



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2020
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 OfficerDaniel Harris Rosenthal

OTHER

DIRECTORS OR TRUSTEES

Alexander Edward Timm

Cynthia Ann Powell

Lawrence Allen Hilsheimer

Christopher George Olsen

Julie Mix McPeak

State ofOhio
County ofFranklinSS:

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

Alexander Edward Timm
President

Jonathan Alexander Allison
Secretary

Daniel Harris Rosenthal
Chief Financial Officer

Subscribed and sworn to before me this
day of

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

Yes [] No []

STATEMENT AS OF MARCH 31, 2020 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	200,054,432		200,054,432	118,682,556
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 (\$99,215), cash equivalents (\$109,750,154) and short-term investments (\$7,028,937)	116,878,306		116,878,306	190,772,687
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)	316,932,738	0	316,932,738	309,455,243
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,145,337		1,145,337	714,920
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	12,429,283		12,429,283	11,072,679
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	126,147,779		126,147,779	111,625,374
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	21,704,088		21,704,088	8,404,461
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
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	2,783,959	2,783,959	0	0
21. Furniture and equipment, including health care delivery assets (\$)	86,936	86,936	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$) and other amounts receivable	104,444		104,444	104,444
25. Aggregate write-ins for other than invested assets	652,323	652,323	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	481,986,887	3,523,218	478,463,669	441,377,121
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	481,986,887	3,523,218	478,463,669	441,377,121
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	26,789	26,789	0	0
2502. Prepaid Assets	625,534	625,534	0	0
2503.				
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)	652,323	652,323	0	0

STATEMENT AS OF MARCH 31, 2020 OF THE Root Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$51,853,339)	114,204,887	99,540,222
2. Reinsurance payable on paid losses and loss adjustment expenses		0
3. Loss adjustment expenses	18,551,152	15,129,901
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	6,244,521	6,022,680
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	4,179,131	6,895,386
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 \$103,157,293 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)	62,512,246	107,414,483
10. Advance premium	304,538	372,544
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	123,279,877	46,954,821
13. Funds held by company under reinsurance treaties		0
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$0 certified)	1,200	1,200
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	5,908,292	6,282,219
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	434,388	430,562
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	335,620,232	289,044,018
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	335,620,232	289,044,018
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		
34. Gross paid in and contributed surplus	408,285,379	383,682,379
35. Unassigned funds (surplus)	(269,941,942)	(235,849,276)
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)	142,843,437	152,333,103
38. Totals (Page 2, Line 28, Col. 3)	478,463,669	441,377,121
DETAILS OF WRITE-INS		
2501. Miscellaneous	434,388	430,562
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)	434,388	430,562
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 \$164,136,892)	143,882,143	53,415,984	352,902,107
1.2 Assumed (written \$)			
1.3 Ceded (written \$126,143,938)	60,986,952	14,324,729	94,021,112
1.4 Net (written \$37,992,954)	82,895,191	39,091,255	258,880,995
DEDUCTIONS:			
2. Losses incurred (current accident year \$79,580,583):			
2.1 Direct	133,546,349	55,965,192	352,429,301
2.2 Assumed			
2.3 Ceded	47,478,426	14,964,086	82,274,729
2.4 Net	86,067,923	41,001,106	270,154,572
3. Loss adjustment expenses incurred	14,986,309	7,761,098	38,202,030
4. Other underwriting expenses incurred	17,496,928	20,039,958	112,600,798
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	118,551,160	68,802,162	420,957,400
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(35,655,969)	(29,710,907)	(162,076,405)
INVESTMENT INCOME			
9. Net investment income earned	1,408,570	614,865	3,608,282
10. Net realized capital gains (losses) less capital gains tax of \$			
11. Net investment gain (loss) (Lines 9 + 10)	1,408,570	614,865	3,608,282
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$3,821,976)	(3,821,976)	(418,192)	(8,997,856)
13. Finance and service charges not included in premiums	4,278,364	1,595,928	9,745,581
14. Aggregate write-ins for miscellaneous income	38,475	15,765	80,422
15. Total other income (Lines 12 through 14)	494,863	1,193,501	828,147
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(33,752,536)	(27,902,541)	(157,639,976)
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)	(33,752,536)	(27,902,541)	(157,639,976)
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19)(to Line 22)	(33,752,536)	(27,902,541)	(157,639,976)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	152,333,103	73,487,916	73,487,916
22. Net income (from Line 20)	(33,752,536)	(27,902,541)	(157,639,976)
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$	(14,996)		4,999
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			
27. Change in nonadmitted assets	(325,134)	(1,361,704)	(430,636)
28. Change in provision for reinsurance	0		(1,200)
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	24,603,000	30,003,000	236,912,000
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)	(9,489,666)	738,755	78,845,187
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	142,843,437	74,226,671	152,333,103
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. Rent Income	38,475	15,765	80,422
1402.			
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)	38,475	15,765	80,422
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	98,370,995	49,869,157	272,576,562
2. Net investment income	1,253,929	497,383	3,128,668
3. Miscellaneous income	494,863	1,193,501	828,147
4. Total (Lines 1 to 3)	100,119,787	51,560,041	276,533,377
5. Benefit and loss related payments	84,702,885	34,671,366	191,639,076
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	31,396,297	24,096,176	133,268,710
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	0	0
10. Total (Lines 5 through 9)	116,099,182	58,767,542	324,907,786
11. Net cash from operations (Line 4 minus Line 10)	(15,979,395)	(7,207,501)	(48,374,409)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	4,650,960	844,418	4,392,178
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(5,329)	0	0
12.7 Miscellaneous proceeds	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,645,631	844,418	4,392,178
13. Cost of investments acquired (long-term only):			
13.1 Bonds	86,298,611	27,240,436	118,230,722
13.2 Stocks	0	0	0
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	86,298,611	27,240,436	118,230,722
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(81,652,981)	(26,396,018)	(113,838,544)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	24,600,000	30,000,000	262,400,000
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	(862,005)	(11,978,447)	(1,726,774)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	23,737,995	18,021,553	260,673,226
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)	(73,894,381)	(15,581,966)	98,460,273
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	190,772,687	92,312,414	92,312,414
19.2 End of period (Line 18 plus Line 19.1)	116,878,306	76,730,448	190,772,687

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

20.0001.	0	0	0
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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 #		2020		2019
NET INCOME							
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$	(33,752,536)	\$	(157,639,976)
(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	\$	(33,752,536)	\$	(157,639,976)
SURPLUS							
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$	142,843,437	\$	152,333,103
(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	\$	142,843,437	\$	152,333,103

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. See Footnote 30.

Acquisition costs, including commissions paid to Root Insurance Agency ("RIA"), premium taxes, and other policy initiation costs, are charged to operations as incurred. Ceding commissions received under the terms of the Company's quota share reinsurance treaties are recorded as a reduction of underwriting expenses. If the ceding commission % exceeds the acquisition costs of the business ceded the excess ceding commission is recorded as a deferred liability and amortized over the period in which the related premiums are earned.

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 the ultimate liability may 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.

Cash consists of cash on deposit. Cash equivalents are short-term, highly liquid investments that mature within three months from the date of origination. Money market mutual funds are stated at fair value and other cash equivalents are principally stated at amortized cost, which approximates their fair value. Short-term investments are securities with an original maturity greater than 3 months, but less than 1 year, and are stated at amortized cost, which approximates fair value.

Bonds are valued in accordance with the valuations prescribed by the NAIC. Bonds with an NAIC designation of 1 or 2 are valued and reported at amortized cost. Bonds with an NAIC designation of 3 through 6 are carried at the lower of amortized cost or fair value, with the difference reflected in unassigned surplus.

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

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

NOTES TO FINANCIAL STATEMENTS

- 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 - Not applicable

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months\$ 650,893

2. 12 Months or Longer\$ -

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

1. Less than 12 Months\$ 43,543,093

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 Changes
- M. Working Capital Finance Investments - Not Applicable
- N. Offsetting and Netting of Assets and Liabilities - Not Applicable
- O. 5GI Securities - Not Applicable
- P. Short Sales - Not Applicable
- Q. 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 Changes

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

- A. Nature of the Relationship:

On January 14, 2020 Root Enterprises (ENT) was formed. ENT is a non-insurance subsidiary of Root, Inc. (RHC).

On September 9, 2019 Buzzwords Labs, Inc. (Buzzword) was formed. Buzzword is a subsidiary of RHC and performs technical research and development.

On August 12, 2019 Root Stockholdings, Inc. (RSI) was formed. RSI acquired 100% of the outstanding shares of RHC.

On June 18, 2019 Root Reinsurance Company, Ltd. (Root Re) was formed. Root Re is a subsidiary of RHC. See Footnote 23 below for additional information.
- B. & C. Description of Transactions Greater than 1/2 of 1% of Total Admitted Assets:

RHC made capital contributions totaling \$24,600,000 to the Company during 2020. On March 31, 2020, RHC made a \$6,3000,000 capital contribution to the Company. On February 28, 2020, RHC made a \$12,300,000 capital contribution to the Company. On January 30, 2020, RHC made a \$6,0000,000 capital contribution to the Company.

RHC made capital contributions totaling \$236,912,000 to the Company during 2019. On December 31, 2019, RHC made a \$61,000,000 capital contribution to the Company. On November 27, 2019, RHC made a \$7,000,000 capital contribution to the Company. On October 30, 2019, RHC made a \$30,000,000 capital contribution to the Company. On September 30, 2019, RHC made a \$30,000,000 capital contribution to the Company. On September 16, 2019, RHC made a \$45,000,000 capital contribution to the Company. On June 28, 2019, RHC made a \$33,900,000 capital contribution to the Company. On March 31, 2019, the Company recognized a \$30,000,000 SSAP 72 capital contribution from RHC, which was settled in full on April 18, 2019.
- D. Amounts Due From or To Related Parties - At March 31, 2020, the Company had a net payable balance to RHC totaling \$1,689,540 and RIA totaling \$4,218,752.
- E. Guarantees or Contingencies for Related Parties - Not Applicable
- F. Management/Service Contracts and Cost Sharing Arrangements -

The Company has 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.

The Company has 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. The Company paid a total of \$16,392,040 and \$45,094,234 to RIA related to this agreement during the three months ended March 31, 2020 and the year ended December 31, 2019, respectively.
- G. Nature of the Control Relationship - Not Applicable

NOTES TO FINANCIAL STATEMENTS

- 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 or SSAP 48 Entity 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 Changes

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

(1) At March 31, 2020 and December 31, 2019, 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

\$ (9,997)

(11) Surplus Debentures - Not Applicable

(12) The impact of any restatement due to prior quasi-reorganizations - Not Applicable

(13) Effective date of quazi-reorganization - Not Applicable

NOTE 14 Liabilities, Contingencies and Assessment - No Significant Changes

NOTE 15 Leases

- A. Lessee Operating Lease - No Significant Changes
- B. Lessor Leases

(1) In 2019, the Company entered into a 34 month agreement to sublease a portion of its office space to a third party with an effective date of January 3, 2020. The anticipated rent income from this sublease in 2020 is \$37,000.

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 Equivalent - Other Money Market Mutual Funds	\$ 108,385,813				\$ 108,385,813
Total assets at fair value/NAV	\$ 108,385,813	\$ -	\$ -	\$ -	\$ 108,385,813

(2) 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
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	Settle-ments	Ending Balance for Current Quarter End
a. Assets										
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

STATEMENT AS OF MARCH 31, 2020 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

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	Settle-ments	Ending Balance for Current Quarter End
b. Liabilities										
Total Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

(3) The Company records transfers between Fair Value Levels at the end of each reporting period.

(4) Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date. In determining fair value, the Company primarily uses the market approach which utilizes processes and other relevant information generated by market transactions involving identical or comparable assets or liabilities. To a lesser extent, the Company also uses the income approach which uses discounted cash flows to determine fair value. When applying either approach, the Company maximizes the use of observable inputs and minimizes the use of unobservable inputs. Observable inputs reflect the assumptions market participants would use in valuing a financial instrument based on market data obtained from sources independent of the Company. Unobservable inputs reflect the Company's estimates about the assumptions market participants would use in valuing financial assets and financial liabilities based on the best information available for the individual circumstances.

The Company is required to categorize its financial assets and financial liabilities carried at fair value on the statutory statements of admitted assets, liabilities and capital and surplus according to a three-level hierarchy. A level is assigned to each financial asset and financial liability based on the lowest level input that is significant to the fair value measurement in its entirety. The levels of fair value hierarchy are as follows:

Level 1 – Fair value is based on unadjusted quoted prices for identical assets or liabilities in an active market. The types of assets and liabilities utilizing Level 1 valuations generally include money-market funds.

Level 2 – Fair value is based on significant inputs, other than quoted prices included in Level 1, that are observable in active markets for identical or similar assets and liabilities.

Level 3 – Fair value is based on at least one or more significant unobservable inputs. These inputs reflect the Company's assumptions about the inputs market participants would use in pricing the assets or liabilities.

The fair value of the Company's financial assets and financial liabilities has been determined using available market information as of March 31, 2020. Although the Company is not aware of any factors that would significantly affect the fair value of financial assets and financial liabilities such amounts have not been comprehensively revalued since those dates. Therefore, estimates of fair value subsequent to the valuation dates may differ significantly from the amounts presented herein. Considerable judgment is required to interpret the data to develop the estimates of fair value. The use of different market assumptions and/or estimation methodologies may have a material effect on the estimated fair value amounts.

The Company uses prices and inputs that are current as of the measurement date. In periods of market disruption, the ability to observe prices and inputs may be reduced, which could cause an asset or liability to be reclassified to a lower level.

Inputs used to measure fair value of an asset or liability may fall into different levels of the fair value hierarchy. In these situations, the Company will determine the level in which the fair value falls based upon the lowest level input that is significant to the determination of the fair value.

(5) Not applicable

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	\$ 198,772,678	\$ 200,054,432	\$ 8,025,913	\$ 190,746,765			
Short Term Bonds	\$ 7,066,347	\$ 7,028,938	\$ 6,066,875	\$ 999,472			
Cash Equivalents	\$ 109,750,154	\$ 109,750,154	\$ 109,750,154				

D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation

E. Not applicable

NOTE 21 Other Items - No Significant Changes

NOTE 22 Events Subsequent

In March 2020, the World Health Organization declared a global pandemic related to the outbreak of a respiratory illness caused by the coronavirus, COVID-19. Related impacts and disruptions are being experienced in the geographical areas in which we operate, and the ultimate duration and intensity of this global health emergency is unclear. Given the dynamic nature of the emergency, its impact on the Company's operations, cash flows, and financial condition cannot be reasonably estimated at this time.

In an effort to fairly price our personal auto customers during the COVID-19 pandemic, the Company intends on issuing premium credits totaling more than \$1.5 million to qualifying policyholders. Premium credits will range from 3% to 10% of April and May monthly premiums and will be calculated based on each policyholder's actual reduction in driving during the program period measured using smartphone-based telematics. Qualifying policyholders will receive their premium credits through the payment method on file after the program is completed. The program details outlined above are subject to change as it relates to ongoing discussions with state insurance regulators.

RHC made a capital contribution in the amount of \$3,400,000 to the Company on April 30, 2020.

NOTES TO FINANCIAL STATEMENTS

NOTE 23 Reinsurance

A. Unsecured Reinsurance Recoverables

The Company had the following unsecured reinsurance recoverables that exceeded 3% of the Company's policyholders surplus as of March 31, 2020 and December 31, 2019, respectively:

Reinsurer	NAIC Group Code	FEIN	2020	2019
Root Reinsurance Company *	00000	AA-3770503	\$ 73,062,545	\$ 19,238,278
National Indemnity Company	20087	47-0355979	\$ 26,529,747	\$ 17,660,725
Topsail Reinsurance SPC, Ltd.	00000	98-1461865	\$ 19,497,836	\$ 12,000,549
Arch Reinsurance Company	11791	06-1430254	\$ 8,804,610	\$ -
Peak Reinsurance Company, Ltd.	91406	AA-5320039	\$ 7,801,242	\$ -

* Root Reinsurance Company is an affiliate of the Company

B. Reinsurance Recoverable in Dispute - Not Applicable

C. Reinsurance Assumed and Ceded

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates			64,139,418	\$ 16,034,855	\$ (64,139,418)	\$ (16,034,855)
b. All Other			39,017,875	\$ 9,122,019	\$ (39,017,875)	\$ (9,122,019)
c. Total	\$ -	\$ -	\$ 103,157,293	\$ 25,156,874	\$(103,157,293)	\$ (25,156,874)
d. Direct Unearned Premium Reserve						\$ 165,669,538

(2)

	Direct	Assumed	Ceded	Net
a. Contingent Commission				\$ -
b. Sliding Scale Adjustments			\$ 8,133,683	\$ (8,133,683)
c. Other Profit Commission Arrangements				\$ -
d. TOTAL	\$ -	\$ -	\$ 8,133,683	\$ (8,133,683)

(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 increased by \$6,416,131 from December 31, 2019. This increase in prior period incurred losses is the result of higher-than-expected reported losses on bodily injury and property damage coverages primarily on accidents occurring in the second semester of 2019. Claims operations are undergoing process improvements as the management team has restructured, resulting in faster payment and reporting speeds for some coverages. In addition, the recent slowdown in new claims activity has increased the time spent working on the existing claims inventory, leading to a higher number of closures.

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 - No Significant Changes

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 MARCH 31, 2020 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 ☐

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 ☐

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 ☒ No ☐

3.2

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

Yes ☒ No ☐

3.3

If the response to 3.2 is yes, provide a brief description of those changes.
Root Enterprise, LLC was formed as subsidiary of Root, Inc.

3.4

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

Yes ☐ No ☒

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.

Yes ☐ No ☒

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 ☒ 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?
Ohio Department of Insurance

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 ☒

6.6

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

Yes ☐ No ☐ N/A ☒

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 ☒

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 ☒

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 ☒

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 MARCH 31, 2020 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 [] No [X]
- 10.2

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

\$

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 [] N/A [X]
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 MARCH 31, 2020 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
Huntington National Bank	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.....
Daniel Rosenthal	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 invested 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 invested 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]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

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 [] N/A [X]
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 MARCH 31, 2020 OF THE Root Insurance Company

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

[illegible]

STATEMENT AS OF MARCH 31, 2020 OF THE Root Insurance Company

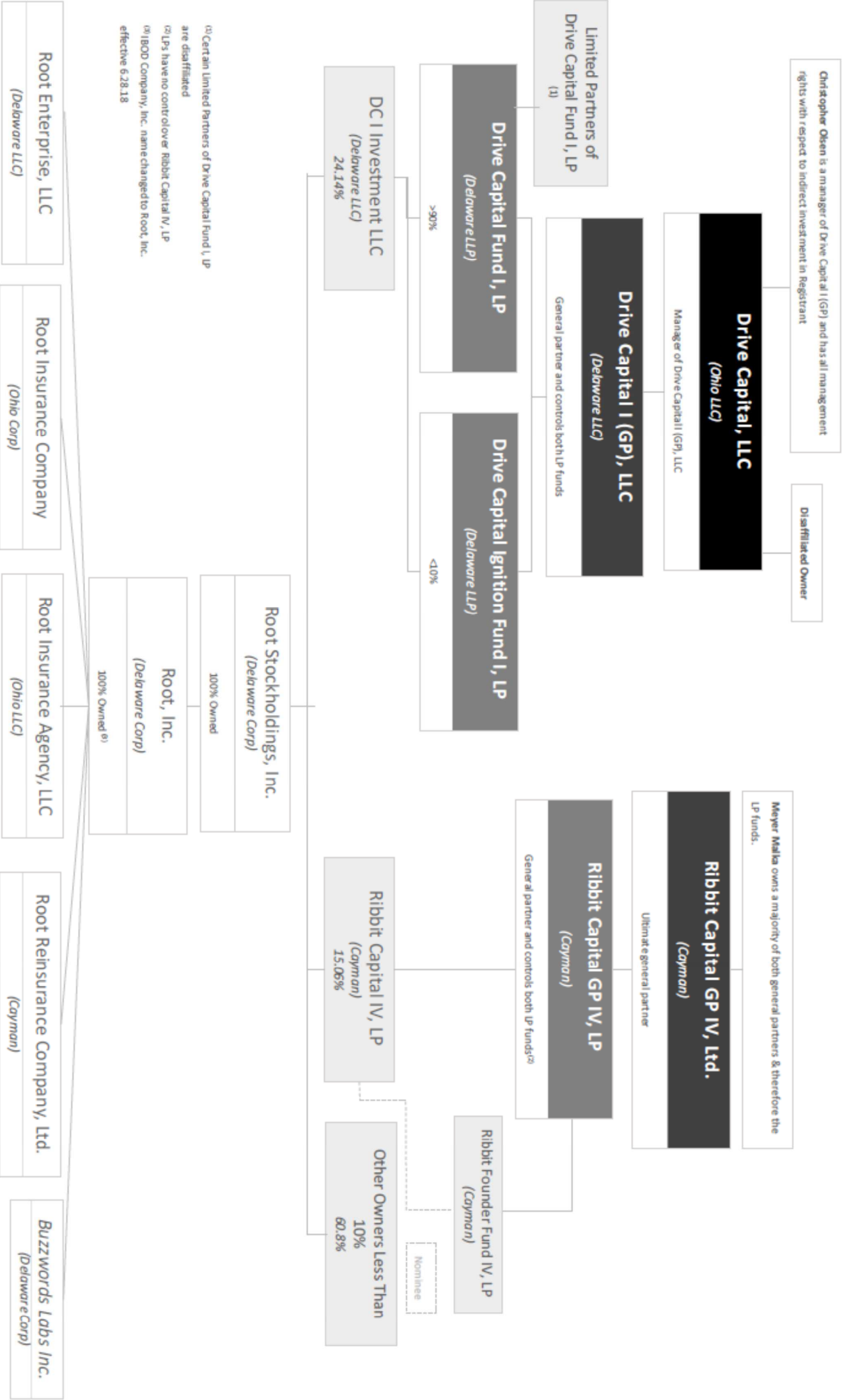
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

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	8,450,111	5,427,397	5,945,681	3,014,092	10,013,901	4,084,804
4. Arkansas.....AR	L	3,223,582	2,214,958	1,408,523	725,759	2,446,465	904,076
5. California.....CA	L	713,541		251,702		374,970	
6. Colorado.....CO	L	3,962,347	691,006	1,198,513	10,223	1,928,930	39,732
7. Connecticut.....CT	L	864,492		234,281		393,691	
8. Delaware.....DE	L	3,195,370	1,498,581	1,686,888	319,374	3,721,457	741,363
9. District of Columbia.....DC	L						
10. Florida.....FL	N						
11. Georgia.....GA	L	18,197,450	1,676,557	12,683,946	9,530	21,921,953	173,846
12. Hawaii.....HI	L						
13. Idaho.....ID	N						
14. Illinois.....IL	L	3,730,446	2,885,151	2,533,400	1,657,783	3,072,754	1,614,949
15. Indiana.....IN	L	4,897,471	2,579,111	2,954,831	1,767,596	3,770,450	2,128,074
16. Iowa.....IA	L	2,120,752	935,395	1,321,932	724,126	1,219,975	450,358
17. Kansas.....KS	N						
18. Kentucky.....KY	L	11,463,729	12,138,599	11,072,916	3,845,066	17,421,045	7,197,170
19. Louisiana.....LA	L	6,844,038	2,776,932	3,166,929	1,173,250	6,078,291	1,825,640
20. Maine.....ME	N						
21. Maryland.....MD	L	5,302,788	3,180,496	3,957,898	1,063,519	6,664,792	1,476,727
22. Massachusetts.....MA	N						
23. Michigan.....MI	N						
24. Minnesota.....MN	N						
25. Mississippi.....MS	L	2,254,769	1,206,390	1,956,033	473,296	1,941,786	471,895
26. Missouri.....MO	L	7,481,658	4,901,251	4,812,477	2,192,691	7,781,913	2,226,982
27. Montana.....MT	L	934,383	477,071	570,782	300,293	650,316	204,247
28. Nebraska.....NE	L	1,414,251	647,379	790,096	144,432	991,828	174,167
29. Nevada.....NV	L	3,375,585		656,490		1,606,978	
30. New Hampshire.....NH	L						
31. New Jersey.....NJ	N						
32. New Mexico.....NM	L	2,682,708	1,342,214	1,636,948	710,312	2,023,257	636,749
33. New York.....NY	N						
34. North Carolina.....NC	L						
35. North Dakota.....ND	L	258,569	166,294	229,297	87,997	242,340	119,561
36. Ohio.....OH	L	6,402,211	5,545,711	5,003,410	3,512,556	6,408,272	3,838,357
37. Oklahoma.....OK	L	5,196,847	2,578,334	2,283,642	946,069	3,663,071	1,315,436
38. Oregon.....OR	L	5,049,632	1,949,312	2,727,231	489,142	4,745,588	1,064,650
39. Pennsylvania.....PA	L	8,486,734	4,751,773	5,806,005	1,969,383	9,244,799	2,332,927
40. Rhode Island.....RI	N						
41. South Carolina.....SC	L	3,082,101	3,690,546	3,195,033	179,042	4,472,201	687,382
42. South Dakota.....SD	N						
43. Tennessee.....TN	L	2,100,985		794,614		1,081,517	
44. Texas.....TX	L	34,321,844	22,056,231	19,156,014	11,032,376	26,980,476	12,755,873
45. Utah.....UT	L	5,959,606	3,355,312	3,571,203	1,956,178	5,468,161	2,389,225
46. Vermont.....VT	N						
47. Virginia.....VA	L	2,039,904		485,876		674,806	
48. Washington.....WA	L						
49. West Virginia.....WV	L	128,986		3,035		6,762	
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	164,136,890	88,672,001	102,095,626	38,304,085	157,012,745	48,854,190
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	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 lines in the state of domicile.....	0	N - None of the above - Not allowed to write business in the state.....	20



STATEMENT AS OF MARCH 31, 2020 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	0.0
2.	Allied Lines			0.0	0.0
3.	Farmowners multiple peril			0.0	0.0
4.	Homeowners multiple peril	72,232	51,622	71.5	0.0
5.	Commercial multiple peril			0.0	0.0
6.	Mortgage guaranty			0.0	0.0
8.	Ocean marine			0.0	0.0
9.	Inland marine			0.0	0.0
10.	Financial guaranty			0.0	0.0
11.1	Medical professional liability - occurrence			0.0	0.0
11.2	Medical professional liability - claims-made			0.0	0.0
12.	Earthquake			0.0	0.0
13.	Group accident and health			0.0	0.0
14.	Credit accident and health			0.0	0.0
15.	Other accident and health			0.0	0.0
16.	Workers' compensation			0.0	0.0
17.1	Other liability - occurrence			0.0	0.0
17.2	Other liability - claims-made			0.0	0.0
17.3	Excess workers' compensation			0.0	0.0
18.1	Products liability - occurrence			0.0	0.0
18.2	Products liability - claims-made			0.0	0.0
19.1,19.2	Private passenger auto liability	97,066,639	90,809,001	93.6	101.0
19.3,19.4	Commercial auto liability			0.0	0.0
21.	Auto physical damage	46,743,272	42,685,726	91.3	111.1
22.	Aircraft (all perils)			0.0	0.0
23.	Fidelity			0.0	0.0
24.	Surety			0.0	0.0
26.	Burglary and theft			0.0	0.0
27.	Boiler and machinery			0.0	0.0
28.	Credit			0.0	0.0
29.	International			0.0	0.0
30.	Warranty			0.0	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	143,882,143	133,546,349	92.8	104.8
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 through 3403 plus 3498)(Line 34 above)	0	0	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	216,493	216,493	
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	112,590,247	112,590,247	56,871,613
19.3,19.4	Commercial auto liability	0		
21.	Auto physical damage	51,330,152	51,330,152	31,800,388
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	164,136,892	164,136,892	88,672,001
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 MARCH 31, 2020 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)	2020 Loss and LAE Payments on Claims Reported as of Prior Year-End	2020 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2020 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. 2017 + Prior	65	12	77	66	0	66	0	0	5	5	1	(7)	(6)	
2. 2018	3,061	634	3,695	1,796	3	1,799	1,744	3	581	2,328	479	(47)	432	
3. Subtotals 2018 + Prior	3,126	646	3,772	1,862	3	1,865	1,744	3	586	2,333	480	(54)	426	
4. 2019	65,079	45,819	110,898	44,616	2,609	47,225	39,357	1,601	28,705	69,663	18,894	(12,904)	5,990	
5. Subtotals 2019 + Prior	68,205	46,465	114,670	46,478	2,612	49,090	41,101	1,604	29,291	71,996	19,374	(12,958)	6,416	
6. 2020	XXX	XXX	XXX	XXX	33,878	33,878	XXX	24,276	36,484	60,760	XXX	XXX	XXX	
7. Totals	68,205	46,465	114,670	46,478	36,490	82,968	41,101	25,880	65,775	132,756	19,374	(12,958)	6,416	
8. Prior Year-End Surplus As Regards Policyholders	152,333											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. 28.4	2. (27.9)	3. 5.6
												Col. 13, Line 7 As a % of Col. 1 Line 8 4. 4.2		

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.

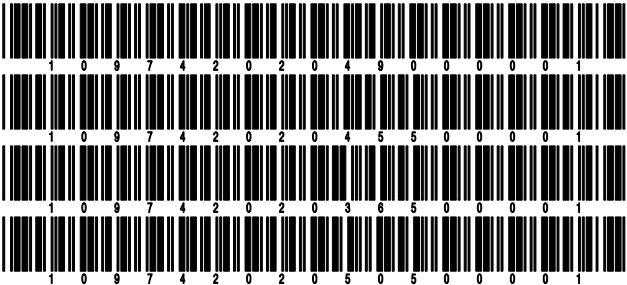
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state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



OVERFLOW PAGE FOR WRITE-INS

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	118,682,556	4,926,459
2. Cost of bonds and stocks acquired	86,298,611	118,230,722
3. Accrual of discount	28,525	106,423
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		0
6. Deduct consideration for bonds and stocks disposed of	4,650,960	4,392,178
7. Deduct amortization of premium	304,301	188,870
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)	200,054,432	118,682,556
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	200,054,432	118,682,556

STATEMENT AS OF MARCH 31, 2020 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)	114,098,162	71,143,206	8,150,960	(1,275,065)	175,815,344	0	0	114,098,162
2. NAIC 2 (a)	8,082,891	22,193,238	0	991,896	31,268,025	0	0	8,082,891
3. NAIC 3 (a)	0				0			
4. NAIC 4 (a)	0				0			
5. NAIC 5 (a)	0				0			
6. NAIC 6 (a)	0				0			
7. Total Bonds	122,181,053	93,336,444	8,150,960	(283,169)	207,083,369	0	0	122,181,053
PREFERRED STOCK								
8. NAIC 1	0				0			
9. NAIC 2	0				0			
10. NAIC 3	0				0			
11. NAIC 4	0				0			
12. NAIC 5	0				0			
13. NAIC 6	0				0			
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	122,181,053	93,336,444	8,150,960	(283,169)	207,083,369	0	0	122,181,053

(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 \$ 7,028,937 ; 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	7,028,937	xxx	7,037,833	49,650	50,132

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	3,498,497	13,639,792
2. Cost of short-term investments acquired	7,037,833	19,860,421
3. Accrual of discount	2,791	189,971
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	3,500,000	30,188,988
7. Deduct amortization of premium	10,184	2,699
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)	7,028,937	3,498,497
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	7,028,937	3,498,497

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 MARCH 31, 2020 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	195,881,324	76,546,802
2. Cost of cash equivalents acquired	102,954,878	441,598,874
3. Accrual of discount		160,998
4. Unrealized valuation increase (decrease)	(14,996)	4,999
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	189,071,053	322,430,348
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)	109,750,154	195,881,324
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	109,750,154	195,881,324

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 MARCH 31, 2020 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
313205-4U-3	FH SB8035 - RMBS		.02/26/2020	PERFORMANCE TRUST CAP		1,532,344	1,500,000	2,813	1
313668-MG-1	FNR 207A M - CMO/RMBS		.02/06/2020	D.A. Davidson & Co.		2,019,119	1,986,833	1,656	1
3137AY-CE-9	FHMS K025 A2 - CMBS		.01/09/2020	PERFORMANCE TRUST CAP		611,156	600,000	581	1
3137B0-4Y-7	FHMS KSMC A2 - CMBS		.01/15/2020	PERFORMANCE TRUST CAP		763,125	750,000	1,090	1
3137B1-BS-0	FHMS K026 A2 - CMBS		.02/06/2020	PERFORMANCE TRUST CAP		1,427,344	1,400,000	976	1
3137B1-UG-5	FHMS K027 A2 - CMBS		.02/04/2020	CREDIT SUISEE FIRST BOSTON		921,375	900,000	396	1
3137B3-6J-2	FHMS K029 A2 - CMBS		.02/04/2020	PERFORMANCE TRUST CAP		1,441,656	1,380,000	625	1
3137B4-GY-6	FHMS K032 A2 - CMBS		.01/30/2020	PERFORMANCE TRUST CAP		577,543	550,000	152	1
3137B4-HB-8	FHMS K033 A2 - CMBS		.02/06/2020	PERFORMANCE TRUST CAP		1,821,094	1,750,000	1,488	1
3137B7-MZ-9	FHMS K036 A2 - CMBS		.01/21/2020	PERFORMANCE TRUST CAP		526,797	500,000	1,127	1
3137B7-YY-9	FHMS K037 A2 - CMBS		.02/13/2020	PERFORMANCE TRUST CAP		1,593,750	1,500,000	2,763	1
3137BF-E9-8	FHMS K041 A2 - CMBS		.02/04/2020	PERFORMANCE TRUST CAP		1,853,770	1,750,000	925	1
650035-BM-3	NEW YORK ST URBAN DEV CORP REV		.02/11/2020	STIFEL NICOLAUS & COMPANY INC.		2,111,660	2,000,000	25,489	1FE
3199999. Subtotal - Bonds - U.S. Special Revenues						17,200,733	16,566,833	40,078	XXX
00115B-AA-5	AEPIC 191 A1 - ABS		.01/23/2020	INTL FcStone L.P.		301,652	300,000	2,210	1FE
00206R-CN-0	AT&T INC		.02/13/2020	SUSQUEHANNA FINANCIAL GROUP LLP		1,060,760	1,000,000	8,783	2FE
00287Y-AX-7	ABBVIE INC		.01/28/2020	MERRILL LYNCH FIXED INCOME		513,475	500,000	3,008	2FE
00817Y-AV-0	AETNA INC		.02/03/2020	WELLS FARGO BROKERAGE		1,027,140	1,000,000	3,889	2FE
031162-CV-0	AMGEN INC		.02/18/2020	MORGAN STANLEY & CO LLC		214,561	215,000	0	2FE
032654-AM-7	ANALOG DEVICES INC		.01/08/2020	BNP SECURITIES		414,208	400,000	1,215	2FE
037389-BD-4	AON CORP		.01/28/2020	WELLS FARGO BROKERAGE		806,488	800,000	3,667	2FE
05526D-AZ-8	BAT CAPITAL CORP		.01/07/2020	RBC CAPITAL MARKETS		769,605	750,000	9,666	2FE
05583J-AG-7	BPCE SA	C.	.01/23/2020	VARIOUS		748,203	750,000	369	1FE
06051G-EU-9	BANK OF AMERICA CORP		.01/08/2020	MARKETAXESS		777,413	750,000	12,306	1FE
0640GH-CS-6	BANK OF NEW YORK MELLON CORP		.01/29/2020	TD Securities		1,070,690	1,000,000	17,946	1FE
06540W-BA-0	BANK 19BN19 A1 - CMBS		.02/26/2020	MORGAN STANLEY & CO LLC		1,412,794	1,390,364	2,360	1FE
10112R-AV-6	BOSTON PROPERTIES LP		.01/28/2020	MARKETAXESS		519,830	500,000	6,467	2FE
125523-AG-5	CIGNA CORP		.02/13/2020	CITIBANK, N.A.		1,099,540	1,000,000	10,656	2FE
125720-AG-0	CME GROUP INC		.02/13/2020	WELLS FARGO BROKERAGE		1,581,270	1,500,000	19,125	1FE
126650-CF-5	CVS CAREMARK CORP		.01/08/2020	MILLENNIUM ADVISORS, LLC		417,648	400,000	5,550	2FE
136385-AW-1	CANADIAN NATURAL RESOURCES LTD	C.	.01/28/2020	CITIBANK, N.A.		513,010	500,000	615	2FE
14448C-AF-1	CARRIER GLOBAL CORP		.02/13/2020	JP MORGAN SECURITIES INC.		335,000	335,000	0	2FE
17320D-AG-3	CGMT 13GJ11 A4 - CMBS		.02/13/2020	CITIBANK, N.A.		1,035,664	1,000,000	1,461	1FM
178772-AA-7	CLMT 16CLNE A - CMBS		.01/21/2020	MLPFS INC FIXED INCOME		2,042,578	2,000,000	3,509	1FM
18978C-AC-7	CNH 17C A3 - ABS		.01/28/2020	BNP SECURITIES		1,549,623	1,545,759	1,340	1FE
20034D-JA-8	COMERICA BANK		.01/23/2020	WELLS FARGO BROKERAGE		821,011	805,000	224	1FE
21036P-AL-2	CONSTELLATION BRANDS INC		.01/16/2020	US BANK N.A.		1,064,030	1,000,000	9,444	2FE
225401-AM-0	CREDIT SUISSE GROUP AG	C.	.02/03/2020	MORGAN STANLEY & CO LLC		1,016,350	1,000,000	10,372	2FE
24422E-TT-6	JOHN DEERE CAPITAL CORP		.02/26/2020	GOLDMAN SACHS & CO. INC.		1,044,610	1,000,000	4,711	1FE
29278N-AH-6	ENERGY TRANSFER OPERATING LP		.01/08/2020	BNP SECURITIES		400,575	375,000	3,984	2FE
29978C-AD-2	EVER 181 A4 - CMO/RMBS		.01/30/2020	AMHERST PIERPONT SECURITIES		1,123,860	1,098,794	214	1FM
316773-CX-6	FIFTH THIRD BANCORP		.01/24/2020	WELLS FARGO BROKERAGE		1,060,580	1,000,000	304	2FE
33829T-AA-4	FIVE CORNERS FUNDING TRUST		.02/13/2020	WELLS FARGO BROKERAGE		1,637,805	1,500,000	17,124	1FE
36198F-AE-2	GSMS 13GC14 A5 - CMBS		.01/28/2020	GOLDMAN SACHS & CO. INC.		1,361,083	1,270,000	4,341	1FM
36248G-AC-4	GSMS 13GC16 A3 - CMBS		.02/26/2020	PERFORMANCE TRUST CAP		1,263,672	1,167,533	3,716	1FM
36258P-AA-5	GSMS 20UPT A - CMBS		.02/14/2020	GOLDMAN SACHS AND CO.		1,390,487	1,350,000	2,682	1FE
373334-KM-2	GEORGIA POWER CO		.01/28/2020	VARIOUS		752,939	750,000	362	1FE
375558-AW-3	GILEAD SCIENCES INC		.01/29/2020	MORGAN STANLEY & CO LLC		1,067,550	1,000,000	12,333	1FE
377372-AL-1	GLAXOSMITHKLINE CAPITAL INC		.01/29/2020	CREDIT SUISEE FIRST BOSTON		1,575,630	1,500,000	10,688	1FE
378272-AT-5	GLENORE FUNDING LLC		.01/08/2020	GOLDMAN SACHS & CO. INC.		262,650	250,000	3,380	2FE
40438F-AB-0	HPEFS 201 A2 - ABS		.02/13/2020	GOLDMAN SACHS AND CO.		1,724,981	1,725,000	0	1FE
41284U-AD-6	HDMOT 20A A3 - ABS		.01/21/2020	CITIBANK, N.A.		954,792	955,000	0	1FE
413875-AR-6	HARRIS CORP		.02/13/2020	CREDIT SUISEE FIRST BOSTON		1,083,830	1,000,000	11,815	2FE
44644M-AA-9	HUNTINGTON NATIONAL BANK		.01/28/2020	MORGAN STANLEY & CO LLC		539,546	540,000	0	1FE
448969-AD-7	HALST 19A A3 - ABS		.01/07/2020	BNP SECURITIES		1,012,500	1,000,000	1,987	1FE
459200-JY-8	INTERNATIONAL BUSINESS MACHINES CORP		.01/08/2020	GOLDMAN SACHS & CO. INC.		466,772	450,000	2,063	1FE
46647P-AY-2	JPMORGAN CHASE & CO		.01/23/2020	MITSUBISHI UFJ SECURITIES		1,071,920	1,000,000	5,811	1FE
476556-DB-8	JERSEY CENTRAL POWER & LIGHT CO		.02/03/2020	SCOTIA CAPITAL		1,100,800	1,000,000	16,189	2FE
485134-BN-9	KANSAS CITY POWER & LIGHT CO		.01/23/2020	KEYBANC CAPITAL MARKETS INC		1,036,000	1,000,000	11,550	1FE
501044-CS-8	THE KROGER CO		.01/28/2020	CITIBANK, N.A.		531,975	500,000	9,572	2FE
50117C-AC-2	KOOT 191 A3 - ABS		.01/28/2020	WELLS FARGO BROKERAGE		1,034,583	1,020,000	1,046	1FE

STATEMENT AS OF MARCH 31, 2020 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
55336V-AQ-5	MARKWEST ENERGY PARTNERS LP		.01/08/2020	BNP SECURITIES		.435,716	.400,000	.2,113	2FE
571748-BF-8	MARSH & MCLENNAN COMPANIES INC		.01/28/2020	MORGAN STANLEY AND CO INC		.536,850	.500,000	.7,266	1FE
655844-BL-1	NORFOLK SOUTHERN CORP		.01/29/2020	AMHERST PIERPONT SECURITIES		.1,029,440	.1,000,000	.13,386	2FE
670346-AM-7	NUCOR CORP		.02/03/2020	SUSQUEHANNA FINANCIAL GROUP LLP		.799,095	.750,000	.333	2FE
69349L-AM-0	PNC BANK NA		.02/26/2020	MITSUBISHI UFJ SECURITIES		.1,602,510	.1,500,000	.5,225	1FE
693684-AC-6	PSMC 201 A3 - CMO/RMBS		.01/24/2020	WELLS FARGO BROKERAGE		.1,021,094	.1,000,000	.2,819	1FE
701094-AM-6	PARKER-HANNIFIN CORP		.01/28/2020	KEYBANC CAPITAL MARKETS INC		.361,025	.350,000	.1,208	2FE
723787-AM-9	PIONEER NATURAL RESOURCES CO		.02/19/2020	CITIBANK, N.A.		.277,098	.250,000	.1,113	2FE
74949L-AB-8	RELX CAPITAL INC		.02/05/2020	JP MORGAN SECURITIES INC.		.1,045,760	.1,000,000	.13,708	2FE
78013X-W2-0	ROYAL BANK OF CANADA	C.	.01/29/2020	MARKETAXESS		.1,065,130	.1,000,000	.11,922	1FE
78403D-AF-7	SBATOW 132 2C - ABS	C.	.01/23/2020	R. BAIRD		.1,540,845	.1,500,000	.1,861	1FE
785592-AD-8	SABINE PASS LIQUEFACTION LLC		.01/16/2020	BARCLAYS CAPITAL		.1,116,267	.1,023,000	.15,345	2FE
82281E-BR-7	SCOT 161 2A3 - CMO/RMBS		.02/04/2020	CHASE SECURITIES INC		.1,245,711	.1,223,911	.510	1FM
857477-AL-7	STATE STREET CORP		.01/23/2020	MARKETAXESS		.1,036,760	.1,000,000	.6,200	1FE
867224-AA-5	SUNCOR ENERGY INC	C.	.01/08/2020	WELLS FARGO BROKERAGE		.372,054	.350,000	.1,365	1FE
867914-BS-1	SUNTRUST BANKS INC		.02/26/2020	Suntrust		.1,655,250	.1,500,000	.19,500	1FE
87164D-QS-2	SYNOVUS BANK		.02/07/2020	MORGAN STANLEY & CO LLC		.1,002,562	.1,000,000	.0	2FE
883556-BF-8	THERMO FISHER SCIENTIFIC INC		.01/16/2020	US BANK N.A.		.1,075,980	.1,000,000	.19,597	2FE
89153V-AG-4	TOTAL CAPITAL INTERNATIONAL SA	C.	.01/16/2020	MORGAN STANLEY & CO LLC		.1,598,595	.1,500,000	.925	1FE
89232H-AC-9	TAOT 20A A3 - ABS		.02/04/2020	MITSUBISHI UFJ SECURITIES		.999,928	.1,000,000	.0	1FE
92348X-AA-3	VZOT 18A A1A - ABS		.01/07/2020	TD Securities		.1,017,695	.1,000,000	.1,705	1FE
92890N-AU-3	WFRBS 12C10 A3 - CMBIS		.01/28/2020	WELLS FARGO BROKERAGE		.609,783	.596,000	.1,380	1FM
94106L-BF-5	WASTE MANAGEMENT INC		.01/23/2020	CITIBANK, N.A.		.416,184	.400,000	.1,377	2FE
94973V-BJ-5	ANTHEM INC		.01/23/2020	MILLENNIUM ADVISORS, LLC		.422,056	.400,000	.6,300	2FE
976656-CL-0	WISCONSIN ELECTRIC POWER CO		.01/29/2020	MARKETAXESS		.1,166,250	.1,150,000	.3,340	1FE
98162G-AB-8	WOLS 19B A2A - ABS		.02/18/2020	Direct		.0	.0	.0	1FE
983919-AJ-0	XILINX INC		.02/05/2020	BARCLAYS CAPITAL		.1,036,560	.1,000,000	.5,408	1FE
8399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						69,097,879	66,285,360	401,957	XXX
8399997. Total - Bonds - Part 3						86,298,611	82,852,193	442,035	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						86,298,611	82,852,193	442,035	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						86,298,611	XXX	442,035	XXX

STATEMENT AS OF MARCH 31, 2020 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-ign	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 Recogn-ized	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
912828-3Y-4	UNITED STATES TREASURY		02/29/2020	Maturity @ 100.00		1,500,000	1,500,000	1,495,611	1,499,313	.0	.687	.0	.687	.0	1,500,000	.0	.0	.0	16,875	02/29/2020	1
912828-MP-2	UNITED STATES TREASURY		02/15/2020	Maturity @ 100.00		300,000	300,000	303,271	300,369	.0	(369)	.0	(369)	.0	300,000	.0	.0	.0	5,438	02/15/2020	1
0599999. Subtotal - Bonds - U.S. Governments						1,800,000	1,800,000	1,798,881	1,799,682	0	318	0	318	0	1,800,000	0	0	0	22,313	XXX	XXX
313205-4U-3	FH SB8035 - RMBS		03/01/2020	Paydown		10,053	10,053	10,270	.0	.0	(217)	.0	(217)	.0	10,053	.0	.0	.0	21	03/01/2035	1
3136A5-6W-1	FNA 12M4 1A2 - CMBS		03/01/2020	Paydown		42,000	42,000	42,650	42,629	.0	(629)	.0	(629)	.0	42,000	.0	.0	.0	235	04/25/2022	1
3136A7-7J-5	FNA 12M12 1A - CMBS		03/01/2020	Paydown		6,669	6,669	6,783	6,775	.0	(106)	.0	(106)	.0	6,669	.0	.0	.0	33	08/25/2022	1
3136A7-LD-3	FNR 1780B DH - CMO/RMBS		03/01/2020	Paydown		35,744	35,744	36,302	36,298	.0	(554)	.0	(554)	.0	35,744	.0	.0	.0	178	01/25/2046	1
3136B6-JE-4	FNR 1956C CA - CMO/RMBS		03/01/2020	Paydown		41,884	41,884	42,605	42,605	.0	(721)	.0	(721)	.0	41,884	.0	.0	.0	251	10/25/2042	1
3136B8-MG-1	FNR 207A M - CMO/RMBS		03/01/2020	Paydown		16,017	16,017	16,277	.0	.0	(260)	.0	(260)	.0	16,017	.0	.0	.0	40	01/25/2043	1
3137BF-DQ-1	FHMS K717 A2 - CMBS		03/01/2020	Paydown		4,255	4,255	4,330	4,315	.0	(59)	.0	(59)	.0	4,255	.0	.0	.0	22	09/25/2041	1
3199999. Subtotal - Bonds - U.S. Special Revenues						156,621	156,621	159,241	132,620	0	(2,546)	0	(2,546)	0	156,621	0	0	0	779	XXX	XXX
00110A-AE-4	AEP A A5 - ABS		01/01/2020	Paydown		561,010	561,010	568,636	569,818	.0	(8,808)	.0	(8,808)	.0	561,010	.0	.0	.0	14,884	07/01/2021	1FE
00115B-AA-5	AEPTC 191 A1 - ABS		02/01/2020	Paydown		31,368	31,368	31,414	22,928	.0	(46)	.0	(46)	.0	31,368	.0	.0	.0	238	02/01/2027	1FE
00842D-AE-3	ABMT 156 A5 - CMO/RMBS		03/01/2020	Paydown		64,525	64,525	65,573	65,542	.0	(1,018)	.0	(1,018)	.0	64,525	.0	.0	.0	451	09/25/2045	1FM
06540W-BA-0	BANK 198N19 A1 - CMBS		03/01/2020	Paydown		21,622	21,622	21,971	.0	.0	(349)	.0	(349)	.0	21,622	.0	.0	.0	41	08/17/2061	1FE
07335C-AA-2	BBCMS 19C4 A1 - CMBS		03/01/2020	Paydown		36,051	36,051	36,051	36,049	.0	2	.0	2	.0	36,051	.0	.0	.0	124	08/16/2052	1FE
12594B-AD-4	CNH 16A A3 - ABS		01/15/2020	Paydown		10,010	10,010	9,960	10,006	.0	5	.0	5	.0	10,010	.0	.0	.0	12	04/15/2021	1FE
14314J-AC-4	CARMX 171 A3 - ABS		03/15/2020	Paydown		354,897	354,897	353,946	354,328	.0	569	.0	569	.0	354,897	.0	.0	.0	1,157	11/15/2021	1FE
15200M-AB-3	CNP 3 A2 - ABS		02/01/2020	Paydown		108,719	108,719	110,520	108,930	.0	(211)	.0	(211)	.0	108,719	.0	.0	.0	2,845	02/01/2031	1FE
165183-CD-4	CFII 192 A1 - ABS		03/15/2020	Paydown		83,620	83,620	83,605	83,607	.0	13	.0	13	.0	83,620	.0	.0	.0	272	09/15/2023	1FE
18978C-AC-7	CNH 17C A3 - ABS		03/15/2020	Paydown		129,242	129,242	129,565	.0	.0	(323)	.0	(323)	.0	129,242	.0	.0	.0	321	02/15/2023	1FE
29978C-AD-2	EVER 181 A4 - CMO/RMBS		03/01/2020	Paydown		44,527	44,527	45,543	.0	.0	(1,016)	.0	(1,016)	.0	44,527	.0	.0	.0	130	02/25/2048	1FM
36249K-AC-4	GSMS 10C1 A2 - CMBS		03/01/2020	Paydown		356,424	356,424	359,284	358,279	.0	(1,855)	.0	(1,855)	.0	356,424	.0	.0	.0	3,289	08/10/2043	1FM
44932N-AB-6	HART 19A A2 - ABS		03/15/2020	Paydown		51,309	51,309	51,309	51,309	.0	0	.0	0	.0	51,309	.0	.0	.0	226	12/15/2021	1FE
46361T-AA-0	ICOT 131RV A1 - CMBS		03/10/2020	Paydown		79,914	79,914	79,892	79,892	.0	22	.0	22	.0	79,914	.0	.0	.0	279	05/15/2048	1FM
466473-BY-5	JPMIT 173 2A2 - CMO/RMBS		03/01/2020	Paydown		17,895	17,895	17,713	17,713	.0	181	.0	181	.0	17,895	.0	.0	.0	72	08/26/2047	1FM
50117C-AB-4	KCOT 191 A2 - ABS		03/15/2020	Paydown		51,503	51,503	51,733	51,673	.0	(169)	.0	(169)	.0	51,503	.0	.0	.0	321	06/15/2022	1FE
61762D-AV-3	MSBAM 13C9 A3 - CMBS		02/01/2020	Paydown		7,471	7,471	7,610	7,605	.0	(134)	.0	(134)	.0	7,471	.0	.0	.0	37	05/17/2046	1FM
65478D-AD-9	NAROT 18A A3 - ABS		03/15/2020	Paydown		158,502	158,502	159,282	159,072	.0	(570)	.0	(570)	.0	158,502	.0	.0	.0	685	05/16/2022	1FE
68784Y-AB-0	OSCAR 191 A2 - ABS		03/10/2020	Paydown		178,430	178,430	179,566	179,342	.0	(912)	.0	(912)	.0	178,430	.0	.0	.0	930	04/11/2022	1FE
693684-AC-6	PSMC 201 A3 - CMO/RMBS		03/01/2020	Paydown		18,862	18,862	19,260	.0	.0	(398)	.0	(398)	.0	18,862	.0	.0	.0	69	01/25/2050	1FE
82281E-BR-7	SCOT 161 2A3 - CMO/RMBS		03/01/2020	Paydown		90,232	90,232	91,839	.0	.0	(1,607)	.0	(1,607)	.0	90,232	.0	.0	.0	226	10/25/2031	1FM
90349D-AD-4	UBSBB 12C3 A4 - CMBS		03/01/2020	Paydown		5,369	5,369	5,397	5,390	.0	(21)	.0	(21)	.0	5,369	.0	.0	.0	37	08/12/2049	1FM
92935V-AG-3	WFRBS 11C3 A4 - CMBS		03/01/2020	Paydown		35,728	35,728	36,792	36,499	.0	(770)	.0	(770)	.0	35,728	.0	.0	.0	186	03/15/2044	1FM
94988H-AC-5	WFCM 12LC5 A3 - CMBS		01/01/2020	Paydown		48,142	48,142	49,067	48,996	.0	(854)	.0	(854)	.0	48,142	.0	.0	.0	187	10/17/2045	1FM
95001R-AS-8	WFCM 18C4B A1 - CMBS		03/01/2020	Paydown		57,248	57,248	58,759	58,625	.0	(1,377)	.0	(1,377)	.0	57,248	.0	.0	.0	335	01/17/2052	1FM
95001X-AW-6	WFCM 19C50 A1 - CMBS		03/01/2020	Paydown		25,007	25,007	25,007	25,003	.0	4	.0	4	.0	25,007	.0	.0	.0	119	05/17/2052	1FM
98162E-AC-1	WOART 17A A3 - ABS		03/15/2020	Paydown		22,168	22,168	21,991	22,045	.0	123	.0	123	.0	22,168	.0	.0	.0	69	09/15/2022	1FE
98162G-AB-8	WOLS 19B A2A - ABS		03/15/2020	Paydown		44,545	44,545	44,541	44,543	.0	2	.0	2	.0	44,545	.0	.0	.0	201	07/15/2022	1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						2,694,338	2,694,338	2,715,807	2,397,193	0	(19,518)	0	(19,518)	0	2,694,338	0	0	0	27,744	XXX	XXX
8399997. Total - Bonds - Part 4						4,650,960	4,650,960	4,673,929	4,329,495	0	(21,746)	0	(21,746)	0	4,650,960	0	0	0	50,836	XXX	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999. Total - Bonds						4,650,960	4,650,960	4,673,929	4,329,495	0	(21,746)	0	(21,746)	0	4,650,960	0	0	0	50,836	XXX	XXX
8999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9999999 - Totals						4,650,960	XXX	4,673,929	4,329,495	0	(21,746)	0	(21,746)	0	4,650,960	0	0	0	50,836	XXX	XXX

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 DB - Part E - Derivatives Hedging Variable Annuity Guarantees

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

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
Silicon Valley Bank Santa Clara, CA					(15,602,080)	(16,459,121)	(17,828,337)	XXX
Huntington National Bank Columbus, OH					7,901,758	18,939,586	17,807,231	XXX
US Bank Columbus, OH					5,000	4,968	118,812	XXX
Regions Bank Birmingham, AL					2	8,831	1,509	XXX
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	(7,695,320)	2,494,264	99,215	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	(7,695,320)	2,494,264	99,215	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	0	0	(7,695,320)	2,494,264	99,215	XXX

STATEMENT AS OF MARCH 31, 2020 OF THE Root Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

[illegible]