



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE

Root Property & Casualty Insurance Company

NAIC Group Code	4991 (Current)	4991 (Prior)	NAIC Company Code	24503	Employer's ID Number	52-0249520
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		OH
Country of Domicile	United States of America					
Incorporated/Organized	06/06/1928			Commenced Business		01/01/1845
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)		
	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)		
	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

Chief Executive Officer	Alexander Edward Timm #	Chief Financial Officer	Megan Nicole Binkley
Secretary	Jodi Emmert Baker	President	Mahtiyar Bonakdarpour #

OTHER

DIRECTORS OR TRUSTEES

Alexander Edward Timm	Lawrence Allen Hilsheimer	Jonathan Alexander Allison
Megan Nicole Binkley	Julie Ann Szudarek #	

State of	Ohio	SS
County of	Franklin	

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

Alexander Edward Timm Chief Executive Officer	Jodi Emmert Baker Secretary	Megan Nicole Binkley Chief Financial Officer
Subscribed and sworn to before me this		a. Is this an original filing?
_____ day of _____		b. If no,
_____		1. State the amendment number.....
		2. Date filed
		3. Number of pages attached.....

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	7,804,679	12.802	7,804,679	0	7,804,679	12.802
1.02 All other governments		0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	120,061	0.197	120,061	0	120,061	0.197
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed		0.000	0	0	0	0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	2,933,464	4.812	2,933,464	0	2,933,464	4.812
1.06 Industrial and miscellaneous	13,234,295	21.708	13,234,295	0	13,234,295	21.708
1.07 Hybrid securities		0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates		0.000	0	0	0	0.000
1.09 SVO identified funds	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans		0.000	0	0	0	0.000
1.11 Unaffiliated certificates of deposit	0	0.000	0	0	0	0.000
1.12 Total long-term bonds	24,092,500	39.518	24,092,500	0	24,092,500	39.518
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates		0.000	0	0	0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)		0.000	0	0	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other		0.000	0	0	0	0.000
3.05 Mutual funds		0.000	0	0	0	0.000
3.06 Unit investment trusts		0.000	0	0	0	0.000
3.07 Closed-end funds		0.000	0	0	0	0.000
3.08 Exchange traded funds		0.000	0	0	0	0.000
3.09 Total common stocks	0	0.000	0	0	0	0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000	0	0	0	0.000
4.02 Residential mortgages	0	0.000	0	0	0	0.000
4.03 Commercial mortgages	0	0.000	0	0	0	0.000
4.04 Mezzanine real estate loans	0	0.000	0	0	0	0.000
4.05 Total valuation allowance		0.000	0	0	0	0.000
4.06 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000	0	0	0	0.000
5.02 Properties held for production of income		0.000	0	0	0	0.000
5.03 Properties held for sale		0.000	0	0	0	0.000
5.04 Total real estate	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	22,535,398	36.964	22,535,398	0	22,535,398	36.964
6.02 Cash equivalents (Schedule E, Part 2)	13,287,259	21.795	13,287,259	0	13,287,259	21.795
6.03 Short-term investments (Schedule DA)	996,553	1.635	996,553	0	996,553	1.635
6.04 Total cash, cash equivalents and short-term investments	36,819,209	60.394	36,819,210	0	36,819,210	60.394
7. Contract loans	0	0.000	0	0	0	0.000
8. Derivatives (Schedule DB)	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA)	53,475	0.088	53,475	0	53,475	0.088
10. Receivables for securities	0	0.000	0	0	0	0.000
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0	0	0	0.000
13. Total invested assets	60,965,184	100.000	60,965,185	0	60,965,185	100.000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31 of prior year

2. Cost of acquired:

2.1 Actual cost at time of acquisition (Part 2, Column 6)

2.2 Additional investment made after acquisition (Part 2, Column 9)

3. Current year change in encumbrances:

3.1 Totals, Part 1, Column 13

3.2 Totals, Part 3, Column 11

4. Total gain (loss) on disposals, Part 3, Column 18

5. Deduct amounts received on disposals, Part 3, Column 15

6. Total foreign exchange change in book/adjusted carrying value:

6.1 Totals, Part 1, Column 15

6.2 Totals, Part 3, Column 13

7. Deduct current year's other-than-temporary impairment recognized:

7.1 Totals, Part 1, Column 12

7.2 Totals, Part 3, Column 10

8. Deduct current year's depreciation:

8.1 Totals, Part 1, Column 11

8.2 Totals, Part 3, Column 9

9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)

10. Deduct total nonadmitted amounts

11. Statement value at end of current period (Line 9 minus Line 10)

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

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 (Part 2, Column 7)

2.2 Additional investment made after acquisition (Part 2, Column 8)

3. Capitalized deferred interest and other:

3.1 Totals, Part 1, Column 12

3.2 Totals, Part 3, Column 11

4. Accrual of discount

5. Unrealized valuation increase/(decrease):

5.1 Totals, Part 1, Column 9

5.2 Totals, Part 3, Column 8

6. Total gain (loss) on disposals, Part 3, Column 18

7. Deduct amounts received on disposals, Part 3, Column 15

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:

9.1 Totals, Part 1, Column 13

9.2 Totals, Part 3, Column 13

10. Deduct current year's other-than-temporary impairment recognized:

10.1 Totals, Part 1, Column 11

10.2 Totals, Part 3, Column 10

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 of mortgages owned at end of current period (Line 13 minus Line 14)

NONE

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	0
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	3,700,960
	2.2 Additional investment made after acquisition (Part 2, Column 9)	0
		3,700,960
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	0
	3.2 Totals, Part 3, Column 12	0
4.	Accrual of discount	0
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 13	0
	5.2 Totals, Part 3, Column 9	0
6.	Total gain (loss) on disposals, Part 3, Column 19	
7.	Deduct amounts received on disposals, Part 3, Column 16	
8.	Deduct amortization of premium and depreciation	3,647,485
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	0
	9.2 Totals, Part 3, Column 14	0
10.	Deduct current year's other-than-temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	0
	10.2 Totals, Part 3, Column 11	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	53,475
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	53,475

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	11,854,385
2.	Cost of bonds and stocks acquired, Part 3, Column 7	13,197,314
3.	Accrual of discount	193,061
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	0
	4.2. Part 2, Section 1, Column 15	
	4.3. Part 2, Section 2, Column 13	
	4.4. Part 4, Column 11	0
		0
5.	Total gain (loss) on disposals, Part 4, Column 19	(285)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	1,145,207
7.	Deduct amortization of premium	6,767
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	0
	8.2. Part 2, Section 1, Column 19	
	8.3. Part 2, Section 2, Column 16	
	8.4. Part 4, Column 15	0
		0
9.	Deduct current year's other-than-temporary impairment recognized:	
	9.1. Part 1, Column 14	0
	9.2. Part 2, Section 1, Column 17	
	9.3. Part 2, Section 2, Column 14	
	9.4. Part 4, Column 13	0
		0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	24,092,500
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	24,092,500

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	7,804,679	7,791,460	7,785,887	7,913,129
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	7,804,679	7,791,460	7,785,887	7,913,129
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	120,061	121,142	123,304	118,193
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions					
	7. Totals	2,933,464	2,933,854	2,877,495	3,054,121
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	13,163,319	13,237,818	12,974,919	13,446,764
	9. Canada	70,976	71,021	66,992	75,000
	10. Other Countries	0	0	0	0
	11. Totals	13,234,295	13,308,840	13,041,910	13,521,764
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	24,092,500	24,155,297	23,828,597	24,607,207
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	
	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	0	0	0	
	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	0	0	0	
	27. Total Bonds and Stocks	24,092,500	24,155,297	23,828,597	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company
SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	3,035,006	6,803,969	411,019	47,502	0	XXX	10,297,496	38.7	2,940,573	24.8	10,297,496	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	3,035,006	6,803,969	411,019	47,502	0	XXX	10,297,496	38.7	2,940,573	24.8	10,297,496	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	35,969	84,093	0	0	0	XXX	120,061	0.5	154,427	1.3	120,061	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	35,969	84,093	0	0	0	XXX	120,061	0.5	154,427	1.3	120,061	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	91,449	0.8	0	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	XXX	0	0.0	91,449	0.8	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	389,258	2,138,692	393,717	11,797	0	XXX	2,933,464	11.0	2,232,700	18.8	2,933,464	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	389,258	2,138,692	393,717	11,797	0	XXX	2,933,464	11.0	2,232,700	18.8	2,933,464	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	1,947,946	9,169,643	435,535	33,964	0	XXX	11,587,088	43.6	5,789,819	48.8	7,406,159	4,180,929
6.2 NAIC 2	74,945	1,424,497	147,765	0	0	XXX	1,647,207	6.2	645,417	5.4	1,647,207	0
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	2,022,891	10,594,140	583,300	33,964	0	XXX	13,234,295	49.8	6,435,236	54.3	9,053,366	4,180,929
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company
SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 5,408,178	 18,196,397	 1,240,271	 93,264	 0	 0	 24,938,110	 93.8	 XXX.	 XXX.	 20,757,181	 4,180,929
12.2 NAIC 2	(d) 74,945	 1,424,497	 147,765	 0	 0	 0	 1,647,207	 6.2	 XXX.	 XXX.	 1,647,207	 0
12.3 NAIC 3	(d) 0	 0	 0	 0	 0	 0	 0	 0.0	 XXX.	 XXX.	 0	 0
12.4 NAIC 4	(d) 0	 0	 0	 0	 0	 0	 0	 0.0	 XXX.	 XXX.	 0	 0
12.5 NAIC 5	(d) 0	 0	 0	 0	 0	 0	(c) 0	 0.0	 XXX.	 XXX.	 0	 0
12.6 NAIC 6	(d) 0	 0	 0	 0	 0	 0	(c) 0	 0.0	 XXX.	 XXX.	 0	 0
12.7 Totals	 5,483,123	 19,620,894	 1,388,036	 93,264	 0	 0	(b) 26,585,317	 100.0	 XXX.	 XXX.	 22,404,388	 4,180,929
12.8 Line 12.7 as a % of Col. 7	 20.6	 73.8	 5.2	 0.4	 0.0	 0.0	 100.0	 XXX	 XXX	 XXX	 84.3	 15.7
13. Total Bonds Prior Year												
13.1 NAIC 1	 683,728	 9,447,497	 1,033,065	 44,677	 0	 0	 XXX.	 XXX.	 11,208,967	 94.6	 9,932,922	 1,276,045
13.2 NAIC 2	 0	 645,417	 0	 0	 0	 0	 XXX.	 XXX.	 645,417	 5.4	 645,417	 0
13.3 NAIC 3							 XXX.	 XXX.	 0	 0.0	 0	 0
13.4 NAIC 4							 XXX.	 XXX.	 0	 0.0	 0	 0
13.5 NAIC 5							 XXX.	 XXX.	(c) 0	 0.0	 0	 0
13.6 NAIC 6							 XXX.	 XXX.	(c) 0	 0.0	 0	 0
13.7 Totals	 683,728	 10,092,914	 1,033,065	 44,677	 0	 0	 XXX.	 XXX.	(b) 11,854,385	 100.0	 10,578,339	 1,276,045
13.8 Line 13.7 as a % of Col. 9	 5.8	 85.1	 8.7	 0.4	 0.0	 0.0	 XXX	 XXX	 100.0	 XXX	 89.2	 10.8
14. Total Publicly Traded Bonds												
14.1 NAIC 1	 4,864,183	 15,028,962	 804,736	 59,300	 0	 0	 20,757,181	 78.1	 9,932,922	 83.8	 20,757,181	 XXX.
14.2 NAIC 2	 74,945	 1,424,497	 147,765	 0	 0	 0	 1,647,207	 6.2	 645,417	 5.4	 1,647,207	 XXX.
14.3 NAIC 3	 0	 0	 0	 0	 0	 0	 0	 0.0	 0	 0.0	 0	 XXX.
14.4 NAIC 4	 0	 0	 0	 0	 0	 0	 0	 0.0	 0	 0.0	 0	 XXX.
14.5 NAIC 5	 0	 0	 0	 0	 0	 0	 0	 0.0	 0	 0.0	 0	 XXX.
14.6 NAIC 6	 0	 0	 0	 0	 0	 0	 0	 0.0	 0	 0.0	 0	 XXX.
14.7 Totals	 4,939,128	 16,453,460	 952,501	 59,300	 0	 0	 22,404,388	 84.3	 10,578,339	 89.2	 22,404,388	 XXX.
14.8 Line 14.7 as a % of Col. 7	 22.0	 73.4	 4.3	 0.3	 0.0	 0.0	 100.0	 XXX.	 XXX.	 XXX.	 100.0	 XXX.
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	 18.6	 61.9	 3.6	 0.2	 0.0	 0.0	 84.3	 XXX	 XXX	 XXX	 84.3	 XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	 543,995	 3,167,434	 435,535	 33,964	 0	 0	 4,180,929	 15.7	 1,276,045	 10.8	 XXX.	 4,180,929
15.2 NAIC 2	 0	 0	 0	 0	 0	 0	 0	 0.0	 0	 0.0	 XXX.	 0
15.3 NAIC 3	 0	 0	 0	 0	 0	 0	 0	 0.0	 0	 0.0	 XXX.	 0
15.4 NAIC 4	 0	 0	 0	 0	 0	 0	 0	 0.0	 0	 0.0	 XXX.	 0
15.5 NAIC 5	 0	 0	 0	 0	 0	 0	 0	 0.0	 0	 0.0	 XXX.	 0
15.6 NAIC 6	 0	 0	 0	 0	 0	 0	 0	 0.0	 0	 0.0	 XXX.	 0
15.7 Totals	 543,995	 3,167,434	 435,535	 33,964	 0	 0	 4,180,929	 15.7	 1,276,045	 10.8	 XXX.	 4,180,929
15.8 Line 15.7 as a % of Col. 7	 13.0	 75.8	 10.4	 0.8	 0.0	 0.0	 100.0	 XXX.	 XXX.	 XXX.	 XXX.	 100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	 2.0	 11.9	 1.6	 0.1	 0.0	 0.0	 15.7	 XXX	 XXX	 XXX	 XXX	 15.7

(a) Includes \$ 4,180,929 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ 0 current year of bonds with Z designations and \$ 0 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 2,492,818 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	2,992,696	6,724,473	347,150	0	0	XXX	10,064,318	37.9	2,940,573	24.8	10,064,318	0
1.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.03 Commercial Mortgage-Backed Securities	42,310	79,496	63,869	47,502	0	XXX	233,178	0.9	0	0.0	233,178	0
1.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	3,035,006	6,803,969	411,019	47,502	0	XXX	10,297,496	38.7	2,940,573	24.8	10,297,496	0
2. All Other Governments												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	35,969	84,093	0	0	0	XXX	120,061	0.5	154,427	1.3	120,061	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	35,969	84,093	0	0	0	XXX	120,061	0.5	154,427	1.3	120,061	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	91,449	0.8	0	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	0	0	0	0	0	XXX	0	0.0	91,449	0.8	0	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	50,032	644,461	0	0	0	XXX	694,493	2.6	729,484	6.2	694,493	0
5.02 Residential Mortgage-Backed Securities	131,681	501,069	393,717	11,797	0	XXX	1,038,265	3.9	280,049	2.4	1,038,265	0
5.03 Commercial Mortgage-Backed Securities	207,545	993,161	0	0	0	XXX	1,200,707	4.5	1,223,167	10.3	1,200,707	0
5.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	389,258	2,138,692	393,717	11,797	0	XXX	2,933,464	11.0	2,232,700	18.8	2,933,464	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	1,067,777	6,955,636	397,697	0	0	XXX	8,421,110	31.7	4,184,310	35.3	6,178,501	2,242,609
6.02 Residential Mortgage-Backed Securities	281,964	448,670	109,947	30,039	0	XXX	870,620	3.3	599,728	5.1	0	870,620
6.03 Commercial Mortgage-Backed Securities	20,961	522,770	0	0	0	XXX	543,731	2.0	522,673	4.4	453,348	90,384
6.04 Other Loan-Backed and Structured Securities ...	652,189	2,667,065	75,655	3,925	0	XXX	3,398,834	12.8	1,128,526	9.5	2,421,518	977,316
6.05 Totals	2,022,891	10,594,140	583,300	33,964	0	XXX	13,234,295	49.8	6,435,236	54.3	9,053,366	4,180,929
7. Hybrid Securities												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company
SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	4, 146, 473	14, 408, 663	744, 847	0	0	XXX	19, 299, 983	72.6	XXX	XXX	17, 057, 374	2, 242, 609
12.02 Residential Mortgage-Backed Securities	413, 644	949, 739	503, 664	41, 837	0	XXX	1, 908, 884	7.2	XXX	XXX	1, 038, 265	870, 620
12.03 Commercial Mortgage-Backed Securities	270, 816	1, 595, 428	63, 869	47, 502	0	XXX	1, 977, 616	7.4	XXX	XXX	1, 887, 233	90, 384
12.04 Other Loan-Backed and Structured Securities	652, 189	2, 667, 065	75, 655	3, 925	0	XXX	3, 398, 834	12.8	XXX	XXX	2, 421, 518	977, 316
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	5, 483, 123	19, 620, 894	1, 388, 036	93, 264	0	0	26, 585, 317	100.0	XXX	XXX	22, 404, 388	4, 180, 929
12.10 Line 12.09 as a % of Col. 7	20.6	73.8	5.2	0.4	0.0	0.0	100.0	XXX	XXX	XXX	84.3	15.7
13. Total Bonds Prior Year												
13.01 Issuer Obligations	77, 213	7, 296, 196	726, 833	0	0	XXX	XXX	XXX	8, 100, 242	68.3	8, 047, 530	52, 712
13.02 Residential Mortgage-Backed Securities	180, 184	497, 652	157, 264	44, 677	0	XXX	XXX	XXX	879, 777	7.4	280, 049	599, 728
13.03 Commercial Mortgage-Backed Securities	184, 000	1, 435, 484	126, 356	0	0	XXX	XXX	XXX	1, 745, 840	14.7	1, 657, 691	88, 149
13.04 Other Loan-Backed and Structured Securities	242, 331	863, 582	22, 612	0	0	XXX	XXX	XXX	1, 128, 526	9.5	593, 069	535, 457
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans						XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans						XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit						XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	683, 728	10, 092, 914	1, 033, 065	44, 677	0	0	XXX	XXX	11, 854, 385	100.0	10, 578, 339	1, 276, 045
13.10 Line 13.09 as a % of Col. 9	5.8	85.1	8.7	0.4	0.0	0.0	XXX	XXX	100.0	XXX	89.2	10.8
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	4, 146, 473	12, 415, 986	494, 914	0	0	XXX	17, 057, 374	64.2	8, 047, 530	67.9	17, 057, 374	XXX
14.02 Residential Mortgage-Backed Securities	131, 681	501, 069	393, 717	11, 797	0	XXX	1, 038, 265	3.9	280, 049	2.4	1, 038, 265	XXX
14.03 Commercial Mortgage-Backed Securities	270, 816	1, 505, 045	63, 869	47, 502	0	XXX	1, 887, 233	7.1	1, 657, 691	14.0	1, 887, 233	XXX
14.04 Other Loan-Backed and Structured Securities	390, 158	2, 031, 360	0	0	0	XXX	2, 421, 518	9.1	593, 069	5.0	2, 421, 518	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.09 Totals	4, 939, 128	16, 453, 460	952, 501	59, 300	0	0	22, 404, 388	84.3	10, 578, 339	89.2	22, 404, 388	XXX
14.10 Line 14.09 as a % of Col. 7	22.0	73.4	4.3	0.3	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	18.6	61.9	3.6	0.2	0.0	0.0	84.3	XXX	XXX	XXX	84.3	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	0	1, 992, 677	249, 933	0	0	XXX	2, 242, 609	8.4	52, 712	0.4	XXX	2, 242, 609
15.02 Residential Mortgage-Backed Securities	281, 964	448, 670	109, 947	30, 039	0	XXX	870, 620	3.3	599, 728	5.1	XXX	870, 620
15.03 Commercial Mortgage-Backed Securities	0	90, 384	0	0	0	XXX	90, 384	0.3	88, 149	0.7	XXX	90, 384
15.04 Other Loan-Backed and Structured Securities	262, 031	635, 705	75, 655	3, 925	0	XXX	977, 316	3.7	535, 457	4.5	XXX	977, 316
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.09 Totals	543, 995	3, 167, 434	435, 535	33, 964	0	0	4, 180, 929	15.7	1, 276, 045	10.8	XXX	4, 180, 929
15.10 Line 15.09 as a % of Col. 7	13.0	75.8	10.4	0.8	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	2.0	11.9	1.6	0.1	0.0	0.0	15.7	XXX	XXX	XXX	XXX	15.7

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	0	0	0	0	0
2. Cost of short-term investments acquired	2,445,834	2,445,834	0	0	0
3. Accrual of discount	50,718	50,718	0	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0	0
6. Deduct consideration received on disposals	1,500,000	1,500,000	0	0	0
7. Deduct amortization of premium	0	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	996,553	996,553	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	996,553	996,553	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	2,553,171	0	2,553,171	0
2. Cost of cash equivalents acquired	29,955,239	1,990,189	27,965,050	0
3. Accrual of discount	6,076	6,076	0	0
4. Unrealized valuation increase/(decrease)	160	0	160	0
5. Total gain (loss) on disposals	0	0	0	0
6. Deduct consideration received on disposals	19,227,387	500,000	18,727,387	0
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	13,287,259	1,496,265	11,790,994	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	13,287,259	1,496,265	11,790,994	0

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

N O N E

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 1 - Mortgage Loans Owned

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 1

[illegible]

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-ZB-9	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	240,689	..93.6101	219,984	235,000	236,998	0	(916)	0	0	...1.125	0.728	FA	898	2,644	03/17/2020	02/28/2027
91282C-EV-9	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	181,140	..95.4227	181,303	190,000	182,457	0	1,211	0	0	...3.250	4.228	JD	17	6,552	02/29/2024	06/30/2029
91282C-EV-9	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	341,577	..95.4227	343,522	360,000	344,818	0	3,093	0	0	...3.250	4.291	JD	3,282	9,811	12/19/2023	06/30/2029
91282C-EW-7	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	380,954	..97.6547	390,619	400,000	387,061	0	4,780	0	0	...3.250	4.637	JD	36	19,500	09/19/2023	06/30/2027
91282C-FM-8	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	494,767	..99.6051	498,025	500,000	495,942	0	1,174	0	0	...4.125	4.443	MS	5,270	20,625	02/26/2024	09/30/2027
91282C-FT-3	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	491,369	..98.3171	491,585	500,000	492,547	0	1,178	0	0	...4.000	4.346	AO	3,425	20,000	02/26/2024	10/31/2029
91282C-GH-8	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	200,008	..97.7077	195,415	200,000	200,012	0	(3)	0	0	...3.500	3.498	JJ	2,929	10,500	05/15/2023	01/31/2028
91282C-GQ-8	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	341,659	..98.1487	338,613	345,000	342,191	0	494	0	0	...4.000	4.177	FA	4,689	13,800	12/06/2023	02/28/2030
91282C-GQ-8	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	4,952	..98.1487	4,907	5,000	4,959	0	7	0	0	...4.000	4.177	FA	68	200	12/06/2023	02/28/2030
91282C-HB-0	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	387,876	..99.1753	396,701	400,000	393,560	0	4,447	0	0	...3.625	4.855	MN	1,883	14,500	09/19/2023	05/15/2026
91282C-HK-0	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	492,580	..98.9660	494,830	500,000	493,934	0	1,354	0	0	...4.000	4.378	JD	55	20,000	02/26/2024	06/30/2028
91282C-HM-6	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	498,088	..100.3600	501,800	500,000	498,562	0	474	0	0	...4.500	4.696	JJ	10,394	11,250	06/24/2024	07/15/2026
91282C-HV-6	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	499,748	..100.4828	502,414	500,000	499,878	0	130	0	0	...5.000	5.038	FA	8,494	12,500	06/24/2024	08/31/2025
91282C-HX-2	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	497,599	..100.0795	500,397	500,000	498,199	0	459	0	0	...4.375	4.483	FA	7,433	21,875	09/19/2023	08/31/2028
91282C-JA-0	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	1,012,093	..100.9351	1,009,351	1,000,000	1,009,824	0	(2,168)	0	0	...4.625	4.338	MS	22,223	34,688	02/26/2024	09/30/2028
91282C-JV-4	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	500,099	..100.0019	500,010	500,000	500,100	0	0	0	0	...4.250	4.228	JJ	8,893	0	12/30/2024	01/31/2026
91282C-JW-2	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	493,556	..98.6302	493,151	500,000	494,236	0	680	0	0	...4.000	4.311	JJ	8,370	10,000	06/24/2024	01/31/2029
91282C-KA-8	UNITED STATES TREASURY	..SD..	.....	.....	.. 1.A	494,806	..99.7275	498,637	500,000	496,223	0	1,417	0	0	...4.125	4.502	FA	7,790	10,313	02/26/2024	02/15/2027
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						7,553,562	XXX	7,561,266	7,635,000	7,571,501	0	17,812	0	0	XXX	XXX	XXX	96,149	238,758	XXX	XXX
38379U-WU-6	GNR 2016-092 AD - CMBS .....	.....	.....	4	.. 1.A	232,325	..82.7655	230,195	278,129	233,178	0	853	0	0	...2.250	5.711	MON	521	3,650	05/07/2024	03/16/2058
0039999999. Subtotal - Bonds - U.S. Governments - Commercial Mortgage-Backed Securities						232,325	XXX	230,195	278,129	233,178	0	853	0	0	XXX	XXX	XXX	521	3,650	XXX	XXX
0109999999. Total - U.S. Government Bonds						7,785,887	XXX	7,791,460	7,913,129	7,804,679	0	18,665	0	0	XXX	XXX	XXX	96,671	242,408	XXX	XXX
0309999999. Total - All Other Government Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
68607L-XQ-5	OREGON	..SD..	.....	1	.. 1.B FE	123,304	..102.4950	121,142	118,193	120,061	0	(1,620)	0	0	...5.892	4.782	JD	580	6,964	12/08/2022	06/01/2027
0419999999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						123,304	XXX	121,142	118,193	120,061	0	(1,620)	0	0	XXX	XXX	XXX	580	6,964	XXX	XXX
0509999999. Total - U.S. States, Territories and Possessions Bonds						123,304	XXX	121,142	118,193	120,061	0	(1,620)	0	0	XXX	XXX	XXX	580	6,964	XXX	XXX
0709999999. Total - U.S. Political Subdivisions Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
249182-PN-0	DENVER COLO CITY & CNTY ARPT REV	..SD..	.....	1	.. 1.D FE	133,580	..94.9600	142,440	150,000	141,835	0	4,092	0	0	...1.572	4.646	MN	301	2,358	12/06/2022	11/15/2026
67908P-AX-4	OKLAHOMA ST CAPITAL IMPT AUTH REV .....	.....	.....	1	.. 1.D FE	50,154	..100.3720	50,186	50,000	50,032	0	(62)	0	0	...5.120	4.989	JJ	1,280	2,560	12/08/2022	07/01/2025
68607V-4M-4	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE	..SD..	.....	1	.. 1.C FE	75,000	..98.4860	73,865	75,000	75,000	0	0	0	0	...4.046	4.045	AO	759	3,035	04/26/2023	04/01/2028
759136-VD-3	REGIONAL TRANSN DIST COLO SALES TAX REV	..SD..	.....	1	.. 1.C FE	131,510	..93.9000	140,850	150,000	140,904	0	4,678	0	0	...0.900	4.384	MN	225	1,350	12/08/2022	11/01/2026
880558-NV-9	TENNESSEE ST SCH BD AUTH	..SD..	.....	1	.. 1.B FE	130,779	..93.4820	140,223	150,000	140,534	0	4,870	0	0	...0.727	4.351	MN	182	1,091	12/12/2022	11/01/2026
977100-GH-3	WISCONSIN ST GEN FD ANNUAL APPROPRIATION	..SD..	.....	2	.. 1.C FE	143,238	..97.0580	145,587	150,000	146,188	0	1,525	0	0	...3.154	4.312	MN	789	4,731	01/10/2023	05/01/2027
0819999999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						664,260	XXX	693,151	725,000	694,493	0	15,103	0	0	XXX	XXX	XXX	3,535	15,124	XXX	XXX
313206-EB-2	FH SB8230 - RMBS .....	.....	.....	4	.. 1.A	110,949	..99.5211	109,766	110,294	110,902	0	(57)	0	0	...5.000	4.809	MON	460	5,515	04/20/2023	05/01/2038
31368R-U2-1	FNR 2024-20 MV - CMO/RMBS .....	.....	.....	4	.. 1.A	374,578	..99.9764	381,266	381,356	374,947	0	369	0	0	...5.000	5.384	MON	1,589	11,123	05/02/2024	05/25/2035
3137BU-X6-0	FHMS K-062 A2 - CMBS/CMO .....	.....	.....	4	.. 1.A	146,156	..97.8737	146,811	150,000	147,889	0	865	0	0	...3.413	4.085	MON	427	5,120	12/13/2022	12/25/2026
3140XP-ZB-4	FN FS7969 - RMBS .....	.....	.....	4	.. 1.A	321,253	..86.3923	320,246	370,688	322,835	0	1,582	0	0	...1.500	4.937	MON	463	3,244	05/16/2024	10/01/2036
35564C-GQ-4	SLST 2020-2 A1C - CMO/RMBS .....	.....	.....	4	.. 1.A	80,701	..90.2768	86,028	95,293	81,691	0	990	0	0	...2.000	6.429	MON	159	1,112	05/10/2024	09/25/2030
0829999999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						1,033,637	XXX	1,044,115	1,107,631	1,038,265	0	3,749	0	0	XXX	XXX	XXX	3,097	26,112	XXX	XXX
3136AQ-V8-0	FNA 2016-M1 A2 - CMBS .....	.....	.....	4	.. 1.A	67,462	..98.3953	69,168	70,296	68,924	0	1,012	0	0	...2.939	5.346	MON	172	2,066	12/08/2022	01/25/2026

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3137BL-MZ-8	FHMS K-049 A2 - CMBS .....	.....	.....	4	 1.A	104,560	..99.1135	107,235	108,194	107,311	0	1,373	0	0	...3.010	...4.394	MON	271	3,257	12/14/2022	...07/25/2025 ...
3137BP-4K-2	FHMS K-IR1 A2 - CMBS .....	.....	.....	4	 1.A	143,156	..97.8777	146,817	150,000	147,144	0	1,988	0	0	...2.849	...4.317	MON	356	4,274	12/08/2022	...03/25/2026 ...
3137BR-QJ-7	FHMS K-057 A2 - CMBS .....	.....	.....	4	 1.A	282,328	..97.3664	292,099	300,000	292,298	0	4,984	0	0	...2.570	...4.415	MON	643	7,710	12/09/2022	...07/25/2026 ...
3137FK-ZZ-2	FHMS K-088 A2 - CMBS .....	.....	.....	4	 1.A	138,487	..96.3392	137,765	143,000	139,792	0	645	0	0	...3.690	...4.275	MON	440	5,277	12/06/2022	...01/25/2029 ...
3137FL-6P-4	FHMS K-089 A2 - CMBS .....	.....	.....	4	 1.A	145,781	..95.8438	143,766	150,000	146,979	0	598	0	0	...3.563	...4.077	MON	445	5,345	12/13/2022	...01/25/2029 ...
3137HA-CX-2	FHMS K-505 A2 - CMBS .....	.....	.....	4	 1.A	151,498	..100.2404	150,361	150,000	150,950	0	(384)	0	0	...4.819	...4.556	MON	602	7,229	07/13/2023	...06/25/2028 ...
3140LJ-ZM-1	FN BS7947 - CMBS/RMBS .....	.....	.....	4	 1.A	146,326	..99.5855	149,378	150,000	147,309	0	728	0	0	...4.550	...5.170	MON	588	6,939	08/23/2023	...03/01/2028 ...
0839999999. Subtotal - Bonds - U.S. Special Revenues - Commercial Mortgage-Backed Securities						1,179,599	XXX	1,196,588	1,221,490	1,200,707	0	10,945	0	0	XXX	XXX	XXX	3,517	42,095	XXX	XXX
0909999999. Total - U.S. Special Revenues Bonds						2,877,495	XXX	2,933,854	3,054,121	2,933,464	0	29,797	0	0	XXX	XXX	XXX	10,150	83,331	XXX	XXX
00138C-BA-5	COREBRIDGE GLOBAL FUNDING .....	.....	.....	.....	..... 1.F FE	349,391	..100.5177	351,812	350,000	349,448	0	57	0	0	...5.200	...5.240	JD	354	9,100	06/18/2024	...06/24/2029 ...
00287Y-BV-0	ABBYIE INC .....	.....	.....	1,2	 1.G FE	70,499	..97.1461	72,860	75,000	72,746	0	1,119	0	0	...2.950	...4.633	MN	246	2,213	12/08/2022	...11/21/2026 ...
00440E-AS-6	CHUBB INA HOLDINGS LLC .....	.....	.....	1	 1.F FE	145,412	..99.6687	149,503	150,000	149,577	0	2,057	0	0	...3.150	...4.579	MS	1,391	4,725	12/02/2022	...03/15/2025 ...
00914A-AX-0	AIR LEASE CORP .....	.....	.....	1,2	 2.B FE	147,613	..98.8061	148,209	150,000	147,765	0	152	0	0	...5.200	...5.474	JJ	4,030	0	06/17/2024	...07/15/2031 ...
031162-CQ-1	AMGEN INC .....	.....	.....	1,2	 2.A FE	70,916	..96.1853	72,139	75,000	72,529	0	802	0	0	...3.200	...4.451	MN	393	2,400	12/08/2022	...11/02/2027 ...
032654-AN-5	ANALOG DEVICES INC .....	.....	.....	1,2	 1.F FE	145,017	..98.1608	147,241	150,000	147,471	0	1,232	0	0	...3.500	...4.423	JD	379	5,250	12/15/2022	...12/05/2026 ...
036752-AY-9	ELEVANCE HEALTH INC .....	.....	.....	1,2	 2.A FE	149,963	..100.5461	150,819	150,000	149,970	0	8	0	0	...5.150	...5.155	JD	343	4,184	05/20/2024	...06/15/2029 ...
06051G-GA-1	BANK OF AMERICA CORP .....	.....	.....	1,2	 1.E FE	139,931	..96.3759	144,564	150,000	143,895	0	1,992	0	0	...3.248	...4.819	AO	947	4,872	12/15/2022	...10/21/2027 ...
06406R-AN-7	BANK OF NEW YORK MELLON CORP .....	.....	.....	2	 1.D FE	140,156	..99.0310	148,547	150,000	148,643	0	4,265	0	0	...1.600	...4.580	AO	447	2,400	12/15/2022	...04/24/2025 ...
071813-CL-1	BAXTER INTERNATIONAL INC .....	.....	.....	1,2	 2.B FE	67,274	..94.2639	70,698	75,000	70,924	0	1,821	0	0	...1.915	...4.683	FA	598	1,436	12/08/2022	...02/01/2027 ...
10112R-AY-0	BOSTON PROPERTIES LP .....	.....	.....	1,2	 2.B FE	68,502	..96.2478	72,186	75,000	71,858	0	1,677	0	0	...2.750	...5.294	AO	516	2,063	12/08/2022	...10/01/2026 ...
110122-DP-0	BRISTOL-MYERS SQUIBB CO .....	.....	.....	1,2	 1.F FE	130,236	..91.0643	136,596	150,000	137,974	0	3,882	0	0	...1.125	...4.122	MN	225	1,688	12/15/2022	...11/13/2027 ...
12572Q-AG-0	CME GROUP INC .....	.....	.....	1,2	 1.D FE	81,710	..99.6435	83,701	84,000	83,786	0	1,041	0	0	...3.000	...4.288	MS	742	2,520	12/15/2022	...03/15/2025 ...
13645R-BE-3	CANADIAN PACIFIC RAILWAY CO .....	.....	.....	1,2	 2.B FE	66,992	..94.6950	71,021	75,000	70,976	0	1,962	0	0	...1.750	...4.710	JD	106	1,313	11/30/2022	...12/02/2026 ...
15189T-BG-1	CENTERPOINT ENERGY INC .....	.....	.....	1,2	 2.B FE	174,633	..101.1457	177,005	175,000	174,681	0	49	0	0	...5.400	...5.447	JD	788	5,276	05/08/2024	...06/01/2029 ...
172967-LS-8	CITIGROUP INC .....	.....	.....	1,2,5	 1.G FE	69,227	..96.2427	72,182	75,000	71,064	0	916	0	0	...3.520	...5.052	AO	469	2,640	12/08/2022	...10/27/2028 ...
20826F-AU-0	CONOCOPHILLIPS CO .....	.....	.....	2	 1.F FE	16,238	..99.5645	16,926	17,000	16,936	0	351	0	0	...2.400	...4.546	MS	129	408	12/15/2022	...03/07/2025 ...
254687-FV-3	WALT DISNEY CO .....	.....	.....	1	 1.F FE	69,179	..97.3320	72,999	75,000	72,964	0	1,886	0	0	...1.750	...4.470	JJ	613	1,313	12/08/2022	...01/13/2026 ...
291011-BP-8	EMERSON ELECTRIC CO .....	.....	.....	1,2	 1.F FE	131,814	..93.9785	140,968	150,000	141,217	0	4,642	0	0	...0.875	...4.320	AO	277	1,313	12/02/2022	...10/15/2026 ...
30303M-BL-9	META PLATFORMS INC .....	.....	.....	1,2	 1.D FE	79,981	..100.1279	80,102	80,000	79,988	0	3	0	0	...4.600	...4.605	MN	470	3,680	05/01/2023	...05/15/2028 ...
341081-FZ-5	FLORIDA POWER & LIGHT CO .....	.....	.....	1,2	 1.D FE	144,498	..99.5251	149,288	150,000	149,390	0	2,416	0	0	...2.850	...4.532	AO	1,069	4,275	12/02/2022	...04/01/2025 ...
42824C-BT-5	HEWLETT PACKARD ENTERPRISE CO .....	.....	.....	1,2	 2.B FE	199,788	..97.4791	194,958	200,000	199,801	0	13	0	0	...4.550	...4.573	AO	2,401	0	09/12/2024	...10/15/2029 ...
437076-CN-0	HOME DEPOT INC .....	.....	.....	1,2	 1.F FE	142,055	..96.6709	145,006	150,000	145,625	0	1,790	0	0	...2.875	...4.228	AO	910	4,313	12/15/2022	...04/15/2027 ...
437076-DC-3	HOME DEPOT INC .....	.....	.....	1,2	 1.F FE	283,162	..100.2155	285,614	285,000	283,333	0	171	0	0	...4.750	...4.897	JD	226	6,769	06/17/2024	...06/25/2029 ...
45866F-AD-6	INTERCONTINENTAL EXCHANGE INC .....	.....	.....	1,2	 1.G FE	146,963	..99.3350	149,003	150,000	149,017	0	1,031	0	0	...3.750	...4.490	JD	469	5,625	12/15/2022	...12/01/2025 ...
459200-JZ-5	INTERNATIONAL BUSINESS MACHINES CORP .....	.....	.....	1	 1.G FE	143,927	..98.1953	147,293	150,000	147,447	0	1,768	0	0	...3.300	...4.597	MN	633	4,950	12/15/2022	...05/15/2026 ...
46647P-DG-8	JPMORGAN CHASE & CO .....	.....	.....	1,2,5	 1.E FE	148,709	..99.9673	149,951	150,000	149,248	0	268	0	0	...4.851	...5.031	JJ	3,153	7,277	12/15/2022	...07/25/2028 ...
502431-AP-4	L3HARRIS TECHNOLOGIES INC .....	.....	.....	1	 2.B FE	74,902	..101.2289	75,922	75,000	74,932	0	30	0	0	...5.400	...5.448	JJ	1,868	3,881	07/27/2023	...01/15/2027 ...
548661-DP-9	LOWE'S COMPANIES INC .....	.....	.....	1,2	 2.A FE	70,747	..96.6731	72,505	75,000	72,635	0	940	0	0	...3.100	...4.538	MN	375	2,325	12/08/2022	...05/03/2027 ...
57629W-4T-4	MASSMUTUAL GLOBAL FUNDING II .....	.....	.....	.....	..... 1.B FE	349,710	..101.3116	354,591	350,000	349,740	0	31	0	0	...5.150	...5.169	MN	1,552	9,013	05/22/2024	...05/30/2029 ...
57636Q-AG-9	MASTERCARD INC .....	.....	.....	1,2	 1.E FE	144,290	..97.2490	145,873	150,000	147,145	0	1,430	0	0	...2.950	...4.008	MN	492	4,425	12/15/2022	...11/21/2026 ...
58933Y-BD-6	MERCK & CO INC .....	.....	.....	1,2	 1.E FE	26,038	..90.2248	27,067	30,000	27,292	0	617	0	0	...1.900	...4.422	JD	33	342	11/30/2022	...12/10/2028 ...
58933Y-BD-6	MERCK & CO INC	SD.....	.....	1,2	 1.E FE	104,152	..90.2248	108,270	120,000	109,170	0	1,889	0	0	...1.900	...4.422	JD	1,273	228	11/30/2022	...12/10/2028 ...
61761J-3R-8	MORGAN STANLEY .....	.....	.....	1	 1.E FE	141,347	..97.6843	146,527	150,000	146,085	0	2,344	0	0	...3.125	...4.872	JJ	2,005	4,688	12/02/2022	...07/27/2026 ...
63743H-FG-2	NATIONAL RURAL UTILITIES COOPERATIVE FIN .....	.....	.....	1,2	 1.F FE	149,750	..100.1746	150,262	150,000	149,833	0	47	0	0	...4.800	...4.838	MS	2,120	7,200	12/09/2022	...03/15/2028 ...

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
63743H-FS-6	NATIONAL RURAL UTILITIES COOPERATIVE FIN		1,2		1.F FE	189,574	101.1841	192,250	190,000	189,635	0	60	0	0	5.150	5.199	JD	435	5,844	05/07/2024	06/15/2029
65473P-AS-4	NISOURCE INC		1,2		2.B FE	199,596	100.7615	201,523	200,000	199,636	0	40	0	0	5.200	5.246	JJ	5,402	0	06/17/2024	07/01/2029
666807-BM-3	NORTHROP GRUMMAN CORP		1		2.A FE	72,046	99.9190	74,939	75,000	74,945	0	1,428	0	0	2.930	4.908	JJ	1,013	2,198	11/30/2022	01/15/2025
66815L-2D-0	NORTHWESTERN MUTUAL GLOBAL FUNDING				1.A FE	51,694	90.0429	54,026	60,000	54,233	0	1,521	0	0	1.700	4.785	JD	85	1,020	04/19/2023	06/01/2028
66815L-2S-7	NORTHWESTERN MUTUAL GLOBAL FUNDING				1.A FE	249,928	100.2142	250,536	250,000	249,933	0	5	0	0	5.160	5.165	MN	1,183	6,450	05/20/2024	05/28/2031
670837-AD-5	OGE ENERGY CORP		1,2		2.A FE	120,075	101.6360	121,963	120,000	120,068	0	(7)	0	0	5.450	5.436	MN	836	3,379	05/06/2024	05/15/2029
693475-BB-0	PNC FINANCIAL SERVICES GROUP INC	2			1.G FE	132,690	94.4895	141,734	150,000	142,056	0	4,633	0	0	1.150	4.588	FA	661	1,725	12/02/2022	08/13/2026
6944PL-2D-0	PACIFIC LIFE GLOBAL FUNDING II				1.D FE	307,682	90.4714	316,650	350,000	314,431	0	6,750	0	0	1.450	5.088	JJ	2,270	2,538	05/09/2024	01/20/2028
74368C-BY-9	PROTECTIVE LIFE GLOBAL FUNDING				1.D FE	300,366	100.6103	301,831	300,000	300,330	0	(36)	0	0	5.215	5.187	JD	826	7,823	06/05/2024	06/12/2029
760759-AT-7	REPUBLIC SERVICES INC		1,2		2.A FE	72,621	97.3630	73,022	75,000	73,455	0	415	0	0	3.950	4.617	MN	379	2,963	12/08/2022	05/15/2028
76209P-AE-3	RGA GLOBAL FUNDING				1.E FE	350,164	101.3594	354,758	350,000	350,146	0	(18)	0	0	5.448	5.437	MN	1,960	9,534	05/22/2024	05/24/2029
87264A-BD-6	T-MOBILE USA INC		1,2		2.B FE	71,437	97.6959	73,272	75,000	73,033	0	795	0	0	3.750	4.979	AO	594	2,813	12/08/2022	04/15/2027
87612E-BM-7	TARGET CORP	SD	1,2		1.F FE	138,101	95.1407	142,711	150,000	143,808	0	2,858	0	0	1.950	4.082	JJ	1,349	2,925	12/15/2022	01/15/2027
89789M-AA-0	TRUIST FINANCIAL CORP		1,2		1.G FE	137,775	97.9863	146,979	150,000	147,147	0	4,635	0	0	1.200	4.479	FA	730	1,800	12/02/2022	08/05/2025
90327Q-D9-7	USAA CAPITAL CORP		1		1.C FE	274,205	101.1431	278,144	275,000	274,349	0	144	0	0	5.250	5.356	JD	1,203	7,139	05/29/2024	06/01/2027
907818-EY-0	UNION PACIFIC CORP		1,2		1.G FE	145,305	97.3093	145,964	150,000	146,868	0	765	0	0	3.950	4.572	MS	1,827	5,925	11/30/2022	09/10/2028
91159H-JF-8	US BANCORP		1,2,5		1.F FE	148,217	99.1819	148,773	150,000	148,963	0	373	0	0	4.548	4.794	JJ	3,013	6,822	12/15/2022	07/22/2028
91412N-BH-2	UNIVERSITY OF CHICAGO		1		1.C FE	350,000	100.4480	351,568	350,000	350,000	0	0	0	0	4.947	4.948	AO	4,329	6,589	05/08/2024	04/01/2029
92826C-AD-4	VISA INC		1,2		1.D FE	144,989	98.8652	148,298	150,000	148,335	0	1,681	0	0	3.150	4.355	JD	223	4,725	12/15/2022	12/14/2025
95000U-3E-1	WELLS FARGO & CO		1,2,5		1.E FE	75,000	101.5295	76,147	75,000	75,000	0	0	0	0	5.574	5.577	JJ	1,812	4,181	07/18/2023	07/25/2029
97665E-CQ-9	WISCONSIN ELECTRIC POWER CO		1,2		1.F FE	169,590	100.6999	171,190	170,000	169,637	0	47	0	0	5.000	5.055	MN	1,086	4,274	05/07/2024	05/15/2029
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					8,285,765	XXX	8,448,484	8,581,000	8,421,110	0	70,784	0	0	XXX	XXX	XXX	63,255	214,764	XXX	XXX
12647M-AA-7	CSMC 2013-6 1A1 - CMO/RMBS		4		1.A FE	68,539	95.7166	70,922	74,096	70,315	0	939	0	0	2.500	5.892	MON	154	1,852	11/30/2022	07/25/2028
33851M-AA-0	FSMT 2021-91NW A1 - CMO/RMBS		4		1.A FE	115,805	88.0773	117,832	133,782	117,976	0	1,602	0	0	2.500	5.586	MON	279	3,345	11/30/2022	10/25/2041
36269X-AM-9	GSMB 2024-PJ5 A7 - RMBS		4		1.A FE	183,348	100.1370	184,892	184,639	183,394	0	46	0	0	6.000	6.243	MON	923	6,462	05/16/2024	09/25/2054
36270X-AZ-7	GSMB 2023-PJ4 A15 - RMBS		4		1.A FE	109,803	100.0498	111,414	111,359	110,137	0	316	0	0	6.000	6.552	MON	557	6,682	08/18/2023	01/26/2054
46592A-AD-6	JPMIT 203 A3A - CMO/RMBS		4		1.A FE	100,905	84.7979	97,789	115,320	102,189	0	229	0	0	3.000	5.243	MON	288	3,460	12/15/2022	08/25/2050
61776F-AJ-9	MSRM 242 A5 - RMBS		4		1.A FE	178,547	100.1269	180,855	180,626	178,689	0	142	0	0	6.000	6.488	MON	903	7,225	04/26/2022	03/25/2054
82281E-BR-7	SCOT 161 2A3 - CMO/RMBS		4		1.A FE	105,343	93.8237	110,896	118,196	107,921	0	1,775	0	0	3.000	6.151	MON	295	3,546	12/05/2022	10/25/2031
1029999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities					862,289	XXX	874,601	918,019	870,620	0	5,049	0	0	XXX	XXX	XXX	3,400	32,571	XXX	XXX
05491Y-AA-8	BAMLL 2018-PARK A - CMBS		4		1.A FE	85,938	95.5409	95,541	100,000	90,384	0	2,235	0	0	4.091	7.192	MON	341	4,159	12/06/2022	08/12/2038
17291E-AW-1	CGOMT 2016-P6 A5 - CMBS		4		1.A FE	140,496	96.2154	144,323	150,000	145,173	0	2,332	0	0	3.720	5.556	MON	465	5,580	12/06/2022	12/10/2049
90276C-AE-1	UBSCM 2017-C2 A4 - CMBS		4		1.A FE	159,714	95.8393	162,927	170,000	161,570	0	1,856	0	0	3.487	5.633	MON	494	3,458	05/16/2024	08/17/2050
95000L-AZ-6	WFCM 2016-C33 A4 - CMBS		4		1.A FE	140,748	98.3917	147,588	150,000	146,605	0	2,989	0	0	3.426	5.692	MON	428	5,139	12/06/2022	03/17/2059
1039999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					526,895	XXX	550,378	570,000	543,731	0	9,412	0	0	XXX	XXX	XXX	1,728	18,336	XXX	XXX
00909D-AA-1	AIR CANADA PASS THROUGH TRUST 2020-2A -		1		1.F FE	234,145	99.6686	239,991	240,789	234,680	0	425	0	0	5.250	6.167	AO	3,160	8,035	05/09/2024	10/01/2030
02582J-JT-8	AMXCA 2022-2 A - ABS		4		1.A FE	144,943	99.5557	149,334	150,000	149,191	0	2,110	0	0	3.390	4.904	MON	226	5,085	12/06/2022	05/17/2027
05377R-EH-3	AESOP 211 A - ABS		4		1.A FE	86,805	95.3353	95,335	100,000	94,303	0	3,737	0	0	1.380	5.605	MON	42	1,380	12/06/2022	08/20/2027
05522R-DJ-4	BACCT 2024-1 A - ABS		4		1.A FE	349,980	100.9665	353,383	350,000	349,984	0	4	0	0	4.930	4.983	MON	767	8,723	06/06/2024	05/15/2029
14041N-GB-1	COMET 2022-3 A - ABS		4		1.A FE	151,201	100.3693	150,554	150,000	150,349	0	(426)	0	0	4.950	4.694	MON	330	7,425	12/09/2022	10/15/2027
14318M-AD-1	CARIX 2022-3 A3 - ABS		4		1.A FE	89,154	99.6966	91,133	91,411	90,873	0	643	0	0	3.970	5.292	MON	161	3,629	12/06/2022	04/15/2027
17305E-GS-8	CCOIT 2018-A7 A7 - ABS		4		1.A FE	339,346	97.5304	341,356	350,000	341,253	0	1,352	0	0	3.960	4.686	AO	3,003	9,900	06/26/2024	10/15/2030

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
17331K-AB-5	CITZN 2023-1 A2A - ABS			4	.. 1.A FE ..	21,551	100.1386	21,582	21,552	21,552	0	1	0	0	6.130	6.205	MON	59	1,321	06/23/2023	07/15/2026	...
32113C-CB-4	FMINT 2024-1 A - ABS			4	.. 1.A FE ..	239,958	100.9267	242,224	240,000	239,967	0	9	0	0	5.340	5.406	MON	570	7,013	05/21/2024	05/15/2030	...
412922-AC-0	HDMOT 2024-A - ABS			4	.. 1.A FE ..	399,979	101.1482	404,593	400,000	399,982	0	3	0	0	5.370	5.432	MON	955	12,112	05/14/2024	03/15/2029	...
42806M-AE-9	HERTZ 2021-2 A - ABS			4	.. 1.A FE ..	86,309	93.8498	93,850	100,000	93,309	0	3,490	0	0	1.680	5.719	MON	28	1,680	12/06/2022	12/27/2027	...
55389T-AA-9	MVIWOT 211W A - ABS			4	.. 1.A FE ..	231,991	94.8870	236,857	249,620	232,643	0	652	0	0	1.140	2.879	MON	87	1,897	04/30/2024	01/22/2041	...
89237M-AA-7	TALNT 211 A - ABS			4	.. 1.A FE ..	132,334	96.1680	144,252	150,000	141,460	0	4,521	0	0	1.070	4.444	MON	27	1,605	12/06/2022	02/27/2034	...
90945D-AA-8	UACST 241 A - ABS			4	.. 1.A FE ..	34,373	100.1801	34,436	34,374	34,373	0	0	0	0	6.170	6.252	MON	124	1,296	04/25/2024	08/10/2026	...
92339M-AB-6	VERD 2024-1 A2 - ABS			4	.. 1.A FE ..	124,996	101.2060	126,507	125,000	124,997	0	2	0	0	5.680	5.749	MON	375	3,806	05/21/2024	12/12/2031	...
981464-HR-4	WFNMT 2024-A A - ABS			4	.. 1.A FE ..	299,952	101.6423	304,927	300,000	299,967	0	15	0	0	5.470	5.538	MON	729	9,573	05/08/2024	02/18/2031	...
98164H-AD-0	WOART 2024-B A3 - ABS			4	.. 1.A FE ..	399,944	101.2658	405,063	400,000	399,952	0	7	0	0	5.270	5.332	MON	937	11,887	05/14/2024	09/17/2029	...
1049999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						3,366,961	XXX	3,435,377	3,452,745	3,398,834	0	16,544	0	0	XXX	XXX	XXX	11,579	96,367	XXX	XXX	
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						13,041,910	XXX	13,308,840	13,521,764	13,234,295	0	101,790	0	0	XXX	XXX	XXX	79,962	362,038	XXX	XXX	
1309999999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2419999999. Total - Issuer Obligations						16,626,890	XXX	16,824,042	17,059,193	16,807,165	0	102,079	0	0	XXX	XXX	XXX	163,520	475,609	XXX	XXX	
2429999999. Total - Residential Mortgage-Backed Securities						1,895,927	XXX	1,918,716	2,025,649	1,908,884	0	8,798	0	0	XXX	XXX	XXX	6,497	58,683	XXX	XXX	
2439999999. Total - Commercial Mortgage-Backed Securities						1,938,819	XXX	1,977,162	2,069,620	1,977,616	0	21,211	0	0	XXX	XXX	XXX	5,767	64,081	XXX	XXX	
2449999999. Total - Other Loan-Backed and Structured Securities						3,366,961	XXX	3,435,377	3,452,745	3,398,834	0	16,544	0	0	XXX	XXX	XXX	11,579	96,367	XXX	XXX	
2459999999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2469999999. Total - Affiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2479999999. Total - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2489999999. Total - Unaffiliated Certificates of Deposit						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	
2509999999 - Total Bonds						23,828,597	XXX	24,155,297	24,607,207	24,092,500	0	148,633	0	0	XXX	XXX	XXX	187,363	694,741	XXX	XXX	

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
Number
1A 1A ...\$ 14,926,321 1B ..\$610,336 1C ..\$986,441 1D ..\$1,416,771 1E ..\$1,147,981 1F ..\$2,481,100 1G ..\$876,344
1B 2A ...\$563,602 2B ..\$1,083,605 2C ..\$0
1C 3A ...\$0 3B ..\$0 3C ..\$0
1D 4A ...\$0 4B ..\$0 4C ..\$0
1E 5A ...\$0 5B ..\$0 5C ..\$0
1F 6\$0

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned
N O N E

Schedule D - Part 2 - Section 2 - Common Stocks Owned
N O N E

E13

E13

E13

E13

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
5989999998. Total - Common Stocks - Part 5							XXX	
5989999999. Total - Common Stocks						0	XXX	0
5999999999. Total - Preferred and Common Stocks						0	XXX	0
6009999999 - Totals						13,197,314	XXX	72,818

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	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 Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
38379U-IU-6 .. 912828-SU-0 ..	GNR 2016-092 AD - CMBS .. UNITED STATES TREASURY ..	.....	.12/01/2024 .. .02/01/2024 ..	Paydown .. Maturity @ 100.00 ..	.....	.....69,760.....0	69,760.....0	58,271.....0	0.....0	0.....0	11,489.....0	0.....0	11,489.....0	0.....0	69,760.....0	0.....0	0.....0	0.....0	641.....30,713	..03/16/2058 ....12/31/2023 ..
0109999999. Subtotal - Bonds - U.S. Governments						69,760	69,760	58,271	0	0	11,489	0	11,489	0	69,760	0	0	0	31,353	XXX
68607L-XQ-5 ..	OREGON ..	.....	.06/01/2024 ..	Paydown ..	.....	.....31,807	31,807	33,182	32,746	0	(939)	0	(939)	0	31,807	0	0	0	937	..06/01/2027 ..
0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions						31,807	31,807	33,182	32,746	0	(939)	0	(939)	0	31,807	0	0	0	937	XXX
248775-7X-0 ..	DENTON ..	.....	.07/18/2024 ..	R W BAIRD & CO ..	.....	.....92,994	100,000	88,191	91,449	0	2,219	0	2,219	0	93,216	0	(222)	(222)	961	..07/15/2026 ..
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						92,994	100,000	88,191	91,449	0	2,219	0	2,219	0	93,216	0	(222)	(222)	961	XXX
313206-EB-2 ..	FH SBB230 - RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....21,934	21,934	22,064	22,066	0	(132)	0	(132)	0	21,934	0	0	0	624	..05/01/2038 ..
3136AQ-V8-0 ..	FNA 2016-M1 A2 - CMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....29,639	29,639	28,444	28,633	0	1,005	0	1,005	0	29,639	0	0	0	705	..01/25/2026 ..
3136BR-U2-1 ..	FNR 2024-20 MV - CMO/RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....16,348	16,348	16,057	16,057	0	0	0	291	0	16,348	0	0	0	274	..05/25/2035 ..
3137B7-YY-9 ..	FHMS K-037 A2 - CMBS ..	.....	.01/26/2024 ..	Paydown ..	.....	.....3,004	3,004	2,958	3,004	0	0	0	0	0	3,004	0	0	0	9	..01/25/2024 ..
3137BL-MZ-8 ..	FHMS K-049 A2 - CMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....1,806	1,806	1,745	1,768	0	38	0	38	0	1,806	0	0	0	38	..07/25/2025 ..
3140XP-ZB-4 ..	FN FS7969 - RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....29,312	29,312	25,403	3,909	0	3,909	0	3,909	0	29,312	0	0	0	142	..10/01/2036 ..
35564C-GQ-4 ..	SLST 2020-2 A1C - CMO/RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....7,368	7,368	6,240	0	0	1,128	0	1,128	0	7,368	0	0	0	47	..09/25/2030 ..
67908P-AX-4 ..	OKLAHOMA ST CAPITOL IMPT AUTH REV ..	.....	.07/01/2024 ..	Call @ 100.00 ..	.....	.....50,000	50,000	50,154	50,093	0	96	0	96	0	50,063	0	(63)	(63)	2,560	..07/01/2025 ..
0909999999. Subtotal - Bonds - U.S. Special Revenues						159,410	159,410	153,064	105,565	0	6,335	0	6,335	0	159,473	0	(63)	(63)	4,399	XXX
00909D-AA-1 ..	AIR CANADA PASS THROUGH TRUST 2020-2A - ..	.....	.10/01/2024 ..	Paydown ..	.....	.....29,468	29,468	28,526	11,989	0	920	0	920	0	29,468	0	0	0	939	..10/01/2030 ..
12592K-BC-7 ..	COMM 2014-UBS5 A4 - CMBS ..	.....	.09/12/2024 ..	Paydown ..	.....	.....150,000	150,000	145,342	148,067	0	1,933	0	1,933	0	150,000	0	0	0	3,950	..09/12/2047 ..
12647M-AM-7 ..	CSMC 2013-6 1A1 - CMO/RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....27,100	27,100	25,067	25,374	0	1,726	0	1,726	0	27,100	0	0	0	356	..07/25/2028 ..
14318M-AD-1 ..	CARMX 2022-3 A3 - ABS ..	.....	.12/15/2024 ..	Paydown ..	.....	.....58,589	58,589	57,143	57,832	0	757	0	757	0	58,589	0	0	0	1,679	..04/15/2027 ..
17331K-AB-5 ..	CITZN 2023-1 A2A - ABS ..	.....	.12/15/2024 ..	Paydown ..	.....	.....122,330	122,330	122,325	122,327	0	3	0	3	0	122,330	0	0	0	3,958	..07/15/2026 ..
33851M-AA-0 ..	FSMT 2021-91NV A1 - CMO/RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....16,007	16,007	13,856	13,924	0	2,083	0	2,083	0	16,007	0	0	0	217	..10/25/2041 ..
36269X-AM-9 ..	GSMB5 2024-PJ5 A7 - RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....65,361	65,361	64,904	0	0	457	0	457	0	65,361	0	0	0	1,590	..09/25/2054 ..
36270X-AZ-7 ..	GSMB5 2023-PJ4 A15 - RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....28,404	28,404	28,007	28,012	0	393	0	393	0	28,404	0	0	0	958	..01/26/2054 ..
46592A-AD-6 ..	JPMIT 203 A3A - CMO/RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....14,735	14,735	12,893	13,028	0	1,707	0	1,707	0	14,735	0	0	0	250	..08/25/2050 ..
55389T-AA-9 ..	MVVIOT 211W A - ABS ..	.....	.12/20/2024 ..	Paydown ..	.....	.....76,743	76,743	71,323	0	0	5,420	0	5,420	0	76,743	0	0	0	314	..01/22/2041 ..
61776F-AJ-9 ..	MSPM 242 A5 - RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....119,374	119,374	118,000	0	0	1,374	0	1,374	0	119,374	0	0	0	3,037	..03/25/2054 ..
82281E-BR-7 ..	SCOT 161 2A3 - CMO/RMBS ..	.....	.12/01/2024 ..	Paydown ..	.....	.....17,499	17,499	15,596	15,715	0	1,784	0	1,784	0	17,499	0	0	0	286	..10/25/2031 ..
90945D-AA-8 ..	UACST 241 A - ABS ..	.....	.12/10/2024 ..	Paydown ..	.....	.....65,626	65,626	65,625	0	0	1	0	1	0	65,626	0	0	0	1,258	..08/10/2026 ..
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						791,236	791,236	768,607	436,268	0	18,558	0	18,558	0	791,236	0	0	0	18,792	XXX
2509999997. Total - Bonds - Part 4						1,145,207	1,152,213	1,101,316	666,027	0	37,661	0	37,661	0	1,145,492	0	(285)	(285)	56,442	XXX
2509999998. Total - Bonds - Part 5									0											XXX
2509999999. Total - Bonds						1,145,207	1,152,213	1,101,316	666,027	0	37,661	0	37,661	0	1,145,492	0	(285)	(285)	56,442	XXX
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998. Total - Preferred Stocks - Part 5							XXX		0											XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999998. Total - Common Stocks - Part 5							XXX		0											XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999 - Totals						1,145,207	XXX	1,101,316	666,027	0	37,661	0	37,661	0	1,145,492	0	(285)	(285)	56,442	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of
N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies
N O N E

Schedule D - Part 6 - Section 2
N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest						20
	2	3					8	9	10	11			14	15	16	17	18	19	
Description	Code	For-eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
UNITED STATES TREASURY			..06/24/2024 .	BMO Capital Markets	02/15/2025 .	498,041	0	8,273	0	0	500,000	489,767	3,777	0	2.000	5.289	 FA	5,000	3,599
UNITED STATES TREASURY			..06/28/2024 .	NOMURA SECURITIES INTERNATIONAL	01/23/2025 .	498,512	0	12,444	0	0	500,000	486,068	0	0	0.000	5.078	N/A	0	0
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						996,553	0	20,718	0	0	1,000,000	975,835	3,777	0	XXX	XXX	XXX	5,000	3,599
0109999999. Total - U.S. Government Bonds						996,553	0	20,718	0	0	1,000,000	975,835	3,777	0	XXX	XXX	XXX	5,000	3,599
0309999999. Total - All Other Government Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1309999999. Total - Hybrid Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2419999999. Total - Issuer Obligations						996,553	0	20,718	0	0	1,000,000	975,835	3,777	0	XXX	XXX	XXX	5,000	3,599
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2459999999. Total - SVO Identified Funds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2509999999. Total Bonds						996,553	0	20,718	0	0	1,000,000	975,835	3,777	0	XXX	XXX	XXX	5,000	3,599
7109999999. Total - Parent, Subsidiaries and Affiliates						0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	0	0
7709999999 - Totals						996,553	0	20,718	0	0	XXX	975,835	3,777	0	XXX	XXX	XXX	5,000	3,599

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
Number
1A 1A ..\$996,553 1B ..\$0 1C ..\$0 1D ..\$0 1E ..\$0 1F ..\$0 1G ..\$0
1B 2A ..\$0 2B ..\$0 2C ..\$0
1C 3A ..\$0 3B ..\$0 3C ..\$0
1D 4A ..\$0 4B ..\$0 4C ..\$0
1E 5A ..\$0 5B ..\$0 5C ..\$0
1F 6\$0

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

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated
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 B - Section 2 - Futures Contracts Terminated
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 as of December 31 of
Current Year
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

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR											
1.	January.....	2, 479, 204	4.	April.....	46, 111, 087	7.	July.....	12, 758, 019	10.	October.....	11, 096, 857
2.	February.....	6, 819, 141	5.	May.....	12, 380, 980	8.	August.....	9, 877, 185	11.	November.....	15, 563, 171
3.	March.....	13, 089, 044	6.	June.....	15, 262, 401	9.	September.....	11, 706, 813	12.	December.....	22, 535, 398

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

1.							
Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
1A	1A ..\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$
1B	2A ..\$	2B ..\$	2C ..\$				
1C	3A ..\$	3B ..\$	3C ..\$				
1D	4A ..\$	4B ..\$	4C ..\$				
1E	5A ..\$	5B ..\$	5C ..\$				
1F	6\$						

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
	Type of Deposit	Purpose of Deposit	3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL		0	0	0	0
2. Alaska	AK		0	0	0	0
3. Arizona	AZ	B.....Property/Casualty	109,170	108,270	0	0
4. Arkansas	AR		0	0	0	0
5. California	CA		0	0	0	0
6. Colorado	CO		0	0	0	0
7. Connecticut	CT		0	0	0	0
8. Delaware	DE	B.....Property/Casualty	119,841	118,926	0	0
9. District of Columbia	DC		0	0	0	0
10. Florida	FL		0	0	0	0
11. Georgia	GA	B.....Property/Casualty	39,674	39,259	0	0
12. Hawaii	HI		0	0	0	0
13. Idaho	ID		0	0	0	0
14. Illinois	IL		0	0	0	0
15. Indiana	IN		0	0	0	0
16. Iowa	IA		0	0	0	0
17. Kansas	KS		0	0	0	0
18. Kentucky	KY		0	0	0	0
19. Louisiana	LA		0	0	0	0
20. Maine	ME		0	0	0	0
21. Maryland	MD		0	0	0	0
22. Massachusetts	MA	B.....Property/Casualty - Workers's Compensation	152,855	152,676	53,140	53,068
23. Michigan	MI		0	0	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE	B.....Property/Casualty	105,893	98,291	0	0
29. Nevada	NV	B.....Property/Casualty	212,266	211,964	0	0
30. New Hampshire	NH		0	0	0	0
31. New Jersey	NJ		0	0	0	0
32. New Mexico	NM	B.....Deposit for the Benefit of All Policyholders	319,019	318,582	0	0
33. New York	NY		0	0	0	0
34. North Carolina	NC	B.....Property/Casualty	302,516	299,354	0	0
35. North Dakota	ND		0	0	0	0
36. Ohio	OH	B.....Property/Casualty	2,948,700	2,947,722	0	0
37. Oklahoma	OK		0	0	0	0
38. Oregon	OR		0	0	0	0
39. Pennsylvania	PA		0	0	0	0
40. Rhode Island	RI		0	0	0	0
41. South Carolina	SC	0.....State Deposit	2,167,923	2,176,405	0	0
42. South Dakota	SD	B.....Retaliatory Deposit	131,105	121,693	0	0
43. Tennessee	TN	B.....Reciprocity Purposes	0	0	115,536	114,507
44. Texas	TX		0	0	0	0
45. Utah	UT		0	0	0	0
46. Vermont	VT		0	0	0	0
47. Virginia	VA		0	0	0	0
48. Washington	WA		0	0	0	0
49. West Virginia	WV		0	0	0	0
50. Wisconsin	WI		0	0	0	0
51. Wyoming	WY		0	0	0	0
52. American Samoa	AS		0	0	0	0
53. Guam	GU		0	0	0	0
54. Puerto Rico	PR		0	0	0	0
55. U.S. Virgin Islands	VI		0	0	0	0
56. Northern Mariana Islands	MP		0	0	0	0
57. Canada	CAN		0	0	0	0
58. Aggregate Alien and Other	OT	XXX.....XXX	0	0	0	0
59. Subtotal	XXX	XXX	6,608,962	6,593,141	168,676	167,575
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0