



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 Code 0000 (Current) 0000 (Prior) NAIC Company Code 10974 Employer's ID Number 31-1631404
State of Domicile or Port of Entry OH

Organized under the Laws of _____ (Country) _____ Ohio _____, State of Domicile or Port of Entry _____ OH _____

Country of Domicile _____ United States of America

Incorporated/Organized 12/11/1998 Commenced Business 04/29/1999

Statutory Home Office 80 E. Rich St., Suite 500, Columbus, OH, US 43215
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 80 E. Rich St., Suite 500
Columbus, OH 43215 (Street and Number) 866.980.9431

(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Columbus, OH, US 43215, 866-980-9431
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.joinroot.com

OFFICERS

President Alexander Edward Timm Vice President Daniel Craig Manges
Secretary Jonathan Alexander Allison Chief Financial Officer Daniel Harris Rosenthal

OTHER

DIRECTORS OR TRUSTEES

DIRECTORS OR TRUSTEES
Alexander Edward Timm Cynthia Ann Powell Lawrence Allen Hilsheimer
Christopher George Olsen Julie Mix McPeak

State of Ohio County of Franklin SS:

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

Alexander Edward Timm
President

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? Yes No
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

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:				0
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	0
3. Loss adjustment expenses	18,551,152	15,129,901
4. Commissions payable, contingent commissions and other similar charges	6,244,521	6,022,680
5. Other expenses (excluding taxes, licenses and fees)	4,179,131	6,895,386
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))	.0	.0
7.2 Net deferred tax liability	.0	.0
8. Borrowed money \$ and interest thereon \$	.0	.0
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	.0	.0
11.2 Policyholders	.0	.0
12. Ceded reinsurance premiums payable (net of ceding commissions)	.123,279,877	.46,954,821
13. Funds held by company under reinsurance treaties	.0	.0
14. Amounts withheld or retained by company for account of others	.0	.0
15. Remittances and items not allocated	.0	.0
16. Provision for reinsurance (including \$ 0 certified)	1,200	1,200
17. Net adjustments in assets and liabilities due to foreign exchange rates	.0	.0
18. Drafts outstanding	.0	.0
19. Payable to parent, subsidiaries and affiliates	.5,908,292	.6,282,219
20. Derivatives	.0	.0
21. Payable for securities	.0	.0
22. Payable for securities lending	.0	.0
23. Liability for amounts held under uninsured plans	.0	.0
24. Capital notes \$ and interest thereon \$	.0	.0
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	.0	.0
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	.0	.0
32. Aggregate write-ins for other than special surplus funds	.0	.0
33. Surplus notes	.0	.0
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 \$)	.0	.0
36.2 shares preferred (value included in Line 31 \$)	.0	.0
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.	.0	.0
2503.	.0	.0
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.	.0	.0
2902.	.0	.0
2903.	.0	.0
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.	.0	.0
3202.	.0	.0
3203.	.0	.0
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 AS OF MARCH 31, 2020 OF THE Root Insurance Company
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	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

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

	F/S 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 \$6,300,000 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 \$6,000,000 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 Reciprocals - Not Applicable
- (8) Company Stock Held for Special Purposes - Not Applicable
- (9) Changes in Special Surplus Funds - Not Applicable
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses \$ (9,997)
- (11) Surplus Debentures - Not Applicable
- (12) The impact of any restatement due to prior quasi-reorganizations - Not Applicable
- (13) Effective date of quasi-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

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	Settlem-ents	Ending Balance for Current Quarter End
a. Assets										
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

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	Settlemnts	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

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? Yes [] No []
 If yes, complete Schedule Y, Parts 1 and 1A.
- 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? Yes [] No []
 If yes, complete and file the merger history data file with the NAIC.
- 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 Name of Entity	2 NAIC Company Code	3 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? Yes [] No [] N/A []
 If yes, attach an explanation.
- 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 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? Yes [] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
- 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 []
- 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 []
- 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 []
- 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 []
- 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 []
- 14.2 If yes, please complete the following:
- | | 1
Prior Year-End
Book/Adjusted
Carrying Value | 2
Current Quarter
Book/Adjusted
Carrying Value |
|---|---|--|
| 14.21 Bonds | \$ | \$ |
| 14.22 Preferred Stock | \$ | \$ |
| 14.23 Common Stock | \$ | \$ |
| 14.24 Short-Term Investments | \$ | \$ |
| 14.25 Mortgage Loans on Real Estate | \$ | \$ |
| 14.26 All Other | \$ | \$ |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) | \$ | \$ |
| 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 []
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A []
 If no, attach a description with this statement.
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 [] 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 []
- 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 [] 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 [] 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
109875	Asset Allocation and Management LLC	549300DSCHE1V5I3U963	SEC	NO.....

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [] 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:
- 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.
 - Issuer or obligor is current on all contracted interest and principal payments.
 - 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 []

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- The security was purchased prior to January 1, 2018.
 - The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - 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.
 - 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 []

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:
- The shares were purchased prior to January 1, 2019.
 - The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - 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.
 - The fund only or predominantly holds bonds in its portfolio.
 - 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.
 - 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 []

STATEMENT AS OF MARCH 31, 2020 OF THE Root Insurance Company
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? Yes [] No [] N/A [X]
 If yes, attach an explanation.

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? Yes [] No [X]
 If yes, attach an explanation.

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:

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

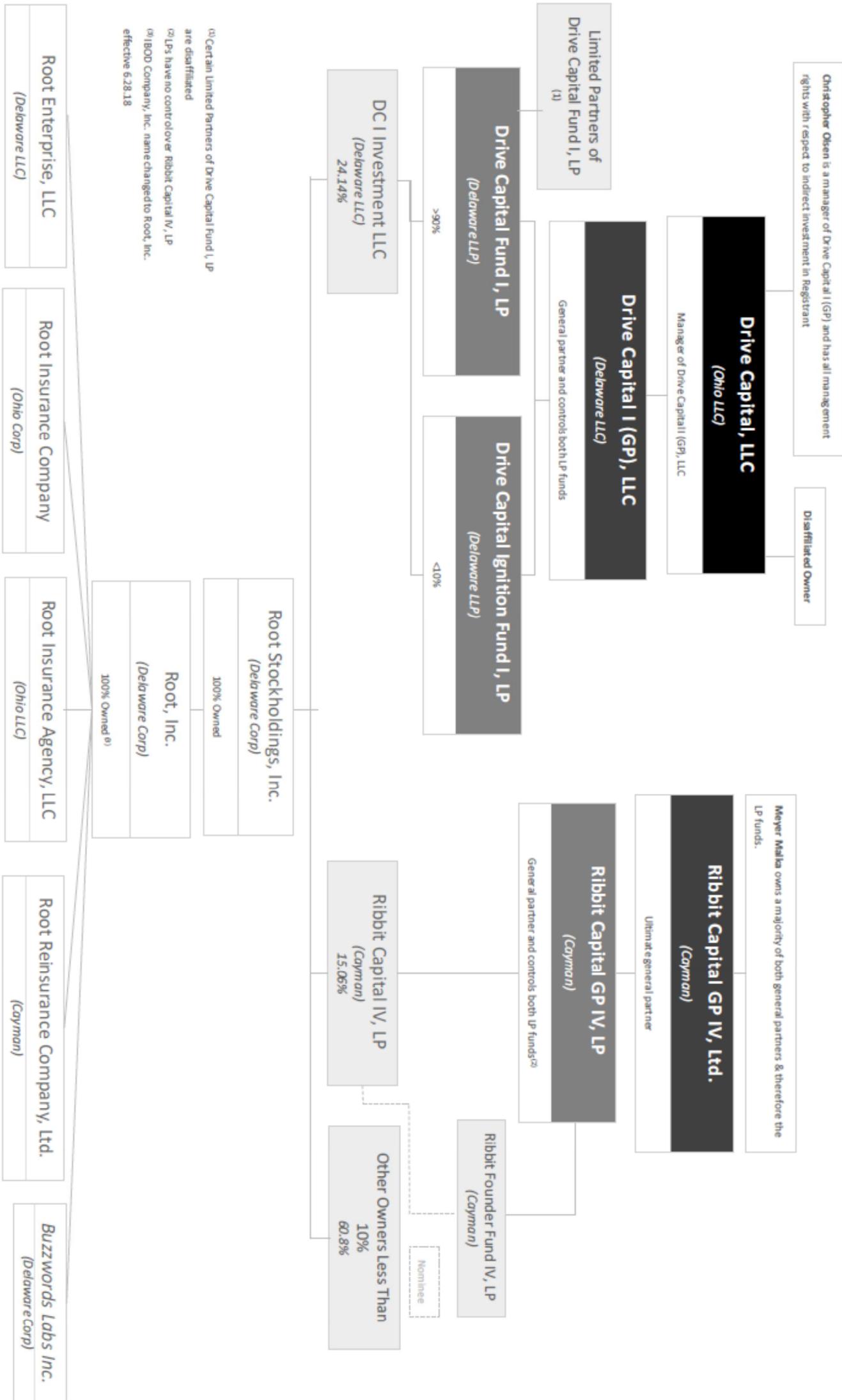
STATEMENT AS OF MARCH 31, 2020 OF THE Root Insurance Company
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

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. Arkansas	AR	L	3,223,582	2,214,958	1,408,523	725,759	2,446,465
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
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
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
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
15. Indiana	IN	L	4,897,471	2,579,111	2,954,831	1,767,596	3,770,450
16. Iowa	IA	L	2,120,752	935,395	1,321,932	724,126	1,219,975
17. Kansas	KS	N					
18. Kentucky	KY	L	11,463,729	12,138,599	11,072,916	3,845,066	17,421,045
19. Louisiana	LA	L	6,844,038	2,776,932	3,166,929	1,173,250	6,078,291
20. Maine	ME	N					
21. Maryland	MD	L	5,302,788	3,180,496	3,957,898	1,063,519	6,664,792
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
26. Missouri	MO	L	7,481,658	4,901,251	4,812,477	2,192,691	7,781,913
27. Montana	MT	L	934,383	477,071	570,782	300,293	650,316
28. Nebraska	NE	L	1,414,251	647,379	790,096	144,432	991,828
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
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
36. Ohio	OH	L	6,402,211	5,545,711	5,003,410	3,512,556	6,408,272
37. Oklahoma	OK	L	5,196,847	2,578,334	2,283,642	946,069	3,663,071
38. Oregon	OR	L	5,049,632	1,949,312	2,727,231	489,142	4,745,588
39. Pennsylvania	PA	L	8,486,734	4,751,773	5,806,005	1,969,383	9,244,799
40. Rhode Island	RI	N					
41. South Carolina	SC	L	3,082,101	3,690,546	3,195,033	179,042	4,472,201
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
45. Utah	UT	L	5,959,606	3,355,312	3,571,203	1,956,178	5,468,161
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

12

Asterisk	Explanation

STATEMENT AS OF MARCH 31, 2020 OF THE Root Insurance Company
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 Current Quarter	2 Current Year to Date	3 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

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	4 2020 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2020 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2020 Loss and LAE Payments (Cols. 4+5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols. 7+8+9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4+7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	13 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											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
			152,333								1. 28.4	2. (27.9)	3. 5.6
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. 4.2

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

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]



1 0 9 7 4 2 0 2 0 4 8 0 0 0 0 0 1

2. Supplement A to Schedule T [Document Identifier 455]



1 0 9 7 4 2 0 2 0 4 5 5 0 0 0 0 1

3. Medicare Part D Coverage Supplement [Document Identifier 365]



1 0 9 7 4 2 0 2 0 3 8 5 0 0 0 0 1

4. Director and Officer Supplement [Document Identifier 505]



1 0 9 7 4 2 0 2 0 5 0 5 0 0 0 0 1

STATEMENT AS OF MARCH 31, 2020 OF THE Root Insurance Company
OVERFLOW PAGE FOR WRITE-INS

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

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 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)		

NONE**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year to Date	2 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 interest in 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)		

NONE**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year to Date	2 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)		

NONE**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 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
4. Unrealized valuation increase (decrease)		106,423
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
8. Total foreign exchange change in book/adjusted carrying value		188,870
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

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

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year-to-Date	5 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 Year To Date	2 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

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1 Year To Date	2 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 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation and Adminis- trative Symbol
313205-4U-3	FH SB035 - RMBS		.02/26/2020	PERFORMANCE TRUST CAP		,1,532,344	,1,500,000	,2,813	1...
313688-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 SUISSE 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-WB-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...
650035-8M-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	AEPTEC 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-0	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-4	BAT CAPITAL CORP		.01/07/2020	RBC CAPITAL MARKETS		,769,605	,750,000	,9,666	2FE
05583J-AG-7	BPCE SA		.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
06406H-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		.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	CGCMT 13GJ11 A4 - CMBS		.02/13/2020	CITIBANK, N.A.		,1,035,664	,1,000,000	,1,461	1PM
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		.02/03/2020	MORGAN STANLEY & CO LLC		,1,016,351	,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 20PT 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 SUISSE FIRST BOSTON		,1,575,630	,1,500,000	,10,688	1FE
378272-AT-5	GLENCORE 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	HDMT 20A A3 - ABS		.01/21/2020	CITIBANK, N.A.		,954,792	,955,000	,0	1FE
413875-AR-6	HARRIS CORP		.02/13/2020	CREDIT SUISSE 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-JV-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	KCOT 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 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation and Adminis- trative Symbol
55336V-AG-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	REIX 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-AB-7	SBATOW 132 2C - ABS		.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 161 243 - 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-OS-2	SYNOVUS BANK		.02/07/2020	MORGAN STANLEY & CO LLC		1,002,562	1,000,000	0	2FE
883556-BF-8	TERMO FISHER SCIENTIFIC INC		C.. .01/16/2020	US BANK N.A.		1,075,980	1,000,000	19,597	2FE
89153V-AG-4	TOTAL CAPITAL INTERNATIONAL SA		.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 - CMBS		.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
3899999. 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 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain /Adjusted Carrying Value	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- ation and Adminis- trative Symbol	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's Other Than Temporary Impairment Recogn- ized	13 Current Year's Temporar- y Carrying Value	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book /Adjusted Carrying Value								
.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	0	16,875	02/29/2020	1
.912828-HP-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	0	5,438	02/15/2020	1
05999999. 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	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	0	21	03/01/2035	1
.313645-6W-1	FNA 12M 1A2 - CMBS		03/01/2020	Paydown		42,000	42,000	42,650	42,629	0	(629)	0	(629)	0	42,000	0	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	0	33	08/25/2022	1
.3136A7-YLD-3	FNR 17M08 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	0	178	01/25/2046	1
.3136B8-JE-4	FNR 19M6C CA - CMO/RMBS		03/01/2020	Paydown		41,884	41,884	42,630	42,605	0	(721)	0	(721)	0	41,884	0	0	0	0	251	10/25/2042	1
.3136B8-MG-1	FNR 20T7A M - CMO/RMBS		03/01/2020	Paydown		16,017	16,017	16,277	0	0	(260)	0	(260)	0	16,017	0	0	0	0	40	01/25/2043	1
.3137BF-D0-1	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	0	22	09/25/2021	1
31999999. 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	0	779	XXX	XXX
.00110A-AE-4	AEP A 5 - 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	0	14,884	07/01/2021	1FE
.00115B-AA-5	AEPCT 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	0	238	02/01/2027	1FE
.008420-AE-3	ABMT 15A5 - 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	0	451	09/25/2045	1FM
.06540V-B0-4	BANK 19BN19 A1 - CMBS		03/01/2020	Paydown		21,622	21,622	21,971	0	0	(349)	0	(349)	0	21,622	0	0	0	0	41	08/17/2061	1FE
.07335C-AA-2	BBCMS 19C4 A1 - CMBS		03/01/2020	Paydown		36,051	36,051	36,049	36,049	0	2	0	2	0	36,051	0	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	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	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	0	2,845	02/01/2023	1FE
.165183-CD-4	CF11 192 A1 - ABS		03/15/2020	Paydown		83,620	83,620	83,607	83,607	0	13	0	13	0	83,620	0	0	0	0	272	09/15/2031	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	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	0	130	02/25/2048	1FM
.36249K-AC-4	GSMS 10C1 A2 - CMBS		03/01/2020	Paydown		356,424	356,424	359,264	358,279	0	(1,855)	0	(1,855)	0	356,424	0	0	0	0	3,289	08/10/2043	1FM
.44932N-AB-6	HART 19A2 A2 - ABS		03/15/2020	Paydown		51,309	51,309	51,309	0	0	0	0	0	51,309	0	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	0	279	05/15/2048	1FM
.46647S-BY-5	JPMINT 173 2A2 - CMO/RMBS		03/01/2020	Paydown		17,895	17,895	17,713	0	0	(181)	0	(181)	0	17,895	0	0	0	0	72	08/26/2047	1FM
.50117C-AB-4	KCOT 191 A2 - ABS		03/15/2020	Paydown		51,503	51,503	51,673	0	0	(169)	0	(169)	0	51,503	0	0	0	0	321	06/15/2022	1FE
.61762D-AV-3	MSBAM 13C3 A3 - CMBS		02/01/2020	Paydown		7,471	7,471	7,610	7,605	0	(134)	0	(134)	0	7,471	0	0	0	0	37	07/17/2046	1FM
.65478D-AD-9	NAROT 18A3 A3 - ABS		03/15/2020	Paydown		158,502	158,502	159,282	159,072	0	(570)	0	(570)	0	158,502	0	0	0	0	685	05/16/2022	1FE
.68784Y-AB-0	OSCAR 191 A2 - ABS	D	03/10/2020	Paydown		178,430	178,430	179,566	179,342	0	(912)	0	(912)	0	178,430	0	0	0	0	930	04/11/2022	1FE
.69368A-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	0	69	08/17/2050	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	0	226	10/25/2031	1FM
.90349D-AD-4	UBSSB 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	0	37	08/12/2049	1FM
.92935V-AG-3	WFBBS 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	0	186	04/17/2044	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	0	187	10/17/2045	1FM
.95001R-AS-8	WFCM 18C48 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	0	335	01/17/2052	1FM
.95001X-AW-6	WFCM 19C50 A1 - CMBS		03/01/2020	Paydown		25,007	25,007	25,003	0	0	4	0	4	0	25,007	0	0	0	0	119	01/17/2052	1FM
.98162E-AC-1	WOART 17A3 A3 - ABS		03/15/2020	Paydown		22,168	22,168	21,991	22,045	0	123	0	123	0	22,168	0	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	0	201	07/15/2022	1FE
38999999. 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	0	27,744	XXX	XXX
83999																						

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open
NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open
NONE

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made
NONE

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open
NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By
NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To
NONE

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees
NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned
NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned
NONE

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
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

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0599999. Total - U.S. Government Bonds						0	0	0
1099999. Total - All Other Government Bonds						0	0	0
1799999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
2499999. Total - U.S. Political Subdivisions Bonds						0	0	0
3199999. Total - U.S. Special Revenues Bonds						0	0	0
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
4899999. Total - Hybrid Securities						0	0	0
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
6099999. Subtotal - SVO Identified Funds						0	0	0
6599999. Subtotal - Unaffiliated Bank Loans						0	0	0
7699999. Total - Issuer Obligations						0	0	0
7799999. Total - Residential Mortgage-Backed Securities						0	0	0
7899999. Total - Commercial Mortgage-Backed Securities						0	0	0
7999999. Total - Other Loan-Backed and Structured Securities						0	0	0
8099999. Total - SVO Identified Funds						0	0	0
8199999. Total - Affiliated Bank Loans						0	0	0
8299999. Total - Unaffiliated Bank Loans						0	0	0
8399999. Total Bonds						0	0	0
31846V-41-9	FIRST AMER:TRS OBLG V .....		.01/03/2020	.0.110		1,364,341	.0	.0
8599999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						1,364,341	0	0
31607A-20-8	FIDELITY IMM:PRM MM INST .....		.07/22/2019	.0.500		49,990,003	.45,962	.210,286
31607A-70-3	FIDELITY IMM:GOVT INSTL		03/31/2020	.0.270		58,073,481	.40,943	.140,136
31846V-20-3	FIRST AMER:GVT OBLG Y		03/31/2020	.0.040		322,329	158	.128
8699999. Subtotal - All Other Money Market Mutual Funds						108,385,813	87,063	350,550
8899999 - Total Cash Equivalents						109,750,154	87,063	350,550