



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2023
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 Cheryl Marie Dennis (Name) 614-306-4275 (Area Code) (Telephone Number) accounting@joinroot.com (E-mail Address) 614-591-4568 (FAX Number)

OFFICERS

President Alexander Edward Timm

Chief Financial Officer Megan Nicole Binkley #

Secretary Jodi Emmert Baker

OTHER

DIRECTORS OR TRUSTEES

Alexander Edward Timm

Cynthia Ann Powell

Lawrence Allen Hilsheimer

Jonathan Alexander Allison

Megan Nicole Binkley #

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

Megan Nicole Binkley
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, 2023 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	82,267,028		82,267,028	74,581,679
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 (\$58,999,751), cash equivalents (\$ 23,345,961) and short-term investments (\$)	82,345,712		82,345,712	117,676,642
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives			0	0
8. Other invested assets	52,554	0	52,554	52,554
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	164,665,293	0	164,665,293	192,310,875
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	582,362		582,362	511,653
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	88,335,189		88,335,189	67,847,202
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	86,117,434		86,117,434	54,481,679
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	68,990,154		68,990,154	66,092,685
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	1,182,016		1,182,016	948,870
20. Electronic data processing equipment and software	141,095	141,095	0	0
21. Furniture and equipment, including health care delivery assets (\$)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	1,223,222		1,223,222	383,617
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	2,097,139	166,601	1,930,538	11,141,990
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	413,333,903	307,695	413,026,208	393,718,571
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	413,333,903	307,695	413,026,208	393,718,571
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	1,930,538		1,930,538	11,141,990
2502. Prepaid assets	166,601	166,601	0	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	2,097,139	166,601	1,930,538	11,141,990

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Root Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 42,453,016)	88,257,597	97,289,038
2. Reinsurance payable on paid losses and loss adjustment expenses	12,818,931	1,337,547
3. Loss adjustment expenses	26,061,614	26,896,119
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	4,270,691	7,423,009
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,354,044	321,903
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 \$ 144,008,842 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)	44,407,075	17,854,007
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	154,441,575	136,873,500
13. Funds held by company under reinsurance treaties	16,806,041	2,391,545
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated	7,313	7,539
16. Provision for reinsurance (including \$ certified)		225,038
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	13,129,783	16,251,342
20. Derivatives	0	0
21. Payable for securities		
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	534,930	9,843,207
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	364,089,595	316,713,794
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	364,089,595	316,713,794
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	4,500,000	4,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		
34. Gross paid in and contributed surplus	701,327,379	682,618,379
35. Unassigned funds (surplus)	(656,890,766)	(610,113,602)
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)	48,936,613	77,004,777
38. Totals (Page 2, Line 28, Col. 3)	413,026,208	393,718,571
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	534,930	9,843,207
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)	534,930	9,843,207
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 \$378,674,421)	345,026,557	463,917,514	592,874,812
1.2 Assumed (written \$65,941,173)	36,917,869	5,333,961	8,767,757
1.3 Ceded (written \$364,492,804)	328,374,703	413,176,455	528,158,291
1.4 Net (written \$80,122,790)	53,569,723	56,075,019	73,484,278
DEDUCTIONS:			
2. Losses incurred (current accident year \$50,258,876):			
2.1 Direct	229,338,597	379,891,461	480,110,901
2.2 Assumed	28,313,735	4,237,541	7,369,789
2.3 Ceded	210,595,593	297,440,717	377,109,512
2.4 Net	47,056,739	86,688,284	110,371,178
3. Loss adjustment expenses incurred	30,924,710	35,925,365	48,908,903
4. Other underwriting expenses incurred	27,067,876	33,721,195	42,022,434
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	105,049,325	156,334,845	201,302,515
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(51,479,602)	(100,259,826)	(127,818,237)
INVESTMENT INCOME			
9. Net investment income earned	3,199,900	950,322	753,832
10. Net realized capital gains (losses) less capital gains tax of \$	19,061	(39,268)	(54,169)
11. Net investment gain (loss) (Lines 9 + 10)	3,218,961	911,054	699,663
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)	0	(37,686)	(30,149)
13. Finance and service charges not included in premiums	7,470		
14. Aggregate write-ins for miscellaneous income	761,300	996,848	1,433,245
15. Total other income (Lines 12 through 14)	768,770	959,162	1,403,096
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(47,491,872)	(98,389,609)	(125,715,477)
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)	(47,491,872)	(98,389,609)	(125,715,477)
19. Federal and foreign income taxes incurred			
20. Net income (Line 18 minus Line 19)(to Line 22)	(47,491,872)	(98,389,609)	(125,715,477)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	77,004,777	91,457,118	91,457,118
22. Net income (from Line 20)	(47,491,872)	(98,389,609)	(125,715,477)
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$			
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax			
27. Change in nonadmitted assets	534,678	97,185	530,489
28. Change in provision for reinsurance	225,038		(224,191)
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	18,709,000	82,109,000	110,912,000
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			0
37. Aggregate write-ins for gains and losses in surplus	(45,008)	0	44,838
38. Change in surplus as regards policyholders (Lines 22 through 37)	(28,068,163)	(16,183,425)	(14,452,341)
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	48,936,613	75,273,693	77,004,777
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	751,977	905,363	1,337,064
1402. Rent income	9,322	91,485	96,181
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)	761,300	996,848	1,433,245
3701. Change in provision for reinsurance ceded to pool member	(45,008)	0	44,838
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)	(45,008)	0	44,838

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	45,567,122	60,120,274	101,770,426
2. Net investment income	3,155,257	1,310,165	2,108,734
3. Miscellaneous income	768,770	959,163	1,403,096
4. Total (Lines 1 to 3)	49,491,149	62,389,602	105,282,256
5. Benefit and loss related payments	47,504,264	78,195,175	120,848,945
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	57,682,505	69,820,181	90,455,187
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)	105,186,769	148,015,357	211,304,131
11. Net cash from operations (Line 4 minus Line 10)	(55,695,620)	(85,625,755)	(106,021,875)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	14,792,392	12,427,502	17,900,410
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	0	0
12.7 Miscellaneous proceeds	0	1,346,653	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	14,792,392	13,774,155	17,900,410
13. Cost of investments acquired (long-term only):			
13.1 Bonds	22,484,746	21,867,934	28,443,975
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	1,035,044
13.6 Miscellaneous applications	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	22,484,746	21,867,934	29,479,019
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)	(7,692,354)	(8,093,779)	(11,578,609)
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	18,700,000	82,100,000	110,900,000
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)	9,357,043	(51,548,094)	(52,872,191)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	28,057,043	30,551,906	58,027,809
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) .	(35,330,931)	(63,167,628)	(59,572,675)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	117,676,643	177,249,318	177,249,318
19.2 End of period (Line 18 plus Line 19.1)	82,345,712	114,081,690	117,676,643

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

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STATEMENT AS OF September 30, 2023 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 #	2023	2022
NET INCOME						
(1)	State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ (47,491,872)	\$ (125,715,477)
(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)				\$ (47,491,872)	\$ (125,715,477)
SURPLUS						
(5)	State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 48,936,613	\$ 77,004,777
(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	\$ 48,936,613	\$ 77,004,777

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 Policies

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 reserve, as measured on a gross basis, 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 2023 and 2022.

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. Management evaluates, and may update, each reinsurance treaty to ensure the economic conditions remain advantageous to the Company and its affiliates. 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.

STATEMENT AS OF September 30, 2023 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

Bonds are valued in accordance with the valuations prescribed by the NAIC. Bonds with an NAIC designation of 1 or 2 are valued and reported at amortized cost. Bonds with an NAIC designation of 3 through 6 are carried at the lower of amortized cost or fair value, with the difference reflected in unassigned surplus.

Investment income is recognized when earned. Realized investment gains and losses are determined on the basis of specific identification. The effective interest method is used for amortization of premiums or discounts. Unrealized gains and losses, net of taxes, on investments are included in unassigned surplus.

Other invested assets consist of partnership interests in tax credit funds and are held at amortized cost with amortization charged to investment income over the period in which the tax benefits, primarily credits, are utilized.

Loan-backed securities are stated in accordance with the guidance provided in SSAP No. 43R: Loan-backed Structured Securities. The retrospective adjustment method is used to value these securities.

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	\$311,085
2. 12 Months or Longer	\$699,377

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

1. Less than 12 Months	\$16,094,970
2. 12 Months or Longer	\$14,115,394

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) - No Significant Changes

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

STATEMENT AS OF September 30, 2023 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

NOTE 6 - Joint Ventures, Partnerships and Limited Liability Companies - Not Applicable

NOTE 7- Investment Income

A. Accrued Investment Income - The Company does not admit accrued investment income over 90 days past due.

B. Amounts Non-admitted - Not Applicable

Note 8 - Derivative Instruments - Not Applicable

Note 9 - Income Taxes - No Significant Changes

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

A. Nature of the Relationship

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.

B. Significant Transactions

Caret Holdings, Inc. ("CAR") made the following capital contributions to the Company during 2023.

Date	Amount
March 31, 2023	\$ 3,000,000
July 31, 2023	\$ 3,000,000
August 31, 2023	\$ 3,000,000
September 29, 2023	\$ 9,700,000
Total	\$ 18,700,000

CAR made the following capital contributions to the Company during 2022.

Date	Amount
February 28, 2022	\$ 2,900,000
March 31, 2022	\$ 10,000,000
April 29, 2022	\$ 16,200,000
May 31, 2022	\$ 15,200,000
June 30, 2022	\$ 9,400,000
July 29, 2022	\$ 8,400,000
August 31, 2022	\$ 6,600,000
September 30, 2022	\$ 13,400,000
October 31, 2022	\$ 11,000,000
November 30, 2022	\$ 8,700,000
December 30, 2022	\$ 9,100,000
Total	\$ 110,900,000

C. Transactions with related parties who are not reported on Schedule Y - Not Applicable

STATEMENT AS OF September 30, 2023 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

- D. Amounts Due From or To Related Parties – The Company had the following amounts due to and due from affiliates at September 30, 2023 and December 31, 2022.

Company	September 30, 2023 Receivable	September 30, 2023 Payable	December 31, 2022 Receivable	December 31, 2022 Payable
RPC	\$ 609,725	\$ —	\$ 308,074	\$ —
RIA	\$ 317,075	\$ —	\$ 75,543	\$ —
Root Lone Star Insurance Agency, Inc. ("RLS")	\$ 296,422	\$ —	\$ —	\$ 57,542
CAR	\$ —	\$ 8,852,007	\$ —	\$ 13,384,138
Root, Inc. ("RHC")	\$ —	\$ 4,262,848	\$ —	\$ 2,806,007
Root Reinsurance Company, Ltd. ("RRE")	\$ —	\$ 14,928	\$ —	\$ —
Root Enterprise, LLC ("REL")	\$ —	\$ —	\$ —	\$ 3,655
Total	\$ 1,223,222	\$ 13,129,783	\$ 383,617	\$ 16,251,342

- 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 2022 and 2023 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 fees. As compensation for these services, the Company pays a commission based on direct written premium. The Company paid a total of \$71,948,140 and \$103,332,695 to RIA related to this agreement during the 9-months ended September 30, 2023 and the year ended December 31, 2022 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

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

- A. Outstanding Shares

At September 30, 2023 and December 31, 2022 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

STATEMENT AS OF September 30, 2023 OF THE Root Insurance Company
NOTES TO FINANCIAL STATEMENTS

- G. Mutual Reciprocal – 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	\$23,345,961				\$23,345,961
Total assets at fair value/NAV	\$23,345,961				\$23,345,961
Description of each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Total liabilities at fair value					

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

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.

STATEMENT AS OF September 30, 2023 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

(4) Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date. In determining fair value, the Company primarily uses the market approach which utilizes processes and other relevant information generated by market transactions involving identical or comparable assets or liabilities. To a lesser extent, the Company also uses the income approach which uses discounted cash flows to determine fair value. When applying either approach, the Company maximizes the use of observable inputs and minimizes the use of unobservable inputs. Observable inputs reflect the assumptions market participants would use in valuing a financial instrument based on market data obtained from sources independent of the Company. Unobservable inputs reflect the Company's estimates about the assumptions market participants would use in valuing financial assets and financial liabilities based on the best information available 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, 2023. 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	\$ 79,632,817	\$ 82,267,028	\$ 3,684,148	\$ 75,948,669	\$ —		
Short Term Bonds	\$ —	\$ —	\$ —	\$ —	\$ —		
Cash Equivalents	\$ 23,345,961	\$ 23,345,961	\$ 23,345,961	\$ —	\$ —		
Other Invested Assets	\$ 52,554	\$ 52,554	\$ —	\$ —	\$ 52,554		

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. Measured Using Net Asset Value - Not Applicable

NOTE 21 Other Items

A. Unusual or Infrequent Items - No Significant Changes

B. Troubled Debt Restructuring: Debtors- Not Applicable

C. Other Disclosures

Florida Agents' Balances Certification

- The value of Agent balances or Uncollected Premiums as reported on Page 2, Line 15.1 was \$0 and \$0 at September 30, 2023 and December 31, 2022, respectively.
- The Company's amount of Agents' Balances or Uncollected Premiums from Page 2, Line 15.1 that is due from "controlled" or "controlling" persons was \$0 and \$0 at September 30, 2023 and December 31, 2022, respectively.
- The Company's amount reported in b. above and secured by a Trust Fund, Letter of Credit and Financial Guaranty Bond as required by Section 625.012 Florida Statute was \$0 and \$0 at September 30, 2023 and December 31, 2022, respectively.

D. Business Interruption Insurance Recoveries - Not Applicable

STATEMENT AS OF September 30, 2023 OF THE Root Insurance Company

NOTES TO FINANCIAL STATEMENTS

- 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

An evaluation of subsequent events was made through November 12, 2023 for the Quarterly Statement to be issued on November 13, 2023. There were no subsequent events requiring disclosure in the financial statements.

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

The Company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:

(1) Losses incurred	\$	679,825
(2) Loss adjustment expenses incurred	\$	—
(3) Premiums earned	\$	—
(4) Other	\$	8,713,290

	Company		Amount
(5)	FG Reins LTD	\$	306,635
	Hannover Ruck SE	\$	616,468
	Partner Reinsurance Company of the US	\$	(152,524)
	Everest Reinsurance Company	\$	(87,372)
	Osprey Re Root Captive Insurance PC	\$	8,709,908

- F. Retroactive Reinsurance - Not Applicable
- G. Reinsurance Accounted for as a Deposit - Not Applicable
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements - Not Applicable
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation - Not Applicable
- K. Reinsurance Credit - 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 \$1.6M. For the nine months ended September 30, 2023, favorable development is a result of lower-than-expected reported losses on injury coverages, partially offset by losses on commutations of certain reinsurance agreements and higher-than-expected LAE on prior accident period claims.

STATEMENT AS OF September 30, 2023 OF THE Root Insurance Company
NOTES TO FINANCIAL STATEMENTS

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 Insurance Company	24503	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, 2023 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 [X]

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 [X]

2.2

If yes, date of change:

3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1 and 1A.

Yes [X] No []

3.2

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

Yes [] No [X]

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 [X] No []

3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0001788882

4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

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 [X] N/A []

6.1

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

12/31/2022

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 [X]

6.6

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

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

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 [X]

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 [X]

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 [X]

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

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Root Insurance Company

GENERAL INTERROGATORIES

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
(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 [X] No []
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
Updated to align with revised employee handbook and other company policies.
- 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	\$.....0
14.22 Preferred Stock	\$.....0	\$.....0
14.23 Common Stock	\$.....0	\$.....0
14.24 Short-Term Investments	\$.....0	\$.....0
14.25 Mortgage Loans on Real Estate	\$.....0	\$.....0
14.26 All Other	\$.....0	\$.....0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$.....0	\$.....0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$.....0	\$.....0

15.1

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

Yes [] No [X]

15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.
.....

16.

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

16.1

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

\$

0

16.2

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

\$

0

16.3

Total payable for securities lending reported on the liability page.

\$

0
- 7.1

STATEMENT AS OF SEPTEMBER 30, 2023 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	MAT 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
Patrick Castleman	I.....
Megan Binkley	I.....
Taylor Matthews	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	549300DSCHE1V5W3U963	SEC	NO.....

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [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]

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.
.....

Yes [] No [X] 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.
The Company has made reinsurance commutations during 2023. See Footnote 23 for more details.

Yes [X] No []
- 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 percent0.000 %

5.2 A&H cost containment percent0.000 %

5.3 A&H expense percent excluding cost containment expenses0.000 %
- 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 []

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	NAIC Company Code	Type of Reinsurer	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating

NONE

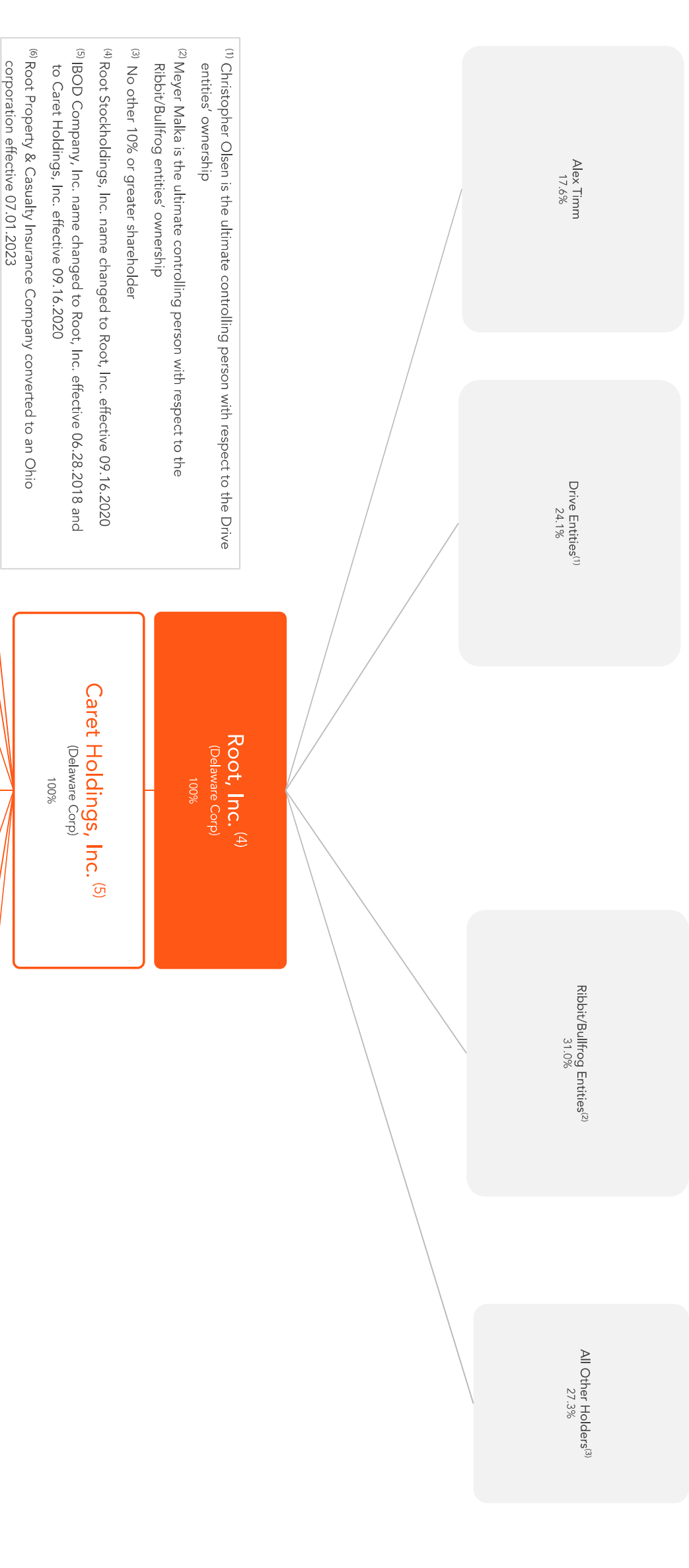
STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Root Insurance Company

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	2,675,119	472,420	920,033	77,605	643,943	62,722
2. Alaska	AK						
3. Arizona	AZ	21,648,030	13,285,504	8,365,723	12,612,747	8,626,498	7,222,099
4. Arkansas	AR	6,557,859	5,543,779	3,907,845	4,275,669	1,670,285	2,307,195
5. California	CA	5,399,510	5,991,877	5,710,896	6,686,668	3,751,342	3,906,163
6. Colorado	CO	37,781,470	30,799,936	21,082,274	17,879,085	13,018,959	11,296,950
7. Connecticut	CT	4,539,216	4,374,399	3,261,969	3,745,011	2,413,062	2,680,595
8. Delaware	DE	8,327,618	8,196,266	5,899,857	8,672,725	5,592,266	7,021,361
9. District of Columbia	DC						
10. Florida	FL	6,692,036	1,302,166	1,886,820	72,793	1,564,941	260,191
11. Georgia	GA	19,356,175	43,628,103	29,048,402	53,106,431	14,111,235	28,522,967
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL	9,148,656	13,707,889	8,367,090	13,604,551	5,486,672	7,378,519
15. Indiana	IN	12,696,114	14,291,168	8,041,173	10,779,326	4,638,616	5,544,107
16. Iowa	IA	4,263,336	4,596,021	2,534,830	3,844,795	976,940	1,675,989
17. Kansas	KS						
18. Kentucky	KY	9,977,358	9,911,957	5,789,110	10,302,654	4,486,772	6,064,328
19. Louisiana	LA	14,855,165	27,558,684	14,717,934	28,528,943	8,630,130	13,981,456
20. Maine	ME						
21. Maryland	MD	13,034,025	9,445,700	7,130,954	10,452,383	5,483,431	6,631,068
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS	5,282,046	9,032,184	4,450,183	10,108,438	3,448,175	4,489,974
26. Missouri	MO	16,113,541	14,218,279	8,282,220	14,880,393	6,725,493	8,948,378
27. Montana	MT	3,300,316	3,695,342	2,618,804	3,108,978	1,112,815	957,159
28. Nebraska	NE	3,397,825	3,331,230	1,852,028	3,172,573	1,645,409	1,375,943
29. Nevada	NV	13,516,190	22,951,983	17,494,173	23,343,047	11,786,390	15,989,765
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM	8,268,625	8,580,934	4,234,600	7,671,479	4,427,384	5,541,383
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND	779,357	741,001	645,804	776,543	341,059	472,054
36. Ohio	OH	16,949,165	11,807,997	7,395,648	8,678,201	4,802,978	4,552,145
37. Oklahoma	OK	16,719,016	16,137,711	7,752,832	11,486,386	5,337,385	6,140,921
38. Oregon	OR	13,295,085	13,390,663	9,424,843	13,362,190	7,133,721	9,132,800
39. Pennsylvania	PA	29,037,999	26,777,365	19,882,140	23,197,740	12,936,417	13,713,833
40. Rhode Island	RI						
41. South Carolina	SC	6,855,717	16,285,646	9,870,747	17,654,530	5,796,984	9,300,225
42. South Dakota	SD						
43. Tennessee	TN	11,200,775	8,724,235	6,670,003	7,793,268	3,315,742	3,180,869
44. Texas	TX	20,830,376	55,376,783	29,111,568	60,819,539	18,122,969	37,441,061
45. Utah	UT	22,816,111	24,107,018	15,782,830	19,556,049	11,465,233	13,527,351
46. Vermont	VT						
47. Virginia	VA	9,911,554	6,197,996	4,635,007	5,305,988	3,592,805	2,395,389
48. Washington	WA						
49. West Virginia	WV	3,449,037	1,210,422	718,873	807,975	754,567	420,837
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Totals	XXX	378,674,421	435,672,658	277,487,215	416,364,705	183,840,614	242,135,799
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:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	38	4. Q - Qualified - Qualified or accredited reinsurer.....	0
2. R - Registered - Non-domiciled RRGs.....	0	5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile.....	0
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....	0	6. 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 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	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)					
. 4991 ...	Root Inc Group .....	..... 10974	31-1631404 ..	.....	.....	.....	Root Insurance Company .....	.. OH.....	.....RE.....	Caret Holdings, Inc.	Ownership.....	.. 100.000 ...	Root Inc. ....	.... NO.....	.... 1
....	84-2717903 ..	.....	0001788882 ..	The Nasdaq Stock Market LLC	Root Inc. ....	.. DE.....	.....UIP.....	Drive Entities	Ownership.....	.. 24.100 ...	Christopher Olsen .....	.... NO.....	.... 1
....	84-2717903 ..	.....	0001788882 ..	The Nasdaq Stock Market LLC	Root Inc. ....	.. DE.....	.....UIP.....	Ribbit/Bullfrog Entities	Ownership.....	.. 31.000 ...	Meyer Malka .....	.... NO.....	.... 1
....	84-2717903 ..	.....	0001788882 ..	LLC	Root Inc. ....	.. DE.....	.....UIP.....	Alexander Timm	Ownership.....	.. 17.600 ...	Alexander Timm .....	.... NO.....	.... 1
....	38-4093566 ..	.....	.....	.....	Root Insurance Agency, LLC .....	.. OH.....	.....NIA.....	Caret Holdings, Inc.	Ownership.....	.. 100.000 ...	Root Inc. ....	.... NO.....	.... 1
....	98-1498447 ..	.....	.....	.....	Root Reinsurance Company, Ltd. ....	.. CYM.....	.....IA.....	Caret Holdings, Inc.	Ownership.....	.. 100.000 ...	Root Inc. ....	.... NO.....	.... 1
....	47-3049829 ..	.....	.....	.....	Caret Holdings, Inc. ....	.. DE.....	.....UDP.....	Root Inc.	Ownership.....	.. 100.000 ...	Root Inc. ....	.... NO.....	.... 1
....	84-3159350 ..	.....	.....	.....	Root Scout, LLC .....	.. DE.....	.....NIA.....	Caret Holdings, Inc.	Ownership.....	.. 100.000 ...	Root Inc. ....	.... NO.....	.... 4
....	47-3049829 ..	.....	.....	.....	Root Enterprise, LLC .....	.. DE.....	.....NIA.....	Caret Holdings, Inc.	Ownership.....	.. 100.000 ...	Root Inc. ....	.... NO.....	.... 1
. 4991 ...	Root Inc Group .....	..... 24503	52-0249520 ..	.....	.....	.....	Root Property and Casualty .....	.. OH.....	.....IA.....	Caret Holdings, Inc.	Ownership.....	.. 100.000 ...	Root Inc. ....	.... NO.....	.... 2
....	84-4863215 ..	.....	.....	.....	Root Lone Star Insurance Agency, Inc. ....	.. TX.....	.....NIA.....	Caret Holdings, Inc.	Ownership.....	.. 100.000 ...	Root Inc. ....	.... NO.....	.... 3

Asterisk	Explanation
1	Holding Company "Root, Inc." was renamed "Caret Holdings, Inc." effective September 16, 2020. Holding company "Root Stockholdings, Inc" was renamed "Root, Inc." effective September 16, 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 February 1, 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
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1.	Fire			0.0	0.0
2.1	Allied Lines			0.0	0.0
2.2	Multiple peril crop			0.0	0.0
2.3	Federal flood			0.0	0.0
2.4	Private crop			0.0	0.0
2.5	Private flood			0.0	0.0
3.	Farmowners multiple peril			0.0	0.0
4.	Homeowners multiple peril	565,883	501,282	88.6	75.6
5.1	Commercial multiple peril (non-liability portion)			0.0	
5.2	Commercial multiple peril (liability portion)			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
13.1	Comprehensive (hospital and medical) individual			0.0	0.0
13.2	Comprehensive (hospital and medical) group			0.0	0.0
14.	Credit accident and health			0.0	0.0
15.1	Vision only			0.0	0.0
15.2	Dental only			0.0	0.0
15.3	Disability income			0.0	0.0
15.4	Medicare supplement			0.0	0.0
15.5	Medicaid Title XIX			0.0	0.0
15.6	Medicare Title XVIII			0.0	0.0
15.7	Long-term care			0.0	0.0
15.8	Federal employees health benefits plan			0.0	0.0
15.9	Other 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	Private passenger auto no-fault (personal injury protection)	7,377,881	3,023,390	41.0	58.8
19.2	Other private passenger auto liability	231,378,044	136,547,150	59.0	70.9
19.3	Commercial auto no-fault (personal injury protection)			0.0	0.0
19.4	Other commercial auto liability			0.0	0.0
21.1	Private passenger auto physical damage	105,704,749	89,266,775	84.4	107.7
21.2	Commercial auto physical damage			0.0	0.0
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	345,026,557	229,338,597	66.5	81.9
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	0		
2.1	Allied Lines	0		
2.2	Multiple peril crop	0		
2.3	Federal flood	0		
2.4	Private crop	0		
2.5	Private flood	0		
3.	Farmowners multiple peril	0		
4.	Homeowners multiple peril	203,456	519,132	698,838
5.1	Commercial multiple peril (non-liability portion)	0		
5.2	Commercial multiple peril (liability portion)	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		
13.1	Comprehensive (hospital and medical) individual	0		
13.2	Comprehensive (hospital and medical) group	0		
14.	Credit accident and health	0		
15.1	Vision only	0		
15.2	Dental only	0		
15.3	Disability income	0		
15.4	Medicare supplement	0		
15.5	Medicaid Title XIX	0		
15.6	Medicare Title XVIII	0		
15.7	Long-term care	0		
15.8	Federal employees health benefits plan	0		
15.9	Other 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	Private passenger auto no-fault (personal injury protection)	3,650,514	8,580,604	8,392,838
19.2	Other private passenger auto liability	109,303,355	257,876,425	293,315,121
19.3	Commercial auto no-fault (personal injury protection)	0		
19.4	Other commercial auto liability	0		
21.1	Private passenger auto physical damage	44,451,104	111,698,259	133,265,861
21.2	Commercial auto physical damage	0		
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	157,608,430	378,674,421	435,672,658
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, 2023 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)	2023 Loss and LAE Payments on Claims Reported as of Prior Year-End	2023 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2023 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. 2020 + Prior	12,335	4,032	16,367	9,896	156	10,052	4,735	28	3,154	7,917	2,295	(694)	1,602											
2. 2021	26,925	9,940	36,866	23,213	198	23,410	7,539	120	6,754	14,413	3,826	(2,869)	957											
3. Subtotals 2021 + Prior	39,261	13,972	53,233	33,109	354	33,462	12,274	148	9,908	22,329	6,121	(3,563)	2,559											
4. 2022	45,540	25,412	70,952	27,175	1,462	28,636	22,638	1,083	14,390	38,111	4,272	(8,477)	(4,205)											
5. Subtotals 2022 + Prior	84,801	39,384	124,185	60,283	1,815	62,098	34,912	1,230	24,298	60,440	10,394	(12,040)	(1,646)											
6. 2023	XXX	XXX	XXX	XXX	25,749	25,749	XXX	22,208	31,671	53,879	XXX	XXX	XXX											
7. Totals	84,801	39,384	124,185	60,283	27,564	87,847	34,912	23,439	55,969	114,319	10,394	(12,040)	(1,646)											
8. Prior Year-End Surplus As Regards Policyholders	77,005											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. 12.3	2. (30.6)	3. (1.3)										
													Col. 13, Line 7 As a % of Col. 1 Line 8		4. (2.1)									

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.

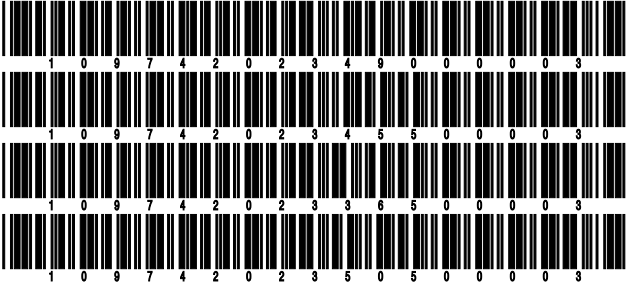
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state 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
AUGUST FILING	
5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A

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 points 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	52,554	103,635
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	0	0
2.2 Additional investment made after acquisition	0	1,035,044
3. Capitalized deferred interest and other	0	
4. Accrual of discount	0	
5. Unrealized valuation increase (decrease)	0	
6. Total gain (loss) on disposals	0	
7. Deduct amounts received on disposals	0	
8. Deduct amortization of premium and depreciation	0	1,086,126
9. Total foreign exchange change in book/adjusted carrying value	0	
10. Deduct current year's other than temporary impairment recognized	0	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	52,554	52,554
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	52,554	52,554

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	74,581,679	64,510,123
2. Cost of bonds and stocks acquired	22,484,746	28,443,975
3. Accrual of discount	209,958	75,071
4. Unrealized valuation increase (decrease)	0	
5. Total gain (loss) on disposals	19,061	(54,169)
6. Deduct consideration for bonds and stocks disposed of	14,792,392	17,932,061
7. Deduct amortization of premium	236,023	492,911
8. Total foreign exchange change in book/adjusted carrying value	0	
9. Deduct current year's other than temporary impairment recognized	0	
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	0	31,651
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	82,267,028	74,581,679
12. Deduct total nonadmitted amounts	0	
13. Statement value at end of current period (Line 11 minus Line 12)	82,267,028	74,581,679

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Root Insurance Company

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	68,436,124	6,474,919	3,982,526	4,029	61,188,848	68,436,124	70,932,545	61,390,375
2. NAIC 2 (a)	12,834,798	0	1,500,000	(315)	13,081,758	12,834,798	11,334,483	13,191,303
3. NAIC 3 (a)	0	0	0	0	0	0	0	
4. NAIC 4 (a)	0	0	0	0	0	0	0	
5. NAIC 5 (a)	0	0	0	0	0	0	0	
6. NAIC 6 (a)	0	0	0	0	0	0	0	
7. Total Bonds	81,270,922	6,474,919	5,482,526	3,714	74,270,607	81,270,922	82,267,028	74,581,679
PREFERRED STOCK								
8. NAIC 1	0	0	0	0	0	0	0	0
9. NAIC 2	0	0	0	0	0	0	0	0
10. NAIC 3	0	0	0	0	0	0	0	0
11. NAIC 4	0	0	0	0	0	0	0	0
12. NAIC 5	0	0	0	0	0	0	0	0
13. NAIC 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	81,270,922	6,474,919	5,482,526	3,714	74,270,607	81,270,922	82,267,028	74,581,679

(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 \$0 ; NAIC 2 \$0 ; NAIC 3 \$0 NAIC 4 \$0 ; NAIC 5 \$0 ; NAIC 6 \$0

Schedule DA - Part 1 - Short-Term Investments

N O N E

Schedule DA - Verification - Short-Term Investments

N O N E

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	19,654,848	28,099,284
2. Cost of cash equivalents acquired	27,329,582	20,201,107
3. Accrual of discount	0	0
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals	0	0
6. Deduct consideration received on disposals	23,638,469	28,645,542
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	23,345,961	19,654,848
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	23,345,961	19,654,848

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

N O N E

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Root Insurance Company

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 Admini- strative Symbol
91282C-GG-8	UNITED STATES TREASURY .....	.....	.....08/30/2023	ACADEMY SECURITIES, INC. ....	.....	.....789,000 .....	.....800,000 .....	.....0	1.A
0109999999. Subtotal - Bonds - U.S. Governments						.....789,000 .....	.....800,000 .....	.....0	XXX
463777-BH-8	IRVING .....	.....	.....07/14/2023	PNC BANK .....	.....	.....365,972 .....	.....425,000 .....	.....2,803	1.A FE
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						.....365,972 .....	.....425,000 .....	.....2,803	XXX
3136AY-6S-7	FNA 2017-M15 AV2 - CMBS .....	.....	.....06/28/2023	National Alliance Securities Corporation .....	.....	.....(377) .....	.....(389) .....	.....(4)	1.A
3136AY-LD-3	FNR 2017-80 DH - CMO/RMBS .....	.....	.....07/11/2023	Stephens Inc. ....	.....	.....230,772 .....	.....248,979 .....	.....270	1.A
3137HA-CX-2	FHMS K-505 A2 - CMBS .....	.....	.....07/13/2023	JP MORGAN SECURITIES INC. ....	.....	.....757,491 .....	.....750,000 .....	.....1,908	1.A
3140LJ-ZM-1	FN BS7947 - CMBS/RMBS .....	.....	.....08/23/2023	STONEX FINANCIAL INC. ....	.....	.....780,406 .....	.....800,000 .....	.....2,730	1.A
0909999999. Subtotal - Bonds - U.S. Special Revenues						.....1,768,293 .....	.....1,798,589 .....	.....4,903	XXX
15189X-BD-9	CENTERPOINT ENERGY HOUSTON ELECTRIC LLC .....	.....	.....09/13/2023	Various .....	.....	.....499,634 .....	.....500,000 .....	.....0	1.F FE
16159P-AG-4	CHASE 231 A4 - RMBS .....	.....	.....09/14/2023	JP MORGAN SECURITIES INC. ....	.....	.....493,077 .....	.....500,000 .....	.....2,167	1.A FE
36270X-AZ-7	GSMB5 23PJ4 A15 - RMBS .....	.....	.....08/18/2023	GOLDMAN SACHS & CO. INC. ....	.....	.....493,014 .....	.....500,000 .....	.....2,500	1.A FE
41284U-AE-4	HDMOT 2020-A A4 - ABS .....	.....	.....07/12/2023	CITIBANK, N.A. ....	.....	.....344,714 .....	.....346,012 .....	.....538	1.A FE
50168B-AC-2	LADAR 233 A3 - ABS .....	.....	.....08/16/2023	JP MORGAN SECURITIES INC. ....	.....	.....499,975 .....	.....500,000 .....	.....0	1.A FE
88167Q-AD-8	TESLA 23B A4 - ABS .....	.....	.....09/20/2023	CITIBANK, N.A. ....	.....	.....484,953 .....	.....485,000 .....	.....0	1.A FE
94989H-AM-2	WFCM 2015-NVS1 A4 - CMBS .....	.....	.....08/30/2023	DEUTSCHE BANC SECURITIES INC. ....	.....	.....336,287 .....	.....350,000 .....	.....0	1.A FE
95000U-3E-1	WELLS FARGO & CO .....	.....	.....07/18/2023	WELLS FARGO BROKERAGE .....	.....	.....400,000 .....	.....400,000 .....	.....0	1.E FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						.....3,551,654 .....	.....3,581,012 .....	.....5,205	XXX
2509999997. Total - Bonds - Part 3						.....6,474,919 .....	.....6,604,601 .....	.....12,910	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						.....6,474,919 .....	.....6,604,601 .....	.....12,910	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3						0	XXX	0	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						0	XXX	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	XXX
6009999999 - Totals						.....6,474,919 .....	.....XXX .....	.....12,910	XXX

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Root Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	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
..3130AT-GX-9	FEDERAL HOME LOAN BANKS .....	.....	09/26/2023	Maturity @ 100.00 .....	.....	1,000,000	1,000,000	999,590	999,699	.....0	.....301	.....0	.....301	.....0	.....1,000,000	.....0	.....0	.....0	.....43,000	09/26/2023	1.A
..3132D6-EB-2	FH SBR230 - RMBS .....	.....	09/01/2023	Paydown .....	.....	24,259	24,259	24,403	.....0	.....0	.....(144)	.....0	.....(144)	.....0	.....24,259	.....0	.....0	.....0	.....405	05/01/2038	1.A
..3136AY-6S-7	FNA 2017-M15 AV2 - CMBS .....	.....	09/01/2023	Paydown .....	.....	732	732	708	.....0	.....0	.....0	.....0	.....24	.....0	.....732	.....0	.....0	.....0	.....2	11/25/2024	1.A
..3136AY-LD-3	FNR 2017-80 DH - CMO/RMBS .....	.....	09/01/2023	Paydown .....	.....	25,354	25,354	24,699	13,698	.....0	.....683	.....0	.....683	.....0	.....25,354	.....0	.....0	.....0	.....308	01/25/2046	1.A
..3137BB-BD-1	FHMS K-038 A2 - CMBS .....	.....	09/01/2023	Paydown .....	.....	7,705	7,705	8,203	7,818	.....0	.....(113)	.....0	.....(113)	.....0	.....7,705	.....0	.....0	.....0	.....174	03/25/2024	1.A
..3137BH-XJ-1	FHMS K-045 A2 - CMBS .....	.....	09/01/2023	Paydown .....	.....	3,818	3,819	3,761	3,769	.....0	.....49	.....0	.....49	.....0	.....3,818	.....0	.....0	.....0	.....77	01/25/2025	1.A
..3137BT-U2-5	FHMS K-724 A2 - CMBS .....	.....	09/01/2023	Paydown .....	.....	223,253	223,253	232,498	224,678	.....0	.....(1,424)	.....0	.....(1,424)	.....0	.....223,253	.....0	.....0	.....0	.....4,972	11/25/2023	1.A
..3137BW-ID-2	FHMS K-725 A2 - CMBS .....	.....	09/01/2023	Paydown .....	.....	80,238	80,238	83,218	80,869	.....0	.....(631)	.....0	.....(631)	.....0	.....80,238	.....0	.....0	.....0	.....1,701	01/25/2024	1.A
..31418E-LD-0	FN NA4823 - RMBS .....	.....	09/01/2023	Paydown .....	.....	35,017	35,017	34,289	34,302	.....0	.....715	.....0	.....715	.....0	.....35,017	.....0	.....0	.....0	.....1,077	10/01/2037	1.A
0909999999. Subtotal - Bonds - U.S. Special Revenues						1,400,375	1,400,376	1,411,370	1,364,831	0	(540)	0	(540)	0	1,400,375	0	0	0	51,715	XXX	XXX
..00115B-AA-5	AEPCT 191 A1 - ABS .....	.....	08/01/2023	Paydown .....	.....	111,768	111,768	111,933	111,847	.....0	.....(79)	.....0	.....(79)	.....0	.....111,768	.....0	.....0	.....0	.....2,298	02/01/2027	1.A FE
..10112R-AV-6	BOSTON PROPERTIES LP .....	.....	09/01/2023	Maturity @ 100.00 .....	.....	500,000	500,000	519,830	502,525	.....0	.....(2,525)	.....0	.....(2,525)	.....0	.....500,000	.....0	.....0	.....0	.....15,625	09/01/2023	2.A FE
..12647M-AM-7	CSMC 2013-6 1A1 - CMO/RMBS .....	.....	09/01/2023	Paydown .....	.....	22,654	22,654	20,955	20,975	.....0	.....1,679	.....0	.....1,679	.....0	.....22,654	.....0	.....0	.....0	.....377	07/25/2028	1.A FE
..12650U-AU-5	CSMLT 2015-3 2A7 - CMO/RMBS .....	.....	09/01/2023	Paydown .....	.....	16,162	16,162	14,788	14,783	.....0	.....1,379	.....0	.....1,379	.....0	.....16,162	.....0	.....0	.....0	.....322	10/25/2030	1.A FE
..36270X-AZ-7	GSMB5 23PJ4 A15 - RMBS .....	.....	09/01/2023	Paydown .....	.....	10,978	10,978	10,825	.....0	.....0	.....153	.....0	.....153	.....0	.....10,978	.....0	.....0	.....0	.....55	01/26/2054	1.A FE
..373334-KM-2	GEORGIA POWER CO .....	.....	07/30/2023	Maturity @ 100.00 .....	.....	500,000	500,000	502,992	500,508	.....0	.....(508)	.....0	.....(508)	.....0	.....500,000	.....0	.....0	.....0	.....10,500	07/30/2023	2.A FE
..41284U-AE-4	HDMOT 2020-A A4 - ABS .....	.....	09/20/2023	Paydown .....	.....	346,012	346,012	344,714	.....0	.....0	.....1,298	.....0	.....1,298	.....0	.....346,012	.....0	.....0	.....0	.....1,469	04/15/2027	1.A FE
..43283G-AA-0	HGVT 2022-2 A - RMBS .....	.....	09/25/2023	Paydown .....	.....	20,300	20,300	20,297	20,297	.....0	.....4	.....0	.....4	.....0	.....20,300	.....0	.....0	.....0	.....579	01/26/2037	1.A FE
..46647E-AA-9	JPMMT 163 1A1 - CMO/RMBS .....	.....	09/01/2023	Paydown .....	.....	18,450	18,450	16,651	.....0	.....0	.....1,799	.....0	.....1,799	.....0	.....18,450	.....0	.....0	.....0	.....104	10/25/2046	1.D FM
..46647S-BY-5	JPMMT 2017-3 2A2 - CMO/RMBS .....	.....	09/01/2023	Paydown .....	.....	7,505	7,505	7,428	7,401	.....0	.....103	.....0	.....103	.....0	.....7,505	.....0	.....0	.....0	.....125	08/26/2047	1.A
..46656Q-BL-5	JPMMT 234 2A2 - CMO/RMBS .....	.....	09/25/2023	Paydown .....	.....	16,368	16,368	16,122	.....0	.....0	.....246	.....0	.....246	.....0	.....16,368	.....0	.....0	.....0	.....159	11/25/2053	1.A FE
..501044-CS-8	KROGER CO .....	.....	08/01/2023	Maturity @ 100.00 .....	.....	500,000	500,000	531,975	503,375	.....0	.....(3,375)	.....0	.....(3,375)	.....0	.....500,000	.....0	.....0	.....0	.....19,250	08/01/2023	2.B FE
..69349L-AM-0	PNC BANK NA .....	.....	07/25/2023	Maturity @ 100.00 .....	.....	1,000,000	1,000,000	1,068,340	1,010,143	.....0	.....(10,143)	.....0	.....(10,143)	.....0	.....1,000,000	.....0	.....0	.....0	.....38,000	07/25/2023	1.F FE
..74456Q-BW-5	PUBLIC SERVICE ELECTRIC AND GAS CO .....	.....	09/01/2023	Maturity @ 100.00 .....	.....	1,000,000	1,000,000	1,016,965	1,002,408	.....0	.....(2,408)	.....0	.....(2,408)	.....0	.....1,000,000	.....0	.....0	.....0	.....32,500	09/01/2023	1.F FE
..82281E-BR-7	SCOT 161 2A3 - CMO/RMBS .....	.....	09/01/2023	Paydown .....	.....	11,955	11,955	12,168	12,207	.....0	.....(252)	.....0	.....(252)	.....0	.....11,955	.....0	.....0	.....0	.....239	10/25/2031	1.A
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,082,151	4,082,152	4,215,984	3,706,470	0	(12,631)	0	(12,631)	0	4,082,151	0	0	0	121,602	XXX	XXX
2509999997. Total - Bonds - Part 4						5,482,526	5,482,528	5,627,354	5,071,301	0	(13,171)	0	(13,171)	0	5,482,526	0	0	0	173,318	XXX	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds						5,482,526	5,482,528	5,627,354	5,071,301	0	(13,171)	0	(13,171)	0	5,482,526	0	0	0	173,318	XXX	XXX
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
6009999999 - Totals						5,482,526	XXX	5,627,354	5,071,301	0	(13,171)	0	(13,171)	0	5,482,526	0	0	0	173,318	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 .....	.....	.. 0.329	..... 491,235	..... 0	..... 49,314,343	..... 46,563,077	..... 60,716,912	..XXX.
US Bank Columbus, OH .....	.....				..... (664,314)	..... (664,314)	..... (664,314)	..XXX.
Silicon Valley Bank Santa Clara, CA .....	.....				..... (1,110,231)	..... (1,105,307)	..... (1,082,976)	..XXX.
0199998. Deposits in ... 1 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX	0	0	140,355	142,698	30,129	XXX
0199999. Totals - Open Depositories	XXX	XXX	491,235	0	47,680,153	44,936,154	58,999,751	XXX
0299998. Deposits in ... 0 depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	491,235	0	47,680,153	44,936,154	58,999,751	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	0	0	XXX
0599999. Total - Cash	XXX	XXX	491,235	0	47,680,153	44,936,154	58,999,751	XXX

STATEMENT AS OF SEPTEMBER 30, 2023 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
0109999999. Total - U.S. Government Bonds						0	0	0
0309999999. Total - All Other Government Bonds						0	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
1309999999. Total - Hybrid Securities						0	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0
2419999999. Total - Issuer Obligations						0	0	0
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0
2459999999. Total - SVO Identified Funds						0	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0
2509999999. Total Bonds						0	0	0
233809-30-0	FIDELITY IMM:TRS O I	SD.....	09/05/2023	5.190		2	0	0
31846V-41-9	FIRST AMER:TRS OBLG V	SD.....	08/02/2023	5.090		315,000	1,319	10,602
94975H-29-6	ALLSPRING:TRS+ IMM I	SD.....	11/30/2022	5.200		550,000	2,353	19,074
8209999999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						865,002	3,672	29,676
31607A-70-3	FIDELITY IMM:GOVT INSTL		09/28/2023	5.270		10,483,484	42,149	81,717
31846V-20-3	FIRST AMER:GVT OBLG Y	SD.....	09/15/2023	4.940		1,459,462	5,926	38,485
31607A-70-3	FIDELITY INSTITUTIONAL GOVERNMENT PORTFOLIO		08/10/2023	5.280		12,499	0	125
314280-76-2	FEDERATED ULTRASHORT BOND FUND-CLASS A		08/10/2023	2.650		3,005,847	0	9,831
617455-67-0	MORGAN STANLEY INSTITUTIONAL		08/10/2023	4.470		7,519,668	0	24,796
8309999999. Subtotal - All Other Money Market Mutual Funds						22,480,959	48,075	154,954
8609999999 - Total Cash Equivalents						23,345,961	51,747	184,630