4,132	4,132	3,392	06/22/2020
3199999. Subtotal - Bonds - U.S. Special Revenues						1,099,921	1,093,000	1,093,457	1,096,914	0	(5,967)	0	(5,967)	0	1,090,947	0	8,975	8,975	16,949	XXX
0256M0-DP-1	American Express Credit		06/27/2016	Manning & Napier		40,764	40,000	39,960	39,962		(3)		(3)		39,959		805	805	785	08/15/2019
026874-CZ-8	American Intl Group		06/27/2016	Manning & Napier		40,608	40,000	39,966	39,968		(2)		(2)		39,966		642	642	877	07/16/2019
035242-AE-6	Annheuser Busch Inbev		06/27/2016	Manning & Napier		165,065	162,000	163,797	163,169		100		100		163,269		1,796	1,796	3,173	02/01/2019
037833-AG-5	Apple Inc		06/27/2016	Manning & Napier		162,078	162,000	161,568	161,776		(208)		(208)		161,568		510	510	821	05/03/2018
073902-PR-3	Bear Steams Cos Inc		06/27/2016	Manning & Napier		169,731	160,000	181,952	165,936		(893)		(893)		165,043		4,688	4,688	7,595	10/02/2017
055650-CG-1	BP Capital Markets		06/27/2016	Manning & Napier		163,162	160,000	162,391	161,358		1,033		1,033		162,391		770	770	2,719	09/26/2018
166764-BA-7	Chevron Corp		06/27/2016	Manning & Napier		35,475	35,000	35,074	35,072		(13)		(13)		35,059		415	415	385	11/16/2018
235851-AN-2	Dansher Corp		06/27/2016	Manning & Napier		35,408	35,000	34,974	34,976		998		998		35,974		(567)	(567)	456	09/15/2018
36962G-JJ-0	General Electric Cap Corp		06/27/2016	Manning & Napier		45,577	40,000	45,144	45,144		(886)		(886)		44,258		1,319	1,319	2,145	01/08/2020
38141G-RC-0	Goldman Sachs Grp Inc		06/27/2016	Manning & Napier		172,234	170,000	170,736	170,306		(49)		(49)		170,257		1,977	1,977	2,019	01/22/2018
458140-AQ-3	Intel Corp		06/27/2016	Manning & Napier		166,158	160,000	162,755	162,717		(284)		(284)		162,433		3,726	3,726	3,593	07/29/2020
59019Y-N6-4	Merrill Lynch & Co		06/27/2016	Manning & Napier		76,440	70,000	78,002	77,711		(1,691)		(1,691)		76,020		420	420	3,262	04/25/2018
80282K-AD-8	Santander Holdings USA		06/27/2016	Manning & Napier		39,955	40,000	39,358	39,392		69		69		39,461		494	494	742	04/17/2020
934122-AG-4	Verizon Communications		06/27/2016	Manning & Napier		169,998	160,000	175,794	170,056		(1,523)		(1,523)		168,533		1,465	1,465	4,842	04/01/2019
92826C-AA-0	Visa Inc		06/27/2016	Manning & Napier		35,147	35,000	35,002	35,002		0		0		35,002		146	146	228	12/14/2017
94974B-FG-0	Wells Fargo		06/27/2016	Manning & Napier		124,528	124,000	162,984	123,879		(532)		(532)		123,347		1,181	1,181	1,112	01/16/2018
09064A-AH-4	Biomed Realty LP		02/11/2016	Wells Fargo		41,927	40,000	39,751	39,767		6		6		39,773		2,154	2,154	292	05/01/2019
25459H-BE-4	Direct TV		03/21/2016	SGAS		166,254	165,000	169,239	166,386		(186)		(186)		166,200		54	54		03/15/2017
94974B-FG-0	Wells Fargo		01/14/2016	CHSI		39,950	40,000	163,136	39,789		8		8		39,798		152	152	297	01/16/2018
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,890,459	1,838,000	2,061,583	1,872,366	0	(4,056)	0	(4,056)	0	1,868,311	0	22,147	22,147	35,343	XXX
8399997. Total - Bonds - Part 4						3,683,153	3,622,000	3,850,435	3,662,045	0	(10,792)	0	(10,792)	0	3,651,034	0	32,120	32,120	56,723	XXX
8399998. Total - Bonds - Part 5						444,060	440,000	442,203		0	(798)	0	(798)	0	441,252	0	2,807	2,807	2,790	XXX
8399999. Total - Bonds						4,127,213	4,062,000	4,292,638	3,662,045	0	(11,590)	0	(11,590)	0	4,092,286	0	34,927	34,927	59,513	XXX
8999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999998. Total - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799998. Total - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9999999 - Totals						4,127,213	XXX	4,292,638	3,662,045	0	(11,590)	0	(11,590)	0	4,092,286	0	34,927	34,927	59,513	XXX

SCHEDULE D - PART 5

[illegible]

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

NONE

Schedule D - Part 6 - Section 2

NONE

Schedule DA - Part 1 - Short-Term Investments Owned

NONE

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

NONE

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open

NONE

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

NONE

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

NONE

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Silicon Valley Bank – Checking Santa Clara, CA		0.000			962,473	XXX
Silicon Valley Bank – Claims Santa Clara, CA		0.000			1,000	XXX
Silicon Valley Bank – Referrals Santa, Clara, CA		0.000			2,000	XXX
US Bank – Custodial Homewood, AL		0.090			4,476	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	969,949	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	969,949	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	0	0	969,949	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	233,765	4. April.....	176,171	7. July.....	2,499,260	10. October.....	1,546,304
2. February.....	197,428	5. May.....	181,394	8. August.....	2,499,749	11. November....	1,262,310
3. March.....	189,918	6. June.....	3,953,507	9. September.....	2,497,025	12. December.....	1,806,167

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH	B State Deposit	1,504,692	1,499,227		
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	1,504,692	1,499,227	0	0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0

ALPHABETICAL INDEX

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Schedule B - Part 1	E04
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Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
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Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
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Schedule D - Part 1A - Section 2	SI08
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