



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2018
OF THE CONDITION AND AFFAIRS OF THE
Root Insurance Company

NAIC Group Code00000000NAIC Company Code10974Employer's ID Number31-1631404

Organized under the Laws ofOhio, State of Domicile or Port of EntryOH
Country of DomicileUnited States of America

Incorporated/Organized12/11/1998Commenced Business04/29/1999

Statutory Home Office80 E. Rich St., Suite. 500Columbus, OH, US 43215
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office80 E. Rich St., Suite. 500
(Street and Number)
Columbus, OH, US 43215614-591-4568
(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address80 E. Rich St., Suite. 500Columbus, OH, US 43215
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records80 E. Rich St., Suite. 500
(Street and Number)
Columbus, OH, US 43215614-591-4568
(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.joinroot.com

Statutory Statement ContactLawrence Theodore Conrad614-591-4568
(Name)(Area Code) (Telephone Number)
accounting@joinroot.com614-591-4568
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OFFICERS

PresidentAlexander Edward TimmVice PresidentDaniel Craig Manges

SecretaryJonathan Alexander AllisonChief Financial OfficerCynthia Ann Powell

OTHER

DIRECTORS OR TRUSTEES

Alexander Edward TimmChristopher George OlsenCynthia Ann Powell

Lawrence Allen HilsheimerDavid Matthew McMullen

State ofOhioSS:

County ofFranklin

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 TimmJonathan Alexander AllisonCynthia Ann Powell
PresidentSecretaryChief Financial Officer

Subscribed and sworn to before me thisa. Is this an original filing? Yes [X] No []
22nd day of February, 2019b. If no,
1. State the amendment number.....
2. Date filed02/26/2019
3. Number of pages attached.....

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	4,926,460		4,926,460	2,840,422
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 (less \$			0	
encumbrances)				
4.2 Properties held for the production of income (less				
\$ encumbrances)			0	
4.3 Properties held for sale (less \$				
encumbrances)			0	
5. Cash (\$2,125,819 , Schedule E - Part 1), cash equivalents				
(\$76,546,802 , Schedule E - Part 2) and short-term				
investments (\$13,639,792 , Schedule DA)	92,312,414		92,312,414	17,031,484
6. Contract loans (including \$ premium notes)			0	
7. Derivatives (Schedule DB)			0	
8. Other invested assets (Schedule BA)			0	
9. Receivable for securities			0	
10. Securities lending reinvested collateral assets (Schedule DL)			0	
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	97,238,874	0	97,238,874	19,871,906
13. Title plants less \$ charged off (for Title insurers				
only)			0	
14. Investment income due and accrued	152,858		152,858	4,139
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,296,210		1,296,210	8,935
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	33,701,071		33,701,071	1,635,213
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	4,697,076		4,697,076	92,320
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			0	0
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software	2,596,446	2,596,446	0	0
21. Furniture and equipment, including health care delivery assets				
(\$)	138,214	138,214	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	27,995,941		27,995,941	11,875
24. Health care (\$) and other amounts receivable			0	
25. Aggregate write-ins for other than invested assets	120,702	32,789	87,913	475,000
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	167,937,392	2,767,449	165,169,943	22,099,387
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts			0	
28. Total (Lines 26 and 27)	167,937,392	2,767,449	165,169,943	22,099,387
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	32,789	32,789	0	0
2502. Claims Funding Imprest	87,913		87,913	475,000
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)	120,702	32,789	87,913	475,000

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Root Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	17,317,341	662,348
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	4,568,120	116,409
4. Commissions payable, contingent commissions and other similar charges	1,050,934	
5. Other expenses (excluding taxes, licenses and fees)	4,793,467	1,758,447
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,112,632	61,769
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 \$12,803,398 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	34,454,942	1,076,868
10. Advance premium	361,386	45,438
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	18,529,181	237,990
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	69,694	
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 3, Column 78)	0	
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	2,902,047	
19. Payable to parent, subsidiaries and affiliates	5,475,058	
20. Derivatives	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	47,225	21,143
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	91,682,027	3,980,411
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	91,682,027	3,980,411
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	4,500,000	4,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	
34. Gross paid in and contributed surplus	146,770,379	31,258,379
35. Unassigned funds (surplus)	(77,782,463)	(17,639,404)
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)	73,487,916	18,118,975
38. TOTALS (Page 2, Line 28, Col. 3)	165,169,943	22,099,387
DETAILS OF WRITE-INS		
2501. Miscellaneous	47,225	21,143
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)	47,225	21,143
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

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	40,173,735	791,662
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	36,256,232	1,184,645
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	7,285,461	145,595
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	57,335,494	15,222,640
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	100,877,187	16,552,880
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(60,703,452)	(15,761,218)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	731,557	47,714
10. Net realized capital gains or (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses))		
11. Net investment gain (loss) (Lines 9 + 10)	731,557	47,714
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$245,155)	(245,155)	
13. Finance and service charges not included in premiums	1,900,337	70,820
14. Aggregate write-ins for miscellaneous income	0	0
15. Total other income (Lines 12 through 14)	1,655,182	70,820
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(58,316,714)	(15,642,684)
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)	(58,316,714)	(15,642,684)
19. Federal and foreign income taxes incurred		
20. Net income (Line 18 minus Line 19)(to Line 22)	(58,316,714)	(15,642,684)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	18,118,974	4,128,431
22. Net income (from Line 20)	(58,316,714)	(15,642,684)
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$		
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax		(616,072)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(1,826,344)	(262,701)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	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		3,500,000
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in	115,512,000	27,018,000
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	
37. Aggregate write-ins for gains and losses in surplus	0	(6,000)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	55,368,942	13,990,543
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	73,487,916	18,118,974
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		0
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)	0	0
3701. 2016 License Fee		(6,000)
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	(6,000)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	58,805,814	615,411
2. Net investment income	373,254	49,872
3. Miscellaneous income	1,900,337	70,820
4. Total (Lines 1 through 3)	61,079,405	736,103
5. Benefit and loss related payments	20,916,860	1,077,971
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	53,524,106	13,536,810
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	74,440,966	14,614,781
11. Net cash from operations (Line 4 minus Line 10)	(13,361,560)	(13,878,678)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	3,026,913	300,000
12.2 Stocks	0	0
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)	3,026,913	300,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds	5,100,649	1,638,477
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)	5,100,649	1,638,477
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)	(2,073,736)	(1,338,477)
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	90,000,000	31,500,000
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	0
16.6 Other cash provided (applied)	716,227	(1,042,922)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	90,716,227	30,457,078
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)	75,280,930	15,239,923
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	17,031,484	1,791,560
19.2 End of period (Line 18 plus Line 19.1)	92,312,414	17,031,484

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

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ANNUAL STATEMENT FOR THE YEAR 2018 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	45,098,043	651,285	21,498,362	24,250,966
19.3, 19.4	Commercial auto liability	0		0	0
21.	Auto physical damage	28,453,766	425,583	12,956,580	15,922,769
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	73,551,809	1,076,868	34,454,942	40,173,735
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 2018 OF THE Root Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	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	21,498,362				21,498,362
19.3, 19.4	Commercial auto liability					0
21.	Auto physical damage	12,956,580				12,956,580
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	34,454,942	0	0	0	34,454,942
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					34,454,942
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 2018 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	65,221,412				20,123,369	45,098,043
19.3, 19.4	Commercial auto liability	0					0
21.	Auto physical damage	41,150,230				12,696,464	28,453,766
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	106,371,642	0	0	0	32,819,833	73,551,809
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 2018 OF THE Root Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 -3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
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	0			0	0		0	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	10,329,087		4,069,671	6,259,416	11,067,713	295,143	17,031,986	70.2
19.3, 19.4	Commercial auto liability	0			0	0		0	0.0
21.	Auto physical damage	21,025,356		7,683,533	13,341,823	6,249,628	367,204	19,224,247	120.7
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	31,354,443	0	11,753,204	19,601,239	17,317,341	662,348	36,256,232	90.2
DETAILS OF WRITE-INS									
3401.	.....				0		0	0	
3402.	.....							
3403.	.....							
3498.	Summary of remaining write-ins for Line 34 from overflow page	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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Root Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
Line of Business		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
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				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	8,406,488		3,308,788	5,097,700	10,052,643		4,082,630	11,067,713	2,218,916
19.3, 19.4	Commercial auto liability				0				0	
21.	Auto physical damage	1,193,711		341,621	852,090	7,808,792		2,411,254	6,249,628	2,349,204
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				0	
30.	Warranty				0				0	
31.	Reinsurance - nonproportional assumed property	XXX			0	XXX			0	
32.	Reinsurance - nonproportional assumed liability	XXX			0	XXX			0	
33.	Reinsurance - nonproportional assumed financial lines	XXX			0	XXX			0	
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	9,600,199	0	3,650,409	5,949,790	17,861,435	0	6,493,884	17,317,341	4,568,120
DETAILS OF WRITE-INS										
3401.	.....				0				0	
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 2018 OF THE Root Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	8,975,401			8,975,401
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded	3,082,340			3,082,340
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	5,893,061	0	0	5,893,061
2. Commission and brokerage:				
2.1 Direct excluding contingent		5,080,180		5,080,180
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent		5,205,231		5,205,231
2.4 Contingent - direct				0
2.5 Contingent - reinsurance assumed				0
2.6 Contingent - reinsurance ceded		(1,050,934)		(1,050,934)
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	925,883	0	925,883
3. Allowances to managers and agents				0
4. Advertising		23,201,550		23,201,550
5. Boards, bureaus and associations		410,329		410,329
6. Surveys and underwriting reports		10,300,414		10,300,414
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	1,378,225	9,707,985		11,086,210
8.2 Payroll taxes		1,286,121		1,286,121
9. Employee relations and welfare		1,981,764		1,981,764
10. Insurance		56,035		56,035
11. Directors' fees		52,000		52,000
12. Travel and travel items		448,767		448,767
13. Rent and rent items		469,280		469,280
14. Equipment		403,635		403,635
15. Cost or depreciation of EDP equipment and software		3,002,478		3,002,478
16. Printing and stationery		474,762		474,762
17. Postage, telephone and telegraph, exchange and express		1,214,492		1,214,492
18. Legal and auditing		898,323		898,323
19. Totals (Lines 3 to 18)	1,378,225	53,907,935	0	55,286,160
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		2,007,518		2,007,518
20.2 Insurance department licenses and fees	14,175	74,093		88,268
20.3 Gross guaranty association assessments		35,302		35,302
20.4 All other (excluding federal and foreign income and real estate)		41,671		41,671
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	14,175	2,158,584	0	2,172,759
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	0	343,092	61,521	404,613
25. Total expenses incurred	7,285,461	57,335,494	61,521	(a) 64,682,476
26. Less unpaid expenses - current year	4,568,120	6,953,324		11,521,444
27. Add unpaid expenses - prior year	116,409	1,841,359		1,957,768
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)	2,833,750	52,223,529	61,521	55,118,800
DETAILS OF WRITE-INS				
2401. Other Expenses		343,092	61,521	404,613
2402.				0
2403.				0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	343,092	61,521	404,613

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Root Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....47,094	.....59,722
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....5,136	.....18,552
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) .....592,128	.....714,804
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income	644,358	793,078
11.	Investment expenses .....	.....	(g) .....61,521
12.	Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g) .....0
13.	Interest expense .....	.....	(h)
14.	Depreciation on real estate and other invested assets .....	.....	(i)
15.	Aggregate write-ins for deductions from investment income .....	.....	.....0
16.	Total deductions (Lines 11 through 15) .....	.....	.....61,521
17.	Net investment income (Line 10 minus Line 16)	.....	731,557
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
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)	.....	0

- (a) Includes \$13,873 accrual of discount less \$1,571 amortization of premium and less \$24,294 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 \$203,384 accrual of discount less \$6,102 amortization of premium and less \$44,502 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	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)					
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investme					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)					
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Root Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	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			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	2,596,446	705,807	(1,890,639)
21. Furniture and equipment, including health care delivery assets	138,214	178,509	40,295
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	32,789	56,789	24,000
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,767,449	941,105	(1,826,344)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	2,767,449	941,105	(1,826,344)
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		0	0
2502. Security Deposit	32,789	56,789	24,000
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)	32,789	56,789	24,000

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

Basis of Presentation - The financial statements of Root Insurance Company ("Root", the "Company" or "RIC") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance. The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio, subject to any deviations prescribed or permitted by the Ohio Department of Insurance.

There are no significant differences between Ohio prescribed practices and the NAIC SAP which affect the Company.

The following reconciliation table illustrates the Company's net income and capital and surplus under NAIC SAP and those practices prescribed and permitted by the State of Ohio:

	SSAP #	F/S Page	F/S Line #	2018	2017
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ (58,316,714)	\$ (15,642,684)
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
				\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
				\$ -	\$ -
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ (58,316,714)	\$ (15,642,684)
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 73,487,916	\$ 18,118,975
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
				\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$ -	\$ -
				\$ -	\$ -
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 73,487,916	\$ 18,118,975

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of statutory financial statements requires management to make certain estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the statutory financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are recognized as earned pro rata over the policy period. Unearned premium is established to cover the unexpired portion of premiums written. A premium deficiency is recorded when the sum of expected losses, loss adjustment expenses and maintenance costs exceed the recorded unearned premium reserve and anticipated investment income. A premium deficiency reserve is recognized by accruing an additional liability for the deficiency, with a corresponding charge to operations. The Company did not record a premium deficiency in 2018 and 2017.

Through September 30, 2018, expenses incurred in the connection with acquiring new insurance business, including such items as marketing or referral fees, were charged to underwriting expenses as incurred. Beginning October 1, 2018, The Company entered into a producer agreemen with Root Insurance Agency, LLC ("RIA"), to provide these services for which RIC pays RIA a commission percentage based on direct premium written. See Footnote 10. Underwriting expenses are reduced for ceding commissions related to the Company's quota share reinsurance program.

Loss and loss adjustment expense reserves include an amount determined from case-base estimates for reported claims and on estimates, based on experience and perceived trends, for unreported losses and loss expenses. These reserves have been established to cover the estimated ultimate cost to settle insured losses. The amounts are based on estimates of loss cost trends and other factors, and accordingly, there can be no assurance that the ultimate liability will not vary materially from such estimates. These estimates are continually reviewed by management and adjusted as necessary; with adjustments included in the period determined. As such, loss and loss adjustment expense reserves represent management's best estimate of the ultimate liability related to reported and unreported claims.

In the ordinary course of business, the Company cedes a portion of its business written to limit the maximum net loss potential arising from large risks and catastrophes. These arrangements, known as treaties, provide for reinsurance coverage on quota share and excess of loss basis. Although the ceding of reinsurance does not discharge the Company from its primary liability to its policyholder, the insurance company that assumes the coverage assumes the related liability. Amounts recoverable from reinsurers are estimated in a manner consistent with the claim liability associated with the reinsured business. Ceded reinsurance premiums are recognized over the remaining policy period based on the reinsurance protection provided. The Company evaluates and monitors the financial condition associated with its reinsurers in order to minimize its exposure to significant losses from reinsurer insolvencies. All reinsurance contracts provide for indemnification against loss or liability relating to insurance risk and have been accounted for as reinsurance.

Bonds are valued in accordance with the valuations prescribed by the NAIC and accounting for in accordance with NAIC statutory accounting procedures.

Investment income is recognized when earned. Realized investment gains and losses are determined on the basis of specific identification. The scientific interest method is used for amortization of premiums or discounts. Unrealized gains and losses, net of taxes, on investments are included in unassigned surplus.

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

D. Going Concern

There are no going concern issues.

NOTE 2 Accounting Changes and Corrections of Errors - Not Applicable

NOTE 3 Business Combinations and Goodwill - Not Applicable

NOTE 4 Discontinued Operations - Not Applicable

NOTE 5 Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans - Not Applicable
- B. Debt Restructuring - Not Applicable
- C. Reverse Mortgages - Not Applicable
- D. Loan-Backed Securities

- (1) For fixed-rate agency mortgage-backed securities, the Company calculates prepayment speeds utilizing Mortgage Industry Advisory Corporation (MIAC) Mortgage Industry Medians (MIMs). MIMs are derived from a semi-monthly dealer-consensus survey of long-term prepayment projections. For other mortgage-backed, loan-backed, and structured securities, Clearwater utilizes prepayment assumptions from Moody's Analytics. Moody's applies a flat economic credit model and utilizes a vector of multiple monthly speeds as opposed to a single speed for more robust projections. In instances where Moody's projections are not available, Clearwater uses data from Reuters, which utilizes the median prepayment speed from contributors' models.
- (2) OTTI recognized - Not Applicable
- (3) OTTI recognized by CUSIP - Not Applicable
- (4)
 - a) The aggregate amount of unrealized losses:
 - 1. Less than 12 Months \$ 1,670
 - 2. 12 Months or Longer \$ -
 - b)The aggregate related fair value of securities with unrealized losses:
 - 1. Less than 12 Months \$ 1,337,228
 - 2. 12 Months or Longer \$ -

NOTES TO FINANCIAL STATEMENTS

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not Applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- J. Real Estate - Not Applicable
- K. Low Income Housing tax Credits (LIHTC) - Not Applicable
- L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
j. On deposit with states	\$ 5,674,727	\$ -	\$ -	\$ -	\$ 5,674,727	\$ 2,840,421	\$ 2,834,306
k. On deposit with other regulatory bodies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Total Restricted Assets	\$ 5,674,727	\$ -	\$ -	\$ -	\$ 5,674,727	\$ 2,840,421	\$ 2,834,306

- (a) Subset of Column 1
- (b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ -	\$ -	0.000%	0.000%
j. On deposit with states	\$ -	\$ 5,674,727	3.340%	3.395%
k. On deposit with other regulatory bodies	\$ -	\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%
n. Other restricted assets	\$ -	\$ -	0.000%	0.000%
o. Total Restricted Assets	\$ -	\$ 5,674,727	3.340%	3.395%

- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

- 2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) - Not Applicable
- 3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)- Not Applicable
- 4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements- Not Applicable

- M. Working Capital Finance Investments - Not Applicable
- N. Offsetting and Netting of Assets and Liabilities - Not Applicable
- O. Structured Notes - Not Applicable
- P. 5Gf Securities - Not Applicable
- Q. Short Sales - Not Applicable
- R. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
1. Number of CUSIPs	0	0
2. Aggregate Amount of Investment Income	\$ -	\$ -

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

NOTE 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			12/31/2017			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	\$ 17,440,485	\$ -	\$ 17,440,485	\$ 3,998,661	\$ -	\$ 3,998,661	\$ 13,441,824	\$ -	\$ 13,441,824
(b) Statutory Valuation Allowance Adjustment	\$ 16,866,504	\$ -	\$ 16,866,504	\$ 3,842,210	\$ -	\$ 3,842,210	\$ 13,024,294	\$ -	\$ 13,024,294
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 573,981	\$ -	\$ 573,981	\$ 156,451	\$ -	\$ 156,451	\$ 417,530	\$ -	\$ 417,530
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 573,981	\$ -	\$ 573,981	\$ 156,451	\$ -	\$ 156,451	\$ 417,530	\$ -	\$ 417,530
(f) Deferred Tax Liabilities	\$ 573,981	\$ -	\$ 573,981	\$ 156,451	\$ -	\$ 156,451	\$ 417,530	\$ -	\$ 417,530
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

2.

	As of End of Current Period			12/31/2017			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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	xxx	xxx	\$ 11,023,187	xxx	xxx	\$ 2,725,024	xxx	xxx	\$ 8,298,163
(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.	\$ 573,981	\$ -	\$ 573,981	\$ -	\$ -	\$ -	\$ 573,981	\$ -	\$ 573,981
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 573,981	\$ -	\$ 573,981	\$ -	\$ -	\$ -	\$ 573,981	\$ -	\$ 573,981

3.

	2018	2017
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	302.000%	557.296%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 73,487,916	\$ 18,118,975

4.

	As of End of Current Period		12/31/2017		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)	\$ 573,981	\$ -	\$ 156,451	\$ -	\$ 417,530	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1('e)	\$ 573,981	\$ -	\$ 156,451	\$ -	\$ 417,530	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	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. Current Income Tax

- (a) Federal
(b) Foreign
(c) Subtotal
(d) Federal income tax on net capital gains
(e) Utilization of capital loss carry-forwards
(f) Other
(g) Federal and foreign income taxes incurred

2. Deferred Tax Assets:

(a) Ordinary:

- (1) Discounting of unpaid losses
(2) Unearned premium reserve
(3) Policyholder reserves
(4) Investments
(5) Deferred acquisition costs
(6) Policyholder dividends accrual
(7) Fixed Assets
(8) Compensation and benefits accrual
(9) Pension accrual
(10) Receivables - nonadmitted
(11) Net operating loss carry-forward
(12) Tax credit carry-forward
(13) Other (including items <5% of total ordinary tax assets)
(99) Subtotal

(b) Statutory valuation allowance adjustment

(c) Nonadmitted

(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)

(e) Capital:

- (1) Investments
(2) Net capital loss carry-forward
(3) Real estate
(4) Other (including items <5% of total ordinary tax assets)
(99) Subtotal

(f) Statutory valuation allowance adjustment

(1) As of End of Current Period	(2) 12/31/2017	(3) (Col. 1 - 2) Change
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ 225,759	\$ 3,823	\$ 221,936
\$ 1,462,286	\$ 47,137	\$ 1,415,149
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ 581,164	\$ 197,632	\$ 383,532
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ 14,458,483	\$ 3,649,562	\$ 10,808,921
\$ 449,061	\$ -	\$ 449,061
\$ 263,732	\$ 100,507	\$ 163,225
\$ 17,440,485	\$ 3,998,661	\$ 13,441,824
\$ 16,866,504	\$ 3,842,210	\$ 13,024,294
\$ -	\$ -	\$ -
\$ 573,981	\$ 156,451	\$ 417,530
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

(g) Nonadmitted	\$	-	\$	-	\$	-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$	-	\$	-	\$	-
(i) Admitted deferred tax assets (2d + 2h)	\$	573,981	\$	156,451	\$	417,530
3. Deferred Tax Liabilities:						
(a) Ordinary:						
(1) Investments	\$	-	\$	-	\$	-
(2) Fixed Assets	\$	31,992	\$	47,164	\$	(15,172)
(3) Deferred and uncollected premium	\$	-	\$	-	\$	-
(4) Policyholder reserves	\$	-	\$	-	\$	-
(5) Other (including items <5% of total ordinary tax liabilities)	\$	541,989	\$	109,287	\$	432,702
(99) Subtotal	\$	573,981	\$	156,451	\$	417,530
(b) Capital:						
(1) Investments	\$	-	\$	-	\$	-
(2) Real estate	\$	-	\$	-	\$	-
(3) Other (including items <5% of total capital tax liabilities)	\$	-	\$	-	\$	-
(99) Subtotal	\$	-	\$	-	\$	-
(c) Deferred tax liabilities (3a99 + 3b99)	\$	573,981	\$	156,451	\$	417,530
4. Net deferred tax assets/liabilities (2i - 3c)	\$	-	\$	-	\$	-

D. Significant Book to Tax Adjustments - The Company's accounting for all elements of the Tax Act is now complete. As a result of guidance released by the IRS, namely Revenue Procedures 2019-06, the Company recorded the following adjustments to its accounting for the Tax Act during 2018:

Loss and loss adjustment expense reserves: The Tax Act changes the discount rate and payment patterns utilized to discount certain lines of business when computing the allowable tax reserve deduction. On December 19, 2018, the IRS issued Revenue Procedure 2019-06 which provided taxpayers with the applicable discount factors for use in these computations. As a result of this additional guidance, the Company recorded an increase to its gross deferred tax asset for unpaid losses and LAE of \$5,144 and an increase to its gross deferred tax liability for reserve transition liability of \$5,144 during 2018. The recorded adjustment had no impact on the effective tax rate.

The following table reconciles the differences between federal income taxes incurred and the expected amount of income taxes, which is obtained by applying the statutory U.S. federal income tax rate of 21 percent to income before federal income taxes:

	2018	Tax Rate
Provision at statutory rate	(12,246,510)	21.0%
Nondeductible expenses	58,735	-0.1%
Change in deferred tax on non-admitted assets	(383,532)	0.7%
Change in statutory valuation allowance	13,024,294	-22.3%
Prior year over/under accrual	(2,520)	0.0%
Tax Credits	(449,061)	0.7%
Other	(1,406)	0.0%
Totals	0	0.0%
Federal and foreign income taxes incurred	0	0.0%
Change in net deferred income taxes	0	0.0%
Total statutory income taxes	0	0.0%

- E. Operating Loss & tax Credit Carryforwards -
1. As of December 31, 2018 and 2017, the Company had approximately \$68,800,000 and \$17,400,000, respectively, of unused operating loss carryforwards available to offset future taxable income. These losses will expire between 2036 and 2038.
2. As of December 31, 2018 and 2017, the Company had no federal income taxes incurred that are available for recoupment in the event of future net losses.
3. The Company has no protective tax deposits under Section 6603 of the Internal Revenue Code.
- F. Consolidated Federal Tax Returns - The Company is included in a consolidated federal income tax return with its parent company, Root, Inc. The Company has a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity which is a party to the consolidation.
- G. Federal or Foreign Tax Loss Contingencies - None
- H. Repatriation Transition Tax (RTT) - Not Applicable
- I. Alternative Minimum Tax (AMT) Credit - Not Applicable

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. Nature of the Relationship - The Company is a wholly-owned subsidiary of Root, Inc. (RHC), formerly known as IBOD Company, Inc. RHC formed Root Insurance Agency (RIA), a single member LLC, on October 1, 2018. See Note 10F regarding related party agreements.
- B. Description of Transactions Greater than 1/2 of 1% of Total Admitted Assets – Contributions totaling \$115,500,000 were made by RHC to RIC in 2018, with \$25,500,000, accounted for as an approved OH DOI SSAP 72 capital contribution transaction at December 31, 2018. The \$25,500,000 cash contribution was settled in full on February 14, 2019.
- C. See Note 10B.
- D. Amounts Due From or To Related Parties - At December 31, 2018, the Company had a receivable from RHC totaling \$27,995,941. Included in this receivable was a \$25,500,000 an approved OH DOI SSAP 72 capital contribution transaction that was settled in full on February 14, 2019.
- E. Guarantees or Contingencies for Related Parties - Not Applicable
- F. Management/Service Contracts and Cost Sharing Arrangements - Management/Service Contracts and Cost Sharing Arrangements: The Company and RHC have an administrative Service Agreement in place, where RHC provides employees and other administrative services to the Company. For these services, the Company reimburses RHC at cost.

Effective October 1, 2018, the Company entered into a producer agreement with RIA, to provide advertising, marketing and customer services. As compensation for these services, the Company pays a commission based on direct written premium. Prior to October 1, 2018, these services and costs were borne by the Company.

- G. Nature of the Control Relationship - Not Applicable
- H. Amount Deducted for Investment in Upstream Company - Not Applicable
- I. Investments in SCA Greater than 10% of Admitted Assets - Not Applicable
- J. Investments in Impaired SCA Entities - Not Applicable
- K. Investments in Foreign Insurance Subsidiaries - Not Applicable
- L. Investments in Downstream Noninsurance Holding Company - Not Applicable
- M. All SCA Investments - Not Applicable
- N. Investment in Insurance SCAs - Not Applicable
- O. SCA Loss Tracking - Not Applicable

NOTE 11 Debt - Not Applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

E. Defined Contribution Plan
Through April 30, 2018 the Company leased its employees from an unrelated third party, which provided employer-related health and welfare plans. The Company had no legal obligation to these plans. Beginning May 1, 2018, the Company is allocated its share of employee costs from RHC, through an Administrative Services Agreement, the employer of record. The Company has no legal obligation to any employer-related health, welfare or retirement plans.

NOTE 13 Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- (1) At December 31, 2018 and 2017, the Company had 850 shares of \$10,000 par value common stock authorized and 450 shares issued and outstanding.
(2) Preferred Stock - The Company has no preferred stock authorized, issued or outstanding.
(3) Dividend Restrictions - Without prior approval of the OH DOI, dividends to shareholders are limited to \$0, an amount that is based on restrictions relating to statutory surplus and net income.
(4) Dividends - Not Applicable
(5) Unassigned Surplus Available for Dividends - Not Applicable
(6) Unassigned Surplus Restrictions - Not Applicable
(7) Mutual Reciprocal s - Not Applicable
(8) Company Stock Held for Special Purposes - Not Applicable
(9) Changes in Special Surplus Funds - Not Applicable
(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses \$ -
(11) Surplus Debentures - Not Applicable
(12) The impact of any restatement due to prior quasi-reorganizations - Not Applicable
(13) Effective date of quasi-reorganizations - - Not Applicable

NOTE 14 Liabilities, Contingencies and Assessments - Not Applicable

NOTE 15 Leases

- A. Lessee Operating Lease:
(1) The Company leases office space under a noncancellable operating lease agreement that expires September, 2022.

(2) a. At December 31, 2018, the minimum aggregate rental commitments are as follows:
- | | | |
|----------|----|---------|
| 1. 2019 | \$ | 143,876 |
| 2. 2020 | \$ | 148,186 |
| 3. 2021 | \$ | 152,496 |
| 4. 2022 | \$ | 130,073 |
| 5. 2023 | \$ | - |
| 6. Total | \$ | 574,631 |
- In 2018, the Company entered into a 23 month agreement to sublease a portion of its office space to a third part with an effective date of February, 2019. The anticipated
(3) rent income from this sublease is: 2019 - \$86,705 and 2020 - \$95,939.

- B. Lessor Leases - Not Applicable

(2) Leveraged Leases - Not Applicable

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk - Not Applicable

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

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash Equivalents					
Other MM Mutual Fund	\$ 55,403,620	\$ -	\$ -	\$ -	\$ 55,403,620
Total assets at fair value/NAV	\$ 55,403,620	\$ -	\$ -	\$ -	\$ 55,403,620

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -	\$ -

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

Description	Beginning Balance at 01/01/2018	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2018
a. Assets										
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Description	Beginning Balance at 01/01/2018	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2018
a. Liabilities										
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

- B. Not Applicable

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Long Term Bonds	\$ 4,962,658	\$ 4,926,460	\$ 3,000,976	\$ 1,961,682	\$ -	\$ -	\$ -
Short Term Bonds	13,636,006	13,639,792	12,470,443	1,165,563	-	-	-
Cash Equivalents	55,403,620	55,403,620	55,403,620	-	-	-	-
Total	\$ 74,002,284	\$ 73,969,872	\$ 70,875,039	\$ 3,127,245	\$ -	\$ -	\$ -

- D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
	\$ -	0.000%		
	\$ -	0.000%		

- E. Not Applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 21 Other Items

- A. Unusual or Infrequent Items - Not Applicable
- B. Troubled Debt Restructuring: 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
- G. Insurance-Linked Securities (ILS) Contracts - Not Applicable

NOTE 22 Events Subsequent

At December 31, 2018, the Company had a receivable from RHC totaling \$27,995,941. Included in this receivable was a \$25,500,000 approved OH DOI SSAP 72 capital contribution transaction that was settled in full on February 14, 2019.

NOTE 23 Reinsurance

- A. Unsecured Reinsurance Recoverables - Not Applicable
- B. Reinsurance Recoverable in Dispute - Not Applicable
- C. Reinsurance Assumed and Ceded
(1)

	Assumed Reinsurance (1)		Ceded Reinsurance (3)		Net (5)		(6)
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	
a. Affiliates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-
b. All Other	\$ -	\$ -	\$ 12,803,398	\$ 2,013,842	\$ (12,803,398)	\$ (2,013,842)	(2,013,842)
c. Total	\$ -	\$ -	\$ 12,803,398	\$ 2,013,842	\$ (12,803,398)	\$ (2,013,842)	(2,013,842)
d. Direct Unearned Premium Reserve							\$ 47,258,341

(2)

The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:

	(1) Direct	(2) Assumed	(3) Ceded	(4) Net
a. Contingent Commission	\$ -	\$ -	\$ -	\$ -
b. Sliding Scale Adjustments	\$ -	\$ -	\$ 1,050,934	\$ (1,050,934)
c. Other Profit Commission Arrangements	\$ -	\$ -	\$ -	\$ -
d. TOTAL	\$ -	\$ -	\$ 1,050,934	\$ (1,050,934)

The company recorded a provisional ceded return commission adjustment of \$1,050,934 for one reinsurance agreement as of December 31,2018, resulting from an existing sliding-scale contractual arrangement that is predicated on loss experience.

(3)

Protected Cell Name	Covered Exposure	Ultimate Exposure Amt.	Fair Value of Assets as of Statement Date	Initial Contract Date of Securitization Instrument	Maturity Date of Securitized Instrument
		\$ -	\$ -		
		\$ -	\$ -		
TOTAL	XXX	\$ -	\$ -	XXX	XXX

- D. Uncollectible Reinsurance - Not Applicable
- E. Commutation of Reinsurance Reflected in Income and Expenses - Not Applicable
- F. Retroactive Reinsurance - Not Applicable
- G. Reinsurance Accounted for as a 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 Change in Incurred Losses and Loss Adjustment Expenses

Incurred loss and loss adjustment expenses attributable to prior accident years decreased by \$211,789 from December 31, 2017. This decrease is primarily the result of claims settling less than the case reserves as well as lack of newly reported claims on prior years across both personal auto liability and physical damage coverages. These estimates are continually reviewed and increased or decreased as additional information becomes known regarding individual claims.

	2018	2017
Gross dac	\$ 1,557,512	\$ 7,763
Less reinsurance recoverable	778,756	3,881
Net loss and expense reserves, January 1	778,756	3,882
Net incurred loss and loss expenses related to:		
Current year	43,753,482	1,331,612
Prior years	(211,789)	(1,372)
Total incurred	43,541,693	1,330,240
Net paid loss and loss expenses related to:		
Current year	22,038,587	552,856
Prior years	396,402	2,510
Total paid	22,434,989	555,366
Net loss and loss expense reserves, December 31	\$ 21,885,460	\$ 778,756
Plus reinsurance recoverable	11,368,637	778,756
Gross loss and loss expense reserves, December 31	33,254,097	1,557,512

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

NOTES TO FINANCIAL STATEMENTS

NOTE 30	Premium Deficiency Reserves		
	1. Liability carried for premium deficiency reserves	\$	-
	2. Date of the most recent evaluation of this liability	12/31/2018	
	3. 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		
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 2018 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?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes [X] No []

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

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [] No [X]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

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 [] No []

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2014

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.

12/31/2014

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).

02/26/2016

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?
4.12 renewals?

Yes [] No [X]
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?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

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 2018 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
.....				

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte & Touche LLP
180 E. Broad St.
Suite 1400
Columbus, OH 43215
- 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?
William D. Hansen
Oliver Wyman Actuarial Consulting Inc.
325 John H. McConnell Blvd., Suite 350
Columbus, OH 43215
- 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?
.....
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []
- 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 [] 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 []
- 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 []
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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 [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
17.	Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?	Yes [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
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 [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]

INVESTMENT

- ## 15.2

ANNUAL STATEMENT FOR THE YEAR 2018 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 ☒ No ☐

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	
		25.28 On deposit with states	\$	5,711,201
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	
		25.32 Other	\$	

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 ☒

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes ☐ No ☐ N/A ☒

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 ☒

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 ☒ 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
Huntington National Bank	41 South High Street, Columbus, OH 43215
US Bank	One US Bank Plaza, St Louis, MO 63101
Century Trust	100 South Federal Place, Santa Fe, NM 87501
Regions Bank	201 Milan Parkway, 2nd Floor, Birmingham, AL 35211
Wells Fargo Bank	MAC T9914-010, P.O. Box 2577, Waco, TX 76702

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 ☐ 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 2018 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
Stephen Huber	I.....
Cynthia Powell	I.....
Asset Allocation and Management LLC	U.....
.....

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 [X] No []

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 [X] No []

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
109875	Asset Allocation and Management LLC	549300DSCH1V5W3U963	SEC	NO.....
.....

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 .....	.....	.....	.....0
30.2 Preferred stocks .....	.....0	.....	.....0
30.3 Totals	0	0	0

30.4 Describe the sources or methods utilized in determining the fair values:
Asset Allocation and Management LLC used Securities Evaluation, part of ICE, for the primary pricing source.

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 2018 OF THE Root Insurance Company

GENERAL INTERROGATORIES

33.

By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities?

Yes [] No [X]
34.

By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities?

Yes [] No [X]

OTHER

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$9,219,623

35.2 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
Lexis Nexis	2,737,003
.....	

36.1 Amount of payments for legal expenses, if any?\$271,576

36.2 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
Westmont Associates	169,433
.....	

37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$11,353

37.2 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
Nielson Merksamer	11,353
.....	

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.

\$ _____

0

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

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

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ _____

0

1.72

Total incurred claims

\$ _____

0

1.73

Number of covered lives

.....

0

All years prior to most current three years

1.74

Total premium earned

\$ _____

0

1.75

Total incurred claims

\$ _____

0

1.76

Number of covered lives

.....

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....

.....

2.2

Premium Denominator

40,173,735

791,662

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

0

0

2.5

Reserve Denominator

56,340,403

1,855,624

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

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 []

5.22

As a direct expense of the exchange.....

Yes [] No [] N/A []

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 2018 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.
The entity models probable maximum loss, for both high severity liability events as well as catastrophic auto physical damage events, based on Willis Towers Watson models RMS RiskLink v17 and AIR Touchstone v5.

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 reinsurance agreements including quota share, excess of loss, and catastrophe coverage.

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 [X] 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 uninsured 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 [X] No []

7.2

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

2

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 [X]

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 [X]

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 noncancellable 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 [X]

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 [X]

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 [X]

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 [X]
Yes [] No [X]
Yes [] No [X]

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances 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 [X]

ANNUAL STATEMENT FOR THE YEAR 2018 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):\$508,125

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.2

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 2018 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 is exempt from the statutory provision for unauthorized reinsurance?

Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11

Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance

\$

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

\$

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.

\$

19.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes [X] No []

19.1

If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?

Yes [] No []

FIVE-YEAR HISTORICAL DATA

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

	1 2018	2 2017	3 2016	4 2015	5 2014
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)	65,221,412	2,413,766	23,302	0	
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	41,150,230	1,552,543	9,432	0	
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	6,106	853,671
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	
6. Total (Line 35)	106,371,642	3,966,309	32,734	6,106	853,671
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)	45,098,043	1,131,595	12,272	0	
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	28,453,766	727,846	4,821	0	
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	6,106	853,671
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	
12. Total (Line 35)	73,551,809	1,859,441	17,093	6,106	853,671
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(60,703,452)	(15,761,218)	(1,878,496)	(12,017)	438,346
14. Net investment gain or (loss) (Line 11)	731,557	47,714	45,831	98,331	573,208
15. Total other income (Line 15)	1,655,182	70,820	75,480	60,000	
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)				27,000	318,000
18. Net income (Line 20)	(58,316,714)	(15,642,684)	(1,757,185)	119,314	693,554
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	165,169,943	22,099,387	4,327,242	4,002,336	10,422,797
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	1,296,210	8,935	2,928	0	85,836
20.2 Deferred and not yet due (Line 15.2)	33,701,071	1,635,213	9,709	0	
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	
21. Total liabilities excluding protected cell business (Page 3, Line 26)	91,682,027	3,980,411	198,811	84,703	2,147,919
22. Losses (Page 3, Line 1)	17,317,341	662,348	3,158	15,860	79,075
23. Loss adjustment expenses (Page 3, Line 3)	4,568,120	116,409	723	0	
24. Unearned premiums (Page 3, Line 9)	34,454,942	1,076,868	9,089	0	312,556
25. Capital paid up (Page 3, Lines 30 & 31)	4,500,000	4,500,000	1,000,000	1,000,000	1,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	73,487,916	18,118,975	4,128,431	3,917,633	8,274,878
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(13,361,560)	(13,878,678)	(1,599,292)	(51,100)	104,748
Risk-Based Capital Analysis					
28. Total adjusted capital	73,487,916	18,118,975	4,128,431	3,917,633	8,274,878
29. Authorized control level risk-based capital	24,322,469	3,253,268	47,924	26,323	135,616
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)	5.1	14.3	45.6	92.4	74.5
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	11.1
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	
34. Cash, cash equivalents and short-term investments (Line 5)	94.9	85.7	54.4	7.6	14.4
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	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)					
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	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	0.0	0.0	

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)				(187,391)	(565,809)
52. Dividends to stockholders (Line 35)				(4,500,000)	(4,500,000)
53. Change in surplus as regards policyholders for the year (Line 38)	55,368,942	13,990,543	210,798	(4,357,245)	(4,203,880)
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)	10,329,087	33,083	0	0	
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	21,025,356	1,017,826	392	0	
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	2,250	77,283	82,487
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	
59. Total (Line 35)	31,354,443	1,050,909	2,642	77,283	82,487
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)	6,259,416	16,542	0	0	
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	13,341,823	508,914	196	0	
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	2,250	77,283	82,487
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	
65. Total (Line 35)	19,601,239	525,455	2,446	77,283	82,487
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)	90.2	149.6	(128.1)	4.4	6.2
68. Loss expenses incurred (Line 3)	18.1	18.4	9.0	22.0	9.7
69. Other underwriting expenses incurred (Line 4)	142.7	1,922.9	23,688.6	77.4	47.7
70. Net underwriting gain (loss) (Line 8)	(151.1)	(1,990.9)	(23,469.5)	(3.8)	36.4
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)	75.7	814.9	10,650.9	3,056.2	67.4
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	108.4	168.0	(119.1)	26.4	15.9
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)	100.1	10.3	0.4	0.2	10.3
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)	(205)	(1)	(16)	1,077	(40)
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).....	(1.1)	0.0	(0.4)	13.0	(0.3)
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)	0	(16)	(14)	968	(75)
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)	0.0	(0.4)	(0.2)	0.0	(0.6)

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 []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2018 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
	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)	Number of Claims Reported Direct and Assumed
				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	XXX
2. 2009.....	2,161	0	2,161	533	99	0	0	55	0	41	489	XXX
3. 2010.....	1,524	0	1,524	261	0	0	0	44	0	0	305	XXX
4. 2011.....	1,402	0	1,402	242	0	0	0	118	0	0	360	XXX
5. 2012.....	1,383	0	1,383	279	0	0	0	117	0	0	396	XXX
6. 2013.....	1,321	0	1,321	174	0	0	0	116	0	0	290	XXX
7. 2014.....	1,206	0	1,206	107	0	0	0	117	0	0	224	XXX
8. 2015.....	319	0	319	12	0	0	0	70	0	0	82	XXX
9. 2016.....	13	5	8	10	3	0	0	1	0	0	7	XXX
10. 2017.....	1,711	919	792	1,753	877	18	9	111	50	163	946	XXX
11. 2018.....	61,388	21,214	40,174	30,646	11,399	0	0	4,737	1,945	409	22,040	XXX
12. Totals.....	XXX	XXX	XXX	34,017	12,378	18	9	5,486	1,995	613	25,138	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2. 2009.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2011.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2017.....	236	119	18	9	0	0	3	2	59	17	0	169	XXX
11. 2018.....	9,364	3,531	17,843	6,485	0	0	632	95	5,099	1,111	2,459	21,716	XXX
12. Totals.....	9,600	3,650	17,861	6,494	0	0	635	97	5,158	1,128	2,459	21,885	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2009.....	588	99	489	27.2	0.0	22.6	0	0		0	0
3. 2010.....	305	0	305	20.0	0.0	20.0	0	0		0	0
4. 2011.....	360	0	360	25.7	0.0	25.7	0	0		0	0
5. 2012.....	396	0	396	28.6	0.0	28.6	0	0		0	0
6. 2013.....	290	0	290	22.0	0.0	22.0	0	0		0	0
7. 2014.....	224	0	224	18.6	0.0	18.6	0	0		0	0
8. 2015.....	82	0	82	25.7	0.0	25.7	0	0		0	0
9. 2016.....	10	3	7	77.7	66.9	84.7	0	0		0	0
10. 2017.....	2,198	1,083	1,115	128.5	117.9	140.7	0	0		126	43
11. 2018.....	68,322	24,565	43,756	111.3	115.8	108.9	0	0		17,191	4,525
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	17,317	4,568

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.

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 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018	11 One Year	12 Two Year
1. Prior.....	142	120	117	116	109	109	109	109	109	109	0	0
2. 2009.....	676	489	437	438	434	434	434	434	434	434	0	0
3. 2010.....	XXX	428	275	261	261	261	261	261	261	261	0	0
4. 2011.....	XXX	XXX	328	254	242	242	242	242	242	242	0	0
5. 2012.....	XXX	XXX	XXX	331	286	279	279	279	279	279	0	0
6. 2013.....	XXX	XXX	XXX	XXX	214	181	174	174	174	174	0	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	114	109	107	107	107	0	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	26	12	12	12	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	5	6	1	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,218	1,012	(206)	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,975	XXX	XXX
12. Totals											(205)	0

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior.....	000	64	14	109	109	109	109	109	109	109	XXX	XXX
2. 2009.....	239	350	418	433	434	434	434	434	434	434	XXX	XXX
3. 2010.....	XXX	186	260	261	261	261	261	261	261	261	XXX	XXX
4. 2011.....	XXX	XXX	175	240	242	242	242	242	242	242	XXX	XXX
5. 2012.....	XXX	XXX	XXX	223	279	279	279	279	279	279	XXX	XXX
6. 2013.....	XXX	XXX	XXX	XXX	134	174	174	174	174	174	XXX	XXX
7. 2014.....	XXX	XXX	XXX	XXX	XXX	42	107	107	107	107	XXX	XXX
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	12	12	12	12	XXX	XXX
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	5	6	XXX	XXX
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	532	885	XXX	XXX
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,247	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

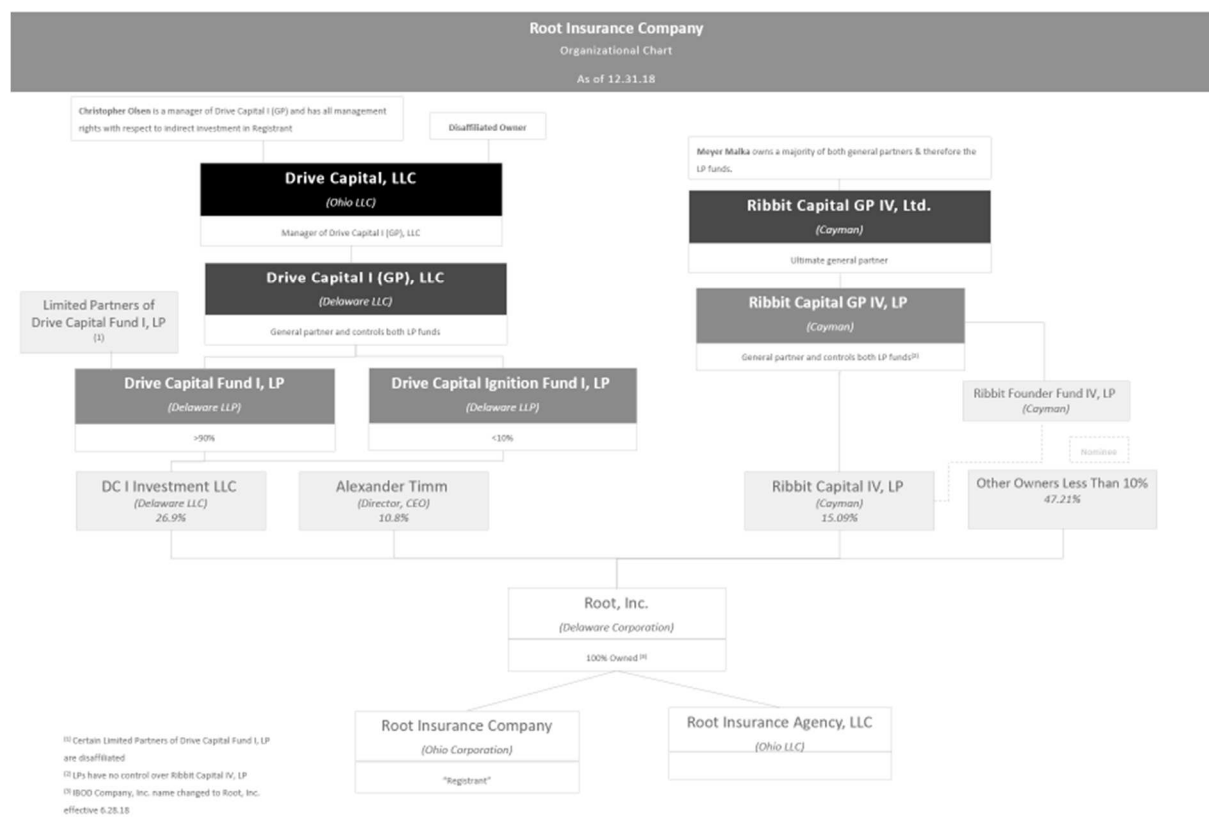
Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior.....	21	3	0	0	0	0	0	0	0	0
2. 2009.....	198	23						0	0	0
3. 2010.....	XXX	174	8					0	0	0
4. 2011.....	XXX	XXX	61	2				0	0	0
5. 2012.....	XXX	XXX	XXX	28	2			0	0	0
6. 2013.....	XXX	XXX	XXX	XXX	25	2	0	0	0	0
7. 2014.....	XXX	XXX	XXX	XXX	XXX	19	0	0	0	0
8. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	6	0	0	0
9. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0
10. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	10
11. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,895

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, Etc.	1 Active Status (a)	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	L							
3. Arizona	AZ	L	9,089,705	6,258,675	0	3,412,392	5,294,654	2,203,207	207,119
4. Arkansas	AR	L	2,079,257	1,065,789	0	386,581	970,453	583,872	44,636
5. California	CA	L							
6. Colorado	CO	N							
7. Connecticut	CT	L							
8. Delaware	DE	L	1,069,049	503,028	0	117,414	337,089	219,674	13,639
9. District of Columbia	DC	L							
10. Florida	FL	N							
11. Georgia	GA	L							
12. Hawaii	HI	L							
13. Idaho	ID	N							
14. Illinois	IL	L	4,225,552	2,638,423	0	1,679,205	2,923,374	1,261,621	96,108
15. Indiana	IN	L	4,152,257	2,694,631	0	1,735,416	3,162,896	1,510,598	121,310
16. Iowa	IA	L	874,196	360,308	0	205,994	422,439	216,444	19,361
17. Kansas	KS	N							
18. Kentucky	KY	L	11,030,621	5,619,545	0	2,360,410	5,746,158	3,386,074	1,557
19. Louisiana	LA	L	3,848,392	2,097,691	0	482,516	1,371,066	888,551	
20. Maine	ME	N							
21. Maryland	MD	L	2,566,862	926,262	0	272,399	851,375	578,978	26,290
22. Massachusetts	MA	N							
23. Michigan	MI	N							
24. Minnesota	MN	N							
25. Mississippi	MS	L	1,165,330	556,917	0	289,134	559,746	270,613	23,496
26. Missouri	MO	L	4,574,823	2,064,320	0	818,126	1,929,273	1,111,147	88,157
27. Montana	MT	L	585,054	282,840	0	151,895	293,802	141,907	13,552
28. Nebraska	NE	L	192,891	26,937	0	180	17,701	17,521	2,116
29. Nevada	NV	L							
30. New Hampshire	NH	L							
31. New Jersey	NJ	N							
32. New Mexico	NM	L	1,459,596	733,602	0	287,009	628,968	341,959	33,190
33. New York	NY	N							
34. North Carolina	NC	L							
35. North Dakota	ND	L	125,737	53,310	0	40,659	63,550	22,891	2,618
36. Ohio	OH	L	8,970,934	6,380,298	0	4,573,019	6,593,035	2,772,198	274,857
37. Oklahoma	OK	L	3,469,188	1,933,631	0	756,859	1,477,522	747,185	78,035
38. Oregon	OR	L	1,858,016	627,180	0	110,181	481,288	371,105	26,805
39. Pennsylvania	PA	L	5,204,372	2,921,108	0	1,507,598	2,749,991	1,243,718	120,192
40. Rhode Island	RI	N							
41. South Carolina	SC	L	175,297	7,842	0	245	4,184	3,939	985
42. South Dakota	SD	N							
43. Tennessee	TN	N							
44. Texas	TX	L	34,154,497	20,097,312	0	10,329,132	18,350,114	8,021,655	579,690
45. Utah	UT	L	5,500,016	3,538,316	0	1,838,079	3,262,704	1,546,776	126,489
46. Vermont	VT	N							
47. Virginia	VA	L							
48. Washington	WA	N							
49. West Virginia	WV	L							
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	XXX	106,371,642	61,387,965	0	31,354,443	57,491,382	27,461,633	1,900,202	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	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....33 R - Registered - Non-domiciled RRGs.....0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....0 Q - Qualified - Qualified or accredited reinsurer.0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus business in the state24
lines in the state of domicile.....0
(b) Explanation of basis of allocation of premiums by states, etc.
Actual premium by policy

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