



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

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
____ day of _____

a. Is this an original filing? Yes [] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,504,692		1,504,692	3,661,673
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 969,949 , Schedule E - Part 1), cash equivalents (\$ 821,611 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	1,791,560		1,791,560	300,396
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivable for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,296,252	0	3,296,252	3,962,069
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	3,550		3,550	40,266
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,928		2,928	0
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	9,709		9,709	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	196		196	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	616,072	616,072	0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	22,649	22,649	0	0
21. Furniture and equipment, including health care delivery assets (\$)	30,683	30,683	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	1,000,000		1,000,000	0
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	23,607	9,000	14,607	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,005,646	678,404	4,327,242	4,002,335
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	5,005,646	678,404	4,327,242	4,002,335
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Security Deposit	9,000	9,000	0	0
2502. Claims Imprest Fund	14,607		14,607	
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	23,607	9,000	14,607	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	3,158	15,860
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	723	
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	289,420	26,389
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	473	
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 10,493 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	9,089	
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	(104,052)	0
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 8)	0	
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	42,454	
20. Derivatives	0	0
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	198,811	84,703
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	198,811	84,703
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	1,000,000	1,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		
34. Gross paid in and contributed surplus	4,240,379	2,225,379
35. Unassigned funds (surplus)	(1,111,948)	692,254
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	4,128,431	3,917,633
38. TOTALS (Page 2, Line 28, Col. 3)	4,327,242	4,002,336
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	8,004	318,662
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	(10,256)	14,068
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	723	70,000
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	1,896,033	246,611
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	1,886,500	330,679
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	(1,878,496)	(12,017)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	10,904	112,853
10. Net realized capital gains or (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses)).....	34,927	(14,522)
11. Net investment gain (loss) (Lines 9 + 10).....	45,831	98,331
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$).....	0	0
13. Finance and service charges not included in premiums.....	480	.....
14. Aggregate write-ins for miscellaneous income.....	75,000	60,000
15. Total other income (Lines 12 through 14).....	75,480	60,000
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(1,757,185)	146,314
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	(1,757,185)	146,314
19. Federal and foreign income taxes incurred.....		27,000
20. Net income (Line 18 minus Line 19)(to Line 22).....	(1,757,185)	119,314
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	3,917,633	8,274,877
22. Net income (from Line 20).....	(1,757,185)	119,314
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$		(187,391)
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	616,072	40,713
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(663,089)	(15,316)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	0	0
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....	2,015,000	185,436
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		(4,500,000)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	210,798	(4,357,244)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	4,128,431	3,917,633
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	0	0
1401. General Administration Reimbursement	75,000	60,000
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	75,000	60,000
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	(99,596)	91,942
2. Net investment income	59,995	211,167
3. Miscellaneous income	75,480	60,000
4. Total (Lines 1 through 3)	35,879	363,109
5. Benefit and loss related payments	2,642	77,283
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	1,632,529	309,926
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	27,000
10. Total (Lines 5 through 9)	1,635,171	414,209
11. Net cash from operations (Line 4 minus Line 10)	(1,599,292)	(51,100)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	4,127,213	6,488,231
12.2 Stocks	0	946,742
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,127,213	7,434,973
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,947,680	2,581,498
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,947,680	2,581,498
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	2,179,533	4,853,475
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	1,015,000	185,436
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	5,929,601
16.6 Other cash provided (applied)	(104,077)	(239,133)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	910,923	(5,983,298)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	1,491,164	(1,180,923)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	300,396	1,481,319
19.2 End of period (Line 18 plus Line 19.1)	1,791,560	300,396

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	0		0	0
2. Allied lines	0		0	0
3. Farmowners multiple peril	0		0	0
4. Homeowners multiple peril	0		0	0
5. Commercial multiple peril	0		0	0
6. Mortgage guaranty	0		0	0
8. Ocean marine	0		0	0
9. Inland marine	0		0	0
10. Financial guaranty	0		0	0
11.1 Medical professional liability - occurrence	0		0	0
11.2 Medical professional liability - claims-made	0		0	0
12. Earthquake	0		0	0
13. Group accident and health	0		0	0
14. Credit accident and health (group and individual)	0		0	0
15. Other accident and health	0		0	0
16. Workers' compensation	0		0	0
17.1 Other liability - occurrence	0		0	0
17.2 Other liability - claims-made	0		0	0
17.3 Excess workers' compensation	0		0	0
18.1 Products liability - occurrence	0		0	0
18.2 Products liability - claims-made	0		0	0
19.1, 19.2 Private passenger auto liability	12,272		6,396	5,876
19.3, 19.4 Commercial auto liability	0		0	0
21. Auto physical damage	4,821		2,693	2,128
22. Aircraft (all perils)	0		0	0
23. Fidelity	0		0	0
24. Surety	0		0	0
26. Burglary and theft	0		0	0
27. Boiler and machinery	0		0	0
28. Credit	0		0	0
29. International	0		0	0
30. Warranty	0		0	0
31. Reinsurance - nonproportional assumed property	0		0	0
32. Reinsurance - nonproportional assumed liability	0		0	0
33. Reinsurance - nonproportional assumed financial lines	0		0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	17,093	0	9,089	8,004
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire					0
2. Allied lines					0
3. Farmowners multiple peril					0
4. Homeowners multiple peril					0
5. Commercial multiple peril					0
6. Mortgage guaranty					0
8. Ocean marine					0
9. Inland marine					0
10. Financial guaranty					0
11.1 Medical professional liability - occurrence					0
11.2 Medical professional liability - claims-made					0
12. Earthquake					0
13. Group accident and health					0
14. Credit accident and health (group and individual)					0
15. Other accident and health					0
16. Workers' compensation					0
17.1 Other liability - occurrence					0
17.2 Other liability - claims-made					0
17.3 Excess workers' compensation					0
18.1 Products liability - occurrence					0
18.2 Products liability - claims-made					0
19.1, 19.2 Private passenger auto liability	6,396				6,396
19.3, 19.4 Commercial auto liability					0
21. Auto physical damage	2,693				2,693
22. Aircraft (all perils)					0
23. Fidelity					0
24. Surety					0
26. Burglary and theft					0
27. Boiler and machinery					0
28. Credit					0
29. International					0
30. Warranty					0
31. Reinsurance - nonproportional assumed property					0
32. Reinsurance - nonproportional assumed liability					0
33. Reinsurance - nonproportional assumed financial lines					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	9,089	0	0	0	9,089
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					9,089
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3+4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	0					0
2. Allied lines	0					0
3. Farmowners multiple peril	0					0
4. Homeowners multiple peril	0					0
5. Commercial multiple peril	0					0
6. Mortgage guaranty	0					0
8. Ocean marine	0					0
9. Inland marine	0					0
10. Financial guaranty	0					0
11.1 Medical professional liability - occurrence						0
11.2 Medical professional liability - claims-made						0
12. Earthquake	0					0
13. Group accident and health	0					0
14. Credit accident and health (group and individual)	0					0
15. Other accident and health	0					0
16. Workers' compensation	0					0
17.1 Other liability - occurrence	0					0
17.2 Other liability - claims-made	0					0
17.3 Excess workers' compensation	0					0
18.1 Products liability - occurrence						0
18.2 Products liability - claims-made						0
19.1, 19.2 Private passenger auto liability	23,302				11,030	12,272
19.3, 19.4 Commercial auto liability	0					0
21. Auto physical damage	9,432				4,611	4,821
22. Aircraft (all perils)	0					0
23. Fidelity	0					0
24. Surety	0					0
26. Burglary and theft	0					0
27. Boiler and machinery	0					0
28. Credit	0					0
29. International						0
30. Warranty	0					0
31. Reinsurance - nonproportional assumed property	XXX					0
32. Reinsurance - nonproportional assumed liability	XXX					0
33. Reinsurance - nonproportional assumed financial lines	XXX					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	32,734	0	0	0	15,641	17,093
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	0			0	0		0	0.0
2. Allied lines	0			0	0		0	0.0
3. Farmowners multiple peril	0			0	0		0	0.0
4. Homeowners multiple peril	0			0	0		0	0.0
5. Commercial multiple peril	0			0	0		0	0.0
6. Mortgage guaranty	0			0	0		0	0.0
8. Ocean marine	0			0	0		0	0.0
9. Inland marine	0			0	0		0	0.0
10. Financial guaranty	0			0	0		0	0.0
11.1 Medical professional liability - occurrence				0	0		0	0.0
11.2 Medical professional liability - claims-made				0	0		0	0.0
12. Earthquake	0			0	0		0	0.0
13. Group accident and health	2,250			2,250	0	15,860	(13,610)	0.0
14. Credit accident and health (group and individual)	0			0	0		0	0.0
15. Other accident and health	0			0	0		0	0.0
16. Workers' compensation	0			0	0		0	0.0
17.1 Other liability - occurrence	0			0	0		0	0.0
17.2 Other liability - claims-made	0			0	0		0	0.0
17.3 Excess workers' compensation	0			0	0		0	0.0
18.1 Products liability - occurrence				0	0		0	0.0
18.2 Products liability - claims-made				0	0		0	0.0
19.1, 19.2 Private passenger auto liability	0			0	360		360	6.1
19.3, 19.4 Commercial auto liability	0			0	0		0	0.0
21. Auto physical damage	392		196	196	2,798		2,994	140.7
22. Aircraft (all perils)	0			0	0		0	0.0
23. Fidelity	0			0	0		0	0.0
24. Surety	0			0	0		0	0.0
26. Burglary and theft	0			0	0		0	0.0
27. Boiler and machinery	0			0	0		0	0.0
28. Credit	0			0	0		0	0.0
29. International				0	0		0	0.0
30. Warranty	0			0	0		0	0.0
31. Reinsurance - nonproportional assumed property	XXX			0	0		0	0.0
32. Reinsurance - nonproportional assumed liability	XXX			0	0		0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX			0	0		0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	2,642	0	196	2,446	3,158	15,860	(10,256)	(128.1)
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire .....				.0					0
2. Allied lines .....				.0					0
3. Farmowners multiple peril .....				.0					0
4. Homeowners multiple peril .....				.0					0
5. Commercial multiple peril .....				.0					0
6. Mortgage guaranty .....				.0					0
8. Ocean marine .....				.0					0
9. Inland marine .....				.0					0
10. Financial guaranty .....				.0					0
11.1 Medical professional liability - occurrence .....				.0					0
11.2 Medical professional liability - claims-made .....				.0					0
12. Earthquake .....				.0					0
13. Group accident and health .....				.0				(a)	0
14. Credit accident and health (group and individual) .....				.0				(a)	0
15. Other accident and health .....				.0				(a)	0
16. Workers' compensation .....				.0					0
17.1 Other liability - occurrence .....				.0					0
17.2 Other liability - claims-made .....				.0					0
17.3 Excess workers' compensation .....				.0					0
18.1 Products liability - occurrence .....				.0					0
18.2 Products liability - claims-made .....				.0					0
19.1, 19.2 Private passenger auto liability .....				.0	719		.359		360
19.3, 19.4 Commercial auto liability		5,595		2,797	2,798	0	.0	2,798	723
21. Auto physical damage									
22. Aircraft (all perils)									0
23. Fidelity									0
24. Surety									0
26. Burglary and theft									0
27. Boiler and machinery									0
28. Credit									0
29. International									0
30. Warranty									0
31. Reinsurance - nonproportional assumed property	XXX					XXX			0
32. Reinsurance - nonproportional assumed liability	XXX					XXX			0
33. Reinsurance - nonproportional assumed financial lines	XXX					XXX			0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	5,595	0	2,797	2,798	719	0	359	3,158	723
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ for present value of life indemnity claims.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	1,446			1,446
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded	723			723
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	723	0	0	723
2. Commission and brokerage:				
2.1 Direct excluding contingent				0
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent		2,366		2,366
2.4 Contingent - direct				0
2.5 Contingent - reinsurance assumed				0
2.6 Contingent - reinsurance ceded		1,532		1,532
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	(3,898)	0	(3,898)
3. Allowances to managers and agents				0
4. Advertising		195,956		195,956
5. Boards, bureaus and associations				0
6. Surveys and underwriting reports				0
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries		1,047,038		1,047,038
8.2 Payroll taxes				0
9. Employee relations and welfare				0
10. Insurance		53,870		53,870
11. Directors' fees		42,400		42,400
12. Travel and travel items		43,546		43,546
13. Rent and rent items		12,986		12,986
14. Equipment		28,085		28,085
15. Cost or depreciation of EDP equipment and software		3,876		3,876
16. Printing and stationery				0
17. Postage, telephone and telegraph, exchange and express				0
18. Legal and auditing		173,422		173,422
19. Totals (Lines 3 to 18)	0	1,601,179	0	1,601,179
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		474		474
20.2 Insurance department licenses and fees		10,340		10,340
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	10,814	0	10,814
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	0	287,938	6,085	294,023
25. Total expenses incurred	723	1,896,033	6,085	(a) 1,902,841
26. Less unpaid expenses - current year	723	255,096		255,819
27. Add unpaid expenses - prior year	0	26,389		26,389
28. Amounts receivable relating to uninsured plans, prior year				0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	0	1,667,326	6,085	1,673,411
DETAILS OF WRITE-INS				
2401. Management Fees		42,000	6,085	48,085
2402. Mobile App Costs		180,903		180,903
2403. Office Expenses		21,649		21,649
2498. Summary of remaining write-ins for Line 24 from overflow page	0	43,386	0	43,386
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	287,938	6,085	294,023

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 8,431	3,274
1.1 Bonds exempt from U.S. tax	(a)	0
1.2 Other bonds (unaffiliated)	(a) 57,140	12,910
1.3 Bonds of affiliates	(a)	0
2.1 Preferred stocks (unaffiliated)	(b)	0
2.11 Preferred stocks of affiliates	(b)	0
2.2 Common stocks (unaffiliated)	(c)	0
2.21 Common stocks of affiliates	(c)	0
3. Mortgage loans	(d)	0
4. Real estate	(e) 805	805
5. Contract loans	(f)	0
6. Cash, cash equivalents and short-term investments	(e) 805	805
7. Derivative instruments	(f)	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	66,376	16,989
11. Investment expenses	(g) 6,085	0
12. Investment taxes, licenses and fees, excluding federal income taxes	(g) 0	0
13. Interest expense	(h)	0
14. Depreciation on real estate and other invested assets	(i)	0
15. Aggregate write-ins for deductions from investment income	0	0
16. Total deductions (Lines 11 through 15)	6,085	0
17. Net investment income (Line 10 minus Line 16)	10,904	
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page	0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)	0	0

(a) Includes \$ 90 accrual of discount less \$ 12,465 amortization of premium and less \$ 4,277 paid for accrued interest on purchases.

(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.

(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.

(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.

(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes \$ interest on surplus notes and \$ interest on capital notes.

(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	998	0	998	0	0
1.1 Bonds exempt from U.S. tax	0		0		
1.2 Other bonds (unaffiliated)	33,929	0	33,929	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0		0		
4. Real estate	0		0		
5. Contract loans	0		0		
6. Cash, cash equivalents and short-term investments	0		0		
7. Derivative instruments	0		0		
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	34,927	0	34,927	0	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	616,072		(616,072)
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	22,649		(22,649)
21. Furniture and equipment, including health care delivery assets	30,683		(30,683)
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	9,000	15,315	6,315
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	678,404	15,315	(663,089)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	678,404	15,315	(663,089)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid Insurance Expense		15,315	15,315
2502. Security Deposit	9,000		(9,000)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	9,000	15,315	6,315

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
NOTES TO FINANCIAL STATEMENTS

NOTE 1

Summary of Significant Accounting Policies and Going Concern

A.

Basis of Presentation - The financial statements of Root Insurance Company (the "Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance. The state of Ohio requires insurance companies domiciled in the state of Ohio to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual subject to any deviations prescribed or permitted by the Ohio Department of Insurance.

	SSAP #	F/S Page	F/S Line #	2016	2015
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	.... (1,757,185)	.... 119,314
(2) State Prescribed Practices that increase/(decrease) NAIC SAP: .....	.....	.....	.....	.....	.....
(3) State Permitted Practices that increase/(decrease) NAIC SAP: .....	.....	.....	.....	.....	.....
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	.... (1,757,185)	.... 119,314
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	.... 4,128,431	.... 3,917,633
(6) State Prescribed Practices that increase/(decrease) NAIC SAP: .....	.....	.....	.....	.....	.....
(7) State Permitted Practices that increase/(decrease) NAIC SAP: .....	.....	.....	.....	.....	.....
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	.... 4,128,431	.... 3,917,633

B. Use of Estimates in Preparation of Financial Statements - The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy - Premiums are earned over the terms of the related insurance policies. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business.

Expenses incurred in the connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

Short-term investments are securities with an original maturity greater than 3 months, but less than 1 year, are stated at cost.

Bonds not backed by loans are stated at amortized cost. Premiums and discounts on bonds are amortized or accreted, respectively, over the life of the related debt security as an adjustment to the yield, using the scientific method. Interest income is recognized when it is earned.

Common stocks at market value except for its investment in uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.

No preferred stocks are held by the Company.

No Mortgage Loans are held by the company

Loan-backed securities at amortized cost provided that the SVO designation is 1 or 2. If the SVO designation is 3 or greater, the Company states the securities at the lower of amortized cost or fair market value. The Company uses the retrospective method to make valuation adjustments when necessary.

No subsidiary controlled or affiliated investments to report.

No investments in joint ventures, partnerships, and limited liability companies to report.

The Company does not have any derivative financial instruments.

The Company does utilize anticipated investment income as a factor in premium deficiency calculations.

Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amounts is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.

D. Going Concern - The Company was previously in runoff mode but has been acquired by IBOD Company Inc. who plans to write personal auto insurance. IBOD Company Inc. plans to invest further capital into the Company as part of its future plan of operations.

NOTE 2

Accounting Changes and Corrections of Errors

The Company did not have any accounting changes during the year

NOTE 3

Business Combinations and Goodwill

Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

NOTE 4

Discontinued Operations

Not Applicable

NOTE 5

Investments

- A. Mortgage Loans – Not Applicable
- B. Trouble Debt Restructuring for Creditors – Not Applicable
- C. Reverse Mortgages – Not Applicable
- D. Loan Backed Securities – Not Applicable
- E. Repurchase Agreements – Not Applicable
- F. Write Downs for Impairment of Real Estate – Not Applicable
- G. Low Income Housing Tax Credits – Not Applicable
- H. Restricted Assets – Not Applicable

NOTE 6

Joint Ventures, Partnerships and Limited Liability Companies

Not Applicable

NOTE 7

Investment Income

- A. Accrued Investment Income – The company does not admit accrued investment income over 90 days past due.
- B. Amounts Non-admitted – Not Applicable

NOTE 8

Derivative Instruments

Not Applicable

NOTE 9

Income Taxes

9. Income Taxes

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period			12/31/2015			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets .....	.. 616,072	.....	.. 616,072	.....	.....	..... 0	.. 616,072	..... 0	.. 616,072
(b) Statutory Valuation Allowance Adjustment .....	.....	..... 0	..... 0	.....	.....	..... 0	..... 0	..... 0	..... 0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b) .....	.. 616,072	..... 0	.. 616,072	..... 0	..... 0	..... 0	.. 616,072	..... 0	.. 616,072
(d) Deferred Tax Assets Nonadmitted .....	.. 616,072	.....	.. 616,072	.....	.....	..... 0	.. 616,072	..... 0	.. 616,072
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d) .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0
(f) Deferred Tax Liabilities .....	.....	.....	..... 0	.....	.....	..... 0	..... 0	..... 0	..... 0
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f) .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0

2.

	As of End of Current Period			12/31/2015			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components									
SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks. ....	.....	.....	..... 0	.....	.....	..... 0	..... 0	..... 0	..... 0
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below) .....	.....	.....	..... 0	.....	.....	..... 0	..... 0	..... 0	..... 0
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date. ....	.....	.....	..... 0	.....	.....	..... 0	..... 0	..... 0	..... 0
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	619,265	XXX	XXX	.....	XXX	XXX	619,265
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities. ....	.....	.....	..... 0	.....	.....	..... 0	..... 0	..... 0	..... 0
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c)) .....	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0

3.

	2016	2015
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	10,218%	.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold
 Limitation In 2(b)2 Above 4,128,431

4.

	As of End of Current Period		12/31/2015		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	616,072	0	0	0	616,072	0
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000	0.000
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	0	0	0	0	0	0
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000	0.000

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. DTLs Not Recognized - Not Applicable

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2015	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	0	27,000	(27,000)
(b) Foreign			0
(c) Subtotal	0	27,000	(27,000)
(d) Federal income tax on net capital gains			0
(e) Utilization of capital loss carry-forwards			0
(f) Other			0
(g) Federal and foreign income taxes incurred	0	27,000	(27,000)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses			0
(2) Unearned premium reserve	618		618
(3) Policyholder reserves			0
(4) Investments			0
(5) Deferred acquisition costs			0
(6) Policyholder dividends accrual			0
(7) Fixed Assets	21,193		21,193
(8) Compensation and benefits accrual			0
(9) Pension accrual			0
(10) Receivables - nonadmitted			0
(11) Net operating loss carry-forward	585,761		585,761
(12) Tax credit carry-forward			0
(13) Other (including items <5% of total ordinary tax assets)			0
(99) Subtotal	616,072	0	616,072
(b) Statutory valuation allowance adjustment			0
(c) Nonadmitted	616,072		616,072
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	0	0	0
(e) Capital:			
(1) Investments			0
(2) Net capital loss carry-forward			0
(3) Real estate			0
(4) Other (including items <5% of total ordinary tax assets)			0
(99) Subtotal	0	0	0
(f) Statutory valuation allowance adjustment			0
(g) Nonadmitted			0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	0	0	0
(i) Admitted deferred tax assets (2d + 2h)	0	0	0
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments			0
(2) Fixed assets			0
(3) Deferred and uncollected premium			0
(4) Policyholder reserves			0
(5) Other (including items <5% of total ordinary tax liabilities)			0
(99) Subtotal	0	0	0
(b) Capital:			
(1) Investments			0
(2) Real estate			0
(3) Other (including items <5% of total capital tax liabilities)			0
(99) Subtotal	0	0	0
(c) Deferred tax liabilities (3a99 + 3b99)	0	0	0
4. Net deferred tax assets/liabilities (2i - 3c)	0	0	0

D. Significant Book to Tax Adjustments

	<u>2016</u>	<u>Effective Tax Rate</u>
Provision computed at statutory rate	(597,443)	34%
Nondeductible expenses	2,564	-0.1%
Change in deferred tax on non-admitted assets	(21,192)	1.2%
 Totals	 (616,072)	 35.1%

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

Change in net deferred income tax	<u>(616,072)</u>
Total statutory income tax	(616,072)

E. Operating Loss & Tax Credit Carryforwards

The Company has no unused operating loss carry forwards

F. Consolidated Federal Tax Returns

Not Applicable

NOTE 10

Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of Relationships

On June 17, 2016 all of the outstanding shares of Club Insurance Company were acquired by IBOD Company Inc. from Club Holding Corporation. The Company's articles of organization were amended to change the Company's name to Root Insurance Company.

B. Detail of Transactions Greater than 1/2 of Admitted Assets

IBOD Company Inc. owns and controls 100% of the Company. On July 13, 2016, IBOD Company Inc. pledged 100% of Root Insurance Company's stock as collateral to obtain a loan of \$5,000,000 from Silicon Valley Bank. The purpose of the loan is to provide capital for the Company. The loan is interest only for 12 months and then 36 months payable at an interest rate of 0.5% below the prime rate.

C. Changes in Terms of Intercompany Arrangements

The previous owner Club Holding Corporation had a management, cost sharing, and tax sharing agreements in place prior to June 2016. These agreements were terminated upon transfer of ownership.

On June 20th, 2016 upon transfer of ownership IBOD Company Inc. (the Parent) also established an Administrative Services Agreement to provide certain administrative services to the Company. This included a non-transferable, non-sub licensable, nonexclusive license during the term of this agreement to use, demonstrate, display, and reproduce the Root Mobile Application to the extent necessary to exercise the right granted to make available the Root Mobile Applications to end users. The fee for this monthly agreement is \$1,000 per month. The Parent waived those fees for the entire year of 2016.

D. Amounts Due to or from Related Parties

The Company had a receivable from its parent IBOD Company Inc. in the amount of \$1,000,000 from an approved SSAP 72 contribution. This was settled in full on 01/17/2017. See Note 22.

E. Guarantees or Contingencies for Related Parties – Not Applicable

F. Management, Service Contracts, Cost Sharing Arrangements

The Company paid management fees of \$42,000 in 2016 and \$175,000 in 2015 under the previous agreement.

The Company paid pass through tax payments to the Parent in the amount of \$0 for 2016 and \$27,000 for 2015 under the previous agreement.

The Company paid dividends of \$0 for 2016 and \$4,500,000 for 2015 to the prior owner.

G. Nature of Relationship's that Could Affect Operations – Not Applicable

H. Amount Deducted for Investment in Upstream Company – Not Applicable

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets – Not Applicable

J. Write Down for Impairments of Investments in Affiliates – Not Applicable

K. Foreign Insurance Subsidiary Valued Using CARVM – Not Applicable

L. Downstream Holding Company Valued Using Look – Through Method – Not Applicable

NOTE 11

Debt

No Significant Change

NOTE 12

Retirement Plans, Deferred Compensation, Postretirement Benefits and Compensated Absences and Other Postretirement

The leased employees of the Company participate in a share based compensation plan sponsored by the parent holding company where parent holding company shares are issued. All of the share based payments from this holding company plan are expensed at the holding company. The Company has no legal obligation to this plan and there is no approved cost sharing agreement in place to allocate any of those costs to the Company. Thus the Company meets both requirements (a) and (b) of SSAP 104R paragraph 113 and no share based compensation expense is required to be recorded at the Company.

NOTE 13

Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A. Outstanding Shares

The Company has 850 shares of \$10,000 par value common stock authorized and 100 shares issued and outstanding. The Company has no preferred stock authorized, issued or outstanding.

B. Dividend Rate of Preferred Stock – Not Applicable

C. Dividend Restrictions - Not Applicable

D. Dates and Amounts of Dividends Paid - Not Applicable

E. Amount of Ordinary Dividends that May be Paid - Not Applicable

F. Restrictions on Unassigned Funds - Not Applicable

G. Mutual Surplus Advances - Not Applicable

H. Company Stock Held for Special Purposes - Not Applicable

I. Changes in Special Surplus Funds - Not Applicable

J. Changes in Unassigned Funds - Not Applicable

K. Surplus Notes - Not Applicable

L. Impact of Quasi-Reorganization - Not Applicable

M. Date of Quasi-Reorganizations - Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

NOTE 14 Contingencies

- A. Contingent Commitments – Not Applicable
- B. Guaranty Fund and Other Assessments – Not Applicable
- C. Gain Contingencies - Not Applicable
- D. Extra Contractual Obligations and Bad Faith Losses - Not Applicable
- E. Product Warranties - Not Applicable
- F. Other Contingencies - Not Applicable

NOTE 15 Leases

- A. Lessee Operating Lease:
(2)a. At January 1, 2016, the minimum aggregate rental commitments are as follows:

1. 2017	24,000
2. 2018 .....	.....
3. 2019 .....	.....
4. 2020 .....	.....
5. 2021 .....	.....
6. Total .....	.....

- C. Lessor Leases – Not Applicable

NOTE 16 Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations

Not Applicable

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfer of Receivables Reported as Sales – Not Applicable
- B. Transfers and Servicing of Financial Assets – Not Applicable
- C. Wash Sales - Not Applicable

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not Applicable

NOTE 19 Direct Premium Written/Produced By Managing General Agents/Third Party Administrators

Not Applicable

NOTE 20 Fair Value Measurement

- A. Inputs Used for Assets & Liabilities Measured at Fair Value – Not Applicable
- B. Other Fair Value Disclosures – Not Applicable
- C. Fair Values for All Financial Instruments by Level 1,2 and 3 - Not Applicable
- D. Financial Instruments for which Not Practicable to Determine Fair Values – Not Applicable

NOTE 21 Other Items

- A. Extraordinary Items – Not Applicable
- B. Troubled Debt Restructuring for Debtors – Not Applicable
- C. Other Disclosures - Not Applicable
- D. Business Interruption Insurance Recoveries - Not Applicable
- E. State Transferable and non-transferable Tax Credits - Not Applicable
- F. Subprime Mortgage Related Risk Exposure - Not Applicable

NOTE 22 Subsequent Events

The Company made a SSAP 72 capital contribution in the amount of \$1,000,000 subsequent to year end. This was settled in full on 01/17/2017. As required, this was approved by the Ohio Department of Insurance.

NOTE 23 Reinsurance

- A. Unsecured Reinsurance Recoverable – Not Applicable
- B. Reinsurance Recoverable in Dispute – Not Applicable
- C. Reinsurance Assumed and Ceded

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

C. Reinsurance Assumed and Ceded

	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1) Premium Reserve	(2) Commission Equity	(3) Premium Reserve	(4) Commission Equity	(5) Premium Reserve	(6) Commission Equity
a. Affiliates .....	.....	.....	.....	.....	..... 0	..... 0
b. All Other .....	.....	.....	.... 10,493	.... 1,836	.. (10,493)	.... (1,836)
c. Total .....	.... 0	.... 0	.... 10,493	.... 1,836	.. (10,493)	.... (1,836)
d. Direct Unearned Premium Reserve .....						.... 19,582
(2)	(1) Direct	(2) Assumed	(3) Ceded	(4) Net		
a. Contingent Commission .....	.....	.....	.....	..... 0		
b. Sliding Scale Adjustments .....	.....	.....	..... 1,532	..... 1,532		
c. Other Profit Commission Arrangements .....	.....	.....	.....	..... 0		
d. TOTAL .....	.... 0	.... 0	.... 1,532	.... 1,532		

Effective 7/1/2016 the Company entered into an excess of loss contract that covers \$900,000 excess of \$100,000. The actual premium for the contract has a rate table based upon the underlying split limits of the individual policies but has a quarterly deposit premium of \$109,063 in anticipation of the premium growth expected in 2017. As a result of making these scheduled fixed deposit premiums the Company has a negative reinsurance payable of \$104,052. Per SSAP 62R paragraph 24 this asset balance is an admitted asset and must be reported as a contra liability on line 12 of the liabilities page in accordance with annual statement instructions. This overpayment is expected to be fully utilized through premium writings in 2017.

D. Uncollectible Reinsurance– Not Applicable

E. Commutation of Ceded Reinsurance – Not Applicable

F. Retroactive Reinsurance – Not Applicable

G. Reinsurance Accounted as Deposit– Not Applicable

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements– Not Applicable

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation– Not Applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation– Not Applicable

NOTE 24

Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not Applicable

NOTE 25

Changes in Incurred Losses and Loss Adjustment Expenses

Incurred losses and loss adjustments expenses recorded in 2016 that were attributable to insured events of prior years' decreased by approximately \$13,610 compared with amounts previously reported in 2015 for these same periods. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However the net impact was not significant to surplus.

NOTE 26

Intercompany Pooling Arrangements

Not Applicable

NOTE 27

Structured Settlements

Not Applicable

NOTE 28

Health Care Receivables

Not Applicable

NOTE 29

Participating Policies

Not Applicable

NOTE 30

Premium Deficiency Reserves

Liability carried for premium deficiency reserves .....	..... 0
Date of the most recent evaluation of this liability .....	..... 12/31/2016
Was anticipated investment income utilized in the calculation?	Yes [X] No []

NOTE 31

High Deductibles

Not Applicable

NOTE 32

Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

NOTE 33

Asbestos/Environmental Reserves

Not Applicable

NOTE 34

Subscriber Savings Accounts

Not Applicable

NOTE 35

Multiple Peril Crop Insurance

Not Applicable

NOTE 36

Financial Guaranty Insurance

Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
 If yes, complete Schedule Y, Parts 1, 1A and 2

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []

1.3 State Regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [X] No []

2.2 If yes, date of change: 06/07/2016

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2009

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2009

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 07/13/2010

3.4 By what department or departments?
 Ohio Department of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes [] No [X]
 4.12 renewals? Yes [] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.21 sales of new business? Yes [] No [X]
 4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
---------------------	------------------------	------------------------

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]

7.2 If yes,
 7.21 State the percentage of foreign control; %
 7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
------------------	---------------------

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Plante Moran 27400 Northwestern Highway Southfield, MI 48034					

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Plante Moran
 27400 Northwestern Highway
 Southfield, MI 48034

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
 10.2 If the response to 10.1 is yes, provide information related to this exemption:
 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:
 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain:
 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Exemption received for 2016
 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 12.11 Name of real estate holding company
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value \$
 12.2 If, yes provide explanation:
 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
 Not applicable
 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [X] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
 14.11 If the response to 14.1 is No, please explain:
 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [] No []

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

- 20.11 To directors or other officers..... \$
- 20.12 To stockholders not officers..... \$
- 20.13 Trustees, supreme or grand
(Fraternal Only) \$

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

- 20.21 To directors or other officers..... \$
- 20.22 To stockholders not officers..... \$
- 20.23 Trustees, supreme or grand
(Fraternal Only) \$

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:

- 21.21 Rented from others..... \$
- 21.22 Borrowed from others..... \$
- 21.23 Leased from others \$
- 21.24 Other \$

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]

22.2 If answer is yes:

- 22.21 Amount paid as losses or risk adjustment \$
- 22.22 Amount paid as expenses \$
- 22.23 Other amounts paid \$

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 1,000,000

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [] No []

24.02 If no, give full and complete information relating thereto
.....

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A []

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs \$

24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A []

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A []

24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
24.103 Total payable for securities lending reported on the liability page.	\$ 0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$ 0
25.22 Subject to reverse repurchase agreements	\$ 0
25.23 Subject to dollar repurchase agreements	\$ 0
25.24 Subject to reverse dollar repurchase agreements	\$ 0
25.25 Placed under option agreements	\$ 0
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$ 0
25.27 FHLB Capital Stock	\$ 0
25.28 On deposit with states	\$ 1,504,692
25.29 On deposit with other regulatory bodies	\$ 0
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ 0
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$ 0
25.32 Other	\$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
.....	3003 Tasman Drive Santa Clara, CA 95054

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [X] No []

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

.....

.....

.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
GENERAL INTERROGATORIES

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Cori Evans - Director of Operations	I.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?..... Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?..... Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])?..... Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total	0

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	1,504,692	1,499,227	(5,465)
30.2 Preferred stocks	0	0	0
30.3 Totals	1,504,692	1,499,227	(5,465)

30.4 Describe the sources or methods utilized in determining the fair values:

Our custodian US Bank provides all market values

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?..... Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?..... Yes [X] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

.....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed?..... Yes [X] No []

32.2 If no, list exceptions:

.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$87,688

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
ISO	65,113
Lexis Nexis	22,575

34.1 Amount of payments for legal expenses, if any?\$126,651

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Gillespie Law Group	41,060
Smith, Rolfs, and Skaavdahl	5,899
Thompson Hine	79,692

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [] No [X]
1.2	If yes, indicate premium earned on U. S. business only.	\$
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$
1.31	Reason for excluding	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$
1.5	Indicate total incurred claims on all Medicare Supplement Insurance.	\$
1.6	Individual policies:	Most current three years: 1.61 Total premium earned \$ 0 1.62 Total incurred claims \$ 0 1.63 Number of covered lives 0
1.7	Group policies:	All years prior to most current three years 1.64 Total premium earned \$ 0 1.65 Total incurred claims \$ 0 1.66 Number of covered lives 0
2.	Health Test:	1 Current Year 2 Prior Year
2.1	Premium Numerator	0
2.2	Premium Denominator	8,004 318,662
2.3	Premium Ratio (2.1/2.2)	0.000
2.4	Reserve Numerator	0 15,860
2.5	Reserve Denominator	12,970 15,860
2.6	Reserve Ratio (2.4/2.5)	0.000 1.000
3.1	Does the reporting entity issue both participating and non-participating policies?	Yes [] No [X]
3.2	If yes, state the amount of calendar year premiums written on:	3.21 Participating policies \$
		3.22 Non-participating policies \$
4.	For mutual reporting Entities and Reciprocal Exchanges Only:	
4.1	Does the reporting entity issue assessable policies?	Yes [] No [X]
4.2	Does the reporting entity issue non-assessable policies?	Yes [] No [X]
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$
5.	For Reciprocal Exchanges Only:	
5.1	Does the Exchange appoint local agents?	Yes [] No [X]
5.2	If yes, is the commission paid:	5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] N/A [X] 5.22 As a direct expense of the exchange..... Yes [] No [] N/A [X]
5.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?	
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes [] No [X]
5.5	If yes, give full information	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

Not applicable

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.

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6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?

The Company has an XOL reinsurance agreement for \$900x\$100 was well as a 50% quota share. This applies to all current inforce business.

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes [] No []

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)?.....

Yes [] No []

7.2 If yes, indicate the number of reinsurance contracts containing such provisions:.....0

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?.....

Yes [] No []

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?

Yes [] No []

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

- (a) A contract term longer than two years and the contract is noncancelable by the reporting entity during the contract term;
- (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
- (c) Aggregate stop loss reinsurance coverage;
- (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
- (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
- (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.

Yes [] No []

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:

- (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
- (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes [] No []

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:

- (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
- (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
- (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

- (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
- (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes [] No []

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

- (a) The entity does not utilize reinsurance; or,
- (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
- (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes [] No []

Yes [] No []

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes [] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]

11.2 If yes, give full information
.....

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
 12.11 Unpaid losses \$
 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds \$

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [] N/A [X]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
 12.41 From %
 12.42 To %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]

12.6 If yes, state the amount thereof at December 31 of the current year:
 12.61 Letters of credit \$
 12.62 Collateral and other funds \$

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 100,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [] No [X]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
.....

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []

14.5 If the answer to 14.4 is no, please explain:
.....

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]

15.2 If yes, give full information
.....

16.1 Does the reporting entity write any warranty business? Yes [] No [X]
 If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:
.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$
17.12 Unfunded portion of Interrogatory 17.11	\$
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$
17.14 Case reserves portion of Interrogatory 17.11	\$
17.15 Incurred but not reported portion of Interrogatory 17.11	\$
17.16 Unearned premium portion of Interrogatory 17.11	\$
17.17 Contingent commission portion of Interrogatory 17.11	\$

Provide the following information for all other amounts included in Schedule F - Part 3 and excluded from Schedule F - Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$
17.19 Unfunded portion of Interrogatory 17.18	\$
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$
17.21 Case reserves portion of Interrogatory 17.18	\$
17.22 Incurred but not reported portion of Interrogatory 17.18	\$
17.23 Unearned premium portion of Interrogatory 17.18	\$
17.24 Contingent commission portion of Interrogatory 17.18	\$

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of funds administered as of the reporting date. \$

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2016	2 2015	3 2014	4 2013	5 2012
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	23,302	0			
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	9,432	0			
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0			
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	6,106	853,671	1,282,229	1,355,811
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0			
6. Total (Line 35)	32,734	6,106	853,671	1,282,229	1,355,811
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	12,272	0			
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,821	0			
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0			
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	6,106	853,671	1,282,229	1,355,811
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0			
12. Total (Line 35)	17,093	6,106	853,671	1,282,229	1,355,811
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(1,878,496)	(12,017)	438,346	432,543	345,400
14. Net investment gain or (loss) (Line 11)	45,831	98,331	573,208	498,003	509,282
15. Total other income (Line 15)	75,480	60,000			
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)		27,000	318,000	313,000	287,000
18. Net income (Line 20)	(1,757,185)	119,314	693,554	617,546	567,682
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	4,327,242	4,002,336	10,422,797	13,574,011	13,663,196
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	2,928	0	85,836	151,823	148,843
20.2 Deferred and not yet due (Line 15.2)	9,709	0			
20.3 Accrued retrospective premiums (Line 15.3)	0	0			
21. Total liabilities excluding protected cell business (Page 3, Line 26)	198,811	84,703	2,147,919	1,095,254	1,067,685
22. Losses (Page 3, Line 1)	3,158	15,860	79,075	86,847	133,561
23. Loss adjustment expenses (Page 3, Line 3)	723	0			
24. Unearned premiums (Page 3, Line 9)	9,089	0	312,556	664,622	703,184
25. Capital paid up (Page 3, Lines 30 & 31)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	4,128,431	3,917,633	8,274,878	12,478,757	12,595,511
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(1,599,292)	(51,100)	104,748	364,227	273,343
Risk-Based Capital Analysis					
28. Total adjusted capital	4,128,431	3,917,633	8,274,878	12,478,757	12,595,511
29. Authorized control level risk-based capital	40,400	26,323	135,616	285,741	251,680
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	45.6	92.4	74.5	72.6	74.2
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	11.1	22.8	20.1
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0			
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0			
34. Cash, cash equivalents and short-term investments (Line 5)	54.4	7.6	14.4	4.6	5.7
35. Contract loans (Line 6)	0.0	0.0			
36. Derivatives (Line 7)	0.0	0.0			
37. Other invested assets (Line 8)	0.0	0.0			
38. Receivables for securities (Line 9)	0.0	0.0			
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0			
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0			
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0				
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0			
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	0	0	0	0	0
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0			

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)		(187,391)	(565,809)	335,571	282,468
52. Dividends to stockholders (Line 35)		(4,500,000)	(4,500,000)	(952,757)	(700,000)
53. Change in surplus as regards policyholders for the year (Line 38)	210,798	(4,357,245)	(4,203,880)	(116,754)	(52,111)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	0	0		360	20,124
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	392	0		452	(86)
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0			
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,250	77,283	82,487	191,702	289,121
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0			
59. Total (Line 35)	2,642	77,283	82,487	192,514	309,159
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	0	0		360	20,124
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	196	0		452	(86)
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0			
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,250	77,283	82,487	191,702	289,121
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0			
65. Total (Line 35)	2,446	77,283	82,487	192,514	309,159
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	(128.1)	4.4	6.2	11.0	17.5
68. Loss expenses incurred (Line 3)	9.0	22.0	9.7	8.8	8.9
69. Other underwriting expenses incurred (Line 4)	23,688.6	77.4	47.7	47.4	48.6
70. Net underwriting gain (loss) (Line 8)	(23,469.5)	(3.8)	36.4	32.7	25.0
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	10,650.9	3,056.2	67.4	48.8	49.6
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	(119.1)	26.4	15.9	19.8	26.4
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	0.4	0.2	10.3	10.3	10.8
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(16)	1,077	(40)	(68)	(88)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(0.4)	13.0	(0.3)	(0.5)	(0.7)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(14)	968	(75)	(111)	(222)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(0.2)	0.0	(0.6)	(9.0)	(1.7)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes No X

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	
2. 2007	2,499	0	2,499	720	0	0	0	63	0	50	783	XXX	
3. 2008	2,756	0	2,756	985	0	0	0	70	0	53	1,055	XXX	
4. 2009	2,161	0	2,161	533	99	0	0	55	0	41	489	XXX	
5. 2010	1,524	0	1,524	261	0	0	0	44	0	0	305	XXX	
6. 2011	1,402	0	1,402	242	0	0	0	118	0	0	360	XXX	
7. 2012	1,383	0	1,383	279	0	0	0	117	0	0	396	XXX	
8. 2013	1,321	0	1,321	174	0	0	0	116	0	0	290	XXX	
9. 2014	1,206	0	1,206	107	0	0	0	117	0	0	224	XXX	
10. 2015	319	0	319	12	0	0	0	70	0	0	82	XXX	
11. 2016	13	5	8	3	0	0	0	0	0	0	2	XXX	
12. Totals	XXX	XXX	XXX	3,316	99	0	0	770	0	144	3,986	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
3. 2008	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
4. 2009	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
5. 2010	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
6. 2011	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
7. 2012	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
8. 2013	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
9. 2014	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
10. 2015	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
11. 2016	6	3	1	0	0	0	1	1	0	0	0	4	XXX			
12. Totals	6	3	1	0	0	0	1	1	0	0	0	4	XXX			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2007	783	0	783	31.3	0.0	31.3	0	0		0	0
3. 2008	1,055	0	1,055	38.3	0.0	38.3	0	0		0	0
4. 2009	588	99	489	27.2	0.0	22.6	0	0		0	0
5. 2010	305	0	305	20.0	0.0	20.0	0	0		0	0
6. 2011	360	0	360	25.7	0.0	25.7	0	0		0	0
7. 2012	396	0	396	28.6	0.0	28.6	0	0		0	0
8. 2013	290	0	290	22.0	0.0	22.0	0	0		0	0
9. 2014	224	0	224	18.6	0.0	18.6	0	0		0	0
10. 2015	82	0	82	25.7	0.0	25.7	0	0		0	0
11. 2016	10	4	6	79.1	79.1	79.1	0	0		3	1
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3	1

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	70	48	45	47	45	45	45	45	45	45	45	0
2. 2007	866	755	727	725	722	721	720	720	720	720	720	0
3. 2008	XXX	1,034	1,011	989	991	991	985	985	985	985	985	0
4. 2009	XXX	XXX	676	489	437	438	434	434	434	434	434	0
5. 2010	XXX	XXX	XXX	428	275	261	261	261	261	261	261	0
6. 2011	XXX	XXX	XXX	XXX	328	254	242	242	242	242	242	0
7. 2012	XXX	XXX	XXX	XXX	XXX	331	286	279	279	279	279	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	214	181	174	174	174	(7)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114	109	107	(2)	(7)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	12	(14)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	XXX	XXX
										12. Totals	(16)	(14)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016			
1. Prior	000	40	40	45	45	45	45	45	45	45	45	XXX	XXX
2. 2007	409	660	707	713	720	720	720	720	720	720	720	XXX	XXX
3. 2008	XXX	523	894	947	890	985	985	985	985	985	985	XXX	XXX
4. 2009	XXX	XXX	239	350	418	433	434	434	434	434	434	XXX	XXX
5. 2010	XXX	XXX	XXX	186	260	261	261	261	261	261	261	XXX	XXX
6. 2011	XXX	XXX	XXX	XXX	175	240	242	242	242	242	242	XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX	223	279	279	279	279	279	XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	134	174	174	174	174	XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	107	107	107	XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	12	12	XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	XXX	XXX	

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										10 2016
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior	.25	1	0	0	0	0	0	0	0	0	0
2. 2007	256	20	.1							0	0
3. 2008	XXX	185	20	.3						0	0
4. 2009	XXX	XXX	198	23						0	0
5. 2010	XXX	XXX	XXX	174	8					0	0
6. 2011	XXX	XXX	XXX	XXX	61	2				0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	28	2			0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	25	2	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	0	0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	N							
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	N							
12. Hawaii	HI	N							
13. Idaho	ID	N							
14. Illinois	IL	N							
15. Indiana	IN	N							
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	N							
21. Maryland	MD	N							
22. Massachusetts	MA	N							
23. Michigan	MI	N							
24. Minnesota	MN	N							
25. Mississippi	MS	N							
26. Missouri	MO	N							
27. Montana	MT	N							
28. Nebraska	NE	N							
29. Nevada	NV	N							
30. New Hampshire	NH	N							
31. New Jersey	NJ	N							
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	L	32,734	13,151	0	2,642	(6,904)	6,314	
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	N							
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	N							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	N							
47. Virginia	VA	N							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	N							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien ..	OT	XXX	0	0	0	0	0	0	0
59. Totals	(a)	1	32,734	13,151	0	2,642	(6,904)	6,314	0
DETAILS OF WRITE-INS									
58001.		XXX							
58002.		XXX							
58003.		XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	0	0	0	0	0	0	0

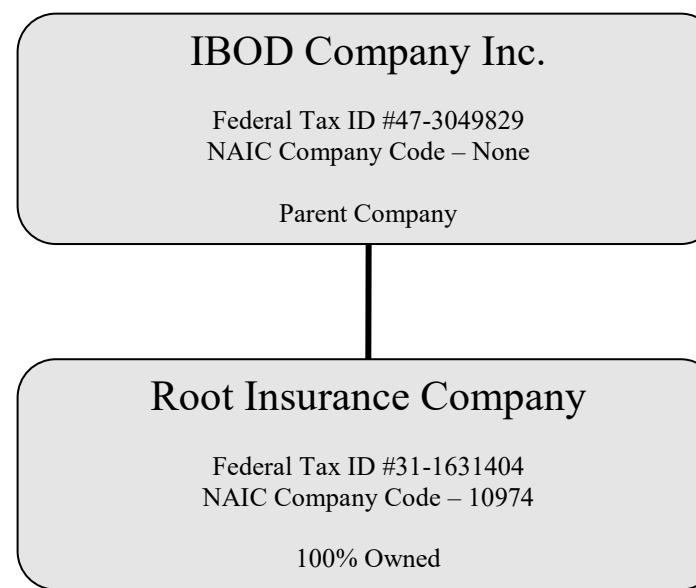
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation of premiums by states, etc.

Licensed in Ohio only

(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Root Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. Other Expenses		43,386		43,386
2497. Summary of remaining write-ins for Line 24 from overflow page	0	43,386	0	43,386

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