



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

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

|                                       |                                                                       |                 |                   |                                                                       |                      |            |
|---------------------------------------|-----------------------------------------------------------------------|-----------------|-------------------|-----------------------------------------------------------------------|----------------------|------------|
| NAIC Group Code                       | 4991<br>(Current)                                                     | 4991<br>(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<br>(Street and Number)                     |                 |                   | Columbus, OH, US 43215<br>(City or Town, State, Country and Zip Code) |                      |            |
| Main Administrative Office            | 80 E. Rich St., Suite. 500<br>(Street and Number)                     |                 |                   |                                                                       |                      |            |
|                                       | Columbus, OH, US 43215<br>(City or Town, State, Country and Zip Code) |                 |                   | 866-980-9431<br>(Area Code) (Telephone Number)                        |                      |            |
| Mail Address                          | 80 E. Rich St., Suite. 500<br>(Street and Number or P.O. Box)         |                 |                   | Columbus, OH, US 43215<br>(City or Town, State, Country and Zip Code) |                      |            |
| Primary Location of Books and Records | 80 E. Rich St., Suite. 500<br>(Street and Number)                     |                 |                   |                                                                       |                      |            |
|                                       | Columbus, OH, US 43215<br>(City or Town, State, Country and Zip Code) |                 |                   | 866-980-9431<br>(Area Code) (Telephone Number)                        |                      |            |
| Internet Website Address              | www.joinroot.com                                                      |                 |                   |                                                                       |                      |            |
| Statutory Statement Contact           | Cheryl Marie Dennis<br>(Name)                                         |                 |                   | 614-306-4275<br>(Area Code) (Telephone Number)                        |                      |            |
|                                       | accounting@joinroot.com<br>(E-mail Address)                           |                 |                   | 614-591-4568<br>(FAX Number)                                          |                      |            |

OFFICERS

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

OTHER

|                       |                           |                            |
|-----------------------|---------------------------|----------------------------|
| 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<br>Chief Executive Officer | Jodi Emmert Baker<br>Secretary | Megan Nicole Binkley<br>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.....                |



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991 BUSINESS IN THE STATE OF Alabama DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....                         | 10,418,150                                                                                                             | 9,415,566                      | 0                                                                                | 2,990,671                                    | 2,243,629                                          | 3,853,231                          | 2,538,121                        | 18,393                                                             | 137,599                                                                | 162,152                                                                  | 1,979,449                                          | 492,490                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 4,718,936                                                                                                              | 4,083,353                      | 0                                                                                | 1,390,255                                    | 3,557,369                                          | 3,815,013                          | 431,350                          | 391                                                                | 6,422                                                                  | 8,190                                                                    | 896,598                                            | 223,075                               |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 15,137,086                                                                                                             | 13,498,919                     | 0                                                                                | 4,380,926                                    | 5,800,998                                          | 7,668,244                          | 2,969,471                        | 18,784                                                             | 144,021                                                                | 170,342                                                                  | 2,876,047                                          | 715,565                               |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....2,144  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991 BUSINESS IN THE STATE OF Alaska DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.1 Medical Professional Liability - Occurrence .....                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.2 Medical Professional Liability - Claims-Made .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 12. Earthquake .....                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 14. Credit A&H (Group and Individual) .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.1 Vision Only (b).....                                                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.2 Dental Only (b) .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.3 Disability Income (b) .....                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.4 Medicare Supplement (b) .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.5 Medicaid Title XIX (b) .....                                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.6 Medicare Title XVIII (b).....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.7 Long-Term Care (b) .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.9 Other Health (b) .....                                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 16. Workers' Compensation .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.1 Other Liability - Occurrence .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.2 Other Liability - Claims-Made .....                                  |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.3 Excess Workers' Compensation .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.1 Products Liability - Occurrence .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.2 Products Liability - Claims-Made .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.2 Other Private Passenger Auto Liability .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.4 Other Commercial Auto Liability .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.1 Private Passenger Auto Physical Damage .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.2 Commercial Auto Physical Damage .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 22. Aircraft (all perils) .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 23. Fidelity .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 24. Surety .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 26. Burglary and Theft .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 27. Boiler and Machinery .....                                            |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 28. Credit .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 29. International .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 30. Warranty .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 35. Total (a) .....                                                       |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| DETAILS OF WRITE-INS                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3401. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3402. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3403. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3498. Summary of remaining write-ins for Line 34 from overflow page ..... |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2024

NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....0                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....0                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....0                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....0                                       | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....36,291,044               | 37,582,079                                                                                                             | 0                              | 8,815,729                                                                        | 18,293,636                                   | 22,700,143                                         | 14,763,735                         | 159,694                          | 833,737                                                            | 1,389,069                                                              | 6,895,298                                                                | 874,020                                            | 0                                     |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....13,695,326               | 13,857,784                                                                                                             | 0                              | 3,408,916                                                                        | 9,327,396                                    | 9,529,615                                          | 1,040,864                          | 5,570                            | 12,985                                                             | 33,039                                                                 | 2,602,112                                                                | 329,170                                            | 0                                     |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 49,986,370                                                                                                             | 51,439,863                     | 0                                                                                | 12,224,645                                   | 27,621,032                                         | 32,229,758                         | 15,804,599                       | 165,264                                                            | 846,722                                                                | 1,422,108                                                                | 9,497,410                                          | 1,203,190                             |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,875,780

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Arkansas DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        | 34,388                                                                                                                 | 32,524                         | 0                                                                                | 16,818                                       | 10,850                                             | 15,513                             | 7,115                            | 0                                                                  | 0                                                                      | 0                                                                        | 6,534                                              | 982                                   |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 300,132                                                                                                                | 296,662                        | 0                                                                                | 73,478                                       | 176,191                                            | 272,956                            | 131,070                          | 4,064                                                              | 11,491                                                                 | 23,838                                                                   | 57,025                                             | 8,574                                 |
| 19.2 Other Private Passenger Auto Liability .....                         | 12,168,456                                                                                                             | 12,059,807                     | 0                                                                                | 3,075,739                                    | 3,718,220                                          | 4,847,351                          | 2,936,026                        | 32,808                                                             | 25,156                                                                 | 208,447                                                                  | 2,312,007                                          | 347,625                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 4,921,199                                                                                                              | 4,762,388                      | 0                                                                                | 1,251,518                                    | 3,312,039                                          | 3,552,458                          | 536,205                          | 3,103                                                              | 5,654                                                                  | 10,347                                                                   | 935,028                                            | 140,587                               |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 17,424,175                                                                                                             | 17,151,381                     | 0                                                                                | 4,417,553                                    | 7,217,300                                          | 8,688,278                          | 3,610,416                        | 39,975                                                             | 42,301                                                                 | 242,632                                                                  | 3,310,594                                          | 497,768                               |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 349,107  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF California DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4 Private Crop .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.2 Other Private Passenger Auto Liability .....                         | 34,376,946                                                                                                    | 24,585,567             | 0                                                              | 13,194,697                       | 7,047,571                              | 16,375,553             | 12,741,866           | 99,112                                           | 631,464                                              | 796,235                                            | 6,531,620                          | 873,843                  |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 21.1 Private Passenger Auto Physical Damage .....                         | 14,847,576                                                                                                    | 10,118,201             | 0                                                              | 5,994,592                        | 6,288,841                              | 8,058,570              | 1,925,952            | 695                                              | 9,399                                                | 20,325                                             | 2,821,039                          | 376,670                  |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 24. Surety .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 28. Credit .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 29. International .....                                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 35. Total (a) .....                                                       | 49,224,522                                                                                                    | 34,703,768             | 0                                                              | 19,189,289                       | 13,336,412                             | 24,434,123             | 14,667,818           | 99,807                                           | 640,863                                              | 816,560                                            | 9,352,659                          | 1,250,513                |
| 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                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Colorado DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....                         | 46,167,239                                                                                                             | 45,257,878                     | 0                                                                                | 12,005,717                                   | 19,589,274                                         | 21,552,553                         | 13,631,616                       | 396,621                                                            | 518,128                                                                | 1,093,684                                                                | 8,771,775                                          | 1,016,434                             |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 26,598,476                                                                                                             | 24,896,123                     | 0                                                                                | 7,216,933                                    | 18,917,926                                         | 19,288,414                         | 2,140,927                        | 17,325                                                             | 31,534                                                                 | 53,066                                                                   | 5,053,711                                          | 584,127                               |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 72,765,715                                                                                                             | 70,154,001                     | 0                                                                                | 19,222,650                                   | 38,507,200                                         | 40,840,967                         | 15,772,543                       | 413,946                                                            | 549,662                                                                | 1,146,750                                                                | 13,825,486                                         | 1,600,561                             |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,741,203  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Connecticut DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------|---------------------------------------|---------------------------------------------|-----------------------------|---------------------------|-------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|------------------------------------------|--------------------------------|
|                                                                           | 1<br>Direct Premiums Written                                                                                  | 2<br>Direct Premiums Earned |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 1. Fire .....                                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.4. Private Crop .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.5 Private Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 8. Ocean Marine .....                                                     |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.2 Other Private Passenger Auto Liability .....                         | 10,352,362                                                                                                    | 7,722,386                   | 0                                                                   | 3,763,161                             | 3,612,494                                   | 6,630,681                   | 5,278,369                 | 135,887                                               | 276,083                                                   | 310,488                                                  | 1,966,949                                | 174,760                        |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 21.1 Private Passenger Auto Physical Damage .....                         | 3,527,083                                                                                                     | 2,861,712                   | 0                                                                   | 1,203,330                             | 2,525,753                                   | 2,811,192                   | 455,987                   | 0                                                     | 2,426                                                     | 8,343                                                    | 670,146                                  | 59,541                         |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 24. Surety .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 28. Credit .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 29. International .....                                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 35. Total (a) .....                                                       | 13,879,445                                                                                                    | 10,584,098                  | 0                                                                   | 4,966,491                             | 6,138,247                                   | 9,441,873                   | 5,734,356                 | 135,887                                               | 278,509                                                   | 318,831                                                  | 2,637,095                                | 234,301                        |
| 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                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |

(a) Finance and service charges not included in Lines 1 to 35 \$ 290,657  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products





ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Delaware DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------|---------------------------------------|---------------------------------------------|-----------------------------|---------------------------|-------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|------------------------------------------|--------------------------------|
|                                                                           | 1<br>Direct Premiums Written                                                                                  | 2<br>Direct Premiums Earned |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 1. Fire .....                                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.4. Private Crop .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.5 Private Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 8. Ocean Marine .....                                                     |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 2,975,060                                                                                                     | 2,919,832                   | 0                                                                   | 755,340                               | 1,423,013                                   | 1,468,667                   | 149,842                   | 65,455                                                | 140,205                                                   | 220,258                                                  | 565,261                                  | 65,027                         |
| 19.2 Other Private Passenger Auto Liability .....                         | 12,673,716                                                                                                    | 12,275,549                  | 0                                                                   | 3,360,074                             | 5,133,172                                   | 5,355,706                   | 4,951,394                 | 221,155                                               | 263,750                                                   | 338,050                                                  | 2,408,006                                | 277,013                        |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 21.1 Private Passenger Auto Physical Damage .....                         | 3,690,371                                                                                                     | 3,511,669                   | 0                                                                   | 987,134                               | 2,766,859                                   | 2,918,112                   | 340,937                   | 1,554                                                 | 3,148                                                     | 10,656                                                   | 701,171                                  | 80,661                         |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 24. Surety .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 28. Credit .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 29. International .....                                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 35. Total (a) .....                                                       | 19,339,147                                                                                                    | 18,707,050                  | 0                                                                   | 5,102,548                             | 9,323,044                                   | 9,742,485                   | 5,442,173                 | 288,164                                               | 407,103                                                   | 568,964                                                  | 3,674,438                                | 422,701                        |
| 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                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |

(a) Finance and service charges not included in Lines 1 to 35 \$ 466,214  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF District of Columbia DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.1 Medical Professional Liability - Occurrence .....                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.2 Medical Professional Liability - Claims-Made .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 12. Earthquake .....                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 14. Credit A&H (Group and Individual) .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.1 Vision Only (b).....                                                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.2 Dental Only (b) .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.3 Disability Income (b) .....                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.4 Medicare Supplement (b) .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.5 Medicaid Title XIX (b) .....                                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.6 Medicare Title XVIII (b).....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.7 Long-Term Care (b) .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.9 Other Health (b) .....                                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 16. Workers' Compensation .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.1 Other Liability - Occurrence .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.2 Other Liability - Claims-Made .....                                  |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.3 Excess Workers' Compensation .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.1 Products Liability - Occurrence .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.2 Products Liability - Claims-Made .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.2 Other Private Passenger Auto Liability .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.4 Other Commercial Auto Liability .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.1 Private Passenger Auto Physical Damage .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.2 Commercial Auto Physical Damage .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 22. Aircraft (all perils) .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 23. Fidelity .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 24. Surety .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 26. Burglary and Theft .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 27. Boiler and Machinery .....                                            |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 28. Credit .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 29. International .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 30. Warranty .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 35. Total (a) .....                                                       |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| DETAILS OF WRITE-INS                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3401. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3402. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3403. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3498. Summary of remaining write-ins for Line 34 from overflow page ..... |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Florida DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 36,314,943                                                                                                             | 27,863,117                     | 0                                                                                | 11,700,223                                   | 5,848,877                                          | 12,852,926                         | 7,254,606                        | 202,162                                                            | 685,451                                                                | 530,358                                                                  | 6,899,839                                          | 666,931                               |
| 19.2 Other Private Passenger Auto Liability .....                         | 48,340,682                                                                                                             | 36,641,061                     | 0                                                                                | 15,803,059                                   | 7,817,107                                          | 15,704,297                         | 9,431,538                        | 82,927                                                             | 414,796                                                                | 400,462                                                                  | 9,184,726                                          | 891,561                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 22,794,952                                                                                                             | 17,201,999                     | 0                                                                                | 7,635,464                                    | 10,330,685                                         | 11,590,495                         | 1,684,232                        | 8,814                                                              | 32,675                                                                 | 27,092                                                                   | 4,331,041                                          | 418,634                               |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 107,450,577                                                                                                            | 81,706,177                     | 0                                                                                | 35,138,746                                   | 23,996,669                                         | 40,147,718                         | 18,370,376                       | 293,903                                                            | 1,132,922                                                              | 957,912                                                                  | 20,415,606                                         | 1,977,126                             |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Georgia DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------|---------------------------------------|---------------------------------------------|-----------------------------|---------------------------|-------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|------------------------------------------|--------------------------------|
|                                                                           | 1<br>Direct Premiums Written                                                                                  | 2<br>Direct Premiums Earned |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 1. Fire .....                                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.4. Private Crop .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.5 Private Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 4. Homeowners Multiple Peril .....                                        | 294,638                                                                                                       | 265,546                     | 0                                                                   | 170,794                               | 219,637                                     | 204,754                     | 60,112                    | 0                                                     | 0                                                         | 0                                                        | 55,981                                   | 8,679                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 8. Ocean Marine .....                                                     |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.2 Other Private Passenger Auto Liability .....                         | 7,713,021                                                                                                     | 9,301,535                   | 0                                                                   | 1,497,076                             | 11,495,938                                  | 4,560,429                   | 4,146,828                 | 791,211                                               | 290,677                                                   | 1,505,467                                                | 1,465,474                                | 227,209                        |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 21.1 Private Passenger Auto Physical Damage .....                         | 2,668,050                                                                                                     | 3,385,475                   | 0                                                                   | 492,555                               | 1,883,983                                   | 1,730,999                   | 105,815                   | 608                                                   | (16,419)                                                  | 27,820                                                   | 506,930                                  | 78,595                         |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 24. Surety .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 28. Credit .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 29. International .....                                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 35. Total (a) .....                                                       | 10,675,709                                                                                                    | 12,952,556                  | 0                                                                   | 2,160,425                             | 13,599,558                                  | 6,496,182                   | 4,312,755                 | 791,819                                               | 274,258                                                   | 1,533,287                                                | 2,028,385                                | 314,483                        |
| 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                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |

(a) Finance and service charges not included in Lines 1 to 35 \$ 154,650  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991 BUSINESS IN THE STATE OF Hawaii DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.1 Medical Professional Liability - Occurrence .....                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.2 Medical Professional Liability - Claims-Made .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 12. Earthquake .....                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 14. Credit A&H (Group and Individual) .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.1 Vision Only (b).....                                                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.2 Dental Only (b) .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.3 Disability Income (b) .....                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.4 Medicare Supplement (b) .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.5 Medicaid Title XIX (b) .....                                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.6 Medicare Title XVIII (b).....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.7 Long-Term Care (b) .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.9 Other Health (b) .....                                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 16. Workers' Compensation .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.1 Other Liability - Occurrence .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.2 Other Liability - Claims-Made .....                                  |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.3 Excess Workers' Compensation .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.1 Products Liability - Occurrence .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.2 Products Liability - Claims-Made .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.2 Other Private Passenger Auto Liability .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.4 Other Commercial Auto Liability .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.1 Private Passenger Auto Physical Damage .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.2 Commercial Auto Physical Damage .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 22. Aircraft (all perils) .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 23. Fidelity .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 24. Surety .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 26. Burglary and Theft .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 27. Boiler and Machinery .....                                            |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 28. Credit .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 29. International .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 30. Warranty .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 35. Total (a) .....                                                       |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| DETAILS OF WRITE-INS                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3401. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3402. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3403. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3498. Summary of remaining write-ins for Line 34 from overflow page ..... |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Illinois DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....                         | 12,535,829                                                                                                             | 11,263,208                     | 0                                                                                | 3,369,450                                    | 5,951,629                                          | 5,596,175                          | 4,286,937                        | 170,421                                                            | 116,223                                                                | 432,025                                                                  | 2,381,808                                          | 227,092                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 4,821,566                                                                                                              | 4,531,889                      | 0                                                                                | 1,305,191                                    | 3,305,287                                          | 3,719,553                          | 542,725                          | 3,547                                                              | 237                                                                    | 15,332                                                                   | 916,097                                            | 87,345                                |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 17,357,395                                                                                                             | 15,795,097                     | 0                                                                                | 4,674,641                                    | 9,256,916                                          | 9,315,728                          | 4,829,662                        | 173,968                                                            | 116,460                                                                | 447,357                                                                  | 3,297,905                                          | 314,437                               |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 39,671  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Indiana DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....                         | 18,275,312                                                                                                             | 18,644,590                     | 0                                                                                | 4,748,895                                    | 7,640,738                                          | 9,704,100                          | 6,531,128                        | 254,605                                                            | 231,272                                                                | 434,833                                                                  | 3,472,309                                          | 289,685                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 8,965,124                                                                                                              | 8,747,917                      | 0                                                                                | 2,409,600                                    | 6,120,358                                          | 6,481,941                          | 762,403                          | 1,346                                                              | 1,563                                                                  | 21,886                                                                   | 1,703,373                                          | 142,107                               |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 27,240,436                                                                                                             | 27,392,507                     | 0                                                                                | 7,158,495                                    | 13,761,096                                         | 16,186,041                         | 7,293,531                        | 255,951                                                            | 232,835                                                                | 456,719                                                                  | 5,175,682                                          | 431,792                               |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 173,751  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Iowa DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....                         | 5,279,785                                                                                                              | 5,640,662                      | 0                                                                                | 1,242,993                                    | 1,953,356                                          | 2,264,936                          | 1,334,297                        | 92,501                                                             | 52,384                                                                 | 89,621                                                                   | 1,003,159                                          | 85,280                                |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 2,709,638                                                                                                              | 2,813,385                      | 0                                                                                | 628,884                                      | 1,674,383                                          | 1,785,107                          | 301,338                          | 1,518                                                              | 1,579                                                                  | 7,963                                                                    | 514,831                                            | 43,766                                |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 7,989,423                                                                                                              | 8,454,047                      | 0                                                                                | 1,871,877                                    | 3,627,739                                          | 4,050,043                          | 1,635,635                        | 94,019                                                             | 53,963                                                                 | 97,584                                                                   | 1,517,990                                          | 129,046                               |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 191,560  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products





ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Kentucky DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        | 52,850                                                                                                                 | 48,335                         | 0                                                                                | 30,124                                       | 2,797                                              | 7,020                              | 10,974                           | 0                                                                  | 0                                                                      | 0                                                                        | 10,041                                             | 1,162                                 |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 2,893,360                                                                                                              | 2,891,649                      | 0                                                                                | 803,735                                      | 1,740,702                                          | 1,746,655                          | 278,580                          | 71,364                                                             | 167,669                                                                | 295,538                                                                  | 549,738                                            | 63,611                                |
| 19.2 Other Private Passenger Auto Liability .....                         | 16,968,538                                                                                                             | 17,052,240                     | 0                                                                                | 4,767,680                                    | 6,495,267                                          | 7,112,932                          | 4,578,943                        | 166,242                                                            | 313,873                                                                | 590,003                                                                  | 3,224,022                                          | 373,055                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 4,786,459                                                                                                              | 4,531,807                      | 0                                                                                | 1,426,854                                    | 2,849,551                                          | 2,911,548                          | 420,673                          | 8,757                                                              | 10,119                                                                 | 14,244                                                                   | 909,427                                            | 105,231                               |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 24,701,207                                                                                                             | 24,524,031                     | 0                                                                                | 7,028,393                                    | 11,088,317                                         | 11,778,155                         | 5,289,170                        | 246,363                                                            | 491,661                                                                | 899,785                                                                  | 4,693,228                                          | 543,059                               |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 520,250  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Louisiana DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------|---------------------------------------|---------------------------------------------|-----------------------------|---------------------------|-------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|------------------------------------------|--------------------------------|
|                                                                           | 1<br>Direct Premiums Written                                                                                  | 2<br>Direct Premiums Earned |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 1. Fire .....                                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.4. Private Crop .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.5 Private Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 8. Ocean Marine .....                                                     |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 2                                                        | 0                                        | 0                              |
| 19.2 Other Private Passenger Auto Liability .....                         | 14,238,996                                                                                                    | 14,896,288                  | 0                                                                   | 3,551,255                             | 8,063,599                                   | 6,874,503                   | 5,497,434                 | 387,805                                               | 274,381                                                   | 909,116                                                  | 2,705,409                                | 708,318                        |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 21.1 Private Passenger Auto Physical Damage .....                         | 5,325,757                                                                                                     | 5,636,385                   | 0                                                                   | 1,348,921                             | 3,581,092                                   | 3,643,650                   | 328,115                   | 5,687                                                 | (2,751)                                                   | 23,645                                                   | 1,011,894                                | 264,930                        |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 24. Surety .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 28. Credit .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 29. International .....                                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 35. Total (a) .....                                                       | 19,564,753                                                                                                    | 20,532,673                  | 0                                                                   | 4,900,176                             | 11,644,691                                  | 10,518,153                  | 5,825,549                 | 393,492                                               | 271,630                                                   | 932,763                                                  | 3,717,303                                | 973,248                        |
| 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                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |

(a) Finance and service charges not included in Lines 1 to 35 \$ 550,004  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Maryland DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....0                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....0                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....0                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....0                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....0                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....0                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....0                                       | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....0                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....0                                       | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....0                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....0                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 1,978,080                                                                                                              | 2,129,970                      | 0                                                                                | 471,220                                      | 1,220,334                                          | 1,687,507                          | 608,424                          | 37,289                                                             | 90,219                                                                 | 136,646                                                                  | 375,835                                            | 42,763                                |
| 19.2 Other Private Passenger Auto Liability .....                         | 25,031,569                                                                                                             | 26,089,915                     | 0                                                                                | 5,972,943                                    | 10,055,014                                         | 13,279,993                         | 9,371,016                        | 204,531                                                            | 533,383                                                                | 838,734                                                                  | 4,755,998                                          | 541,140                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 6,200,451                                                                                                              | 6,315,521                      | 0                                                                                | 1,579,330                                    | 4,943,165                                          | 5,110,798                          | 607,081                          | 4,155                                                              | 9,343                                                                  | 19,688                                                                   | 1,178,086                                          | 134,043                               |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 33,210,100                                                                                                             | 34,535,406                     | 0                                                                                | 8,023,493                                    | 16,218,513                                         | 20,078,298                         | 10,586,521                       | 245,975                                                            | 632,945                                                                | 995,068                                                                  | 6,309,919                                          | 717,946                               |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Mississippi DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....                         | 6,059,283                                                                                                              | 6,095,732                      | 0                                                                                | 1,573,289                                    | 2,615,201                                          | 1,821,149                          | 1,842,342                        | 103,913                                                            | 35,978                                                                 | 208,863                                                                  | 1,151,264                                          | 193,446                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 3,056,448                                                                                                              | 2,986,790                      | 0                                                                                | 789,771                                      | 1,633,520                                          | 1,763,397                          | 282,728                          | 135                                                                | (3,181)                                                                | 10,122                                                                   | 580,725                                            | 97,579                                |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 9,115,731                                                                                                              | 9,082,522                      | 0                                                                                | 2,363,060                                    | 4,248,721                                          | 3,584,546                          | 2,125,070                        | 104,048                                                            | 32,797                                                                 | 218,985                                                                  | 1,731,989                                          | 291,025                               |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 49,535  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Missouri DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------|---------------------------------------|---------------------------------------------|-----------------------------|---------------------------|-------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|------------------------------------------|--------------------------------|
|                                                                           | 1<br>Direct Premiums Written                                                                                  | 2<br>Direct Premiums Earned |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 1. Fire .....                                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.4. Private Crop .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.5 Private Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 4. Homeowners Multiple Peril .....                                        | 97,704                                                                                                        | 96,274                      | 0                                                                   | 58,197                                | 66,138                                      | 58,897                      | 20,903                    | 0                                                     | 0                                                         | 0                                                        | 18,564                                   | 2,205                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 8. Ocean Marine .....                                                     |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.2 Other Private Passenger Auto Liability .....                         | 18,715,746                                                                                                    | 19,902,242                  | 0                                                                   | 4,547,454                             | 9,542,318                                   | 9,744,061                   | 7,501,300                 | 227,790                                               | 322,579                                                   | 675,053                                                  | 3,555,992                                | 422,415                        |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 21.1 Private Passenger Auto Physical Damage .....                         | 7,793,893                                                                                                     | 7,954,588                   | 0                                                                   | 2,012,460                             | 6,231,170                                   | 6,598,249                   | 1,229,577                 | 4,644                                                 | 7,065                                                     | 23,930                                                   | 1,480,840                                | 175,908                        |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 24. Surety .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 28. Credit .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 29. International .....                                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 35. Total (a) .....                                                       | 26,607,343                                                                                                    | 27,953,104                  | 0                                                                   | 6,618,111                             | 15,839,626                                  | 16,401,207                  | 8,751,780                 | 232,434                                               | 329,644                                                   | 698,983                                                  | 5,055,396                                | 600,528                        |
| 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                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,089,927  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991 BUSINESS IN THE STATE OF Montana DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                           | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                            | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                              |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                              |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                         |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                         |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                 |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                      |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                              |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....0                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....0                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....0                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....0                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....0                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....0                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....0                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....0                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....0                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....0                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....0                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....0                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....0                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....0                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....0                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....0                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....0                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....0                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....0                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....0                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....0                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....0                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....0   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....2,710,381                 | 2,710,381                                                                                                              | 2,597,498                      | 0                                                                                | 688,869                                      | 1,123,952                                          | 1,312,564                          | 1,040,731                        | 21,500                                                             | (31,611)                                                               | 48,377                                                                   | 514,972                                            | 83,667                                |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....0          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....0                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....1,830,724                 | 1,830,724                                                                                                              | 1,819,565                      | 0                                                                                | 434,688                                      | 1,453,964                                          | 1,478,917                          | 196,328                          | 0                                                                  | (862)                                                                  | 5,714                                                                    | 347,838                                            | 56,513                                |
| 21.2 Commercial Auto Physical Damage .....0                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....0                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....0                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....0                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....0                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....0                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....0                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....0                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....0                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....XXX                        | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....XXX                       | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....XXX                 | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....0                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....4,541,105                                               | 4,541,105                                                                                                              | 4,417,063                      | 0                                                                                | 1,123,557                                    | 2,577,916                                          | 2,791,481                          | 1,237,059                        | 21,500                                                             | (32,473)                                                               | 54,091                                                                   | 862,810                                            | 140,180                               |
| 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                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....0     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 244,300  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991 BUSINESS IN THE STATE OF Nebraska DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                           | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                            | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                              |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                              |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                         |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                         |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                 |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                      |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                              |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....0                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....0                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....0                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....0                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....0                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....0                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....0                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....0                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....0                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....0                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....0                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....0                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....0                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....0                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....0                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....0                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....0                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....0                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....0                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....0                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....0                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....0                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....0   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....5,341,419                 | 5,341,419                                                                                                              | 5,366,834                      | 0                                                                                | 1,316,505                                    | 2,207,763                                          | 1,920,907                          | 1,384,906                        | 24,864                                                             | (14,608)                                                               | 98,404                                                                   | 1,014,870                                          | 85,240                                |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....0          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....0                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....2,309,685                 | 2,309,685                                                                                                              | 2,225,537                      | 0                                                                                | 569,561                                      | 1,823,899                                          | 1,874,540                          | 224,480                          | 0                                                                  | 1,523                                                                  | 6,243                                                                    | 438,840                                            | 36,859                                |
| 21.2 Commercial Auto Physical Damage .....0                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....0                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....0                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....0                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....0                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....0                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....0                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....0                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....0                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....XXX                        | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....XXX                       | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....XXX                 | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....0                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....7,651,104                                               | 7,651,104                                                                                                              | 7,592,371                      | 0                                                                                | 1,886,066                                    | 4,031,662                                          | 3,795,447                          | 1,609,386                        | 24,864                                                             | (13,085)                                                               | 104,647                                                                  | 1,453,710                                          | 122,099                               |
| 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                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....0     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 135,106  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2024

NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------|---------------------------------------|---------------------------------------------|-----------------------------|---------------------------|-------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|------------------------------------------|--------------------------------|
|                                                                           | 1<br>Direct Premiums Written                                                                                  | 2<br>Direct Premiums Earned |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 1. Fire .....                                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.4. Private Crop .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.5 Private Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 4. Homeowners Multiple Peril .....                                        | 68,987                                                                                                        | 69,327                      | 0                                                                   | 37,319                                | 20,540                                      | (20,783)                    | 15,245                    | 0                                                     | 0                                                         | 0                                                        | 13,108                                   | 2,562                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 8. Ocean Marine .....                                                     |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.2 Other Private Passenger Auto Liability .....                         | 9,693,338                                                                                                     | 10,734,915                  | 0                                                                   | 2,054,095                             | 11,929,124                                  | 8,546,009                   | 5,613,525                 | 445,778                                               | 538,910                                                   | 1,086,206                                                | 1,841,734                                | 360,040                        |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 21.1 Private Passenger Auto Physical Damage .....                         | 4,228,400                                                                                                     | 4,790,532                   | 0                                                                   | 824,115                               | 2,561,003                                   | 2,333,521                   | 163,498                   | 1,112                                                 | (5,334)                                                   | 17,035                                                   | 803,396                                  | 157,055                        |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 24. Surety .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 28. Credit .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 29. International .....                                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 35. Total (a) .....                                                       | 13,990,725                                                                                                    | 15,594,774                  | 0                                                                   | 2,915,529                             | 14,510,667                                  | 10,858,747                  | 5,792,268                 | 446,890                                               | 533,576                                                   | 1,103,241                                                | 2,658,238                                | 519,657                        |
| 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                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....





ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991 BUSINESS IN THE STATE OF New Hampshire DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.1 Medical Professional Liability - Occurrence .....                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.2 Medical Professional Liability - Claims-Made .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 12. Earthquake .....                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 14. Credit A&H (Group and Individual) .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.1 Vision Only (b).....                                                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.2 Dental Only (b) .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.3 Disability Income (b) .....                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.4 Medicare Supplement (b) .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.5 Medicaid Title XIX (b) .....                                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.6 Medicare Title XVIII (b).....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.7 Long-Term Care (b) .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.9 Other Health (b) .....                                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 16. Workers' Compensation .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.1 Other Liability - Occurrence .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.2 Other Liability - Claims-Made .....                                  |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.3 Excess Workers' Compensation .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.1 Products Liability - Occurrence .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.2 Products Liability - Claims-Made .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.2 Other Private Passenger Auto Liability .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.4 Other Commercial Auto Liability .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.1 Private Passenger Auto Physical Damage .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.2 Commercial Auto Physical Damage .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 22. Aircraft (all perils) .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 23. Fidelity .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 24. Surety .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 26. Burglary and Theft .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 27. Boiler and Machinery .....                                            |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 28. Credit .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 29. International .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 30. Warranty .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 35. Total (a) .....                                                       |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| DETAILS OF WRITE-INS                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3401. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3402. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3403. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3498. Summary of remaining write-ins for Line 34 from overflow page ..... |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF New Mexico DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------|---------------------------------------|---------------------------------------------|-----------------------------|---------------------------|-------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|------------------------------------------|--------------------------------|
|                                                                           | 1<br>Direct Premiums Written                                                                                  | 2<br>Direct Premiums Earned |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 1. Fire .....                                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.4. Private Crop .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.5 Private Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 4. Homeowners Multiple Peril .....                                        | 34,672                                                                                                        | 30,050                      | 0                                                                   | 21,732                                | 4,906                                       | 1,589                       | 6,618                     | 0                                                     | 0                                                         | 0                                                        | 6,588                                    | 1,147                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 8. Ocean Marine .....                                                     |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.2 Other Private Passenger Auto Liability .....                         | 11,181,987                                                                                                    | 10,959,074                  | 0                                                                   | 3,044,792                             | 4,401,946                                   | 4,916,524                   | 4,498,189                 | 129,772                                               | 127,247                                                   | 284,760                                                  | 2,124,578                                | 369,827                        |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 21.1 Private Passenger Auto Physical Damage .....                         | 5,339,610                                                                                                     | 4,958,142                   | 0                                                                   | 1,526,029                             | 3,494,668                                   | 3,509,364                   | 403,693                   | 9,675                                                 | 9,703                                                     | 12,336                                                   | 1,014,526                                | 176,599                        |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 24. Surety .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 28. Credit .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 29. International .....                                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 35. Total (a) .....                                                       | 16,556,269                                                                                                    | 15,947,266                  | 0                                                                   | 4,592,553                             | 7,901,520                                   | 8,427,477                   | 4,908,500                 | 139,447                                               | 136,950                                                   | 297,096                                                  | 3,145,692                                | 547,573                        |
| 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                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....612,871  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF North Carolina DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4 Private Crop .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.1 Medical Professional Liability - Occurrence .....                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.2 Medical Professional Liability - Claims-Made .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 12. Earthquake .....                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 14. Credit A&H (Group and Individual) .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.1 Vision Only (b).....                                                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.2 Dental Only (b) .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.3 Disability Income (b) .....                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.4 Medicare Supplement (b) .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.5 Medicaid Title XIX (b) .....                                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.6 Medicare Title XVIII (b).....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.7 Long-Term Care (b) .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.9 Other Health (b) .....                                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 16. Workers' Compensation .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.1 Other Liability - Occurrence .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.2 Other Liability - Claims-Made .....                                  |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.3 Excess Workers' Compensation .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.1 Products Liability - Occurrence .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.2 Products Liability - Claims-Made .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.2 Other Private Passenger Auto Liability .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.4 Other Commercial Auto Liability .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.1 Private Passenger Auto Physical Damage .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.2 Commercial Auto Physical Damage .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 22. Aircraft (all perils) .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 23. Fidelity .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 24. Surety .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 26. Burglary and Theft .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 27. Boiler and Machinery .....                                            |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 28. Credit .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 29. International .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 30. Warranty .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 35. Total (a) .....                                                       |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| DETAILS OF WRITE-INS                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3401. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3402. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3403. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3498. Summary of remaining write-ins for Line 34 from overflow page ..... |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF North Dakota DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 103,998                                                                                                       | 99,196                 | 0                                                              | 29,677                           | 62,427                                 | 61,258                 | 29,949               | 7,412                                            | 8,329                                                | 7,116                                              | 19,760                             | 2,050                    |
| 19.2 Other Private Passenger Auto Liability .....                         | 684,399                                                                                                       | 592,091                | 0                                                              | 230,610                          | 264,669                                | 293,013                | 224,244              | 16,212                                           | 5,682                                                | 15,064                                             | 130,036                            | 13,493                   |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 21.1 Private Passenger Auto Physical Damage .....                         | 437,409                                                                                                       | 400,363                | 0                                                              | 130,698                          | 288,121                                | 325,790                | 77,948               | 0                                                | (434)                                                | 1,161                                              | 83,108                             | 8,623                    |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 24. Surety .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 28. Credit .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 29. International .....                                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 35. Total (a) .....                                                       | 1,225,806                                                                                                     | 1,091,650              | 0                                                              | 390,985                          | 615,217                                | 680,061                | 332,141              | 23,624                                           | 13,577                                               | 23,341                                             | 232,904                            | 24,166                   |
| 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                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |

(a) Finance and service charges not included in Lines 1 to 35 \$ 14,164  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991 BUSINESS IN THE STATE OF Ohio DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        | 134,742                                                                                                       | 141,201                | 0                                                              | 69,959                           | 107,620                                | 20,534                 | 30,769               | 0                                                | 0                                                    | 0                                                  | 25,601                             | 2,150                    |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.2 Other Private Passenger Auto Liability .....                         | 25,869,691                                                                                                    | 26,850,059             | 0                                                              | 6,157,397                        | 9,448,656                              | 12,265,698             | 8,592,285            | 167,046                                          | 297,830                                              | 651,790                                            | 4,915,241                          | 412,790                  |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 21.1 Private Passenger Auto Physical Damage .....                         | 10,886,316                                                                                                    | 11,059,871             | 0                                                              | 2,679,458                        | 8,484,675                              | 8,351,596              | 717,979              | 5,429                                            | 11,549                                               | 29,251                                             | 2,068,400                          | 173,708                  |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 24. Surety .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 28. Credit .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 29. International .....                                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 35. Total (a) .....                                                       | 36,890,749                                                                                                    | 38,051,131             | 0                                                              | 8,906,814                        | 18,040,951                             | 20,637,828             | 9,341,033            | 172,475                                          | 309,379                                              | 681,041                                            | 7,009,242                          | 588,648                  |
| 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                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,272,098  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Oklahoma DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....                         | 19,721,788                                                                                                             | 20,127,253                     | 0                                                                                | 4,937,477                                    | 8,993,609                                          | 10,047,466                         | 6,942,280                        | 45,784                                                             | (23,849)                                                               | 464,460                                                                  | 3,747,140                                          | 495,495                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 9,227,227                                                                                                              | 8,942,324                      | 0                                                                                | 2,436,253                                    | 5,765,352                                          | 5,972,346                          | 994,519                          | 143                                                                | 1,793                                                                  | 22,407                                                                   | 1,753,173                                          | 231,827                               |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 28,949,015                                                                                                             | 29,069,577                     | 0                                                                                | 7,373,730                                    | 14,758,961                                         | 16,019,812                         | 7,936,799                        | 45,927                                                             | (22,056)                                                               | 486,867                                                                  | 5,500,313                                          | 727,322                               |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,084,208  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Oregon DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 1,962,157                                                                                                     | 2,192,116              | 0                                                              | 423,711                          | 1,598,863                              | 1,118,082              | (135,286)            | 94,672                                           | 146,412                                              | 232,975                                            | 372,810                            | 32,728                   |
| 19.2 Other Private Passenger Auto Liability .....                         | 12,128,210                                                                                                    | 14,091,274             | 0                                                              | 2,670,335                        | 7,458,152                              | 6,962,674              | 6,139,949            | 146,405                                          | 36,868                                               | 386,536                                            | 2,304,360                          | 202,292                  |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 21.1 Private Passenger Auto Physical Damage .....                         | 3,956,017                                                                                                     | 4,491,611              | 0                                                              | 875,660                          | 3,353,986                              | 3,207,114              | 315,679              | 4,462                                            | 1,048                                                | 12,251                                             | 751,643                            | 65,984                   |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 24. Surety .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 28. Credit .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 29. International .....                                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 35. Total (a) .....                                                       | 18,046,384                                                                                                    | 20,775,001             | 0                                                              | 3,969,706                        | 12,411,001                             | 11,287,870             | 6,320,342            | 245,539                                          | 184,328                                              | 631,762                                            | 3,428,813                          | 301,004                  |
| 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                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |

(a) Finance and service charges not included in Lines 1 to 35 \$ 671,827  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Pennsylvania DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 6,384                              | 6,384                            | 518                                                                | 793                                                                    | 287                                                                      | 0                                                  | 0                                     |
| 19.2 Other Private Passenger Auto Liability .....                         | 41,733,879                                                                                                             | 43,870,162                     | 0                                                                                | 8,809,562                                    | 16,282,759                                         | 18,449,320                         | 15,124,041                       | 735,195                                                            | 849,946                                                                | 1,160,172                                                                | 7,929,437                                          | 920,064                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 20,508,304                                                                                                             | 21,061,714                     | 0                                                                                | 4,334,518                                    | 17,885,286                                         | 18,230,276                         | 1,522,697                        | 13,471                                                             | 21,061                                                                 | 59,455                                                                   | 3,896,578                                          | 451,050                               |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 62,242,183                                                                                                             | 64,931,876                     | 0                                                                                | 13,144,080                                   | 34,168,045                                         | 36,685,980                         | 16,653,122                       | 749,184                                                            | 871,800                                                                | 1,219,914                                                                | 11,826,015                                         | 1,371,114                             |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....





ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF South Carolina DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------|---------------------------------------|---------------------------------------------|-----------------------------|---------------------------|-------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|------------------------------------------|--------------------------------|
|                                                                           | 1<br>Direct Premiums Written                                                                                  | 2<br>Direct Premiums Earned |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 1. Fire .....                                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.4. Private Crop .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.5 Private Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 8. Ocean Marine .....                                                     |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.2 Other Private Passenger Auto Liability .....                         | 2,531,003                                                                                                     | 3,268,151                   | 0                                                                   | 473,716                               | 3,710,076                                   | 823,961                     | 2,186,800                 | 223,409                                               | (35,234)                                                  | 386,957                                                  | 480,891                                  | 54,479                         |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 21.1 Private Passenger Auto Physical Damage .....                         | 974,124                                                                                                       | 1,264,719                   | 0                                                                   | 165,809                               | 664,786                                     | 697,612                     | 56,453                    | 3,823                                                 | (3,466)                                                   | 8,200                                                    | 185,084                                  | 20,968                         |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 24. Surety .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 28. Credit .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 29. International .....                                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 35. Total (a) .....                                                       | 3,505,127                                                                                                     | 4,532,870                   | 0                                                                   | 639,525                               | 4,374,862                                   | 1,521,573                   | 2,243,253                 | 227,232                                               | (38,700)                                                  | 395,157                                                  | 665,975                                  | 75,447                         |
| 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                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |

(a) Finance and service charges not included in Lines 1 to 35 \$ 83,543  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991 BUSINESS IN THE STATE OF Tennessee DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        | 67,780                                                                                                        | 74,749                 | 0                                                              | 38,353                           | 34,037                                 | 12,162                 | 15,926               | 0                                                | 0                                                    | 0                                                  | 12,878                             | 1,915                    |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.2 Other Private Passenger Auto Liability .....                         | 15,812,879                                                                                                    | 16,462,426             | 0                                                              | 3,979,006                        | 8,160,895                              | 8,485,511              | 4,596,371            | 98,148                                           | 130,740                                              | 432,525                                            | 3,004,447                          | 446,810                  |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 21.1 Private Passenger Auto Physical Damage .....                         | 7,587,099                                                                                                     | 7,929,524              | 0                                                              | 1,841,691                        | 5,801,228                              | 5,737,374              | 412,695              | 0                                                | 2,102                                                | 19,575                                             | 1,441,549                          | 214,382                  |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 24. Surety .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 28. Credit .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 29. International .....                                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 35. Total (a) .....                                                       | 23,467,758                                                                                                    | 24,466,699             | 0                                                              | 5,859,050                        | 13,996,160                             | 14,235,047             | 5,024,992            | 98,148                                           | 132,842                                              | 452,100                                            | 4,458,874                          | 663,107                  |
| 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                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,023,074  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Texas DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                             | 3<br>Dividends Paid or Credited to Policyholders on Direct Business | 4<br>Direct Unearned Premium Reserves | 5<br>Direct Losses Paid (deducting salvage) | 6<br>Direct Losses Incurred | 7<br>Direct Losses Unpaid | 8<br>Direct Defense and Cost Containment Expense Paid | 9<br>Direct Defense and Cost Containment Expense Incurred | 10<br>Direct Defense and Cost Containment Expense Unpaid | 11<br>Commissions and Brokerage Expenses | 12<br>Taxes, Licenses and Fees |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------|---------------------------------------|---------------------------------------------|-----------------------------|---------------------------|-------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------|------------------------------------------|--------------------------------|
|                                                                           | 1<br>Direct Premiums Written                                                                                  | 2<br>Direct Premiums Earned |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 1. Fire .....                                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.4. Private Crop .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 2.5 Private Flood .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 8. Ocean Marine .....                                                     |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                             |                                                                     |                                       |                                             |                             |                           |                                                       |                                                           |                                                          |                                          |                                |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 219,828                                                                                                       | 270,150                     | 0                                                                   | 47,255                                | 259,167                                     | 282,044                     | 27,840                    | 9,295                                                 | (7,104)                                                   | 85,246                                                   | 41,767                                   | 4,606                          |
| 19.2 Other Private Passenger Auto Liability .....                         | 8,454,916                                                                                                     | 9,907,712                   | 0                                                                   | 1,844,755                             | 12,890,703                                  | 4,120,110                   | 6,314,819                 | 1,056,555                                             | 282,558                                                   | 1,364,892                                                | 1,606,434                                | 177,158                        |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 21.1 Private Passenger Auto Physical Damage .....                         | 4,066,623                                                                                                     | 5,031,126                   | 0                                                                   | 812,325                               | 2,170,110                                   | 2,296,048                   | 189,162                   | 1,855                                                 | (27,252)                                                  | 43,496                                                   | 772,658                                  | 85,209                         |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 24. Surety .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 28. Credit .....                                                          | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 29. International .....                                                   | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                         | XXX                                                                 | XXX                                   | XXX                                         | XXX                         | XXX                       | XXX                                                   | XXX                                                       | XXX                                                      | XXX                                      | XXX                            |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 35. Total (a) .....                                                       | 12,741,367                                                                                                    | 15,208,988                  | 0                                                                   | 2,704,335                             | 15,319,980                                  | 6,698,202                   | 6,531,821                 | 1,067,705                                             | 248,202                                                   | 1,493,634                                                | 2,420,859                                | 266,973                        |
| 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                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                           | 0                                                                   | 0                                     | 0                                           | 0                           | 0                         | 0                                                     | 0                                                         | 0                                                        | 0                                        | 0                              |

(a) Finance and service charges not included in Lines 1 to 35 \$ 513,333  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991 BUSINESS IN THE STATE OF Utah DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                                                                           | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1. Fire .....                                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.1 Allied Lines .....                                                    |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.3 Federal Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.4. Private Crop .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 2.5 Private Flood .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 4. Homeowners Multiple Peril .....                                        | 104,071                                                                                                                | 105,956                        | 0                                                                                | 57,227                                       | 56,376                                             | 60,984                             | 23,394                           | 0                                                                  | 0                                                                      | 0                                                                        | 19,773                                             | 2,564                                 |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 6. Mortgage Guaranty .....                                                |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 8. Ocean Marine .....                                                     |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.1 Inland Marine .....                                                   |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                                        |                                |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 10. Financial Guaranty .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12. Earthquake .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9 Other Health (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16. Workers' Compensation .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 1,608,990                                                                                                              | 1,654,740                      | 0                                                                                | 396,319                                      | 632,848                                            | 356,522                            | (169,925)                        | 22,093                                                             | 38,675                                                                 | 157,933                                                                  | 305,708                                            | 39,640                                |
| 19.2 Other Private Passenger Auto Liability .....                         | 21,788,234                                                                                                             | 22,420,314                     | 0                                                                                | 5,450,896                                    | 13,204,752                                         | 12,108,668                         | 10,139,207                       | 310,275                                                            | 280,007                                                                | 854,818                                                                  | 4,139,765                                          | 536,784                               |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1 Private Passenger Auto Physical Damage .....                         | 7,594,000                                                                                                              | 7,704,690                      | 0                                                                                | 1,910,853                                    | 4,521,397                                          | 4,776,145                          | 534,205                          | 243                                                                | (5,822)                                                                | 21,401                                                                   | 1,442,860                                          | 187,089                               |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23. Fidelity .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24. Surety .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26. Burglary and Theft .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27. Boiler and Machinery .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28. Credit .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29. International .....                                                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30. Warranty .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35. Total (a) .....                                                       | 31,095,295                                                                                                             | 31,885,700                     | 0                                                                                | 7,815,295                                    | 18,415,373                                         | 17,302,319                         | 10,526,881                       | 332,611                                                            | 312,860                                                                | 1,034,152                                                                | 5,908,106                                          | 766,077                               |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 483,066  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Virginia DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 83,913                                                                                                        | 85,631                 | 0                                                              | 21,328                           | 3,000                                  | 5,524                  | 5,953                | 479                                              | 573                                                  | 410                                                | 15,943                             | 2,131                    |
| 19.2 Other Private Passenger Auto Liability .....                         | 18,431,667                                                                                                    | 18,537,577             | 0                                                              | 4,716,124                        | 6,857,913                              | 9,180,769              | 5,973,932            | 98,795                                           | 217,448                                              | 436,532                                            | 3,502,017                          | 468,105                  |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 21.1 Private Passenger Auto Physical Damage .....                         | 6,152,236                                                                                                     | 6,178,747              | 0                                                              | 1,575,529                        | 3,852,334                              | 3,905,056              | 590,637              | 441                                              | 2,278                                                | 10,808                                             | 1,168,925                          | 156,247                  |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 24. Surety .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 28. Credit .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 29. International .....                                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 35. Total (a) .....                                                       | 24,667,816                                                                                                    | 24,801,955             | 0                                                              | 6,312,981                        | 10,713,247                             | 13,091,349             | 6,570,522            | 99,715                                           | 220,299                                              | 447,750                                            | 4,686,885                          | 626,483                  |
| 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                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |

(a) Finance and service charges not included in Lines 1 to 35 \$ 726,791  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Washington DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.1 Medical Professional Liability - Occurrence .....                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.2 Medical Professional Liability - Claims-Made .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 12. Earthquake .....                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 14. Credit A&H (Group and Individual) .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.1 Vision Only (b).....                                                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.2 Dental Only (b) .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.3 Disability Income (b) .....                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.4 Medicare Supplement (b) .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.5 Medicaid Title XIX (b) .....                                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.6 Medicare Title XVIII (b).....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.7 Long-Term Care (b) .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.9 Other Health (b) .....                                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 16. Workers' Compensation .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.1 Other Liability - Occurrence .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.2 Other Liability - Claims-Made .....                                  |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.3 Excess Workers' Compensation .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.1 Products Liability - Occurrence .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.2 Products Liability - Claims-Made .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.2 Other Private Passenger Auto Liability .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.4 Other Commercial Auto Liability .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.1 Private Passenger Auto Physical Damage .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.2 Commercial Auto Physical Damage .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 22. Aircraft (all perils) .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 23. Fidelity .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 24. Surety .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 26. Burglary and Theft .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 27. Boiler and Machinery .....                                            |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 28. Credit .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 29. International .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 30. Warranty .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 35. Total (a) .....                                                       |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| DETAILS OF WRITE-INS                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3401. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3402. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3403. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3498. Summary of remaining write-ins for Line 34 from overflow page ..... |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4991 BUSINESS IN THE STATE OF West Virginia DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.1 Medical Professional Liability - Occurrence .....                    | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 11.2 Medical Professional Liability - Claims-Made .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 12. Earthquake .....                                                      | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 14. Credit A&H (Group and Individual) .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.1 Vision Only (b).....                                                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.2 Dental Only (b) .....                                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.3 Disability Income (b) .....                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.4 Medicare Supplement (b) .....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.5 Medicaid Title XIX (b) .....                                         | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.6 Medicare Title XVIII (b).....                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.7 Long-Term Care (b) .....                                             | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 15.9 Other Health (b) .....                                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 16. Workers' Compensation .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.1 Other Liability - Occurrence .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.2 Other Liability - Claims-Made .....                                  | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 17.3 Excess Workers' Compensation .....                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.1 Products Liability - Occurrence .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 18.2 Products Liability - Claims-Made .....                               | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.2 Other Private Passenger Auto Liability .....                         | 8,709,229                                                                                                     | 8,557,311              | 0                                                              | 2,157,032                        | 2,749,175                              | 3,734,874              | 2,153,758            | 5,692                                            | 51,228                                               | 114,042                                            | 1,654,754                          | 366,877                  |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 19.4 Other Commercial Auto Liability .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 21.1 Private Passenger Auto Physical Damage .....                         | 3,400,335                                                                                                     | 3,132,402              | 0                                                              | 921,433                          | 2,551,350                              | 2,782,618              | 463,037              | 0                                                | 3,540                                                | 6,278                                              | 646,064                            | 143,239                  |
| 21.2 Commercial Auto Physical Damage .....                                | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 22. Aircraft (all perils) .....                                           | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 23. Fidelity .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 24. Surety .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 26. Burglary and Theft .....                                              | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 27. Boiler and Machinery .....                                            | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 28. Credit .....                                                          | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 29. International .....                                                   | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 30. Warranty .....                                                        | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 35. Total (a) .....                                                       | 12,109,564                                                                                                    | 11,689,713             | 0                                                              | 3,078,465                        | 5,300,525                              | 6,517,492              | 2,616,795            | 5,692                                            | 54,768                                               | 120,320                                            | 2,300,818                          | 510,116                  |
| 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                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                             | 0                      | 0                                                              | 0                                | 0                                      | 0                      | 0                    | 0                                                | 0                                                    | 0                                                  | 0                                  | 0                        |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Wisconsin DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business                                                          | Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken |                        | 3                                                              | 4                                | 5                                      | 6                      | 7                    | 8                                                | 9                                                    | 10                                                 | 11                                 | 12                       |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------|----------------------------------|----------------------------------------|------------------------|----------------------|--------------------------------------------------|------------------------------------------------------|----------------------------------------------------|------------------------------------|--------------------------|
|                                                                           | 1                                                                                                             | 2                      |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
|                                                                           | Direct Premiums Written                                                                                       | Direct Premiums Earned | Dividends Paid or Credited to Policyholders on Direct Business | Direct Unearned Premium Reserves | Direct Losses Paid (deducting salvage) | Direct Losses Incurred | Direct Losses Unpaid | Direct Defense and Cost Containment Expense Paid | Direct Defense and Cost Containment Expense Incurred | Direct Defense and Cost Containment Expense Unpaid | Commissions and Brokerage Expenses | Taxes, Licenses and Fees |
| 1. Fire .....                                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.1 Allied Lines .....                                                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.2 Multiple Peril Crop .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.3 Federal Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.4. Private Crop .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 2.5 Private Flood .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3. Farmowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 4. Homeowners Multiple Peril .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.1 Commercial Multiple Peril (Non-Liability Portion) .....               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 5.2 Commercial Multiple Peril (Liability Portion) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 6. Mortgage Guaranty .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 8. Ocean Marine .....                                                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.1 Inland Marine .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 9.2 Pet Insurance Plans .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 10. Financial Guaranty .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.1 Medical Professional Liability - Occurrence .....                    |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 11.2 Medical Professional Liability - Claims-Made .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 12. Earthquake .....                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.1 Comprehensive (hospital and medical) ind (b) .....                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 13.2 Comprehensive (hospital and medical) group (b) .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 14. Credit A&H (Group and Individual) .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.1 Vision Only (b).....                                                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.2 Dental Only (b) .....                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.3 Disability Income (b) .....                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.4 Medicare Supplement (b) .....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.5 Medicaid Title XIX (b) .....                                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.6 Medicare Title XVIII (b).....                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.7 Long-Term Care (b) .....                                             |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.8 Federal Employees Health Benefits Plan (b) .....                     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 15.9 Other Health (b) .....                                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 16. Workers' Compensation .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.1 Other Liability - Occurrence .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.2 Other Liability - Claims-Made .....                                  |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 17.3 Excess Workers' Compensation .....                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.1 Products Liability - Occurrence .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 18.2 Products Liability - Claims-Made .....                               |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.1 Private Passenger Auto No-Fault (Personal Injury Protection) .....   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.2 Other Private Passenger Auto Liability .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.3 Commercial Auto No-Fault (Personal Injury Protection) .....          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 19.4 Other Commercial Auto Liability .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.1 Private Passenger Auto Physical Damage .....                         |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 21.2 Commercial Auto Physical Damage .....                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 22. Aircraft (all perils) .....                                           |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 23. Fidelity .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 24. Surety .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 26. Burglary and Theft .....                                              |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 27. Boiler and Machinery .....                                            |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 28. Credit .....                                                          |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 29. International .....                                                   |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 30. Warranty .....                                                        |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 31. Reins nonproportional assumed property .....                          | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 32. Reins nonproportional assumed liability .....                         | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 33. Reins nonproportional assumed financial lines .....                   | XXX                                                                                                           | XXX                    | XXX                                                            | XXX                              | XXX                                    | XXX                    | XXX                  | XXX                                              | XXX                                                  | XXX                                                | XXX                                | XXX                      |
| 34. Aggregate Write-Ins for Other Lines of Business .....                 |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 35. Total (a) .....                                                       |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| DETAILS OF WRITE-INS                                                      |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3401. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3402. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3403. ....                                                                |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3498. Summary of remaining write-ins for Line 34 from overflow page ..... |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |
| 3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     |                                                                                                               |                        |                                                                |                                  |                                        |                        |                      |                                                  |                                                      |                                                    |                                    |                          |

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....





ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4991 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2024 NAIC Company Code 10974

| Line of Business     |                                                                     | Gross Premiums, Including<br>Policy and Membership Fees,<br>Less Return Premiums and<br>Premiums on Policies not Taken |                                | 3<br><br>Dividends Paid<br>or Credited to<br>Policyholders<br>on Direct Business | 4<br><br>Direct Unearned<br>Premium Reserves | 5<br><br>Direct Losses Paid<br>(deducting salvage) | 6<br><br>Direct Losses<br>Incurred | 7<br><br>Direct<br>Losses Unpaid | 8<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Paid | 9<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense Incurred | 10<br><br>Direct Defense<br>and Cost<br>Containment<br>Expense<br>Unpaid | 11<br><br>Commissions<br>and Brokerage<br>Expenses | 12<br><br>Taxes, Licenses<br>and Fees |
|----------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------|
|                      |                                                                     | 1<br>Direct Premiums<br>Written                                                                                        | 2<br>Direct Premiums<br>Earned |                                                                                  |                                              |                                                    |                                    |                                  |                                                                    |                                                                        |                                                                          |                                                    |                                       |
| 1.                   | Fire .....                                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 2.1                  | Allied Lines .....                                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 2.2                  | Multiple Peril Crop .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 2.3                  | Federal Flood .....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 2.4.                 | Private Crop .....                                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 2.5                  | Private Flood .....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3.                   | Farmowners Multiple Peril .....                                     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 4.                   | Homeowners Multiple Peril .....                                     | 889,832                                                                                                                | 863,962                        | 0                                                                                | 500,523                                      | 522,901                                            | 360,670                            | 191,056                          | 0                                                                  | 0                                                                      | 0                                                                        | 169,068                                            | 23,366                                |
| 5.1                  | Commercial Multiple Peril (Non-Liability Portion) .....             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 5.2                  | Commercial Multiple Peril (Liability Portion) .....                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 6.                   | Mortgage Guaranty .....                                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 8.                   | Ocean Marine .....                                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 9.1                  | Inland Marine .....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 9.2                  | Pet Insurance Plans .....                                           | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 10.                  | Financial Guaranty .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.1                 | Medical Professional Liability - Occurrence .....                   | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 11.2                 | Medical Professional Liability - Claims-Made .....                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 12.                  | Earthquake .....                                                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.1                 | Comprehensive (hospital and medical) ind (b) .....                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 13.2                 | Comprehensive (hospital and medical) group (b) .....                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 14.                  | Credit A&H (Group and Individual) .....                             | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.1                 | Vision Only (b).....                                                | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.2                 | Dental Only (b) .....                                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.3                 | Disability Income (b) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.4                 | Medicare Supplement (b) .....                                       | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.5                 | Medicaid Title XIX (b) .....                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.6                 | Medicare Title XVIII (b).....                                       | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.7                 | Long-Term Care (b) .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.8                 | Federal Employees Health Benefits Plan (b) .....                    | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 15.9                 | Other Health (b) .....                                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 16.                  | Workers' Compensation .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.1                 | Other Liability - Occurrence .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.2                 | Other Liability - Claims-Made .....                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 17.3                 | Excess Workers' Compensation .....                                  | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.1                 | Products Liability - Occurrence .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 18.2                 | Products Liability - Claims-Made .....                              | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.1                 | Private Passenger Auto No-Fault (Personal Injury Protection) .....  | 48,440,461                                                                                                             | 40,403,063                     | 0                                                                                | 14,722,286                                   | 12,965,422                                         | 19,858,525                         | 8,187,437                        | 514,803                                                            | 1,282,713                                                              | 1,690,607                                                                | 9,203,686                                          | 928,061                               |
| 19.2                 | Other Private Passenger Auto Liability .....                        | 540,399,694                                                                                                            | 528,768,956                    | 0                                                                                | 142,811,053                                  | 240,952,307                                        | 261,145,861                        | 192,287,927                      | 7,071,046                                                          | 7,984,625                                                              | 18,167,837                                                               | 102,675,941                                        | 13,008,507                            |
| 19.3                 | Commercial Auto No-Fault (Personal Injury Protection) .....         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 19.4                 | Other Commercial Auto Liability .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 21.1                 | Private Passenger Auto Physical Damage .....                        | 229,619,414                                                                                                            | 219,187,853                    | 0                                                                                | 62,120,328                                   | 153,921,536                                        | 160,787,428                        | 19,999,919                       | 108,503                                                            | 123,225                                                                | 611,299                                                                  | 43,627,691                                         | 5,507,321                             |
| 21.2                 | Commercial Auto Physical Damage .....                               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 22.                  | Aircraft (all perils) .....                                         | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 23.                  | Fidelity .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 24.                  | Surety .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 26.                  | Burglary and Theft .....                                            | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 27.                  | Boiler and Machinery .....                                          | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 28.                  | Credit .....                                                        | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 29.                  | International .....                                                 | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 30.                  | Warranty .....                                                      | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 31.                  | Reins nonproportional assumed property .....                        | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 32.                  | Reins nonproportional assumed liability .....                       | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 33.                  | Reins nonproportional assumed financial lines .....                 | XXX                                                                                                                    | XXX                            | XXX                                                                              | XXX                                          | XXX                                                | XXX                                | XXX                              | XXX                                                                | XXX                                                                    | XXX                                                                      | XXX                                                | XXX                                   |
| 34.                  | Aggregate Write-Ins for Other Lines of Business .....               | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 35.                  | Total (a) .....                                                     | 819,349,401                                                                                                            | 789,223,834                    | 0                                                                                | 220,154,190                                  | 408,362,166                                        | 442,152,484                        | 220,666,339                      | 7,694,352                                                          | 9,390,563                                                              | 20,469,743                                                               | 155,676,386                                        | 19,467,255                            |
| 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                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |
| 3499.                | Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....     | 0                                                                                                                      | 0                              | 0                                                                                | 0                                            | 0                                                  | 0                                  | 0                                | 0                                                                  | 0                                                                      | 0                                                                        | 0                                                  | 0                                     |

(a) Finance and service charges not included in Lines 1 to 35 \$ 16,358,834  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

# ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

## SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (\$000 Omitted)

[illegible]

# ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

## SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

| 1<br>ID Number  | 2<br>NAIC Company Code | 3<br>Name of Company | 4<br>Date of Contract | 5<br>Original Premium | 6<br>Reinsurance Premium |
|-----------------|------------------------|----------------------|-----------------------|-----------------------|--------------------------|
| <div>NONE</div> |                        |                      |                       |                       |                          |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

| 1<br><br>ID<br>Number                                                                                                    | 2<br><br>NAIC<br>Com-<br>pany<br>Code | 3<br><br>Name of Reinsurer                 | 4<br><br>Domiciliary<br>Jurisdiction | 5<br><br>Special<br>Code | 6<br><br>Reinsurance<br>Premiums<br>Ceded | Reinsurance Recoverable On |                      |                                         |                                         |                                    |                                   |                                |                                          |                                             | 16<br><br>Amount in<br>Dispute<br>included in<br>Column 15 | Reinsurance Payable                    |                                                    | 19<br><br>Net Amount<br>Recoverable<br>From<br>Reinsurers<br>Cols. 15 -<br>[17 + 18] | 20<br><br>Funds Held<br>by<br>Company<br>Under<br>Reinsurance<br>Treaties |
|--------------------------------------------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------------|--------------------------------------|--------------------------|-------------------------------------------|----------------------------|----------------------|-----------------------------------------|-----------------------------------------|------------------------------------|-----------------------------------|--------------------------------|------------------------------------------|---------------------------------------------|------------------------------------------------------------|----------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                                                                                          |                                       |                                            |                                      |                          |                                           | 7<br><br>Paid<br>Losses    | 8<br><br>Paid<br>LAE | 9<br><br>Known<br>Case Loss<br>Reserves | 10<br><br>Known<br>Case LAE<br>Reserves | 11<br><br>IBNR<br>Loss<br>Reserves | 12<br><br>IBNR<br>LAE<br>Reserves | 13<br><br>Unearned<br>Premiums | 14<br><br>Contingent<br>Commis-<br>sions | 15<br><br>Columns<br>7 through<br>14 Totals |                                                            | 17<br><br>Ceded<br>Balances<br>Payable | 18<br><br>Other<br>Amounts<br>Due to<br>Reinsurers |                                                                                      |                                                                           |
| 52-0249520 ...                                                                                                           | .24503 .                              | ROOT PROPERTY & CASUALTY INSURANCE COMPANY | OH.....                              |                          | 71,900                                    | 8,607                      | 869                  | 9,031                                   | 912                                     | 10,893                             | 9,970                             | 21,692                         | 0                                        | 61,974                                      |                                                            | 35,346                                 |                                                    | 26,628                                                                               |                                                                           |
| 0199999. Total Authorized - Affiliates - U.S. Intercompany Pooling                                                       |                                       |                                            |                                      |                          | 71,900                                    | 8,607                      | 869                  | 9,031                                   | 912                                     | 10,893                             | 9,970                             | 21,692                         | 0                                        | 61,974                                      | 0                                                          | 35,346                                 | 0                                                  | 26,628                                                                               | 0                                                                         |
| 0499999. Total Authorized - Affiliates - U.S. Non-Pool                                                                   |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| 0799999. Total Authorized - Affiliates - Other (Non-U.S.)                                                                |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| 0899999. Total Authorized - Affiliates                                                                                   |                                       |                                            |                                      |                          | 71,900                                    | 8,607                      | 869                  | 9,031                                   | 912                                     | 10,893                             | 9,970                             | 21,692                         | 0                                        | 61,974                                      | 0                                                          | 35,346                                 | 0                                                  | 26,628                                                                               | 0                                                                         |
| 04-3022050 ...                                                                                                           | .17000 .                              | ARBELLA MUTUAL INSURANCE COMPANY           | MA.....                              |                          | 4,081                                     | 451                        |                      | 540                                     |                                         | 853                                |                                   | 833                            |                                          | 2,678                                       |                                                            | 1,029                                  |                                                    | 1,649                                                                                |                                                                           |
| 06-1430254 ...                                                                                                           | .10348 .                              | ARCH REINSURANCE COMPANY                   | DE.....                              |                          |                                           | 355                        | 333                  | 219                                     |                                         | 207                                |                                   |                                |                                          | 1,114                                       |                                                            | 0                                      |                                                    | 1,114                                                                                |                                                                           |
| 13-1675535 ...                                                                                                           | .25364 .                              | SWISS REINSURANCE AMERICA CORPORATION      | NY.....                              |                          | 2,291                                     | 660                        | 3                    | (249)                                   |                                         | 757                                |                                   |                                |                                          | 1,171                                       |                                                            | 65                                     |                                                    | 1,106                                                                                |                                                                           |
| 13-3031176 ...                                                                                                           | .38636 .                              | PARTNER REINSURANCE COMPANY OF THE US      | NY.....                              |                          |                                           | 12                         | 53                   | 35                                      |                                         | 10                                 |                                   |                                |                                          | 111                                         |                                                            | 0                                      |                                                    | 111                                                                                  |                                                                           |
| 13-4924125 ...                                                                                                           | .10227 .                              | MUNICH REINSURANCE AMERICA INC             | DE.....                              |                          |                                           | 0                          | 2                    | 32                                      |                                         |                                    |                                   |                                |                                          | 34                                          |                                                            |                                        |                                                    | 34                                                                                   |                                                                           |
| 36-2661954 ...                                                                                                           | .10103 .                              | AMERICAN AGRICULTURAL INSURANCE COMPANY    | IN.....                              |                          | 266                                       | 72                         | 0                    | 0                                       |                                         | 53                                 |                                   |                                |                                          | 126                                         |                                                            | 19                                     |                                                    | 106                                                                                  |                                                                           |
| 43-1898350 ...                                                                                                           | .11054 .                              | FLETCHER REINSURANCE COMPANY               | MO.....                              |                          |                                           | 0                          | 2                    | 28                                      |                                         |                                    |                                   |                                |                                          | 30                                          |                                                            | 30                                     |                                                    | 30                                                                                   |                                                                           |
| 47-0355979 ...                                                                                                           | .20087 .                              | NATIONAL INDEMNITY COMPANY                 | NE.....                              |                          | 8,138                                     | 1,157                      | 195                  | 1,346                                   |                                         | 2,163                              |                                   |                                |                                          | 4,861                                       |                                                            | (10)                                   |                                                    | 4,871                                                                                |                                                                           |
| 47-0698507 ...                                                                                                           | .23680 .                              | ODYSSEY REINSURANCE COMPANY                | CT.....                              |                          |                                           | 46                         | 2                    | 36                                      |                                         |                                    |                                   |                                |                                          | 38                                          |                                                            | 2                                      |                                                    | 36                                                                                   |                                                                           |
| 94-6078058 ...                                                                                                           | .21911 .                              | ALLIANZ REINSURANCE AMERICA, INC.          | CA.....                              |                          | 7,473                                     | 659                        | 123                  | 627                                     |                                         | 1,142                              |                                   | 1,907                          |                                          | 4,457                                       |                                                            | 2,616                                  | 446                                                | 1,995                                                                                |                                                                           |
| 87-2252307 ...                                                                                                           | .22225 .                              | TRISURA INSURANCE COMPANY (Tempo MGA)      | OK.....                              |                          | 31                                        |                            |                      |                                         |                                         |                                    |                                   |                                |                                          | 0                                           |                                                            | 1                                      |                                                    | (1)                                                                                  |                                                                           |
| 0999999. Total Authorized - Other U.S. Unaffiliated Insurers                                                             |                                       |                                            |                                      |                          | 22,326                                    | 3,367                      | 713                  | 2,613                                   | 0                                       | 5,186                              | 0                                 | 2,741                          | 0                                        | 14,620                                      | 0                                                          | 3,723                                  | 446                                                | 10,451                                                                               | 0                                                                         |
| AA-1128791 ...                                                                                                           | .00000 .                              | LLOYDS SYNDICATE 2791                      | GBR.....                             |                          | 73                                        | 22                         | 0                    | 0                                       |                                         | 16                                 |                                   |                                |                                          | 38                                          |                                                            | 5                                      |                                                    | 32                                                                                   |                                                                           |
| AA-1128001 ...                                                                                                           | .00000 .                              | LLOYDS SYNDICATE 2001                      | GBR.....                             |                          | 70                                        |                            |                      |                                         |                                         |                                    |                                   |                                |                                          | 0                                           |                                                            | 3                                      |                                                    | (3)                                                                                  |                                                                           |
| 1299999. Total Authorized - Other Non-U.S. Insurers                                                                      |                                       |                                            |                                      |                          | 143                                       | 22                         | 0                    | 0                                       | 0                                       | 16                                 | 0                                 | 0                              | 0                                        | 38                                          | 0                                                          | 9                                      | 0                                                  | 29                                                                                   | 0                                                                         |
| 1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)              |                                       |                                            |                                      |                          | 94,369                                    | 11,996                     | 1,582                | 11,645                                  | 912                                     | 16,095                             | 9,970                             | 24,432                         | 0                                        | 76,632                                      | 0                                                          | 39,077                                 | 446                                                | 37,109                                                                               | 0                                                                         |
| 1899999. Total Unauthorized - Affiliates - U.S. Non-Pool                                                                 |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| AA-3770503 ...                                                                                                           | .00000 .                              | ROOT REINSURANCE COMPANY, LTD.             | CYM.....                             |                          | 573,980                                   | 23,686                     | 4,017                | 55,025                                  |                                         | 86,142                             |                                   | 157,036                        |                                          | 325,906                                     |                                                            | 160,654                                |                                                    | 165,253                                                                              |                                                                           |
| 1999999. Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive                                                    |                                       |                                            |                                      |                          | 573,980                                   | 23,686                     | 4,017                | 55,025                                  | 0                                       | 86,142                             | 0                                 | 157,036                        | 0                                        | 325,906                                     | 0                                                          | 160,654                                | 0                                                  | 165,253                                                                              | 0                                                                         |
| 2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)                                                              |                                       |                                            |                                      |                          | 573,980                                   | 23,686                     | 4,017                | 55,025                                  | 0                                       | 86,142                             | 0                                 | 157,036                        | 0                                        | 325,906                                     | 0                                                          | 160,654                                | 0                                                  | 165,253                                                                              | 0                                                                         |
| 2299999. Total Unauthorized - Affiliates                                                                                 |                                       |                                            |                                      |                          | 573,980                                   | 23,686                     | 4,017                | 55,025                                  | 0                                       | 86,142                             | 0                                 | 157,036                        | 0                                        | 325,906                                     | 0                                                          | 160,654                                | 0                                                  | 165,253                                                                              | 0                                                                         |
| AA-1780116 ...                                                                                                           | .00000 .                              | CHAUCER INSURANCE COMPANY DAC              | IRL.....                             |                          | 85                                        | 63                         | 1                    | 0                                       |                                         | 13                                 |                                   |                                |                                          | 77                                          |                                                            | 11                                     |                                                    | 66                                                                                   |                                                                           |
| AA-1340028 ...                                                                                                           | .00000 .                              | DEVK RUCKVERSICHERUNGS                     | DEU.....                             |                          | 128                                       | 27                         | 0                    | 0                                       |                                         | 20                                 |                                   |                                |                                          | 47                                          |                                                            | 9                                      |                                                    | 39                                                                                   |                                                                           |
| AA-1860050 ...                                                                                                           | .00000 .                              | ANADOLU SIGORTA                            | TUR.....                             |                          | (1)                                       | 3                          |                      | 23                                      |                                         | 15                                 |                                   |                                |                                          | 40                                          |                                                            | 0                                      |                                                    | 40                                                                                   | 273                                                                       |
| AA-3770492 ...                                                                                                           | .00000 .                              | TOPSAIL REINSURANCE SPC, Ltd.              | CYM.....                             |                          | 10,808                                    | 2,340                      | 1,210                | 3,173                                   |                                         | 6,943                              |                                   | 2,300                          |                                          | 15,966                                      |                                                            | 1,392                                  |                                                    | 14,573                                                                               |                                                                           |
| AA-3770524 ...                                                                                                           | .00000 .                              | FG REINS LTD                               | CYM.....                             |                          | 8,311                                     | 1,158                      | 195                  | 752                                     |                                         | 1,303                              |                                   | 1,965                          | 106                                      | 5,479                                       |                                                            | 3,696                                  |                                                    | 1,783                                                                                | 2,230                                                                     |
| AA-5320039 ...                                                                                                           | .00000 .                              | PEAK REINSURANCE COMPANY Ltd.              | HKG.....                             |                          | 89,326                                    | 8,531                      | 619                  | 9,390                                   |                                         | 16,169                             |                                   | 16,709                         | 2,758                                    | 54,176                                      |                                                            | 22,197                                 |                                                    | 31,979                                                                               |                                                                           |
| 2699999. Total Unauthorized - Other Non-U.S. Insurers                                                                    |                                       |                                            |                                      |                          | 108,656                                   | 12,122                     | 2,024                | 13,339                                  | 0                                       | 24,463                             | 0                                 | 20,973                         | 2,864                                    | 75,785                                      | 0                                                          | 27,305                                 | 0                                                  | 48,480                                                                               | 2,503                                                                     |
| 2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)            |                                       |                                            |                                      |                          | 682,637                                   | 35,807                     | 6,042                | 68,364                                  | 0                                       | 110,605                            | 0                                 | 178,010                        | 2,864                                    | 401,691                                     | 0                                                          | 187,958                                | 0                                                  | 213,733                                                                              | 2,503                                                                     |
| 3299999. Total Certified - Affiliates - U.S. Non-Pool                                                                    |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| 3599999. Total Certified - Affiliates - Other (Non-U.S.)                                                                 |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| 3699999. Total Certified - Affiliates                                                                                    |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| 4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)               |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| 4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool                                                      |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| 4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)                                                   |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| 5099999. Total Reciprocal Jurisdiction - Affiliates                                                                      |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| 5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999) |                                       |                                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

| 1<br><br>ID<br>Number                                                                                                                                   | 2<br><br>NAIC<br>Com-<br>pany<br>Code | 3<br><br>Name of Reinsurer | 4<br><br>Domiciliary<br>Jurisdiction | 5<br><br>Special<br>Code | 6<br><br>Reinsurance<br>Premiums<br>Ceded | Reinsurance Recoverable On |                      |                                         |                                         |                                    |                                   |                                |                                          |                                             | 16<br><br>Amount in<br>Dispute<br>included in<br>Column 15 | Reinsurance Payable                    |                                                    | 19<br><br>Net Amount<br>Recoverable<br>From<br>Reinsurers<br>Cols. 15 -<br>[17 + 18] | 20<br><br>Funds Held<br>by<br>Company<br>Under<br>Reinsurance<br>Treaties |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------|--------------------------------------|--------------------------|-------------------------------------------|----------------------------|----------------------|-----------------------------------------|-----------------------------------------|------------------------------------|-----------------------------------|--------------------------------|------------------------------------------|---------------------------------------------|------------------------------------------------------------|----------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                                                                                                                                         |                                       |                            |                                      |                          |                                           | 7<br><br>Paid<br>Losses    | 8<br><br>Paid<br>LAE | 9<br><br>Known<br>Case Loss<br>Reserves | 10<br><br>Known<br>Case LAE<br>Reserves | 11<br><br>IBNR<br>Loss<br>Reserves | 12<br><br>IBNR<br>LAE<br>Reserves | 13<br><br>Unearned<br>Premiums | 14<br><br>Contingent<br>Commis-<br>sions | 15<br><br>Columns<br>7 through<br>14 Totals |                                                            | 17<br><br>Ceded<br>Balances<br>Payable | 18<br><br>Other<br>Amounts<br>Due to<br>Reinsurers |                                                                                      |                                                                           |
| 5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999) |                                       |                            |                                      |                          | 777,006                                   | 47,803                     | 7,624                | 80,008                                  | 912                                     | 126,700                            | 9,970                             | 202,442                        | 2,864                                    | 478,323                                     | 0                                                          | 227,036                                | 446                                                | 250,842                                                                              | 2,503                                                                     |
| 5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)                                                                           |                                       |                            |                                      |                          | 0                                         | 0                          | 0                    | 0                                       | 0                                       | 0                                  | 0                                 | 0                              | 0                                        | 0                                           | 0                                                          | 0                                      | 0                                                  | 0                                                                                    | 0                                                                         |
| 9999999 Totals                                                                                                                                          |                                       |                            |                                      |                          | 777,006                                   | 47,803                     | 7,624                | 80,008                                  | 912                                     | 126,700                            | 9,970                             | 202,442                        | 2,864                                    | 478,323                                     | 0                                                          | 227,036                                | 446                                                | 250,842                                                                              | 2,503                                                                     |

(Credit Risk)

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

| ID<br>Number<br>From<br>Col. 1                                                                                                                          | Name of Reinsurer<br>From Col. 3 | Collateral                        |                      |                                                         |                                                                       | 25                                               | 26                                                         | 27                                           | Ceded Reinsurance Credit Risk                                                      |                                                |                                                                                                      |                                              |                                                                              |                                                                                 |                                        |                                                                                                                                                    |                                                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-----------------------------------|----------------------|---------------------------------------------------------|-----------------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------|----------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------------------------------------------------------------|----------------------------------------------|------------------------------------------------------------------------------|---------------------------------------------------------------------------------|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                         |                                  | 21                                | 22                   | 23                                                      | 24                                                                    |                                                  |                                                            |                                              | 28                                                                                 | 29                                             | 30                                                                                                   | 31                                           | 32                                                                           | 33                                                                              | 34                                     | 35                                                                                                                                                 | 36                                                                                                                                                        |
|                                                                                                                                                         |                                  | Multiple<br>Beneficiary<br>Trusts | Letters of<br>Credit | Issuing or<br>Confirming<br>Bank<br>Reference<br>Number | Single<br>Beneficiary<br>Trusts &<br>Other<br>Allowable<br>Collateral | Total Funds<br>Held,<br>Payables &<br>Collateral | Net<br>Recoverable<br>Net of Funds<br>Held &<br>Collateral | Applicable<br>Sch. F<br>Penalty<br>(Col. 78) | Total Amount<br>Recoverable<br>from<br>Reinsurers<br>Less Penalty<br>(Cols. 15-27) | Stressed<br>Recoverable<br>(Col. 28 *<br>120%) | Reinsurance<br>Payable &<br>Funds Held<br>(Cols.<br>17+18+20;<br>but not in<br>excess of<br>Col. 29) | Stressed Net<br>Recoverable<br>(Cols. 29-30) | Total<br>Collateral<br>(Cols. 21+22<br>+ 24, not in<br>Excess of<br>Col. 31) | Stressed Net<br>Recoverable<br>Net of<br>Collateral<br>Offsets<br>(Cols. 31-32) | Reinsurer<br>Designation<br>Equivalent | Credit Risk on<br>Collateralized<br>Recoverables<br>(Col. 32 *<br>Factor<br>Applicable to<br>Reinsurer<br>Designation<br>Equivalent in<br>Col. 34) | Credit Risk<br>on Un-<br>collateralized<br>Recoverables<br>(Col. 33 *<br>Factor<br>Applicable to<br>Reinsurer<br>Designation<br>Equivalent in<br>Col. 34) |
| 4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)                                              |                                  | 0                                 | 0                    | XXX                                                     | 0                                                                     | 0                                                | 0                                                          | 0                                            | 0                                                                                  | 0                                              | 0                                                                                                    | 0                                            | 0                                                                            | 0                                                                               | XXX                                    | 0                                                                                                                                                  | 0                                                                                                                                                         |
| 4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool                                                                                     |                                  | 0                                 | 0                    | XXX                                                     | 0                                                                     | 0                                                | 0                                                          | 0                                            | XXX                                                                                | XXX                                            | XXX                                                                                                  | XXX                                          | XXX                                                                          | XXX                                                                             | XXX                                    | XXX                                                                                                                                                | XXX                                                                                                                                                       |
| 4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)                                                                                  |                                  | 0                                 | 0                    | XXX                                                     | 0                                                                     | 0                                                | 0                                                          | 0                                            | 0                                                                                  | 0                                              | 0                                                                                                    | 0                                            | 0                                                                            | 0                                                                               | XXX                                    | 0                                                                                                                                                  | 0                                                                                                                                                         |
| 5099999. Total Reciprocal Jurisdiction - Affiliates                                                                                                     |                                  | 0                                 | 0                    | XXX                                                     | 0                                                                     | 0                                                | 0                                                          | 0                                            | 0                                                                                  | 0                                              | 0                                                                                                    | 0                                            | 0                                                                            | 0                                                                               | XXX                                    | 0                                                                                                                                                  | 0                                                                                                                                                         |
| 5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)                                |                                  | 0                                 | 0                    | XXX                                                     | 0                                                                     | 0                                                | 0                                                          | 0                                            | 0                                                                                  | 0                                              | 0                                                                                                    | 0                                            | 0                                                                            | 0                                                                               | XXX                                    | 0                                                                                                                                                  | 0                                                                                                                                                         |
| 5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999) |                                  | 0                                 | 49,987               | XXX                                                     | 174,064                                                               | 441,176                                          | 37,147                                                     | 35                                           | 416,315                                                                            | 499,578                                        | 194,409                                                                                              | 305,169                                      | 224,050                                                                      | 81,119                                                                          | XXX                                    | 6,721                                                                                                                                              | 7,573                                                                                                                                                     |
| 5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)                                                                           |                                  | 0                                 | 0                    | XXX                                                     | 0                                                                     | 0                                                | 0                                                          | 0                                            | XXX                                                                                | XXX                                            | XXX                                                                                                  | XXX                                          | XXX                                                                          | XXX                                                                             | XXX                                    | XXX                                                                                                                                                | XXX                                                                                                                                                       |
| 9999999 Totals                                                                                                                                          |                                  | 0                                 | 49,987               | XXX                                                     | 174,064                                                               | 441,176                                          | 37,147                                                     | 35                                           | 416,315                                                                            | 499,578                                        | 194,409                                                                                              | 305,169                                      | 224,050                                                                      | 81,119                                                                          | XXX                                    | 6,721                                                                                                                                              | 7,573                                                                                                                                                     |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

(Aging of Ceded Reinsurance)

| ID<br>Number<br>From<br>Col. 1                                                                                | Name of Reinsurer<br>From Col. 3                 | Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses |                          |                           |                            |                            |                                                     | 44<br><br>Total<br>Recoverable<br>on Paid<br>Losses &<br>LAE<br>Amounts in<br>Dispute<br>Included in<br>Col. 43 | 45<br><br>Recoverable<br>on Paid<br>Losses &<br>LAE Over 90<br>Days Past<br>Due Amounts<br>in Dispute<br>Included in<br>Cols. 40 & 41 | 46<br><br>Total<br>Recoverable<br>on Paid<br>Losses &<br>LAE<br>Amounts Not<br>in Dispute<br>(Cols 43-44) | 47<br><br>Recoverable<br>on Paid<br>Losses &<br>LAE Over 90<br>Days Past<br>Due Amounts<br>Not in<br>Dispute<br>(Cols. 40 +<br>41 - 45) | 48<br><br>Amounts<br>Received<br>Prior<br>90 Days | 49<br><br>Percentage<br>Overdue Col.<br>42/Col. 43 | 50<br><br>Percentage<br>of Amounts<br>More Than<br>90 Days<br>Overdue Not<br>in Dispute<br>(Col.<br>47/[Cols.<br>46+48]) | 51<br><br>Percentage<br>More Than<br>120 Days<br>Overdue<br>(Col. 41/<br>Col. 43) | 52<br><br>Is the<br>Amount in<br>Col. 50 Less<br>Than 20%?<br>(Yes or No) | 53<br><br>Amounts in<br>Col. 47 for<br>Reinsurers<br>with Values<br>Less Than<br>20% in<br>Col. 50 |                                                                               |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------------|--------------------------|---------------------------|----------------------------|----------------------------|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
|                                                                                                               |                                                  | 37<br><br>Current                                                        | 38<br><br>1 - 29<br>Days | 39<br><br>30 - 90<br>Days | 40<br><br>91 - 120<br>Days | 41<br><br>Over 120<br>Days | 42<br><br>Total<br>Overdue<br>Cols. 38+39<br>+40+41 |                                                                                                                 |                                                                                                                                       |                                                                                                           |                                                                                                                                         |                                                   |                                                    |                                                                                                                          |                                                                                   |                                                                           |                                                                                                    | 43<br><br>Total Due<br>Cols. 37+42<br>(In total<br>should equal<br>Cols. 7+8) |
|                                                                                                               |                                                  |                                                                          |                          |                           |                            |                            |                                                     |                                                                                                                 |                                                                                                                                       |                                                                                                           |                                                                                                                                         |                                                   |                                                    |                                                                                                                          |                                                                                   |                                                                           |                                                                                                    |                                                                               |
| 52-0249520 ...                                                                                                | ROOT PROPERTY & CASUALTY INSURANCE COMPANY ..... | 9,476                                                                    |                          |                           |                            |                            | 0                                                   | 9,476                                                                                                           |                                                                                                                                       | 9,476                                                                                                     | 0                                                                                                                                       | 13,246                                            | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 0199999. Total Authorized - Affiliates - U.S. Intercompany Pooling                                            |                                                  | 9,476                                                                    | 0                        | 0                         | 0                          | 0                          | 0                                                   | 9,476                                                                                                           | 0                                                                                                                                     | 9,476                                                                                                     | 0                                                                                                                                       | 13,246                                            | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 0499999. Total Authorized - Affiliates - U.S. Non-Pool                                                        |                                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                                     | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 0799999. Total Authorized - Affiliates - Other (Non-U.S.)                                                     |                                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                                     | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 0899999. Total Authorized - Affiliates                                                                        |                                                  | 9,476                                                                    | 0                        | 0                         | 0                          | 0                          | 0                                                   | 9,476                                                                                                           | 0                                                                                                                                     | 9,476                                                                                                     | 0                                                                                                                                       | 13,246                                            | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 04-3022050 ...                                                                                                | ARBELLA MUTUAL INSURANCE COMPANY .....           | 451                                                                      |                          |                           |                            |                            | 0                                                   | 451                                                                                                             |                                                                                                                                       | 451                                                                                                       | 0                                                                                                                                       | 1,012                                             | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 06-1430254 ...                                                                                                | ARCH REINSURANCE COMPANY .....                   | 239                                                                      | 429                      | 20                        |                            |                            | 449                                                 | 688                                                                                                             |                                                                                                                                       | 688                                                                                                       | 0                                                                                                                                       | 74                                                | 65.3                                               | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 13-1675535 ...                                                                                                | SWISS REINSURANCE AMERICA CORPORATION .....      | 349                                                                      |                          | 314                       |                            |                            | 314                                                 | 663                                                                                                             |                                                                                                                                       | 663                                                                                                       | 0                                                                                                                                       | 817                                               | 47.4                                               | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 13-3031176 ...                                                                                                | PARTNER REINSURANCE COMPANY OF THE US .....      | 46                                                                       | 8                        | 7                         | 5                          |                            | 20                                                  | 66                                                                                                              |                                                                                                                                       | 66                                                                                                        | 5                                                                                                                                       | 9                                                 | 30.5                                               | 7.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 5                                                                                                  |                                                                               |
| 13-4924125 ...                                                                                                | MUNICH REINSURANCE AMERICA INC .....             | 1                                                                        |                          | 1                         |                            |                            | 1                                                   | 2                                                                                                               |                                                                                                                                       | 2                                                                                                         | 0                                                                                                                                       | 0                                                 | 38.0                                               | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 36-2661954 ...                                                                                                | AMERICAN AGRICULTURAL INSURANCE COMPANY .....    | 45                                                                       |                          | 27                        |                            |                            | 27                                                  | 72                                                                                                              |                                                                                                                                       | 72                                                                                                        | 0                                                                                                                                       | 183                                               | 37.1                                               | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 43-1898350 ...                                                                                                | FLETCHER REINSURANCE COMPANY .....               | 1                                                                        |                          | 0                         |                            |                            | 0                                                   | 2                                                                                                               |                                                                                                                                       | 2                                                                                                         | 0                                                                                                                                       | 5                                                 | 24.1                                               | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 47-0355979 ...                                                                                                | NATIONAL INDEMNITY COMPANY .....                 | 1,295                                                                    | 53                       | 4                         |                            |                            | 57                                                  | 1,352                                                                                                           |                                                                                                                                       | 1,352                                                                                                     | 0                                                                                                                                       | 2,171                                             | 4.2                                                | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 47-0698507 ...                                                                                                | ODYSSEY REINSURANCE COMPANY .....                | 2                                                                        |                          | 1                         |                            |                            | 1                                                   | 2                                                                                                               |                                                                                                                                       | 2                                                                                                         | 0                                                                                                                                       | 4                                                 | 37.9                                               | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 94-6078058 ...                                                                                                | ALLIANZ REINSURANCE AMERICA, INC. ....           | 781                                                                      |                          |                           |                            |                            | 0                                                   | 781                                                                                                             |                                                                                                                                       | 781                                                                                                       | 0                                                                                                                                       | 1,183                                             | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 87-2252307 ...                                                                                                | TRISURA INSURANCE COMPANY (Tempo MGA) .....      |                                                                          |                          |                           |                            |                            | 0                                                   | 0                                                                                                               |                                                                                                                                       | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 0999999. Total Authorized - Other U.S. Unaffiliated Insurers                                                  |                                                  | 3,211                                                                    | 490                      | 374                       | 5                          | 0                          | 870                                                 | 4,081                                                                                                           | 0                                                                                                                                     | 4,081                                                                                                     | 5                                                                                                                                       | 5,458                                             | 21.3                                               | 0.1                                                                                                                      | 0.0                                                                               | XXX                                                                       | 5                                                                                                  |                                                                               |
| AA-1128791 ...                                                                                                | LLOYDS SYNDICATE 2791 .....                      | 14                                                                       |                          | 8                         |                            |                            | 8                                                   | 22                                                                                                              |                                                                                                                                       | 22                                                                                                        | 0                                                                                                                                       | 55                                                | 37.1                                               | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| AA-1128001 ...                                                                                                | LLOYDS SYNDICATE 2001 .....                      |                                                                          |                          |                           |                            |                            | 0                                                   | 0                                                                                                               |                                                                                                                                       | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 1299999. Total Authorized - Other Non-U.S. Insurers                                                           |                                                  | 14                                                                       | 0                        | 8                         | 0                          | 0                          | 8                                                   | 22                                                                                                              | 0                                                                                                                                     | 22                                                                                                        | 0                                                                                                                                       | 55                                                | 37.1                                               | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)   |                                                  | 12,701                                                                   | 490                      | 382                       | 5                          | 0                          | 878                                                 | 13,578                                                                                                          | 0                                                                                                                                     | 13,578                                                                                                    | 5                                                                                                                                       | 18,759                                            | 6.5                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 5                                                                                                  |                                                                               |
| 1899999. Total Unauthorized - Affiliates - U.S. Non-Pool                                                      |                                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                                     | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| AA-3770503 ...                                                                                                | ROOT REINSURANCE COMPANY, LTD. ....              | 27,703                                                                   |                          |                           |                            |                            | 0                                                   | 27,703                                                                                                          |                                                                                                                                       | 27,703                                                                                                    | 0                                                                                                                                       | 80,992                                            | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 1999999. Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive                                         |                                                  | 27,703                                                                   | 0                        | 0                         | 0                          | 0                          | 0                                                   | 27,703                                                                                                          | 0                                                                                                                                     | 27,703                                                                                                    | 0                                                                                                                                       | 80,992                                            | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)                                                   |                                                  | 27,703                                                                   | 0                        | 0                         | 0                          | 0                          | 0                                                   | 27,703                                                                                                          | 0                                                                                                                                     | 27,703                                                                                                    | 0                                                                                                                                       | 80,992                                            | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 2299999. Total Unauthorized - Affiliates                                                                      |                                                  | 27,703                                                                   | 0                        | 0                         | 0                          | 0                          | 0                                                   | 27,703                                                                                                          | 0                                                                                                                                     | 27,703                                                                                                    | 0                                                                                                                                       | 80,992                                            | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| AA-1780116 ...                                                                                                | CHAUCER INSURANCE COMPANY DAC .....              | 11                                                                       |                          | 52                        |                            |                            | 52                                                  | 64                                                                                                              |                                                                                                                                       | 64                                                                                                        | 0                                                                                                                                       |                                                   | 82.2                                               | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| AA-1340028 ...                                                                                                | DEVK RUCKVERSICHERUNGS .....                     | 17                                                                       |                          | 10                        |                            |                            | 10                                                  | 27                                                                                                              |                                                                                                                                       | 27                                                                                                        | 0                                                                                                                                       | 69                                                | 37.1                                               | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| AA-1860050 ...                                                                                                | ANADOLU SIGORTA .....                            | 3                                                                        |                          |                           |                            |                            | 0                                                   | 3                                                                                                               |                                                                                                                                       | 3                                                                                                         | 0                                                                                                                                       |                                                   | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| AA-3770492 ...                                                                                                | TOPSAIL REINSURANCE SPC, Ltd. ....               | 2,020                                                                    | 1,394                    | 135                       |                            |                            | 1,529                                               | 3,549                                                                                                           |                                                                                                                                       | 3,549                                                                                                     | 0                                                                                                                                       | 6,341                                             | 43.1                                               | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| AA-3770524 ...                                                                                                | FG REINS LTD .....                               | 1,353                                                                    |                          |                           |                            |                            | 0                                                   | 1,353                                                                                                           |                                                                                                                                       | 1,353                                                                                                     | 0                                                                                                                                       | 971                                               | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| AA-5320039 ...                                                                                                | PEAK REINSURANCE COMPANY Ltd. ....               | 8,367                                                                    | 508                      | 275                       |                            |                            | 783                                                 | 9,150                                                                                                           |                                                                                                                                       | 9,150                                                                                                     | 0                                                                                                                                       | 15,726                                            | 8.6                                                | 0.0                                                                                                                      | 0.0                                                                               | YES                                                                       | 0                                                                                                  |                                                                               |
| 2699999. Total Unauthorized - Other Non-U.S. Insurers                                                         |                                                  | 11,771                                                                   | 1,902                    | 472                       | 0                          | 0                          | 2,374                                               | 14,146                                                                                                          | 0                                                                                                                                     | 14,146                                                                                                    | 0                                                                                                                                       | 23,106                                            | 16.8                                               | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999) |                                                  | 39,475                                                                   | 1,902                    | 472                       | 0                          | 0                          | 2,374                                               | 41,849                                                                                                          | 0                                                                                                                                     | 41,849                                                                                                    | 0                                                                                                                                       | 104,099                                           | 5.7                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 3299999. Total Certified - Affiliates - U.S. Non-Pool                                                         |                                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                                     | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 3599999. Total Certified - Affiliates - Other (Non-U.S.)                                                      |                                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                                     | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

| ID<br>Number<br>From<br>Col. 1                                                                                                                          | Name of Reinsurer<br>From Col. 3 | Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses |                          |                           |                            |                            |                                                     | 44<br><br>Total<br>Recoverable<br>on Paid<br>Losses &<br>LAE<br>Amounts in<br>Dispute<br>Included in<br>Col. 43 | 45<br><br>Recoverable<br>on Paid<br>Losses &<br>LAE Over 90<br>Days Past<br>Due Amounts<br>Included in<br>Cols. 40 & 41 | 46<br><br>Total<br>Recoverable<br>on Paid<br>Losses &<br>LAE<br>Amounts Not<br>in Dispute<br>(Cols 43-44) | 47<br><br>Recoverable<br>on Paid<br>Losses &<br>LAE Over 90<br>Days Past<br>Due Amounts<br>Not in<br>Dispute<br>(Cols. 40 +<br>41 - 45) | 48<br><br>Amounts<br>Received<br>Prior<br>90 Days | 49<br><br>Percentage<br>Overdue Col.<br>42/Col. 43 | 50<br><br>Percentage<br>of Amounts<br>More Than<br>90 Days<br>Overdue Not<br>in Dispute<br>(Col.<br>47/[Cols.<br>46+48]) | 51<br><br>Percentage<br>More Than<br>120 Days<br>Overdue<br>(Col. 41/<br>Col. 43) | 52<br><br>Is the<br>Amount in<br>Col. 50 Less<br>Than 20%?<br>(Yes or No) | 53<br><br>Amounts in<br>Col. 47 for<br>Reinsurers<br>with Values<br>Less Than<br>20% in<br>Col. 50 |                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------------------------------------------------------------------|--------------------------|---------------------------|----------------------------|----------------------------|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
|                                                                                                                                                         |                                  | 37<br><br>Current                                                        | Overdue                  |                           |                            |                            |                                                     |                                                                                                                 |                                                                                                                         |                                                                                                           |                                                                                                                                         |                                                   |                                                    |                                                                                                                          |                                                                                   |                                                                           |                                                                                                    | 43<br><br>Total Due<br>Cols. 37+42<br>(In total<br>should equal<br>Cols. 7+8) |
|                                                                                                                                                         |                                  |                                                                          | 38<br><br>1 - 29<br>Days | 39<br><br>30 - 90<br>Days | 40<br><br>91 - 120<br>Days | 41<br><br>Over 120<br>Days | 42<br><br>Total<br>Overdue<br>Cols. 38+39<br>+40+41 |                                                                                                                 |                                                                                                                         |                                                                                                           |                                                                                                                                         |                                                   |                                                    |                                                                                                                          |                                                                                   |                                                                           |                                                                                                    |                                                                               |
| 3699999. Total Certified - Affiliates                                                                                                                   |                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                       | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)                                              |                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                       | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool                                                                                     |                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                       | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)                                                                                  |                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                       | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 5099999. Total Reciprocal Jurisdiction - Affiliates                                                                                                     |                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                       | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)                                |                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                       | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999) |                                  | 52,175                                                                   | 2,392                    | 855                       | 5                          | 0                          | 3,252                                               | 55,427                                                                                                          | 0                                                                                                                       | 0                                                                                                         | 55,427                                                                                                                                  | 5                                                 | 122,857                                            | 5.9                                                                                                                      | 0.0                                                                               | 0.0                                                                       | XXX                                                                                                | 5                                                                             |
| 5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)                                                                           |                                  | 0                                                                        | 0                        | 0                         | 0                          | 0                          | 0                                                   | 0                                                                                                               | 0                                                                                                                       | 0                                                                                                         | 0                                                                                                                                       | 0                                                 | 0.0                                                | 0.0                                                                                                                      | 0.0                                                                               | XXX                                                                       | 0                                                                                                  |                                                                               |
| 9999999 Totals                                                                                                                                          |                                  | 52,175                                                                   | 2,392                    | 855                       | 5                          | 0                          | 3,252                                               | 55,427                                                                                                          | 0                                                                                                                       | 0                                                                                                         | 55,427                                                                                                                                  | 5                                                 | 122,857                                            | 5.9                                                                                                                      | 0.0                                                                               | 0.0                                                                       | XXX                                                                                                | 5                                                                             |

**SCHEDULE F - PART 3 (Continued)**

(Provision for Reinsurance for Certified Reinsurers)

| ID Number From Col. 1                                                                                             | Name of Reinsurer From Col. 3                    | Provision for Certified Reinsurance                |                                                        |                                                                         |                                                                       |                                                                                                   |                                                                    |                                                                                                                                                      |                                                                                                                                 |                                                                                                            |                                                                                         |                                                                                                                |                                                                                                                |                                                                                                    |                                                                                     |                                    |                                                                                                                                             |     |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|----------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-----|
|                                                                                                                   |                                                  | 54<br><br>Certified Reinsurer Rating (1 through 6) | 55<br><br>Effective Date of Certified Reinsurer Rating | 56<br><br>Percent Collateral Required for Full Credit (0% through 100%) | 57<br><br>Catastrophe Recoverables Qualifying for Collateral Deferral | 58<br><br>Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57) | 59<br><br>Dollar Amount of Collateral Required (Col. 56 * Col. 58) | 60<br><br>Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58) | 61<br><br>Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%) | 62<br><br>20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%) | 63<br><br>Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61]) | 64<br><br>Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63) | 65<br><br>20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%) | Complete if Col. 52 = "No"; Otherwise Enter 0                                                      |                                                                                     |                                    | 69<br><br>Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63) |     |
|                                                                                                                   |                                                  |                                                    |                                                        |                                                                         |                                                                       |                                                                                                   |                                                                    |                                                                                                                                                      |                                                                                                                                 |                                                                                                            |                                                                                         |                                                                                                                |                                                                                                                | 66<br><br>Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63) | 67<br><br>Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66) | 68<br><br>20% of Amount in Col. 67 |                                                                                                                                             |     |
| 52-0249520 ..                                                                                                     | ROOT PROPERTY & CASUALTY INSURANCE COMPANY ..... | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 01999999. Total Authorized - Affiliates - U.S. Intercompany Pooling                                               |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 04999999. Total Authorized - Affiliates - U.S. Non-Pool                                                           |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 07999999. Total Authorized - Affiliates - Other (Non-U.S.)                                                        |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 08999999. Total Authorized - Affiliates                                                                           |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 04-3022050 ..                                                                                                     | ARBELLA MUTUAL INSURANCE COMPANY .....           | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 06-1430254 ..                                                                                                     | ARCH REINSURANCE COMPANY .....                   | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 13-1675535 ..                                                                                                     | SWISS REINSURANCE AMERICA CORPORATION .....      | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 13-3031176 ..                                                                                                     | PARTNER REINSURANCE COMPANY OF THE US .....      | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 13-4924125 ..                                                                                                     | MUNICH REINSURANCE AMERICA INC .....             | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 36-2661954 ..                                                                                                     | AMERICAN AGRICULTURAL INSURANCE COMPANY .....    | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 43-1898350 ..                                                                                                     | FLETCHER REINSURANCE COMPANY .....               | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 47-0355979 ..                                                                                                     | NATIONAL INDEMNITY COMPANY .....                 | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 47-0698507 ..                                                                                                     | ODYSSEY REINSURANCE COMPANY .....                | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 94-6078058 ..                                                                                                     | ALLIANZ REINSURANCE AMERICA, INC. ....           | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 87-2252307 ..                                                                                                     | TRISURA INSURANCE COMPANY (Tempo MGA) .....      | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 09999999. Total Authorized - Other U.S. Unaffiliated Insurers                                                     |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| AA-1128791 ..                                                                                                     | LLOYDS SYNDICATE 2791 .....                      | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| AA-1128001 ..                                                                                                     | LLOYDS SYNDICATE 2001 .....                      | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 12999999. Total Authorized - Other Non-U.S. Insurers                                                              |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 14999999. Total Authorized Excluding Protected Cells (Sum of 08999999, 09999999, 10999999, 11999999 and 12999999) |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 18999999. Total Unauthorized - Affiliates - U.S. Non-Pool                                                         |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         | XXX |
| AA-3770503 ..                                                                                                     | ROOT REINSURANCE COMPANY, LTD. ....              | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         |     |
| 19999999. Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive                                            |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         | XXX |
| 21999999. Total Unauthorized - Affiliates - Other (Non-U.S.)                                                      |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         | XXX |
| 22999999. Total Unauthorized - Affiliates                                                                         |                                                  |                                                    |                                                        | XXX                                                                     | XXX                                                                   | XXX                                                                                               | XXX                                                                | XXX                                                                                                                                                  | XXX                                                                                                                             | XXX                                                                                                        | XXX                                                                                     | XXX                                                                                                            | XXX                                                                                                            | XXX                                                                                                | XXX                                                                                 | XXX                                | XXX                                                                                                                                         | XXX |
| AA-1780116 ..                                                                                                     | CHAUCER INSURANCE COMPANY DAC .....              | XXX                                                | XXX                                                    | XXX                                                                     | XXX                                                                   |                                                                                                   |                                                                    |                                                                                                                                                      |                                                                                                                                 |                                                                                                            |                                                                                         |                                                                                                                |                                                                                                                |                                                                                                    |                                                                                     |                                    |                                                                                                                                             |     |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

| ID<br>Number<br>From<br>Col. 1                                                                                                                          | Name of Reinsurer<br>From Col. 3 | Provision for Certified Reinsurance                            |                                                                    |                                                                                        |                                                                                   |                                                                                                                        |                                                                                |                                                                                                                                                                                       |                                                                                                                                                            |                                                                                                                                    |                                                                                                           |                                                                                                                                        |                                                                                                                                           |                                                                                                                         |                                                                                                       |                                          |                                                                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                         |                                  | 54<br><br>Certified<br>Reinsurer<br>Rating<br>(1 through<br>6) | 55<br><br>Effective<br>Date of<br>Certified<br>Reinsurer<br>Rating | 56<br><br>Percent<br>Collateral<br>Required for<br>Full Credit<br>(0% through<br>100%) | 57<br><br>Catastrophe<br>Recoverables<br>Qualifying for<br>Collateral<br>Deferral | 58<br><br>Net<br>Recoverables<br>Subject to<br>Collateral<br>Requirements<br>for Full Credit<br>(Col. 19 -<br>Col. 57) | 59<br><br>Dollar Amount<br>of Collateral<br>Required<br>(Col. 56 *<br>Col. 58) | 60<br><br>Percent of<br>Collateral<br>Provided for<br>Net<br>Recoverables<br>Subject to<br>Collateral<br>Requirements<br>([Col. 20 +<br>Col. 21 + Col.<br>22 + Col. 24] /<br>Col. 58) | 61<br><br>Percent Credit<br>Allowed on<br>Net<br>Recoverables<br>Subject to<br>Collateral<br>Requirements<br>(Col. 60 / Col.<br>56, not to<br>exceed 100%) | 62<br><br>20% of<br>Recoverable<br>on Paid<br>Losses & LAE<br>Over 90 Days<br>Past Due<br>Amounts in<br>Dispute (Col.<br>45 * 20%) | 63<br><br>Amount of<br>Credit Allowed<br>for Net<br>Recoverables<br>(Col. 57 +<br>[Col. 58 *<br>Col. 61]) | 64<br><br>Provision for<br>Reinsurance<br>with Certified<br>Reinsurers<br>Due to<br>Collateral<br>Deficiency<br>(Col. 19 -<br>Col. 63) | 65<br><br>20% of<br>Recoverable<br>on Paid<br>Losses & LAE<br>Over 90 Days<br>Past Due<br>Amounts Not<br>in Dispute<br>(Col. 47 *<br>20%) | Complete if Col. 52 = "No"; Otherwise<br>Enter 0                                                                        |                                                                                                       |                                          | 69<br><br>Provision for<br>Overdue<br>Reinsurance<br>Ceded to<br>Certified<br>Reinsurers<br>(Greater of<br>[Col. 62 + Col.<br>65] or Col.68;<br>not to Exceed<br>Col. 63) |
|                                                                                                                                                         |                                  |                                                                |                                                                    |                                                                                        |                                                                                   |                                                                                                                        |                                                                                |                                                                                                                                                                                       |                                                                                                                                                            |                                                                                                                                    |                                                                                                           |                                                                                                                                        |                                                                                                                                           | 66<br><br>Total<br>Collateral<br>Provided (Col.<br>20 + Col. 21 +<br>Col. 22 +<br>Col. 24, not<br>to Exceed<br>Col. 63) | 67<br><br>Net<br>Unsecured<br>Recoverable<br>for Which<br>Credit is<br>Allowed (Col.<br>63 - Col. 66) | 68<br><br>20% of<br>Amount in<br>Col. 67 |                                                                                                                                                                           |
| 4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool                                                                                     |                                  |                                                                |                                                                    | XXX                                                                                    | XXX                                                                               | XXX                                                                                                                    | XXX                                                                            | XXX                                                                                                                                                                                   | XXX                                                                                                                                                        | XXX                                                                                                                                | XXX                                                                                                       | XXX                                                                                                                                    | XXX                                                                                                                                       | XXX                                                                                                                     | XXX                                                                                                   | XXX                                      |                                                                                                                                                                           |
| 4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)                                                                                  |                                  |                                                                |                                                                    | XXX                                                                                    | XXX                                                                               | XXX                                                                                                                    | XXX                                                                            | XXX                                                                                                                                                                                   | XXX                                                                                                                                                        | XXX                                                                                                                                | XXX                                                                                                       | XXX                                                                                                                                    | XXX                                                                                                                                       | XXX                                                                                                                     | XXX                                                                                                   | XXX                                      |                                                                                                                                                                           |
| 5099999. Total Reciprocal Jurisdiction - Affiliates                                                                                                     |                                  |                                                                |                                                                    | XXX                                                                                    | XXX                                                                               | XXX                                                                                                                    | XXX                                                                            | XXX                                                                                                                                                                                   | XXX                                                                                                                                                        | XXX                                                                                                                                | XXX                                                                                                       | XXX                                                                                                                                    | XXX                                                                                                                                       | XXX                                                                                                                     | XXX                                                                                                   | XXX                                      |                                                                                                                                                                           |
| 5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)                                |                                  |                                                                |                                                                    | XXX                                                                                    | XXX                                                                               | XXX                                                                                                                    | XXX                                                                            | XXX                                                                                                                                                                                   | XXX                                                                                                                                                        | XXX                                                                                                                                | XXX                                                                                                       | XXX                                                                                                                                    | XXX                                                                                                                                       | XXX                                                                                                                     | XXX                                                                                                   | XXX                                      |                                                                                                                                                                           |
| 5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999) |                                  |                                                                |                                                                    | XXX                                                                                    | 0                                                                                 | 0                                                                                                                      | 0                                                                              | XXX                                                                                                                                                                                   | XXX                                                                                                                                                        | 0                                                                                                                                  | 0                                                                                                         | 0                                                                                                                                      | 0                                                                                                                                         | 0                                                                                                                       | 0                                                                                                     | 0                                        |                                                                                                                                                                           |
| 5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)                                                                           |                                  |                                                                |                                                                    | XXX                                                                                    | 0                                                                                 | 0                                                                                                                      | 0                                                                              | XXX                                                                                                                                                                                   | XXX                                                                                                                                                        | 0                                                                                                                                  | 0                                                                                                         | 0                                                                                                                                      | 0                                                                                                                                         | 0                                                                                                                       | 0                                                                                                     | 0                                        |                                                                                                                                                                           |
| 9999999 Totals                                                                                                                                          |                                  |                                                                |                                                                    | XXX                                                                                    | 0                                                                                 | 0                                                                                                                      | 0                                                                              | XXX                                                                                                                                                                                   | XXX                                                                                                                                                        | 0                                                                                                                                  | 0                                                                                                         | 0                                                                                                                                      | 0                                                                                                                                         | 0                                                                                                                       | 0                                                                                                     | 0                                        |                                                                                                                                                                           |

**SCHEDULE F - PART 3 (Continued)**

(Total Provision for Reinsurance)

| ID<br>Number<br>From<br>Col. 1                                                                                | Name of Reinsurer<br>From Col. 3                 | 70<br><br>20% of<br>Recoverable on Paid<br>Losses & LAE Over<br>90 Days past Due<br>Amounts Not in<br>Dispute<br>(Col. 47 * 20%) | 71                                                                                                      |                                                                                                                                          | 72                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                       | 73                                                                                                        |                                                                               | 74                              |   | 75<br><br>Provision for Amounts<br>Ceded to Authorized<br>and Reciprocal<br>Jurisdiction<br>Reinsurers<br>(Cols. 73 + 74) | 76  |     |    | 77<br><br>Provision for Amounts<br>Ceded to Certified<br>Reinsurers<br>(Cols. 64 + 69) | 78<br><br>Total Provision for<br>Reinsurance<br>(Cols. 75 + 76 + 77) |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|---------------------------------|---|---------------------------------------------------------------------------------------------------------------------------|-----|-----|----|----------------------------------------------------------------------------------------|----------------------------------------------------------------------|
|                                                                                                               |                                                  |                                                                                                                                  | Provision for Unauthorized Reinsurance                                                                  |                                                                                                                                          | Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)                                                                                          |                                                                                                                                                                                                                                                       | Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance                                  |                                                                               | Total Provision for Reinsurance |   |                                                                                                                           |     |     |    |                                                                                        |                                                                      |
|                                                                                                               |                                                  |                                                                                                                                  | 71<br><br>Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26) | 72<br><br>Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16) | 73<br><br>Complete if Col. 52 = "Yes"; Otherwise Enter 0<br><br>20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute<br>([Col. 47 * 20%] + [Col. 45 * 20%]) | 74<br><br>Complete if Col. 52 = "No"; Otherwise Enter 0<br><br>Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%) | 76<br><br>Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15) | 77<br><br>Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69) |                                 |   |                                                                                                                           |     |     |    |                                                                                        |                                                                      |
| 52-0249520 ..                                                                                                 | ROOT PROPERTY & CASUALTY INSURANCE COMPANY ..... | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 0199999. Total Authorized - Affiliates - U.S. Intercompany Pooling                                            |                                                  | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 0499999. Total Authorized - Affiliates - U.S. Non-Pool                                                        |                                                  | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 0799999. Total Authorized - Affiliates - Other (Non-U.S.)                                                     |                                                  | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 0899999. Total Authorized - Affiliates                                                                        |                                                  | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 04-3022050 ..                                                                                                 | ARBELLA MUTUAL INSURANCE COMPANY .....           | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 06-1430254 ..                                                                                                 | ARCH REINSURANCE COMPANY .....                   | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 13-1675535 ..                                                                                                 | SWISS REINSURANCE AMERICA CORPORATION .....      | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 13-3031176 ..                                                                                                 | PARTNER REINSURANCE COMPANY OF THE US .....      | 1                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 1                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 1 | 0                                                                                                                         | XXX | XXX | 1  | 1                                                                                      |                                                                      |
| 13-4924125 ..                                                                                                 | MUNICH REINSURANCE AMERICA INC .....             | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 36-2661954 ..                                                                                                 | AMERICAN AGRICULTURAL INSURANCE COMPANY .....    | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 43-1898350 ..                                                                                                 | FLETCHER REINSURANCE COMPANY .....               | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 47-0355979 ..                                                                                                 | NATIONAL INDEMNITY COMPANY .....                 | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 47-0698507 ..                                                                                                 | ODYSSEY REINSURANCE COMPANY .....                | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 94-6078058 ..                                                                                                 | ALLIANZ REINSURANCE AMERICA, INC. ....           | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 87-2252307 ..                                                                                                 | TRISURA INSURANCE COMPANY (Tempo MGA) .....      | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 0999999. Total Authorized - Other U.S. Unaffiliated Insurers                                                  |                                                  | 1                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 1                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 1 | 0                                                                                                                         | XXX | XXX | 1  | 1                                                                                      |                                                                      |
| AA-1128791 ..                                                                                                 | LLOYDS SYNDICATE 2791 .....                      | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| AA-1128001 ..                                                                                                 | LLOYDS SYNDICATE 2001 .....                      | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 1299999. Total Authorized - Other Non-U.S. Insurers                                                           |                                                  | 0                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 0                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)   |                                                  | 1                                                                                                                                | XXX                                                                                                     | XXX                                                                                                                                      | 1                                                                                                                                                                                                                       | 0                                                                                                                                                                                                                                                     | 0                                                                                                         | 0                                                                             | 0                               | 1 | 0                                                                                                                         | XXX | XXX | 1  | 1                                                                                      |                                                                      |
| 1899999. Total Unauthorized - Affiliates - U.S. Non-Pool                                                      |                                                  | 0                                                                                                                                | 0                                                                                                       | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| AA-3770503 ..                                                                                                 | ROOT REINSURANCE COMPANY, LTD. ....              | 0                                                                                                                                | 0                                                                                                       | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 1999999. Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive                                         |                                                  | 0                                                                                                                                | 0                                                                                                       | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)                                                   |                                                  | 0                                                                                                                                | 0                                                                                                       | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 2299999. Total Unauthorized - Affiliates                                                                      |                                                  | 0                                                                                                                                | 0                                                                                                       | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| AA-1780116 ..                                                                                                 | CHAUCER INSURANCE COMPANY DAC .....              | 0                                                                                                                                | 14                                                                                                      | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 14                              | 0 | 0                                                                                                                         | XXX | XXX | 14 | 14                                                                                     |                                                                      |
| AA-1340028 ..                                                                                                 | DEVK RUCKVERSICHERUNGS .....                     | 0                                                                                                                                | 20                                                                                                      | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 20                              | 0 | 0                                                                                                                         | XXX | XXX | 20 | 20                                                                                     |                                                                      |
| AA-1860050 ..                                                                                                 | ANADOLU SIGORTA .....                            | 0                                                                                                                                | 0                                                                                                       | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| AA-3770492 ..                                                                                                 | TOPSAIL REINSURANCE SPC, Ltd. ....               | 0                                                                                                                                | 0                                                                                                       | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| AA-3770524 ..                                                                                                 | FG REINS LTD .....                               | 0                                                                                                                                | 0                                                                                                       | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| AA-5320039 ..                                                                                                 | PEAK REINSURANCE COMPANY Ltd. ....               | 0                                                                                                                                | 0                                                                                                       | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 0                               | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 2699999. Total Unauthorized - Other Non-U.S. Insurers                                                         |                                                  | 0                                                                                                                                | 33                                                                                                      | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 33                              | 0 | 0                                                                                                                         | XXX | XXX | 33 | 33                                                                                     |                                                                      |
| 2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999) |                                                  | 0                                                                                                                                | 33                                                                                                      | 0                                                                                                                                        | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | 33                              | 0 | 0                                                                                                                         | XXX | XXX | 33 | 33                                                                                     |                                                                      |
| 3299999. Total Certified - Affiliates - U.S. Non-Pool                                                         |                                                  | XXX                                                                                                                              | XXX                                                                                                     | XXX                                                                                                                                      | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | XXX                             | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |
| 3599999. Total Certified - Affiliates - Other (Non-U.S.)                                                      |                                                  | XXX                                                                                                                              | XXX                                                                                                     | XXX                                                                                                                                      | XXX                                                                                                                                                                                                                     | XXX                                                                                                                                                                                                                                                   | XXX                                                                                                       | XXX                                                                           | XXX                             | 0 | 0                                                                                                                         | XXX | XXX | 0  | 0                                                                                      |                                                                      |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

| ID<br>Number<br>From<br>Col. 1                                                                                                                          | Name of Reinsurer<br>From Col. 3 | 70<br><br>20% of<br>Recoverable on Paid<br>Losses & LAE Over<br>90 Days past Due<br>Amounts Not in<br>Dispute<br>(Col. 47 * 20%) | Provision for Unauthorized Reinsurance                                                                       |                                                                                                                                                  | Provision for Overdue Authorized and<br>Reciprocal Jurisdiction Reinsurance                                                                                                                                                                    |                                                                                                                                                                                                                                                                                    | Total Provision for Reinsurance                                                                                 |                                                                                                             |                                                                              |                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------|
|                                                                                                                                                         |                                  |                                                                                                                                  | 71                                                                                                           | 72                                                                                                                                               | 73<br>Complete if<br>Col. 52 = "Yes";<br>Otherwise Enter 0<br><br>20% of Recoverable<br>on Paid Losses &<br>LAE Over 90 Days<br>Past Due Amounts<br>Not in Dispute + 20%<br>of Amounts in<br>Dispute<br>([Col. 47 * 20%] +<br>[Col. 45 * 20%]) | 74<br>Complete if<br>Col. 52 = "No";<br>Otherwise Enter 0<br><br>Greater of 20% of Net<br>Recoverable Net of<br>Funds Held &<br>Collateral, or 20% of<br>Recoverable on Paid<br>Losses & LAE Over 90<br>Days Past Due<br>(Greater of Col. 26 *<br>20% or<br>Cols. [40 + 41] * 20%) | 75                                                                                                              | 76                                                                                                          | 77                                                                           | 78                                                         |
|                                                                                                                                                         |                                  |                                                                                                                                  | Provision for<br>Reinsurance with<br>Unauthorized<br>Reinsurers Due to<br>Collateral Deficiency<br>(Col. 26) | Provision for Overdue<br>Reinsurance from<br>Unauthorized<br>Reinsurers and<br>Amounts in Dispute<br>(Col. 70 + 20% of the<br>Amount in Col. 16) |                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                    | Provision for Amounts<br>Ceded to Authorized<br>and Reciprocal<br>Jurisdiction<br>Reinsurers<br>(Cols. 73 + 74) | Provision for Amounts<br>Ceded to Unauthorized<br>Reinsurers<br>(Cols. 71 + 72 Not in<br>Excess of Col. 15) | Provision for Amounts<br>Ceded to Certified<br>Reinsurers<br>(Cols. 64 + 69) | Total Provision for<br>Reinsurance<br>(Cols. 75 + 76 + 77) |
| 3699999. Total Certified - Affiliates                                                                                                                   |                                  | XXX                                                                                                                              | XXX                                                                                                          | XXX                                                                                                                                              | XXX                                                                                                                                                                                                                                            | XXX                                                                                                                                                                                                                                                                                | XXX                                                                                                             | XXX                                                                                                         | 0                                                                            | 0                                                          |
| 4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)                                              |                                  | XXX                                                                                                                              | XXX                                                                                                          | XXX                                                                                                                                              | XXX                                                                                                                                                                                                                                            | XXX                                                                                                                                                                                                                                                                                | XXX                                                                                                             | XXX                                                                                                         | 0                                                                            | 0                                                          |
| 4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool                                                                                     |                                  | 0                                                                                                                                | XXX                                                                                                          | XXX                                                                                                                                              | 0                                                                                                                                                                                                                                              | 0                                                                                                                                                                                                                                                                                  | 0                                                                                                               | XXX                                                                                                         | XXX                                                                          | 0                                                          |
| 4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)                                                                                  |                                  | 0                                                                                                                                | XXX                                                                                                          | XXX                                                                                                                                              | 0                                                                                                                                                                                                                                              | 0                                                                                                                                                                                                                                                                                  | 0                                                                                                               | XXX                                                                                                         | XXX                                                                          | 0                                                          |
| 5099999. Total Reciprocal Jurisdiction - Affiliates                                                                                                     |                                  | 0                                                                                                                                | XXX                                                                                                          | XXX                                                                                                                                              | 0                                                                                                                                                                                                                                              | 0                                                                                                                                                                                                                                                                                  | 0                                                                                                               | XXX                                                                                                         | XXX                                                                          | 0                                                          |
| 5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)                                |                                  | 0                                                                                                                                | XXX                                                                                                          | XXX                                                                                                                                              | 0                                                                                                                                                                                                                                              | 0                                                                                                                                                                                                                                                                                  | 0                                                                                                               | XXX                                                                                                         | XXX                                                                          | 0                                                          |
| 5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999) |                                  | 1                                                                                                                                | 33                                                                                                           | 0                                                                                                                                                | 1                                                                                                                                                                                                                                              | 0                                                                                                                                                                                                                                                                                  | 1                                                                                                               | 33                                                                                                          | 0                                                                            | 35                                                         |
| 5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)                                                                           |                                  | 0                                                                                                                                | 0                                                                                                            | 0                                                                                                                                                | 0                                                                                                                                                                                                                                              | 0                                                                                                                                                                                                                                                                                  | 0                                                                                                               | 0                                                                                                           | 0                                                                            | 0                                                          |
| 9999999 Totals                                                                                                                                          |                                  | 1                                                                                                                                | 33                                                                                                           | 0                                                                                                                                                | 1                                                                                                                                                                                                                                              | 0                                                                                                                                                                                                                                                                                  | 1                                                                                                               | 33                                                                                                          | 0                                                                            | 35                                                         |

# ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

## SCHEDULE F - PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

|    | 1                                      | 2               | 3             |
|----|----------------------------------------|-----------------|---------------|
|    | Name of Reinsurer                      | Commission Rate | Ceded Premium |
| 1. | ALLIANZ REINSURANCE AMERICA, INC. .... | 0.280 .....     | 7,473 .....   |
| 2. | .....                                  | .....           | .....         |
| 3. | .....                                  | .....           | .....         |
| 4. | .....                                  | .....           | .....         |
| 5. | .....                                  | .....           | .....         |

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3,Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

|     | 1                                                | 2                  | 3              | 4                |
|-----|--------------------------------------------------|--------------------|----------------|------------------|
|     | Name of Reinsurer                                | Total Recoverables | Ceded Premiums | Affiliated       |
| 6.  | ROOT REINSURNCE COMPANY, LTD. ....               | 325,906 .....      | 573,980 .....  | Yes [ X ] No [ ] |
| 7.  | ROOT PROPERTY & CASULATY INSURANCE COMPANY ..... | 61,974 .....       | 71,900 .....   | Yes [ X ] No [ ] |
| 8.  | PEAK REINSURANCE COMPANY Ltd. ....               | 54,176 .....       | 89,326 .....   | Yes [ ] No [ X ] |
| 9.  | TOPSAIL REINSURANCE SPC, Ltd. ....               | 15,966 .....       | 10,808 .....   | Yes [ ] No [ X ] |
| 10. | FG REINS LTD .....                               | 5,479 .....        | 8,311 .....    | Yes [ ] No [ X ] |

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE F - PART 6**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

|                                                                                           | 1<br>As Reported<br>(Net of Ceded) | 2<br>Restatement<br>Adjustments | 3<br>Restated<br>(Gross of Ceded) |
|-------------------------------------------------------------------------------------------|------------------------------------|---------------------------------|-----------------------------------|
| ASSETS (Page 2, Col. 3)                                                                   |                                    |                                 |                                   |
| 1. Cash and invested assets (Line 12) .....                                               | 191,316,956                        | (2,502,968)                     | 188,813,988                       |
| 2. Premiums and considerations (Line 15) .....                                            | 354,802,040                        |                                 | 354,802,040                       |
| 3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) ..... | 55,427,124                         | (55,427,124)                    | 0                                 |
| 4. Funds held by or deposited with reinsured companies (Line 16.2) .....                  | 0                                  |                                 | 0                                 |
| 5. Other assets .....                                                                     | 9,422,248                          | (2,013,847)                     | 7,408,401                         |
| 6. Net amount recoverable from reinsurers .....                                           |                                    | 252,821,313                     | 252,821,313                       |
| 7. Protected cell assets (Line 27) .....                                                  | 0                                  |                                 | 0                                 |
| 8. Totals (Line 28) .....                                                                 | 610,968,368                        | 192,877,374                     | 803,845,742                       |
| LIABILITIES (Page 3)                                                                      |                                    |                                 |                                   |
| 9. Losses and loss adjustment expenses (Lines 1 through 3) .....                          | 156,756,227                        | 217,590,271                     | 374,346,498                       |
| 10. Taxes, expenses, and other obligations (Lines 4 through 8) .....                      | 7,919,891                          | 2,418,172                       | 10,338,063                        |
| 11. Unearned premiums (Line 9) .....                                                      | 86,766,997                         | 202,441,946                     | 289,208,943                       |
| 12. Advance premiums (Line 10) .....                                                      |                                    |                                 | 0                                 |
| 13. Dividends declared and unpaid (Line 11.1 and 11.2) .....                              | 0                                  |                                 | 0                                 |
| 14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....         | 227,035,585                        | (227,035,585)                   | 0                                 |
| 15. Funds held by company under reinsurance treaties (Line 13) .....                      | 2,502,970                          | (2,502,970)                     | 0                                 |
| 16. Amounts withheld or retained by company for account of others (Line 14) .....         |                                    |                                 | 0                                 |
| 17. Provision for reinsurance (Line 16) .....                                             | 34,508                             | (34,460)                        | 48                                |
| 18. Other liabilities .....                                                               | 14,287,782                         |                                 | 14,287,782                        |
| 19. Total liabilities excluding protected cell business (Line 26) .....                   | 495,303,960                        | 192,877,374                     | 688,181,334                       |
| 20. Protected cell liabilities (Line 27) .....                                            |                                    |                                 | 0                                 |
| 21. Surplus as regards policyholders (Line 37)                                            | 115,664,408                        | XXX                             | 115,664,408                       |
| 22. Totals (Line 38)                                                                      | 610,968,368                        | 192,877,374                     | 803,845,742                       |

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? ..... Yes [ X ] No [ ]

If yes, give full explanation: The Company participates in an affiliated intercompany pooling arrangement, details of which are provided in the Notes to Financial Statements - Note 26 .....



Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS**

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |                                          |                |                                 |                |                                                  |                                                                | 12                                                       |
|--------------------------------------------------------------------------|--------------------------------|----------------|----------------------|--------------------------------|----------------|------------------------------------------|----------------|---------------------------------|----------------|--------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------|
|                                                                          | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|                                                                          |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |                                                  |                                                                |                                                          |
|                                                                          |                                |                |                      |                                |                |                                          |                |                                 |                |                                                  |                                                                |                                                          |
| 1. Prior.....                                                            | XXX.....                       | XXX.....       | XXX.....             | 0                              | 0              | 0                                        | 0              | 0                               | 0              | 0                                                | 0                                                              | XXX.....                                                 |
| 2. 2015.....                                                             | 0                              | 0              | 0                    | 0                              | 0              | 0                                        | 0              | 0                               | 0              | 0                                                | 0                                                              | 0                                                        |
| 3. 2016.....                                                             | 0                              | 0              | 0                    | 0                              | 0              | 0                                        | 0              | 0                               | 0              | 0                                                | 0                                                              | 0                                                        |
| 4. 2017.....                                                             | 0                              | 0              | 0                    | 0                              | 0              | 0                                        | 0              | 0                               | 0              | 0                                                | 0                                                              | 0                                                        |
| 5. 2018.....                                                             | 0                              | 0              | 0                    | 0                              | 0              | 0                                        | 0              | 0                               | 0              | 0                                                | 0                                                              | 0                                                        |
| 6. 2019.....                                                             | 40                             | 0              | 40                   | 14                             | 0              | 0                                        | 0              | 1                               | 0              | 0                                                | 14                                                             | 7                                                        |
| 7. 2020.....                                                             | 597                            | 258            | 339                  | 840                            | 389            | 0                                        | 1              | 8                               | 0              | 0                                                | 457                                                            | 209                                                      |
| 8. 2021.....                                                             | 990                            | 446            | 545                  | 555                            | 246            | 0                                        | 0              | 7                               | 0              | 0                                                | 316                                                            | 266                                                      |
| 9. 2022.....                                                             | 852                            | 406            | 446                  | 832                            | 359            | 0                                        | 4              | 16                              | 0              | 0                                                | 486                                                            | 246                                                      |
| 10. 2023.....                                                            | 599                            | 238            | 361                  | 317                            | 129            | 0                                        | 1              | 9                               | 0              | 0                                                | 196                                                            | 142                                                      |
| 11. 2024.....                                                            | 691                            | 70             | 621                  | 217                            | 2              | 0                                        | 0              | 14                              | 0              | 0                                                | 228                                                            | 149                                                      |
| 12. Totals                                                               | XXX                            | XXX            | XXX                  | 2,774                          | 1,126          | 0                                        | 6              | 55                              | 0              | 0                                                | 1,698                                                          | xxx                                                      |

|                 | Losses Unpaid      |        |                    |        | Defense and Cost Containment Unpaid |        |                    |        | Adjusting and Other Unpaid |        | 23     | 24     | 25     |
|-----------------|--------------------|--------|--------------------|--------|-------------------------------------|--------|--------------------|--------|----------------------------|--------|--------|--------|--------|
|                 | Case Basis         |        | Bulk + IBNR        |        | Case Basis                          |        | Bulk + IBNR        |        |                            |        |        |        |        |
|                 | 13                 | 14     | 15                 | 16     | 17                                  | 18     | 19                 | 20     | 21                         | 22     |        |        |        |
|                 | Direct and Assumed | Ceded  | Direct and Assumed | Ceded  | Direct and Assumed                  | Ceded  | Direct and Assumed | Ceded  | Direct and Assumed         | Ceded  |        |        |        |
| 1. Prior.....   | 0.....             | 0..... | 0.....             | 0..... | 0.....                              | 0..... | 0.....             | 0..... | 0.....                     | 0..... | 0..... | 0..... | 0..... |
| 2. 2015.....    | 0.....             | 0..... | 0.....             | 0..... | 0.....                              | 0..... | 0.....             | 0..... | 0.....                     | 0..... | 0..... | 0..... | 0..... |
| 3. 2016.....    | 0.....             | 0..... | 0.....             | 0..... | 0.....                              | 0..... | 0.....             | 0..... | 0.....                     | 0..... | 0..... | 0..... | 0..... |
| 4. 2017.....    | 0.....             | 0..... | 0.....             | 0..... | 0.....                              | 0..... | 0.....             | 0..... | 0.....                     | 0..... | 0..... | 0..... | 0..... |
| 5. 2018.....    | 0.....             | 0..... | 0.....             | 0..... | 0.....                              | 0..... | 0.....             | 0..... | 0.....                     | 0..... | 0..... | 0..... | 0..... |
| 6. 2019.....    | 0.....             | 0..... | 0.....             | 0..... | 0.....                              | 0..... | 0.....             | 0..... | 0.....                     | 0..... | 0..... | 0..... | 0..... |
| 7. 2020.....    | 0.....             | 0..... | 0.....             | 0..... | 0.....                              | 0..... | 0.....             | 0..... | 0.....                     | 0..... | 0..... | 0..... | 0..... |
| 8. 2021.....    | 0.....             | 0..... | 0.....             | 0..... | 0.....                              | 0..... | 0.....             | 0..... | 0.....                     | 0..... | 0..... | 0..... | 0..... |
| 9. 2022.....    | 0.....             | 0..... | 0.....             | 0..... | 0.....                              | 0..... | 0.....             | 0..... | 0.....                     | 0..... | 0..... | 0..... | 1..... |
| 10. 2023.....   | 0.....             | 0..... | 0.....             | 0..... | 0.....                              | 0..... | 0.....             | 0..... | 0.....                     | 0..... | 0..... | 0..... | 0..... |
| 11. 2024.....   | 0                  | 0      | 153                | 132    | 0                                   | 0      | 0                  | 0      | 42                         | 0      | 0      | 63     | 4      |
| 12. Totals..... | 0                  | 0      | 153                | 132    | 0                                   | 0      | 0                  | 0      | 42                         | 0      | 0      | 63     | 5      |

|                 | Total Losses and Loss Expenses Incurred |          |          | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |            |            | Nontabular Discount |              | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                      |
|-----------------|-----------------------------------------|----------|----------|--------------------------------------------------------------|------------|------------|---------------------|--------------|------------------------------------------------------|-------------------------------------------|----------------------|
|                 | 26                                      | 27       | 28       | 29                                                           | 30         | 31         | 32                  | 33           |                                                      | 35                                        | 36                   |
|                 | Direct and Assumed                      | Ceded    | Net      | Direct and Assumed                                           | Ceded      | Net        | Loss                | Loss Expense |                                                      | Losses Unpaid                             | Loss Expenses Unpaid |
|                 |                                         |          |          |                                                              |            |            |                     |              |                                                      |                                           |                      |
| 1. Prior.....   | XXX.....                                | XXX..... | XXX..... | XXX.....                                                     | XXX.....   | XXX.....   | 0.....              | 0.....       | XXX.....                                             | 0.....                                    | 0.....               |
| 2. 2015.....    | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0.....   | 0.0.....   | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 3. 2016.....    | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0.....   | 0.0.....   | 0.....              | 0.....       | 80.0.....                                            | 0.....                                    | 0.....               |
| 4. 2017.....    | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0.....   | 0.0.....   | 0.....              | 0.....       | 80.0.....                                            | 0.....                                    | 0.....               |
| 5. 2018.....    | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0.....   | 0.0.....   | 0.....              | 0.....       | 80.0.....                                            | 0.....                                    | 0.....               |
| 6. 2019.....    | 14.....                                 | 0.....   | 14.....  | 36.0.....                                                    | 0.0.....   | 36.0.....  | 0.....              | 0.....       | 80.0.....                                            | 0.....                                    | 0.....               |
| 7. 2020.....    | 848.....                                | 390..... | 457..... | 142.0.....                                                   | 151.5..... | 134.8..... | 0.....              | 0.....       | 80.0.....                                            | 0.....                                    | 0.....               |
| 8. 2021.....    | 562.....                                | 246..... | 316..... | 56.8.....                                                    | 55.2.....  | 58.0.....  | 0.....              | 0.....       | 80.0.....                                            | 0.....                                    | 0.....               |
| 9. 2022.....    | 849.....                                | 363..... | 486..... | 99.6.....                                                    | 89.3.....  | 109.0..... | 0.....              | 0.....       | 80.0.....                                            | 0.....                                    | 0.....               |
| 10. 2023.....   | 326.....                                | 130..... | 196..... | 54.4.....                                                    | 54.7.....  | 54.2.....  | 0.....              | 0.....       | 80.0.....                                            | 0.....                                    | 0.....               |
| 11. 2024.....   | 426.....                                | 134..... | 291..... | 61.6.....                                                    | 190.9..... | 46.9.....  | 0.....              | 0.....       | 80.0.....                                            | 21.....                                   | 42.....              |
| 12. Totals..... | XXX.....                                | XXX..... | XXX..... | XXX.....                                                     | XXX.....   | XXX.....   | 0.....              | 0.....       | XXX.....                                             | 21.....                                   | 42.....              |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |                                          |                |                                 |                |                                                  |                                                                | 12                                                       |
|--------------------------------------------------------------------------|--------------------------------|----------------|----------------------|--------------------------------|----------------|------------------------------------------|----------------|---------------------------------|----------------|--------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------|
|                                                                          | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|                                                                          |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |                                                  |                                                                |                                                          |
| 1. Prior.....                                                            | XXX.....                       | XXX.....       | XXX.....             | 0                              | 0              | 0                                        | 0              | 0                               | 0              | 0                                                | 0                                                              | XXX.....                                                 |
| 2. 2015.....                                                             | 0                              | 0              | 0                    | 0                              | 0              | 0                                        | 0              | 0                               | 0              | 0                                                | 0                                                              | 0                                                        |
| 3. 2016.....                                                             | 8                              | 3              | 5                    | 2                              | 1              | 0                                        | 0              | 2                               | 0              | 0                                                | 3                                                              | 2                                                        |
| 4. 2017.....                                                             | 842                            | 452            | 390                  | 814                            | 407            | 11                                       | 1              | 144                             | 33             | 11                                               | 528                                                            | 161                                                      |
| 5. 2018.....                                                             | 29,688                         | 10,287         | 19,401               | 30,204                         | 10,955         | 1,006                                    | 301            | 4,953                           | 1,135          | 1,595                                            | 23,771                                                         | 5,235                                                    |
| 6. 2019.....                                                             | 181,733                        | 47,838         | 133,895              | 190,734                        | 45,902         | 5,268                                    | 848            | 22,063                          | 2,805          | 4,059                                            | 168,511                                                        | 29,677                                                   |
| 7. 2020.....                                                             | 329,406                        | 229,093        | 100,313              | 241,815                        | 147,448        | 6,443                                    | 524            | 27,907                          | 469            | 1,188                                            | 127,723                                                        | 40,705                                                   |
| 8. 2021.....                                                             | 398,556                        | 340,055        | 58,501               | 317,792                        | 231,980        | 7,691                                    | 1,237          | 35,735                          | 172            | 1,541                                            | 127,829                                                        | 53,824                                                   |
| 9. 2022.....                                                             | 333,767                        | 282,798        | 50,969               | 222,462                        | 166,599        | 4,919                                    | 638            | 26,905                          | 519            | 776                                              | 86,530                                                         | 39,058                                                   |
| 10. 2023.....                                                            | 319,929                        | 255,322        | 64,607               | 158,893                        | 126,410        | 2,006                                    | 217            | 20,701                          | 14             | 724                                              | 54,959                                                         | 29,135                                                   |
| 11. 2024.....                                                            | 591,747                        | 415,022        | 176,726              | 145,821                        | 104,485        | 1,122                                    | 7,212          | 22,544                          | 14,254         | 370                                              | 43,536                                                         | 44,630                                                   |
| 12. Totals                                                               | XXX                            | XXX            | XXX                  | 1,308,536                      | 834,188        | 28,467                                   | 10,978         | 160,954                         | 19,401         | 10,264                                           | 633,390                                                        | XXX                                                      |

|               | Losses Unpaid      |        |                    |        | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23    | 24      | 25    |
|---------------|--------------------|--------|--------------------|--------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|-------|---------|-------|
|               | Case Basis         |        | Bulk + IBNR        |        | Case Basis                          |       | Bulk + IBNR        |       |                            |       |       |         |       |
|               | 13                 | 14     | 15                 | 16     | 17                                  | 18    | 19                 | 20    | 21                         | 22    |       |         |       |
|               | Direct and Assumed | Ceded  | Direct and Assumed | Ceded  | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |       |         |       |
| 1. Prior..... | 0                  | 0      | 0                  | 0      | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0     | 0       | 0     |
| 2. 2015.....  | 0                  | 0      | 0                  | 0      | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0     | 0       | 0     |
| 3. 2016.....  | 0                  | 0      | 0                  | 0      | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0     | 0       | 0     |
| 4. 2017.....  | 0                  | 0      | 0                  | 0      | 0                                   | 0     | 2                  | 0     | 0                          | 0     | 0     | 2       | 0     |
| 5. 2018.....  | 130                | 77     | 0                  | 0      | 0                                   | 0     | 146                | 0     | 0                          | 0     | 0     | 198     | 4     |
| 6. 2019.....  | 199                | 58     | 0                  | 0      | 0                                   | 0     | 783                | 0     | 1                          | 0     | 0     | 925     | 12    |
| 7. 2020.....  | 1,030              | 272    | 0                  | 0      | 0                                   | 0     | 1,010              | 0     | 6                          | 0     | 0     | 1,774   | 49    |
| 8. 2021.....  | 2,442              | 1,161  | 2,732              | 1,862  | 1                                   | 0     | 1,132              | 0     | 18                         | 0     | 101   | 3,302   | 121   |
| 9. 2022.....  | 5,298              | 1,545  | 3,398              | 2,457  | 2                                   | 0     | 2,067              | 0     | 316                        | 0     | 57    | 7,080   | 260   |
| 10. 2023..... | 13,225             | 8,202  | 9,637              | 6,851  | 6                                   | 0     | 3,874              | 0     | 1,410                      | 0     | 202   | 13,099  | 718   |
| 11. 2024..... | 69,336             | 47,130 | 101,009            | 68,894 | 48                                  | 0     | 11,382             | 0     | 14,790                     | 0     | 882   | 80,540  | 8,061 |
| 12. Totals    | 91,659             | 58,445 | 116,776            | 80,064 | 57                                  | 0     | 20,395             | 0     | 16,541                     | 0     | 1,242 | 106,919 | 9,224 |

|               | Total Losses and Loss Expenses Incurred |          |          | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |          |          | Nontabular Discount |              | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                      |
|---------------|-----------------------------------------|----------|----------|--------------------------------------------------------------|----------|----------|---------------------|--------------|------------------------------------------------------|-------------------------------------------|----------------------|
|               | 26                                      | 27       | 28       | 29                                                           | 30       | 31       | 32                  | 33           |                                                      | 35                                        | 36                   |
|               | Direct and Assumed                      | Ceded    | Net      | Direct and Assumed                                           | Ceded    | Net      | Loss                | Loss Expense |                                                      | Losses Unpaid                             | Loss Expenses Unpaid |
| 1. Prior..... | XXX.....                                | XXX..... | XXX..... | XXX.....                                                     | XXX..... | XXX..... | 0                   | 0            | XXX.....                                             | 0                                         | 0                    |
| 2. 2015.....  | 0                                       | 0        | 0        | 0.0                                                          | 0.0      | 0.0      | 0                   | 0            | 0.0                                                  | 0                                         | 0                    |
| 3. 2016.....  | 4                                       | 1        | 3        | 50.0                                                         | 33.3     | 60.0     | 0                   | 0            | 80.0                                                 | 0                                         | 0                    |
| 4. 2017.....  | 971                                     | 441      | 530      | 115.3                                                        | 97.6     | 135.8    | 0                   | 0            | 80.0                                                 | 0                                         | 2                    |
| 5. 2018.....  | 36,438                                  | 12,468   | 23,969   | 122.7                                                        | 121.2    | 123.5    | 0                   | 0            | 80.0                                                 | 53                                        | 146                  |
| 6. 2019.....  | 219,049                                 | 49,613   | 169,436  | 120.5                                                        | 103.7    | 126.5    | 0                   | 0            | 80.0                                                 | 141                                       | 784                  |
| 7. 2020.....  | 278,210                                 | 148,713  | 129,496  | 84.5                                                         | 64.9     | 129.1    | 0                   | 0            | 80.0                                                 | 758                                       | 1,016                |
| 8. 2021.....  | 367,542                                 | 236,412  | 131,131  | 92.2                                                         | 69.5     | 224.2    | 0                   | 0            | 80.0                                                 | 2,151                                     | 1,150                |
| 9. 2022.....  | 265,367                                 | 171,757  | 93,610   | 79.5                                                         | 60.7     | 183.7    | 0                   | 0            | 80.0                                                 | 4,694                                     | 2,386                |
| 10. 2023..... | 209,752                                 | 141,694  | 68,057   | 65.6                                                         | 55.5     | 105.3    | 0                   | 0            | 80.0                                                 | 7,809                                     | 5,290                |
| 11. 2024..... | 366,052                                 | 241,976  | 124,076  | 61.9                                                         | 58.3     | 70.2     | 0                   | 0            | 80.0                                                 | 54,320                                    | 26,220               |
| 12. Totals    | XXX                                     | XXX      | XXX      | XXX                                                          | XXX      | XXX      | 0                   | 0            | XXX                                                  | 69,926                                    | 36,993               |

Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical  
**N O N E**

Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation)  
**N O N E**

Schedule P - Part 1E - Commercial Multiple Peril  
**N O N E**

Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence  
**N O N E**

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made  
**N O N E**

Schedule P - Part 1G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)  
**N O N E**

Schedule P - Part 1H - Section 1 - Other Liability - Occurrence  
**N O N E**

Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made  
**N O N E**

Schedule P - Part 1I - Special Property (Fire, Allied Lines...)  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |                                          |                |                                 |                |                                                  |                                                                | 12                                                       |
|--------------------------------------------------------------------------|--------------------------------|----------------|----------------------|--------------------------------|----------------|------------------------------------------|----------------|---------------------------------|----------------|--------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------|
|                                                                          | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|                                                                          |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |                                                  |                                                                |                                                          |
| 1. Prior.....                                                            | XXX.....                       | XXX.....       | XXX.....             | 0                              | 0              | 0                                        | 0              | 0                               | 0              | 0                                                | 0                                                              | XXX.....                                                 |
| 2. 2015.....                                                             | 0                              | 0              | 0                    | 0                              | 0              | 0                                        | 0              | 0                               | 0              | 0                                                | 0                                                              | 0                                                        |
| 3. 2016.....                                                             | 3                              | 1              | 2                    | 4                              | 2              | 0                                        | 0              | 1                               | 0              | 0                                                | 3                                                              | 5                                                        |
| 4. 2017.....                                                             | 527                            | 283            | 244                  | 773                            | 386            | 17                                       | 7              | 117                             | 36             | 137                                              | 478                                                            | 277                                                      |
| 5. 2018.....                                                             | 19,422                         | 6,684          | 12,738               | 23,318                         | 7,785          | 7                                        | 2              | 4,072                           | 1,281          | 2,254                                            | 18,330                                                         | 9,259                                                    |
| 6. 2019.....                                                             | 100,549                        | 27,379         | 73,170               | 102,896                        | 25,012         | 163                                      | 46             | 7,172                           | 1,123          | 13,212                                           | 84,050                                                         | 42,481                                                   |
| 7. 2020.....                                                             | 154,139                        | 106,315        | 47,824               | 123,434                        | 80,113         | 150                                      | 13             | 13,274                          | 29             | 9,047                                            | 56,702                                                         | 53,061                                                   |
| 8. 2021.....                                                             | 170,290                        | 145,603        | 24,687               | 179,708                        | 131,385        | 177                                      | 14             | 16,065                          | 0              | 7,152                                            | 64,551                                                         | 66,050                                                   |
| 9. 2022.....                                                             | 146,695                        | 124,625        | 22,070               | 149,531                        | 110,692        | 98                                       | 7              | 13,074                          | 0              | 5,179                                            | 52,003                                                         | 49,159                                                   |
| 10. 2023.....                                                            | 131,426                        | 103,200        | 28,226               | 106,924                        | 81,697         | 73                                       | 2              | 11,030                          | 0              | 6,132                                            | 36,327                                                         | 33,495                                                   |
| 11. 2024                                                                 | 216,189                        | 151,758        | 64,431               | 141,320                        | 99,954         | 53                                       | 205            | 16,154                          | 7,983          | 3,904                                            | 49,386                                                         | 45,770                                                   |
| 12. Totals                                                               | XXX                            | XXX            | XXX                  | 827,908                        | 537,026        | 737                                      | 295            | 80,958                          | 10,452         | 47,017                                           | 361,830                                                        | xxx                                                      |

|               | Losses Unpaid      |         |                    |        | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23    | 24     | 25    |
|---------------|--------------------|---------|--------------------|--------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|-------|--------|-------|
|               | Case Basis         |         | Bulk + IBNR        |        | Case Basis                          |       | Bulk + IBNR        |       |                            |       |       |        |       |
|               | 13                 | 14      | 15                 | 16     | 17                                  | 18    | 19                 | 20    | 21                         | 22    |       |        |       |
|               | Direct and Assumed | Ceded   | Direct and Assumed | Ceded  | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |       |        |       |
| 1. Prior..... | 0                  | 0       | 0                  | 0      | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0     | 0      | 0     |
| 2. 2015.....  | 0                  | 0       | 0                  | 0      | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0     | 0      | 0     |
| 3. 2016.....  | 0                  | 0       | 0                  | 0      | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0     | 0      | 0     |
| 4. 2017.....  | 0                  | 0       | 0                  | 0      | 0                                   | 0     | 2                  | 0     | 0                          | 0     | 0     | 2      | 0     |
| 5. 2018.....  | 0                  | 0       | 0                  | 0      | 0                                   | 0     | 3                  | 0     | 0                          | 0     | 0     | 3      | 0     |
| 6. 2019.....  | 0                  | 0       | 0                  | 0      | 0                                   | 0     | 27                 | 0     | 1                          | 0     | 0     | 28     | 6     |
| 7. 2020.....  | 0                  | (239)   | 0                  | 0      | 0                                   | 0     | 26                 | 0     | 18                         | 0     | 0     | 283    | 78    |
| 8. 2021.....  | 0                  | (335)   | (187)              | (125)  | 0                                   | 0     | 32                 | 0     | 20                         | 0     | 62    | 325    | 88    |
| 9. 2022.....  | 0                  | (1,300) | (191)              | (110)  | 0                                   | 0     | 60                 | 0     | 122                        | 0     | 96    | 1,401  | 82    |
| 10. 2023..... | 0                  | (539)   | (334)              | (200)  | 0                                   | 0     | 114                | 0     | 476                        | 0     | 315   | 996    | 95    |
| 11. 2024      | 1,248              | 750     | 20,002             | 12,886 | 0                                   | 0     | 299                | 0     | 5,291                      | 0     | 5,283 | 13,205 | 3,414 |
| 12. Totals    | 1,248              | (1,664) | 19,290             | 12,450 | 0                                   | 0     | 564                | 0     | 5,927                      | 0     | 5,757 | 16,242 | 3,762 |

|               | Total Losses and Loss Expenses Incurred |          |          | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |          |          | Nontabular Discount |              | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                      |
|---------------|-----------------------------------------|----------|----------|--------------------------------------------------------------|----------|----------|---------------------|--------------|------------------------------------------------------|-------------------------------------------|----------------------|
|               | 26                                      | 27       | 28       | 29                                                           | 30       | 31       | 32                  | 33           |                                                      | 35                                        | 36                   |
|               | Direct and Assumed                      | Ceded    | Net      | Direct and Assumed                                           | Ceded    | Net      | Loss                | Loss Expense |                                                      | Losses Unpaid                             | Loss Expenses Unpaid |
| 1. Prior..... | XXX.....                                | XXX..... | XXX..... | XXX.....                                                     | XXX..... | XXX..... | 0                   | 0            | XXX.....                                             | 0                                         | 0                    |
| 2. 2015.....  | 0                                       | 0        | 0        | 0.0                                                          | 0.0      | 0.0      | 0                   | 0            | 0.0                                                  | 0                                         | 0                    |
| 3. 2016.....  | 5                                       | 2        | 3        | 166.7                                                        | 200.0    | 150.0    | 0                   | 0            | 80.0                                                 | 0                                         | 0                    |
| 4. 2017.....  | 909                                     | 429      | 480      | 172.4                                                        | 151.6    | 196.5    | 0                   | 0            | 80.0                                                 | 0                                         | 2                    |
| 5. 2018.....  | 27,400                                  | 9,067    | 18,333   | 141.1                                                        | 135.7    | 143.9    | 0                   | 0            | 80.0                                                 | 0                                         | 3                    |
| 6. 2019.....  | 110,259                                 | 26,181   | 84,078   | 109.7                                                        | 95.6     | 114.9    | 0                   | 0            | 80.0                                                 | 0                                         | 28                   |
| 7. 2020.....  | 136,901                                 | 79,915   | 56,985   | 88.8                                                         | 75.2     | 119.2    | 0                   | 0            | 80.0                                                 | 239                                       | 44                   |
| 8. 2021.....  | 195,815                                 | 130,939  | 64,876   | 115.0                                                        | 89.9     | 262.8    | 0                   | 0            | 80.0                                                 | 273                                       | 52                   |
| 9. 2022.....  | 162,694                                 | 109,290  | 53,404   | 110.9                                                        | 87.7     | 242.0    | 0                   | 0            | 80.0                                                 | 1,219                                     | 182                  |
| 10. 2023..... | 118,283                                 | 80,960   | 37,323   | 90.0                                                         | 78.4     | 132.2    | 0                   | 0            | 80.0                                                 | 406                                       | 590                  |
| 11. 2024..... | 184,367                                 | 121,777  | 62,590   | 85.3                                                         | 80.2     | 97.1     | 0                   | 0            | 80.0                                                 | 7,614                                     | 5,590                |
| 12. Totals    | XXX                                     | XXX      | XXX      | XXX                                                          | XXX      | XXX      | 0                   | 0            | XXX                                                  | 9,751                                     | 6,491                |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE P - PART 1K - FIDELITY/SURETY**

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned       |       |             | Loss and Loss Expense Payments |            |                                          |            |                                 |            |                                        |                                                      | 12                                                       |
|--------------------------------------------------------------------------|-----------------------|-------|-------------|--------------------------------|------------|------------------------------------------|------------|---------------------------------|------------|----------------------------------------|------------------------------------------------------|----------------------------------------------------------|
|                                                                          | 1                     | 2     | 3           | Loss Payments                  |            | Defense and Cost<br>Containment Payments |            | Adjusting and Other<br>Payments |            | 10                                     | 11                                                   | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|                                                                          | Direct and<br>Assumed | Ceded | Net (1 - 2) | 4<br>Direct and<br>Assumed     | 5<br>Ceded | 6<br>Direct and<br>Assumed               | 7<br>Ceded | 8<br>Direct and<br>Assumed      | 9<br>Ceded | Salvage and<br>Subrogation<br>Received | Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) |                                                          |
| 1. Prior.....                                                            | XXX                   | XXX   | XXX         |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 2. 2015.....                                                             |                       |       |             |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 3. 2016.....                                                             |                       |       |             |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 4. 2017.....                                                             |                       |       |             |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 5. 2018.....                                                             |                       |       |             |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 6. 2019.....                                                             |                       |       |             |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 7. 2020.....                                                             |                       |       |             |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 8. 2021.....                                                             |                       |       |             |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 9. 2022.....                                                             |                       |       |             |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 10. 2023.....                                                            |                       |       |             |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 11. 2024.....                                                            |                       |       |             |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |
| 12. Totals                                                               | XXX                   | XXX   | XXX         |                                |            |                                          |            |                                 |            |                                        |                                                      | XXX                                                      |

|               | Losses Unpaid      |       |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23<br><br>Salvage and Subrogation Anticipated | 24<br><br>Total Net Losses and Expenses Unpaid | 25<br><br>Number of Claims Outstanding Direct and Assumed |
|---------------|--------------------|-------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|-----------------------------------------------|------------------------------------------------|-----------------------------------------------------------|
|               | Case Basis         |       | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       | Adjusting and Other Unpaid |       |                                               |                                                |                                                           |
|               | 13                 | 14    | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |                                               |                                                |                                                           |
|               | Direct and Assumed | Ceded | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |                                               |                                                |                                                           |
| 1. Prior..... |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 2. 2015.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 3. 2016.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 4. 2017.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 5. 2018.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 6. 2019.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 7. 2020.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 8. 2021.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 9. 2022.....  |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 10. 2023..... |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 11. 2024..... |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |
| 12. Totals    |                    |       |                    |       |                                     |       |                    |       |                            |       |                                               |                                                |                                                           |

|               | Total Losses and Loss Expenses Incurred |       |     | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |       |     | Nontabular Discount |              | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                      |
|---------------|-----------------------------------------|-------|-----|--------------------------------------------------------------|-------|-----|---------------------|--------------|------------------------------------------------------|-------------------------------------------|----------------------|
|               | 26                                      | 27    | 28  | 29                                                           | 30    | 31  | 32                  | 33           |                                                      | 35                                        | 36                   |
|               | Direct and Assumed                      | Ceded | Net | Direct and Assumed                                           | Ceded | Net | Loss                | Loss Expense |                                                      | Losses Unpaid                             | Loss Expenses Unpaid |
| 1. Prior..... | XXX                                     | XXX   | XXX | XXX                                                          | XXX   | XXX |                     |              | XXX                                                  |                                           |                      |
| 2. 2015.....  |                                         |       |     |                                                              |       |     |                     |              |                                                      |                                           |                      |
| 3. 2016.....  |                                         |       |     |                                                              |       |     |                     |              |                                                      |                                           |                      |
| 4. 2017.....  |                                         |       |     |                                                              |       |     |                     |              |                                                      |                                           |                      |
| 5. 2018.....  |                                         |       |     |                                                              |       |     |                     |              |                                                      |                                           |                      |
| 6. 2019.....  |                                         |       |     |                                                              |       |     |                     |              |                                                      |                                           |                      |
| 7. 2020.....  |                                         |       |     |                                                              |       |     |                     |              |                                                      |                                           |                      |
| 8. 2021.....  |                                         |       |     |                                                              |       |     |                     |              |                                                      |                                           |                      |
| 9. 2022.....  |                                         |       |     |                                                              |       |     |                     |              |                                                      |                                           |                      |
| 10. 2023..... |                                         |       |     |                                                              |       |     |                     |              |                                                      |                                           |                      |
| 11. 2024..... |                                         |       |     |                                                              |       |     |                     |              |                                                      |                                           |                      |
| 12. Totals    | XXX                                     | XXX   | XXX | XXX                                                          | XXX   | XXX |                     |              | XXX                                                  |                                           |                      |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

(\$000 OMITTED)

| Years in Which<br>Premiums Were<br>Earned and<br>Losses Were<br>Incurred | Premiums Earned                |                |                      | Loss and Loss Expense Payments |                |                                          |                |                                 |                |                                                  |                                                                | 12                                                       |
|--------------------------------------------------------------------------|--------------------------------|----------------|----------------------|--------------------------------|----------------|------------------------------------------|----------------|---------------------------------|----------------|--------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------|
|                                                                          | 1<br><br>Direct and<br>Assumed | 2<br><br>Ceded | 3<br><br>Net (1 - 2) | Loss Payments                  |                | Defense and Cost<br>Containment Payments |                | Adjusting and Other<br>Payments |                | 10<br><br>Salvage and<br>Subrogation<br>Received | 11<br><br>Total Net<br>Paid Cols<br>(4 - 5 + 6 - 7<br>+ 8 - 9) | Number of<br>Claims<br>Reported<br>Direct and<br>Assumed |
|                                                                          |                                |                |                      | 4<br><br>Direct and<br>Assumed | 5<br><br>Ceded | 6<br><br>Direct and<br>Assumed           | 7<br><br>Ceded | 8<br><br>Direct and<br>Assumed  | 9<br><br>Ceded |                                                  |                                                                |                                                          |
|                                                                          |                                |                |                      |                                |                |                                          |                |                                 |                |                                                  |                                                                |                                                          |
| 1. Prior.....                                                            | XXX.....                       | XXX.....       | XXX.....             | 0.....                         | 0.....         | 0.....                                   | 0.....         | 0.....                          | 0.....         | 0.....                                           | 0.....                                                         | XXX.....                                                 |
| 2. 2015.....                                                             | 255.....                       | 0.....         | 255.....             | 10.....                        | 0.....         | 0.....                                   | 0.....         | 56.....                         | 0.....         | 0.....                                           | 66.....                                                        | XXX.....                                                 |
| 3. 2016.....                                                             | 0.....                         | 0.....         | 0.....               | 2.....                         | 0.....         | 0.....                                   | 0.....         | 0.....                          | 0.....         | 0.....                                           | 2.....                                                         | XXX.....                                                 |
| 4. 2017.....                                                             | 0.....                         | 0.....         | 0.....               | 0.....                         | 0.....         | 0.....                                   | 0.....         | 0.....                          | 0.....         | 0.....                                           | 0.....                                                         | XXX.....                                                 |
| 5. 2018.....                                                             | 0.....                         | 0.....         | 0.....               | 0.....                         | 0.....         | 0.....                                   | 0.....         | 0.....                          | 0.....         | 0.....                                           | 0.....                                                         | XXX.....                                                 |
| 6. 2019.....                                                             | 0.....                         | 0.....         | 0.....               | 0.....                         | 0.....         | 0.....                                   | 0.....         | 0.....                          | 0.....         | 0.....                                           | 0.....                                                         | XXX.....                                                 |
| 7. 2020.....                                                             | 0.....                         | 0.....         | 0.....               | 0.....                         | 0.....         | 0.....                                   | 0.....         | 0.....                          | 0.....         | 0.....                                           | 0.....                                                         | XXX.....                                                 |
| 8. 2021.....                                                             | 0.....                         | 0.....         | 0.....               | 0.....                         | 0.....         | 0.....                                   | 0.....         | 0.....                          | 0.....         | 0.....                                           | 0.....                                                         | XXX.....                                                 |
| 9. 2022.....                                                             | 0.....                         | 0.....         | 0.....               | 0.....                         | 0.....         | 0.....                                   | 0.....         | 0.....                          | 0.....         | 0.....                                           | 0.....                                                         | XXX.....                                                 |
| 10. 2023.....                                                            | 0.....                         | 0.....         | 0.....               | 0.....                         | 0.....         | 0.....                                   | 0.....         | 0.....                          | 0.....         | 0.....                                           | 0.....                                                         | XXX.....                                                 |
| 11. 2024.....                                                            | 0.....                         | 0.....         | 0.....               | 0.....                         | 0.....         | 0.....                                   | 0.....         | 0.....                          | 0.....         | 0.....                                           | 0.....                                                         | XXX.....                                                 |
| 12. Totals                                                               | XXX                            | XXX            | XXX                  | 11                             | 0              | 0                                        | 0              | 56                              | 0              | 0                                                | 67                                                             | XXX                                                      |

|               | Losses Unpaid      |       |                    |       | Defense and Cost Containment Unpaid |       |                    |       | Adjusting and Other Unpaid |       | 23 | 24 | 25 |
|---------------|--------------------|-------|--------------------|-------|-------------------------------------|-------|--------------------|-------|----------------------------|-------|----|----|----|
|               | Case Basis         |       | Bulk + IBNR        |       | Case Basis                          |       | Bulk + IBNR        |       |                            |       |    |    |    |
|               | 13                 | 14    | 15                 | 16    | 17                                  | 18    | 19                 | 20    | 21                         | 22    |    |    |    |
|               | Direct and Assumed | Ceded | Direct and Assumed | Ceded | Direct and Assumed                  | Ceded | Direct and Assumed | Ceded | Direct and Assumed         | Ceded |    |    |    |
| 1. Prior..... | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 2. 2015.....  | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 3. 2016.....  | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 4. 2017.....  | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 5. 2018.....  | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 6. 2019.....  | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 7. 2020.....  | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 8. 2021.....  | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 9. 2022.....  | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 10. 2023..... | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 11. 2024..... | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |
| 12. Totals    | 0                  | 0     | 0                  | 0     | 0                                   | 0     | 0                  | 0     | 0                          | 0     | 0  | 0  | 0  |

|               | Total Losses and Loss Expenses Incurred |          |          | Loss and Loss Expense Percentage (Incurred /Premiums Earned) |          |           | Nontabular Discount |              | 34<br>Inter-Company Pooling Participation Percentage | Net Balance Sheet Reserves After Discount |                      |
|---------------|-----------------------------------------|----------|----------|--------------------------------------------------------------|----------|-----------|---------------------|--------------|------------------------------------------------------|-------------------------------------------|----------------------|
|               | 26                                      | 27       | 28       | 29                                                           | 30       | 31        | 32                  | 33           |                                                      | 35                                        | 36                   |
|               | Direct and Assumed                      | Ceded    | Net      | Direct and Assumed                                           | Ceded    | Net       | Loss                | Loss Expense |                                                      | Losses Unpaid                             | Loss Expenses Unpaid |
|               |                                         |          |          |                                                              |          |           |                     |              |                                                      |                                           |                      |
| 1. Prior..... | XXX.....                                | XXX..... | XXX..... | XXX.....                                                     | XXX..... | XXX.....  | 0.....              | 0.....       | XXX.....                                             | 0.....                                    | 0.....               |
| 2. 2015.....  | 66.....                                 | 0.....   | 66.....  | 25.7.....                                                    | 0.0..... | 25.7..... | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 3. 2016.....  | 2.....                                  | 0.....   | 2.....   | 0.0.....                                                     | 0.0..... | 0.0.....  | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 4. 2017.....  | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0..... | 0.0.....  | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 5. 2018.....  | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0..... | 0.0.....  | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 6. 2019.....  | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0..... | 0.0.....  | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 7. 2020.....  | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0..... | 0.0.....  | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 8. 2021.....  | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0..... | 0.0.....  | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 9. 2022.....  | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0..... | 0.0.....  | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 10. 2023..... | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0..... | 0.0.....  | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 11. 2024..... | 0.....                                  | 0.....   | 0.....   | 0.0.....                                                     | 0.0..... | 0.0.....  | 0.....              | 0.....       | 0.0.....                                             | 0.....                                    | 0.....               |
| 12. Totals    | XXX                                     | XXX      | XXX      | XXX                                                          | XXX      | XXX       | 0                   | 0            | XXX                                                  | 0                                         | 0                    |

Schedule P - Part 1M - International

**N O N E**

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 1R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 1T - Warranty

**N O N E**

Schedule P - Part 1U - Pet Insurance Plans

**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

| Years in<br>Which Losses<br>Were Incurred | INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |           |           |           |           |           |           |           |           |            | DEVELOPMENT    |                |
|-------------------------------------------|----------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|----------------|----------------|
|                                           | 1<br>2015                                                                                          | 2<br>2016 | 3<br>2017 | 4<br>2018 | 5<br>2019 | 6<br>2020 | 7<br>2021 | 8<br>2022 | 9<br>2023 | 10<br>2024 | 11<br>One Year | 12<br>Two Year |
| 1. Prior.....                             | 0                                                                                                  | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0         | 0          | 0              | 0              |
| 2. 2015.....                              |                                                                                                    |           |           |           | 0         | 0         | 0         | 0         | 0         | 0          | 0              | 0              |
| 3. 2016.....                              | XXX                                                                                                |           |           |           | 0         | 0         | 0         | 0         | 0         | 0          | 0              | 0              |
| 4. 2017.....                              | XXX                                                                                                | XXX       |           |           | 0         | 0         | 0         | 0         | 0         | 0          | 0              | 0              |
| 5. 2018.....                              | XXX                                                                                                | XXX       | XXX       |           | 0         | 0         | 0         | 0         | 0         | 0          | 0              | 0              |
| 6. 2019.....                              | XXX                                                                                                | XXX       | XXX       | XXX       | 21        | 14        | 14        | 14        | 14        | 14         | 0              | 0              |
| 7. 2020.....                              | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | 384       | 429       | 426       | 449       | 449        | 0              | 23             |
| 8. 2021.....                              | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       | 369       | 302       | 309       | 309        | 0              | 7              |
| 9. 2022.....                              | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | 425       | 470       | 469        | (1)            | 45             |
| 10. 2023.....                             | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | 248       | 187        | (61)           | XXX            |
| 11. 2024                                  | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | 235        | XXX            | XXX            |
| 12. Totals                                |                                                                                                    |           |           |           |           |           |           |           |           |            | (62)           | 75             |

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

|               |     |     |     |        |         |         |         |         |         |         |         |         |
|---------------|-----|-----|-----|--------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1. Prior..... | 0   | 0   | 0   | 0      | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| 2. 2015.....  | 0   | 0   | 0   | 0      | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       |
| 3. 2016.....  | XXX | 1   | 0   | 1      | 1       | 1       | 1       | 1       | 1       | 1       | 0       | 0       |
| 4. 2017.....  | XXX | XXX | 258 | 411    | 419     | 417     | 417     | 418     | 418     | 419     | 0       | 0       |
| 5. 2018.....  | XXX | XXX | XXX | 13,870 | 19,580  | 20,970  | 20,251  | 19,938  | 20,064  | 20,152  | 88      | 213     |
| 6. 2019.....  | XXX | XXX | XXX | XXX    | 138,036 | 149,676 | 148,962 | 149,952 | 149,783 | 150,177 | 394     | 225     |
| 7. 2020.....  | XXX | XXX | XXX | XXX    | XXX     | 117,936 | 102,240 | 101,285 | 101,694 | 102,052 | 357     | 766     |
| 8. 2021.....  | XXX | XXX | XXX | XXX    | XXX     | XXX     | 92,824  | 95,398  | 96,480  | 95,550  | (930)   | 152     |
| 9. 2022.....  | XXX | XXX | XXX | XXX    | XXX     | XXX     | XXX     | 72,340  | 69,392  | 66,908  | (2,484) | (5,431) |
| 10. 2023..... | XXX | XXX | XXX | XXX    | XXX     | XXX     | XXX     | XXX     | 52,764  | 45,961  | (6,803) | XXX     |
| 11. 2024      | XXX | XXX | XXX | XXX    | XXX     | XXX     | XXX     | XXX     | XXX     | 100,996 | XXX     | XXX     |
| 12. Totals    |     |     |     |        |         |         |         |         |         |         | (9,377) | (4,074) |

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

|               |     |     |     |     |     |     |     |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |     |     |     |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |     |     |     |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |     |     |     |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |     |     |     |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |     |     |     |
| 6. 2019.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     | XXX |
| 11. 2024      | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |     |     |     |

SCHEDULE P - PART 2D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)

|               |     |     |     |     |     |     |     |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |     |     |     |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |     |     |     |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |     |     |     |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |     |     |     |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |     |     |     |
| 6. 2019.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     | XXX |
| 11. 2024      | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |     |     |     |

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

|               |     |     |     |     |     |     |     |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |     |     |     |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |     |     |     |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |     |     |     |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |     |     |     |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |     |     |     |
| 6. 2019.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     | XXX |
| 11. 2024      | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |     |     |     |

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

| Years in<br>Which Losses<br>Were Incurred | INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |           |           |           |           |           |           |           |           |            | DEVELOPMENT    |                |
|-------------------------------------------|----------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|----------------|----------------|
|                                           | 1<br>2015                                                                                          | 2<br>2016 | 3<br>2017 | 4<br>2018 | 5<br>2019 | 6<br>2020 | 7<br>2021 | 8<br>2022 | 9<br>2023 | 10<br>2024 | 11<br>One Year | 12<br>Two Year |
| 1. Prior.....                             |                                                                                                    |           |           |           |           |           |           |           |           |            |                |                |
| 2. 2015.....                              |                                                                                                    |           |           |           |           |           |           |           |           |            |                |                |
| 3. 2016.....                              | XXX                                                                                                |           |           |           |           |           |           |           |           |            |                |                |
| 4. 2017.....                              | XXX                                                                                                | XXX       |           |           |           |           |           |           |           |            |                |                |
| 5. 2018.....                              | XXX                                                                                                | XXX       | XXX       |           |           |           |           |           |           |            |                |                |
| 6. 2019.....                              | XXX                                                                                                | XXX       | XXX       | XXX       |           |           |           |           |           |            |                |                |
| 7. 2020.....                              | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       |           |           |           |           |            |                |                |
| 8. 2021.....                              | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       |           |           |           |            |                |                |
| 9. 2022.....                              | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       |           |           |            |                |                |
| 10. 2023.....                             | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       |           |            |                | XXX            |
| 11. 2024.....                             | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       |            | XXX            | XXX            |
| 12. Totals                                |                                                                                                    |           |           |           |           |           |           |           |           |            |                |                |

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |     |     |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |     |     |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |     |     |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |     |     |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |     |     |
| 6. 2019.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |     |     |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |     |     |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |  |     |     |

SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),  
BOILER AND MACHINERY)

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |     |     |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |     |     |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |     |     |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |     |     |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |     |     |
| 6. 2019.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |     |     |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |     |     |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |  |     |     |

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |     |     |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |     |     |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |     |     |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |     |     |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |     |     |
| 6. 2019.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |     |     |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |     |     |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |  |     |     |

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |     |     |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |     |     |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |     |     |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |     |     |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |     |     |
| 6. 2019.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |     |     |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |     |     |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |  |     |     |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

| Years in Which Losses Were Incurred | INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |           |           |           |           |           |           |           |           |            | DEVELOPMENT    |                |
|-------------------------------------|----------------------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|----------------|----------------|
|                                     | 1<br>2015                                                                                          | 2<br>2016 | 3<br>2017 | 4<br>2018 | 5<br>2019 | 6<br>2020 | 7<br>2021 | 8<br>2022 | 9<br>2023 | 10<br>2024 | 11<br>One Year | 12<br>Two Year |
| 1. Prior.....                       |                                                                                                    |           |           |           |           |           |           |           |           |            |                |                |
| 2. 2015.....                        |                                                                                                    |           |           |           |           |           |           |           |           |            |                |                |
| 3. 2016.....                        | XXX                                                                                                |           |           |           |           |           |           |           |           |            |                |                |
| 4. 2017.....                        | XXX                                                                                                | XXX       |           |           |           |           |           |           |           |            |                |                |
| 5. 2018.....                        | XXX                                                                                                | XXX       | XXX       |           |           |           |           |           |           |            |                |                |
| 6. 2019.....                        | XXX                                                                                                | XXX       | XXX       | XXX       |           |           |           |           |           |            |                |                |
| 7. 2020.....                        | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       |           |           |           |           |            |                |                |
| 8. 2021.....                        | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       |           |           |           |            |                |                |
| 9. 2022.....                        | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       |           |           |            |                |                |
| 10. 2023.....                       | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       |           |            |                | XXX            |
| 11. 2024.....                       | XXX                                                                                                | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       | XXX       |            | XXX            | XXX            |
| 12. Totals                          |                                                                                                    |           |           |           |           |           |           |           |           |            |                |                |

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

|               |     |     |     |        |        |        |        |        |        |        |         |         |
|---------------|-----|-----|-----|--------|--------|--------|--------|--------|--------|--------|---------|---------|
| 1. Prior..... | 0   | 0   | 0   | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0       | 0       |
| 2. 2015.....  | 0   | 0   | 0   | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0       | 0       |
| 3. 2016.....  | XXX | 2   | 2   | 2      | 2      | 2      | 2      | 2      | 2      | 2      | 0       | 0       |
| 4. 2017.....  | XXX | XXX | 716 | 398    | 404    | 396    | 396    | 398    | 398    | 399    | 1       | 1       |
| 5. 2018.....  | XXX | XXX | XXX | 15,710 | 15,463 | 15,585 | 15,562 | 15,536 | 15,542 | 15,542 | 0       | 6       |
| 6. 2019.....  | XXX | XXX | XXX | XXX    | 74,322 | 77,896 | 78,021 | 77,990 | 78,049 | 78,029 | (20)    | 39      |
| 7. 2020.....  | XXX | XXX | XXX | XXX    | XXX    | 35,552 | 44,108 | 43,886 | 43,874 | 43,723 | (151)   | (163)   |
| 8. 2021.....  | XXX | XXX | XXX | XXX    | XXX    | XXX    | 47,002 | 48,775 | 48,910 | 48,791 | (119)   | 16      |
| 9. 2022.....  | XXX | XXX | XXX | XXX    | XXX    | XXX    | XXX    | 43,812 | 40,462 | 40,209 | (254)   | (3,603) |
| 10. 2023..... | XXX | XXX | XXX | XXX    | XXX    | XXX    | XXX    | XXX    | 28,646 | 25,817 | (2,829) | XXX     |
| 11. 2024..... | XXX | XXX | XXX | XXX    | XXX    | XXX    | XXX    | XXX    | XXX    | 49,128 | XXX     | XXX     |
| 12. Totals    |     |     |     |        |        |        |        |        |        |        | (3,372) | (3,705) |

SCHEDULE P - PART 2K - FIDELITY/SURETY

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |     |     |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |     |     |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |     |     |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |     |     |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |     |     |
| 6. 2019.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     |     |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |  |     |     |

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

|               |     |     |     |     |     |     |     |     |     |    |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|-----|-----|
| 1. Prior..... | 1   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0   | 0   |
| 2. 2015.....  | 21  | 10  | 10  | 10  | 10  | 10  | 10  | 10  | 10  | 10 | 0   | 0   |
| 3. 2016.....  | XXX | 2   | 2   | 2   | 2   | 2   | 1   | 1   | 1   | 2  | 1   | 1   |
| 4. 2017.....  | XXX | XXX | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0   | 0   |
| 5. 2018.....  | XXX | XXX | XXX | 0   | 0   | 0   | 0   | 0   | 0   | 0  | 0   | 0   |
| 6. 2019.....  | XXX | XXX | XXX | XXX | 0   | 0   | 0   | 0   | 0   | 0  | 0   | 0   |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX | 0   | 0   | 0   | 0   | 0  | 0   | 0   |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX | 0   | 0   | 0   | 0  | 0   | 0   |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 0   | 0   | 0  | 0   | 0   |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 0   | 0  | 0   | XXX |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 0  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |    | 0   | 0   |

SCHEDULE P - PART 2M - INTERNATIONAL

|               |     |     |     |     |     |     |     |     |     |  |     |     |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|-----|-----|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |     |     |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |     |     |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |     |     |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |     |     |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |     |     |
| 6. 2019.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |     |     |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |     |     |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     |     |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |     | XXX |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  | XXX | XXX |
| 12. Totals    |     |     |     |     |     |     |     |     |     |  |     |     |

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 2T - Warranty

**N O N E**

Schedule P - Part 2U - Pet Insurance Plans

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

| Years in Which Losses Were Incurred | CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |          |          |          |          |          |          |          |          |          | 11<br>Number of Claims Closed With Loss Payment | 12<br>Number of Claims Closed Without Loss Payment |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-------------------------------------------------|----------------------------------------------------|
|                                     | 1                                                                                                         | 2        | 3        | 4        | 5        | 6        | 7        | 8        | 9        | 10       |                                                 |                                                    |
|                                     | 2015                                                                                                      | 2016     | 2017     | 2018     | 2019     | 2020     | 2021     | 2022     | 2023     | 2024     |                                                 |                                                    |
| 1. Prior.....                       | 000.....                                                                                                  | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....                                          | 0.....                                             |
| 2. 2015.....                        |                                                                                                           |          |          |          | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....                                          | 0.....                                             |
| 3. 2016.....                        | XXX.....                                                                                                  |          |          |          | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....                                          | 0.....                                             |
| 4. 2017.....                        | XXX.....                                                                                                  | XXX..... |          |          | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....                                          | 0.....                                             |
| 5. 2018.....                        | XXX.....                                                                                                  | XXX..... | XXX..... |          | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....                                          | 0.....                                             |
| 6. 2019.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | 10.....  | 14.....  | 14.....  | 14.....  | 14.....  | 14.....  | 4.....                                          | 3.....                                             |
| 7. 2020.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | 226..... | 426..... | 426..... | 449..... | 449..... | 109.....                                        | 99.....                                            |
| 8. 2021.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | 226..... | 298..... | 309..... | 309..... | 126.....                                        | 141.....                                           |
| 9. 2022.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | 293..... | 429..... | 469..... | 113.....                                        | 132.....                                           |
| 10. 2023.....                       | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | 107..... | 187..... | 56.....                                         | 86.....                                            |
| 11. 2024.....                       | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | 214..... | 44.....                                         | 101.....                                           |

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

|               |          |          |          |            |             |              |              |              |              |              |             |             |
|---------------|----------|----------|----------|------------|-------------|--------------|--------------|--------------|--------------|--------------|-------------|-------------|
| 1. Prior..... | 000..... | 0.....   | 0.....   | 0.....     | 0.....      | 0.....       | 0.....       | 0.....       | 0.....       | 0.....       | 0.....      | 0.....      |
| 2. 2015.....  | 0.....   | 0.....   | 0.....   | 0.....     | 0.....      | 0.....       | 0.....       | 0.....       | 0.....       | 0.....       | 0.....      | 0.....      |
| 3. 2016.....  | XXX..... | 0.....   | 0.....   | 1.....     | 1.....      | 1.....       | 1.....       | 1.....       | 1.....       | 1.....       | 1.....      | 1.....      |
| 4. 2017.....  | XXX..... | XXX..... | 13.....  | 310.....   | 369.....    | 417.....     | 417.....     | 417.....     | 417.....     | 417.....     | 104.....    | 57.....     |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... | 4,710..... | 16,927..... | 19,900.....  | 19,914.....  | 19,631.....  | 19,893.....  | 19,953.....  | 3,383.....  | 1,848.....  |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX.....   | 62,710..... | 127,735..... | 142,464..... | 146,798..... | 148,593..... | 149,253..... | 20,489..... | 9,176.....  |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX.....   | XXX.....    | 48,858.....  | 74,393.....  | 91,651.....  | 97,897.....  | 100,284..... | 24,607..... | 16,048..... |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX.....   | XXX.....    | XXX.....     | 24,043.....  | 69,407.....  | 87,103.....  | 92,266.....  | 30,222..... | 23,482..... |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX.....   | XXX.....    | XXX.....     | XXX.....     | 26,859.....  | 46,522.....  | 60,144.....  | 20,482..... | 18,316..... |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX.....   | XXX.....    | XXX.....     | XXX.....     | XXX.....     | 7,116.....   | 34,272.....  | 14,011..... | 14,406..... |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX.....   | XXX.....    | XXX.....     | XXX.....     | XXX.....     | XXX.....     | 35,246.....  | 16,125..... | 20,445..... |

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

|               |          |          |          |          |          |          |          |          |          |  |  |  |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|--|
| 1. Prior..... | 000..... |          |          |          |          |          |          |          |          |  |  |  |
| 2. 2015.....  |          |          |          |          |          |          |          |          |          |  |  |  |
| 3. 2016.....  | XXX..... |          |          |          |          |          |          |          |          |  |  |  |
| 4. 2017.....  | XXX..... | XXX..... |          |          |          |          |          |          |          |  |  |  |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |  |  |  |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |          |  |  |  |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |  |  |  |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |  |  |  |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |  |  |  |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |  |  |  |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |  |  |  |

SCHEDULE P - PART 3D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)

|               |          |          |          |          |          |          |          |          |          |  |  |  |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|--|
| 1. Prior..... | 000..... |          |          |          |          |          |          |          |          |  |  |  |
| 2. 2015.....  |          |          |          |          |          |          |          |          |          |  |  |  |
| 3. 2016.....  | XXX..... |          |          |          |          |          |          |          |          |  |  |  |
| 4. 2017.....  | XXX..... | XXX..... |          |          |          |          |          |          |          |  |  |  |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |  |  |  |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |          |  |  |  |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |  |  |  |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |  |  |  |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |  |  |  |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |  |  |  |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |  |  |  |

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

|               |          |          |          |          |          |          |          |          |          |  |  |  |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|--|
| 1. Prior..... | 000..... |          |          |          |          |          |          |          |          |  |  |  |
| 2. 2015.....  |          |          |          |          |          |          |          |          |          |  |  |  |
| 3. 2016.....  | XXX..... |          |          |          |          |          |          |          |          |  |  |  |
| 4. 2017.....  | XXX..... | XXX..... |          |          |          |          |          |          |          |  |  |  |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |  |  |  |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |          |  |  |  |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |  |  |  |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |  |  |  |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |  |  |  |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |  |  |  |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |  |  |  |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

| Years in Which Losses Were Incurred | CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |          |          |          |          |          |          |          |          |      | 11<br>Number of Claims Closed With Loss Payment | 12<br>Number of Claims Closed Without Loss Payment |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|------|-------------------------------------------------|----------------------------------------------------|
|                                     | 1                                                                                                         | 2        | 3        | 4        | 5        | 6        | 7        | 8        | 9        | 10   |                                                 |                                                    |
|                                     | 2015                                                                                                      | 2016     | 2017     | 2018     | 2019     | 2020     | 2021     | 2022     | 2023     | 2024 |                                                 |                                                    |
| 1. Prior.....                       | 000.....                                                                                                  |          |          |          |          |          |          |          |          |      |                                                 |                                                    |
| 2. 2015.....                        |                                                                                                           |          |          |          |          |          |          |          |          |      |                                                 |                                                    |
| 3. 2016.....                        | XXX.....                                                                                                  |          |          |          |          |          |          |          |          |      |                                                 |                                                    |
| 4. 2017.....                        | XXX.....                                                                                                  | XXX..... |          |          |          |          |          |          |          |      |                                                 |                                                    |
| 5. 2018.....                        | XXX.....                                                                                                  | XXX..... | XXX..... |          |          |          |          |          |          |      |                                                 |                                                    |
| 6. 2019.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |      |                                                 |                                                    |
| 7. 2020.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |      |                                                 |                                                    |
| 8. 2021.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |      |                                                 |                                                    |
| 9. 2022.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |      |                                                 |                                                    |
| 10. 2023.....                       | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |      |                                                 |                                                    |
| 11. 2024.....                       | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |      |                                                 |                                                    |

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

|               |          |          |          |          |          |          |          |          |          |  |  |  |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|--|
| 1. Prior..... | 000..... |          |          |          |          |          |          |          |          |  |  |  |
| 2. 2015.....  |          |          |          |          |          |          |          |          |          |  |  |  |
| 3. 2016.....  | XXX..... |          |          |          |          |          |          |          |          |  |  |  |
| 4. 2017.....  | XXX..... | XXX..... |          |          |          |          |          |          |          |  |  |  |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |  |  |  |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |          |  |  |  |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |  |  |  |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |  |  |  |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |  |  |  |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |  |  |  |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |  |  |  |

SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

|               |          |          |          |          |          |          |          |          |          |          |          |          |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 1. Prior..... | 000..... |          |          |          |          |          |          |          |          |          | XXX..... | XXX..... |
| 2. 2015.....  |          |          |          |          |          |          |          |          |          |          | XXX..... | XXX..... |
| 3. 2016.....  | XXX..... |          |          |          |          |          |          |          |          |          | XXX..... | XXX..... |
| 4. 2017.....  | XXX..... | XXX..... |          |          |          |          |          |          |          |          | XXX..... | XXX..... |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |          | XXX..... | XXX..... |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          | XXX..... | XXX..... |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          | XXX..... | XXX..... |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          | XXX..... | XXX..... |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          | XXX..... | XXX..... |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          | XXX..... | XXX..... |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

|               |          |          |          |          |          |          |          |          |          |          |  |  |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|
| 1. Prior..... | 000..... |          |          |          |          |          |          |          |          |          |  |  |
| 2. 2015.....  |          |          |          |          |          |          |          |          |          |          |  |  |
| 3. 2016.....  | XXX..... |          |          |          |          |          |          |          |          |          |  |  |
| 4. 2017.....  | XXX..... | XXX..... |          |          |          |          |          |          |          |          |  |  |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |          |  |  |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |  |  |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |  |  |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |  |  |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |  |  |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |  |  |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |  |  |

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

|               |          |          |          |          |          |          |          |          |          |          |  |  |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|--|
| 1. Prior..... | 000..... |          |          |          |          |          |          |          |          |          |  |  |
| 2. 2015.....  |          |          |          |          |          |          |          |          |          |          |  |  |
| 3. 2016.....  | XXX..... |          |          |          |          |          |          |          |          |          |  |  |
| 4. 2017.....  | XXX..... | XXX..... |          |          |          |          |          |          |          |          |  |  |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |          |  |  |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |  |  |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |  |  |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |  |  |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |  |  |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |  |  |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |  |  |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

| Years in Which Losses Were Incurred | CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |          |          |          |          |          |          |          |          |      | 11<br>Number of Claims Closed With Loss Payment | 12<br>Number of Claims Closed Without Loss Payment |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|------|-------------------------------------------------|----------------------------------------------------|
|                                     | 1                                                                                                         | 2        | 3        | 4        | 5        | 6        | 7        | 8        | 9        | 10   |                                                 |                                                    |
|                                     | 2015                                                                                                      | 2016     | 2017     | 2018     | 2019     | 2020     | 2021     | 2022     | 2023     | 2024 |                                                 |                                                    |
| 1. Prior.....                       | 000.....                                                                                                  |          |          |          |          |          |          |          |          |      | XXX.....                                        | XXX.....                                           |
| 2. 2015.....                        |                                                                                                           |          |          |          |          |          |          |          |          |      | XXX.....                                        | XXX.....                                           |
| 3. 2016.....                        | XXX.....                                                                                                  |          |          |          |          |          |          |          |          |      | XXX.....                                        | XXX.....                                           |
| 4. 2017.....                        | XXX.....                                                                                                  | XXX..... |          |          |          |          |          |          |          |      | XXX.....                                        | XXX.....                                           |
| 5. 2018.....                        | XXX.....                                                                                                  | XXX..... | XXX..... |          |          |          |          |          |          |      | XXX.....                                        | XXX.....                                           |
| 6. 2019.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |      | XXX.....                                        | XXX.....                                           |
| 7. 2020.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |      | XXX.....                                        | XXX.....                                           |
| 8. 2021.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |      | XXX.....                                        | XXX.....                                           |
| 9. 2022.....                        | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |      | XXX.....                                        | XXX.....                                           |
| 10. 2023.....                       | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |      | XXX.....                                        | XXX.....                                           |
| 11. 2024.....                       | XXX.....                                                                                                  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |      | XXX.....                                        | XXX.....                                           |

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

|               |          |          |          |             |             |             |             |             |             |             |             |             |
|---------------|----------|----------|----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 1. Prior..... | 000..... | 0.....   | 0.....   | 0.....      | 0.....      | 0.....      | 0.....      | 0.....      | 0.....      | 0.....      | 0.....      | 0.....      |
| 2. 2015.....  | 0.....   | 0.....   | 0.....   | 0.....      | 0.....      | 0.....      | 0.....      | 0.....      | 0.....      | 0.....      | 0.....      | 0.....      |
| 3. 2016.....  | XXX..... | 0.....   | 2.....   | 2.....      | 2.....      | 2.....      | 2.....      | 2.....      | 2.....      | 2.....      | 4.....      | 1.....      |
| 4. 2017.....  | XXX..... | XXX..... | 413..... | 398.....    | 394.....    | 396.....    | 396.....    | 396.....    | 396.....    | 397.....    | 161.....    | 116.....    |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... | 10,688..... | 15,764..... | 15,578..... | 15,568..... | 15,533..... | 15,539..... | 15,539..... | 4,847.....  | 4,412.....  |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX.....    | 70,883..... | 78,279..... | 78,086..... | 78,023..... | 78,027..... | 78,001..... | 24,850..... | 17,626..... |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX.....    | XXX.....    | 35,498..... | 36,096..... | 40,979..... | 42,967..... | 43,458..... | 29,056..... | 23,927..... |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX.....    | XXX.....    | XXX.....    | 26,018..... | 40,801..... | 47,778..... | 48,486..... | 34,703..... | 31,259..... |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX.....    | XXX.....    | XXX.....    | XXX.....    | 28,021..... | 36,012..... | 38,930..... | 25,754..... | 23,323..... |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX.....    | XXX.....    | XXX.....    | XXX.....    | XXX.....    | 21,351..... | 25,297..... | 17,336..... | 16,064..... |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX.....    | XXX.....    | XXX.....    | XXX.....    | XXX.....    | XXX.....    | 41,214..... | 20,916..... | 21,439..... |

SCHEDULE P - PART 3K - FIDELITY/SURETY

|               |          |          |          |          |          |          |          |          |          |  |          |          |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|----------|----------|
| 1. Prior..... | 000..... |          |          |          |          |          |          |          |          |  | XXX..... | XXX..... |
| 2. 2015.....  |          |          |          |          |          |          |          |          |          |  | XXX..... | XXX..... |
| 3. 2016.....  | XXX..... |          |          |          |          |          |          |          |          |  | XXX..... | XXX..... |
| 4. 2017.....  | XXX..... | XXX..... |          |          |          |          |          |          |          |  | XXX..... | XXX..... |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |  | XXX..... | XXX..... |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |          |  | XXX..... | XXX..... |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |  | XXX..... | XXX..... |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |  | XXX..... | XXX..... |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |  | XXX..... | XXX..... |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |  | XXX..... | XXX..... |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |  | XXX..... | XXX..... |

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

|               |          |          |          |          |          |          |          |          |          |         |          |          |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------|----------|----------|
| 1. Prior..... | 000..... | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....  | XXX..... | XXX..... |
| 2. 2015.....  | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 10..... | XXX..... | XXX..... |
| 3. 2016.....  | XXX..... | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 2.....  | XXX..... | XXX..... |
| 4. 2017.....  | XXX..... | XXX..... | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....  | XXX..... | XXX..... |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....  | XXX..... | XXX..... |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX..... | 0.....   | 0.....   | 0.....   | 0.....   | 0.....   | 0.....  | XXX..... | XXX..... |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | 0.....   | 0.....   | 0.....   | 0.....   | 0.....  | XXX..... | XXX..... |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | 0.....   | 0.....   | 0.....   | 0.....  | XXX..... | XXX..... |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | 0.....   | 0.....   | 0.....  | XXX..... | XXX..... |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | 0.....   | 0.....  | XXX..... | XXX..... |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | 0.....  | XXX..... | XXX..... |

SCHEDULE P - PART 3M - INTERNATIONAL

|               |          |          |          |          |          |          |          |          |          |  |          |          |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|----------|----------|
| 1. Prior..... | 000..... |          |          |          |          |          |          |          |          |  | XXX..... | XXX..... |
| 2. 2015.....  |          |          |          |          |          |          |          |          |          |  | XXX..... | XXX..... |
| 3. 2016.....  | XXX..... |          |          |          |          |          |          |          |          |  | XXX..... | XXX..... |
| 4. 2017.....  | XXX..... | XXX..... |          |          |          |          |          |          |          |  | XXX..... | XXX..... |
| 5. 2018.....  | XXX..... | XXX..... | XXX..... |          |          |          |          |          |          |  | XXX..... | XXX..... |
| 6. 2019.....  | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |          |  | XXX..... | XXX..... |
| 7. 2020.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |          |  | XXX..... | XXX..... |
| 8. 2021.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |          |  | XXX..... | XXX..... |
| 9. 2022.....  | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |          |  | XXX..... | XXX..... |
| 10. 2023..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |          |  | XXX..... | XXX..... |
| 11. 2024..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... | XXX..... |  | XXX..... | XXX..... |

Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 3R - Section 1 - Product Liability - Occurrence

**N O N E**

Schedule P - Part 3R - Section 2 - Product Liability - Claims-Made

**N O N E**

Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 3T - Warranty

**N O N E**

Schedule P - Part 3U - Pet Insurance Plans

**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

| Years in Which Losses Were Incurred | BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |      |      |      |      |      |      |      |      |      |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------|------|------|------|------|------|------|------|------|------|
|                                     | 1                                                                                                                   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|                                     | 2015                                                                                                                | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
| 1. Prior.....                       | 0                                                                                                                   | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| 2. 2015.....                        |                                                                                                                     |      |      |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 3. 2016.....                        | XXX                                                                                                                 |      |      |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 4. 2017.....                        | XXX                                                                                                                 | XXX  |      |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 5. 2018.....                        | XXX                                                                                                                 | XXX  | XXX  |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 6. 2019.....                        | XXX                                                                                                                 | XXX  | XXX  | XXX  | 11   | 0    | 0    | 0    | 0    | 0    |
| 7. 2020.....                        | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | 30   | 0    | 0    | 0    | 0    |
| 8. 2021.....                        | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | 33   | 0    | 0    | 0    |
| 9. 2022.....                        | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 26   | 1    | 0    |
| 10. 2023.....                       | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 41   | 0    |
| 11. 2024.....                       | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 21   |

**SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

|               |     |     |     |       |        |        |        |        |        |        |
|---------------|-----|-----|-----|-------|--------|--------|--------|--------|--------|--------|
| 1. Prior..... | 0   | 0   | 0   | 0     | 0      | 0      | 0      | 0      | 0      | 0      |
| 2. 2015.....  | 0   | 0   | 0   | 0     | 0      | 0      | 0      | 0      | 0      | 0      |
| 3. 2016.....  | XXX | 1   | 0   | 0     | 0      | 0      | 0      | 0      | 0      | 0      |
| 4. 2017.....  | XXX | XXX | 118 | 7     | 8      | 0      | 0      | 1      | 1      | 2      |
| 5. 2018.....  | XXX | XXX | XXX | 5,176 | 802    | 382    | 344    | 119    | 108    | 146    |
| 6. 2019.....  | XXX | XXX | XXX | XXX   | 34,898 | 10,408 | 2,163  | 1,205  | 586    | 783    |
| 7. 2020.....  | XXX | XXX | XXX | XXX   | XXX    | 24,070 | 6,078  | 2,321  | 1,289  | 1,010  |
| 8. 2021.....  | XXX | XXX | XXX | XXX   | XXX    | XXX    | 19,865 | 7,311  | 4,910  | 2,002  |
| 9. 2022.....  | XXX | XXX | XXX | XXX   | XXX    | XXX    | XXX    | 15,915 | 9,209  | 3,009  |
| 10. 2023..... | XXX | XXX | XXX | XXX   | XXX    | XXX    | XXX    | XXX    | 25,549 | 6,660  |
| 11. 2024..... | XXX | XXX | XXX | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 43,496 |

**SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2019.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2019.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2019.....  | XXX | XXX | XXX | XXX |     |     |     |     |     |  |
| 7. 2020.....  | XXX | XXX | XXX | XXX | XXX |     |     |     |     |  |
| 8. 2021.....  | XXX | XXX | XXX | XXX | XXX | XXX |     |     |     |  |
| 9. 2022.....  | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |     |  |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

| Years in Which Losses Were Incurred | BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |      |      |      |      |      |      |      |      |      |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------|------|------|------|------|------|------|------|------|------|
|                                     | 1                                                                                                                   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|                                     | 2015                                                                                                                | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
| 1. Prior.....                       |                                                                                                                     |      |      |      |      |      |      |      |      |      |
| 2. 2015.....                        |                                                                                                                     |      |      |      |      |      |      |      |      |      |
| 3. 2016.....                        | XXX                                                                                                                 |      |      |      |      |      |      |      |      |      |
| 4. 2017.....                        | XXX                                                                                                                 | XXX  |      |      |      |      |      |      |      |      |
| 5. 2018.....                        | XXX                                                                                                                 | XXX  | XX   |      |      |      |      |      |      |      |
| 6. 2019.....                        | XXX                                                                                                                 | XXX  | XX   | XX   |      |      |      |      |      |      |
| 7. 2020.....                        | XXX                                                                                                                 | XXX  | XX   | XXX  | XX   |      |      |      |      |      |
| 8. 2021.....                        | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |      |      |
| 9. 2022.....                        | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |      |
| 10. 2023.....                       | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |
| 11. 2024.....                       | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2019.....  | XXX | XXX | XX  | XX  |     |     |     |     |     |  |
| 7. 2020.....  | XXX | XXX | XX  | XX  | XX  |     |     |     |     |  |
| 8. 2021.....  | XXX | XXX | XX  | XX  | XX  | XX  |     |     |     |  |
| 9. 2022.....  | XXX | XXX | XX  | XXX | XX  | XX  | XXX |     |     |  |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2019.....  | XXX | XXX | XX  | XX  |     |     |     |     |     |  |
| 7. 2020.....  | XXX | XXX | XX  | XX  | XX  |     |     |     |     |  |
| 8. 2021.....  | XXX | XXX | XX  | XX  | XX  | XX  |     |     |     |  |
| 9. 2022.....  | XXX | XXX | XX  | XXX | XX  | XX  | XXX |     |     |  |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2019.....  | XXX | XXX | XX  | XX  |     |     |     |     |     |  |
| 7. 2020.....  | XXX | XXX | XX  | XX  | XX  |     |     |     |     |  |
| 8. 2021.....  | XXX | XXX | XX  | XX  | XX  | XX  |     |     |     |  |
| 9. 2022.....  | XXX | XXX | XX  | XXX | XX  | XX  | XXX |     |     |  |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2019.....  | XXX | XXX | XX  | XX  |     |     |     |     |     |  |
| 7. 2020.....  | XXX | XXX | XX  | XX  | XX  |     |     |     |     |  |
| 8. 2021.....  | XXX | XXX | XX  | XX  | XX  | XX  |     |     |     |  |
| 9. 2022.....  | XXX | XXX | XX  | XXX | XX  | XX  | XXX |     |     |  |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

| Years in Which Losses Were Incurred | BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED) |      |      |      |      |      |      |      |      |      |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------|------|------|------|------|------|------|------|------|------|
|                                     | 1                                                                                                                   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|                                     | 2015                                                                                                                | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
| 1. Prior.....                       |                                                                                                                     |      |      |      |      |      |      |      |      |      |
| 2. 2015.....                        |                                                                                                                     |      |      |      |      |      |      |      |      |      |
| 3. 2016.....                        | XXX                                                                                                                 |      |      |      |      |      |      |      |      |      |
| 4. 2017.....                        | XXX                                                                                                                 | XXX  |      |      |      |      |      |      |      |      |
| 5. 2018.....                        | XXX                                                                                                                 | XXX  | XX   |      |      |      |      |      |      |      |
| 6. 2019.....                        | XXX                                                                                                                 | XXX  | XX   | XX   |      |      |      |      |      |      |
| 7. 2020.....                        | XXX                                                                                                                 | XXX  | XX   | XXX  | XXX  |      |      |      |      |      |
| 8. 2021.....                        | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |      |      |
| 9. 2022.....                        | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |      |
| 10. 2023.....                       | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |      |
| 11. 2024.....                       | XXX                                                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  |      |

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

|               |     |     |     |       |       |       |       |       |       |       |
|---------------|-----|-----|-----|-------|-------|-------|-------|-------|-------|-------|
| 1. Prior..... | 0   | 0   | 0   | 0     | 0     | 0     | 0     | 0     | 0     | 0     |
| 2. 2015.....  | 0   | 0   | 0   | 0     | 0     | 0     | 0     | 0     | 0     | 0     |
| 3. 2016.....  | XXX | 0   | 0   | 0     | 0     | 0     | 0     | 0     | 0     | 0     |
| 4. 2017.....  | XXX | XXX | 27  | 1     | 2     | 0     | 0     | 2     | 1     | 2     |
| 5. 2018.....  | XXX | XXX | XXX | 4,340 | (294) | 6     | (6)   | 3     | 2     | 3     |
| 6. 2019.....  | XXX | XXX | XXX | XXX   | 1,746 | (369) | (65)  | (34)  | 22    | 27    |
| 7. 2020.....  | XXX | XXX | XXX | XXX   | XXX   | (273) | (258) | 75    | (2)   | 26    |
| 8. 2021.....  | XXX | XXX | XXX | XXX   | XXX   | XXX   | 746   | (98)  | 145   | (30)  |
| 9. 2022.....  | XXX | XXX | XXX | XXX   | XXX   | XXX   | XXX   | 1,332 | (196) | (21)  |
| 10. 2023..... | XXX | XXX | XXX | XXX   | XXX   | XXX   | XXX   | XXX   | 3,765 | (19)  |
| 11. 2024..... | XXX | XXX | XXX | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 7,415 |

SCHEDULE P - PART 4K - FIDELITY/SURETY

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2019.....  | XXX | XXX | XX  | XXX |     |     |     |     |     |  |
| 7. 2020.....  | XXX | XXX | XX  | XX  | XX  |     |     |     |     |  |
| 8. 2021.....  | XXX | XXX | XX  | XX  | XX  | XX  |     |     |     |  |
| 9. 2022.....  | XXX | XXX | XX  | XXX | XX  | XX  | XXX |     |     |  |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2019.....  | XXX | XXX | XX  | XXX |     |     |     |     |     |  |
| 7. 2020.....  | XXX | XXX | XX  | XX  | XX  |     |     |     |     |  |
| 8. 2021.....  | XXX | XXX | XX  | XX  | XX  | XX  |     |     |     |  |
| 9. 2022.....  | XXX | XXX | XX  | XXX | XX  | XX  | XXX |     |     |  |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

SCHEDULE P - PART 4M - INTERNATIONAL

|               |     |     |     |     |     |     |     |     |     |  |
|---------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| 1. Prior..... |     |     |     |     |     |     |     |     |     |  |
| 2. 2015.....  |     |     |     |     |     |     |     |     |     |  |
| 3. 2016.....  | XXX |     |     |     |     |     |     |     |     |  |
| 4. 2017.....  | XXX | XXX |     |     |     |     |     |     |     |  |
| 5. 2018.....  | XXX | XXX | XXX |     |     |     |     |     |     |  |
| 6. 2019.....  | XXX | XXX | XX  | XXX |     |     |     |     |     |  |
| 7. 2020.....  | XXX | XXX | XX  | XX  | XX  |     |     |     |     |  |
| 8. 2021.....  | XXX | XXX | XX  | XX  | XX  | XX  |     |     |     |  |
| 9. 2022.....  | XXX | XXX | XX  | XXX | XX  | XX  | XXX |     |     |  |
| 10. 2023..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |     |  |
| 11. 2024..... | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |  |

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 4T - Warranty

**N O N E**

Schedule P - Part 4U - Pet Insurance Plans

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**

**SECTION 1**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END |      |      |      |      |      |      |      |      |      |
|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------|------|------|------|------|------|------|------|------|------|
|                                                                          | 1                                                                                   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|                                                                          | 2015                                                                                | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
| 1. Prior.....                                                            | 0                                                                                   | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    |      |
| 2. 2015.....                                                             |                                                                                     |      |      |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 3. 2016.....                                                             | XXX                                                                                 |      |      |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 4. 2017.....                                                             | XXX                                                                                 | XXX  |      |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 5. 2018.....                                                             | XXX                                                                                 | XXX  | XXX  |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 6. 2019.....                                                             | XXX                                                                                 | XXX  | XXX  | XXX  | 1    | 4    | 4    | 4    | 4    | 4    |
| 7. 2020.....                                                             | XXX                                                                                 | XXX  | XXX  | XXX  | XXX  | 79   | 109  | 109  | 109  | 109  |
| 8. 2021.....                                                             | XXX                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | 98   | 122  | 126  | 126  |
| 9. 2022.....                                                             | XXX                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 78   | 112  | 113  |
| 10. 2023.....                                                            | XXX                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 46   | 56   |
| 11. 2024                                                                 | XXX                                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 44   |

**SECTION 2**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END |      |      |      |      |      |      |      |      |      |
|--------------------------------------------------------------------------|-------------------------------------------------------------|------|------|------|------|------|------|------|------|------|
|                                                                          | 1                                                           | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|                                                                          | 2015                                                        | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
| 1. Prior.....                                                            | 0                                                           | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    |      |
| 2. 2015.....                                                             |                                                             |      |      |      |      |      | 0    | 0    | 0    |      |
| 3. 2016.....                                                             | XXX                                                         |      |      |      |      |      | 0    | 0    | 0    | 0    |
| 4. 2017.....                                                             | XXX                                                         | XXX  |      |      |      |      | 0    | 0    | 0    | 0    |
| 5. 2018.....                                                             | XXX                                                         | XXX  | XXX  |      |      |      | 0    | 0    | 0    | 0    |
| 6. 2019.....                                                             | XXX                                                         | XXX  | XXX  | XXX  | 2    | 0    | 0    | 0    | 0    | 0    |
| 7. 2020.....                                                             | XXX                                                         | XXX  | XXX  | XXX  | XXX  | 30   | 1    | 0    | 0    | 0    |
| 8. 2021.....                                                             | XXX                                                         | XXX  | XXX  | XXX  | XXX  | XXX  | 33   | 2    | 0    | 0    |
| 9. 2022.....                                                             | XXX                                                         | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 45   | 2    | 1    |
| 10. 2023.....                                                            | XXX                                                         | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 16   | 0    |
| 11. 2024                                                                 | XXX                                                         | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 4    |

**SECTION 3**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END |      |      |      |      |      |      |      |      |      |
|--------------------------------------------------------------------------|---------------------------------------------------------------------|------|------|------|------|------|------|------|------|------|
|                                                                          | 1                                                                   | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   |
|                                                                          | 2015                                                                | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
| 1. Prior.....                                                            | 0                                                                   | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| 2. 2015.....                                                             |                                                                     |      |      |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 3. 2016.....                                                             | XXX                                                                 |      |      |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 4. 2017.....                                                             | XXX                                                                 | XXX  |      |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 5. 2018.....                                                             | XXX                                                                 | XXX  | XXX  |      | 0    | 0    | 0    | 0    | 0    | 0    |
| 6. 2019.....                                                             | XXX                                                                 | XXX  | XXX  | XXX  | 6    | 7    | 7    | 7    | 7    | 7    |
| 7. 2020.....                                                             | XXX                                                                 | XXX  | XXX  | XXX  | XXX  | 197  | 209  | 209  | 209  | 209  |
| 8. 2021.....                                                             | XXX                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | 254  | 265  | 266  | 266  |
| 9. 2022.....                                                             | XXX                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 238  | 244  | 246  |
| 10. 2023.....                                                            | XXX                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 141  | 142  |
| 11. 2024                                                                 | XXX                                                                 | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | XXX  | 149  |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

**SECTION 1**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END |      |      |       |        |        |        |        |        |        |
|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------|------|------|-------|--------|--------|--------|--------|--------|--------|
|                                                                          | 1                                                                                   | 2    | 3    | 4     | 5      | 6      | 7      | 8      | 9      | 10     |
|                                                                          | 2015                                                                                | 2016 | 2017 | 2018  | 2019   | 2020   | 2021   | 2022   | 2023   | 2024   |
| 1. Prior.....                                                            | 0                                                                                   | 0    | 0    | 0     | 0      | 0      | 0      | 0      | 0      | 0      |
| 2. 2015.....                                                             |                                                                                     | 0    | 0    | 0     | 0      | 0      | 0      | 0      | 0      | 0      |
| 3. 2016.....                                                             | XXX                                                                                 |      | 1    | 2     | 2      | 2      | 2      | 2      | 1      | 1      |
| 4. 2017.....                                                             | XXX                                                                                 | XXX  | 31   | 92    | 102    | 104    | 104    | 104    | 104    | 104    |
| 5. 2018.....                                                             | XXX                                                                                 | XXX  | XXX  | 1,479 | 3,130  | 3,326  | 3,364  | 3,375  | 3,382  | 3,383  |
| 6. 2019.....                                                             | XXX                                                                                 | XXX  | XXX  | XXX   | 13,219 | 19,415 | 20,170 | 20,375 | 20,461 | 20,489 |
| 7. 2020.....                                                             | XXX                                                                                 | XXX  | XXX  | XXX   | XXX    | 17,153 | 23,333 | 24,243 | 24,534 | 24,607 |
| 8. 2021.....                                                             | XXX                                                                                 | XXX  | XXX  | XXX   | XXX    | XXX    | 20,634 | 28,577 | 29,897 | 30,222 |
| 9. 2022.....                                                             | XXX                                                                                 | XXX  | XXX  | XXX   | XXX    | XXX    | XXX    | 14,457 | 19,642 | 20,482 |
| 10. 2023.....                                                            | XXX                                                                                 | XXX  | XXX  | XXX   | XXX    | XXX    | XXX    | XXX    | 9,241  | 14,011 |
| 11. 2024.....                                                            | XXX                                                                                 | XXX  | XXX  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 16,125 |

**SECTION 2**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END |      |      |       |       |       |       |       |       |       |
|--------------------------------------------------------------------------|-------------------------------------------------------------|------|------|-------|-------|-------|-------|-------|-------|-------|
|                                                                          | 1                                                           | 2    | 3    | 4     | 5     | 6     | 7     | 8     | 9     | 10    |
|                                                                          | 2015                                                        | 2016 | 2017 | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  | 2024  |
| 1. Prior.....                                                            | 0                                                           | 0    | 0    | 0     | 0     | 0     | 0     | 0     | 0     | 0     |
| 2. 2015.....                                                             |                                                             |      |      |       |       |       |       |       | 0     | 0     |
| 3. 2016.....                                                             | XXX                                                         | 0    | 0    |       |       |       |       |       | 0     | 0     |
| 4. 2017.....                                                             | XXX                                                         | XXX  | 85   | 10    | 1     | 0     |       | 0     | 0     | 0     |
| 5. 2018.....                                                             | XXX                                                         | XXX  | XXX  | 1,392 | 207   | 56    | 22    | 13    | 4     | 4     |
| 6. 2019.....                                                             | XXX                                                         | XXX  | XXX  | XXX   | 6,507 | 926   | 307   | 115   | 36    | 12    |
| 7. 2020.....                                                             | XXX                                                         | XXX  | XXX  | XXX   | XXX   | 6,948 | 1,136 | 384   | 119   | 49    |
| 8. 2021.....                                                             | XXX                                                         | XXX  | XXX  | XXX   | XXX   | XXX   | 9,046 | 1,583 | 424   | 121   |
| 9. 2022.....                                                             | XXX                                                         | XXX  | XXX  | XXX   | XXX   | XXX   | XXX   | 5,721 | 944   | 260   |
| 10. 2023.....                                                            | XXX                                                         | XXX  | XXX  | XXX   | XXX   | XXX   | XXX   | XXX   | 5,334 | 718   |
| 11. 2024.....                                                            | XXX                                                         | XXX  | XXX  | XXX   | XXX   | XXX   | XXX   | XXX   | XXX   | 8,061 |

**SECTION 3**

| Years in Which<br>Premiums<br>Were Earned<br>and Losses<br>Were Incurred | CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END |      |      |       |        |        |        |        |        |        |
|--------------------------------------------------------------------------|---------------------------------------------------------------------|------|------|-------|--------|--------|--------|--------|--------|--------|
|                                                                          | 1                                                                   | 2    | 3    | 4     | 5      | 6      | 7      | 8      | 9      | 10     |
|                                                                          | 2015                                                                | 2016 | 2017 | 2018  | 2019   | 2020   | 2021   | 2022   | 2023   | 2024   |
| 1. Prior.....                                                            | 0                                                                   | 0    | 0    | 0     | 0      | 0      | 0      | 0      | 0      | 0      |
| 2. 2015.....                                                             |                                                                     | 0    |      | 0     | 0      | 0      | 0      | 0      | 0      | 0      |
| 3. 2016.....                                                             | XXX                                                                 | 0    | 2    | 2     | 2      | 2      | 2      | 2      | 2      | 2      |
| 4. 2017.....                                                             | XXX                                                                 | XXX  | 143  | 158   | 161    | 161    | 161    | 161    | 161    | 161    |
| 5. 2018.....                                                             | XXX                                                                 | XXX  | XXX  | 4,478 | 5,193  | 5,226  | 5,232  | 5,234  | 5,235  | 5,235  |
| 6. 2019.....                                                             | XXX                                                                 | XXX  | XXX  | XXX   | 27,774 | 29,507 | 29,639 | 29,663 | 29,673 | 29,677 |
| 7. 2020.....                                                             | XXX                                                                 | XXX  | XXX  | XXX   | XXX    | 38,875 | 40,512 | 40,653 | 40,690 | 40,705 |
| 8. 2021.....                                                             | XXX                                                                 | XXX  | XXX  | XXX   | XXX    | XXX    | 51,238 | 53,620 | 53,772 | 53,824 |
| 9. 2022.....                                                             | XXX                                                                 | XXX  | XXX  | XXX   | XXX    | XXX    | XXX    | 37,506 | 38,918 | 39,058 |
| 10. 2023.....                                                            | XXX                                                                 | XXX  | XXX  | XXX   | XXX    | XXX    | XXX    | XXX    | 27,274 | 29,135 |
| 11. 2024.....                                                            | XXX                                                                 | XXX  | XXX  | XXX   | XXX    | XXX    | XXX    | XXX    | XXX    | 44,630 |

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 1  
**N O N E**

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 2  
**N O N E**

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 3  
**N O N E**

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 1  
**N O N E**

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 2  
**N O N E**

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 3  
**N O N E**

Schedule P - Part 5E - Commercial Multiple Peril - Section 1  
**N O N E**

Schedule P - Part 5E - Commercial Multiple Peril - Section 2  
**N O N E**

Schedule P - Part 5E - Commercial Multiple Peril - Section 3  
**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A  
**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A  
**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A  
**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B  
**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B  
**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

**N O N E**

Schedule P - Part 5H - Other Liability - Occurrence - Section 1A

**N O N E**

Schedule P - Part 5H - Other Liability - Occurrence - Section 2A

**N O N E**

Schedule P - Part 5H - Other Liability - Occurrence - Section 3A

**N O N E**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

**N O N E**

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

**N O N E**

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

**N O N E**

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

**N O N E**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

**N O N E**

Schedule P - Part 5T - Warranty - Section 1

**N O N E**



Schedule P - Part 5T - Warranty - Section 2

**N O N E**

Schedule P - Part 5T - Warranty - Section 3

**N O N E**

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 1

**N O N E**

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 2

**N O N E**

Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 1

**N O N E**

Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 2

**N O N E**

Schedule P - Part 6E - Commercial Multiple Peril - Section 1

**N O N E**

Schedule P - Part 6E - Commercial Multiple Peril - Section 2

**N O N E**

Schedule P - Part 6H - Other Liability - Occurrence - Section 1A

**N O N E**

Schedule P - Part 6H - Other Liability - Occurrence - Section 2A

**N O N E**

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 6M - International - Section 1

**N O N E**

Schedule P - Part 6M - International - Section 2

**N O N E**

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 1  
**N O N E**

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 2  
**N O N E**

Schedule P - Part 6O - Reinsurance B - Nonproportional Liability - Section 1  
**N O N E**

Schedule P - Part 6O - Reinsurance B - Nonproportional Assumed Liability - Section 2  
**N O N E**

Schedule P - Part 6R - Products Liability - Occurrence - Section 1A  
**N O N E**

Schedule P - Part 6R - Products Liability - Occurrence - Section 2A  
**N O N E**

Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B  
**N O N E**

Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B  
**N O N E**

Schedule P - Part 7A - Section 1 - Primary Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7A - Section 2 - Primary Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7A - Section 3 - Primary Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7B - Section 1 - Reinsurance Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7B - Section 2 - Reinsurance Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7B - Section 3 - Reinsurance Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts  
**N O N E**

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or “ERE”) benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? ..... Yes [ ] No [ X ]  
If the answer to question 1.1 is “no”, leave the following questions blank. If the answer to question 1.1 is “yes”, please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? .....\$ .....
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? ..... Yes [ ] No [ ]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? ..... Yes [ ] No [ ]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? ..... Yes [ ] No [ ] N/A [ ]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

| Years in Which Premiums Were Earned and Losses Were Incurred |             | DDR Reserve Included in<br>Schedule P, Part 1F, Medical Professional Liability<br>Column 24: Total Net Losses and Expenses Unpaid |                             |
|--------------------------------------------------------------|-------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
|                                                              |             | 1<br>Section 1: Occurrence                                                                                                        | 2<br>Section 2: Claims-Made |
| 1.601                                                        | Prior ..... | 0                                                                                                                                 | 0                           |
| 1.602                                                        | 2015 .....  | 0                                                                                                                                 | 0                           |
| 1.603                                                        | 2016 .....  | 0                                                                                                                                 | 0                           |
| 1.604                                                        | 2017 .....  | 0                                                                                                                                 | 0                           |
| 1.605                                                        | 2018 .....  | 0                                                                                                                                 | 0                           |
| 1.606                                                        | 2019 .....  | 0                                                                                                                                 | 0                           |
| 1.607                                                        | 2020 .....  | 0                                                                                                                                 | 0                           |
| 1.608                                                        | 2021 .....  | 0                                                                                                                                 | 0                           |
| 1.609                                                        | 2022 .....  | 0                                                                                                                                 | 0                           |
| 1.610                                                        | 2023 .....  | 0                                                                                                                                 | 0                           |
| 1.611                                                        | 2024 .....  | 0                                                                                                                                 | 0                           |
| 1.612                                                        | Totals      | 0                                                                                                                                 | 0                           |

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as “Defense and Cost Containment” and “Adjusting and Other” ) reported in compliance with these definitions in this statement? ..... Yes [ X ] No [ ]
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? ..... Yes [ X ] No [ ]
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? ..... Yes [ ] No [ X ]  
  
If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.  
Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:  
(in thousands of dollars)  

5.1 Fidelity .....0

5.2 Surety .....0
6. Claim count information is reported per claim or per claimant (Indicate which) ..... per claim.....  
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [ ] No [ X ]
- 7.2 (An extended statement may be attached.)  
.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**SCHEDULE T - PART 2**

**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

|              |                                | Direct Business Only           |                                     |                                             |                                          |                        |        |
|--------------|--------------------------------|--------------------------------|-------------------------------------|---------------------------------------------|------------------------------------------|------------------------|--------|
|              |                                | 1                              | 2                                   | 3                                           | 4                                        | 5                      | 6      |
| States, Etc. |                                | Life<br>(Group and Individual) | Annuities<br>(Group and Individual) | Disability Income<br>(Group and Individual) | Long-Term Care<br>(Group and Individual) | Deposit-Type Contracts | Totals |
| 1.           | Alabama .....                  | AL                             |                                     |                                             |                                          |                        |        |
| 2.           | Alaska .....                   | AK                             |                                     |                                             |                                          |                        |        |
| 3.           | Arizona .....                  | AZ                             |                                     |                                             |                                          |                        |        |
| 4.           | Arkansas .....                 | AR                             |                                     |                                             |                                          |                        |        |
| 5.           | California .....               | CA                             |                                     |                                             |                                          |                        |        |
| 6.           | Colorado .....                 | CO                             |                                     |                                             |                                          |                        |        |
| 7.           | Connecticut .....              | CT                             |                                     |                                             |                                          |                        |        |
| 8.           | Delaware .....                 | DE                             |                                     |                                             |                                          |                        |        |
| 9.           | District of Columbia .....     | DC                             |                                     |                                             |                                          |                        |        |
| 10.          | Florida .....                  | FL                             |                                     |                                             |                                          |                        |        |
| 11.          | Georgia .....                  | GA                             |                                     |                                             |                                          |                        |        |
| 12.          | Hawaii .....                   | HI                             |                                     |                                             |                                          |                        |        |
| 13.          | Idaho .....                    | ID                             |                                     |                                             |                                          |                        |        |
| 14.          | Illinois .....                 | IL                             |                                     |                                             |                                          |                        |        |
| 15.          | Indiana .....                  | IN                             |                                     |                                             |                                          |                        |        |
| 16.          | Iowa .....                     | IA                             |                                     |                                             |                                          |                        |        |
| 17.          | Kansas .....                   | KS                             |                                     |                                             |                                          |                        |        |
| 18.          | Kentucky .....                 | KY                             |                                     |                                             |                                          |                        |        |
| 19.          | Louisiana .....                | LA                             |                                     |                                             |                                          |                        |        |
| 20.          | Maine .....                    | ME                             |                                     |                                             |                                          |                        |        |
| 21.          | Maryland .....                 | MD                             |                                     |                                             |                                          |                        |        |
| 22.          | Massachusetts .....            | MA                             |                                     |                                             |                                          |                        |        |
| 23.          | Michigan .....                 | MI                             |                                     |                                             |                                          |                        |        |
| 24.          | Minnesota .....                | MN                             |                                     |                                             |                                          |                        |        |
| 25.          | Mississippi .....              | MS                             |                                     |                                             |                                          |                        |        |
| 26.          | Missouri .....                 | MO                             |                                     |                                             |                                          |                        |        |
| 27.          | Montana .....                  | MT                             |                                     |                                             |                                          |                        |        |
| 28.          | Nebraska .....                 | NE                             |                                     |                                             |                                          |                        |        |
| 29.          | Nevada .....                   | NV                             |                                     |                                             |                                          |                        |        |
| 30.          | New Hampshire .....            | NH                             |                                     |                                             |                                          |                        |        |
| 31.          | New Jersey .....               | NJ                             |                                     |                                             |                                          |                        |        |
| 32.          | New Mexico .....               | NM                             |                                     |                                             |                                          |                        |        |
| 33.          | New York .....                 | NY                             |                                     |                                             |                                          |                        |        |
| 34.          | North Carolina .....           | NC                             |                                     |                                             |                                          |                        |        |
| 35.          | North Dakota .....             | ND                             |                                     |                                             |                                          |                        |        |
| 36.          | Ohio .....                     | OH                             |                                     |                                             |                                          |                        |        |
| 37.          | Oklahoma .....                 | OK                             |                                     |                                             |                                          |                        |        |
| 38.          | Oregon .....                   | OR                             |                                     |                                             |                                          |                        |        |
| 39.          | Pennsylvania .....             | PA                             |                                     |                                             |                                          |                        |        |
| 40.          | Rhode Island .....             | RI                             |                                     |                                             |                                          |                        |        |
| 41.          | South Carolina .....           | SC                             |                                     |                                             |                                          |                        |        |
| 42.          | South Dakota .....             | SD                             |                                     |                                             |                                          |                        |        |
| 43.          | Tennessee .....                | TN                             |                                     |                                             |                                          |                        |        |
| 44.          | Texas .....                    | TX                             |                                     |                                             |                                          |                        |        |
| 45.          | Utah .....                     | UT                             |                                     |                                             |                                          |                        |        |
| 46.          | Vermont .....                  | VT                             |                                     |                                             |                                          |                        |        |
| 47.          | Virginia .....                 | VA                             |                                     |                                             |                                          |                        |        |
| 48.          | Washington .....               | WA                             |                                     |                                             |                                          |                        |        |
| 49.          | West Virginia .....            | WV                             |                                     |                                             |                                          |                        |        |
| 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                             |                                     |                                             |                                          |                        |        |
| 59.          | Total                          |                                |                                     |                                             |                                          |                        |        |

NONE

## SCHEDULE Y

## 68

| 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 Insurance Company, 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 .....                                                                                                                      |

# ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

## SCHEDULE Y

## PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]

| Pooling Information |                                            |           |
|---------------------|--------------------------------------------|-----------|
| NAIC Code           | Name of Insurer                            | Pooling % |
| 10974               | Root Insurance Company                     | 80%       |
| 24503               | Root Property & Casualty Insurance Company | 20%       |

# ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

## SCHEDULE Y

**PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL**

[illegible]



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** 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.

|              |                                                                                                                                  | Responses |
|--------------|----------------------------------------------------------------------------------------------------------------------------------|-----------|
| MARCH FILING |                                                                                                                                  |           |
| 1.           | Will an actuarial opinion be filed by March 1? .....                                                                             | YES       |
| 2.           | Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....                                 | YES       |
| 3.           | Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?.....                                          | YES       |
| 4.           | Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?.....                | YES       |
| APRIL FILING |                                                                                                                                  |           |
| 5.           | Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? .....                            | YES       |
| 6.           | Will Management’s Discussion and Analysis be filed by April 1? .....                                                             | YES       |
| 7.           | Will the Supplemental Investment Risk Interrogatories be filed by April 1? .....                                                 | YES       |
| MAY FILING   |                                                                                                                                  |           |
| 8.           | Will this company be included in a combined annual statement which is filed with the NAIC by May 1? .....                        | YES       |
| JUNE FILING  |                                                                                                                                  |           |
| 9.           | Will an audited financial report be filed by June 1? .....                                                                       | YES       |
| 10.          | Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? ..... | YES       |

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. 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.

|               |                                                                                                                                                                                                        |     |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| MARCH FILING  |                                                                                                                                                                                                        |     |
| 11.           | Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....                                                                                           | NO  |
| 12.           | Will the Financial Guaranty Insurance Exhibit be filed by March 1?.....                                                                                                                                | NO  |
| 13.           | Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....                                                                            | NO  |
| 14.           | Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? .....                                                                                                 | NO  |
| 15.           | Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....                                                                                                 | NO  |
| 16.           | Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? .....                                                                                                                     | NO  |
| 17.           | Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? ...                                                          | NO  |
| 18.           | Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....                                                                                         | NO  |
| 19.           | Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?..                                                     | YES |
| 20.           | Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? .....                                                                                         | YES |
| 21.           | Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? .....                                                                                    | NO  |
| 22.           | Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? .....                                                                                                       | NO  |
| 23.           | Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....                                                                         | NO  |
| 24.           | Will an approval from the reporting entity’s state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? ..... | NO  |
| 25.           | Will an approval from the reporting entity’s state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....       | NO  |
| 26.           | Will an approval from the reporting entity’s state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....                      | NO  |
| 27.           | Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?.....                   | NO  |
| 28.           | Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?.....                                                                           | NO  |
| 29.           | Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?.....                                                    | YES |
| APRIL FILING  |                                                                                                                                                                                                        |     |
| 30.           | Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....                                                                                        | NO  |
| 31.           | Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....                                                                                  | NO  |
| 32.           | Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....                                                                                                                      | NO  |
| 33.           | Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....                                                                           | NO  |
| 34.           | Will the Cybersecurity Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....                                                                                | NO  |
| 35.           | Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? .....                                     | NO  |
| 36.           | Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? .....                                                                                         | NO  |
| 37.           | Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....                                                                                        | NO  |
| AUGUST FILING |                                                                                                                                                                                                        |     |
| 38.           | Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....                                                                           | YES |
| Explanations: |                                                                                                                                                                                                        |     |
| 11.           |                                                                                                                                                                                                        |     |
| 12.           |                                                                                                                                                                                                        |     |
| 13.           |                                                                                                                                                                                                        |     |
| 14.           |                                                                                                                                                                                                        |     |
| 15.           |                                                                                                                                                                                                        |     |
| 16.           |                                                                                                                                                                                                        |     |
| 17.           |                                                                                                                                                                                                        |     |
| 18.           |                                                                                                                                                                                                        |     |
| 21.           |                                                                                                                                                                                                        |     |
| 22.           |                                                                                                                                                                                                        |     |
| 23.           |                                                                                                                                                                                                        |     |
| 24.           |                                                                                                                                                                                                        |     |
| 25.           |                                                                                                                                                                                                        |     |
| 26.           |                                                                                                                                                                                                        |     |
| 27.           |                                                                                                                                                                                                        |     |
| 28.           |                                                                                                                                                                                                        |     |
| 30.           |                                                                                                                                                                                                        |     |
| 31.           |                                                                                                                                                                                                        |     |
| 32.           |                                                                                                                                                                                                        |     |
| 33.           |                                                                                                                                                                                                        |     |
| 34.           |                                                                                                                                                                                                        |     |
| 35.           |                                                                                                                                                                                                        |     |
| 36.           |                                                                                                                                                                                                        |     |
| 37.           |                                                                                                                                                                                                        |     |

Bar Codes:

|     |                                                                            |                                                                                      |
|-----|----------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| 11. | SIS Stockholder Information Supplement [Document Identifier 420]           |  |
| 12. | Financial Guaranty Insurance Exhibit [Document Identifier 240]             |  |
| 13. | Medicare Supplement Insurance Experience Exhibit [Document Identifier 360] |  |
| 14. | Supplement A to Schedule T [Document Identifier 455]                       |  |
| 15. | Trusteed Surplus Statement [Document Identifier 490]                       |  |
| 16. | Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]   |  |

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

|     |                                                                                                                     |                                                     |
|-----|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| 17. | Reinsurance Summary Supplemental Filing [Document Identifier 401]                                                   | <div><div></div><div>109742024401000000</div></div> |
| 18. | Medicare Part D Coverage Supplement [Document Identifier 365]                                                       | <div><div></div><div>109742024365000000</div></div> |
| 21. | Exceptions to the Reinsurance Attestation Supplement<br>[Document Identifier 400]                                   | <div><div></div><div>109742024400000000</div></div> |
| 22. | Bail Bond Supplement [Document Identifier 500]                                                                      | <div><div></div><div>109742024500000000</div></div> |
| 23. | Director and Officer Insurance Coverage Supplement [Document Identifier 505]                                        | <div><div></div><div>109742024505000000</div></div> |
| 24. | Relief from the five-year rotation requirement for lead audit partner<br>[Document Identifier 224]                  | <div><div></div><div>109742024224000000</div></div> |
| 25. | Relief from the one-year cooling off period for independent CPA<br>[Document Identifier 225]                        | <div><div></div><div>109742024225000000</div></div> |
| 26. | Relief from the Requirements for Audit Committees [Document Identifier 226]                                         | <div><div></div><div>109742024226000000</div></div> |
| 27. | Reinsurance Counterparty Reporting Exception – Asbestos and Pollution<br>Contracts [Document Identifier 555]        | <div><div></div><div>109742024555000000</div></div> |
| 28. | Exhibit of Other Liabilities by Lines of Business [Document Identifier 570]                                         | <div><div></div><div>109742024570000000</div></div> |
| 30. | Credit Insurance Experience Exhibit [Document Identifier 230]                                                       | <div><div></div><div>109742024230000000</div></div> |
| 31. | Long-Term Care Experience Reporting Forms [Document Identifier 306]                                                 | <div><div></div><div>109742024230600000</div></div> |
| 32. | Accident and Health Policy Experience Exhibit [Document Identifier 210]                                             | <div><div></div><div>109742024210000000</div></div> |
| 33. | Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]                                          | <div><div></div><div>109742024216000000</div></div> |
| 34. | Cybersecurity and Identity Theft Insurance Coverage Supplement<br>[Document Identifier 550]                         | <div><div></div><div>109742024550000000</div></div> |
| 35. | Life, Health & Annuity Guaranty Association Assessable Premium Exhibit -<br>Parts 1 and 2 [Document Identifier 290] | <div><div></div><div>109742024290000000</div></div> |
| 36. | Private Flood Insurance Supplement [Document Identifier 560]                                                        | <div><div></div><div>109742024560000000</div></div> |
| 37. | Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]                                              | <div><div></div><div>109742024565000000</div></div> |

**NONE**



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Alabama**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Alaska**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | NO                                                    |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Arizona**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Arkansas**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: California**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |





SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Colorado**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Connecticut**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Delaware**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: District of Columbia**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | NO                                                    |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Florida**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Georgia**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | YES                                                   |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Hawaii**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | NO                                                    |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Illinois**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |





SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Indiana**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Iowa**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Kentucky**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | YES                                                   |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Louisiana**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Maryland**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Mississippi**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Missouri**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | YES                                                   |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Montana**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |





SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Nebraska**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Nevada**

NAIC Group Code      4991      NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | YES                                                   |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: New Hampshire**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | NO                                                    |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: New Mexico**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: North Carolina**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | NO                                                    |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: North Dakota**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

FOR THE STATE OF: **Ohio**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | YES                                                   |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Oklahoma**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |





SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Oregon**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Pennsylvania**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: South Carolina**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Tennessee**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | YES                                                   |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Texas**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Utah**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | YES                                                   |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Virginia**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Washington**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | NO                                                    |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |





SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: West Virginia**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | YES                                                   |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |



SUPPLEMENT FOR THE YEAR 2024 OF THE Root Insurance Company

**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2024  
(To Be Filed by March 1)

**FOR THE STATE OF: Wisconsin**

NAIC Group Code      4991

NAIC Company Code      10974

| MCAS LINE OF BUSINESS                              | MCAS Reportable<br>Premium/Considerations<br>(Yes/No) |
|----------------------------------------------------|-------------------------------------------------------|
| 1. Disability Income .....                         | NO                                                    |
| 2. Health .....                                    | NO                                                    |
| 3. Homeowners .....                                | NO                                                    |
| 4. Individual Annuity .....                        | NO                                                    |
| 5. Individual Life .....                           | NO                                                    |
| 6. Lender-Placed Home and Auto .....               | NO                                                    |
| 7. Long-Term Care .....                            | NO                                                    |
| 8. Other Health .....                              | NO                                                    |
| 9. Private Flood .....                             | NO                                                    |
| 10. Private Passenger Auto .....                   | NO                                                    |
| 11. Short-Term Limited Duration Health Plans ..... | NO                                                    |
| 12. Travel                                         | NO                                                    |