



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2019

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

Main Administrative Office80 E. Rich St., Suite. 500Columbus, OH, US 43215866-980-9431

Mail Address80 E. Rich St., Suite. 500Columbus, OH, US 43215

Primary Location of Books and Records80 E. Rich St., Suite. 500Columbus, OH, US 43215866-980-9431

Internet Website Addresswww.joinroot.com

Statutory Statement ContactLawrence Theodore Conrad614-591-4568

OFFICERS

PresidentAlexander Edward Timm

Vice PresidentDaniel Craig Manges

SecretaryJonathan Alexander Allison

Chief Financial OfficerCynthia Ann Powell

OTHER

DIRECTORS OR TRUSTEES

Alexander Edward Timm

Christopher George Olsen

Cynthia Ann Powell

Lawrence Allen Hilsheimer

David Matthew McMullen

State ofOhio

County ofFranklin

SS:

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

Alexander Edward TimmPresident

Jonathan Alexander AllisonSecretary

Cynthia Ann PowellChief Financial Officer

Subscribed and sworn to before me this day of

a. Is this an original filing? Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	46,039,149		46,039,149	4,926,460
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens.....			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$				
encumbrances)			0	0
4.2 Properties held for the production of income (less				
\$ encumbrances)			0	0
4.3 Properties held for sale (less \$				
encumbrances)			0	0
5. Cash (\$(5,419,651)), cash equivalents				
(\$109,074,096) and short-term				
investments (\$14,458,850)	118,113,294		118,113,294	92,312,414
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives			0	0
8. Other invested assets			0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	164,152,443	0	164,152,443	97,238,874
13. Title plants less \$ charged off (for Title insurers				
only)			0	0
14. Investment income due and accrued	374,843		374,843	152,858
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	4,313,377		4,313,377	1,296,210
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	75,637,874		75,637,874	33,701,071
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	17,386,728		17,386,728	4,697,076
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	0		0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	3,502,507	3,502,507	0	0
21. Furniture and equipment, including health care delivery assets				
(\$)	117,703	117,703	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	1,282,623		1,282,623	27,995,941
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	219,869	131,956	87,913	87,913
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	266,987,967	3,752,166	263,235,801	165,169,943
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts			0	0
28. Total (Lines 26 and 27)	266,987,967	3,752,166	263,235,801	165,169,943
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 through 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	87,913
2503. Prepaid Expenses	99,167	99,167	0	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	219,869	131,956	87,913	87,913

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$35,847,843)	41,045,233	17,317,341
2. Reinsurance payable on paid losses and loss adjustment expenses		0
3. Loss adjustment expenses	7,423,319	4,568,120
4. Commissions payable, contingent commissions and other similar charges	1,041,024	1,050,934
5. Other expenses (excluding taxes, licenses and fees)	4,276,620	4,793,467
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,282,385	2,112,632
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 (after deducting unearned premiums for ceded reinsurance of \$27,688,232 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)	74,021,450	34,454,942
10. Advance premium	425,438	361,386
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	43,441,369	18,529,181
13. Funds held by company under reinsurance treaties		69,694
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified)		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	651,415	5,475,058
20. Derivatives	0	0
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	47,525	47,225
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	175,655,778	91,682,027
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	175,655,778	91,682,027
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	210,676,379	146,770,379
35. Unassigned funds (surplus)	(127,596,356)	(77,782,463)
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)	87,580,023	73,487,916
38. Totals (Page 2, Line 28, Col. 3)	263,235,801	165,169,943
DETAILS OF WRITE-INS		
2501. Miscellaneous	47,525	47,225
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	47,525	47,225
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 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 through 3203 plus 3298)(Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$187,874,352)	133,423,011	11,175,313	61,387,966
1.2 Assumed (written \$)	0		0
1.3 Ceded (written \$49,707,933)	34,823,100	5,620,315	21,214,231
1.4 Net (written \$138,166,419)	98,599,911	5,554,998	40,173,735
DEDUCTIONS:			
2. Losses incurred (current accident year \$89,158,799):			
2.1 Direct	128,562,781	11,536,133	57,491,380
2.2 Assumed			0
2.3 Ceded	34,055,061	5,631,893	21,235,148
2.4 Net	94,507,720	5,904,240	36,256,232
3. Loss adjustment expenses incurred	11,655,842	737,329	7,285,461
4. Other underwriting expenses incurred	44,607,620	19,710,265	57,335,494
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	150,771,182	26,351,834	100,877,187
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(52,171,271)	(20,796,836)	(60,703,452)
INVESTMENT INCOME			
9. Net investment income earned	1,445,842	210,121	731,557
10. Net realized capital gains (losses) less capital gains tax of \$0			
11. Net investment gain (loss) (Lines 9 + 10)	1,445,842	210,121	731,557
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$1,969,470)	(1,969,470)	(1,769)	(245,155)
13. Finance and service charges not included in premiums	3,826,312	390,983	1,900,337
14. Aggregate write-ins for miscellaneous income	39,411	19,116	0
15. Total other income (Lines 12 through 14)	1,896,253	408,330	1,655,182
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(48,829,176)	(20,178,385)	(58,316,713)
17. Dividends to policyholders	0		
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)	(48,829,176)	(20,178,385)	(58,316,713)
19. Federal and foreign income taxes incurred	0		
20. Net income (Line 18 minus Line 19)(to Line 22)	(48,829,176)	(20,178,385)	(58,316,713)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	73,487,916	18,118,975	18,118,974
22. Net income (from Line 20)	(48,829,176)	(20,178,385)	(58,316,713)
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$			
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			
27. Change in nonadmitted assets	(984,717)	(729,494)	(1,826,344)
28. Change in provision for reinsurance			0
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in	63,906,000	45,006,000	115,512,000
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			0
37. Aggregate write-ins for gains and losses in surplus	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37).....	14,092,107	24,098,121	55,368,942
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	87,580,023	42,217,096	73,487,916
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0
1401. Rental Income	39,411		0
1402. Misc. Income	0	19,116	
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	39,411	19,116	0
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	0	0	0

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	118,188,689	8,640,059	58,805,814
2. Net investment income	1,196,350	171,605	373,254
3. Miscellaneous income	1,896,253	408,330	1,900,337
4. Total (Lines 1 to 3)	121,281,292	9,219,994	61,079,405
5. Benefit and loss related payments	83,469,480	3,627,186	20,916,860
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0		0
7. Commissions, expenses paid and aggregate write-ins for deductions	51,850,879	17,694,080	53,524,106
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)	135,320,359	21,321,266	74,440,966
11. Net cash from operations (Line 4 minus Line 10)	(14,039,067)	(12,101,272)	(13,361,560)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	1,615,028	600,000	3,026,913
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	39,541	0
12.7 Miscellaneous proceeds	0		0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,615,028	639,541	3,026,913
13. Cost of investments acquired (long-term only):			
13.1 Bonds	42,700,211	1,498,905	5,100,649
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)	42,700,211	1,498,905	5,100,649
14. Net increase (or decrease) in contract loans and premium notes	0		0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(41,085,182)	(859,364)	(2,073,736)
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	89,400,000	30,000,000	90,000,000
16.3 Borrowed funds	0	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)	(8,474,870)	(966,976)	716,227
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	80,925,130	29,033,024	90,716,227
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) ..	25,800,880	16,072,388	75,280,930
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	92,312,414	17,031,484	17,031,484
19.2 End of period (Line 18 plus Line 19.1)	118,113,294	33,103,872	92,312,414

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

--	--	--	--

STATEMENT AS OF JUNE 30, 2019 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 #	2019	2018
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ (48,829,176)	\$ (58,316,713)
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ (48,829,176)	\$ (58,316,713)
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 87,580,023	\$ 73,487,916
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
detail row 1				\$ -	\$ -
detail row 2				\$ -	\$ -
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 87,580,023	\$ 73,487,916

B. Use of Estimates in the Preparation of the Financial Statements - No significant change

C. Accounting Policy

(2) There are no SVO-Identified investments that have been reacquired during the quarter or are reported at a different measurement method from what was used in a prior annual statement.

(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, that are valued using the prospective method.

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 prepavment speed from contributors' models.

(2) OTTI recognized 2nd Quarter - Not Applicable

(3) OTTI recognized by CUSIP 2nd Quarter - Not Applicable

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months

\$ 736

2. 12 Months or Longer

\$ -

b)The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months

\$ 959,891

2. 12 Months or Longer

\$ -

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 - No significant change

M. Working Capital Finance Investments - Not Applicable

N. Offsetting and Netting of Assets and Liabilities - Not Applicable

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

- O. Structured Notes - Not Applicable
- P. 5GI Securities - Not Applicable
- Q. Short Sales - Not Applicable
- R. Prepayment Penalty and Acceleration Fees - Not Applicable

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies - Not Applicable

NOTE 7 Investment Income

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

NOTE 8 Derivative Instruments - Not Applicable

NOTE 9 Income Taxes - No significant change

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

- A. Nature of the Relationship - No significant change
- B. Description of Transactions Greater than 1/2 of 1% of Total Admitted Assets:
On June 28, 2019, Root, Inc., made a \$33,900,000 capital contribution to the Company.
On March 31, 2019, Root, Inc., recognized a \$30,000,000 SSAP 72 capital contribution to the Company, which was settled in full on April 18, 2019.
On December 31, 2018, Root, Inc. recognized a \$25,500,000 SSAP 72 capital contribution to the Company, which was settled in full on February 14, 2019.

For the quarter ending June 30, 2019, the Company paid Root Insurance Agency a total of \$9,920,482 for Direct Commissions.
For the quarter ending March 31, 2019, the Company paid Root Insurance Agency a total of \$8,867,200 for Direct Commissions.
- C. Changes in Terms of Intercompany Arrangements - No significant change
- D. Amounts Due From or To Related Parties - At June 30, 2019, the Company had a net receivable balance from Root, Inc. totaling \$1,282,623 and a net payable balance to Root Insurance Agency totaling \$651,415.
- E. Guarantees or Contingencies for Related Parties - Not Applicable
- F. Management/Service Contracts and Cost Sharing Arrangements - No significant change
- 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

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans - No significant change

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

- (1) At June 30, 2019, and December 31, 2018, the Company had 850 shares of \$10,000 par value common stock authorized and 450 shares issued and outstanding.
- (2) Preferred Stock - No significant change
- (3) Dividend Restrictions - Not Applicable
- (4) Dividends - Not Applicable
- (5) Unassigned Surplus Available for Dividends - Not Applicable
- (6) Unassigned Surplus Restrictions - Not Applicable
- (7) Mutual Reciprocals - 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 or similar obligations - 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

- A. Contingent Commitments - Not Applicable
- B. Assessments - Not Applicable
- C. Gain Contingencies - Not Applicable
- D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

(1) Direct

(1) The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits \$ 42,000

(2) Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period 0-25 Claims

(3) Indicate whether claim count information is disclosed per claim or per claimant Per Claim
- E. Product Warranties - Not Applicable
- F. Joint and Several Liabilities - Not Applicable
- G. All Other Contingencies - Not Applicable

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

NOTE 15 Leases

- A. Lesse Operating Lease - No significant change
- B. Lessor 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					
Money Market Mutual Funds	\$ 100,086,862	\$ -	\$ -	\$ -	\$ 100,086,862
Total assets at fair value/NAV	\$ 100,086,862	\$ -	\$ -	\$ -	\$ 100,086,862

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	Ending Balance as of Prior Quarter End	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 for Current Quarter End
a. Assets										
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Description	Ending Balance as of Prior Quarter End	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 for Current Quarter End
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	\$ 46,760,953	\$ 46,039,149	\$ 9,740,583	\$ 37,020,370	\$ -	\$ -	\$ -
Short Term Bonds	14,475,726	14,458,850	13,468,338	1,007,388	-	-	-
Cash Equivalents	109,074,096	109,074,096	109,074,096	-	-	-	-
Total	\$ 170,310,775	\$ 169,572,095	\$ 132,283,017	\$ 38,027,758	\$ -	\$ -	\$ -

- D. Not Practicable to Estimate Fair Value - Not Applicable

- E. Not Applicable

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 - Not Applicable

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

NOTE 23 Reinsurance

A. Unsecured Reinsurance Recoverables - Not Applicable

B. Reinsurance Recoverable in Dispute - Not Applicable

C. Reinsurance Assumed and Ceded

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1)	(2)	(3)	(4)	(5)	(6)
	Premium	Commission	Premium	Commission	Premium	Commission
	Reserve	Equity	Reserve	Equity	Reserve	Equity
a. Affiliates	\$ -	\$ -			\$ -	\$ -
b. All Other	\$ -	\$ -	\$ 27,692,232	\$ 4,373,173	\$ (27,692,232)	\$ (4,373,173)
c. Total	\$ -	\$ -	\$ 27,692,232	\$ 4,373,173	\$ (27,692,232)	\$ (4,373,173)
d. Direct Unearned Premium Reserve						\$ 101,709,682

(2)

	(1)	(2)	(3)	(4)
	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ -	\$ -		\$ -
b. Sliding Scale Adjustments	\$ -	\$ -	\$ 1,041,024	\$ (1,041,024)
c. Other Profit Commission Arrangements	\$ -	\$ -		\$ -
d. TOTAL	\$ -	\$ -	\$ 1,041,024	\$ (1,041,024)

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 increased by \$3,578,000 from December 31, 2018. This increase is largely the result of higher claim frequency than anticipated on bodily injury, uninsured bodily injury, and underinsured motorists bodily injury coverages.

NOTE 26 Intercompany Pooling Arrangements - Not Applicable

NOTE 27 Structured Settlements - Not Applicable

NOTE 28 Health Care Receivables - Not Applicable

NOTE 29 Participating Policies - Not Applicable

NOTE 30 Premium Deficiency Reserves

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

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [] No [X]
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes [] No []
- 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 [X]
- 2.2

If yes, date of change:
- 3.1

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 and 1A.

Yes [X] No []
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [] No [X]
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4

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

Yes [] No [X]
- 3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 4.1

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 for the annual filing corresponding to this period.

Yes [] No [X]
- 4.2

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 | 2 | 3 |
| Name of Entity | NAIC Company Code | State of Domicile |
| | | |
5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

If yes, attach an explanation.

Yes [] No [X] N/A []
- 6.1

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

12/31/2014
- 6.2

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
- 6.3

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
- 6.4

By what department or departments?
- 6.5

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]
- 6.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]
- 7.1

Has this 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]
- 7.2

If yes, give full information:
- 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

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

GENERAL INTERROGATORIES

- 9.1

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?
(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.

Yes [X] No []
- 9.11

If the response to 9.1 is No, please explain:
- 9.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 9.31

If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []
- 10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$1,282,623

INVESTMENT

- 11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes [] No [X]
- 11.2

If yes, give full and complete information relating thereto:
12.

Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$
13.

Amount of real estate and mortgages held in short-term investments:

\$
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes [] No [X]
- 14.2

If yes, please complete the following:
- | | 1 | 2 |
|---|---|--|
| | Prior Year-End
Book/Adjusted
Carrying Value | Current Quarter
Book/Adjusted
Carrying Value |
| 14.21 Bonds | \$0 | \$ |
| 14.22 Preferred Stock | \$0 | \$ |
| 14.23 Common Stock | \$0 | \$ |
| 14.24 Short-Term Investments | \$0 | \$ |
| 14.25 Mortgage Loans on Real Estate | \$0 | \$ |
| 14.26 All Other | \$0 | \$ |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) | \$0 | \$0 |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above | \$ | \$ |
- 15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [] No [X]
- 15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [] No []
16.

For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

\$0
- 16.2

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$0
- 16.3

Total payable for securities lending reported on the liability page.

\$0

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

GENERAL INTERROGATORIES

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
US Bank	One US Bank Plaza, St Louis, MO 63101
Regions Bank	201 Milan Parkway, 2nd Floor, Birmingham, AL 35211
The Huntington Investment Co.	41 South High Street, 7th Floor Columbus, OH 43215
Century Trust, LLP	100 South Federal Place, Santa Fe, NM 87501
Wells Fargo Bank	MAC T9914-010, P.O. Box 2577, Waco, TX 76702

- 17.2 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)

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

Yes [] No [X]
- 17.4 If yes, give full information relating thereto:

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

- 17.5 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.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, 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 []
- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's assets?.....

Yes [X] No []

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
109875	Asset Allocation and Management LLC	549300DSCH1V5W3U963	SEC	NO.....

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed?

Yes [X] No []
- 18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for 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]
20. 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]
- 7.2

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.

If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change?
If yes, attach an explanation.

Yes [] No [X] N/A []
2.

Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?
If yes, attach an explanation.

Yes [] No [X]
- 3.1

Have any of the reporting entity's primary reinsurance contracts been canceled?

Yes [] No [X]
- 3.2

If yes, give full and complete information thereto.
- 4.1

Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero?

Yes [] No [X]
- 4.2

If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
TOTAL			0	0	0	0	0	0	0	0

5.

Operating Percentages:
- 5.1

A&H loss percent

%
- 5.2

A&H cost containment percent

%
- 5.3

A&H expense percent excluding cost containment expenses

%
- 6.1

Do you act as a custodian for health savings accounts?

Yes [] No [X]
- 6.2

If yes, please provide the amount of custodial funds held as of the reporting date\$.....
- 6.3

Do you act as an administrator for health savings accounts?

Yes [] No [X]
- 6.4

If yes, please provide the balance of the funds administered as of the reporting date\$.....
7.

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

Yes [X] No []
- 7.1

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 []

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

[illegible]

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories							
States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama.....AL	L						
2. Alaska.....AK	L						
3. Arizona.....AZ	L	11,315,124	2,612,266	7,191,652	998,790	4,692,857	728,278
4. Arkansas.....AR	L	3,628,440	313,053	1,952,358	25,413	1,423,163	25,288
5. California.....CA	L						
6. Colorado.....CO	L	2,791,526		488,677		263,925	
7. Connecticut.....CT	L	208,524		1,840		39,233	
8. Delaware.....DE	L	2,903,461	90,819	969,379		1,110,258	
9. District of Columbia.....DC	L						
10. Florida.....FL	N						
11. Georgia.....GA	L	11,565,920		739,549		2,506,384	
12. Hawaii.....HI	L						
13. Idaho.....ID	N						
14. Illinois.....IL	L	5,462,478	1,015,072	3,687,321	309,649	1,858,766	343,924
15. Indiana.....IN	L	5,176,250	1,020,282	4,132,896	472,058	1,771,847	292,047
16. Iowa.....IA	L	2,001,493	8,729	1,427,606		365,008	
17. Kansas.....KS	N						
18. Kentucky.....KY	L	22,569,118	1,865,873	10,923,025	386,820	10,982,523	515,638
19. Louisiana.....LA	L	5,384,134	678,711	2,675,579	24,319	2,306,085	44,657
20. Maine.....ME	N						
21. Maryland.....MD	L	6,952,005		3,077,282		2,462,263	
22. Massachusetts.....MA	N						
23. Michigan.....MI	N						
24. Minnesota.....MN	N						
25. Mississippi.....MS	L	2,529,768	145,162	1,124,291	29,419	520,870	47,836
26. Missouri.....MO	L	9,539,140	410,848	5,142,785	15,640	3,384,723	33,245
27. Montana.....MT	L	1,044,994	70,907	549,203	5,982	176,427	97
28. Nebraska.....NE	L	1,239,085		577,110		259,462	
29. Nevada.....NV	L						
30. New Hampshire.....NH	L						
31. New Jersey.....NJ	N						
32. New Mexico.....NM	L	2,647,761	102,583	1,453,461	7,546	730,435	8,813
33. New York.....NY	N						
34. North Carolina.....NC	L						
35. North Dakota.....ND	L	320,957		183,491		111,232	
36. Ohio.....OH	L	10,846,789	2,777,824	7,176,517	1,516,902	4,401,846	1,737,831
37. Oklahoma.....OK	L	5,641,168	649,250	2,876,283	138,902	1,641,086	115,653
38. Oregon.....OR	L	4,687,820		1,687,844		1,372,387	
39. Pennsylvania.....PA	L	10,111,440	975,051	5,066,050	260,690	2,882,742	245,182
40. Rhode Island.....RI	N						
41. South Carolina.....SC	L	7,497,990		1,711,119		1,778,297	
42. South Dakota.....SD	N						
43. Tennessee.....TN	L						
44. Texas.....TX	L	44,438,498	8,622,053	27,678,652	1,472,954	14,574,496	2,149,058
45. Utah.....UT	L	7,370,471	1,418,490	4,042,436	544,012	2,560,336	560,211
46. Vermont.....VT	N						
47. Virginia.....VA	L						
48. Washington.....WA	L						
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
59. Totals	XXX	187,874,352	22,776,973	96,536,405	6,209,096	64,176,649	6,847,758
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
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG.....37

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....0

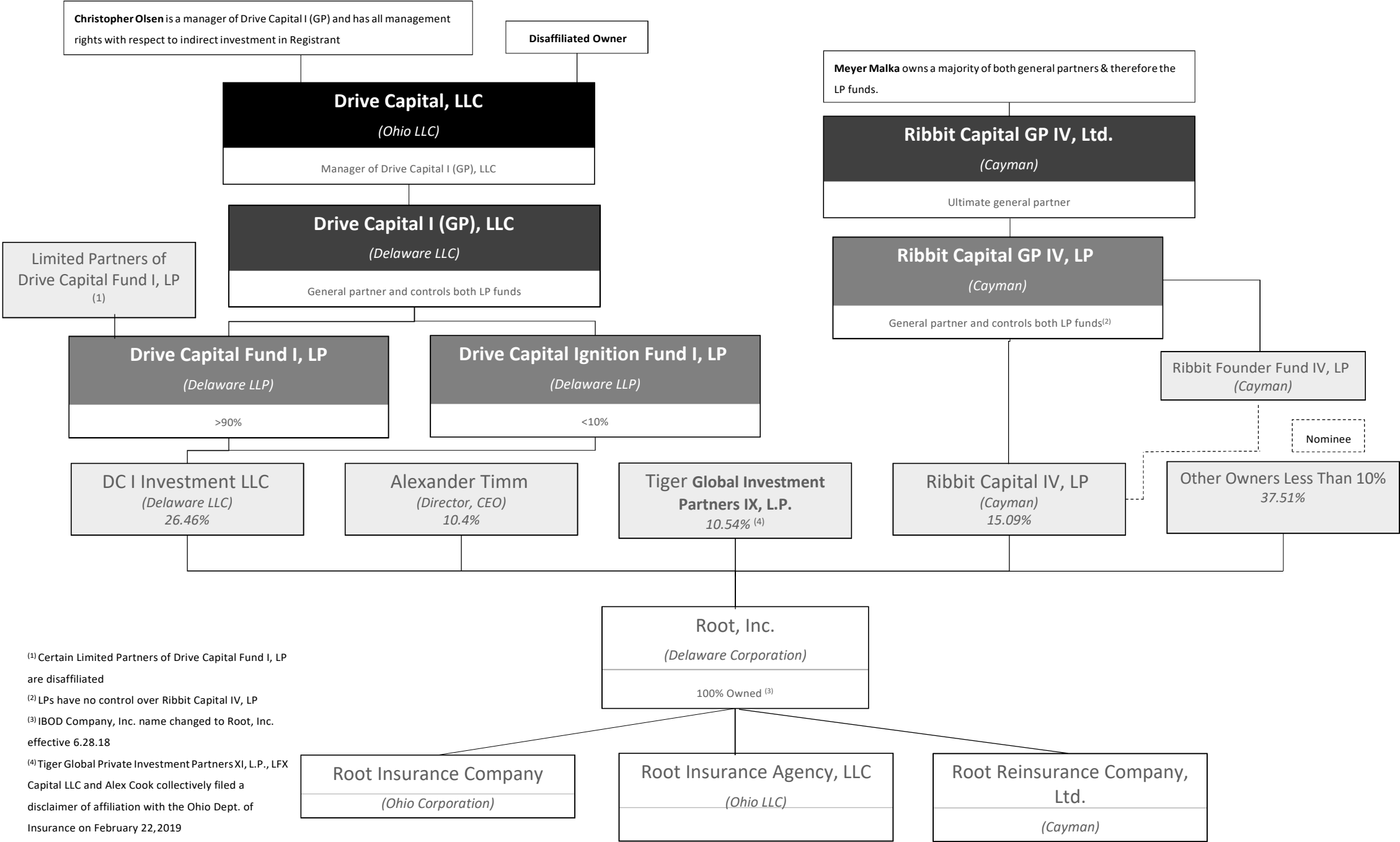
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....0

R - Registered - Non-domiciled RRGs.....0

Q - Qualified - Qualified or accredited reinsurer.....0

N - None of the above - Not allowed to write business in the state.....20

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company



(1) Certain Limited Partners of Drive Capital Fund I, LP are disaffiliated

(2) LPs have no control over Ribbit Capital IV, LP

(3) IBOD Company, Inc. name changed to Root, Inc. effective 6.28.18

(4) Tiger Global Private Investment PartnersXI, L.P., LFX Capital LLC and Alex Cook collectively filed a disclaimer of affiliation with the Ohio Dept. of Insurance on February 22, 2019

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

[illegible]

Asterisk	Explanation

PART 1 - LOSS EXPERIENCE

Line of Business		Current Year to Date			4 Prior Year to Date Direct Loss Percentage
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
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			0.0	
14.	Credit accident and health			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			0.0	
18.2	Products liability - claims-made			0.0	
19.1,19.2	Private passenger auto liability	84,370,160	71,207,732	84.4	126.4
19.3,19.4	Commercial auto liability			0.0	
21.	Auto physical damage	49,052,851	57,355,049	116.9	69.0
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	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0.0	0.0
35.	Totals	133,423,011	128,562,781	96.4	103.2
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 through 3403 plus 3498)(Line 34 above)	0	0	0.0	

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1	2	3
		Current Quarter	Current Year to Date	Prior Year Year to Date
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	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	63,807,696	120,679,309	13,547,279
19.3,19.4	Commercial auto liability	0		
21.	Auto physical damage	35,394,655	67,195,043	9,229,695
22.	Aircraft (all perils)	0		
23.	Fidelity	0		
24.	Surety	0		
26.	Burglary and theft	0		
27.	Boiler and machinery	0		
28.	Credit	0		
29.	International	0		
30.	Warranty	0		
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0
35.	Totals	99,202,351	187,874,352	22,776,973
DETAILS OF WRITE-INS				
3401.	.....		
3402.	.....		
3403.	.....		
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13										
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2019 Loss and LAE Payments on Claims Reported as of Prior Year-End	2019 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2019 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)										
1. 2016 + Prior .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 2017 .....	.....154	.....15	.....169	.....38	.....2	.....40	.....108	.....0	.....(311)	.....(203)	.....(8)	.....(324)	.....(332)
3. Subtotals 2017 + Prior .....	.....154	.....15	.....169	.....38	.....2	.....40	.....108	.....0	.....(311)	.....(203)	.....(8)	.....(324)	.....(332)
4. 2018 .....	.....5,796	.....15,920	.....21,716	.....14,935	.....4,666	.....19,601	.....3,349	.....1,823	.....853	.....6,025	.....12,488	.....(8,578)	.....3,910
5. Subtotals 2018 + Prior .....	.....5,950	.....15,935	.....21,885	.....14,973	.....4,668	.....19,641	.....3,457	.....1,823	.....542	.....5,822	.....12,480	.....(8,902)	.....3,578
6. 2019 .....	.....XXX	.....XXX	.....XXX	.....XXX	.....59,939	.....59,939	.....XXX	.....22,328	.....20,319	.....42,647	.....XXX	.....XXX	.....XXX
7. Totals .....	.....5,950	.....15,935	.....21,885	.....14,973	.....64,607	.....79,580	.....3,457	.....24,151	.....20,861	.....48,469	.....12,480	.....(8,902)	.....3,578
8. Prior Year-End Surplus As Regards Policyholders	73,488										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7										
												1. 209.7	2. (55.9)	3. 16.3									
													Col. 13, Line 7 As a % of Col. 1 Line 8 4. 4.9										

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

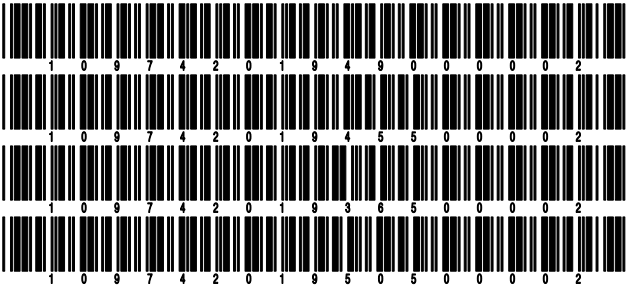
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO

Explanations:

- 1.
- 2.
- 3.
- 4.

Bar Codes:

- 1. Trusteed Surplus Statement [Document Identifier 490]
- 2. Supplement A to Schedule T [Document Identifier 455]
- 3. Medicare Part D Coverage Supplement [Document Identifier 365]
- 4. Director and Officer Supplement [Document Identifier 505]



SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage investment and commitment fees		
9. Total foreign exchange change in book value/recorded investment including accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	4,926,459	2,840,421
2. Cost of bonds and stocks acquired	42,700,211	5,100,649
3. Accrual of discount	45,354	13,873
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	0	
6. Deduct consideration for bonds and stocks disposed of	1,615,028	3,026,913
7. Deduct amortization of premium	17,847	1,571
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	46,039,149	4,926,459
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	46,039,149	4,926,459

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	74,053,394	27,395,251	32,170,656	207,243	74,053,394	69,485,232	0	18,566,252
2. NAIC 2 (a)	0				0	0		
3. NAIC 3 (a)	0				0	0		
4. NAIC 4 (a)	0				0	0		
5. NAIC 5 (a)	0				0	0		
6. NAIC 6 (a)	0				0	0		
7. Total Bonds	74,053,394	27,395,251	32,170,656	207,243	74,053,394	69,485,232	0	18,566,252
PREFERRED STOCK								
8. NAIC 1	0				0	0		0
9. NAIC 2	0				0	0		0
10. NAIC 3	0				0	0		0
11. NAIC 4	0				0	0		0
12. NAIC 5	0				0	0		0
13. NAIC 6	0				0	0		0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	74,053,394	27,395,251	32,170,656	207,243	74,053,394	69,485,232	0	18,566,252

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$23,446,083 ; NAIC 2 \$0 ; NAIC 3 \$0 NAIC 4 \$0 ; NAIC 5 \$0 ; NAIC 6 \$0

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	14,458,850	xxx	14,390,492	28,562	18,485

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	13,639,792	
2. Cost of short-term investments acquired	19,860,421	25,944,867
3. Accrual of discount	145,052	172,039
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	0	
6. Deduct consideration received on disposals	19,188,988	12,471,012
7. Deduct amortization of premium	(2,573)	6,102
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	14,458,850	13,639,792
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	14,458,850	13,639,792

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	76,546,802	15,962,077
2. Cost of cash equivalents acquired	171,641,230	177,592,945
3. Accrual of discount	148,231	31,346
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	139,262,167	117,039,566
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	109,074,096	76,546,802
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	109,074,096	76,546,802

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation and Administrative Symbol/Market Indicator (a)
912828-XE-5	UNITED STATES TREASURY		04/26/2019	NOMURA SECURITIES INTERNATIONAL		1,981,100	2,000,000	12,363	1
0599999. Subtotal - Bonds - U.S. Governments						1,981,100	2,000,000	12,363	XXX
499553-MW-2	KNOX CNTY TENN 1ST UTIL DIST WTR & SWR R		05/15/2019	STIFEL NICOLAUS & COMPANY INC.		827,248	800,000	11,546	1FE
3199999. Subtotal - Bonds - U.S. Special Revenues						827,248	800,000	11,546	XXX
00104U-AB-4	AETC 1203 A2 - ABS		04/30/2019	INTL FcStone L.P.		482,221	484,416	4,016	1FE
0258MO-EG-0	AMERICAN EXPRESS CREDIT CORP		04/25/2019	GOLDMAN SACHS & CO. INC.		499,595	500,000	2,100	1FE
12594B-AD-4	CNH 16A A3 - ABS		04/23/2019	INTL FcStone L.P.		239,723	240,928	99	1FE
14314J-AC-4	CARMX 171 A3 - ABS		04/25/2019	INTL FcStone L.P.		655,239	658,015	507	1FE
17305E-GK-5	CCCIT 18A1 A1 - ABS		04/23/2019	INTL FcStone L.P.		494,033	495,000	3,253	1FE
24422E-TG-4	JOHN DEERE CAPITAL CORP		04/25/2019	MARKETAXESS		500,460	500,000	2,061	1FE
36191Y-BB-3	GSMS 116C5 A4 - CMBS		04/29/2019	BREAN CAPITAL		507,656	500,000	1,493	1FM
369550-BD-9	GENERAL DYNAMICS CORP		04/25/2019	MORGAN STANLEY & CO LLC		512,315	500,000	7,688	1FE
375558-AW-3	GILEAD SCIENCES INC		04/23/2019	BARCLAYS CAPITAL		1,030,780	1,000,000	2,467	1FE
40139L-AF-0	GUARDIAN LIFE GLOBAL FUNDING		04/29/2019	JP MORGAN SECURITIES INC.		399,576	400,000	0	1Z
449210-AG-1	HYUNDAI FLOORPLAN MASTER OWNER TRUST - A		05/13/2019	BARCLAYS CAPITAL		734,879	735,000	0	1FE
44932N-AB-6	HART 19A A2 - ABS		04/03/2019	SG AMERICAS SECURITIES, LLC		200,000	200,000	0	1FE
459200-JY-8	INTERNATIONAL BUSINESS MACHINES CORP		05/08/2019	JP MORGAN SECURITIES INC.		1,295,034	1,300,000	0	1FE
47789J-AD-8	JDOT 2019 A3 - ABS		04/01/2019	CITIGROUP GLOBAL MARKETS, INC		438	0	(438)	1FE
485134-BN-9	KANSAS CITY POWER & LIGHT CO		04/25/2019	MERRILL LYNCH FIXED INCOME		506,240	500,000	1,925	1FE
74456Q-BW-5	PUBLIC SERVICE ELECTRIC AND GAS CO		04/25/2019	MARKETAXESS		510,720	500,000	2,618	1FE
828807-DA-2	SIMON PROPERTY GROUP LP		04/25/2019	US BANKCORP INVESTMENTS INC		495,995	500,000	2,905	1FE
89231X-AA-9	TALNT 191 A - ABS		06/10/2019	CITIBANK, N.A.		749,749	750,000	0	1FE
90270R-BE-3	UBSBB 12C4 A5 - CMBS		04/25/2019	UBS Securities, LLC		1,002,500	1,000,000	2,217	1FM
90349D-AD-4	UBSBB 12C3 A4 - CMBS		04/26/2019	BREAN CAPITAL		504,375	500,000	1,245	1FM
92938C-AD-9	WFRBS 13C15 A4 - CMBS		05/08/2019	BREAN CAPITAL LLC		629,906	600,000	623	1FM
95001X-AW-6	WFCM 19C50 A1 - CMBS		04/29/2019	WELLS FARGO BROKERAGE		699,992	700,000	693	1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						12,651,427	12,563,359	35,470	XXX
8399997. Total - Bonds - Part 3						15,459,775	15,363,359	59,379	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						15,459,775	15,363,359	59,379	XXX
8999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	XXX
9799997. Total - Common Stocks - Part 3						0	XXX	0	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						0	XXX	0	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	XXX
9999999 - Totals						15,459,775	XXX	59,379	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Ident- ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog- nized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation and Admini- strative Symbol /Market Indicator (a)	
00104U-AB-4	AEPTC 1203 A2 - ABS		06/01/2019	Paydown		148,886	148,886	148,211	0	0	675	0	675	0	148,886	0	0	0	1,471	06/01/2021	1FE	
12594B-AD-4	CNH 16A A3 - ABS		06/15/2019	Paydown		36,103	36,103	35,922	0	0	181	0	181	0	36,103	0	0	0	63	04/15/2021	1FE	
14314J-AC-4	CARMX 171 A3 - ABS		06/15/2019	Paydown		181,748	181,794	180,885	0	0	909	0	909	0	181,794	0	(46)	(46)	722	11/15/2021	1FE	
210717-AA-2	CMRS 14A A1 - ABS		05/01/2019	Paydown		225,988	225,988	224,434	0	0	1,554	0	1,554	0	225,988	0	0	0	1,507	11/02/2020	1FE	
29366A-AA-2	ELL 1 A1 - ABS		06/01/2019	Paydown		75,611	75,611	74,672	0	0	939	0	939	0	75,611	0	0	0	771	09/01/2023	1FE	
92347X-AA-4	VZOT 161 A - ABS		06/20/2019	Paydown		64,408	64,408	64,134	64,148	0	261	0	261	0	64,408	0	0	0	494	01/20/2021	1FE	
95001X-AW-6	WFCM 19C50 A1 - CMBS		06/01/2019	Paydown		7,407	7,407	7,407	0	0	0	0	0	0	7,407	0	0	0	17	05/17/2052	1FE	
98162E-AC-1	WOART 17A A3 - ABS		06/15/2019	Paydown		30,460	30,460	30,217	0	0	243	0	243	0	30,460	0	0	0	220	09/15/2022	1FE	
38999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						770,611	770,656	765,882	64,148	0	4,760	0	4,760	0	770,656	0	(46)	(46)	5,266	XXX	XXX	
83999997. Total - Bonds - Part 4						770,611	770,656	765,882	64,148	0	4,760	0	4,760	0	770,656	0	(46)	(46)	5,266	XXX	XXX	
83999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
83999999. Total - Bonds						770,611	770,656	765,882	64,148	0	4,760	0	4,760	0	770,656	0	(46)	(46)	5,266	XXX	XXX	
89999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
89999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
89999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
97999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
97999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
97999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
98999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
99999999 - Totals						770,611	XXX	765,882	64,148	0	4,760	0	4,760	0	770,656	0	(46)	(46)	5,266	XXX	XXX	

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues.....

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

[illegible]

STATEMENT AS OF JUNE 30, 2019 OF THE Root Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

[illegible]