



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2020
OF THE CONDITION AND AFFAIRS OF THE

Root Insurance Company

NAIC Group Code 0000 0000 NAIC Company Code 10974 Employer's ID Number 31-1631404
(Current) (Prior)

Organized under the Laws of 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
(Street and Number)
Columbus, OH, US 43215, 866-980-9431
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 80 E. Rich St., Suite. 500, Columbus, OH, US 43215
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 80 E. Rich St., Suite. 500
(Street and Number)
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

Statutory Statement Contact Lawrence Theodore Conrad, 614-591-4568
(Name) (Area Code) (Telephone Number)
accounting@joinroot.com, 614-591-4568
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

DIRECTORS OR TRUSTEES

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

State of Ohio SS:
County of Franklin

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 [X] No []
b. If no,
1. State the amendment number.....
2. Date filed.....
3. Number of pages attached.....

STATEMENT AS OF SEPTEMBER 30, 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	173,685,976		173,685,976	118,682,556
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$(2,979,839)), cash equivalents (\$129,965,816) and short-term investments (\$2,002,585)	128,988,562		128,988,562	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)	302,674,538	0	302,674,538	309,455,243
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	871,296		871,296	714,920
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	12,202,808		12,202,808	11,072,679
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	126,245,467		126,245,467	111,625,374
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	60,967,029		60,967,029	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	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	2,356,119	2,356,119	0	0
21. Furniture and equipment, including health care delivery assets (\$)	66,425	66,425	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	0
24. Health care (\$) and other amounts receivable	0		0	104,444
25. Aggregate write-ins for other than invested assets	304,562	304,562	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	505,688,244	2,727,106	502,961,138	441,377,121
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	505,688,244	2,727,106	502,961,138	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	277,773	277,773	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)	304,562	304,562	0	0

STATEMENT AS OF SEPTEMBER 30, 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 \$73,405,695)	109,053,985	99,540,222
2. Reinsurance payable on paid losses and loss adjustment expenses		0
3. Loss adjustment expenses	21,551,287	15,129,901
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	7,963,837	6,022,680
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,786,906	6,895,386
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$142,837,901 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)	23,539,858	107,414,483
10. Advance premium	261,171	372,544
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	216,509,333	46,954,821
13. Funds held by company under reinsurance treaties	0	0
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified)	1,200	1,200
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	6,911,042	6,282,219
20. Derivatives	0	0
21. Payable for securities	13,898	
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	441,571	430,562
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	392,034,088	289,044,018
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	392,034,088	289,044,018
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	4,500,000	4,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		
34. Gross paid in and contributed surplus	437,191,379	383,682,379
35. Unassigned funds (surplus)	(330,764,329)	(235,849,276)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	110,927,052	152,333,103
38. Totals (Page 2, Line 28, Col. 3)	502,961,140	441,377,121
DETAILS OF WRITE-INS		
2501. Miscellaneous	441,571	430,562
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	441,571	430,562
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)	0	0

STATEMENT AS OF SEPTEMBER 30, 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 \$ 471,160,275)	450,197,306	233,285,159	352,902,107
1.2 Assumed (written \$)			0
1.3 Ceded (written \$ 391,876,768)	287,039,174	62,923,116	94,021,112
1.4 Net (written \$ 79,283,507)	163,158,132	170,362,043	258,880,995
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 157,190,253):			
2.1 Direct	379,088,132	241,707,992	352,429,301
2.2 Assumed			0
2.3 Ceded	202,936,022	63,459,195	82,274,729
2.4 Net	176,152,110	178,248,797	270,154,572
3. Loss adjustment expenses incurred	43,155,120	22,731,763	38,202,030
4. Other underwriting expenses incurred	39,221,947	71,284,063	112,600,798
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	258,529,177	272,264,623	420,957,400
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(95,371,045)	(101,902,580)	(162,076,405)
INVESTMENT INCOME			
9. Net investment income earned	3,481,902	2,410,980	3,608,282
10. Net realized capital gains (losses) less capital gains tax of \$	82,187		
11. Net investment gain (loss) (Lines 9 + 10)	3,564,089	2,410,980	3,608,282
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 16,652,596)	(16,652,596)	(5,396,944)	(8,997,856)
13. Finance and service charges not included in premiums	12,984,828	6,487,965	9,745,581
14. Aggregate write-ins for miscellaneous income	105,685	90,648	80,422
15. Total other income (Lines 12 through 14)	(3,562,083)	1,181,669	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)	(95,369,039)	(98,309,931)	(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)	(95,369,039)	(98,309,931)	(157,639,976)
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19)(to Line 22)	(95,369,039)	(98,309,931)	(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)	(95,369,039)	(98,309,931)	(157,639,976)
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$	(16,991)		4,999
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			
27. Change in nonadmitted assets	470,979	(718,562)	(430,636)
28. Change in provision for reinsurance			(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	53,509,000	138,909,000	236,912,000
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			0
37. Aggregate write-ins for gains and losses in surplus	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37)	(41,406,051)	39,880,507	78,845,187
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	110,927,052	113,368,423	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	105,685	63,058	80,422
1402. Misc. Income		27,590	
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)	105,685	90,648	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 SEPTEMBER 30, 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	232,976,424	194,487,933	272,576,562
2. Net investment income	4,305,620	1,968,376	3,128,668
3. Miscellaneous income	(3,562,083)	1,181,669	828,147
4. Total (Lines 1 to 3)	233,719,961	197,637,978	276,533,377
5. Benefit and loss related payments	219,200,915	138,090,265	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	72,952,427	82,120,001	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)	292,153,342	220,210,266	324,907,786
11. Net cash from operations (Line 4 minus Line 10)	(58,433,381)	(22,572,288)	(48,374,409)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	31,768,020	2,528,278	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	3,003	0	0
12.7 Miscellaneous proceeds	13,898	1,500,000	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	31,784,921	4,028,278	4,392,178
13. Cost of investments acquired (long-term only):			
13.1 Bonds	87,751,533	84,440,784	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)	87,751,533	84,440,784	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)	(55,966,613)	(80,412,506)	(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	53,500,000	164,400,000	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)	(884,131)	(5,527,748)	(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)	52,615,869	158,872,252	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)	(61,784,125)	55,887,458	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)	128,988,562	148,199,872	190,772,687

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

20.0001.			0
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NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern**A. Accounting Practices**

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

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

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

	SSAP #	F/S Page	F/S Line #	2020	2019
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ (95,369,039)	\$ (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	\$ (95,369,039)	\$ (157,639,976)
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 110,927,052	\$ 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	\$ 110,927,052	\$ 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

C. Reverse Mortgages - Not Applicable

NOTES TO FINANCIAL STATEMENTS

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	\$	130,605
2. 12 Months or Longer		

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

1. Less than 12 Months	\$	6,826,916
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 September 10, 2020 Holding company "Root, Inc." was renamed "Caret Holdings, Inc." (CAR)

On September 10, 2020 Holding company "Root Stockholdings, Inc" was renamed "Root, Inc."

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

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

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

B. & C.

CAR made capital contributions totaling \$53,500,000 to the Company during 2020. On September 30, 2020, CAR made a \$7,000,000 capital contribution to the Company. On August 31, 2020, CAR made a \$8,500,000 capital contribution to the Company. On July 31, 2020, CAR made a \$10,000,000 capital contribution to the company. On April 30, 2020, CAR made a \$3,400,000 capital contribution to the Company. On March 31, 2020, CAR made a \$6,300,000 capital contribution to the Company. On February 28, 2020, CAR made a \$12,300,000 capital contribution to the Company. On January 30, 2020, CAR made a \$6,000,000 capital contribution to the Company.

CAR made capital contributions totaling \$236,912,000 to the Company during 2019. On December 31, 2019, CAR 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, CAR made a \$30,000,000 capital contribution to the Company. On September 16, 2019, CAR made a \$45,000,000 capital contribution to the Company. On June 28, 2019, CAR 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 CAR, which was settled in full on April 18, 2019.

D. Amounts Due From or To Related Parties - At September 30, 2020, the Company had a net payable balance to CAR totaling \$1,910,927 and RIA totaling \$5,000,116.

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 CAR provides employees and other administrative services to the Company. For these services, the Company reimburses CAR 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 \$47,017,734 and \$45,094,234 to RIA related to this agreement during the nine months ended September 30, 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 September 30, 2020 and December 31, 2019, the Company had 850 shares of \$10,000 par value common stock authorized and 450 shares issued and outstanding.
- (2) Preferred Stock - The Company has no preferred stock authorized, issued or outstanding.
- (3) Dividend Restrictions - Without prior approval of the OH DOI, dividends to shareholders are limited to \$0, an amount that is based on restrictions relating to statutory surplus and net income.
- (4) Dividends - Not Applicable
- (5) Unassigned Surplus Available for Dividends - Not Applicable
- (6) Unassigned Surplus Restrictions - Not Applicable
- (7) Mutual Reciprocal - Not Applicable
- (8) Company Stock Held for Special Purposes - Not Applicable
- (9) Changes in Special Surplus Funds - Not Applicable
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses \$ -
- (11) Surplus Debentures - Not Applicable
- (12) The impact of any restatement due to prior quasi-reorganizations - Not Applicable
- (13) Effective date of quasi-reorganization - Not Applicable

NOTE 14 Liabilities, Contingencies and Assessment - No Significant Changes**NOTE 15 Leases - No Significant Changes****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					
Other Money Market Mutual Funds	\$ 120,442,880				\$ 120,442,880
Total assets at fair value/NAV	\$ 120,442,880	\$ -	\$ -	\$ -	\$ 120,442,880

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

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

Description	Ending Balance as of Prior Quarter End	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settle-ments	Ending Balance for Current Quarter End
a. Assets										
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Description	Ending Balance as of Prior Quarter End	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settle-ments	Ending Balance for Current Quarter End
b. Liabilities										
Total Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

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

NOTES TO FINANCIAL STATEMENTS

(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 June 30, 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	\$ 178,909,166	\$ 173,685,976	\$ 2,694,728	\$ 176,214,438			
Short Term Bonds	\$ 2,005,938	\$ 2,002,585	\$ 2,005,938	\$ -			
Cash Equivalents	\$ 129,965,815	\$ 129,965,815	\$ 129,965,815	\$ -			

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

A. Unusual or Infrequent Items

In December 2019, COVID-19 was first reported in Wuhan, China and in March 2020, the World Health Organization declared a global pandemic. The global pandemic has severely impacted businesses worldwide, including within the insurance industry. We have been impacted by certain individual state bulletins that outline COVID-19 premium relief efforts, including restrictions on the ability to cancel policies for non-payment, requiring deferral of insurance premium payments for up to 60 days and restrictions on increasing policy premiums. COVID-19 has impacted and may further impact the broader economic environment, including negatively impacting unemployment levels, economic growth, the proper functioning of financial and capital markets and interest rates. As the COVID-19 pandemic continues to develop, there is uncertainty around the severity and duration of the pandemic and the pandemic's potential change on our business and our financial performance.

Due to a significant reduction in the number of auto accidents and in an effort to fairly price our personal auto customers during the COVID-19 pandemic, the Company issued premium credits, accounted for as an immediate reduction of premium, totaling \$1.5 million to qualifying policyholders. Premium credits ranged from 0% to 10% of April and May monthly premiums and were calculated based on each policyholder's actual reduction in driving during the program period measured using smartphone-based telematics. Most qualifying policyholders were provided an option of receiving their premium credits as a refund to their last used payment method or as a credit to their next bill.

B. Troubled Debt Restructuring: Debtors - Not Applicable

C. Other Disclosures - Not Applicable

D. Business Interruption Insurance Recoveries - Not Applicable

E. State Transferable and Non-transferable Tax Credits - Not Applicable

F. Subprime Mortgage Related Risk Exposure - Not Applicable

G. Insurance-Linked Securities (ILS) Contracts - Not Applicable

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable

NOTE 22 Events Subsequent

CAR made a capital contribution in the amount of \$17,200,000 on October 30, 2020 to the Company.

In October 2020, the Company's parent, Root Inc completed their IPO (Initial Public Offering), in which Root Inc issued and sold 24.2 million shares of their Class A common stock at a public offering price of \$27.00 per share. Concurrently, Root Inc issued and sold 18.5 million shares of their Class A common stock in private placements. Root Inc received net proceeds of \$1.1 billion after deducting certain underwriting discounts and commissions and other offering costs.

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 September 30, 2020 and December 31, 2019, respectively:

Reinsurer	NAIC Group Code	FEIN	2020	2019
National Indemnity Company	20087	47-0355979	\$ 81,086,863	\$ -
Topsail Reinsurance SPC, Ltd.	00000	98-1461865	\$ 31,324,522	\$ 12,000,549
Arch Reinsurance Company	11791	06-1430254	\$ 29,596,282	\$ -

NOTES TO FINANCIAL STATEMENTS

Peak Reinsurance Company, Ltd.	91406	AA-5320039	\$ 22,154,324	\$ -
Root Reinsurance Company *	00000	AA-3770503	\$ 19,490,502	\$ 19,238,278
Hannover Ruckversicherung A.G.	10241	AA-1340125	\$ 13,427,771	\$ -
Osprey Re Root Capitive Insurance, PC	00000	84-3312314	\$ 10,739,773	\$ -
Partner Reinsurance Copmany of the US	38636	13-3031176	\$ 9,358,145	\$ -
Swiss Reinsurance America Corporation	25364	13-1675535	\$ 8,051,776	\$ -
Everest Reinsurance Company	00000	22-2005057	\$ 6,719,995	\$ -

* 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			23,751,578	\$ 3,443,979	\$ (23,751,578)	\$ (3,443,979)
b. All Other			119,086,323	\$ 44,018,818	\$ (119,086,323)	\$ (44,018,818)
c. Total	\$ -	\$ -	\$ 142,837,901	\$ 47,462,797	\$ (142,837,901)	\$ (47,462,797)
d. Direct Unearned Premium Reserve						\$ 166,377,759

(2)

	Direct	Assumed	Ceded	Net
	a. Contingent Commission			
b. Sliding Scale Adjustments			\$ 8,115,027	\$ (8,115,027)
c. Other Profit Commission Arrangements				\$ -
d. TOTAL	\$ -	\$ -	\$ 8,115,027	\$ (8,115,027)

(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 Securitization Instrument
TOTAL	XXX	\$ -	\$ -	XXX	XXX

D. Uncollectible Reinsurance - Not Applicable

E. Commutation of Reinsurance Reflected in Income and Expenses - Not Applicable

F. Retroactive Reinsurance - Not Applicable

G. Reinsurance Accounted for as a Deposit - Not Applicable

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

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

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation - Not Applicable

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination - Not Applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Incurred loss and loss adjustment expenses attributable to prior accident years increased by \$18.5 million from December 31, 2019. The development of incurred losses related to prior period was primarily related to higher-than-expected reported losses on bodily injury and collision coverages, primarily on accidents occurring in the second semester of 2019. The bodily injury emergence is a combination of higher claim count estimates and higher estimated claim severity, while the collision increase is approximately half from higher loss emergence, and approximately half from lower estimated recoveries from subrogation. Both coverages were impacted by a seasonal slowdown in the claim reporting in the fourth quarter of 2019 that later emerged in early 2020. This period also includes adjustments recorded in order to effectuate management's best estimate for determining the estimated ultimate cost of settling claims using our knowledge and experience about past and current events and developments. Claims operations continue making process improvements, resulting in changes in payment and reporting speeds for these coverages, which also adds more uncertainty to the reserve estimates.

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

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.
Holding company "Root, Inc." was renamed "Caret Holdings, Inc." effective September 10, 2020. Holding company "Root Stockholdings, Inc" was renamed "Root, Inc." effective September 10, 2020.
- 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. 12/31/2019
- 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

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 [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]
- 11.2 If yes, give full and complete information relating thereto:

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$
13. Amount of real estate and mortgages held in short-term investments: \$
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]
- 14.2 If yes, please complete the following:

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

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 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 SEPTEMBER 30, 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	549300DSCHE1V5W3U963	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:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
 Has the reporting entity self-designated 5GI securities? Yes No

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
 a. The security was purchased prior to January 1, 2018.
 b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
 Has the reporting entity self-designated PLGI securities? Yes No

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

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	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 []

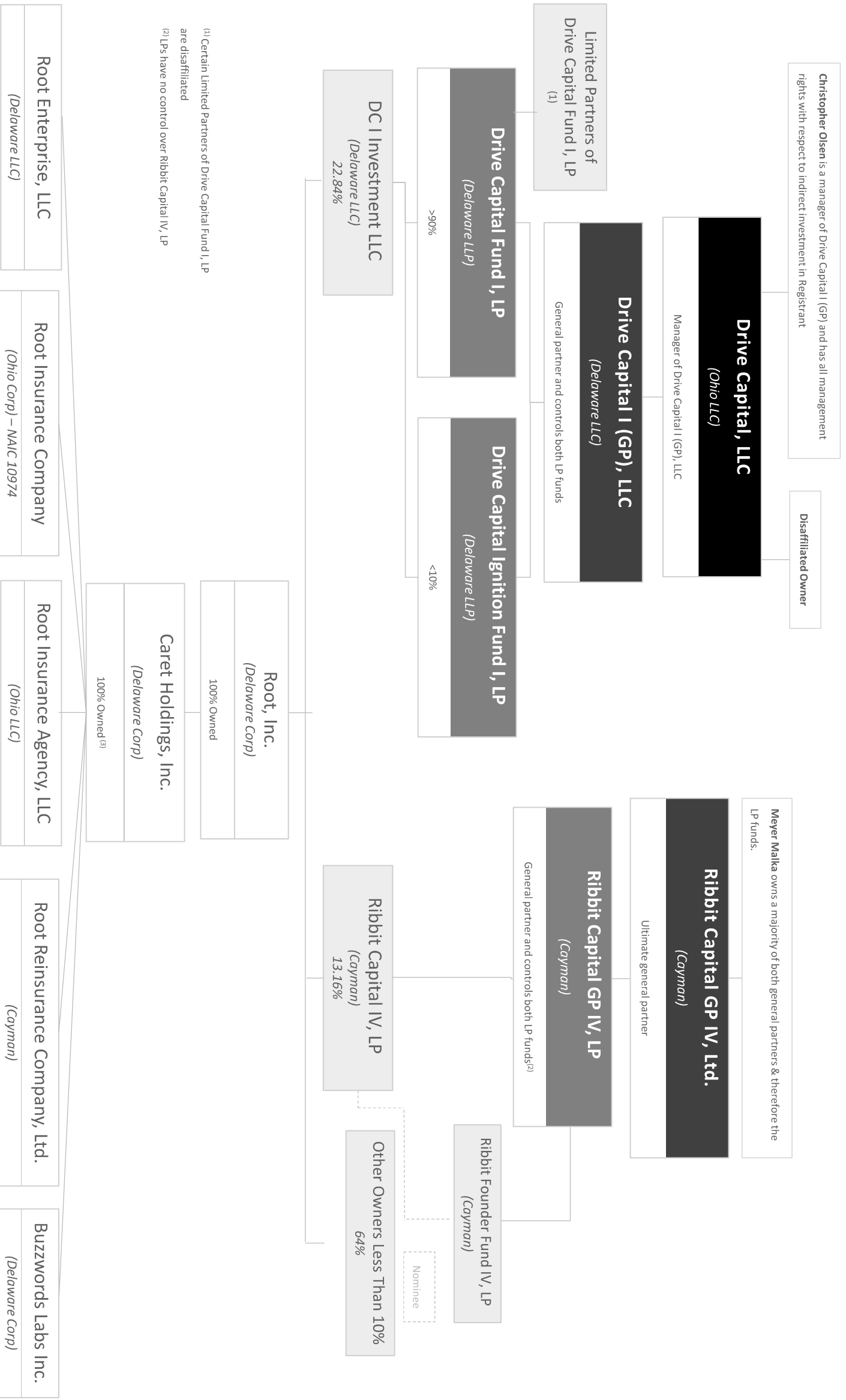
STATEMENT AS OF SEPTEMBER 30, 2020 OF THE Root Insurance Company
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

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	22,939,194	18,843,337	16,897,928	12,196,944	12,352,263
4. Arkansas	AR	L	7,606,696	5,377,661	4,521,528	3,142,211	2,073,634
5. California	CA	L	2,267,485	302,849	1,055,491	46,243	871,194
6. Colorado	CO	L	14,255,530	4,887,711	4,224,784	1,185,317	3,441,429
7. Connecticut	CT	L	2,824,124	575,203	867,502	88,630	1,223,780
8. Delaware	DE	L	8,610,942	4,796,243	5,336,019	2,052,747	4,901,093
9. District of Columbia	DC	L					
10. Florida	FL	N					
11. Georgia	GA	L	56,392,931	23,179,978	43,270,484	4,321,290	30,808,703
12. Hawaii	HI	L					
13. Idaho	ID	N					
14. Illinois	IL	L	11,219,416	8,256,761	6,429,522	5,325,414	4,006,910
15. Indiana	IN	L	13,965,061	8,754,041	8,844,045	6,218,278	4,870,453
16. Iowa	IA	L	5,864,745	3,544,434	4,588,366	2,302,587	1,637,965
17. Kansas	KS	N					
18. Kentucky	KY	L	27,735,031	34,097,904	27,128,879	21,568,395	18,658,118
19. Louisiana	LA	L	20,565,985	10,126,498	11,243,622	4,878,934	9,377,629
20. Maine	ME	N					
21. Maryland	MD	L	13,926,735	10,986,229	11,361,865	5,981,122	7,312,170
22. Massachusetts	MA	N					
23. Michigan	MI	N					
24. Minnesota	MN	N					
25. Mississippi	MS	L	6,638,896	4,254,940	5,293,321	1,940,608	2,638,188
26. Missouri	MO	L	21,081,918	15,378,985	14,839,661	9,082,586	9,055,033
27. Montana	MT	L	2,898,155	1,757,893	1,674,004	1,225,194	695,247
28. Nebraska	NE	L	3,607,229	2,194,419	2,278,398	1,108,600	999,557
29. Nevada	NV	L	13,298,482	354,838	3,792,632	948	5,327,619
30. New Hampshire	NH	L					
31. New Jersey	NJ	N					
32. New Mexico	NM	L	7,158,638	4,502,447	4,130,920	2,140,752	2,768,210
33. New York	NY	N					
34. North Carolina	NC	L					
35. North Dakota	ND	L	716,650	542,538	597,118	323,287	224,228
36. Ohio	OH	L	16,618,009	17,213,362	11,097,452	11,717,904	7,539,749
37. Oklahoma	OK	L	14,532,450	8,751,941	7,547,914	4,876,124	5,141,082
38. Oregon	OR	L	16,306,750	7,815,419	8,292,596	3,290,844	7,962,766
39. Pennsylvania	PA	L	23,110,925	17,163,166	15,614,407	8,709,503	11,312,780
40. Rhode Island	RI	N					
41. South Carolina	SC	L	6,340,830	12,752,049	7,321,711	4,001,675	4,039,777
42. South Dakota	SD	N					
43. Tennessee	TN	L	6,306,248	699,607	2,920,595	19,235	1,804,027
44. Texas	TX	L	100,424,245	67,973,275	56,816,100	44,031,402	34,060,688
45. Utah	UT	L	19,083,230	12,165,555	11,116,211	6,721,596	7,228,499
46. Vermont	VT	N					
47. Virginia	VA	L	4,567,190	114,467	1,751,955	363	1,401,725
48. Washington	WA	L					
49. West Virginia	WV	L	296,555		39,072		21,534
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
59. Totals	XXX		471,160,275	307,363,751	300,894,102	168,498,731	203,756,050
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
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		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 (DSLII) - 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 SEPTEMBER 30, 2020 OF THE Root Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
		10974	31-1631404				Root Insurance Company	.OH	.RE	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	.N	.1
			84-2717903				Root Inc.	.DE	.UIP	DC I Investment, LLC	Ownership	22.840	Christopher Olsen	.N	.1
			84-2717903				Root Inc.	.CYM	.UIP	Rabbit Capital IV, LP	Ownership	13.160	Meyer Malka	.N	.1
			38-4096566				Root Insurance Agency, LLC	.OH	.NIA	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	.N	.1
			98-1498447				Root Reinsurance Company, Ltd.	.CYM	.IA	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	.N	.1
			47-3049829				Caret Holding, Inc.	.DE	.UDP	Root Inc.	Ownership	100.000	Root Inc.	.N	.1
			84-3159350				Buzzwords Labs Inc.	.DE	.NIA	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	.N	.1
			47-3049829				Root Enterprise, LLC	.DE	.NIA	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	.N	.1

Asterisk	Explanation
1	Holding Company "Root, Inc." was renamed "Caret Holdings, Inc." effective September 10, 2020. Holding company "Root Stockholdings, Inc" was renamed "Root, Inc." effective September 10, 2020

STATEMENT AS OF SEPTEMBER 30, 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	479,773	628,597	131.0	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	305,098,525	260,667,757	85.4	101.0
19.3,19.4 Commercial auto liability			0.0	0.0
21. Auto physical damage	144,619,008	117,791,776	81.4	108.3
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	450,197,306	379,088,130	84.2	103.6
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	311,441	982,929	101,160
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	113,587,314	321,944,276	199,136,877
19.3,19.4 Commercial auto liability	0		
21. Auto physical damage	50,794,386	148,233,070	108,125,714
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	164,693,141	471,160,275	307,363,751
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 SEPTEMBER 30, 2020 OF THE Root Insurance Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2020 Loss and LAE Payments on Claims Reported as of Prior Year-End	2020 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2020 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2017 + Prior	65	12	77	67	1	68	0	0	4	4	2	(7)	(5)
2. 2018	3,061	634	3,695	3,207	27	3,234	1,108	20	545	1,673	1,254	(42)	1,212
3. Subtotals 2018 + Prior	3,126	646	3,772	3,274	28	3,302	1,108	20	549	1,677	1,256	(49)	1,207
4. 2019	65,079	45,819	110,898	84,376	4,299	88,675	19,662	925	18,965	39,552	38,959	(21,630)	17,329
5. Subtotals 2019 + Prior	68,205	46,465	114,670	87,650	4,327	91,977	20,770	945	19,514	41,229	40,215	(21,679)	18,536
6. 2020	XXX	XXX	XXX	XXX	111,396	111,396	XXX	50,735	38,641	89,376	XXX	XXX	XXX
7. Totals	68,205	46,465	114,670	87,650	115,723	203,373	20,770	51,680	58,155	130,605	40,215	(21,679)	18,536
8. Prior Year-End Surplus As Regards Policyholders	152,333										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. 59.0	2. (46.7)	3. 16.2
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. 12.2

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

Explanations:

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

Bar Codes:

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



OVERFLOW PAGE FOR WRITE-INS

STATEMENT AS OF SEPTEMBER 30, 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 paid and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding 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	87,751,533	118,230,722
3. Accrual of discount	68,779	106,423
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	62,193	0
6. Deduct consideration for bonds and stocks disposed of	31,959,073	4,392,178
7. Deduct amortization of premium	1,048,873	188,870
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	128,860	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	173,685,976	118,682,556
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	173,685,976	118,682,556

STATEMENT AS OF SEPTEMBER 30, 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)	168,761,234	0	14,007,605	(305,415)	175,815,344	168,761,234	154,448,214	114,098,162
2. NAIC 2 (a)	24,434,065	0	3,139,117	(54,602)	31,268,025	24,434,065	21,240,346	8,082,891
3. NAIC 3 (a)	0				0	0	0	
4. NAIC 4 (a)	0				0	0	0	
5. NAIC 5 (a)	0				0	0	0	
6. NAIC 6 (a)	0				0	0	0	
7. Total Bonds	193,195,299	0	17,146,722	(360,016)	207,083,369	193,195,299	175,688,560	122,181,053
PREFERRED STOCK								
8. NAIC 1	0				0	0	0	0
9. NAIC 2	0				0	0	0	0
10. NAIC 3	0				0	0	0	0
11. NAIC 4	0				0	0	0	0
12. NAIC 5	0				0	0	0	0
13. NAIC 6	0				0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	193,195,299	0	17,146,722	(360,016)	207,083,369	193,195,299	175,688,560	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 \$ 2,002,585 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	2,002,585	xxx	2,016,257	26,250	11,971

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	3,498,497	13,639,792
2. Cost of short-term investments acquired	6,033,301	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	7,500,000	30,188,988
7. Deduct amortization of premium	32,006	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)	2,002,585	3,498,497
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	2,002,585	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	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	195,881,324	76,546,802
2. Cost of cash equivalents acquired	446,048,820	441,598,874
3. Accrual of discount		160,998
4. Unrealized valuation increase (decrease)	(16,991)	4,999
5. Total gain (loss) on disposals	19,994	
6. Deduct consideration received on disposals	511,965,613	322,430,348
7. Deduct amortization of premium	1,719	
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)	129,965,816	195,881,324
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	129,965,816	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

Schedule D - Part 3 - Long-Term Bonds and Stocks Acquired

N O N E

STATEMENT AS OF SEPTEMBER 30, 2020 OF THE Root Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation and Administrative Symbol
912828-NT-3	UNITED STATES TREASURY		08/15/2020	Maturity @ 100.00		300,000	300,000	300,060	300,025	0	(25)	0	(25)	0	300,000	0	0	0	7,875	08/15/2020	1
0599999	Subtotal - Bonds - U.S. Governments					300,000	300,000	300,060	300,025	0	(25)	0	(25)	0	300,000	0	0	0	7,875	XXX	XXX
313205-4U-3	FH SB8035 - RMBS		09/01/2020	Paydown		174,360	174,360	178,120	0	0	(3,760)	0	(3,760)	0	174,360	0	0	0	2,276	03/01/2035	1
313645-6W-1	FNA 2012-M4 1A2 - CMBS		09/01/2020	Paydown		2,146	2,146	2,179	2,178	0	(32)	0	(32)	0	2,146	0	0	0	44	04/25/2022	1
313647-7J-5	FNA 2012-M12 1A - CMBS		09/01/2020	Paydown		23,927	23,927	24,338	24,307	0	(380)	0	(380)	0	23,927	0	0	0	460	08/25/2022	1
313647-LD-3	FNR 2017-80 DH - CMO/RMBS		09/01/2020	Paydown		110,339	110,339	112,063	112,049	0	(1,710)	0	(1,710)	0	110,339	0	0	0	2,169	01/25/2046	1
313666-JE-4	FNR 2019-56 CA - CMO/RMBS		09/01/2020	Paydown		231,387	231,387	235,509	235,370	0	(3,982)	0	(3,982)	0	231,387	0	0	0	4,658	10/25/2042	1
313688-MG-1	FNR 2020-7 M - CMO/RMBS		09/01/2020	Paydown		459,389	459,389	466,854	0	0	(7,465)	0	(7,465)	0	459,389	0	0	0	7,008	01/25/2043	1
31378F-DQ-1	FHMS K-717 A2 - CMBS		09/01/2020	Paydown		4,254	4,254	4,328	4,313	0	(59)	0	(59)	0	4,254	0	0	0	85	09/25/2021	1
3199999	Subtotal - Bonds - U.S. Special Revenues					1,005,802	1,005,802	1,023,391	378,217	0	(17,389)	0	(17,389)	0	1,005,802	0	0	0	16,699	XXX	XXX
00110A-AE-4	AEP A A5 - ABS		07/01/2020	Paydown		462,796	462,796	469,087	470,062	0	(7,266)	0	(7,266)	0	462,796	0	0	0	24,557	07/01/2021	1FE
00115B-AA-5	AEPCT 191 A1 - ABS		08/01/2020	Paydown		105,116	105,116	105,272	76,833	0	(155)	0	(155)	0	105,116	0	0	0	1,879	02/01/2027	1FE
00206R-ON-0	AT&T INC		08/12/2000	TENDER		1,118,000	1,000,000	1,060,760	0	0	(5,596)	0	(5,596)	0	1,055,164	0	(55,164)	(55,164)	144,077	05/15/2025	2FE
00842D-AE-3	AMBT 2015-6 A5 - CMO/RMBS		09/01/2020	Paydown		301,858	301,858	306,763	306,619	0	(4,761)	0	(4,761)	0	301,858	0	0	0	7,097	09/25/2045	1FM
04365V-AB-8	ACER 2019-2 A2 - ABS		09/10/2020	Paydown		17,411	17,411	17,410	17,410	0	1	0	1	0	17,411	0	0	0	291	06/10/2022	1FE
06406H-OD-8	BANK OF NEW YORK MELLON CORP		07/17/2020	Call @ 100.00		500,000	500,000	498,770	499,496	0	436	0	436	0	499,931	0	69	69	11,917	08/17/2020	1FE
06540H-BA-0	BANK 2019-BNK19 A1 - CMBS		09/01/2020	Paydown		58,341	58,341	59,282	0	0	(941)	0	(941)	0	58,341	0	0	0	857	08/17/2061	1FE
07335C-AA-2	BBMS 2019-C4 A1 - CMBS		09/01/2020	Paydown		36,901	36,901	36,900	36,899	0	2	0	2	0	36,901	0	0	0	492	08/16/2052	1FE
14314J-AC-4	CARIX 2017-1 A3 - ABS		09/15/2020	Paydown		324,102	324,102	323,234	323,582	0	520	0	520	0	324,102	0	0	0	4,268	11/15/2021	1FE
165183-CD-4	CFII 2019-2 A1 - ABS		09/15/2020	Paydown		75,549	75,549	75,536	75,537	0	11	0	11	0	75,549	0	0	0	980	09/15/2031	1FE
18978C-AC-7	CMH 2017-C A3 - ABS		09/15/2020	Paydown		378,038	378,038	378,983	0	0	(945)	0	(945)	0	378,038	0	0	0	4,569	02/15/2023	1FE
23291R-AB-6	DLL 193 A2 - ABS		09/20/2020	Paydown		255,113	255,113	255,085	255,091	0	22	0	22	0	255,113	0	0	0	3,770	01/20/2022	1FE
29878C-AD-2	EVER 2018-1 A4 - CMO/RMBS		09/01/2020	Paydown		210,413	210,413	215,213	0	0	(4,800)	0	(4,800)	0	210,413	0	0	0	3,744	02/25/2048	1FM
31677Q-BK-4	FIFTH THIRD BANK NA (OHIO)		09/30/2020	Call @ 100.00		500,000	500,000	494,740	497,426	0	2,317	0	2,317	0	499,744	0	256	256	10,083	10/30/2020	1FE
36248G-AC-4	GSMS 2013-GCJ16 A3 - CMBS		08/01/2020	Paydown		80,191	80,191	86,795	0	0	(6,603)	0	(6,603)	0	80,191	0	0	0	1,561	11/13/2046	1FM
36249K-AC-4	GSMS 2010-C1 A2 - CMBS		09/02/2020	Various		204,024	204,168	205,795	205,230	0	(1,062)	0	(1,062)	0	204,168	0	(144)	(144)	6,713	08/10/2043	1FM
36256U-AD-0	GMALT 2019-1 A3 - ABS		09/20/2020	Paydown		75,504	75,504	75,492	75,498	0	6	0	6	0	75,504	0	0	0	1,622	12/20/2021	1FE
43815N-AB-0	HAROT 2019-3 A2 - ABS		09/15/2020	Paydown		251,158	251,158	251,140	251,145	0	13	0	13	0	251,158	0	0	0	3,177	04/15/2022	1FE
44932N-AB-6	HART 2019-A A2 - ABS		09/15/2020	Paydown		48,197	48,197	48,197	48,197	0	0	0	0	0	48,197	0	0	0	858	12/15/2021	1FE
46361T-AA-0	ICOT 2013-IRV A1 - CMBS		09/10/2020	Paydown		80,231	80,231	80,209	80,209	0	22	0	22	0	80,231	0	0	0	1,105	05/15/2048	1FM
46647S-BY-5	JPMIT 2017-3 2A2 - CMO/RMBS		09/01/2020	Paydown		51,043	51,043	50,525	50,526	0	517	0	517	0	51,043	0	0	0	833	08/26/2047	1FM
50117C-AB-4	KCOT 2019-1 A2 - ABS		09/15/2020	Paydown		238,726	238,726	239,789	239,511	0	(785)	0	(785)	0	238,726	0	0	0	3,956	06/15/2022	1FE
55279H-AN-0	MANUFACTURERS AND TRADERS TRUST CO		07/17/2020	Call @ 100.00		500,000	500,000	493,755	497,366	0	2,275	0	2,275	0	499,642	0	358	358	9,396	08/17/2020	1FE
65478D-AD-9	NAROT 2018-A A3 - ABS		09/15/2020	Paydown		141,648	141,648	142,345	142,158	0	(510)	0	(510)	0	141,648	0	0	0	2,496	05/16/2022	1FE
68784Y-AB-0	OSCAR X A2 - ABS		09/10/2020	Paydown		330,240	330,240	332,523	165,964	0	(2,076)	0	(2,076)	0	330,240	0	0	0	4,314	04/11/2022	1FE
693684-AC-6	PSMC 201 A3 - CMO/RMBS		09/01/2020	Paydown		165,239	165,239	168,725	0	0	(3,486)	0	(3,486)	0	165,239	0	0	0	3,396	01/25/2050	1FE
82281E-BR-7	SCOT 161 2A3 - CMO/RMBS		09/01/2020	Paydown		121,972	121,972	124,144	0	0	(2,173)	0	(2,173)	0	121,972	0	0	0	1,750	10/25/2031	1FM
857477-AS-2	STATE STREET CORP		08/18/2020	Maturity @ 100.00		500,000	500,000	497,995	499,175	0	825	0	825	0	500,000	0	0	0	12,750	08/18/2020	1FE
867224-AA-5	SUNCOR ENERGY INC		07/14/2020	SECURITIES		1,083,070	1,000,000	1,059,507	685,540	0	(6,238)	0	(6,238)	0	1,051,355	0	31,715	31,715	22,500	12/01/2024	2FE
89238T-AD-5	TACT 2018-B A3 - ABS		09/15/2020	Paydown		201,230	201,230	202,972	202,456	0	(1,225)	0	(1,225)	0	201,230	0	0	0	3,955	09/15/2022	1FE
90349D-AD-4	UBSBB 2012-C3 A4 - CMBS		09/01/2020	Paydown		9,687	9,687	9,724	0	0	(38)	0	(38)	0	9,687	0	0	0	199	08/12/2049	1FM
92935V-AG-3	WFRBS 2011-C3 A4 - CMBS		09/01/2020	Paydown		32,531	32,531	33,233	0	0	(701)	0	(701)	0	32,531	0	0	0	1,046	03/15/2044	1FM
92938C-AD-9	WFRBS 2013-C15 A4 - CMBS		07/14/2020	PERFORMANCE TRUST CAP		1,290,938	1,200,000	1,269,797	1,262,637	0	(9,586)	0	(9,586)	0	1,253,051	0	37,886	37,886	31,148	08/17/2046	1FM
92939F-AT-6	WFRBS 2014-C21 A4 - CMBS		09/01/2020	Paydown		406	406	424	423	0	(18)	0	(18)	0	406	0	0	0	10	08/16/2047	1FM
94108L-BF-5	WASTE MANAGEMENT INC		07/20/2020	Call @ 100.00		1,010,000	1,000,000	1,038,012	620,637	0	(4,223)	0	(4,223)	0	1,032,598	0	(32,598)	(32,598)	27,618	06/15/2024	2FE
95001R-AS-8	WFCM 2018-C48 A1 - CMBS		09/01/2020	Paydown		57,084	57,084	58,592	58,458	0	(1,373)	0	(1,373)	0	57,084	0	0	0	1,281	01/17/2052	1FM
95001X-AW-6	WFCM 2019-C50 A1 - CMBS		09/01/2020	Paydown		24,745	24,745	24,745	0	0	4	0	4	0	24,745	0	0	0	450	05/17/2052	1FM
98162E-AC-1	WOART 2017-A A3 - ABS		09/15/2020	Paydown		19,224	19,224	19,071	19,117	0	107	0	107	0	19,224	0	0	0	247	09/15/2022	1FE
98162G-AB-8	WOLS 2019-B A2A - ABS		09/15/2020	Paydown		90,574	90,574	90,569	0	0	5	0	5	0	90,574	0	0	0	1,242	07/15/2022	1FE
8399999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					10,952,159	10,649,435	10,901,385	7,821,470	0	(57,480)	0	(57,480)	0	10,840,920	0	(17,621)	(17,621)	362,004	XXX	XXX

STATEMENT AS OF SEPTEMBER 30, 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 (Loss) on Disposal	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 Desig- nation and Admini- strative Symbol	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Other Than Temporary Impairment Recog- nized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book /Adjusted Carrying Value								
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
8999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9999999 - Totals						12,257,961	XXX	12,224,836	8,499,713	0	(74,893)	0	(74,893)	0	12,146,722	0	(17,621)	(17,621)	386,578	XXX	XXX	

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

