



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 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 Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

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

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

Main Administrative Office 80 E. Rich St., Suite. 500 (Street and Number) Columbus, OH, US 43215 (City or Town, State, Country and Zip Code) 866-980-9431 (Area Code) (Telephone Number)

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

Primary Location of Books and Records 80 E. Rich St., Suite. 500 (Street and Number) Columbus, OH, US 43215 (City or Town, State, Country and Zip Code) 866-980-9431 (Area Code) (Telephone Number)

Internet Website Address www.joinroot.com

Statutory Statement Contact Ryan William Forish (Name) 614-591-4568 (Area Code) (Telephone Number) accounting@joinroot.com (E-mail Address) 614-591-4568 (FAX Number)

OFFICERS

President Alexander Edward Timm

Chief Financial Officer Daniel Harris Rosenthal

Secretary Jodi Emmert Baker #

OTHER

DIRECTORS OR TRUSTEES

Alexander Edward Timm

Cynthia Ann Powell

Lawrence Allen Hilsheimer

Jonathan Alexander Allison

Julie Mix McPeak

State of Ohio

County of Franklin

SS:

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

Alexander Edward Timm
President

Jodi Emmert Baker
Secretary

Daniel Harris Rosenthal
Chief Financial Officer

Subscribed and sworn to before me this day of

a. Is this an original filing? Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

STATEMENT AS OF SEPTEMBER 30, 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	68,293,880		68,293,880	161,367,504
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens.....			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$60,819,896), cash equivalents (\$23,950,393) and short-term investments (\$)	84,770,289		84,770,289	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	26,237		26,237	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)	153,090,406	0	153,090,406	183,695,041
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	395,152		395,152	824,092
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	67,468,834		67,468,834	34,633,062
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	155,616,312		155,616,312	121,022,354
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	105,925,558		105,925,558	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	1,534,854	1,534,854	0	0
21. Furniture and equipment, including health care delivery assets (\$)	26,154	26,154	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	235,109		235,109	4,286,165
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	1,750,925	278,137	1,472,788	467,140
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	486,043,304	1,839,145	484,204,158	396,137,675
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	486,043,304	1,839,145	484,204,158	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. Miscellaneous receivable	1,472,788		1,472,788	467,140
2502. Prepaid assets	251,348	251,348	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)	1,750,925	278,137	1,472,788	467,140

STATEMENT AS OF SEPTEMBER 30, 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 \$64,633,010)	110,331,721	106,262,142
2. Reinsurance payable on paid losses and loss adjustment expenses	105,122	
3. Loss adjustment expenses	27,043,325	24,590,509
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	2,999,066	2,098,309
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,243,803	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 \$179,835,350 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)	24,396,025	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)	159,380,229	119,733,164
13. Funds held by company under reinsurance treaties	207,295	
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	72,090,882	12,298,554
20. Derivatives	0	
21. Payable for securities		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	305,619	473,453
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	402,107,400	296,083,444
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	402,107,400	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		0
34. Gross paid in and contributed surplus	531,103,379	454,394,379
35. Unassigned funds (surplus)	(453,506,621)	(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)	82,096,758	100,054,231
38. Totals (Page 2, Line 28, Col. 3)	484,204,158	396,137,675
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	305,619	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)	305,619	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 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 \$575,552,385)	529,065,805	450,197,306	605,177,973
1.2 Assumed (written \$1,009,941)	344,013		
1.3 Ceded (written \$512,765,535)	467,345,433	287,039,174	419,582,561
1.4 Net (written \$63,796,792)	62,064,384	163,158,132	185,595,412
DEDUCTIONS:			
2. Losses incurred (current accident year \$104,541,431):			
2.1 Direct	449,659,982	379,088,132	496,537,895
2.2 Assumed	343,032		
2.3 Ceded	357,696,011	202,936,022	292,875,225
2.4 Net	92,307,003	176,152,110	203,662,670
3. Loss adjustment expenses incurred	43,217,666	43,155,120	60,768,232
4. Other underwriting expenses incurred	25,637,927	39,221,947	44,364,280
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	161,162,595	258,529,177	308,795,182
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(99,098,211)	(95,371,045)	(123,199,770)
INVESTMENT INCOME			
9. Net investment income earned	1,072,212	3,481,902	4,245,810
10. Net realized capital gains (losses) less capital gains tax of \$	2,416,219	82,187	183,589
11. Net investment gain (loss) (Lines 9 + 10)	3,488,431	3,564,089	4,429,399
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$670,158)	(670,158)	(16,652,596)	(19,920,976)
13. Finance and service charges not included in premiums		12,984,828	14,489,514
14. Aggregate write-ins for miscellaneous income	1,119,135	105,685	353,660
15. Total other income (Lines 12 through 14)	448,976	(3,562,083)	(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)	(95,160,803)	(95,369,039)	(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)	(95,160,803)	(95,369,039)	(123,848,173)
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19)(to Line 22)	(95,160,803)	(95,369,039)	(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)	(95,160,803)	(95,369,039)	(123,848,173)
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$		(16,991)	(4,999)
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			
27. Change in nonadmitted assets	493,528	470,979	865,411
28. Change in provision for reinsurance			(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	76,709,000	53,509,000	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
37. Aggregate write-ins for gains and losses in surplus	802	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37)	(17,957,472)	(41,406,051)	(52,278,872)
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	82,096,758	110,927,052	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	1,007,960		212,890
1402. Rent income	111,175	105,685	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)	1,119,135	105,685	353,660
3701. Change in provision for reinsurance ceded to pool member	802		
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)	802	0	0

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	36,014,127	232,976,424	140,292,983
2. Net investment income	2,025,582	4,305,620	5,474,917
3. Miscellaneous income	448,976	(3,562,083)	(5,077,802)
4. Total (Lines 1 to 3)	38,488,686	233,719,961	140,690,098
5. Benefit and loss related payments	83,421,606	219,200,915	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	65,913,143	72,952,427	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)	149,334,749	292,153,342	335,806,151
11. Net cash from operations (Line 4 minus Line 10)	(110,846,062)	(58,433,381)	(195,116,053)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	95,493,481	31,768,020	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	3,003	5,302
12.7 Miscellaneous proceeds	0	13,898	6,949
12.8 Total investment proceeds (Lines 12.1 to 12.7)	95,493,481	31,784,921	43,918,845
13. Cost of investments acquired (long-term only):			
13.1 Bonds	528,068	87,751,533	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	33,186	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	561,254	87,751,533	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)	94,932,226	(55,966,613)	(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	76,700,000	53,500,000	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)	1,656,587	(884,131)	(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)	78,356,588	52,615,869	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)	62,442,752	(61,784,125)	(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)	84,770,289	128,988,562	22,327,537

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

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STATEMENT AS OF September 30, 2021 OF THE Root 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 Insurance Company ("Root", the "Company" or "RIC") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance. The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio, subject to any deviations prescribed or permitted by the Ohio Department of Insurance.

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

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

		SSAP #	F/S Page	F/S Line #	2021	2020
NET INCOME						
(1)	State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ (95,160,803)	\$ (123,848,173)
(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)				\$ (95,160,803)	\$ (123,848,173)
SURPLUS						
(5)	State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 82,096,758	\$ 100,054,231
(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	\$ 82,096,758	\$ 100,054,231

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 September 30, 2021 OF THE Root 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	\$ 11,951

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

1. Less than 12 Months	\$ 0
2. 12 Months or Longer	\$ 620,906

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

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

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

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

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

J. Real Estate - Not Applicable

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

L. Restricted Assets - No Significant Changes

M. Working Capital Finance Investments - Not Applicable

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

O. 5GI Securities - Not Applicable

P. Short Sales - Not Applicable

Q. Prepayment Penalty and Acceleration Fees - No Significant Changes

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.

B. Amounts Non-admitted - Not Applicable

STATEMENT AS OF September 30, 2021 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

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 July 20, 2021 Buzzwords Labs Inc. was renamed Root Scout, LLC.

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

Effective January 1, 2021 RIC and Root Property & Casualty Insurance Company (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 RPC, formerly Catlin Indemnity Insurance Company.

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

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

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

B. CAR made capital contributions totaling \$76,700,000 to the Company during 2021. On September 30, 2021, CAR made a \$20,100,000 capital contribution to the Company. On August 31, 2021, CAR made a \$14,900,000 capital contribution to the Company. On July 31, 2021, CAR made a \$14,600,000 capital contribution to the Company. On June 30, 2021, CAR made a \$18,800,000 capital contribution to the Company. On May 31, 2021, CAR made a \$8,300,000 capital contribution to the Company.

CAR made capital contributions totaling \$70,700,000 to the Company during 2020. On October 30, 2020, CAR made a \$17,200,000 capital contribution to the Company. On September 30, 2020, CAR made a \$7,000,000 capital contribution to the Company. On August 31, 2020, CAR made a \$8,500,000 capital contribution to the Company. On July 31, 2020, CAR made a \$10,000,000 capital contribution to the company. On April 30, 2020, CAR made a \$3,400,000 capital contribution to the Company. On March 31, 2020, CAR made a \$6,300,000 capital contribution to the Company. On February 28, 2020, CAR made a \$12,300,000 capital contribution to the Company. On January 30, 2020, CAR made a \$6,000,000 capital contribution to the Company.

C. Not Applicable

D. Amounts Due From or To Related Parties – At September 30, 2021, the Company had a net receivable from RIA totaling \$139,873, RLS totaling \$73,592 and RPC totaling \$21,644. The Company had a net payable to CAR totaling \$67,207,744, REL totaling \$3,655 and RHC totaling \$4,879,483. At December 31, 2020 the Company had a net payable balance to CAR totaling \$9,562,778 and RHC totaling \$2,735,777. The company had a net receivable balance from RIA totaling \$4,286,165.

E. Management/Service Contracts and Cost Sharing Arrangements –

The Company has an administrative service agreement in place, where CAR provides employees and other administrative services to the Company. For these services, the Company reimburses CAR at cost.

During 2020 and 2021 the Company had a producer agreement with RIA, to provide advertising, marketing, and customer services. Beginning November 1, 2020, after receiving regulatory approval, the Company updated the producer agreement to also include 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 paid a total of \$109,765,041 and \$71,645,017 to RIA related to this agreement during the 9-months ended September 30, 2021 and the year ended December 31, 2020 respectively.

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 September 30, 2021 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

- A. At September 30, 2021 and December 31, 2020 the Company had 850 shares of \$10,000 par value common stock authorized and 450 shares issued and outstanding.
- B. Preferred Stock – The Company has no preferred stock authorized, issued or outstanding.
- C. Dividend Restrictions – Without prior approval of the OH DOI, dividends to shareholders are limited to \$0, an amount that is based on restrictions relating to statutory surplus and net income.
- 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	\$22,537,483				\$22,537,483
Total assets at fair value/NAV	\$22,537,483				\$22,537,483
b. Liabilities at fair value					
Total liabilities at fair value					

STATEMENT AS OF September 30, 2021 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

Description	Ending Balance as of Prior Quarter End	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	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 September 30, 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 mater 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	\$ 70,032,307	\$ 68,293,880	\$ 2,367,599	\$ 67,664,708			
Short Term Bonds	\$ —	\$ —	\$ —	\$ —			
Cash Equivalents	\$ 23,950,393	\$ 23,950,393	\$ 23,950,393	\$ —			

STATEMENT AS OF September 30, 2021 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

NOTE 21 Other Items

- A. Unusual or Infrequent Items - No Significant Changes
- B. Troubled Debt Restructuring: Debtors- No 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 - No Significant Changes
- 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

On October 1, 2021, the Company's indirect Parent, RHC, closed the convertible preferred equity investment by Carvana ("CVNA") pursuant to the investment agreement that we entered into with Carvana on August 11, 2021, or the Investment Agreement. RHC received approximately \$126 million of gross proceeds from the issuance of convertible preferred stock designated as the Series A Convertible Preferred Stock and issued Carvana eight tranches of warrants to purchase shares of the Company's Class A common stock, comprised of three tranches of "short-term warrants" and five tranches of "long-term warrants".

As part of the investment agreement, RHC and Carvana entered into a five-year commercial agreement whereby Root Inc's telematics-based auto insurance products will be embedded into Carvana's Integrated Platform. The commercial arrangement provides for agent commission payable to Carvana for policy origination and an enterprise total loss replacement vehicle solution.

RHC issued Carvana approximately 14 million shares of preferred stock that is initially convertible into approximately 14 million Class A shares of Root Inc based on an initial liquidation preference of \$9.00 per share. In connection with this issuance, RHC filed a Certificate of Designations that established the rights and restrictions of the preferred stock, including that it will become convertible or redeemable at the option of the preferred stockholder in connection with any change of control of the Company, which is considered not solely within the Company's control. Accordingly, the preferred stock issued to Carvana will be classified as mezzanine equity.

Concurrent with the convertible preferred equity investment, RHC issued Carvana eight tranches of warrants, comprised of three tranches of "short-term warrants" and five tranches of "long-term warrants". The short-term warrants will expire three years following the earlier of the date of completion of the Integrated Platform and 18 months following closing of the Investment Agreement, such earlier date, the Reference Date, and the long-term warrants will expire five years after the Reference Date. The short-term warrants have exercise prices of \$10.00 to \$12.00 and the long-term warrants have exercise prices of \$10.00 to \$30.00. The warrants will be subject to certain conditions to exercise, including relating to the achievement of defined milestones tied to the development of the Integrated Platform and insurance sales through the Integrated Platform. If the warrants are fully exercised by Carvana for cash, Carvana will have the opportunity to purchase approximately 129 million shares of Class A Common Stock, representing 29.9% of the aggregate number of issued and outstanding shares of our common stock on a fully-diluted basis as of August 11, 2021.

In connection with the Investment Agreement, RHC incurred issuance costs of approximately \$20 million, \$9 million of which are contingent upon the success of the Investment Agreement as measured by achievement of certain warrant vesting milestones. As of September 30, 2021, these costs were accrued for in other assets, other liabilities and accounts payable and accrued expenses on our condensed consolidated balance sheets.

NOTE 23 Reinsurance

- A. Unsecured Reinsurance Recoverables - No Significant Changes
- 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

STATEMENT AS OF September 30, 2021 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

- 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 reflect favorable development of \$7.6M. For the nine months ended September 30, 2021, the development of incurred losses related to prior periods was primarily related to lower-than-expected reported losses on bodily injury claims, and higher than expected recoveries from subrogation and salvage from 2020 material damage claims.

- 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.

NOTE 26 Intercompany Pooling Arrangements

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%

NOTE 27 Structured Settlements - Not Applicable

NOTE 28 Health Care Receivables - Not Applicable

NOTE 29 Participating Policies - Not Applicable

NOTE 30 Premium Deficiency Reserves - No Significant Changes

NOTE 31 High Deductibles - Not Applicable

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

NOTE 33 Asbestos/Environmental Reserves - Not Applicable

NOTE 34 Subscriber Savings Accounts - Not Applicable

NOTE 35 Multiple Peril Crop Insurance - Not Applicable

NOTE 36 Financial Guaranty Insurance - Not Applicable

STATEMENT AS OF SEPTEMBER 30, 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:

05/27/2021
- 3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

If yes, complete Schedule Y, Parts 1 and 1A.

Yes ☒ No ☐
- 3.2

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

Yes ☐ No ☒
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.
- 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?

If yes, complete and file the merger history data file with the NAIC.

Yes ☐ No ☒
- 4.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile
5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

If yes, attach an explanation.

Yes ☐ No ☒ N/A ☐
- 6.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2019
- 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.

12/31/2019
- 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).

05/27/2021
- 6.4

By what department or departments?
Ohio Department of Insurance
- 6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒
- 6.6

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

Yes ☐ No ☐ N/A ☒
- 7.1

Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒
- 7.2

If yes, give full information:
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes ☐ No ☒
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes ☐ No ☒
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

GENERAL INTERROGATORIES

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

Yes [X] No []
- 9.11

If the response to 9.1 is No, please explain:
- 9.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 9.31

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

FINANCIAL

- 10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] 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 [X]
- 11.2

If yes, give full and complete information relating thereto:
12.

Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$0
13.

Amount of real estate and mortgages held in short-term investments:

\$0
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes [] No [X]
- 14.2

If yes, please complete the following:
- | | 1 | 2 |
|---|---|--|
| | Prior Year-End
Book/Adjusted
Carrying Value | Current Quarter
Book/Adjusted
Carrying Value |
| 14.21 Bonds | \$0 | \$ |
| 14.22 Preferred Stock | \$0 | \$ |
| 14.23 Common Stock | \$0 | \$ |
| 14.24 Short-Term Investments | \$0 | \$ |
| 14.25 Mortgage Loans on Real Estate | \$0 | \$ |
| 14.26 All Other | \$0 | \$ |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) | \$0 | \$0 |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above | \$ | \$ |
- 15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [] No [X]
- 15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [] No [] N/A [X]
16.

For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

\$0
- 16.2

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$0
- 16.3

Total payable for securities lending reported on the liability page.

\$0

STATEMENT AS OF SEPTEMBER 30, 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 [X] No []
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
US Bank	One US Bank Plaza, St Louis, MO 63101
Regions Bank	201 Milan Parkway, 2nd Floor, Birmingham, AL 35211
Huntington National Bank	41 South High Street, 7th Floor, Columbus, OH 43215
Century Trust, LLP	100 South Federal Place, Santa Fe, NM 87501
Wells Fargo Bank	MAC T9914-010, P.O. Box 2577, Waco, TX 76702

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]
- 17.4 If yes, give full information relating thereto:

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

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

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

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []
- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

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

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
109875	Asset Allocation and Management LLC	549300DSCH1V5W3U963	SEC	NO.....

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 - b. Issuer or obligor is current on all contracted interest and principal payments.
 - c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5GI securities? Yes [] No [X]

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

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

STATEMENT AS OF SEPTEMBER 30, 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?
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.

Yes [X] No [] N/A []
2.

Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?
If yes, attach an explanation.

Yes [] No [X]
- 3.1

Have any of the reporting entity's primary reinsurance contracts been canceled?

Yes [] No [X]
- 3.2

If yes, give full and complete information thereto.
- 4.1

Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of " tabular reserves") discounted at a rate of interest greater than zero?

Yes [] No [X]

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
TOTAL			0	0	0	0	0	0	0	0

5.

Operating Percentages:

5.1 A&H loss percent %

5.2 A&H cost containment percent %

5.3 A&H expense percent excluding cost containment expenses %
- 6.1

Do you act as a custodian for health savings accounts?

Yes [] No [X]
- 6.2

If yes, please provide the amount of custodial funds held as of the reporting date\$.....
- 6.3

Do you act as an administrator for health savings accounts?

Yes [] No [X]
- 6.4

If yes, please provide the balance of the funds administered as of the reporting date\$.....
7.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes [X] No []
- 7.1

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

Yes [] No []

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Root Insurance Company

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1	2	3	4	5	6	7
NAIC Company Code	ID Number	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurer	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating
24503	52-0249520	Root Property & Casualty Insurance Company	DE	Authorized		
	AA-1780116	Chaucer Insurance Company Designated Activity Company	IRL	Unauthorized		
	AA-3770524	FG Reinsurance LTD.	CYM	Unauthorized		
17000	04-3022050	Arbella Mutual Insurance Company	MA	Unauthorized		

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Root Insurance Company

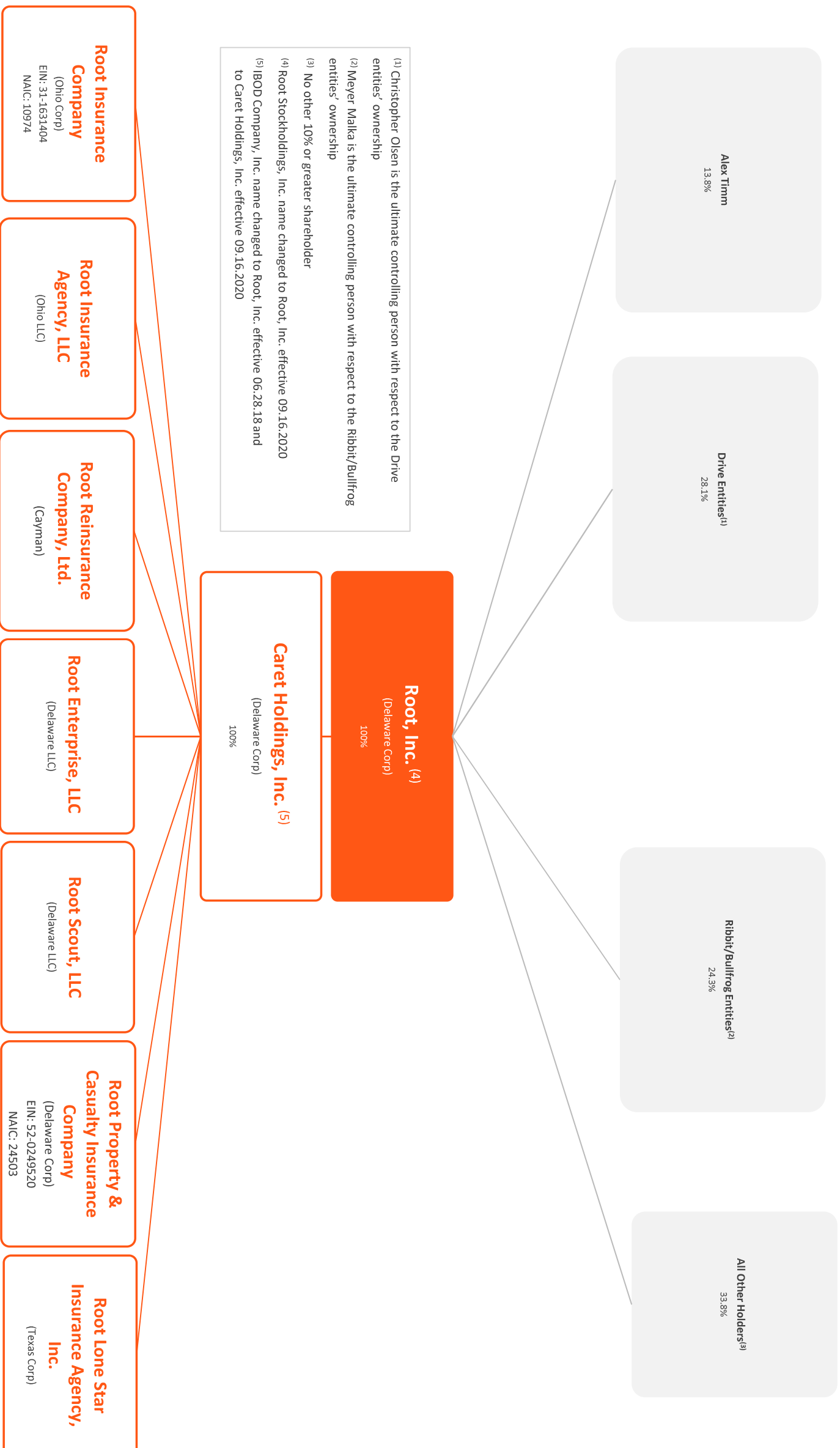
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

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	19,075,866	22,939,194	14,802,337	16,897,928	11,356,681	12,352,263
4. Arkansas.....AR	L	8,351,733	7,606,696	4,656,560	4,521,528	2,328,813	2,073,634
5. California.....CA	L	7,308,834	2,267,485	3,885,524	1,055,491	3,402,960	871,194
6. Colorado.....CO	L	25,683,969	14,255,530	10,684,389	4,224,784	7,659,544	3,441,429
7. Connecticut.....CT	L	3,282,792	2,824,124	2,060,731	867,502	2,447,652	1,223,780
8. Delaware.....DE	L	12,073,576	8,610,942	8,093,051	5,336,019	7,389,405	4,901,093
9. District of Columbia.....DC	L						
10. Florida.....FL	L						
11. Georgia.....GA	L	61,300,448	56,392,931	52,886,824	43,270,484	35,936,923	30,808,703
12. Hawaii.....HI	L						
13. Idaho.....ID	N						
14. Illinois.....IL	L	16,602,650	11,219,416	10,394,561	6,429,522	6,608,917	4,006,910
15. Indiana.....IN	L	17,170,406	13,965,061	11,309,172	8,844,045	4,218,871	4,870,453
16. Iowa.....IA	L	6,575,201	5,864,745	4,380,954	4,588,366	1,792,537	1,637,965
17. Kansas.....KS	N						
18. Kentucky.....KY	L	17,285,891	27,735,031	17,675,445	27,128,879	11,035,837	18,658,118
19. Louisiana.....LA	L	32,906,919	20,565,985	23,282,133	11,243,622	16,049,141	9,377,629
20. Maine.....ME	N						
21. Maryland.....MD	L	14,781,072	13,926,735	11,415,495	11,361,865	7,965,495	7,312,170
22. Massachusetts.....MA	N						
23. Michigan.....MI	N						
24. Minnesota.....MN	N						
25. Mississippi.....MS	L	10,750,562	6,638,896	8,079,419	5,293,321	4,633,151	2,638,188
26. Missouri.....MO	L	19,657,658	21,081,918	15,456,803	14,839,661	8,750,147	9,055,033
27. Montana.....MT	L	3,411,962	2,898,155	2,037,131	1,674,004	669,336	695,247
28. Nebraska.....NE	L	4,408,093	3,607,229	2,773,050	2,278,398	1,347,487	999,557
29. Nevada.....NV	L	25,971,979	13,298,482	15,367,780	3,792,632	14,870,373	5,327,619
30. New Hampshire.....NH	L						
31. New Jersey.....NJ	N						
32. New Mexico.....NM	L	9,591,148	7,158,638	6,046,776	4,130,920	4,561,513	2,768,210
33. New York.....NY	N						
34. North Carolina.....NC	L						
35. North Dakota.....ND	L	683,958	716,650	694,394	597,118	212,061	224,228
36. Ohio.....OH	L	14,255,642	16,618,009	8,854,955	11,097,452	5,492,926	7,539,749
37. Oklahoma.....OK	L	17,497,778	14,532,450	10,070,383	7,547,914	5,747,013	5,141,082
38. Oregon.....OR	L	16,831,859	16,306,750	12,140,557	8,292,596	8,809,793	7,962,766
39. Pennsylvania.....PA	L	31,469,074	23,110,925	18,956,264	15,614,407	15,234,976	11,312,780
40. Rhode Island.....RI	N						
41. South Carolina.....SC	L	20,591,501	6,340,830	10,672,281	7,321,711	9,002,926	4,039,777
42. South Dakota.....SD	N						
43. Tennessee.....TN	L	9,559,848	6,306,248	5,538,744	2,920,595	2,119,727	1,804,027
44. Texas.....TX	L	113,136,737	100,424,245	85,669,388	56,816,100	50,212,292	34,060,688
45. Utah.....UT	L	25,644,128	19,083,230	15,321,223	11,116,211	12,298,215	7,228,499
46. Vermont.....VT	N						
47. Virginia.....VA	L	7,744,550	4,567,190	3,772,911	1,751,955	2,390,293	1,401,725
48. Washington.....WA	L						
49. West Virginia.....WV	L	1,946,551	296,555	352,431	39,072	382,038	21,534
50. Wisconsin.....WI	N						
51. Wyoming.....WY	N						
52. American Samoa.....AS	N						
53. Guam.....GU	N						
54. Puerto Rico.....PR	N						
55. U.S. Virgin Islands.....VI	N						
56. Northern Mariana Islands.....MP	N						
57. Canada.....CAN	N						
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Totals	XXX	575,552,385	471,160,275	397,331,666	300,894,102	264,927,042	203,756,050
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	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.....	38	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.....	19



SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
4991	Root Inc Group	10974	31-1631404				Root Insurance Company	OH	IA	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	N	1
			84-2717903		0001788882	New York Stock Exchange	Root Inc.	DE	UIP	Drive Entities	Ownership	28.100	Christopher Olsen	N	1
			84-2717903		0001788882	New York Stock Exchange	Root Inc.	DE	UIP	Ribbit/Bullfrog Entities	Ownership	24.300	Meyer Malka	N	1
			84-2717903		0001788882	New York Stock Exchange	Root Inc.	DE	UIP	Alexander Timm	Ownership	13.800	Alexander Timm	N	1
			38-4096566				Root Insurance Agency, LLC	OH	NIA	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	N	1
			98-1498447				Root Reinsurance Company, Ltd.	CYM	IA	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	N	1
			47-3049829				Caret Holding, Inc.	DE	UDP	Root Inc.	Ownership	100.000	Root Inc.	N	1
			84-3159350				Root Scout, LLC	DE	NIA	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	N	4
			47-3049829				Root Enterprise, LLC	DE	NIA	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	N	1
4991	Root Inc Group	24503	52-0249520				Root Property and Casualty	DE	RE	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	N	2
			84-4863215				Root Lone Star Insurance Agency, Inc.	TX	NIA	Caret Holdings, Inc.	Ownership	100.000	Caret Holdings, Inc.	N	3

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
4	Buzzwords Lab Inc. was renamed "Root Scout, LLC" effective July 20, 2021

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	923,182	627,327	68.0	131.0
5.	Commercial multiple peril			0.0	0.0
6.	Mortgage guaranty			0.0	0.0
8.	Ocean marine			0.0	0.0
9.	Inland marine			0.0	0.0
10.	Financial guaranty			0.0	0.0
11.1	Medical professional liability - occurrence			0.0	0.0
11.2	Medical professional liability - claims-made			0.0	0.0
12.	Earthquake			0.0	0.0
13.	Group accident and health			0.0	0.0
14.	Credit accident and health			0.0	0.0
15.	Other accident and health			0.0	0.0
16.	Workers' compensation			0.0	0.0
17.1	Other liability - occurrence			0.0	0.0
17.2	Other liability - claims-made			0.0	0.0
17.3	Excess workers' compensation			0.0	0.0
18.1	Products liability - occurrence			0.0	0.0
18.2	Products liability - claims-made			0.0	0.0
19.1,19.2	Private passenger auto liability	370,235,611	298,747,388	80.7	85.4
19.3,19.4	Commercial auto liability			0.0	0.0
21.	Auto physical damage	157,907,012	150,285,267	95.2	81.4
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	529,065,805	449,659,982	85.0	84.2
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1	2	3
		Current Quarter	Current Year to Date	Prior Year Year to Date
1.	Fire	0		
2.	Allied Lines	0		
3.	Farmowners multiple peril	0		
4.	Homeowners multiple peril	309,095	1,055,919	982,929
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	136,858,798	404,310,503	321,944,276
19.3,19.4	Commercial auto liability	0		
21.	Auto physical damage	59,039,619	170,185,962	148,233,070
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	196,207,512	575,552,385	471,160,275
DETAILS OF WRITE-INS				
3401.	.....		
3402.	.....		
3403.	.....		
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Root Insurance Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2021 Loss and LAE Payments on Claims Reported as of Prior Year-End	2021 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2021 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2018 + Prior	940	486	1,426	752	106	858	412	0	117	529	224	(263)	(39)
2. 2019	16,762	12,549	29,311	15,545	2,694	18,239	5,331	131	3,553	9,015	4,114	(6,171)	(2,057)
3. Subtotals 2019 + Prior	17,702	13,035	30,737	16,297	2,800	19,097	5,743	131	3,670	9,544	4,338	(6,434)	(2,096)
4. 2020	70,331	29,785	100,116	41,825	7,830	49,655	32,446	1,418	11,074	44,938	3,940	(9,463)	(5,523)
5. Subtotals 2020 + Prior	88,033	42,820	130,853	58,122	10,630	68,752	38,189	1,549	14,744	54,482	8,278	(15,897)	(7,619)
6. 2021	XXX	XXX	XXX	XXX	60,251	60,251	XXX	53,049	29,844	82,893	XXX	XXX	XXX
7. Totals	88,033	42,820	130,853	58,122	70,881	129,003	38,189	54,598	44,588	137,375	8,278	(15,897)	(7,619)
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. 9.4	2. (37.1)	3. (5.8)
											Col. 13, Line 7 As a % of Col. 1 Line 8 4. (7.6)		

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

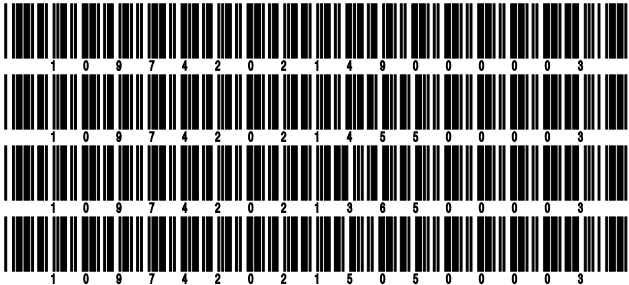
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state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

Explanations:

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

Bar Codes:

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



OVERFLOW PAGE FOR WRITE-INS

NONE

SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage 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)		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	161,367,503	118,682,556
2. Cost of bonds and stocks acquired	528,068	87,751,533
3. Accrual of discount	24,469	83,337
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	2,299,849	178,286
6. Deduct consideration for bonds and stocks disposed of	95,493,481	44,035,454
7. Deduct amortization of premium	548,899	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	116,371	128,860
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	68,293,880	161,367,503
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	68,293,880	161,367,503

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)	62,866,699	528,068	5,004,908	(120,177)	70,487,795	62,866,699	58,269,682	139,653,792
2. NAIC 2 (a)	11,048,476	0	1,000,000	(24,277)	10,572,724	11,048,476	10,024,198	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	73,915,175	528,068	6,004,908	(144,454)	81,060,519	73,915,175	68,293,880	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	73,915,175	528,068	6,004,908	(144,454)	81,060,519	73,915,175	68,293,880	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 \$

SCHEDULE DA - PART 1

Short-Term Investments

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

NONE

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	3,498,497
2. Cost of short-term investments acquired		6,033,301
3. Accrual of discount		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		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

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	38,393,007	195,881,324
2. Cost of cash equivalents acquired	118,448,715	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 disposals	132,891,329	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)	23,950,393	38,393,007
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	23,950,393	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

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
912828-Y9-5	UNITED STATES TREASURY		07/08/2021	NOMURA SECURITIES INTERNATIONAL		528,068	500,000	4,118	1.A
0599999. Subtotal - Bonds - U.S. Governments						528,068	500,000	4,118	XXX
8399997. Total - Bonds - Part 3						528,068	500,000	4,118	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						528,068	500,000	4,118	XXX
8999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks						0	XXX	0	XXX
9799997. Total - Common Stocks - Part 3						0	XXX	0	XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						0	XXX	0	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	XXX
9999999 - Totals						528,068	XXX	4,118	XXX

STATEMENT AS OF SEPTEMBER 30, 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	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
3136A5-6W-1	FNA 2012-M4 1A2 - CMBS		09/01/2021	Paydown		110,941	110,941	112,657	111,862	0	(921)	0	(921)	0	110,941	0	0	0	2,160	04/25/2022	1.A
3136A7-7J-5	FNA 2012-M12 1A - CMBS		09/01/2021	Paydown		106,518	106,518	108,345	107,552	0	(1,034)	0	(1,034)	0	106,518	0	0	0	2,455	08/25/2022	1.A
3136AY-LD-3	FNR 2017-80 DH - CMO/RMBS		09/01/2021	Paydown		96,315	96,315	97,820	97,688	0	(1,372)	0	(1,372)	0	96,315	0	0	0	1,952	01/25/2046	1.A
3136B8-MG-1	FNR 2020-7 M - CMO/RMBS		08/25/2021	Paydown		87,697	87,697	89,122	88,272	0	(575)	0	(575)	0	87,697	0	0	0	1,573	01/25/2043	1.A
3137BF-DQ-1	FHMS K-717 A2 - CMBS		08/01/2021	Paydown		753,722	753,722	766,913	756,695	0	(2,972)	0	(2,972)	0	753,722	0	0	0	13,151	09/25/2021	1.A
3137BM-6P-6	FHMS K-721 A2 - CMBS		09/01/2021	Paydown		37,090	37,090	38,137	37,605	0	(516)	0	(516)	0	37,090	0	0	0	691	08/25/2022	1.A
3199999	Subtotal - Bonds - U.S. Special Revenues					1,192,283	1,192,283	1,212,994	1,199,674	0	(7,391)	0	(7,391)	0	1,192,283	0	0	0	21,983	XXX	XXX
00115B-AA-5	AEPIC 191 A1 - ABS		08/01/2021	Paydown		107,288	107,288	107,447	107,423	0	(135)	0	(135)	0	107,288	0	0	0	2,206	02/01/2027	1.A FE
02005A-HE-1	AMOT 2018-4 A - ABS		07/15/2021	Various		500,000	500,000	503,984	500,900	0	(900)	0	(900)	0	500,000	0	0	0	9,625	07/17/2023	1.A FE
07335C-AA-2	BBCMS 2019-C4 A1 - CMBS		09/01/2021	Paydown		44,936	44,936	44,936	44,921	0	15	0	15	0	44,936	0	0	0	601	08/16/2052	1.A FE
165183-CD-4	CFI1 2019-2 A1 - ABS		09/15/2021	Paydown		73,846	73,846	73,833	73,840	0	6	0	6	0	73,846	0	0	0	963	09/15/2031	1.A FE
18978C-AC-7	CNH 2017-C A3 - ABS		09/16/2021	Paydown		188,998	188,998	189,471	189,202	0	(204)	0	(204)	0	188,998	0	0	0	2,512	02/15/2023	1.A FE
29978C-AD-2	EVER 2018-1 A4 - CMO/RMBS		09/28/2021	Paydown		90,392	90,392	92,454	93,022	0	(2,630)	0	(2,630)	0	90,392	0	0	0	1,980	02/25/2048	1.A FE
36192B-AY-3	GSM5 2012-GC6 A3 - CMBS		09/14/2021	Paydown		277,215	277,215	280,117	277,867	0	(652)	0	(652)	0	277,215	0	0	0	6,234	01/12/2045	1.A FE
40438F-AB-0	HPEFS 2020-1 A2 - ABS		09/20/2021	Paydown		374,913	374,913	374,909	374,926	0	(13)	0	(13)	0	374,913	0	0	0	4,324	02/20/2030	1.A FE
41284U-AD-6	HMOT 2020-A A3 - ABS		09/15/2021	Paydown		193,088	193,088	193,046	193,063	0	26	0	26	0	193,088	0	0	0	2,435	10/15/2024	1.A FE
46361T-AA-0	ICOT 2013-1RV A1 - CMBS		09/10/2021	Paydown		82,906	82,906	82,883	82,883	0	23	0	23	0	82,906	0	0	0	1,142	05/15/2048	1.D FM
46647S-BY-5	JPMIT 2017-3 2A2 - CMO/RMBS		09/01/2021	Paydown		11,050	11,050	10,938	10,925	0	125	0	125	0	11,050	0	0	0	193	08/26/2047	1.A FE
47789J-AD-8	JDOT 2019 A3 - ABS		09/15/2021	Paydown		63,478	63,478	63,539	63,507	0	(29)	0	(29)	0	63,478	0	0	0	1,230	07/17/2023	1.A FE
50117C-AB-4	KOOT 2019-1 A2 - ABS		07/19/2021	Paydown		19,575	19,575	19,662	19,598	0	(22)	0	(22)	0	19,575	0	0	0	284	06/15/2022	1.A FE
65479K-AD-2	NAROT 2019-A A3 - ABS		09/15/2021	Paydown		78,988	78,988	78,976	78,984	0	4	0	4	0	78,988	0	0	0	1,520	10/16/2023	1.A FE
68389X-BK-0	ORACLE CORP		09/15/2021	Maturity @ 100.00		1,000,000	1,000,000	999,510	999,833	0	167	0	167	0	1,000,000	0	0	0	19,000	09/15/2021	2.A FE
693684-AC-6	PSMC 201 A3 - CMO/RMBS		09/28/2021	Paydown		77,913	77,913	79,556	79,332	0	(1,419)	0	(1,419)	0	77,913	0	0	0	1,748	01/25/2050	1.A FE
82281E-BR-7	SCOT 161 2A3 - CMO/RMBS		09/01/2021	Paydown		55,639	55,639	56,630	56,828	0	(1,189)	0	(1,189)	0	55,639	0	0	0	1,100	10/25/2031	1.A FE
828807-DA-2	SIMON PROPERTY GROUP LP		08/25/2021	Call @ 100.00		1,003,881	1,000,000	988,555	995,616	0	2,624	0	2,624	0	998,241	0	1,759	1,759	29,012	01/30/2022	1.G FE
89238T-AD-5	TAOT 2018-B A3 - ABS		09/15/2021	Paydown		124,237	124,237	125,312	124,565	0	(328)	0	(328)	0	124,237	0	0	0	2,439	09/15/2022	1.A FE
92347Y-AA-2	VZOT 2019-A A1A - RMBS		09/20/2021	Paydown		90,108	90,108	90,090	90,103	0	5	0	5	0	90,108	0	0	0	1,753	09/20/2023	1.A FE
92348X-AA-3	VZOT 2018-A A1A - RMBS		09/20/2021	Paydown		261,984	261,984	266,847	263,615	0	(1,631)	0	(1,631)	0	261,984	0	0	0	5,605	04/20/2023	1.A FE
92939F-AT-6	WFRBS 2014-C21 A4 - CMBS		07/01/2021	Paydown		18,995	18,995	19,879	19,607	0	(612)	0	(612)	0	18,995	0	0	0	378	08/16/2047	1.A FE
95001R-AS-8	WFCM 2018-C48 A1 - CMBS		09/01/2021	Paydown		70,266	70,266	72,121	71,311	0	(1,046)	0	(1,046)	0	70,266	0	0	0	1,576	01/17/2052	1.A FE
98162G-AB-8	WOLS 2019-B A2A - ABS		07/19/2021	Paydown		8,571	8,571	8,570	8,570	0	0	0	0	0	8,571	0	0	0	102	07/15/2022	1.A FE
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					4,818,265	4,814,384	4,823,264	4,820,441	0	(7,816)	0	(7,816)	0	4,812,625	0	1,759	1,759	97,960	XXX	XXX
8399997	Total - Bonds - Part 4					6,010,548	6,006,668	6,036,257	6,020,115	0	(15,206)	0	(15,206)	0	6,004,908	0	1,759	1,759	119,943	XXX	XXX
8399998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999	Total - Bonds					6,010,548	6,006,668	6,036,257	6,020,115	0	(15,206)	0	(15,206)	0	6,004,908	0	1,759	1,759	119,943	XXX	XXX
8999997	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
8999998	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999	Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799997	Total - Common Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9799998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999	Total - Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9899999	Total - Preferred and Common Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
9999999	Totals					6,010,548	XXX	6,036,257	6,020,115	0	(15,206)	0	(15,206)	0	6,004,908	0	1,759	1,759	119,943	XXX	XXX

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
Huntington National Bank Columbus, OH .....		.0.010	12,693		43,833,886	52,378,145	64,756,914	.XXX.
US Bank Columbus, OH					(2,744,117)	(2,076,092)	(1,835,717)	.XXX.
Silicon Valley Bank Santa Clara, CA					(2,324,219)	1,974,744	(2,101,302)	.XXX.
0199998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX			0		0	XXX
0199999. Totals - Open Depositories	XXX	XXX	12,693	0	38,765,550	52,276,797	60,819,896	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	12,693	0	38,765,550	52,276,797	60,819,896	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX	12,693	0	38,765,550	52,276,797	60,819,896	XXX

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Root Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due and Accrued	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
61747C-87-1	Morgan Stanley Institutional Liquidity Funds Government Portfolio (Institutional Select Share Class) .....		.04/01/2020	0.010		1,412,910		323
31846V-56-7	First American Money Market Funds Government Obligations Fund Z Class .....		.01/01/2020	0.010		0		1,362
8599999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						1,412,910	0	1,685
31607A-70-3	FIDELITY IMM:GOVT INSTL .....		.09/29/2021	0.010		22,528,021	177	682
31846V-20-3	FIRST AMER:GVT OBLG Y .....		.09/15/2021	0.010		9,462	0	0
8699999. Subtotal - All Other Money Market Mutual Funds						22,537,483	177	682
9999999 - Total Cash Equivalents						23,950,393	177	2,367