

Pg 2 line 15.1 and line 15.2 is being updated due to a methodology change.
Sch F part 6 is being updated to reflect an immaterial change requested by ODI.



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2020
OF THE CONDITION AND AFFAIRS OF THE
Root Insurance Company

NAIC Group Code	4991 (Current)	0000 (Prior)	NAIC Company Code	10974	Employer's ID Number	31-1631404
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 (Street and Number)			Columbus, OH, US 43215 (City or Town, State, Country and Zip Code)		
Main Administrative Office	80 E. Rich St., Suite. 500 (Street and Number)					
	Columbus, OH, US 43215 (City or Town, State, Country and Zip Code)			866-980-9431 (Area Code) (Telephone Number)		
Mail Address	80 E. Rich St., Suite. 500 (Street and Number or P.O. Box)			Columbus, OH, US 43215 (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 (City or Town, State, Country and Zip Code)			866-980-9431 (Area Code) (Telephone Number)		
Internet Website Address	www.joinroot.com					
Statutory Statement Contact	Ryan William Forish (Name)			614-591-4568 (Area Code) (Telephone Number)		
	accounting@joinroot.com (E-mail Address)			614-591-4568 (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
Jonathan Alexander Allison #	Julie Mix McPeak	

State of Ohio
County of Franklin SS:

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

Alexander Edward Timm President	Jonathan Alexander Allison Secretary	Daniel Harris Rosenthal Chief Financial Officer
Subscribed and sworn to before me this		
day of		
a. Is this an original filing? Yes [] No [X]		
b. If no,		
1. State the amendment number.....1		
2. Date filed06/01/2021		
3. Number of pages attached..... 2		

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	161,367,504		161,367,504	118,682,556
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$			0	0
encumbrances)				
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 (\$(16,065,470) , Schedule E - Part 1), cash equivalents				
(\$38,393,007 , Schedule E - Part 2) and short-term				
investments (\$0 , Schedule DA)	22,327,537		22,327,537	190,772,687
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivable for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	183,695,041	0	183,695,041	309,455,243
13. Title plants less \$ charged off (for Title insurers				
only)			0	0
14. Investment income due and accrued	824,092		824,092	714,920
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	34,633,062		34,633,062	11,072,679
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	121,022,354		121,022,354	111,625,374
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	51,209,821		51,209,821	8,404,461
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset			0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	2,149,340	2,149,340	0	0
21. Furniture and equipment, including health care delivery assets				
(\$)	56,169	56,169	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	4,286,165		4,286,165	0
24. Health care (\$) and other amounts receivable			0	104,444
25. Aggregate write-ins for other than invested assets	594,305	127,165	467,140	0
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	398,470,349	2,332,674	396,137,675	441,377,121
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts			0	0
28. Total (Lines 26 and 27)	398,470,349	2,332,674	396,137,675	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 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Other Receivable	467,140		467,140	0
2502. Prepaid Assets	100,376	100,376	0	0
2503. Security Deposit	26,789	26,789	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	594,305	127,165	467,140	0