PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2024

OF THE CONDITION AND AFFAIRS OF THE

Root Property & Casualty Insurance Company

NAIC Group Code 4991 (Current) 4991 (Prior) NAIC Company Code 24503 Employer's ID Number 52-0249520

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

Incorporated/Organized 06/06/1928 Commenced Business 01/01/1845

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

Main Administrative Office 80 E. Rich St., Suite. 500 (Street and Number)

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

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

Primary Location of Books and Records 80 E. Rich St., Suite. 500 (Street and Number)

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

Internet Website Address www.joinroot.com

Statutory Statement Contact Cheryl Marie Dennis (Name), 614-306-4275 (Area Code) (Telephone Number)

accounting@joinroot.com (E-mail Address), 614-591-4568 (FAX Number)

OFFICERS

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

OTHER

DIRECTORS OR TRUSTEES

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

State of Ohio
County of Franklin SS:

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

Alexander Edward Timm Chief Executive Officer	Jodi Emmert Baker Secretary	Megan Nicole Binkley Chief Financial Officer

Subscribed and sworn to before me this 14 day of August, 2024

Olivia Speice

a. Is this an original filing? .... Yes [X] No [ ]
b. If no,
1. State the amendment number.......
2. Date filed ....
3. Number of pages attached..........

NOTARIAL SEAL STATE OF OHIO

Olivia Speice
Notary Public, State of Ohio
My Commission Expires:
04-22-2026

ASSETS

		Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1.	Bonds	24,146,957		24,146,957	11,854,385
2.	Stocks:				
	2.1 Preferred stocks			0	0
	2.2 Common stocks			0	0
3.	Mortgage loans on real estate:				
	3.1 First liens			0	0
	3.2 Other than first liens			0	0
4.	Real estate:				
	4.1 Properties occupied by the company (less $ .... encumbrances)			0	0
	4.2 Properties held for the production of income (less $ .... encumbrances)			0	0
	4.3 Properties held for sale (less $ .... encumbrances)			0	0
5.	Cash ($ 15,262,401), cash equivalents ($ 11,857,658) and short-term investments ($ 2,446,955)	29,567,014		29,567,014	11,181,081
6.	Contract loans (including $ .... premium notes)			0	0
7.	Derivatives			0	0
8.	Other invested assets		0	0	0
9.	Receivables for securities	0		0	2,545,000
10.	Securities lending reinvested collateral assets			0	0
11.	Aggregate write-ins for invested assets	0	0	0	0
12.	Subtotals, cash and invested assets (Lines 1 to 11)	53,713,971	0	53,713,971	25,580,465
13.	Title plants less $ .... charged off (for Title insurers only)			0	0
14.	Investment income due and accrued	279,705		279,705	146,028
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	37,579,238		37,579,238	20,602,432
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	54,867,238		54,867,238	40,359,070
	15.3 Accrued retrospective premiums ($ ....) and contracts subject to redetermination ($ ....)			0	0
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	28,550,394		28,550,394	16,179,108
	16.2 Funds held by or deposited with reinsured companies			0	0
	16.3 Other amounts receivable under reinsurance contracts			0	0
17.	Amounts receivable relating to uninsured plans			0	0
18.1	Current federal and foreign income tax recoverable and interest thereon			0	463,531
18.2	Net deferred tax asset			0	0
19.	Guaranty funds receivable or on deposit			0	0
20.	Electronic data processing equipment and software			0	0
21.	Furniture and equipment, including health care delivery assets ($ ....)			0	0
22.	Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23.	Receivables from parent, subsidiaries and affiliates	313,200		313,200	174,096
24.	Health care ($ ....) and other amounts receivable			0	0
25.	Aggregate write-ins for other than invested assets	125,799	0	125,799	0
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	175,429,545	0	175,429,545	103,504,732
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28.	Total (Lines 26 and 27)	175,429,545	0	175,429,545	103,504,732
	DETAILS OF WRITE-INS				
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199.	Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501.	Miscellaneous receivable	125,799		125,799	
2502.					
2503.					
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	125,799	0	125,799	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $ 9,188,313)	18,980,639	20,220,894
2.	Reinsurance payable on paid losses and loss adjustment expenses	7,972,796	7,157,808
3.	Loss adjustment expenses	9,781,470	7,361,455
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)	330,786	1,212,239
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	6,322,482	2,980,330
7.1	Current federal and foreign income taxes (including $ on realized capital gains (losses))		
7.2	Net deferred tax liability		
8.	Borrowed money $ and interest thereon $		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $ 61,757,736 and including warranty reserves of $ and accrued accident and health experience rating refunds including $ for medical loss ratio rebate per the Public Health Service Act)	16,193,770	10,236,240
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	89,799,952	31,791,704
13.	Funds held by company under reinsurance treaties		0
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including $ certified)		0
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	2,517,036	1,302,860
20.	Derivatives	0	0
21.	Payable for securities	977,895	
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $ and interest thereon $		
25.	Aggregate write-ins for liabilities	388,273	628
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	153,265,099	82,264,158
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	153,265,099	82,264,158
29.	Aggregate write-ins for special surplus funds	0	0
30.	Common capital stock	4,200,000	4,200,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds	220,576	0
33.	Surplus notes		
34.	Gross paid in and contributed surplus	158,207,611	158,207,611
35.	Unassigned funds (surplus)	(140,463,741)	(141,167,037)
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 30 $)		
	36.2 shares preferred (value included in Line 31 $)		
37.	Surplus as regards policyholders (Lines 29 to 35, less 36)	22,164,446	21,240,574
38.	Totals (Page 2, Line 28, Col. 3)	175,429,545	103,504,732
	DETAILS OF WRITE-INS		
2501.	Miscellaneous liabilities	388,273	628
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	388,273	628
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0
3201.	Miscellaneous change in surplus	220,576	
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page	0	0
3299.	Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)	220,576	0

STATEMENT OF INCOME

		1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
	UNDERWRITING INCOME			
1.	Premiums earned:			
	1.1 Direct (written $ 116,744,496)	100,346,031	15,664,288	69,665,118
	1.2 Assumed (written $ 31,119,707)	25,162,177	7,954,313	23,298,735
	1.3 Ceded (written $ 116,744,495)	100,346,032	15,664,288	69,665,118
	1.4 Net (written $ 31,119,708)	25,162,176	7,954,313	23,298,735
	DEDUCTIONS:			
2.	Losses incurred (current accident year $ 15,528,074):			
	2.1 Direct	66,083,972	12,402,245	52,268,888
	2.2 Assumed	14,114,848	7,404,597	17,103,219
	2.3 Ceded	66,083,973	12,402,245	52,268,888
	2.4 Net	14,114,847	7,404,597	17,103,219
3.	Loss adjustment expenses incurred	6,526,676	5,052,517	10,700,450
4.	Other underwriting expenses incurred	6,252,513	3,413,531	8,964,599
5.	Aggregate write-ins for underwriting deductions	0	0	0
6.	Total underwriting deductions (Lines 2 through 5)	26,894,036	15,870,645	36,768,268
7.	Net income of protected cells			
8.	Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(1,731,860)	(7,916,332)	(13,469,533)
	INVESTMENT INCOME			
9.	Net investment income earned	493,274	486,089	(165,249)
10.	Net realized capital gains (losses) less capital gains tax of $		3,962	1,202
11.	Net investment gain (loss) (Lines 9 + 10)	493,274	490,051	(164,047)
	OTHER INCOME			
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered $ amount charged off $)	0	0	0
13.	Finance and service charges not included in premiums	1,844,459		750,944
14.	Aggregate write-ins for miscellaneous income	96,794	139,259	230,241
15.	Total other income (Lines 12 through 14)	1,941,253	139,259	981,185
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	702,667	(7,287,021)	(12,652,394)
17.	Dividends to policyholders			
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	702,667	(7,287,021)	(12,652,394)
19.	Federal and foreign income taxes incurred			(463,531)
20.	Net income (Line 18 minus Line 19)(to Line 22)	702,667	(7,287,021)	(12,188,863)
	CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year	21,240,574	20,285,057	20,285,057
22.	Net income (from Line 20)	702,667	(7,287,021)	(12,188,863)
23.	Net transfers (to) from Protected Cell accounts			
24.	Change in net unrealized capital gains (losses) less capital gains tax of $			
25.	Change in net unrealized foreign exchange capital gain (loss)			
26.	Change in net deferred income tax			
27.	Change in nonadmitted assets			
28.	Change in provision for reinsurance			0
29.	Change in surplus notes			
30.	Surplus (contributed to) withdrawn from protected cells			
31.	Cumulative effect of changes in accounting principles			
32.	Capital changes:			
	32.1 Paid in			
	32.2 Transferred from surplus (Stock Dividend)			
	32.3 Transferred to surplus			
33.	Surplus adjustments:			
	33.1 Paid in	0	6,200,000	13,100,000
	33.2 Transferred to capital (Stock Dividend)			
	33.3 Transferred from capital			
34.	Net remittances from or (to) Home Office			
35.	Dividends to stockholders			
36.	Change in treasury stock			0
37.	Aggregate write-ins for gains and losses in surplus	221,205	45,008	44,380
38.	Change in surplus as regards policyholders (Lines 22 through 37)	923,872	(1,042,013)	955,517
39.	Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	22,164,446	19,243,044	21,240,574
	DETAILS OF WRITE-INS			
0501.				
0502.				
0503.				
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599.	Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0
1401.	Miscellaneous income	96,794	139,259	230,241
1402.				
1403.				
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499.	Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	96,794	139,259	230,241
3701.	Change in provision for reinsurance assumed from pool leader	628	45,008	44,380
3702.	Miscellaneous change in surplus	220,577		
3703.				
3798.	Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799.	Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	221,205	45,008	44,380

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	57,642,981	2,844,671	5,073,406
2. Net investment income	282,033	453,923	913,241
3. Miscellaneous income	1,941,253	139,259	981,185
4. Total (Lines 1 to 3)	59,866,267	3,437,853	6,967,832
5. Benefit and loss related payments	26,911,400	18,116,122	33,342,738
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	7,841,408	7,595,968	15,430,089
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of $ .... tax on capital gains (losses)	(463,531)	0	0
10. Total (Lines 5 through 9)	34,289,277	25,712,091	48,772,827
11. Net cash from operations (Line 4 minus Line 10)	25,576,990	(22,274,238)	(41,804,995)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	282,418	567,452	5,646,322
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	3,522,895	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	3,805,313	567,452	5,646,322
13. Cost of investments acquired (long-term only):			
13.1 Bonds	12,497,426	920,352	4,335,733
13.2 Stocks	0	0	0
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	1,246,000
13.6 Miscellaneous applications	0	0	2,545,000
13.7 Total investments acquired (Lines 13.1 to 13.6)	12,497,426	920,352	8,126,733
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(8,692,113)	(352,900)	(2,480,411)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	0	6,200,000	13,100,000
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	1,501,056	144,950	602,018
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	1,501,056	6,344,950	13,702,018
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	18,385,933	(16,282,187)	(30,583,388)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	11,181,081	41,764,469	41,764,469
19.2 End of period (Line 18 plus Line 19.1)	29,567,014	25,482,281	11,181,081

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

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

Basis of Presentation - The financial statements of Root Property & Casualty Insurance Company ("Root Property & Casualty", the "Company" or "RPC") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance. The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio, subject to any deviations prescribed or permitted by the Ohio Department of Insurance.

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

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

		SSAP #	F/S Page	F/S Line #	2024	2023
	NET INCOME					
(1)	State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	$ 702,667	$ (12,188,863)
(2)	State Prescribed Practices that are an Increase/(decrease) from NAIC SAP:	XXX	XXX	XXX		
(3)	State Permitted Practices that are an increase/ (decrease)from NAIC SAP:	XXX	XXX	XXX		
(4)	NAIC SAP (1-2-3=4)				$ 702,667	$ (12,188,863)
	SURPLUS					
(5)	State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	$ 22,164,446	$ 21,240,574
(6)	State Prescribed Practices that are an increase/(decrease) from NAIC SAP:	XXX	XXX	XXX		
(7)	State Permitted Practices that are an increase/ (decrease) from NAIC SAP:	XXX	XXX	XXX		
(8)	NAIC SAP (5-6-7=8)	XXX	XXX	XXX	$ 22,164,446	$ 21,240,574

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of statutory financial statements requires management to make certain estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the statutory financial statements and the reported amounts of revenue and expense during the reporting period. Actual results could differ from those estimates.

C. Accounting Policies

Premiums are recognized as earned pro rata over the policy period. Unearned premium is established to cover the unexpired portion of premiums written. A premium deficiency, as calculated on a gross basis, is recorded when the sum of expected losses, loss adjustment expenses and maintenance costs exceed the recorded unearned premium reserve and anticipated investment income. A premium deficiency reserve is recognized by accruing an additional liability for the deficiency, with a corresponding charge to operations. The Company did not record a premium deficiency reserve in 2024 or 2023.

Acquisition costs, including commissions paid to Root Insurance Agency ("RIA"), premium taxes, and other policy initiation costs, are charged to operations as incurred. Ceding commissions received under the terms of the Company's quota share reinsurance treaties are recorded as a reduction of underwriting expenses. If the ceding commission percentage exceeds the acquisition costs of the business ceded the excess ceding commission is recorded as a deferred liability and amortized over the period in which the related premiums are earned.

Loss and loss adjustment expense reserves include an amount determined from case-base estimates for reported claims and on estimates, based on experience and perceived trends, for unreported losses and loss expenses. These reserves have been established to cover the estimated ultimate cost to settle insured losses. The amounts are based on estimates of loss cost trends and other factors, and accordingly the ultimate liability may vary materially from such estimates. These estimates are continually reviewed by management and adjusted as necessary; with adjustments included in the period determined. As such, loss and loss adjustment expense reserves represent management's best estimate of the ultimate liability related to reported and unreported claims.

In the ordinary course of business, the Company cedes a portion of its business written to limit the maximum net loss potential arising from large risks and catastrophes. These arrangements, known as treaties, provide for reinsurance coverage on quota share (QS) and excess of loss (XOL) basis. Although the ceding of reinsurance does not discharge the Company from its primary liability to its policyholder, the insurance company that assumes the coverage assumes the related liability. Amounts recoverable from reinsurers are estimated in a manner consistent with the claim liability associated with the reinsured business. Ceded reinsurance premiums are recognized over the remaining policy period based on the reinsurance protection provided. The Company evaluates and monitors the financial condition associated with its reinsurers in order to minimize its exposure to significant losses from reinsurer insolvencies. Management evaluates, and may update, each reinsurance treaty to ensure the economic conditions remain advantageous to the Company and its affiliates. All reinsurance contracts provide for indemnification against loss or liability relating to insurance risk and have been accounted for as reinsurance.

Cash consists of cash on deposit. Cash equivalents are short-term, highly liquid investments that mature within three months from the date of origination. Money market mutual funds are stated at fair value and other cash equivalents are principally stated at amortized cost, which approximates their fair value. Short-term investments are securities with an original maturity greater than 3 months, but less than 1 year, and are stated at amortized cost, which approximates fair value.

NOTES TO FINANCIAL STATEMENTS

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

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

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

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

D. Going Concern - There are no going concern issues.

NOTE 2 - Accounting Changes and Corrections of Errors - Not Applicable

NOTE 3 - Business Combinations and Goodwill - Not Applicable

NOTE 4 - Discontinued Operations - Not Applicable

NOTE 5 - Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans - Not Applicable

B. Debt Restructuring - Not Applicable

C. Reverse Mortgages - Not Applicable

D. Loan - Backed Securities

(1) For fixed-rate agency mortgage-backed securities, the Company reviews calculations from a third party vendor utilizing Mortgage Industry Advisory Corporation (MIAC) Mortgage Industry Medians (MIMs) for prepayment speeds. MIMs are derived from a semi-monthly dealer-consensus survey of long term prepayment projections. For other mortgage-backed, loan-backed, and structured securities, Clearwater utilizes prepayment assumptions from Moody's Analytics. Moody's applies a flat economic credit model and utilizes a vector of multiple monthly speeds as opposed to a single speed for more robust projections. In instances where Moody's projections are not available, Clearwater uses data from Reuters, which utilizes the median prepayment speed from contributors' models.

(2) OTTI recognized - Not applicable

(3) OTTI - Not applicable

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	$19,715
2. 12 Months or Longer	$27,613

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

1. Less than 12 Months	$2,738,350
2. 12 Months or Longer	$1,479,198

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

.

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

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

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

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

J. Real Estate - Not Applicable

K. Low Income Housing tax Credits (LIHTC) - No Significant Changes

L. Restricted Assets - No Significant Changes

M. Working Capital Finance Investments - Not Applicable

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

O. 5GI Securities - Not Applicable

P. Short Sales - Not Applicable

Q. Prepayment Penalty and Acceleration Fees - Not Applicable

NOTES TO FINANCIAL STATEMENTS

R. Reporting Entity's Share of Cash Pool by Asset Type - Not Applicable

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

NOTE 7- Investment Income

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

B. Amounts Non-admitted - Not Applicable

C. The gross, nonadmitted and admitted amounts for interest income due and accrued - No Significant Changes

D. The aggregate deferred interest - Not Applicable

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - Not Applicable

Note 8 - Derivative Instruments - Not Applicable

Note 9 - Income Taxes - No Significant Changes

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

A. Nature of the Relationship

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

B. Significant Transactions

Caret Holdings, Inc. ("CAR") made no capital contributions to the Company during 2024.

CAR made the following capital contributions to the Company during 2023.

Date		Amount
January 31, 2023	$	1,000,000
February 28, 2023	$	1,000,000
March 31, 2023	$	2,200,000
April 28, 2023	$	300,000
May 31, 2023	$	700,000
June 30, 2023	$	1,000,000
July 31, 2023	$	1,300,000
August 31, 2023	$	2,000,000
September 29, 2023	$	2,300,000
October 31, 2023	$	300,000
December 28, 2023	$	1,000,000
Total	$	13,100,000

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

D. Amounts Due From or To Related Parties – The Company had the following amounts due to and due from affiliates at June 30, 2024 and December 31, 2023:

Company		June 30, 2024 Receivable		June 30, 2024 Payable		December 31, 2003 Receivable		December 31, 2023 Payable
RIA	$	313,200	$	—	$	174,096	$	—
RIC	$	—	$	936,994	$	—	$	707,225
CAR	$	—	$	1,580,042	$	—	$	595,635
Total	**$**	**313,200**	**$**	**2,517,036**	**$**	**174,096**	**$**	**1,302,860**

E. Management/Service Contracts and Cost Sharing Arrangements - No Significant Changes

F. Guarantees or Contingencies for Related Parties – Not Applicable

NOTES TO FINANCIAL STATEMENTS

G. Nature of the Control Relationship – Not Applicable

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

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

J. Investments in Impaired SCA Entities – Not Applicable

K. Investments in Foreign Insurance Subsidiaries – Not Applicable

L. Investments in Downstream Noninsurance Holding Company – Not Applicable

M. All SCA Investments – Not Applicable

N. Investment in Insurance SCAs – Not Applicable

O. SCA or SSAP 48 Entity Loss Tracking – Not Applicable

NOTE 11 Debt - Not Applicable

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans - No Significant Changes

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

A. At June 30, 2024 and December 31, 2023 the Company had 1,800,000 shares authorized, issued and outstanding. All shares are Class A shares and have a par value of $2.33 1/3.

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

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

D. Dividends – Not Applicable

E. Unassigned Surplus Available for Dividends – Not Applicable

F. Unassigned Surplus Restriction – Not Applicable

G. Mutual Reciprocals – Not Applicable

H. Company Stock Held for Special Purposes – Not Applicable

I. Changes in Special Surplus Funds – Not Applicable

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

K. Surplus Debentures – Not Applicable

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

M. Effective date of quasi- reorganization – Not Applicable

NOTE 14 Liabilities, Contingencies and Assessment - No Significant Changes

NOTE 15 Leases - Not Applicable

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk – Not Applicable

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - Not Applicable

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - Not Applicable

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not Applicable

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

NOTES TO FINANCIAL STATEMENTS

Description of each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a.Assets at fair value					
Cash Equivalents - Exempt Money Market Mutual Funds	39,329	$ —	$ —	$ —	39,329
Cash Equivalents - Other Money Market Mutual Funds	11,323,622	$ —	$ —	$ —	11,323,622
Total assets at fair value/NAV	$ 11,362,951	$ —	$ —	$ —	$ 11,362,951

Description of each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Total liabilities at fair value					

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

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

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

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

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

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

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

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

Level 3 - Fair value is based on at least one or more significant unobservable inputs. These inputs reflect the Company's assumptions about the inputs market participants would use in pricing the assets or liabilities.
The fair value of the Company's financial assets and financial liabilities has been determined using available market information as of June 30, 2024.

Although the Company is not aware of any factors that would significantly affect the fair value of financial assets and financial liabilities such amounts have not been comprehensively revalued since those dates. Therefore, estimates of fair value subsequent to the valuation dates may differ significantly from the amounts presented herein. Considerable judgement is required to interpret master data to develop the estimates of fair value. The use of different market assumption and/or estimation methodologies may have a material effect on the estimated fair value amounts.

The Company uses prices and inputs that are current as of the measurement date. In periods of market disruption, the ability to observe prices and inputs may be reduced, which could cause an asset or liability to be reclassified to a lower level.

Inputs used to measure fair value or an asset or liability may fall into different levels of the fair value hierarchy. In these situations, the Company will determine the level in which the fair value based upon the lowest level input that is significant to the determination of the fair value.

(5) Not applicable

B. Not Applicable

NOTES TO FINANCIAL STATEMENTS

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Long Term Bonds	$ 24,035,550	$ 24,146,957	$ 7,022,757	$ 17,012,793	$ —		
Short Term Bonds	$ 2,446,629	$ 2,446,955	$ 2,446,629	$ —	$ —		
Cash Equivalents	$ 11,857,658	$ 11,857,658	$ 11,857,658	$ —	$ —		
Other Invested Assets	$ —	$ —	$ —	$ —	$ —		

D. Not Practicable to Estimate Fair Value

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

E. Measured Using Net Asset Value - Not Applicable

NOTE 21 Other Items

A. Unusual or Infrequent Items - No Significant Changes

B. Troubled Debt Restructuring: Debtors- Not Applicable

C. Other Disclosures

Florida Agents' Balances Certification
a. No Significant Changes

b. No Significant Changes

c. No Significant Changes

D. Business Interruption Insurance Recoveries - Not Applicable

E. State Transferable and Non-Transferable Tax Credits - No Significant Changes

F. Subprime Mortgage Related Risk Exposure - Not Applicable

G. Insurance-Linked Securities (ILS) Contracts - Not Applicable

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable

NOTE 22 Events Subsequent

An evaluation of subsequent events was made through August 12, 2024 for the Quarterly Statement to be issued on August 12, 2024. There were no subsequent events requiring disclosure in the financial statements.

NOTE 23 Reinsurance

A. Unsecured Reinsurance Recoverables - No Significant Changes

B. Reinsurance Recoverable in Dispute - Not Applicable

C. Reinsurance Assumed and Ceded - No Significant Changes

D. Uncollectible Reinsurance - Not Applicable

E. Commutation of Reinsurance Reflected in Income and Expenses - Not Applicable

F. Retroactive Reinsurance - Not Applicable

G. Reinsurance Accounted for as a Deposit - Not Applicable

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements - Not Applicable

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation - Not Applicable

K. Reinsurance Credit - Not Applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination - Not Applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for the Company's incurred losses and loss adjustment expenses reflect favorable development of $1.7M. For the six months ended June 30, 2024, favorable development is a result of lower-than-expected reported losses from accident year 2023 in liability and physical damage coverages.

B. Information about Significant Changes in Methodologies and Assumptions

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

NOTE 26 Intercompany Pooling Arrangements

Information about Significant Changes in Methodologies and Assumptions

Pooling Entities	NAIC Company Code	Pooling Percentage
Root Insurance Company (Lead Member)	10974	80%
Root Property & Casualty Insurance Company	24503	20%

On April 3, 2024, the Ohio Department of Insurance approved an amendment to the intercompany arrangement effective January 1, 2024, whereby the Company and RIC, the Pool leader, will settle premiums on an earned basis instead of on a written basis, as the agreement previously stated. This change had no impact on surplus values at either the Company or RIC.

NOTE 27 Structured Settlements - Not Applicable

NOTE 28 Health Care Receivables - Not Applicable

NOTE 29 Participating Policies - Not Applicable

NOTE 30 Premium Deficiency Reserves - No Significant Changes

NOTE 31 High Deductibles - Not Applicable

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

NOTE 33 Asbestos/Environmental Reserves - Not Applicable

NOTE 34 Subscriber Savings Accounts - Not Applicable

NOTE 35 Multiple Peril Crop Insurance - Not Applicable

NOTE 36 Financial Guaranty Insurance - Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

2.2 If yes, date of change: .....

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

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

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

3.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [X] No [ ]

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001788882

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [X]

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

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? ..... Yes [ ] No [X] N/A [ ]
If yes, attach an explanation.
.....

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2022

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2022

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/14/2024

6.4 By what department or departments?
Ohio Department of Insurance .....

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [X]

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [X]

7.2 If yes, give full information:
.....

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [X]

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [X]

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

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

GENERAL INTERROGATORIES

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

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

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

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

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

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

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ...... Yes [X] No [ ]

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ......$ 0

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) ...... Yes [ ] No [X]

11.2 If yes, give full and complete information relating thereto:

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: ......$ 0

13. Amount of real estate and mortgages held in short-term investments: ......$ 0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? ...... Yes [ ] No [X]

14.2 If yes, please complete the following:

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

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? ...... Yes [ ] No [X]

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

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

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ...... $ 0
16.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ...... $ 0
16.3 Total payable for securities lending reported on the liability page. ...... $ 0

GENERAL INTERROGATORIES

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? .... Yes [X] No [ ]

17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Avenue Insights	100 Hancock St. 10th Floor, Quincy, MA 02171
Bank of New York Mellon	240 Greenwhich St., New York, NY 10286
Century Trust	100 South Federal Place, Santa Fe, NM 87501
CoreFirst Bank & Trust	3035 SW Topeka Blvd., Topeka, KS 87501
Huntington National Bank	41 South High Street, 7th Floor, Columbus, OH 43215
US Bank	One US Bank Plaza, St Louis, MO 63101
Wilmington Trust Company	1100 N. Market St., Wilmington, DE 19890
First National Bankers Bank	325 West Capital Ave, Suite 300 Little Rock, AR 72201

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

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

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

17.4 If yes, give full information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
Patrick Castleman	I
Megan Binkley	I
Taylor Matthews	I
Asset Allocation and Management LLC	U

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
109875	Asset Allocation and Management LLC	549300DSCHEIV5W3U963	SEC	NO

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

18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
   a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
   b. Issuer or obligor is current on all contracted interest and principal payments.
   c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

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

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

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

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
   a. The shares were purchased prior to January 1, 2019.
   b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
   c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
   d. The fund only or predominantly holds bonds in its portfolio.
   e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
   f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? .... Yes [X] No [ ] N/A [ ]
   If yes, attach an explanation.
   Effective January 1, 2024, the Root Intercompany Pooling Agreement was amended to settle premiums on an earned basis. ....

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? .... Yes [ ] No [X]
   If yes, attach an explanation.
   ....

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

3.2 If yes, give full and complete information thereto.
....

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of " tabular reserves") discounted at a rate of interest greater than zero? .... Yes [ ] No [X]

4.2 If yes, complete the following schedule:

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

5. Operating Percentages:

   5.1 A&H loss percent .... 0.000 %

   5.2 A&H cost containment percent .... 0.000 %

   5.3 A&H expense percent excluding cost containment expenses .... 0.000 %

6.1 Do you act as a custodian for health savings accounts? .... Yes [ ] No [X]

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

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

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

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

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

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating

NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

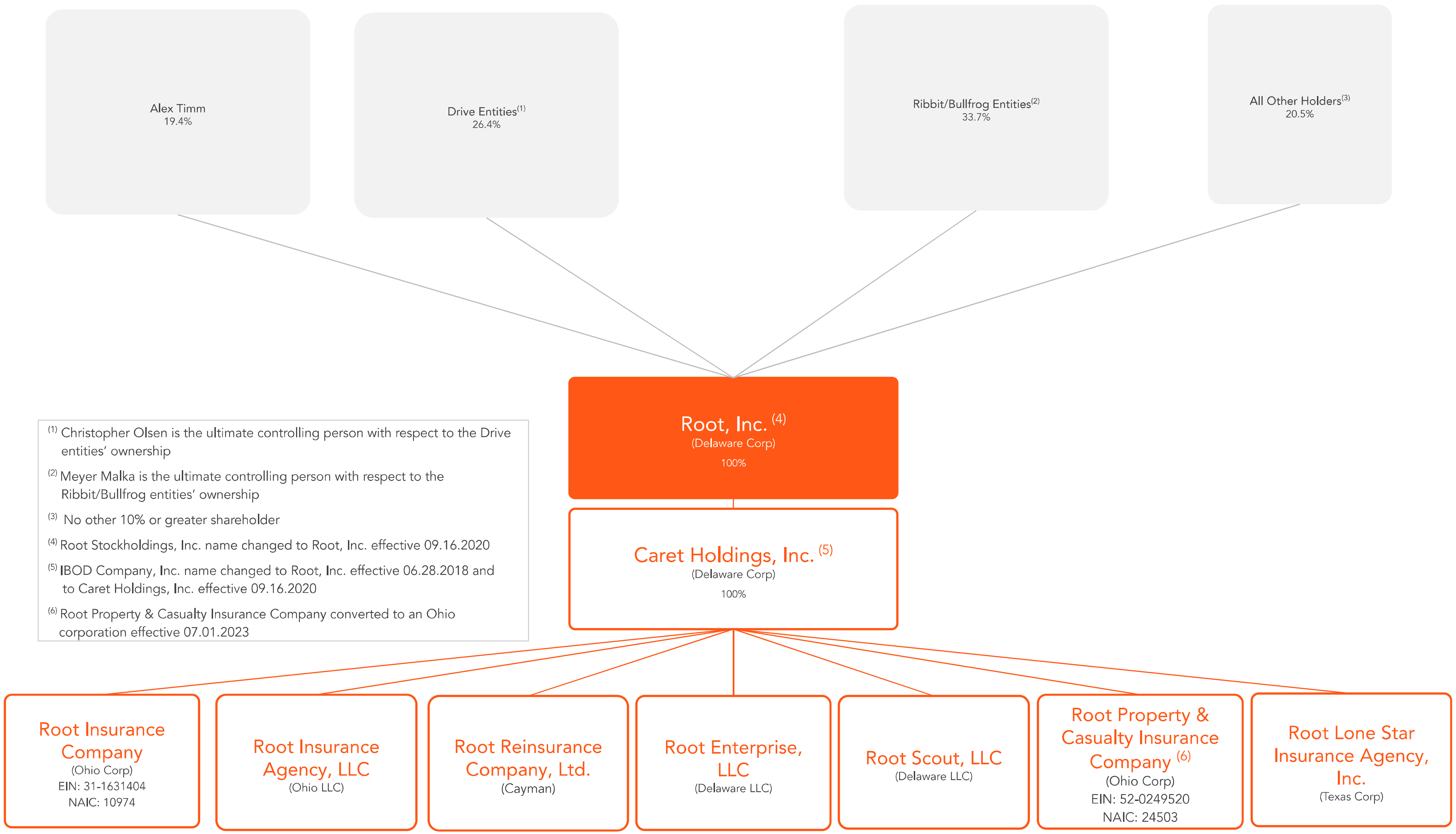
States, etc.	1 Active Status (a)	Direct Premiums Written 2 Current Year To Date	Direct Premiums Written 3 Prior Year To Date	Direct Losses Paid (Deducting Salvage) 4 Current Year To Date	Direct Losses Paid (Deducting Salvage) 5 Prior Year To Date	Direct Losses Unpaid 6 Current Year To Date	Direct Losses Unpaid 7 Prior Year To Date
1. Alabama AL	L						
2. Alaska AK	L						
3. Arizona AZ	L						
4. Arkansas AR	L						
5. California CA	L						
6. Colorado CO	L						
7. Connecticut CT	L						
8. Delaware DE	L						
9. District of Columbia DC	L						
10. Florida FL	L						
11. Georgia GA	L	74,109,959	15,523,896	28,771,709	3,812,865	32,948,066	5,091,148
12. Hawaii HI	L						
13. Idaho ID	L						
14. Illinois IL	L						
15. Indiana IN	L						
16. Iowa IA	L						
17. Kansas KS	L	7,803,844	1,390,500	3,611,197	637,204	2,538,630	386,929
18. Kentucky KY	L						
19. Louisiana LA	L						
20. Maine ME	L						
21. Maryland MD	L						
22. Massachusetts MA	L						
23. Michigan MI	L						
24. Minnesota MN	L						
25. Mississippi MS	L						
26. Missouri MO	L						
27. Montana MT	L						
28. Nebraska NE	L						
29. Nevada NV	L	675,279		0		12,572	
30. New Hampshire NH	L						
31. New Jersey NJ	L						
32. New Mexico NM	L						
33. New York NY	L						
34. North Carolina NC	L						
35. North Dakota ND	L						
36. Ohio OH	L						
37. Oklahoma OK	L						
38. Oregon OR	L						
39. Pennsylvania PA	L						
40. Rhode Island RI	L						
41. South Carolina SC	L	29,455,718	12,111,106	8,943,812	1,085,763	12,846,111	2,291,584
42. South Dakota SD	L						
43. Tennessee TN	L						
44. Texas TX	L						
45. Utah UT	L						
46. Vermont VT	L						
47. Virginia VA	L						
48. Washington WA	L						
49. West Virginia WV	L						
50. Wisconsin WI	L	4,699,696	1,848,425	2,821,071	1,544,302	3,040,059	1,151,416
51. Wyoming WY	L						
52. American Samoa AS	N						
53. Guam GU	N						
54. Puerto Rico PR	N						
55. U.S. Virgin Islands VI	N						
56. Northern Mariana Islands MP	N						
57. Canada CAN	N						
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Totals	XXX	116,744,496	30,873,928	44,147,789	7,080,134	51,385,438	8,921,077
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 51
2. R - Registered - Non-domiciled RRGs 0
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI) 0
4. Q - Qualified - Qualified or accredited reinsurer 0
5. D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile 0
6. N - None of the above - Not allowed to write business in the state 6

Root Inc

Organizational Chart as of 6-30-2024
on a voting control basis



[1] Christopher Olsen is the ultimate controlling person with respect to the Drive entities' ownership

[2] Meyer Malka is the ultimate controlling person with respect to the Ribbit/Bullfrog entities' ownership

[3] No other 10% or greater shareholder

[4] Root Stockholdings, Inc. name changed to Root, Inc. effective 09.16.2020

[5] IBOD Company, Inc. name changed to Root, Inc. effective 06.28.2018 and to Caret Holdings, Inc. effective 09.16.2020

[6] Root Property & Casualty Insurance Company converted to an Ohio corporation effective 07.01.2023

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Yes/No)	16 *
			47-3049829				Caret Holdings, Inc.	DE	UDP	Root, Inc.	Ownership	100.000	Root, Inc.	NO	1
			47-3049829				Root Enterprise, LLC	DE	NIA	Caret Holdings, Inc.	Ownership	100.000	Root, Inc.	NO	1
			84-2717903		0001788882	The Nasdaq Stock Market LLC	Root, Inc.	DE	UIP	Drive Entities	Ownership	26.400	Christopher Olsen	NO	1
			84-2717903		0001788882	The Nasdaq Stock Market LLC	Root, Inc.	DE	UIP	Ribbit/Bullfrog Entities	Ownership	33.700	Meyer Malka	NO	1
			84-2717903		0001788882	The Nasdaq Stock Market LLC	Root, Inc,	DE	UIP	Alexander Timm	Ownership	19.400	Alexander Timm	NO	1
			38-4093566				Root Insurance Agency, LLC	OH	NIA	Caret Holdings, Inc.	Ownership	100.000	Root, Inc.	NO	1
4991	Root Inc Group	10974	31-1631404				Root Insurance Company	OH	IA	Caret Holdings, Inc.	Ownership	100.000	Root, Inc.	NO	1
			84-4863215				Root Lone Star Insurance Agency, Inc.	TX	NIA	Caret Holdings, Inc.	Ownership	100.000	Root, Inc.	NO	3
4991	Root Inc Group	24503	52-0249520				Root Property & Casualty Insurance Company	OH	RE	Caret Holdings, Inc.	Ownership	100.000	Root, Inc.	NO	2
			98-1498447				Root Reinsurance Company, Ltd.	CYM	IA	Caret Holdings, Inc.	Ownership	100.000	Root, Inc.	NO	1
			84-3159350				Root Scout, LLC	DE	NIA	Caret Holdings, Inc.	Ownership	100.000	Root, Inc.	NO	4

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 Indeminity Company effective November 23, 2020
3	Caret Holdings, Inc acquired Root Lone Star Insurance Agency on February 1, 2021
4	Buzzwords Lab Inc. was renamed "Root Scout, LLC" effective July 20, 2021

PART 1 - LOSS EXPERIENCE

	Line of Business	Current Year to Date			4
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1.	Fire			0.0	0.0
2.1	Allied Lines			0.0	0.0
2.2	Multiple peril crop			0.0	0.0
2.3	Federal flood			0.0	0.0
2.4	Private crop			0.0	0.0
2.5	Private flood			0.0	0.0
3.	Farmowners multiple peril			0.0	0.0
4.	Homeowners multiple peril			0.0	0.0
5.1	Commercial multiple peril (non-liability portion)			0.0	0.0
5.2	Commercial multiple peril (liability portion)			0.0	0.0
6.	Mortgage guaranty			0.0	0.0
8.	Ocean marine			0.0	0.0
9.1	Inland marine			0.0	
9.2	Pet insurance			0.0	
10.	Financial guaranty			0.0	0.0
11.1	Medical professional liability - occurrence			0.0	0.0
11.2	Medical professional liability - claims-made			0.0	0.0
12.	Earthquake			0.0	0.0
13.1	Comprehensive (hospital and medical) individual			0.0	0.0
13.2	Comprehensive (hospital and medical) group			0.0	0.0
14.	Credit accident and health			0.0	0.0
15.1	Vision only			0.0	0.0
15.2	Dental only			0.0	0.0
15.3	Disability income			0.0	0.0
15.4	Medicare supplement			0.0	0.0
15.5	Medicaid Title XIX			0.0	0.0
15.6	Medicare Title XVIII			0.0	0.0
15.7	Long-term care			0.0	0.0
15.8	Federal employees health benefits plan			0.0	0.0
15.9	Other health			0.0	0.0
16.	Workers' compensation			0.0	0.0
17.1	Other liability - occurrence			0.0	0.0
17.2	Other liability - claims-made			0.0	0.0
17.3	Excess workers' compensation			0.0	0.0
18.1	Products liability - occurrence			0.0	0.0
18.2	Products liability - claims-made			0.0	0.0
19.1	Private passenger auto no-fault (personal injury protection)	558,708	290,780	52.0	15.5
19.2	Other private passenger auto liability	76,984,721	47,873,413	62.2	71.2
19.3	Commercial auto no-fault (personal injury protection)			0.0	0.0
19.4	Other commercial auto liability			0.0	0.0
21.1	Private passenger auto physical damage	22,802,602	17,919,779	78.6	104.7
21.2	Commercial auto physical damage			0.0	0.0
22.	Aircraft (all perils)			0.0	0.0
23.	Fidelity			0.0	0.0
24.	Surety			0.0	0.0
26.	Burglary and theft			0.0	0.0
27.	Boiler and machinery			0.0	0.0
28.	Credit			0.0	0.0
29.	International			0.0	0.0
30.	Warranty			0.0	0.0
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0.0	0.0
35.	Totals	100,346,031	66,083,972	65.9	79.2
	DETAILS OF WRITE-INS				
3401.					
3402.					
3403.					
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

	Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	0		
2.1	Allied Lines	0		
2.2	Multiple peril crop	0		
2.3	Federal flood	0		
2.4	Private crop	0		
2.5	Private flood	0		
3.	Farmowners multiple peril	0		
4.	Homeowners multiple peril	0		
5.1	Commercial multiple peril (non-liability portion)	0		
5.2	Commercial multiple peril (liability portion)	0		
6.	Mortgage guaranty	0		
8.	Ocean marine	0		
9.1	Inland marine	0		
9.2	Pet insurance	0		
10.	Financial guaranty	0		
11.1	Medical professional liability - occurrence	0		
11.2	Medical professional liability - claims-made	0		
12.	Earthquake	0		
13.1	Comprehensive (hospital and medical) individual	0		
13.2	Comprehensive (hospital and medical) group	0		
14.	Credit accident and health	0		
15.1	Vision only	0		
15.2	Dental only	0		
15.3	Disability income	0		
15.4	Medicare supplement	0		
15.5	Medicaid Title XIX	0		
15.6	Medicare Title XVIII	0		
15.7	Long-term care	0		
15.8	Federal employees health benefits plan	0		
15.9	Other health	0		
16.	Workers' compensation	0		
17.1	Other liability - occurrence	0		
17.2	Other liability - claims-made	0		
17.3	Excess workers' compensation	0		
18.1	Products liability - occurrence	0		
18.2	Products liability - claims-made	0		
19.1	Private passenger auto no-fault (personal injury protection)	311,915	654,415	111,209
19.2	Other private passenger auto liability	41,081,243	89,523,358	23,855,489
19.3	Commercial auto no-fault (personal injury protection)	0		
19.4	Other commercial auto liability	0		
21.1	Private passenger auto physical damage	12,503,176	26,566,723	6,907,229
21.2	Commercial auto physical damage	0		
22.	Aircraft (all perils)	0		
23.	Fidelity	0		
24.	Surety	0		
26.	Burglary and theft	0		
27.	Boiler and machinery	0		
28.	Credit	0		
29.	International	0		
30.	Warranty	0		
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	0	0	0
35.	Totals	53,896,334	116,744,496	30,873,928
	DETAILS OF WRITE-INS			
3401.				
3402.				
3403.				
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0

PART 3 ($000 OMITTED)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2024 Loss and LAE Payments on Claims Reported as of Prior Year-End	2024 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2024 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2021 + Prior	2,403	1,873	4,276	1,704	19	1,723	1,348	8	1,304	2,660	649	(542)	107
2. 2022	4,618	2,674	7,292	2,603	25	2,628	2,696	30	1,690	4,416	681	(929)	(248)
3. Subtotals 2022 + Prior	7,021	4,547	11,568	4,307	44	4,351	4,044	38	2,994	7,076	1,330	(1,471)	(141)
4. 2023	6,377	9,638	16,015	6,709	451	7,160	2,684	152	4,428	7,264	3,016	(4,607)	(1,591)
5. Subtotals 2023 + Prior	13,398	14,185	27,583	11,016	495	11,511	6,728	190	7,422	14,340	4,346	(6,078)	(1,732)
6. 2024	XXX	XXX	XXX	XXX	7,951	7,951	XXX	3,421	11,001	14,422	XXX	XXX	XXX
7. Totals	13,398	14,185	27,583	11,016	8,446	19,462	6,728	3,611	18,423	28,762	4,346	(6,078)	(1,732)
8. Prior Year-End Surplus As Regards Policyholders	21,241										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. 32.4	2. (42.8)	3. (6.3)
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. (8.2)

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

Explanations:

1.

2.

3.

4.

Bar Codes:

1. Trusteed Surplus Statement [Document Identifier 490] — 2 4 5 0 3 2 0 2 4 4 9 0 0 0 0 0 2
2. Supplement A to Schedule T [Document Identifier 455] — 2 4 5 0 3 2 0 2 4 4 5 5 0 0 0 0 2
3. Medicare Part D Coverage Supplement [Document Identifier 365] — 2 4 5 0 3 2 0 2 4 3 6 5 0 0 0 0 2
4. Director and Officer Supplement [Document Identifier 505] — 2 4 5 0 3 2 0 2 4 5 0 5 0 0 0 0 2

OVERFLOW PAGE FOR WRITE-INS

NONE

SCHEDULE A - VERIFICATION

Real Estate

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

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase/(decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

NONE

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	1,086
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	0	
2.2 Additional investment made after acquisition	0	1,246,000
3. Capitalized deferred interest and other	0	
4. Accrual of discount	0	
5. Unrealized valuation increase/(decrease)	0	
6. Total gain (loss) on disposals	0	
7. Deduct amounts received on disposals	0	
8. Deduct amortization of premium and depreciation	0	1,247,086
9. Total foreign exchange change in book/adjusted carrying value	0	
10. Deduct current year's other than temporary impairment recognized	0	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	0	0

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	11,854,385	13,018,164
2. Cost of bonds and stocks acquired	12,497,426	4,335,733
3. Accrual of discount	81,277	151,993
4. Unrealized valuation increase/(decrease)	0	
5. Total gain (loss) on disposals	0	1,202
6. Deduct consideration for bonds and stocks disposed of	282,418	5,646,322
7. Deduct amortization of premium	3,713	6,385
8. Total foreign exchange change in book/adjusted carrying value	0	
9. Deduct current year's other than temporary impairment recognized	0	
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	0	
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	24,146,957	11,854,385
12. Deduct total nonadmitted amounts	0	
13. Statement value at end of current period (Line 11 minus Line 12)	24,146,957	11,854,385

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	13,800,480	11,916,748	218,363	147,588	13,800,480	25,646,454	0	11,208,967
2. NAIC 2 (a)	647,829	791,879	0	2,459	647,829	1,442,168	0	645,417
3. NAIC 3 (a)	0	0	0	0	0	0	0	
4. NAIC 4 (a)	0	0	0	0	0	0	0	
5. NAIC 5 (a)	0	0	0	0	0	0	0	
6. NAIC 6 (a)	0	0	0	0	0	0	0	
7. Total Bonds	14,448,310	12,708,627	218,363	150,047	14,448,310	27,088,622	0	11,854,385
PREFERRED STOCK								
8. NAIC 1	0	0	0	0	0	0	0	0
9. NAIC 2	0	0	0	0	0	0	0	0
10. NAIC 3	0	0	0	0	0	0	0	0
11. NAIC 4	0	0	0	0	0	0	0	0
12. NAIC 5	0	0	0	0	0	0	0	0
13. NAIC 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	14,448,310	12,708,627	218,363	150,047	14,448,310	27,088,622	0	11,854,385

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 $ 2,941,662 ; NAIC 2 $ 0 ; NAIC 3 $ 0 NAIC 4 $ 0 ; NAIC 5 $ 0 ; NAIC 6 $ 0

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
7709999999 Totals	2,446,955	XXX	2,445,834	0	3,599

SCHEDULE DA - VERIFICATION

Short-Term Investments

		1 Year To Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	0	296,494
2.	Cost of short-term investments acquired	2,445,834	0
3.	Accrual of discount	1,120	2,801
4.	Unrealized valuation increase/(decrease)	0	0
5.	Total gain (loss) on disposals	0	0
6.	Deduct consideration received on disposals	0	299,295
7.	Deduct amortization of premium	0	0
8.	Total foreign exchange change in book/adjusted carrying value	0	0
9.	Deduct current year's other than temporary impairment recognized	0	0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,446,955	0
11.	Deduct total nonadmitted amounts	0	0
12.	Statement value at end of current period (Line 10 minus Line 11)	2,446,955	0

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

		1 Year To Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	2,553,171	3,170,736
2.	Cost of cash equivalents acquired	24,677,673	3,031,310
3.	Accrual of discount	435	0
4.	Unrealized valuation increase/(decrease)	0	0
5.	Total gain (loss) on disposals	0	0
6.	Deduct consideration received on disposals	15,373,622	3,648,874
7.	Deduct amortization of premium	0	0
8.	Total foreign exchange change in book/adjusted carrying value	0	0
9.	Deduct current year's other than temporary impairment recognized	0	0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	11,857,658	2,553,171
11.	Deduct total nonadmitted amounts	0	0
12.	Statement value at end of current period (Line 10 minus Line 11)	11,857,658	2,553,171

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

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

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

NONE

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

NONE

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

NONE

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

NONE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
38379U-WU-6	GNR 2016-092 AD - CMBS		05/07/2024	FIRST TENN FIXED		290,596	347,889	196	1.A
91282C-HM-6	UNITED STATES TREASURY		06/24/2024	MERRILL LYNCH FIXED INCOME		498,088	500,000	10,014	1.A
91282C-HV-6	UNITED STATES TREASURY		06/24/2024	BMO Capital Markets		499,748	500,000	7,948	1.A
91282C-JW-2	UNITED STATES TREASURY		06/24/2024	BMO Capital Markets		493,556	500,000	8,022	1.A
0109999999. Subtotal - Bonds - U.S. Governments						1,781,988	1,847,889	26,180	XXX
3136BR-U2-1	FNR 2024-20 MV - CMO/RMBS		05/02/2024	STONEX FINANCIAL INC.		390,635	397,703	331	1.A
3140XP-2B-4	FN FS7969 - RMBS		05/16/2024	STONEX FINANCIAL INC.		346,656	400,000	317	1.A
35564C-GQ-4	SLST 2020-2 A1C - CMO/RMBS		05/10/2024	STONEX FINANCIAL INC.		86,941	102,661	74	1.A
0909999999. Subtotal - Bonds - U.S. Special Revenues						824,232	900,365	722	XXX
00138C-BA-5	COREBRIDGE GLOBAL FUNDING		06/18/2024	MERRILL LYNCH FIXED INCOME		349,391	350,000	0	1.F FE
00909D-AA-1	AIR CANADA PASS THROUGH TRUST 2020-2A -		05/09/2024	R W BAIRD & CO		188,547	192,395	1,178	1.F FE
00914A-AX-0	AIR LEASE CORP		06/17/2024	JP MORGAN SECURITIES INC.		147,613	150,000	0	2.B FE
036752-AY-9	ELEVANCE HEALTH INC		05/20/2024	MERRILL LYNCH FIXED INCOME		149,963	150,000	0	2.A FE
05522R-DJ-4	BACCT 2024-1 A - ABS		06/06/2024	MERRILL LYNCH FIXED INCOME		349,980	350,000	0	1.A FE
15189T-BG-1	CENTERPOINT ENERGY INC		05/08/2024	JP MORGAN SECURITIES INC.		174,633	175,000	0	2.B FE
17305E-GS-8	CCCIT 2018-A7 A7 - ABS		06/26/2024	WELLS FARGO BROKERAGE		192,750	200,000	1,628	1.A FE
32113C-CB-4	FNMNT 2024-1 A - ABS		05/21/2024	RBC CAPITAL MARKETS		239,958	240,000	0	1.A FE
36269X-AM-9	GSMBS 24PJ5 A7 - RMBS		05/16/2024	GOLDMAN SACHS & CO. INC.		248,252	250,000	1,250	1.A FE
412922-AC-0	HARLY-24A-A3 - ABS		05/14/2024	WELLS FARGO BROKERAGE		399,979	400,000	0	1.A FE
437076-DC-3	HOME DEPOT INC		06/17/2024	MORGAN STANLEY & CO LLC		283,162	285,000	0	1.F FE
55389T-AA-9	MVWOT 211W A - RMBS		04/30/2024	PIPER JAFFRAY		303,314	326,364	124	1.A FE
57629W-4T-4	MASSMUTUAL GLOBAL FUNDING II		05/22/2024	JP MORGAN SECURITIES INC.		349,710	350,000	0	1.B FE
61776F-AJ-9	MSRM 242 A5 - RMBS		04/26/2024	MORGAN STANLEY & CO LLC		296,547	300,000	1,900	. Z
63743H-FS-6	NATIONAL RURAL UTILITIES COOPERATIVE FIN		05/07/2024	RBC CAPITAL MARKETS		189,574	190,000	0	1.F FE
65473P-AS-4	NISOURCE INC		06/17/2024	MITSUBISHI UFJ SECURITIES		199,596	200,000	0	2.B FE
66815L-2S-7	NORTHWESTERN MUTUAL GLOBAL FUNDING		05/20/2024	MERRILL LYNCH FIXED INCOME		249,928	250,000	0	1.A FE
670837-AD-5	OGE ENERGY CORP		05/06/2024	MITSUBISHI UFJ SECURITIES		120,075	120,000	0	2.A FE
6944PL-2D-0	PACIFIC LIFE GLOBAL FUNDING II		05/09/2024	BARCLAYS CAPITAL		307,682	350,000	1,593	1.D FE
74368C-BY-9	PROTECTIVE LIFE GLOBAL FUNDING		06/05/2024	Various		300,366	300,000	0	1.D FE
76209P-AE-3	RGA GLOBAL FUNDING		05/22/2024	Various		350,164	350,000	0	1.E FE
90276C-AE-1	UBSCM 2017-C2 A4 - CMBS		05/16/2024	CITIBANK, N.A.		159,714	170,000	313	1.A FE
90327Q-D9-7	USAA CAPITAL CORP		05/29/2024	DEUTSCHE BANC SECURITIES INC.		274,205	275,000	0	1.C FE
90945D-AA-8	UACST 241 A - ABS		04/25/2024	JP MORGAN SECURITIES INC.		99,998	100,000	0	1.A FE
91412N-BH-2	UNIVERSITY OF CHICAGO		05/08/2024	RBC CAPITAL MARKETS		350,000	350,000	0	1.C FE
92339M-AB-6	VERD 241 A2 - RMBS		05/21/2024	WELLS FARGO BROKERAGE		124,996	125,000	0	1.A FE
976656-CQ-9	WISCONSIN ELECTRIC POWER CO		05/07/2024	MERRILL LYNCH FIXED INCOME		169,590	170,000	0	1.F FE
981464-HR-4	WFNMT 2024-A A - ABS		05/08/2024	JP MORGAN SECURITIES INC.		299,952	300,000	0	1.A FE
98164H-AD-0	WOART 2024-B A3 - ABS		05/14/2024	TD Securities		399,944	400,000	0	1.A FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						7,269,581	7,368,759	7,986	XXX
2509999997. Total - Bonds - Part 3						9,875,802	10,117,013	34,888	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						9,875,802	10,117,013	34,888	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3						0	XXX	0	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX

STATEMENT AS OF JUNE 30, 2024 OF THE Root Property & Casualty Insurance Company

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
5989999999. Total - Common Stocks						0	XXX	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	XXX
6009999999 - Totals						9,875,802	XXX	34,888	XXX

SCHEDULE D - PART 4

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

1 CUSIP Identification	2 Description	3 Foreign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value: 11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book /Adjusted Carrying Value	16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
38379U-WU-6	GNR 2016-092 AD - CMBS		06/01/2024	Paydown		943	943	788	0	0	155	0	155	0	943	0	0	0	2	03/16/2058	1.A
0109999999. Subtotal - Bonds - U.S. Governments						943	943	788	0	0	155	0	155	0	943	0	0	0	2	XXX	XXX
68607L-XQ-5	OREGON		06/01/2024	Paydown		31,807	31,807	33,182	32,746	0	(939)	0	(939)	0	31,807	0	0	0	937	06/01/2027	1.B FE
0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions						31,807	31,807	33,182	32,746	0	(939)	0	(939)	0	31,807	0	0	0	937	XXX	XXX
3132D6-EB-2	FH SB8230 - RMBS		06/01/2024	Paydown		5,559	5,559	5,592	5,592	0	(33)	0	(33)	0	5,559	0	0	0	115	05/01/2038	1.A
3136AQ-V8-0	FNA 2016-M1 A2 - CMBS		06/01/2024	Paydown		8,229	8,230	7,898	7,951	0	279	0	279	0	8,230	0	0	0	81	01/25/2026	1.A
3136BR-U2-1	FNR 2024-20 MV - CMO/RMBS		06/01/2024	Paydown		2,306	2,306	2,265	0	0	41	0	41	0	2,306	0	0	0	10	05/25/2035	1.A
3137BL-MZ-8	FHMS K-049 A2 - CMBS		06/01/2024	Paydown		472	472	456	462	0	10	0	10	0	472	0	0	0	6	07/25/2025	1.A
3140XP-2B-4	FN FS7969 - RMBS		06/01/2024	Paydown		4,166	4,166	3,610	0	0	556	0	556	0	4,166	0	0	0	5	10/01/2036	1.A
35564C-GQ-4	SLST 2020-2 A1C - CMO/RMBS		06/01/2024	Paydown		1,203	1,203	1,019	0	0	184	0	184	0	1,203	0	0	0	2	09/25/2030	1.A
0909999999. Subtotal - Bonds - U.S. Special Revenues						21,936	21,937	20,841	14,005	0	1,037	0	1,037	0	21,937	0	0	0	219	XXX	XXX
00909D-AA-1	AIR CANADA PASS THROUGH TRUST 2020-2A -		04/01/2024	Paydown		6,286	6,286	5,984	5,995	0	291	0	291	0	6,286	0	0	0	165	10/01/2030	1.F FE
12592K-BC-7	COMM 2014-UBS5 A4 - CMBS		06/01/2024	Paydown		21,198	21,198	20,539	20,924	0	273	0	273	0	21,198	0	0	0	407	09/12/2047	1.A FE
12647M-AM-7	CSMC 2013-6 1A1 - CMO/RMBS		06/01/2024	Paydown		7,215	7,215	6,674	6,755	0	460	0	460	0	7,215	0	0	0	64	07/25/2028	1.A FE
14318M-AD-1	CARMX 2022-3 A3 - ABS		06/15/2024	Paydown		12,369	12,369	12,064	12,209	0	160	0	160	0	12,369	0	0	0	233	04/15/2027	1.A FE
17331K-AB-5	CITZN 2023-1 A2A - ABS		06/15/2024	Paydown		31,869	31,868	31,866	31,867	0	1	0	1	0	31,867	0	0	0	815	07/15/2026	1.A FE
33851M-AA-0	FSMT 2021-9INV A1 - CMO/RMBS		06/01/2024	Paydown		4,245	4,763	3,675	3,693	0	552	0	552	0	4,245	0	0	0	44	10/25/2041	1.A FE
36269X-AM-9	GSMBS 24PJ5 A7 - RMBS		06/01/2024	Paydown		4,978	4,978	4,943	0	0	35	0	35	0	4,978	0	0	0	25	09/25/2054	1.A FE
36270X-AZ-7	GSMBS 2023-PJ4 A15 - RMBS		06/01/2024	Paydown		7,988	7,989	7,877	7,878	0	111	0	111	0	7,988	0	0	0	207	01/26/2054	1.A FE
46592A-AD-6	JPMMT 203 A3A - CMO/RMBS		06/01/2024	Paydown		4,081	4,081	3,570	3,608	0	473	0	473	0	4,081	0	0	0	51	08/25/2050	1.A FE
55389T-AA-9	MVWOT 211W A - ABS		06/20/2024	Paydown		21,187	21,187	19,691	0	0	1,496	0	1,496	0	21,187	0	0	0	31	01/22/2041	1.A FE
61776F-AJ-9	MSRM 242 A5 - RMBS		06/01/2024	Paydown		19,343	19,343	19,120	0	0	223	0	223	0	19,343	0	0	0	152	03/25/2054	1.A FE
82281E-BR-7	SCOT 161 2A3 - CMO/RMBS		06/01/2024	Paydown		4,335	4,335	3,863	3,893	0	442	0	442	0	4,335	0	0	0	68	10/25/2031	1.A FE
90945D-AA-8	UACST 241 A - ABS		06/10/2024	Paydown		18,585	18,585	18,584	0	0	0	0	0	0	18,585	0	0	0	78	08/10/2026	1.A FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						163,678	164,196	158,450	96,822	0	4,517	0	4,517	0	163,676	0	0	0	2,339	XXX	XXX
2509999997. Total - Bonds - Part 4						218,363	218,882	213,261	143,573	0	4,771	0	4,771	0	218,362	0	0	0	3,497	XXX	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds						218,363	218,882	213,261	143,573	0	4,771	0	4,771	0	218,362	0	0	0	3,497	XXX	XXX
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
6009999999 - Totals						218,363	XXX	213,261	143,573	0	4,771	0	4,771	0	218,362	0	0	0	3,497	XXX	XXX

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Huntington National Bank ...... Columbus, OH		4.250	240,900	0	46,175,696	14,583,078	15,178,774	XXX
0199998. Deposits in ... 1 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX	0	0	(64,609)	(2,202,098)	83,627	XXX
0199999. Totals - Open Depositories	XXX	XXX	240,900	0	46,111,087	12,380,980	15,262,401	XXX
0299998. Deposits in ... 0 depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	240,900	0	46,111,087	12,380,980	15,262,401	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	0	0	XXX
0599999. Total - Cash	XXX	XXX	240,900	0	46,111,087	12,380,980	15,262,401	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
	UNITED STATES TREASURY		06/24/2024	0.000	09/12/2024	494,708	0	435
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						494,708	0	435
0109999999. Total - U.S. Government Bonds						494,708	0	435
0309999999. Total - All Other Government Bonds						0	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
1309999999. Total - Hybrid Securities						0	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0
2419999999. Total - Issuer Obligations						494,708	0	435
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0
2459999999. Total - SVO Identified Funds						0	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0
2509999999. Total Bonds						494,708	0	435
31846V-41-9	FIRST AMER:TRS OBG V		06/04/2024	5.030		3	0	0
31846V-45-0	FIRST AMER:US TRS MM Z		06/04/2024	5.140		39,325	167	450
94975H-29-6	ALLSPRING:TRS+ MM I		04/02/2024	5.140		0	0	0
8209999999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						39,329	167	450
31607A-70-3	FIDELITY IMM:GOVT INSTL		06/26/2024	5.250		11,323,620	66,457	56,591
31846V-84-9	FIRST AMER:GVT OBLG A	SD	04/02/2024	4.630		0	0	0
8309999999. Subtotal - All Other Money Market Mutual Funds						11,323,620	66,457	56,591
8609999999 - Total Cash Equivalents						11,857,657	66,624	57,477