



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2024
OF THE CONDITION AND AFFAIRS OF THE

Root Property & Casualty Insurance Company

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

Organized under the Laws of _____, 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 Columbus, OH, US 43215
(Street and Number) (City or Town, State, Country and Zip Code)

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

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

Primary Location of Books and Records _____ 80 E. Rich St., Suite 500 Columbus, OH, US 43215
(Street and Number) (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 614-306-4275
(Name) (Area Code) (Telephone Number)
accounting@joinroot.com 614-591-4568
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

DIRECTORS OR TRUSTEES

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

State of _____ Ohio SS:
County of _____ Franklin

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

Alexander Edward Timm
Chief Executive Officer

Jodi Emmert Baker
Secretary

Megan Nicole Binkley
Chief Financial Officer

Subscribed and sworn to before me this
day of _____

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

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	23,906,077		23,906,077	11,854,385
2. Stocks:				0
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate:				0
3.1 First liens			0	0
3.2 Other than first liens.....			0	0
4. Real estate:				0
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 (\$ 11,706,813), cash equivalents (\$ 11,548,319) and short-term investments (\$ 2,477,005)	25,732,137		25,732,137	11,181,081
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives			0	0
8. Other invested assets	823,159	0	823,159	0
9. Receivables for securities			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)	50,461,373	0	50,461,373	25,580,465
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	273,968		273,968	146,028
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	44,460,535		44,460,535	20,602,432
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	60,494,727		60,494,727	40,359,070
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	30,323,407		30,323,407	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	333,265		333,265	174,096
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	192,819	0	192,819	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	186,540,094	0	186,540,094	103,504,732
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	186,540,094	0	186,540,094	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	192,819		192,819	
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)	192,819	0	192,819	0

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Root Property & Casualty Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 12,105,436)	19,295,510	20,220,894
2. Reinsurance payable on paid losses and loss adjustment expenses	7,961,791	7,157,808
3. Loss adjustment expenses	10,483,284	7,361,455
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	455,107	1,212,239
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,894,094	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 \$ 68,614,734 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)	19,321,624	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)	97,912,272	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	3,240,455	1,302,860
20. Derivatives		0
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	533,360	628
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	163,097,497	82,264,158
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	163,097,497	82,264,158
29. Aggregate write-ins for special surplus funds		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)	(139,185,590)	(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)	23,442,597	21,240,574
38. Totals (Page 2, Line 28, Col. 3)	186,540,094	103,504,732
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	533,360	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)	533,360	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 AS OF SEPTEMBER 30, 2024 OF THE Root Property & Casualty Insurance Company
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 \$ 181,613,238)	158,357,776	36,917,869	69,665,118
1.2 Assumed (written \$ 50,706,280)	41,620,896	13,392,431	23,298,735
1.3 Ceded (written \$ 181,613,238)	158,357,776	36,917,869	69,665,118
1.4 Net (written \$ 50,706,280)	41,620,896	13,392,431	23,298,735
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 25,052,179):			
2.1 Direct	103,593,778	28,313,735	52,268,888
2.2 Assumed	23,273,246	11,764,185	17,103,219
2.3 Ceded	103,593,778	28,313,735	52,268,888
2.4 Net	23,273,246	11,764,185	17,103,219
3. Loss adjustment expenses incurred	8,467,210	7,731,178	10,700,450
4. Other underwriting expenses incurred	9,362,981	6,766,969	8,964,599
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	41,103,437	26,262,331	36,768,268
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	517,459	(12,869,901)	(13,469,533)
INVESTMENT INCOME			
9. Net investment income earned	(1,620,118)	805,098	(165,249)
10. Net realized capital gains (losses) less capital gains tax of \$	(285)	3,840	1,202
11. Net investment gain (loss) (Lines 9 + 10)	(1,620,403)	808,938	(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	2,941,644	90,048	750,944
14. Aggregate write-ins for miscellaneous income	142,119	185,065	230,241
15. Total other income (Lines 12 through 14)	3,083,763	275,113	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)	1,980,819	(11,785,850)	(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)	1,980,819	(11,785,850)	(12,652,394)
19. Federal and foreign income taxes incurred			(463,531)
20. Net income (Line 18 minus Line 19)(to Line 22)	1,980,819	(11,785,850)	(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)	1,980,819	(11,785,850)	(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	11,800,000	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	221,204	45,008	44,380
37. Aggregate write-ins for gains and losses in surplus	2,202,023	59,158	955,517
38. Change in surplus as regards policyholders (Lines 22 through 37)	23,442,597	20,344,216	21,240,574
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)			
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	142,119	185,065	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)	142,119	185,065	230,241
3701. Change in provision for reinsurance assumed from pool leader	627	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)	221,204	45,008	44,380

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Root Property & Casualty Insurance Company
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	72,833,089	1,817,102	5,073,406
2. Net investment income	824,983	695,174	913,241
3. Miscellaneous income	3,083,763	275,114	981,185
4. Total (Lines 1 to 3)	76,741,835	2,787,390	6,967,832
5. Benefit and loss related payments	37,538,946	27,325,373	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	14,468,940	12,145,902	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)	51,544,355	39,471,275	48,772,827
11. Net cash from operations (Line 4 minus Line 10)	25,197,480	(36,683,885)	(41,804,995)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	771,994	944,634	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	2,545,000	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	3,316,994	944,634	5,646,322
13. Cost of investments acquired (long-term only):			
13.1 Bonds	12,697,214	2,782,412	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	3,522,960	0	1,246,000
13.6 Miscellaneous applications	0	0	2,545,000
13.7 Total investments acquired (Lines 13.1 to 13.6)	16,220,174	2,782,412	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)	(12,903,180)	(1,837,778)	(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	11,800,000	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)	2,256,754	564,493	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)	2,256,754	12,364,493	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)	14,551,055	(26,157,171)	(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)	25,732,136	15,607,298	11,181,081

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

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

NOTES TO FINANCIAL STATEMENTS

NOTE 1 - Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

Basis of Presentation - The financial statements of Root 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	\$ 1,980,819	\$ (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)				\$ 1,980,819	\$ (12,188,863)
SURPLUS						
(5)	State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 23,442,597	\$ 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	\$ 23,442,597	\$ 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.

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

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

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

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

NOTE 3 - Business Combinations and Goodwill - Not Applicable

NOTE 4 - Discontinued Operations - Not Applicable

NOTE 5 - Investments

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

B. Debt Restructuring - Not Applicable

C. Reverse Mortgages - Not Applicable

D. Loan - Backed Securities

(1) For fixed-rate agency mortgage-backed securities, the Company 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	\$78
2. 12 Months or Longer	\$81

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

1. Less than 12 Months	\$107,630
2. 12 Months or Longer	\$104,013

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)

1. For the Company's LIHTC property investments, the number of remaining years of unexpired tax credits is 0.
2. The amount of LIHTC and other tax benefits recognized during 2024 and 2023 was \$3,080,991 and \$1,401,220, respectively.
3. The balance of admitted LIHTC property investments recognized within other invested assets was \$823,160 and \$0 as of September 30, 2024 and December 31, 2023, respectively.
4. Management was not aware of any of the Company's LIHTC property investments and related properties being the subject of any regulatory reviews as of September 30, 2024.

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

NOTES TO FINANCIAL STATEMENTS

5. The Company's LIHTC property investments did not exceed 10% of the total admitted assets as of September 30, 2024 or December 31, 2023.
6. The Company did not recognize OTTI losses related to its LIHTC property investments in 2024 or 2023.
7. The Company did not write down or reclassify LIHTC property investments in 2024 or 2023.

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

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.

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

NOTES TO FINANCIAL STATEMENTS

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 September 30, 2024 and December 31, 2023:

Company	September 30, 2024 Receivable	September 30, 2024 Payable	December 31, 2003 Receivable	December 31, 2023 Payable
RIA	\$ 333,265	\$ —	\$ 174,096	\$ —
RIC	\$ —	\$ 756,974	\$ —	\$ 707,225
CAR	\$ —	\$ 2,483,481	\$ —	\$ 595,635
Total	\$ 333,265	\$ 3,240,455	\$ 174,096	\$ 1,302,860

E. Management/Service Contracts and Cost Sharing Arrangements

In September 2024 the Company amended the service agreement with its parent company CAR which explicitly allows CAR to pay manual checks on the Company's behalf. This agreement was approved by the Ohio Department of Insurance in October of 2024.

F. Guarantees or Contingencies for Related Parties – Not Applicable

G. Nature of the Control Relationship – Not Applicable

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

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

J. Investments in Impaired SCA Entities – Not Applicable

K. Investments in Foreign Insurance Subsidiaries – Not Applicable

L. Investments in Downstream Noninsurance Holding Company – Not Applicable

M. All SCA Investments – Not Applicable

N. Investment in Insurance SCAs – Not Applicable

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

NOTE 11 Debt – Not Applicable

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

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

A. At September 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.

NOTES TO FINANCIAL STATEMENTS

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

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

NOTES TO FINANCIAL STATEMENTS

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Description of each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash Equivalents - Exempt Money Market Mutual Funds	88,275	\$ —	\$ —	\$ —	88,275
Cash Equivalents - Other Money Market Mutual Funds	11,460,044	\$ —	\$ —	\$ —	11,460,044
Total assets at fair value/NAV	\$ 11,548,319	\$ —	\$ —	\$ —	\$ 11,548,319
Description of each class of asset or liability					
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 September 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.

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

NOTES TO FINANCIAL STATEMENTS

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

- (5) Not applicable
- B. Not Applicable
- C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Long Term Bonds	\$ 24,419,707	\$ 23,906,077	\$ 7,219,300	\$ 17,200,407	\$ —	\$ —	
Short Term Bonds	\$ 2,480,003	\$ 2,477,005	\$ 2,480,003	\$ —	\$ —	\$ —	
Cash Equivalents	\$ 11,548,319	\$ 11,548,319	\$ 11,548,319	\$ —	\$ —	\$ —	
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 November 13, 2024 for the Quarterly Statement to be issued on November 14, 2024.

In October 2024, the Company's Parent CAR entered into an amended term loan with BlackRock that resulted in a principal repayment of \$100.0 million. Additionally, the amended term loan decreased the covenant requirement of cash and cash equivalents held in entities other than our insurance subsidiaries by \$100.0 million such that the net amount of capital available under the amended term loan remained unchanged. The resulting principal amount under the Amended Term Loan is \$200.0 million and has a maturity date of October 29, 2030. Interest is variable and calculated quarterly between SOFR plus 5.25% and SOFR plus 6.00%, with a SOFR floor of 1.00%, based upon the debt-to-capital ratio payable quarterly, in cash.

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

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

NOTES TO FINANCIAL STATEMENTS

- G. Reinsurance Accounted for as a Deposit - Not Applicable
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements - Not Applicable
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation - Not Applicable
- K. Reinsurance Credit - Not Applicable

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

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

- A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for the Company's incurred losses and loss adjustment expenses reflect favorable development of \$2.1M. For the nine months ended September 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

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Root Property & Casualty Insurance Company
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

2.2 If yes, date of change: _____

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

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

GENERAL INTERROGATORIES

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [] 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 []

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 []

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: \$.....

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: \$.....

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

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	\$
14.22 Preferred Stock	\$ 0	\$
14.23 Common Stock	\$ 0	\$
14.24 Short-Term Investments	\$ 0	\$
14.25 Mortgage Loans on Real Estate	\$ 0	\$
14.26 All Other	\$ 0	\$
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ 0	\$
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$ 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

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Root Property & Casualty Insurance Company
GENERAL INTERROGATORIES

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] 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 Greenwich 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 []

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 [] 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 [] 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	549300DSCHE1V5W3U963	SEC	NO.....

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

- 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.
- Issuer or obligor is current on all contracted interest and principal payments.
- 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 []

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- 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 []

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:

- The shares were purchased prior to January 1, 2019.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- 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.
- The fund only or predominantly holds bonds in its portfolio.
- 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.
- 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 []

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Root Property & Casualty Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] 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 []
 If yes, attach an explanation.

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

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 []

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT			DISCOUNT TAKEN DURING PERIOD				
			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

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 []

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 []

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 [] No []

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

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

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

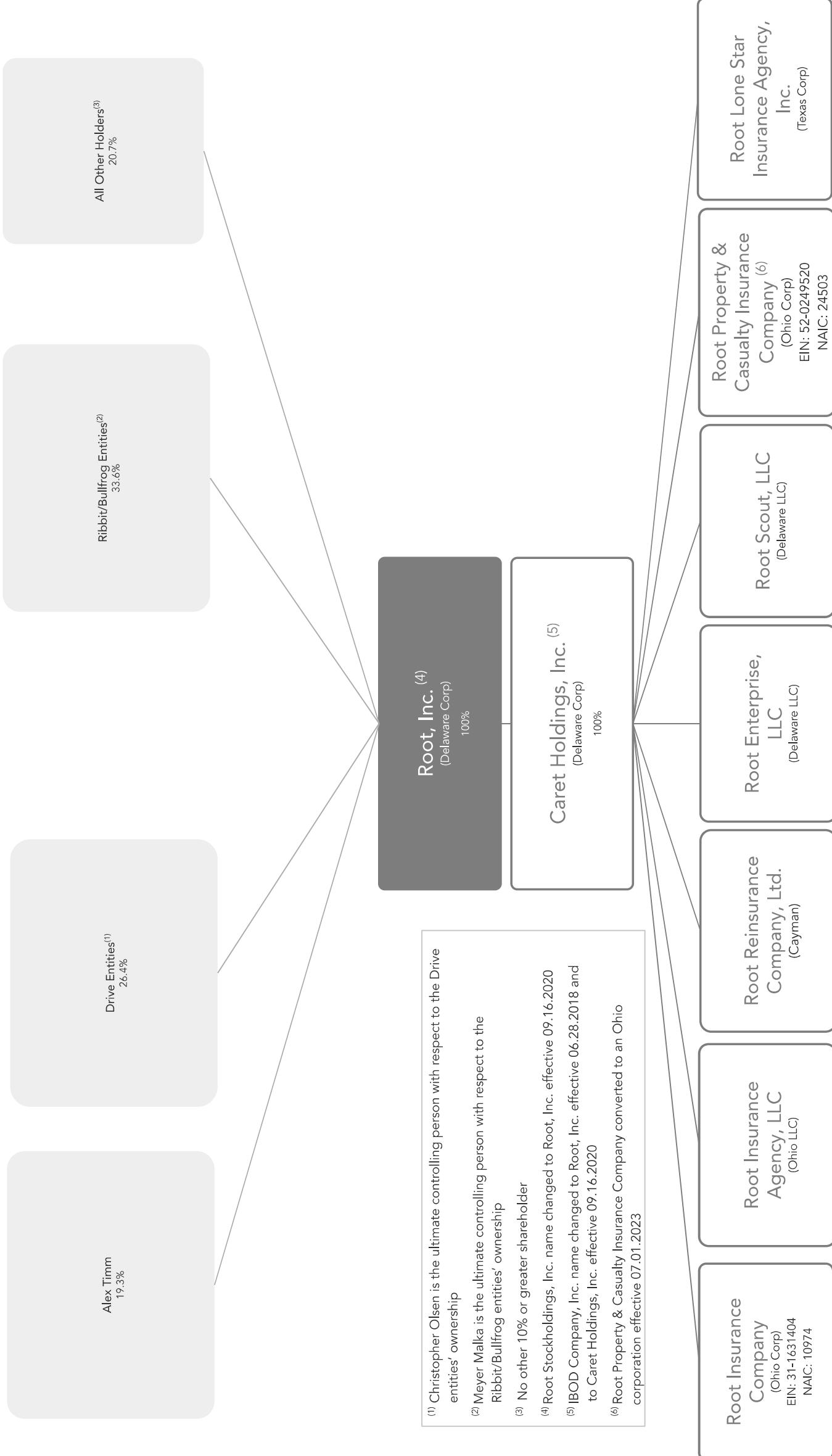
States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	L					
2. Alaska	AK	L					
3. Arizona	AZ	L					
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						
10. Florida	FL	L					
11. Georgia	GA	L	110,330,265	36,626,180	49,244,650	7,986,837	38,065,552
12. Hawaii	HI	L					9,607,675
13. Idaho	ID	L					
14. Illinois	IL	L					
15. Indiana	IN	L					
16. Iowa	IA	L					
17. Kansas	KS	L	11,861,847	3,591,725	5,456,289	976,462	2,871,590
18. Kentucky	KY	L					723,509
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	5,007,827		272,405		1,024,339
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	4,266,450		24,874		294,296
40. Rhode Island	RI	L					
41. South Carolina	SC	L	43,194,745	21,779,622	14,932,926	3,148,528	13,577,528
42. South Dakota	SD	L					5,873,082
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	6,952,104	3,943,646	4,679,913	2,296,618	2,598,669
51. Wyoming	WY	L					1,299,987
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	181,613,238	65,941,173	74,611,057	14,408,446	58,431,974	17,504,254
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 4. Q - Qualified - Qualified or accredited reinsurer..... 0
 2. R - Registered - Non-domiciled RRGs..... 0 5. D - Domestic Surplus Lines Insurer (DSL) - Reporting entities
 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state
 (other than their state of domicile - see DSL)..... 0 6. N - None of the above - Not allowed to write business in the state..... 6

Root Inc

Organizational Chart as of 9-30-2024
on a voting control basis



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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation
1	Holding Company "Root, Inc." was renamed "Caret Holdings, Inc." effective September 16, 2020. Holding company "Root Stockholdings, Inc" was renamed "Root, Inc." effective September 16, 2020
2	Caret Holdings, Inc. purchased Root Property & Casualty Insurance Company, formerly Catlin Indemnity Company effective November 23, 2020
3	Caret Holdings, Inc acquired Root Lone Star Insurance Agency on February 1, 2021
4	Buzzwords Lab Inc. was renamed "Root Scout, LLC" effective July 20, 2021

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Root Property & Casualty Insurance Company
PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire			0.0	0.0
2.1 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)	871,782	439,488	50.4	40.6
19.2 Other private passenger auto liability	121,391,212	75,621,298	62.3	72.1
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	36,094,782	27,532,992	76.3	92.4
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	158,357,776	103,593,778	65.4	76.7
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

STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Root Property & Casualty Insurance Company
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)	294,200	948,615	289,329
19.2 Other private passenger auto liability	49,321,590	138,844,948	51,083,833
19.3 Commercial auto no-fault (personal injury protection)	0		
19.4 Other commercial auto liability	0		
21.1 Private passenger auto physical damage	15,252,952	41,819,675	14,568,012
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	64,868,742	181,613,238	65,941,173
DETAILS OF WRITE-INS			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0

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

PART 3 (\$000 OMITTED)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	4 2024 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2024 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2024 Loss and LAE Payments (Cols. 4+5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols. 7+8+9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4+7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2021 + Prior	2,403	1,873	4,276	2,188	29	2,217	940	8	1,211	2,159	.725	(625)	100
2. 2022	4,618	2,674	7,292	3,546	38	3,584	2,014	35	1,391	3,440	.942	(1,210)	(268)
3. Subtotals 2022 + Prior	7,021	4,547	11,568	5,734	67	5,801	2,954	43	2,602	5,599	1,667	(1,835)	(168)
4. 2023	6,377	9,638	16,015	8,034	567	8,601	2,009	109	3,366	5,484	3,666	(5,596)	(1,930)
5. Subtotals 2023 + Prior	13,398	14,185	27,583	13,768	634	14,402	4,963	152	5,968	11,083	5,333	(7,431)	(2,098)
6. 2024	XXX	XXX	XXX	XXX	15,142	15,142	XXX	4,728	13,968	18,696	XXX	XXX	XXX
7. Totals	13,398	14,185	27,583	13,768	15,776	29,544	4,963	4,880	19,936	29,779	5,333	(7,431)	(2,098)
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. 39.8	2. (52.4)	3. (7.6)
													4. (9.9)

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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

AUGUST FILING

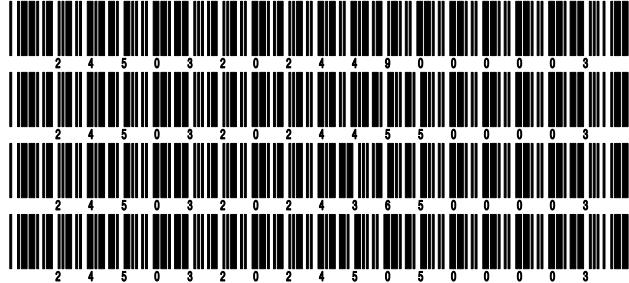
5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A
---	-----

Explanations:

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

Bar Codes:

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



STATEMENT AS OF SEPTEMBER 30, 2024 OF THE Root Property & Casualty Insurance Company
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 paid and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

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	3,522,960	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	2,699,801	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)	823,159	0
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	823,159	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	12,697,214	4,335,733
3. Accrual of discount	132,046	151,993
4. Unrealized valuation increase/(decrease)	0	
5. Total gain (loss) on disposals	(285)	1,202
6. Deduct consideration for bonds and stocks disposed of	771,994	5,646,322
7. Deduct amortization of premium	5,288	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)	23,906,077	11,854,385
12. Deduct total nonadmitted amounts	0	
13. Statement value at end of current period (Line 11 minus Line 12)	23,906,077	11,854,385

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

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	25,646,454	0	989,862	81,933	13,800,480	25,646,454	24,738,525	11,208,967
2. NAIC 2 (a)	1,442,168	199,788	0	2,601	647,829	1,442,168	1,644,557	645,417
3. NAIC 3 (a)	0	0	0	0	0	0	0	0
4. NAIC 4 (a)	0	0	0	0	0	0	0	0
5. NAIC 5 (a)	0	0	0	0	0	0	0	0
6. NAIC 6 (a)	0	0	0	0	0	0	0	0
7. Total Bonds	27,088,622	199,788	989,862	84,534	14,448,310	27,088,622	26,383,082	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	27,088,622	199,788	989,862	84,534	14,448,310	27,088,622	26,383,082	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 \$ 2,477,006 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

SI02

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	2,477,005	XXX	2,445,834	5,000	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	31,171	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)	2,477,005	0
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	2,477,005	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	26,007,519	3,031,310
3. Accrual of discount	5,728	0
4. Unrealized valuation increase/(decrease)	0	0
5. Total gain (loss) on disposals	0	0
6. Deduct consideration received on disposals	17,018,099	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)	11,548,319	2,553,171
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	11,548,319	2,553,171

Schedule A - Part 2 - Real Estate Acquired and Additions Made
N O N E

Schedule A - Part 3 - Real Estate Disposed
N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made
N O N E

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

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

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
	Cabretta Georgia Tax Credit Fund LLC	Savannah	GA	Cabretta Capital Corporation		08/22/2024	1.....	2,931,280				0.045
	Cabretta SC Mill Fund, LLC	Savannah	GA	Cabretta Capital Corporation		08/22/2024	1.....	591,680				0.045
4299999. Non-Guaranteed State Low Income Housing Tax Credit - Affiliated								0	3,522,960	0	0	XXX
6099999. Total - Unaffiliated								0	0	0	0	XXX
6199999. Total - Affiliated								0	3,522,960	0	0	XXX
6299999 - Totals								0	3,522,960	0	0	XXX

E03

SCHEDULE BA - PART 3

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value					15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income
		3 City	4 State					9 Unrealized Valuation Increase/ (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other Than Temporary Impair- ment Recog- nized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value					
	Cabretta Georgia Tax Credit Fund LLC	Savannah	GA		08/22/2024	09/30/2024		2,206,520		0	0	2,206,520					0	(2,206,520)
	Cabretta SC Mill Fund, LLC	Savannah	GA		08/22/2024	09/30/2024		493,281		0	0	493,281					0	(493,281)
4199999. Non-Guaranteed State Low Income Housing Tax Credit - Unaffiliated								0	0	2,699,801	0	0	2,699,801	0	0	0	0	(2,699,801)
6099999. Total - Unaffiliated								0	0	2,699,801	0	0	2,699,801	0	0	0	0	(2,699,801)
6199999. Total - Affiliated								0	0	0	0	0	0	0	0	0	0	0
6299999 - Totals								0	0	2,699,801	0	0	2,699,801	0	0	0	0	(2,699,801)

STATEMENT AS OF SEPTEMBER 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 Adminis- trative Symbol
42824C-BT-5	HEWLETT PACKARD ENTERPRISE CO .....	.....	09/12/2024	CITIBANK, N.A.	199,788	200,000	.....	0	2.B FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					199,788	200,000	.....	0	XXX
2509999997. Total - Bonds - Part 3					199,788	200,000	.....	0	XXX
2509999998. Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds					199,788	200,000	.....	0	XXX
4509999997. Total - Preferred Stocks - Part 3					0	XXX	.....	0	XXX
4509999998. Total - Preferred Stocks - Part 5					XXX	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	XXX
5989999999. Total - Common Stocks					0	XXX	0	XXX
5999999999. Total - Preferred and Common Stocks					0	XXX	0	XXX
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6009999999 - Totals					199,788	XXX	0	XXX

E04

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

SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	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 Con- tractual Maturity Date	22 NAIC Design- nation, NAIC Design- nation Modifer and SVO Adminis- trative Symbol		
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's Other Than Temporary Impairment Recogn- ized	13 Current Year's Temporar- y Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Change in Book/ Adjusted Carrying Value									
..38379U-IU-6	GNR 2016-092 AD - CMBS	.....	09/01/2024	Paydown	2,847	2,847	2,378	0	0	469	0	469	0	0	2,847	0	0	0	0	0	16	03/16/2058	1.A
0109999999. Subtotal - Bonds - U.S. Governments					2,847	2,847	2,378	0	0	469	0	469	0	0	2,847	0	0	0	0	0	16	XXX	XXX
..248775-7X-0	DENTON	.....	07/18/2024	R W BAIRD & CO	92,994	100,000	88,191	91,449	0	1,767	0	1,767	0	0	93,216	0	(222)	(222)	(222)	(222)	961	07/15/2026	1.A FE
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					92,994	100,000	88,191	91,449	0	1,767	0	1,767	0	0	93,216	0	(222)	(222)	(222)	(222)	961	XXX	XXX
..313206-EB-2	FH SB8230 - RMBS	.....	09/01/2024	Paydown	5,664	5,664	5,697	5,698	0	(34)	0	(34)	0	0	5,664	0	0	0	0	0	186	05/01/2038	1.A
..3136A0-V8-0	FNA 2016-M1 A2 - CMBS	.....	09/01/2024	Paydown	512	492	495	0	17	0	17	0	0	512	0	0	0	0	0	10	01/25/2026	1.A	
..3136BR-U2-1	FNR 2024-20 MV - CMO/RMBS	.....	09/01/2024	Paydown	6,977	6,977	6,853	0	0	124	0	124	0	0	6,977	0	0	0	0	0	87	05/25/2035	1.A
..3137BL-MZ-8	FHMS K-04 A2 - CMBS	.....	09/01/2024	Paydown	658	658	644	0	0	14	0	14	0	0	658	0	0	0	0	0	13	07/25/2025	1.A
..3140XP-2B-4	FN FS7369 - RMBS	.....	09/01/2024	Paydown	13,843	13,843	11,997	0	0	1,846	0	1,846	0	0	13,843	0	0	0	0	0	53	10/01/2036	1.A
..35564C-G0-4	SLST 2020-2 A1C - CMO/RMBS	.....	09/01/2024	Paydown	3,373	3,373	2,857	0	0	517	0	517	0	0	3,373	0	0	0	0	0	18	09/25/2030	1.A
..67908P-AX-4	OKLAHOMA ST CAPITOL IMPT AUTH REV	.....	07/01/2024	Call @ 100.00	50,000	50,000	50,154	50,093	0	(30)	0	(30)	0	0	50,063	0	(63)	(63)	(63)	(63)	2,560	07/01/2025	1.D FE
0909999999. Subtotal - Bonds - U.S. Special Revenues					81,027	81,027	78,684	56,930	0	2,453	0	2,453	0	0	81,090	0	(63)	(63)	(63)	(63)	2,927	XXX	XXX
..12592K-BC-7	COMM 2014-UB55 A4 - CMBS	.....	09/12/2024	Paydown	128,803	128,803	124,803	127,143	0	1,660	0	1,660	0	0	128,803	0	0	0	0	0	3,543	09/12/2047	1.A FE
..12647M-AM-7	CSMC 2013-6 I1 - CMO/RMBS	.....	09/01/2024	Paydown	6,327	6,327	5,852	5,924	0	403	0	403	0	0	6,327	0	0	0	0	0	105	07/25/2026	1.A FE
..14318M-AD-1	CARMX 2022-3 A3 - ABS	.....	09/15/2024	Paydown	23,933	23,933	23,342	23,624	0	309	0	309	0	0	23,933	0	0	0	0	0	636	04/15/2027	1.A FE
..17331K-AB-5	CITZN 2023-1 A2A - ABS	.....	09/15/2024	Paydown	29,693	29,693	29,691	29,692	0	1	0	1	0	0	29,693	0	0	0	0	0	1,216	07/15/2026	1.A FE
..33851M-AA-9	FSMT 2021-91V1 A1 - CMO/RMBS	.....	09/01/2024	Paydown	3,975	3,975	3,440	3,457	0	517	0	517	0	0	3,975	0	0	0	0	0	66	10/25/2041	1.A FE
..36269X-AM-9	GSMB5 2024-PJ5 A7 - RMBS	.....	09/01/2024	Paydown	16,839	16,839	16,721	0	0	118	0	118	0	0	16,839	0	0	0	0	0	265	09/25/2054	1.A FE
..36270Y-AZ-7	GSMB5 2023-PJ4 A15 - RMBS	.....	09/01/2024	Paydown	5,958	5,958	5,874	5,875	0	82	0	82	0	0	5,958	0	0	0	0	0	227	01/26/2054	1.A FE
..46592A-AD-6	JPMMT 203 A3A - CMO/RMBS	.....	09/01/2024	Paydown	6,202	6,202	5,427	5,483	0	718	0	718	0	0	6,202	0	0	0	0	0	130	08/25/2050	1.A FE
..55389T-AA-9	MVWOT 211W A - ABS	.....	09/20/2024	Paydown	29,431	29,431	27,352	0	0	2,079	0	2,079	0	0	29,431	0	0	0	0	0	110	01/22/2041	1.A FE
..61776F-AA-9	MSRM 242 A5 - RMBS	.....	09/01/2024	Paydown	34,324	34,324	33,929	0	0	395	0	395	0	0	34,324	0	0	0	0	0	692	07/25/2054	1.A FE
..82281E-BR-7	SCOT 161 243 - CMO/RMBS	.....	09/01/2024	Paydown	4,364	4,364	3,890	3,919	0	445	0	445	0	0	4,364	0	0	0	0	0	87	10/25/2031	1.A FE
..90945D-AA-8	UACST 241 A - ABS	.....	09/10/2024	Paydown	22,862	22,862	0	0	0	0	0	0	0	0	22,862	0	0	0	0	0	394	08/10/2026	1.A FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					312,709	312,709	303,184	205,117	0	6,727	0	6,727	0	0	312,709	0	0	0	0	0	7,473	XXX	XXX
2509999997. Total - Bonds - Part 4					489,577	496,583	472,437	353,496	0	11,416	0	11,416	0	0	489,862	0	(285)	(285)	(285)	(285)	11,376	XXX	XXX
2509999998. Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds					489,577	496,583	472,437	353,496	0	11,416	0	11,416	0	0	489,862	0	(285)	(285)	(285)	(285)	11,376	XXX	XXX
4509999997. Total - Preferred Stocks - Part 4					0	XXX	0	0	0	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	XXX	XXX	XXX
4509999999. Total - Preferred Stocks					0	XXX	0	0	0	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	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	XXX	XXX	XXX
5989999999. Total - Common Stocks					0	XXX	0	0	0	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	0	0	0	XXX	XXX
6009999999 - Totals					489,577	XXX	472,437	353,496	0	11,416	0	11,416	0	0	489,862	0	(285)	(285)	(285)	(285)	11,376	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

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

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Huntington National Bank Columbus, OH .....	.....	4.161	148,749	0	12,667,890	9,787,056	11,604,590	....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	90,129	90,129	102,223	XXX
0199999. Totals - Open Depositories	XXX	XXX	148,749	0	12,758,019	9,877,185	11,706,813	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	148,749	0	12,758,019	9,877,185	11,706,813	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	0	0	XXX
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0599999. Total - Cash	XXX	XXX	148,749	0	12,758,019	9,877,185	11,706,813	XXX

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

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

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
0109999999. Total - U.S. Government Bonds						0	0	0
0309999999. Total - All Other Government Bonds						0	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
1309999999. Total - Hybrid Securities						0	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0
2419999999. Total - Issuer Obligations						0	0	0
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0
2459999999. Total - SVO Identified Funds						0	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0
2509999999. Total Bonds						0	0	0
31846V-41-9	FIRST AMER:TRS OBG V		09/04/2024	4.630		0	0	0
31846V-45-0	FIRST AMER:US TRS MM Z		09/30/2024	4.810		88,275	274	1,112
8209999999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						88,275	274	1,112
31607A-70-3	FIDELITY IMM:GOVT INSTL		09/25/2024	4.910		11,460,044	48,174	206,086
8309999999. Subtotal - All Other Money Market Mutual Funds						11,460,044	48,174	206,086
8609999999 - Total Cash Equivalents						11,548,319	48,448	207,200

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