



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2021
OF THE CONDITION AND AFFAIRS OF THE

Root Insurance Company

NAIC Group Code 4991 (Current) 4991 (Prior) NAIC Company Code 10974 Employer's ID Number 31-1631404

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

Country of Domicile _____ United States of America

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

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

Main Administrative Office 80 E. Rich St., Suite 500
Columbus, OH 43215 (Street and Number) 866-980-9431

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

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

Statutory Statement Contact: Ryan William Forish, 614-591-4568

accounting@joinroot.com (Name) (Area Code) (Telephone Number)
(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

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

STATEMENT AS OF MARCH 31, 2021 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	81,060,519		81,060,519	161,367,504
2. Stocks:				0
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$(2,700,083)), cash equivalents (\$40,485,550) and short-term investments (\$0)	37,785,467		37,785,467	22,327,537
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)	118,845,986	0	118,845,986	183,695,041
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	432,498		432,498	824,092
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	63,119,612		63,119,612	34,633,062
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	155,226,000		155,226,000	121,022,354
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	36,980,327		36,980,327	51,209,821
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	1,944,511	1,944,511	0	0
21. Furniture and equipment, including health care delivery assets (\$)	45,914	45,914	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	189,211		189,211	4,286,165
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	1,456,124	657,402	798,722	467,140
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	378,240,183	2,647,827	375,592,356	396,137,675
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	378,240,183	2,647,827	375,592,356	396,137,675
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. Other Receivable	798,722		798,722	467,140
2502. Prepaid Assets	630,613	630,613	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 through 2503 plus 2598)(Line 25 above)	1,456,124	657,402	798,722	467,140

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 16,361,344)	79,495,047	106,262,142
2. Reinsurance payable on paid losses and loss adjustment expenses	62,350	
3. Loss adjustment expenses	20,445,164	24,590,509
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	908,882	2,098,309
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,325,650	7,952,435
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 \$ 175,952,121 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	23,472,793	22,663,618
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	145,485,132	119,733,164
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified)	4,311	4,311
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	14,126,809	12,298,554
20. Derivatives	0	
21. Payable for securities	6,949	6,949
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	471,265	473,453
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	289,804,352	296,083,444
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	289,804,352	296,083,444
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	454,397,379	454,394,379
35. Unassigned funds (surplus)	(373,109,375)	(358,840,148)
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)	85,788,004	100,054,231
38. Totals (Page 2, Line 28, Col. 3)	375,592,356	396,137,675
DETAILS OF WRITE-INS		
2501. Miscellaneous	471,265	473,453
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)	471,265	473,453
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 MARCH 31, 2021 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 \$ 202,506,308)	160,160,260	143,882,143	605,177,973
1.2 Assumed (written \$)			
1.3 Ceded (written \$ 183,047,620)	141,510,747	60,986,952	419,582,561
1.4 Net (written \$ 19,458,688)	18,649,513	82,895,191	185,595,412
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 19,067,148):			
2.1 Direct	113,601,543	133,546,349	496,537,895
2.2 Assumed			
2.3 Ceded	98,029,300	47,478,426	292,875,225
2.4 Net	15,572,243	86,067,923	203,662,670
3. Loss adjustment expenses incurred	12,314,642	14,986,309	60,768,232
4. Other underwriting expenses incurred	7,416,361	17,496,928	44,364,280
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	35,303,246	118,551,160	308,795,182
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(16,653,733)	(35,655,969)	(123,199,770)
INVESTMENT INCOME			
9. Net investment income earned	481,841	1,408,570	4,245,810
10. Net realized capital gains (losses) less capital gains tax of \$	2,410,207		183,589
11. Net investment gain (loss) (Lines 9 + 10)	2,892,048	1,408,570	4,429,399
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 550,833)	(550,833)	(3,821,976)	(19,920,976)
13. Finance and service charges not included in premiums		4,278,364	14,489,514
14. Aggregate write-ins for miscellaneous income	357,641	38,475	353,660
15. Total other income (Lines 12 through 14)	(193,192)	494,863	(5,077,802)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(13,954,877)	(33,752,536)	(123,848,173)
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)	(13,954,877)	(33,752,536)	(123,848,173)
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19)(to Line 22)	(13,954,877)	(33,752,536)	(123,848,173)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	100,054,231	152,333,103	152,333,103
22. Net income (from Line 20)	(13,954,877)	(33,752,536)	(123,848,173)
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$		(14,996)	(4,999)
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			
27. Change in nonadmitted assets	(315,152)	(325,134)	865,411
28. Change in provision for reinsurance	802	0	(3,111)
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	3,000	24,603,000	70,712,000
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock		0	0
37. Aggregate write-ins for gains and losses in surplus	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37)	(14,266,227)	(9,489,666)	(52,278,872)
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	85,788,004	142,843,437	100,054,231
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. Miscellaneous Income	320,336		212,890
1402. Rent Income	37,305	38,475	140,770
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)	357,641	38,475	353,660
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	0	0	0

STATEMENT AS OF MARCH 31, 2021 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	(17,479,540)	98,370,995	140,292,983
2. Net investment income	1,091,119	1,253,929	5,474,917
3. Miscellaneous income	(193,192)	494,863	(5,077,802)
4. Total (Lines 1 to 3)	(16,581,613)	100,119,787	140,690,098
5. Benefit and loss related payments	28,047,494	84,702,885	239,746,110
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	27,461,782	31,396,297	96,060,041
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)	55,509,276	116,099,182	335,806,151
11. Net cash from operations (Line 4 minus Line 10)	(72,090,889)	(15,979,395)	(195,116,053)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	82,499,507	4,650,960	43,906,594
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	0	(5,329)	5,302
12.7 Miscellaneous proceeds	0	0	6,949
12.8 Total investment proceeds (Lines 12.1 to 12.7)	82,499,507	4,645,631	43,918,845
13. Cost of investments acquired (long-term only):			
13.1 Bonds	0	86,298,611	87,751,533
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)	0	86,298,611	87,751,533
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)	82,499,507	(81,652,981)	(43,832,689)
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	0	24,600,000	70,700,000
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)	5,049,312	(862,005)	(196,408)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	5,049,312	23,737,995	70,503,592
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)	15,457,930	(73,894,381)	(168,445,150)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	22,327,537	190,772,687	190,772,687
19.2 End of period (Line 18 plus Line 19.1)	37,785,467	116,878,306	22,327,537

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

20.0001.	0	
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STATEMENT AS OF MARCH 31, 2021 OF THE Root Property & Casualty Insurance Company
NOTES TO FINANCIAL STATEMENTS

NOTE 1 - Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

Basis of Presentation - The financial statements of Root Property & Casualty Insurance Company ("Root Property & Casualty", the "Company" or "RPC") are presented on the basis of accounting practices prescribed or permitted by the Delaware Department of Insurance. The Delaware Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Delaware for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Delaware 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 Delaware, subject to any deviations prescribed or permitted by the Delaware Department of Insurance.

There are no significant differences between Delaware 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 Delaware:

	SSAP #	F/S Page	F/S Line #	2021	2020
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ (4,406,729)	\$ (25,547,906)
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:	XXX	XXX	XXX		
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:	XXX	XXX	XXX		
(4) NAIC SAP (1-2-3=4)				\$ (4,406,729)	\$ (25,547,906)
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 17,924,628	\$ 16,332,158
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:	XXX	XXX	XXX		
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:	XXX	XXX	XXX		
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 17,924,628	\$ 16,332,158

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 expense 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. The Company did not record a premium deficiency reserve in 2021 and 2020.

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 percentage 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.

STATEMENT AS OF MARCH 31, 2021 OF THE Root Property & Casualty Insurance

Company

NOTES TO FINANCIAL STATEMENTS

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

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	\$0
2. 12 Months or Longer	

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

1. Less than 12 Months	\$0
2. 12 Months or Longer	

E. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not Applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable

H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable

J. Real Estate - Not Applicable

K. Low Income Housing tax Credits (LIHTC) - Not Applicable

L. Restricted Assets - No Significant Change

M. Working Capital Finance Investments - Not Applicable

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

O. 5GI Securities - Not Applicable

P. Short Sales - Not Applicable

Q. Prepayment Penalty and Acceleration Fees - Not Applicable

R. Reporting Entity's Share of Cash Pool by Asset Type - 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.

STATEMENT AS OF MARCH 31, 2021 OF THE Root Property & Casualty Insurance Company

NOTES TO FINANCIAL STATEMENTS

B. Amounts Non-admitted - Not Applicable

Note 8 - Derivative Instruments - Not Applicable

Note 9 - Income Taxes - No Significant Changes

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of the Relationship:

On January 27, 2021, CAR acquired Root Lone Star (RLS), a non-insurance affiliate.

Effective January 1, 2021 RIC and RPC entered into an intercompany reinsurance pooling agreement. Refer to Note 26 for more detail.

On November 23, 2020 Caret Holdings, Inc. secured regulatory approval to purchase Root Property & Casualty Insurance Company (RPC or the Company) formerly Catlin Indemnity Insurance Company.

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 (REL) was formed. REL is a non-insurance subsidiary of CAR.

On January 1, 2020, the Company executed a 100% Transfer and Assumption Reinsurance agreement with XL Specialty Insurance Company ("XLS"), an affiliated insurer domiciled in the State of Delaware. As a result of this transaction, the Company is indemnified of all of its policyholder liabilities, which have now been assumed by XLS.

Effective January 1, 2020, the Catlin U.S. Intercompany Pooling Agreement ("Catlin Pooling Agreement") was terminated. Effective the same day, the three participating legal entities joined the Sixth Amended XL America Group Pooling Agreement.

B. On March 31, 2021 the Company received a capital contribution from its parent of \$6,000,000

On December 16, 2020 the Company received a capital contribution from its parent of \$2,500,000.

On November 18, 2020 the Company paid \$16,461,330 as a return of capital to its former parent, XL Reinsurance America.

On July 15, 2020, the Company paid \$68,299,196 as a return of capital to its former parent, XL Reinsurance America

On May 20, 2020, the Company received a capital contribution of \$89,000,000 from its former parent, XL Reinsurance America.

C. Not Applicable

D. Amounts Due From or To Related Parties – At March 31, 2021, the Company had a net payable to CAR totaling \$3,424.

E. Management/Service Contracts and Cost Sharing Arrangements –

The Company has 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.

Effective January 1, 2021, the Company entered into a producer agreement with RIA, to provide advertising, marketing, customer services, policy administration, product design, pricing, and underwriting services. Additionally, under this new agreement RIA bears the expense related to premium write-offs and collects and retains all monthly installment fees. As compensation for these services, the Company pays a commission based on direct written premium. The Company did not pay any commissions during the quarter ended March 31, 2021.

F. Guarantees or Contingencies for Related Parties – Not Applicable

G. Nature of the Control Relationship – Not Applicable

H. Amount Deducted for Investment in Upstream Company – Not Applicable

I. Investments in SCA Greater than 10% of Admitted Assets – Not Applicable

J. Investments in Impaired SCA Entities – Not Applicable

K. Investments in Foreign Insurance Subsidiaries – Not Applicable

L. Investments in Downstream Noninsurance Holding Company – Not Applicable

M. All SCA Investments – Not Applicable

N. Investment in Insurance SCAs – Not Applicable

O. SCA 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

STATEMENT AS OF MARCH 31, 2021 OF THE Root Property & Casualty Insurance

Company

NOTES TO FINANCIAL STATEMENTS

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

(A) At March 31, 2021 and December 31, 2020 the Company had 1,800,000 shares authorized, issued and outstanding. All shares are Class A shares and have a par value of \$2.33.

(B) Preferred Stock – The Company has no preferred stock authorized, issued or outstanding.

(C) Dividend Restrictions – Without prior approval of the DE DOI, dividends to shareholders are limited to \$0, an amount that is based on restrictions relating to statutory surplus and net income.

(D) Dividends – Not Applicable

(E) Unassigned Surplus Available for Dividends – Not Applicable

(F) Unassigned Surplus Restriction – Not Applicable

(G) Mutual Reciprocals – Not Applicable

(H) Company Stock Held for Special Purposes – Not Applicable

(I) Changes in Special Surplus Funds – Not Applicable

(J) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses - Not Applicable.

(K) Surplus Debentures – Not Applicable

(L) The impact of any restatement due to prior quasi-reorganization – Not Applicable

(M) 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 of each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash Equivalents - Other Money Market Mutual Funds	169,996				169,996
Total assets at fair value/NAV	\$169,996				\$169,996
Description of 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

STATEMENT AS OF MARCH 31, 2021 OF THE Root Property & Casualty Insurance Company
NOTES TO FINANCIAL STATEMENTS

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

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

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

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

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

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

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

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

The fair value of the Company's financial assets and financial liabilities has been determined using available market information as of March 31, 2021. 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 judgement is required to interpret market data to develop the estimates of fair value. The use of different market assumption 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 or 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 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	\$ 14,182,552	\$ 13,737,361	\$ 14,182,552				
Short Term Bonds	\$ 2,249,928	\$ 2,249,605	\$ 2,249,928	\$ —			
Cash Equivalents	\$ 169,996	\$ 169,996	\$ 169,996	\$ —			

D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
	0	0	0	0

E. Not Applicable

STATEMENT AS OF MARCH 31, 2021 OF THE Root Property & Casualty Insurance

Company

NOTES TO FINANCIAL STATEMENTS

NOTE 21 Other Items

- A. Unusual or Infrequent Items - Not Applicable
- B. Troubled Debt Restructuring: Debtors- Not Applicable
- C. Other Disclosures - Not Applicable
- D. Business Interruption Insurance Recoveries - Not Applicable
- E. State Transferable and Non-Transferable Tax Credits - Not Applicable
- F. Subprime Mortgage Related Risk Exposure - Not Applicable
- G. Insurance-Linked Securities (ILS) Contracts - Not Applicable
- 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

An evaluation of subsequent events was made through May 13, 2021 for the Quarterly Statement to be issued on May 14, 2021. There were no subsequent events requiring disclosure in the financial statements.

NOTE 23 Reinsurance

- A. Unsecured Reinsurance Recoverables - Not Applicable
- B. Reinsurance Recoverable in Dispute - Not Applicable
- C. Reinsurance Assumed and Ceded - No Significant Changes
- 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

- A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for the Company's incurred losses and loss adjustment expenses, excluding the impact of the initial transfer of loss and loss adjustment expense reserves related to the inception of an intercompany pooling arrangement, reflect favorable development of \$2M. This decrease in prior period incurred losses is the result of lower-than-expected reported losses on bodily injury and uninsured motorist bodily injury (UMBI) coverages, primarily on accidents occurring in the second semester of 2020. The bodily injury and UMBI changes are primarily driven by lower estimated claim severity. In addition, recoveries from subrogation and salvage have emerged higher-than-expected on the material damage coverages, accounting for approximately 40% of the favorable change in incurred losses.

After accounting for the initial transfer of loss and loss adjustment expense reserves related to the pooling arrangement between the Company and RIC, which became effective January 1, 2021, the Company's overall incurred losses and loss adjustment expenses reflected unfavorable development of \$6.6M.

- B. Information about Significant Changes in Methodologies and Assumptions

There have been no significant changes in methodologies and assumptions used in calculating the liability for unpaid loss and loss adjustment expense.

STATEMENT AS OF MARCH 31, 2021 OF THE Root Property & Casualty Insurance

Company

NOTES TO FINANCIAL STATEMENTS

NOTE 26 Intercompany Pooling Arrangements

A. Information about Significant Changes in Methodologies and Assumptions

Pooling Entities	NAIC Company Code	Pooling Percentage
Root Insurance Company (Lead Member)	10974	80%
Root Property & Casualty	24053	20%

B. Description of Lines and Types of Business Subject to the Pooling Agreement

The pooling agreement covered premiums, losses and underwriting expenses for all lines during the quarter. Related Schedule F provision was also subject to the pooling arrangement.

C. Descriptions of Cessions to Non-Affiliated Reinsurance Subject to Pooling Agreement

Root Insurance Company recognizes cessions to non-affiliated reinsurers after the assumption from each pool participant. The net amount is then redistributed to each pool participant based on its share of the pool.

D. Identification of all Pool Members that are Parties to Reinsurance Agreements with Non-Affiliated Reinsurers

As the lead insurer, Root Insurance Company assumed all net premiums, losses, loss adjustment expenses, and underwriting expenses and then ceded each pool participant its share of the pool.

E. Explanation of Discrepancies Between Entries of Pooled Business

There are no discrepancies between any entities regarding pooled business on the assumed and ceded reinsurance schedules of other pool participants.

F. Description of Intercompany Sharing

Not Applicable

G. Amounts Due To/From Lead Entity and all Affiliated Entities Participating in the Intercompany Pool

At March 31, 2021, the Company reported an aggregate pooling-related balance of \$27,876,570 due from Root Insurance Company.

NOTE 27 Structured Settlements - Not Applicable

NOTE 28 Health Care Receivables - Not Applicable

NOTE 29 Participating Policies - Not Applicable

NOTE 30 Premium Deficiency Reserves - Not Applicable

NOTE 31 High Deductibles - Not Applicable

NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses - Not Applicable

NOTE 33 Asbestos/Environmental Reserves - Not Applicable

NOTE 34 Subscriber Savings Accounts - Not Applicable

NOTE 35 Multiple Peril Crop Insurance - Not Applicable

NOTE 36 Financial Guaranty Insurance - Not Applicable

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No []

1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []

2.2 If yes, date of change: _____

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []
If yes, complete Schedule Y, Parts 1 and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No []

3.3 If the response to 3.2 is yes, provide a brief description of those changes.
Root Lone Star Insurance Agency was acquired on January 27, 2021.

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. 0001788882

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
Root Insurance Company	0001788882	TX

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
Root Insurance Company	Root Insurance Company, Columbus, OH				

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company
GENERAL INTERROGATORIES

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [] No []

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

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No []

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

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No []
 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

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

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
12. Amount of real estate and mortgages held in other invested assets in Schedule BA:	\$ 0	\$ 0
13. Amount of real estate and mortgages held in short-term investments:	\$ 0	\$ 0
14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]		
14.2 If yes, please complete the following:		
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	\$ 0	\$ 0
15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]		
15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>] If no, attach a description with this statement.		
16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:		
16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$ 0	
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$ 0	
16.3 Total payable for securities lending reported on the liability page.	\$ 0	

STATEMENT AS OF MARCH 31, 2021 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, Sante Fe, NM 87501
Wells Fargo Bank	MAC T9914-010, P.O. Box 2577, Waco, TX 76702

17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No []

17.4 If yes, give full information relating thereto:

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

17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Stephen Huber	I.....
Daniel Rosenthal	I.....
Asset Allocation and Management LLC	U.....

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [] No []

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [] No []

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
109875	Asset Allocation and Management LLC	549300DSCHE1V5I3U963	SEC	NO.....

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [] No []

18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:

- Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- Issuer or obligor is current on all contracted interest and principal payments.
- The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No []

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [] No []

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- The shares were purchased prior to January 1, 2019.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- The fund only or predominantly holds bonds in its portfolio.
- The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No []

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [] N/A []
If yes, attach an explanation.

Effective January 1, 2021 Root Insurance Company entered into an Intercompany Pooling Agreement with Root Property & Casualty. For more details, please refer to Note 26.

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 []
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No []

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 []

4.2 If yes, complete the following schedule:

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

6.2 If yes, please provide the amount of custodial funds held as of the reporting date \$ 0

6.3 Do you act as an administrator for health savings accounts? Yes [] No []

6.4 If yes, please provide the balance of the funds administered as of the reporting date \$ 0

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No []

7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

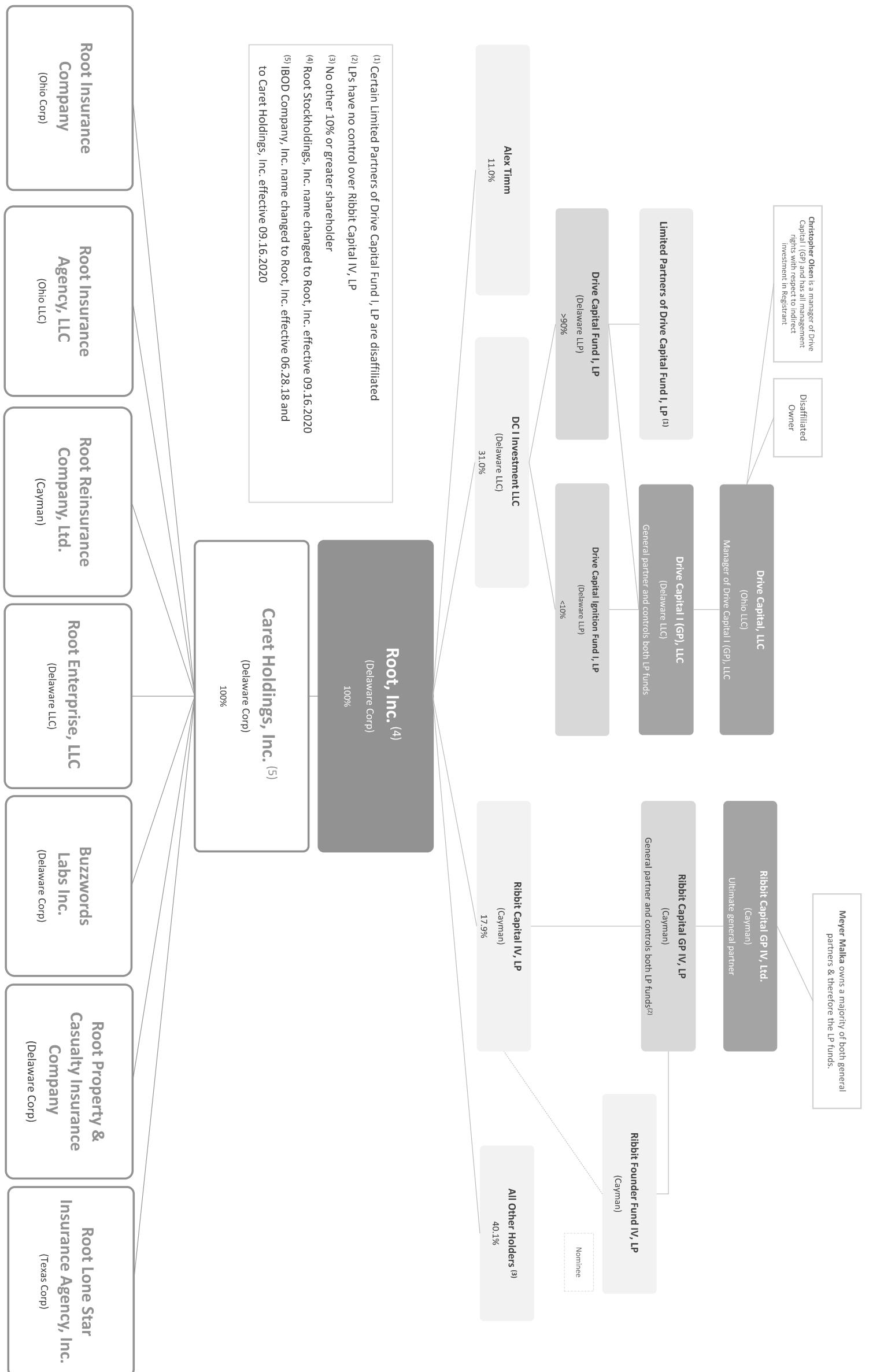
Current Year to Date - Allocated by States and Territories

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	7,269,561	8,450,111	4,752,290	.5,945,681	11,476,405
4. Arkansas	AR	L	3,671,557	3,223,582	1,443,963	1,408,523	2,232,665
5. California	CA	L	2,198,616	713,541	.658,632	.251,702	1,437,830
6. Colorado	CO	L	8,860,112	3,962,347	3,049,130	1,198,513	5,365,282
7. Connecticut	CT	L	906,027	864,492	.629,903	.234,281	1,845,454
8. Delaware	DE	L	4,138,109	3,195,370	2,643,368	1,686,888	5,354,522
9. District of Columbia	DC	L					3,721,457
10. Florida	FL	N					
11. Georgia	GA	L	18,976,438	18,197,450	16,068,050	12,683,946	29,866,023
12. Hawaii	HI	L					
13. Idaho	ID	N					
14. Illinois	IL	L	5,824,914	3,730,446	2,674,036	2,533,400	4,953,301
15. Indiana	IN	L	6,304,311	4,897,471	3,194,680	2,954,831	4,437,926
16. Iowa	IA	L	2,520,189	2,120,752	1,500,471	1,321,932	1,645,024
17. Kansas	KS	N					
18. Kentucky	KY	L	7,535,879	11,463,729	6,175,956	11,072,916	15,127,970
19. Louisiana	LA	L	10,275,676	6,844,038	5,964,994	3,166,929	9,954,768
20. Maine	ME	N					
21. Maryland	MD	L	5,507,536	5,302,788	3,520,395	3,957,898	6,803,702
22. Massachusetts	MA	N					
23. Michigan	MI	N					
24. Minnesota	MN	N					
25. Mississippi	MS	L	3,273,390	2,254,769	1,942,141	1,956,033	3,143,347
26. Missouri	MO	L	7,909,966	7,481,658	3,754,300	4,812,477	8,394,251
27. Montana	MT	L	1,097,190	934,383	.581,940	.570,782	.720,383
28. Nebraska	NE	L	1,716,957	1,414,251	.814,460	.790,096	1,124,430
29. Nevada	NV	L	8,277,470	3,375,585	3,832,626	656,490	7,906,948
30. New Hampshire	NH	L					
31. New Jersey	NJ	N					
32. New Mexico	NM	L	3,408,494	2,682,708	1,695,299	1,636,948	3,073,281
33. New York	NY	N					
34. North Carolina	NC	L					
35. North Dakota	ND	L	229,276	258,569	.180,937	.229,297	.216,366
36. Ohio	OH	L	5,340,109	6,402,211	2,912,405	5,003,410	6,383,254
37. Oklahoma	OK	L	6,624,864	5,196,847	2,770,051	2,283,642	4,861,312
38. Oregon	OR	L	5,899,068	5,049,632	3,514,654	2,727,231	7,764,913
39. Pennsylvania	PA	L	10,406,558	8,486,734	4,997,012	5,806,005	12,439,330
40. Rhode Island	RI	N					
41. South Carolina	SC	L	6,108,707	3,082,101	2,251,822	3,195,033	5,631,853
42. South Dakota	SD	N					
43. Tennessee	TN	L	3,225,623	2,100,985	1,383,523	794,614	2,495,026
44. Texas	TX	L	42,989,854	34,321,844	22,616,909	19,156,014	40,414,243
45. Utah	UT	L	8,638,246	5,959,606	4,563,821	3,571,203	8,348,389
46. Vermont	VT	N					
47. Virginia	VA	L	2,621,770	2,039,904	.961,931	.485,876	1,575,105
48. Washington	WA	L					
49. West Virginia	WV	L	749,841	128,986	.46,234	.3,035	.111,033
50. Wisconsin	WI	N					
51. Wyoming	WY	N					
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N					
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Totals	XXX	202,506,308	164,136,890	111,095,933	102,095,626	215,104,336	157,012,745
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG.....	37	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....	0	Q - Qualified - Qualified or accredited reinsurer.....	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0	N - None of the above - Not allowed to write business in the state.....	20

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company



STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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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
2	Caret Holdings, Inc. purchased Root Property & Casualty, formerly Catlin Indemnity Company effective November 23, 2020
3	Caret Holdings, Inc acquired Root Lone Star Insurance Agency on January 27, 2021

STATEMENT AS OF MARCH 31, 2021 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	280,466	268,099	95.6	71.5
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	111,432,285	74,175,636	66.6	93.6
19.3,19.4 Commercial auto liability			0.0	0.0
21. Auto physical damage	48,447,509	39,157,808	80.8	91.3
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	160,160,260	113,601,543	70.9	92.8
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire	0		
2. Allied Lines	0		
3. Farmowners multiple peril	0		
4. Homeowners multiple peril	373,490	373,490	216,493
5. Commercial multiple peril	0		
6. Mortgage guaranty	0		
8. Ocean marine	0		
9. Inland marine	0		
10. Financial guaranty	0		
11.1 Medical professional liability - occurrence	0		
11.2 Medical professional liability - claims-made	0		
12. Earthquake	0		
13. Group accident and health	0		
14. Credit accident and health	0		
15. Other accident and health	0		
16. Workers' compensation	0		
17.1 Other liability - occurrence	0		
17.2 Other liability - claims-made	0		
17.3 Excess workers' compensation	0		
18.1 Products liability - occurrence	0		
18.2 Products liability - claims-made	0		
19.1,19.2 Private passenger auto liability	143,235,918	143,235,918	112,590,247
19.3,19.4 Commercial auto liability	0		
21. Auto physical damage	58,896,900	58,896,900	51,330,152
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	202,506,308	202,506,308	164,136,892
DETAILS OF WRITE-INS			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	4 2021 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2021 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2021 Loss and LAE Payments (Cols. 4+5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols. 7+8+9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4+7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2018 + Prior	940	486	1,426	433	2	435	487	0	265	752	(20)	(219)	(239)
2. 2019	16,762	12,549	29,311	8,679	73	8,752	9,017	116	8,557	17,690	934	(3,803)	(2,869)
3. Subtotals 2019 + Prior	17,702	13,035	30,737	9,112	75	9,187	9,504	116	8,822	18,442	914	(4,022)	(3,108)
4. 2020	70,331	29,785	100,116	27,074	1,470	28,544	35,813	1,129	21,189	58,131	(7,444)	(5,997)	(13,441)
5. Subtotals 2020 + Prior	88,033	42,820	130,853	36,186	1,545	37,731	45,317	1,245	30,011	76,573	(6,530)	(10,019)	(16,549)
6. 2021	XXX	XXX	XXX	XXX	21,068	21,068	XXX	10,622	12,746	23,368	XXX	XXX	XXX
7. Totals	88,033	42,820	130,853	36,186	22,613	58,799	45,317	11,867	42,757	99,941	(6,530)	(10,019)	(16,549)
8. Prior Year-End Surplus As Regards Policyholders		100,054									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. (7.4)	2. (23.4)	3. (12.6)
													4. (16.5)

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.

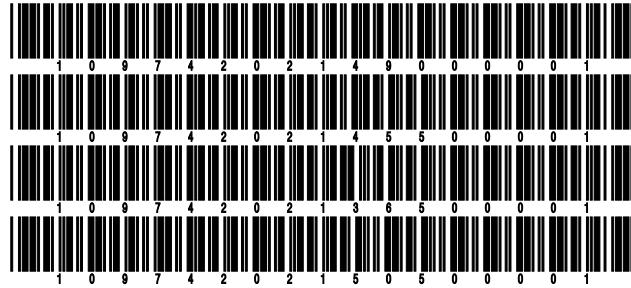
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state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



STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company
OVERFLOW PAGE FOR WRITE-INS

STATEMENT AS OF MARCH 31, 2021 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	161,367,503	118,682,556
2. Cost of bonds and stocks acquired		87,751,533
3. Accrual of discount	11,722	83,337
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	2,297,717	178,286
6. Deduct consideration for bonds and stocks disposed of	82,499,508	44,035,454
7. Deduct amortization of premium	229,406	1,421,616
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	112,490	128,860
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	81,060,519	161,367,503
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	81,060,519	161,367,503

STATEMENT AS OF MARCH 31, 2021 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)	139,653,792	0	67,983,950	(1,182,048)	70,487,795	0	0	139,653,792
2. NAIC 2 (a)	21,713,711	0	12,105,351	964,364	10,572,724	0	0	21,713,711
3. NAIC 3 (a)	0				0			
4. NAIC 4 (a)	0				0			
5. NAIC 5 (a)	0				0			
6. NAIC 6 (a)	0				0			
7. Total Bonds	161,367,504	0	80,089,301	(217,684)	81,060,519	0	0	161,367,504
PREFERRED STOCK								
8. NAIC 1	0				0			
9. NAIC 2	0				0			
10. NAIC 3	0				0			
11. NAIC 4	0				0			
12. NAIC 5	0				0			
13. NAIC 6	0				0			
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	161,367,504	0	80,089,301	(217,684)	81,060,519	0	0	161,367,504

(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 \$; NAIC 2 \$; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SI02

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Premium xx	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
9199999 Totals					

NONE

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	3,498,497
2. Cost of short-term investments acquired	0	6,033,301
3. Accrual of discount	0	2,791
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals		9,500,000
7. Deduct amortization of premium	0	34,590
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)	0	0
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	0	0

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year38,393,007	195,881,324
2. Cost of cash equivalents acquired85,561,781	506,642,577
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		(4,999)
5. Total gain (loss) on disposals		5,302
6. Deduct consideration received on disposals83,469,238	664,129,479
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)40,485,550	38,393,007
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	40,485,550	38,393,007

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 MARCH 31, 2021 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	For- eign	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consid- eration	7 Par Value	8 Actual Cost	9 Prior Year Book/ Adjusted Carrying Value	10 Unrealized Valuation Increase/ (Decrease)	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 Design- nation, NAIC Design- nation Modifer and SVO Adminis- trative Symbol	
											11	12	13	14	15								
.912628-C5-7	UNITED STATES TREASURY		03/31/2021	Maturity @ 100.00		500,000	500,000	497,404	499,780	0	220	0	220	0	0	500,000	0	0	0	0	5,625	03/31/2021	1.A
.912628-PX-2			02/15/2021	Maturity @ 100.00		300,000	300,000	306,481	300,386	0	(386)	0	(386)	0	0	300,000	0	0	0	0	5,438	02/15/2021	1.A
05999999	Subtotal - Bonds - U.S. Governments				800,000	800,000	803,885	800,167	0	(167)	0	(167)	0	0	800,000	0	0	0	0	0	11,063	XXX	XXX
.864813-6V-7	SUFFOLK VA		02/18/2021	RAYMOND JAMES & ASSOCIATES		1,569,810	1,500,000	1,500,000	1,500,000	0	0	0	0	0	1,500,000	0	69,810	69,810	69,810	16,641	02/01/2024	1.A FE	
24999999	Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions				1,569,810	1,500,000	1,500,000	1,500,000	0	0	0	0	0	0	1,500,000	0	69,810	69,810	69,810	16,641	XXX	XXX	
.3136A5-6W-1	FNA 2012-M4 1A2 - CMBS		03/01/2021	Paydown		76,189	76,189	77,367	76,821	0	(632)	0	(632)	0	0	76,189	0	0	0	0	419	04/25/2022	1.A
.3136A7-7J-5	FNA 2012-M12 1A - CMBS		03/01/2021	Paydown		77,124	77,124	78,447	77,873	0	(749)	0	(749)	0	0	77,124	0	0	0	0	196	08/25/2022	1.A
.3136A9-YD-3	FNR 2017-80 DH - CMO/RMBS		03/01/2021	Paydown		90,812	90,812	92,231	92,106	0	(1,294)	0	(1,294)	0	0	90,812	0	0	0	0	476	01/25/2046	1.A
.3136B6-JE-4	FNR 2019-56 CA - CMO/RMBS		03/01/2021	Paydown		200,229	200,229	203,796	201,194	0	(965)	0	(965)	0	0	200,229	0	0	0	0	968	10/25/2042	1.A
.3136B8-MG-3	FNR 2020-7 M - CMO/RMBS		03/01/2021	Paydown		451,608	451,608	458,947	454,570	0	(2,962)	0	(2,962)	0	0	451,608	0	0	0	0	2,205	01/25/2043	1.A
.3137BF-DQ-1	FMIS K-717 A2 - CMBS		03/01/2021	Paydown		35,278	35,278	35,896	35,417	0	(139)	0	(139)	0	0	35,278	0	0	0	0	205	09/25/2021	1.A
.3137BM-6P-6	FMIS K-721 A2 - CMBS		03/01/2021	Paydown		5,763	5,763	5,926	5,843	0	(80)	0	(80)	0	0	5,763	0	0	0	0	34	08/25/2022	1.A
.3137B0-4Y-7	FMIS K-SMC A2 - CMBS		01/07/2021	PERFORMANCE TRUST CAP		1,824,922	1,750,000	1,784,844	1,771,358	0	(343)	0	(343)	0	0	1,771,015	0	53,907	53,907	53,907	5,212	01/25/2023	1.A
.3137B1-BS-0	FMIS K-029 A2 - CMBS		02/18/2021	PERFORMANCE TRUST CAP		413,125	400,000	407,813	405,041	0	(468)	0	(468)	0	0	404,572	0	8,553	8,553	8,553	2,287	11/25/2022	1.A
.3137B2-HN-3	FMIS K-029 A2 - CMBS		01/07/2021	PERFORMANCE TRUST CAP		1,048,672	1,000,000	1,034,297	1,020,856	0	(334)	0	(334)	0	0	1,020,523	0	28,149	28,149	28,149	3,543	02/25/2023	1.A
.3137B3-6J-2	FMIS K-029 A2 - CMBS		01/07/2021	PERFORMANCE TRUST CAP		1,455,038	1,380,000	1,441,656	1,423,003	0	(622)	0	(622)	0	0	1,422,381	0	32,657	32,657	32,657	5,214	02/25/2023	1.A
.3137B4-WB-8	FMIS K-033 A2 - CMBS		01/07/2021	PERFORMANCE TRUST CAP		1,852,813	1,750,000	1,821,094	1,801,569	0	(655)	0	(655)	0	0	1,800,914	0	51,898	51,898	51,898	6,099	07/25/2023	1.A
.3137B7-NZ-9	FMIS K-036 A2 - CMBS		02/18/2021	PERFORMANCE TRUST CAP		1,614,844	1,500,000	1,586,016	1,560,210	0	(3,424)	0	(3,424)	0	0	1,556,786	0	58,058	58,058	58,058	12,051	10/25/2023	1.A
.3137B7-YY-9	FMIS K-037 A2 - CMBS		01/07/2021	PERFORMANCE TRUST CAP		1,620,938	1,500,000	1,593,750	1,571,823	0	(757)	0	(757)	0	0	1,571,066	0	49,871	49,871	49,871	5,962	01/25/2024	1.A
.3137BE-VH-4	FMIS K-040 A2 - CMBS		02/18/2021	PERFORMANCE TRUST CAP		1,418,219	1,300,000	1,370,281	1,351,754	0	(2,166)	0	(2,166)	0	0	1,349,588	0	68,631	68,631	68,631	9,597	09/25/2024	1.A
.3137BF-E9-8	FMIS K-041 A2 - CMBS		02/18/2021	PERFORMANCE TRUST CAP		1,909,141	1,750,000	1,853,770	1,833,629	0	(3,362)	0	(3,362)	0	0	1,830,267	0	78,874	78,874	78,874	12,640	10/25/2024	1.A
.650035-8M-3	NEW YORK ST URBAN DEV CORP REV		02/18/2021	First Tennessee		1,078,820	1,000,000	1,055,830	1,044,039	0	(1,922)	0	(1,922)	0	0	1,042,117	0	36,703	36,703	36,703	13,519	03/15/2024	1.C FE
31999999	Subtotal - Bonds - U.S. Special Revenues				15,173,533	14,267,003	14,901,958	14,727,106	0	(20,874)	0	(20,874)	0	0	14,706,232	0	467,301	467,301	467,301	80,627	XXX	XXX	
.001158-AA-5	AEPCT 191 A1 - ABS		02/01/2021	Paydown		106,197	106,197	106,354	106,330	0	(134)	0	(134)	0	0	106,197	0	0	0	0	1,092	02/01/2027	1.A FE
.00287Y-AZ-7	ABBVIE INC		02/23/2021	GOLDMAN SACHS & CO. INC.		524,185	500,000	511,615	507,318	0	(494)	0	(494)	0	0	506,824	0	17,361	17,361	17,361	3,998	05/14/2023	2.B FE
.00817Y-AV-0	AETNA INC		01/08/2021	KEYBANC CAPITAL MARKETS INC		1,053,530	1,000,000	1,027,140	1,019,607	0	(254)	0	(254)	0	0	1,019,353	0	34,177	34,177	34,177	2,100	06/15/2023	2.B FE
.00842D-AE-3	ABMT 2015-6 A5 - CMO/RMBS		02/25/2021	Paydown		83,491	83,491	84,848	84,515	0	(1,025)	0	(1,025)	0	0	83,491	0	0	0	0	338	09/25/2045	1.A FE
.023135-AJ-5	AMAZON.COM INC		01/08/2021	INTL FCStone L.P.		1,035,640	1,000,000	1,023,270	1,013,520	0	(245)	0	(245)	0	0	1,013,275	0	22,365	22,365	22,365	2,966	11/29/2022	1.E FE
.02582J-JM-3	AMXCA 2019-3 A - ABS		01/07/2021	SECURITIES		823,844	800,000	799,894	799,938	0	1	0	1	0	0	799,939	0	23,905	23,905	23,905	1,156	04/15/2025	1.A FE
.02588Q-AB-4	AMXCA 2019-1 A - ABS		01/07/2021	TD Securities		412,438	400,000	399,933	399,973	0	1	0	1	0	0	399,973	0	12,464	12,464	12,464	829	10/15/2024	1.A FE
.032654-AM-7	ANALOG DEVICES INC		01/08/2021	MORGAN STANLEY & CO LLC		1,076,370	1,000,000	1,032,934	1,023,630	0	(252)	0	(252)	0	0	1,023,378	0	52,992	52,992	52,992	3,212	12/05/2023	2.B FE
.037389-BD-4	AON CORP		02/19/2021	INTL FCStone L.P.		516,015	500,000	502,393	501,621	0	(125)	0	(125)	0	0	501,496	0	14,519	14,519	14,519	2,994	11/15/2022	2.A FE
.037833-BS-8	APPLE INC		01/28/2021	Call @ 100.00		1,000,000	1,000,000	1,007,550	1,000,355	0	(355)	0	(355)	0	0	1,000,000	0	0	0	0	9,688	02/23/2021	1.B FE
.05522R-DB-1	BACCT 2019-1 A - ABS		01/07/2021	INTL FCStone L.P.		1,022,969	1,000,000	999,755	999,862	0	2	0	2	0	0	999,864	0	23,104	23,104	23,104	1,257	01/15/2025	1.A FE
.05526D-AZ-8	BAT CAPITAL CORP		02/23/2021	MARKETAXESS		269,170	250,000	256,535	255,161	0	(214)	0	(214)	0	0	254,947	0	14,223	14,223	14,223	4,251	08/15/2024	2.B FE
.05583J-AG-7	BPCE SA	C	02/23/2021	GOLDMAN SACHS & CO INC.		262,530	250,000	248,505	248,779	0	44	0	44	0	0	248,823	0	13,707	13,707	13,707	3,645	01/14/2025	1.G FE
.06051G-EU-9	BANK OF AMERICA CORP		02/23/2021	GOLDMAN SACHS & CO INC.		264																	

STATEMENT AS OF MARCH 31, 2021 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 Design- ation, NAIC Design- ation Modifer and SVO Adminis- trative Symbol	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Change in Book/ Adjusted Carrying Value								
..125523-AG-5	CIGNA CORP		02/23/2021	GOLDMAN SACHS & CO.			570,110	.500,000	.549,770	.542,397	.0	-(1,303)	0	-(1,303)	0	.541,094	.0	.29,016	.29,016	.5,729	11/15/2025	2.B FE
..125720-AG-0	CME GROUP INC		02/19/2021	INC.			542,664	.500,000	.527,090	.522,363	.0	-(798)	0	-(798)	0	.521,564	.0	.21,099	.21,099	.6,583	03/15/2025	1.D FE
..126650-CF-5	CVS HEALTH CORP		02/23/2021	DEUTSCHE BANC SECURITIES INC.			542,735	.500,000	.515,580	.511,476	.0	-(489)	0	-(489)	0	.510,987	.0	.31,748	.31,748	.9,047	08/12/2024	2.B FE
..14041N-FT-3	COMET 2019-1 A - ABS		01/07/2021	TD Securities			1,028,555	1,000,000	1,021,250	1,010,339	.0	-(245)	0	-(245)	0	1,010,093	.0	18,461	18,461	2,051	12/16/2024	1.A FE
..14912L-6U-0	CATERPILLAR FINANCIAL SERVICES CORP		02/23/2021	JP MORGAN SECURITIES INC.			503,380	.500,000	.486,710	.496,638	.0	827	0	827	0	.497,465	.0	.5,915	.5,915	.4,628	08/09/2021	1.F FE
..161571-F0-2	CHAIT 2012-7 A - ABS		01/07/2021	INC.			1,031,953	1,000,000	1,009,063	1,005,281	.0	(82)	0	(82)	0	.1,005,199	.0	.26,754	.26,754	.1,560	09/16/2024	1.A FE
..165183-CQ-2	CFII 2019-2 A1 - ABS		03/15/2021	Paydown			63,918	.63,918	.63,907	.63,913	.0	5	0	5	0	.53,918	.0	0	0	214	09/15/2031	1.A FE
..166764-BT-6	CHEVRON CORP		02/23/2021	MARKETAXESS			534,455	.500,000	.498,870	.499,265	.0	34	0	34	0	.499,298	.0	.35,157	.35,157	.6,916	03/03/2024	1.D FE
..17305E-0K-5	CCCIT 2018-A1 A1 - ABS		01/20/2021	Various			495,000	.495,000	.494,033	.494,971	.0	29	0	29	0	.495,000	.0	0	0	.6,163	01/20/2023	1.A FE
..17320D-AG-3	CGMT 2013-GCJ11 A4 - CMBS		02/18/2021	R W BAIRD & CO			1,045,156	1,000,000	1,035,664	1,025,454	.0	(1,729)	0	(1,729)	0	1,023,725	.0	21,431	21,431	.6,959	04/12/2046	1.A FE
..178772-AA-7	CLMT 2016-CLNE A - CMBS		02/18/2021	INC.			1,043,359	1,000,000	.1,021,289	.1,015,920	.0	(934)	0	(934)	0	.1,014,986	.0	.28,374	.28,374	.6,251	11/12/2031	1.A FE
..169780-AC-7	CNH 2017-C A3 - ABS		03/15/2021	Paydown			174,436	174,436	.174,872	.174,624	.0	(188)	0	(188)	0	.174,436	.0	0	0	.551	05/15/2023	1.A FE
..20034D-JA-8	COMERICA BANK		02/19/2021	Various			2,133,000	2,000,000	2,022,156	2,017,469	.0	(635)	0	(635)	0	2,016,834	.0	.116,166	.116,166	.26,319	07/23/2024	1.G FE
..225401-AM-0	CREDIT SUISSE GROUP AG	C	02/23/2021	INC.			527,955	.500,000	.508,175	.506,627	.0	(262)	0	(262)	0	.506,366	.0	.21,589	.21,589	.5,906	09/11/2025	2.A FE
..23291R-AB-6	DLL 193 A2 - ABS		03/20/2021	Paydown			280,976	.280,976	.280,945	.280,971	.0	5	0	5	0	.280,976	.0	0	0	.972	01/20/2022	1.A FE
..24422E-TG-4	JOHN DEERE CAPITAL CORP		01/08/2021	MARKETAXESS			1,054,420	1,000,000	.1,000,455	.1,000,270	.0	(4)	0	(4)	0	1,000,267	.0	.54,153	.54,153	.9,800	03/06/2023	1.F FE
..24422E-TT-6	JOHN DEERE CAPITAL CORP		02/19/2021	INTL FCStone L.P.			1,072,107	1,000,000	.1,044,610	.1,036,142	.0	(1,477)	0	(1,477)	0	.1,034,665	.0	.37,442	.37,442	.4,343	06/24/2024	1.F FE
..29978C-AD-2	EVER 2018-1 A4 - CMO/RMBS		03/01/2021	Paydown			158,504	.158,504	.162,119	.163,115	.0	(4,611)	0	(4,611)	0	.158,504	.0	0	0	.987	02/25/2048	1.A FE
..316773-CX-6	FIFTH THIRD BANCORP		02/23/2021	MORGAN STANLEY & CO LLC			543,635	.500,000	.530,290	.523,330	.0	(1,146)	0	(1,146)	0	.522,184	.0	.21,451	.21,451	.10,646	01/25/2024	2.A FE
..33829T-AA-4	FIVE CORNERS FUNDING TRUST		02/19/2021	INTL FCStone L.P.			552,745	.500,000	.545,935	.535,524	.0	(1,768)	0	(1,768)	0	.533,755	.0	.18,990	.18,990	.6,015	11/15/2023	1.G FE
..36191Y-BB-3	GSMS 2011-GC5 A4 - CMBS		03/01/2021	Paydown			532,378	.532,378	.539,845	.533,809	.0	(1,432)	0	(1,432)	0	.532,378	.0	0	0	.3,580	03/12/2044	1.D FM
..36192B-AY-3	GSMS 2012-GC6 A3 - CMBS		03/01/2021	Paydown			10,304	10,304	.10,412	.10,328	.0	(24)	0	(24)	0	10,304	.0	0	0	.90	01/12/2045	1.A FE
..36198F-AE-2	GSMS 2013-GCJ14 A5 - CMBS		02/18/2021	Various			2,293,273	2,120,000	.2,266,612	.2,222,771	.0	(3,597)	0	(3,597)	0	2,219,174	.0	.74,099	.74,099	.14,827	08/10/2046	1.D FM
..36226U-AD-0	GMALT 2019-1 A3 - ABS		03/20/2021	Paydown			165,071	.165,071	.165,045	.165,068	.0	2	0	2	0	.165,071	.0	0	0	.817	12/20/2021	1.A FE
..36258P-AA-5	GSMS 20UPT A - CMBS		02/18/2021	GOLDMAN SACHS & CO.			365,217	.365,217	.360,497	.358,743	.0	(306)	0	(306)	0	.358,436	.0	.6,780	.6,780	.2,166	02/11/2037	1.A FE
..373334-KM-2	GEORGIA POWER CO		02/23/2021	JP MORGAN SECURITIES INC.			260,178	.250,000	.249,948	.249,963	.0	2	0	2	0	.249,965	.0	10,213	10,213	.2,990	07/30/2023	1.G FE
..377372-AL-1	GLAXOSMITHKLINE CAPITAL INC		01/08/2021	INTL FCStone L.P.			1,068,850	1,000,000	.1,031,625	.1,022,051	.0	(277)	0	(277)	0	1,021,775	.0	.47,075	.47,075	.5,344	05/15/2023	1.F FE
..378272-AT-5	GLENCORE FUNDING LLC		02/23/2021	MARKETAXESS			273,460	.250,000	.262,778	.259,086	.0	(424)	0	(424)	0	.258,662	.0	.14,798	.14,798	.4,669	03/12/2024	2.A FE
..40438F-AB-0	HPEFS 2020-1 A2 - ABS		03/20/2021	DEUTSCHE BANC SECURITIES			370,989	.370,989	.370,985	.371,002	.0	(13)	0	(13)	0	.370,989	.0	0	0	1,063	02/20/2030	1.A FE
..413875-AR-6	L3HARRIS TECHNOLOGIES INC		02/23/2021	INC.			557,395	.500,000	.541,915	.534,820	.0	(1,242)	0	(1,242)	0	.533,578	.0	.23,817	.23,817	.6,280	04/27/2025	2.B FE
..437076-BV-3	HOME DEPOT INC		02/23/2021	AMHERST PIERPONT			515,300	.500,000	.507,090	.502,801	.0	(360)	0	(360)	0	.502,442	.0	.12,858	.12,858	.7,854	03/01/2022	1.F FE
..43815N-AB-0	HAROT 2019-3 A2 - ABS		03/15/2021	Paydown			217,933	.217,933	.217,917	.217,929	.0	3	0	3	0	.217,933	.0	0	0	.679	04/15/2022	1.A FE
..448969-AD-7	HALST 2019-A A3 - ABS		03/15/2021	Paydown			345,355	.345,355	.349,672	.346,323	.0	(968)	0	(968)	0	.345,355	.0	0	0	.1,664	07/15/2022	1.A FE
..449210-AG-1	HFMOT 2019-1 A - ABS		02/18/2021	SECURITIES			754,581	.735,000	.734,879	.734,944	.0	6	0	6	0	.734,951	.0	.19,630	.19,630	.3,666	04/15/2024	1.A FE
..44935R-AC-2	HALST 19B A3 - ABS		02/18/2021	SECURITIES			1,007,305	1,000,000	.1,004,531	.1,001,129	.0	(790)	0	(790)	0	.1,000,339	.0	.6,966	.6,966	.3,797	08/15/2022	1.A FE
..459200-JY-8	INTERNATIONAL BUSINESS MACHINES CORP		02/23/2021	DEUTSCHE BANC SECURITIES			485,582	.450,000	.466,772	.463,137	.0	(573)	0	(573)	0	.462,564	.0	.23,017	.23,017	.3,750	05/15/2024	1.F FE
..46361T-AA-0	ICOT 2013-IRV A1 - CMBS		03/10/2021	Paydown			83,476	.83,476	.83,453	.83,453	.0	23	0	23	0	.83,476	.0	0	0	.293	05/15/2028	

STATEMENT AS OF MARCH 31, 2021 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

STATEMENT AS OF MARCH 31, 2021 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, NAIC Desig- nation Modifier and SVO Admini- strative Symbol		
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value									
8399997. Total - Bonds - Part 4					82,499,508		78,525,943	80,821,627	80,177,245	0	(87,944)	0	(87,944)	0	80,089,301		0	2,297,717	2,297,717	764,188	XXX	XXX	
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999. Total - Bonds					82,499,508		78,525,943	80,821,627	80,177,245	0	(87,944)	0	(87,944)	0	80,089,301		0	2,297,717	2,297,717	764,188	XXX	XXX	
8999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	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	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	XXX
9799999. Total - Common Stocks						0	XXX	0	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	0	XXX	XXX
9999999 - Totals					82,499,508	XXX	80,821,627	80,177,245	0	(87,944)	0	(87,944)	0	80,089,301		0	2,297,717	2,297,717	764,188	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

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Huntington National Bank Columbus, OH					16,291,682	2,904,505	16,373,937	XXX
Silicon Valley Bank Santa Clara, CA					(3,541,710)	(3,402,257)	(3,057,127)	XXX
US Bank Columbus, OH					(16,397,153)	(16,312,882)	(16,016,893)	XXX
0199998. Deposits in ... exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	(3,647,181)	(16,810,634)	(2,700,083)	XXX
0299998. Deposits in ... exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	(3,647,181)	(16,810,634)	(2,700,083)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	0	0	(3,647,181)	(16,810,634)	(2,700,083)	XXX

STATEMENT AS OF MARCH 31, 2021 OF THE Root Insurance Company
SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0599999. Total - U.S. Government Bonds						0	0	0
1099999. Total - All Other Government Bonds						0	0	0
1799999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
2499999. Total - U.S. Political Subdivisions Bonds						0	0	0
3199999. Total - U.S. Special Revenues Bonds						0	0	0
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
4899999. Total - Hybrid Securities						0	0	0
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
6099999. Subtotal - SVO Identified Funds						0	0	0
6599999. Subtotal - Unaffiliated Bank Loans						0	0	0
7699999. Total - Issuer Obligations						0	0	0
7799999. Total - Residential Mortgage-Backed Securities						0	0	0
7899999. Total - Commercial Mortgage-Backed Securities						0	0	0
7999999. Total - Other Loan-Backed and Structured Securities						0	0	0
8099999. Total - SVO Identified Funds						0	0	0
8199999. Total - Affiliated Bank Loans						0	0	0
8299999. Total - Unaffiliated Bank Loans						0	0	0
8399999. Total Bonds						0	0	0
6174C-87-1	Morgan Stanley Institutional Liquidity Funds Government Portfolio (Institutional Select Share Class)		04/01/2020	.010		.578,429		.148
31846V-56-7	First American Money Market Funds Government Obligations Fund Z Class		01/01/2020	.010		.5,928,491		.897
8599999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						6,506,920	0	1,045
31607A-70-3	FIDELITY IMM:GOVT INSTL		03/30/2021	.010		33,159,610		.266
31846V-20-3	FIRST AMER:GVT OBLG Y		03/31/2021	.010		.819,020	.2	.1
8699999. Subtotal - All Other Money Market Mutual Funds						33,978,630	268	45
9999999 - Total Cash Equivalents						40,485,550	268	1,090