



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE
Root Insurance Company

NAIC Group Code 4991 (Current) 4991 (Prior) NAIC Company Code 10974 Employer's ID Number 31-1631404

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH
Country of Domicile United States of America

Incorporated/Organized 12/11/1998 Commenced Business 04/29/1999

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

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

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

Primary Location of Books and Records 80 E. Rich St., Suite. 500 (Street and Number) Columbus, OH, US 43215 (City or Town, State, Country and Zip Code) 866-980-9431 (Area Code) (Telephone Number)

Internet Website Address www.joinroot.com

Statutory Statement Contact Cheryl Marie Dennis (Name) 614-306-4275 (Area Code) (Telephone Number)
accounting@joinroot.com (E-mail Address) 614-591-4568 (FAX Number)

OFFICERS

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

OTHER

DIRECTORS OR TRUSTEES

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

State of Ohio
County of Franklin SS

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

Handwritten signatures of Alexander Edward Timm, Jodi Emmert Baker, and Megan Nicole Binkley with their respective titles: Chief Executive Officer, Secretary, and Chief Financial Officer.

Subscribed and sworn to before me this 27 day of February, 2026
Olivia Speice

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



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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 14	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 14
1. Issuer credit obligations (Schedule D, Part 1, Section 1):						
1.01 U.S. government obligations.....	3,816,407	4.802	3,816,407	0	3,816,407	4.802
1.02 Other U.S. government obligations .....	0	0.000	0	0	0	0.000
1.03 Non-U.S. sovereign jurisdiction securities.....	0	0.000	0	0	0	0.000
1.04 Municipal bonds – general obligations (direct & guaranteed) .....	3,710,753	4.669	3,710,753	0	3,710,753	4.669
1.05 Municipal bonds – special revenue.....	2,980,694	3.750	2,980,694	0	2,980,694	3.750
1.06 Project finance bonds issued by operating entities .....	0	0.000	0	0	0	0.000
1.07 Corporate bonds .....	10,532,317	13.252	10,532,317	0	10,532,317	13.252
1.08 Mandatory convertible bonds .....	0	0.000	0	0	0	0.000
1.09 Single entity backed obligations .....	635,190	0.799	635,190	0	635,190	0.799
1.10 SVO-Identified bond exchange traded funds – fair value .....	0	0.000	0	0	0	0.000
1.11 SVO-Identified bond exchange traded funds – systematic value .....	0	0.000	0	0	0	0.000
1.12 Bonds issued by funds representing operating entities.....	0	0.000	0	0	0	0.000
1.13 Bank loans - issued.....	0	0.000	0	0	0	0.000
1.14 Bank loans - acquired.....	0	0.000	0	0	0	0.000
1.15 Mortgages loans that qualify as SVO-Identified credit tenant loans.....	0	0.000	0	0	0	0.000
1.16 Certificates of deposit.....	0	0.000	0	0	0	0.000
1.17 Other issuer credit obligations.....	0	0.000	0	0	0	0.000
1.18 Total issuer credit obligations.....	21,675,360	27.273	21,675,360	0	21,675,360	27.273
2. Asset-backed securities (Schedule D, Part 1, Section 2):						
2.01 Financial asset-backed securities – self-liquidating .....	11,186,645	14.075	11,186,645	0	11,186,645	14.075
2.02 Financial asset-backed securities – not self-liquidating .....	0	0.000	0	0	0	0.000
2.03 Non-financial asset-backed securities .....	672,766	0.846	672,766	0	672,766	0.846
2.04 Total asset-backed securities.....	11,859,411	14.922	11,859,411	0	11,859,411	14.922
3. Preferred stocks (Schedule D, Part 2, Section 1):						
3.01 Industrial and miscellaneous (unaffiliated).....	0	0.000	0	0	0	0.000
3.02 Parent, subsidiaries and affiliates.....	0	0.000	0	0	0	0.000
3.03 Total preferred stocks.....	0	0.000	0	0	0	0.000
4. Common stocks (Schedule D, Part 2, Section 2):						
4.01 Industrial and miscellaneous - publicly traded (unaffiliated) .....	0	0.000	0	0	0	0.000
4.02 Industrial and miscellaneous - other (unaffiliated) .....	0	0.000	0	0	0	0.000
4.03 Parent, subsidiaries and affiliates - publicly traded .....	0	0.000	0	0	0	0.000
4.04 Parent, subsidiaries and affiliates - other .....	0	0.000	0	0	0	0.000
4.05 Mutual funds .....	0	0.000	0	0	0	0.000
4.06 Unit investment trusts .....	0	0.000	0	0	0	0.000
4.07 Closed-end funds .....	0	0.000	0	0	0	0.000
4.08 Exchange traded funds .....	0	0.000	0	0	0	0.000
4.09 Total common stocks .....	0	0.000	0	0	0	0.000
5. Mortgage loans (Schedule B):						
5.01 Farm mortgages .....	0	0.000	0	0	0	0.000
5.02 Residential mortgages .....	0	0.000	0	0	0	0.000
5.03 Commercial mortgages .....	0	0.000	0	0	0	0.000
5.04 Mezzanine real estate loans .....	0	0.000	0	0	0	0.000
5.05 Total valuation allowance .....	0	0.000	0	0	0	0.000
5.06 Total mortgage loans .....	0	0.000	0	0	0	0.000
6. Real estate (Schedule A):						
6.01 Properties occupied by company .....	0	0.000	0	0	0	0.000
6.02 Properties held for production of income .....	0	0.000	0	0	0	0.000
6.03 Properties held for sale .....	0	0.000	0	0	0	0.000
6.04 Total real estate .....	0	0.000	0	0	0	0.000
7. Cash, cash equivalents and short-term investments:						
7.01 Cash (Schedule E, Part 1) .....	7,687,826	9.673	7,687,826	0	7,687,826	9.673
7.02 Cash equivalents (Schedule E, Part 2) .....	38,078,981	47.912	38,078,982	0	38,078,982	47.912
7.03 Short-term investments (Schedule DA) .....	0	0.000	0	0	0	0.000
7.04 Total cash, cash equivalents and short-term investments .....	45,766,807	57.585	45,766,808	0	45,766,808	57.585
8. Contract loans .....	0	0.000	0	0	0	0.000
9. Derivatives (Schedule DB) .....	0	0.000	0	0	0	0.000
10. Other invested assets (Schedule BA) .....	174,952	0.220	174,952	0	174,952	0.220
11. Receivables for securities .....	0	0.000	0	0	0	0.000
12. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
13. Other invested assets (Page 2, Line 11) .....	0	0.000	0	0	0	0.000
14. Total invested assets	79,476,531	100.000	79,476,531	0	79,476,531	100.000

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company  
**SCHEDULE A - VERIFICATION BETWEEN YEARS**  
Real Estate

1. Book/adjusted carrying value, December 31 of prior year .....
2. Cost of acquired:
  - 2.1 Actual cost at time of acquisition (Part 2, Column 6) .....
  - 2.2 Additional investment made after acquisition (Part 2, Column 9) .....
3. Current year change in encumbrances:
  - 3.1 Totals, Part 1, Column 13 .....
  - 3.2 Totals, Part 3, Column 11 .....
4. Total gain (loss) on disposals, Part 3, Column 18 .....
5. Deduct amounts received on disposals, Part 3, Column 15 .....
6. Total foreign exchange change in book/adjusted carrying value:
  - 6.1 Totals, Part 1, Column 15 .....
  - 6.2 Totals, Part 3, Column 13 .....
7. Deduct current year's other-than-temporary impairment recognized:
  - 7.1 Totals, Part 1, Column 12 .....
  - 7.2 Totals, Part 3, Column 10 .....
8. Deduct current year's depreciation:
  - 8.1 Totals, Part 1, Column 11 .....
  - 8.2 Totals, Part 3, Column 9 .....
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....
10. Deduct total nonadmitted amounts .....
11. Statement value at end of current period (Line 9 minus Line 10) .....

**NONE**

**SCHEDULE B - VERIFICATION BETWEEN YEARS**  
Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....
2. Cost of acquired:
  - 2.1 Actual cost at time of acquisition (Part 2, Column 7) .....
  - 2.2 Additional investment made after acquisition (Part 2, Column 8) .....
3. Capitalized deferred interest and other:
  - 3.1 Totals, Part 1, Column 12 .....
  - 3.2 Totals, Part 3, Column 11 .....
4. Accrual of discount .....
5. Unrealized valuation increase/(decrease):
  - 5.1 Totals, Part 1, Column 9 .....
  - 5.2 Totals, Part 3, Column 8 .....
6. Total gain (loss) on disposals, Part 3, Column 18 .....
7. Deduct amounts received on disposals, Part 3, Column 15 .....
8. Deduct amortization of premium and mortgage interest points and commitment fees .....
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:
  - 9.1 Totals, Part 1, Column 13 .....
  - 9.2 Totals, Part 3, Column 13 .....
10. Deduct current year's other-than-temporary impairment recognized:
  - 10.1 Totals, Part 1, Column 11 .....
  - 10.2 Totals, Part 3, Column 10 .....
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....
12. Total valuation allowance .....
13. Subtotal (Line 11 plus Line 12) .....
14. Deduct total nonadmitted amounts .....
15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company  
**SCHEDULE BA - VERIFICATION BETWEEN YEARS**  
 Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	29,467
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8) .....	99,440
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	168,000
	.....	267,440
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16 .....	0
	3.2 Totals, Part 3, Column 12 .....	0
4.	Accrual of discount .....	0
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 13 .....	0
	5.2 Totals, Part 3, Column 9 .....	0
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	
8.	Deduct amortization of premium, depreciation and proportional amortization .....	121,955
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17 .....	0
	9.2 Totals, Part 3, Column 14 .....	0
10.	Deduct current year's other-than-temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15 .....	0
	10.2 Totals, Part 3, Column 11 .....	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	174,952
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	174,952

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company  
**SCHEDULE D - VERIFICATION BETWEEN YEARS**  
 Bonds and Stocks

	1 Total	2 Issuer Credit Obligations	3 Asset-Backed Securities	4 Preferred Stocks	5 Common Stocks
1. Book/adjusted carrying value, December 31 of prior year.....	92,058,416	46,834,573	45,223,843	.0	.0
2. Cost of bonds and stocks acquired, Part 3, Column 6.....	8,261,926	6,177,294	2,084,633	.0	.0
3. Accrual of discount .....	474,023	218,810	255,213	.0	.XXX.
4. Unrealized valuation increase/(decrease).....	.0	.0	.0	.0	.0
5. Total gain (loss) on disposals, Part 4, Column 18 .....	(4,595)	(4,900)	305	.0	.0
6. Consideration for bonds and stocks disposed, Part 4, Column 6.....	67,145,110	31,495,458	35,649,652	.0	.0
7. Amortization of premium .....	109,889	54,959	54,930	.0	.XXX.
8. Total foreign exchange change in book/adjusted carrying value .....	.0	.0	.0	.0	.0
9. Current year's other-than-temporary impairment recognized .....	.0	.0	.0	.0	.0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	.0	.0	.0	.0	.XXX.
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	33,534,771	21,675,360	11,859,411	.0	.0
12. Total nonadmitted amounts .....	.0	.0	.0	.0	.0
13. Statement value at end of current period (Line 11 minus Line 12)	33,534,771	21,675,360	11,859,411	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - SUMMARY BY COUNTRY**

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Issuer Credit Obligations					
Governments and Municipalities	1. United States .....	10,507,854	10,623,894	10,463,133	10,722,480
	2. Canada .....	0	0	0	0
	3. Other Countries.....	0	0	0	0
	4. Total	10,507,854	10,623,894	10,463,133	10,722,480
All Other Issuer Credit Obligations (unaffiliated)	5. United States .....	9,530,704	9,711,541	9,412,790	9,672,950
	6. Canada .....	1,286,971	1,306,237	1,251,458	1,300,000
	7. Other Countries.....	349,831	361,119	349,801	350,000
	8. Total	11,167,506	11,378,897	11,014,048	11,322,950
All Other Issuer Credit Obligations (affiliated)	9. Total				
	10. Total Issuer Credit Obligations	21,675,360	22,002,791	21,477,181	22,045,429
Asset-Backed Securities					
Asset-Backed Securities (unaffiliated)	11. United States.....	11,859,411	12,012,731	11,788,691	12,033,087
	12. Canada.....	0	0	0	0
	13. Other Countries	0	0	0	0
	14. Total	11,859,411	12,012,731	11,788,691	12,033,087
Asset-Backed Securities (affiliated)	15. Total				
	16. Total Asset-Backed Securities	11,859,411	12,012,731	11,788,691	12,033,087
	17. Total Bonds	33,534,771	34,015,522	33,265,872	34,078,516
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	18. United States .....	0	0	0	0
	19. Canada .....	0	0	0	0
	20. Other Countries.....	0	0	0	0
	21. Total	0	0	0	0
Parent, Subsidiaries and Affiliates	22. Total				
	23. Total Preferred Stocks	0	0	0	0
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	24. United States .....	0	0	0	0
	25. Canada .....	0	0	0	0
	26. Other Countries.....	0	0	0	0
	27. Total	0	0	0	0
Parent, Subsidiaries and Affiliates	28. Total				
	29. Total Common Stocks	0	0	0	0
	30. Total Stocks	0	0	0	0
	31. Total Bonds and Stocks	33,534,771	34,015,522	33,265,872	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 1A**

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Government Obligations</b>												
1.1 NAIC 1	553,281	3,263,126	0	0	0	XXX	3,816,407	11.4	XXX	XXX	3,816,407	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.7 Totals	553,281	3,263,126	0	0	0	XXX	3,816,407	11.4	XXX	XXX	3,816,407	0
<b>2. Other U.S. Government Securities</b>												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>3. Non-U.S. Sovereign Jurisdiction Securities</b>												
3.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>4. Municipal Bonds – General Obligations</b>												
4.1 NAIC 1	1,107,410	2,346,237	257,106	0	0	XXX	3,710,753	11.1	XXX	XXX	3,710,753	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.7 Totals	1,107,410	2,346,237	257,106	0	0	XXX	3,710,753	11.1	XXX	XXX	3,710,753	0
<b>5. Municipal Bonds – Special Revenue</b>												
5.1 NAIC 1	1,335,493	1,645,201	0	0	0	XXX	2,980,694	8.9	XXX	XXX	2,980,694	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.7 Totals	1,335,493	1,645,201	0	0	0	XXX	2,980,694	8.9	XXX	XXX	2,980,694	0
<b>6. Project Finance Bonds Issued by Operating Entities (Unaffiliated)</b>												
6.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>7. Project Finance Bonds Issued by Operating Entities (Affiliated)</b>												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>8. Corporate Bonds (Unaffiliated)</b>												
8.1 NAIC 1	785,000	6,025,058	346,027	0	0	XXX	7,156,085	21.3	XXX	XXX	5,615,659	1,540,426
8.2 NAIC 2	793,898	2,172,582	409,752	0	0	XXX	3,376,232	10.1	XXX	XXX	2,491,480	884,752
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.7 Totals	1,578,898	8,197,640	755,779	0	0	XXX	10,532,317	31.4	XXX	XXX	8,107,139	2,425,178
<b>9. Corporate Bonds (Affiliated)</b>												
9.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>10. Mandatory Convertible Bonds (Unaffiliated)</b>												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>11. Mandatory Convertible Bonds (Affiliated)</b>												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>12. Single Entity Backed Obligations (Unaffiliated)</b>												
12.1 NAIC 1	0	500,000	0	0	0	XXX	500,000	1.5	XXX	XXX	0	500,000
12.2 NAIC 2	44,505	26,374	64,311	0	0	XXX	135,190	0.4	XXX	XXX	135,190	0
12.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.7 Totals	44,505	526,374	64,311	0	0	XXX	635,190	1.9	XXX	XXX	135,190	500,000

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>13. Single Entity Backed Obligations (Affiliated)</b>												
13.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>14. SVO-Identified Bond Exchange Traded Funds – Fair Value</b>												
14.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
<b>15. SVO-Identified Bond Exchange Traded Funds – Systematic Value</b>												
15.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
<b>16. Bonds Issued by Funds Representing Operating Entities (Unaffiliated)</b>												
16.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>17. Bonds Issued by Funds Representing Operating Entities (Affiliated)</b>												
17.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>18. Bank Loans – Issued (Unaffiliated)</b>												
18.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>19. Bank Loans – Issued (Affiliated)</b>												
19.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>20. Bank Loans – Acquired (Unaffiliated)</b>												
20.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>21. Bank Loans – Acquired (Affiliated)</b>												
21.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>22. Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Unaffiliated)</b>												
22.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>23. Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Affiliated)</b>												
23.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>24. Certificates of Deposit (Unaffiliated)</b>												
24.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>25. Certificates of Deposit (Affiliated)</b>												
25.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>26. Other Issuer Credit Obligations (Unaffiliated)</b>												
26.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>27. Other Issuer Credit Obligations (Affiliated)</b>												
27.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>28. Agency Residential Mortgage-Backed Securities - Guaranteed</b>												
28.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>29. Agency Commercial Mortgage-Backed Securities - Guaranteed</b>												
29.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>30. Agency Residential Mortgage-Backed Securities - Not Guaranteed</b>												
30.1 NAIC 1	348,755	491,146	257,465	30,967	0	XXX	1,128,333	3.4	XXX	XXX	1,128,333	0
30.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.7 Totals	348,755	491,146	257,465	30,967	0	XXX	1,128,333	3.4	XXX	XXX	1,128,333	0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>31. Agency Commercial Mortgage-Backed Securities - Not Guaranteed</b>												
31.1 NAIC 1	1,059,847	0	0	0	0	XXX	1,059,847	3.2	XXX	XXX	1,059,847	0
31.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.7 Totals	1,059,847	0	0	0	0	XXX	1,059,847	3.2	XXX	XXX	1,059,847	0
<b>32. Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)</b>												
32.1 NAIC 1	983,406	1,011,756	497,684	126,061	8,778	XXX	2,627,685	7.8	XXX	XXX	0	2,627,685
32.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.7 Totals	983,406	1,011,756	497,684	126,061	8,778	XXX	2,627,685	7.8	XXX	XXX	0	2,627,685
<b>33. Non-Agency Residential Mortgage-Backed Securities (Affiliated)</b>												
33.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>34. Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated)</b>												
34.1 NAIC 1	855,806	3,081,284	375,412	0	0	XXX	4,312,502	12.9	XXX	XXX	3,613,515	698,987
34.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.7 Totals	855,806	3,081,284	375,412	0	0	XXX	4,312,502	12.9	XXX	XXX	3,613,515	698,987
<b>35. Non-Agency Commercial Mortgage-Backed Securities (Affiliated)</b>												
35.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>36. Non-Agency – CLOs/CBOs/CDOs (Unaffiliated)</b>												
36.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>37. Non-Agency – CLOs/CBOs/CDOs (Affiliated)</b>												
37.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>38. Other Financial Asset-Backed Securities (Unaffiliated)</b>												
38.1 NAIC 1	429,238	1,495,651	133,389	0	0	XXX	2,058,278	6.1	XXX	XXX	1,174,633	883,645
38.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.7 Totals	429,238	1,495,651	133,389	0	0	XXX	2,058,278	6.1	XXX	XXX	1,174,633	883,645
<b>39. Other Financial Asset-Backed Securities (Affiliated)</b>												
39.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>40. Equity-Backed Securities (Unaffiliated)</b>												
40.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>41. Equity-Backed Securities (Affiliated)</b>												
41.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>42. Other Financial Asset-Backed Securities – Not Self-Liquidating (Unaffiliated)</b>												
42.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>43. Other Financial Asset-Backed Securities – Not Self-Liquidating (Affiliated)</b>												
43.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>44. Lease-Backed Securities – Practical Expedient (Unaffiliated)</b>												
44.1 NAIC 1	162,052	0	0	0	0	XXX	162,052	0.5	XXX	XXX	0	162,052
44.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.7 Totals	162,052	0	0	0	0	XXX	162,052	0.5	XXX	XXX	0	162,052
<b>45. Lease-Backed Securities – Practical Expedient (Affiliated)</b>												
45.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>46. Other Non-Financial Asset-Backed Securities – Practical Expedient (Unaffiliated)</b>												
46.1 NAIC 1	65,898	263,594	181,221	0	0	XXX	510,713	1.5	XXX	XXX	510,713	0
46.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.7 Totals	65,898	263,594	181,221	0	0	XXX	510,713	1.5	XXX	XXX	510,713	0
<b>47. Other Non-Financial Asset-Backed Securities – Practical Expedient (Affiliated)</b>												
47.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>48. Lease-Backed Securities – Full Analysis (Unaffiliated)</b>												
48.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>49. Lease-Backed Securities – Full Analysis (Affiliated)</b>												
49.1 NAIC 1 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.2 NAIC 2 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>50. Other Non-Financial Asset-Backed Securities – Full Analysis (Unaffiliated)</b>												
50.1 NAIC 1 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.2 NAIC 2 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>51. Other Non-Financial Asset-Backed Securities – Full Analysis (Affiliated)</b>												
51.1 NAIC 1 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.2 NAIC 2 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.3 NAIC 3 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.4 NAIC 4 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.5 NAIC 5 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.6 NAIC 6 .....	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>52. Total Bonds Current Year</b>												
52.1 NAIC 1	(d) 7,686,187	20,123,053	2,048,304	157,028	8,778	0	30,023,350	89.5	XXX	XXX	23,610,555	6,412,795
52.2 NAIC 2	(d) 838,403	2,198,955	474,063	0	0	0	3,511,421	10.5	XXX	XXX	2,626,669	884,752
52.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
52.7 Totals	8,524,590	22,322,008	2,522,367	157,028	8,778	0	(b) 33,534,771	100.0	XXX	XXX	26,237,224	7,297,547
52.8 Line 52.7 as a % of Col. 7	25.4	66.6	7.5	0.5	0.0	0.0	100.0	XXX	XXX	XXX	78.2	21.8
<b>53. Total Bonds Prior Year</b>												
53.1 NAIC 1	19,182,478	51,000,865	10,402,674	288,865	16,460	0	XXX	XXX	80,891,342	86.9	61,018,759	19,872,582
53.2 NAIC 2	4,159,979	7,505,738	486,064	0	0	0	XXX	XXX	12,151,781	13.1	10,375,607	1,776,174
53.3 NAIC 3							XXX	XXX	0	0.0	0	0
53.4 NAIC 4							XXX	XXX	0	0.0	0	0
53.5 NAIC 5							XXX	XXX	(c) 0	0.0	0	0
53.6 NAIC 6							XXX	XXX	(c) 0	0.0	0	0
53.7 Totals	23,342,457	58,506,603	10,888,738	288,865	16,460	0	XXX	XXX	(b) 93,043,123	100.0	71,394,366	21,648,756
53.8 Line 53.7 as a % of Col. 9	25.1	62.9	11.7	0.3	0.0	0.0	XXX	XXX	100.0	XXX	76.7	23.3
<b>54. Total Publicly Traded Bonds</b>												
54.1 NAIC 1	5,700,124	16,808,259	1,071,204	30,967	0	0	23,610,555	70.4	XXX	XXX	23,610,555	XXX
54.2 NAIC 2	838,403	1,723,955	64,311	0	0	0	2,626,669	7.8	XXX	XXX	2,626,669	XXX
54.3 NAIC 3	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.4 NAIC 4	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.5 NAIC 5	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.6 NAIC 6	0	0	0	0	0	0	0	0.0	XXX	XXX	0	XXX
54.7 Totals	6,538,527	18,532,214	1,135,515	30,967	0	0	26,237,224	78.2	XXX	XXX	26,237,224	XXX
54.8 Line 54.7 as a % of Col. 7	24.9	70.6	4.3	0.1	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
54.9 Line 54.7 as a % of Line 52.7, Col. 7, Section 52	19.5	55.3	3.4	0.1	0.0	0.0	78.2	XXX	XXX	XXX	78.2	XXX
<b>55. Total Privately Placed Bonds</b>												
55.1 NAIC 1	1,986,063	3,314,794	977,100	126,061	8,778	0	6,412,795	19.1	XXX	XXX	XXX	6,412,795
55.2 NAIC 2	0	475,000	409,752	0	0	0	884,752	2.6	XXX	XXX	XXX	884,752
55.3 NAIC 3	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.4 NAIC 4	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.5 NAIC 5	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.6 NAIC 6	0	0	0	0	0	0	0	0.0	XXX	XXX	XXX	0
55.7 Totals	1,986,063	3,789,794	1,386,852	126,061	8,778	0	7,297,547	21.8	XXX	XXX	XXX	7,297,547
55.8 Line 55.7 as a % of Col. 7	27.2	51.9	19.0	1.7	0.1	0.0	100.0	XXX	XXX	XXX	XXX	100.0
55.9 Line 55.7 as a % of Line 52.7, Col. 7, Section 52	5.9	11.3	4.1	0.4	0.0	0.0	21.8	XXX	XXX	XXX	XXX	21.8

(a) Includes \$ 7,297,547 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year of bonds with Z designations and \$ 0 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company  
**SCHEDULE DA - VERIFICATION BETWEEN YEARS**  
Short-Term Investments

	1 Total	2 Bonds	3 Other Short-term Investment Assets
1. Book/adjusted carrying value, December 31 of prior year .....	984,700	984,700	0
2. Cost of short-term investments acquired .....	0	0	0
3. Accrual of discount .....	0	0	0
4. Unrealized valuation increase/(decrease) .....	0	0	0
5. Total gain (loss) on disposals .....	0	0	0
6. Deduct consideration received on disposals .....	984,700	984,700	0
7. Deduct amortization of premium .....	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0
9. Deduct current year's other-than-temporary impairment recognized .....	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	0	0
11. Deduct total nonadmitted amounts .....	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	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**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company  
**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other
1. Book/adjusted carrying value, December 31 of prior year .....	81,737,726	0	81,737,726	0
2. Cost of cash equivalents acquired .....	395,917,805	0	395,917,805	0
3. Accrual of discount .....	0	0	0	0
4. Unrealized valuation increase/(decrease) .....	0	0	0	0
5. Total gain (loss) on disposals .....	0	0	0	0
6. Deduct consideration received on disposals .....	439,576,549	0	439,576,549	0
7. Deduct amortization of premium .....	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized .....	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	38,078,982	0	38,078,982	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	38,078,982	0	38,078,982	0

Schedule A - Part 1 - Real Estate Owned

**NONE**

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

**NONE**

Schedule A - Part 3 - Real Estate Disposed

**NONE**

Schedule B - Part 1 - Mortgage Loans Owned

**NONE**

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

**NONE**

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE BA - PART 1**

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Restricted Asset Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encumbrances	Change in Book/Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership
			4 City	5 State								13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's (Depreciation) or (Amortization)/ Accretion	15 Current Year's Other-Than-Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			
.....	Cabretta Georgia Tax Credit Fund LLC .....	.....	Savannah .....	GA.....	Cabretta Capital Corporation .....	.....	07/29/2025 ...	1.....	99,440	24,334	24,334	.....	(75,106)	.....	.....	.....	(85,348)	.....	0.322
.....	Cabretta SC Mill Fund, LLC .....	.....	Savannah .....	GA.....	Cabretta Capital Corporation .....	.....	08/22/2024 ...	1.....	208,420	150,618	150,618	.....	(19,278)	.....	.....	.....	(20,694)	.....	0.083
.....	Cabretta Georgia Tax Credit Fund LLC .....	.....	Savannah .....	GA.....	Cabretta Capital Corporation .....	.....	08/22/2024 ...	1.....	242,039	0	0	.....	(27,571)	.....	.....	.....	(31,332)	.....	0.441
4199999. All other tax credit investments - unaffiliated									549,899	174,952	174,952	0	(121,955)	0	0	0	(137,374)	0	XXX
6899999. Total - unaffiliated									549,899	174,952	174,952	0	(121,955)	0	0	0	(137,374)	0	XXX
6999999. Total - affiliated									0	0	0	0	0	0	0	0	0	0	XXX
7099999 - Totals									549,899	174,952	174,952	0	(121,955)	0	0	0	(137,374)	0	XXX

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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE BA - PART 3**

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

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- Tempo- rary Impair- ment Recogn- ized	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						
<b>NONE</b>																			
7099999 - Totals																			

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 1 - SECTION 1**

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

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest			Dates		20		
								9	10	11	12	13	14	15	16	17		18	19
CUSIP Identification	Description	Re-stricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity
912828-4N-7	UNITED STATES TREASURY		1.A	165,047	175,000	172,505	169,915	0	2,001	0	0	2.875	4.176	MN	653	5,031	06/29/2023	05/15/2028	177,516
912828-4N-7	UNITED STATES TREASURY	SD	1.A	306,517	325,000	320,366	315,566	0	3,713	0	0	2.875	4.174	MN	9,344	9,344	06/29/2023	05/15/2028	329,672
912828-4Y-5	UNITED STATES TREASURY	SD	1.A	578,090	550,000	544,743	553,281	0	(5,611)	0	0	1.875	0.844	JJ	4,316	10,313	02/22/2022	07/31/2026	555,156
91282C-FM-8	UNITED STATES TREASURY	SD	1.A	695,916	700,000	707,492	698,373	0	881	0	0	4.125	4.265	MS	17,174	9,281	03/06/2023	09/30/2027	714,438
91282C-FM-8	UNITED STATES TREASURY		1.A	297,212	300,000	303,211	298,874	0	609	0	0	4.125	4.351	MS	3,162	12,375	03/06/2023	09/30/2027	306,188
91282C-GJ-4	UNITED STATES TREASURY		1.A	984,027	1,000,000	994,258	987,758	0	2,724	0	0	3.500	3.827	JJ	14,647	35,000	08/15/2024	01/31/2030	1,017,500
91282C-GO-8	UNITED STATES TREASURY		1.A	276,150	280,000	283,566	277,417	0	557	0	0	4.000	4.244	FA	3,806	11,200	08/30/2023	02/28/2030	285,600
91282C-GO-8	UNITED STATES TREASURY	SD	1.A	512,850	520,000	526,622	515,222	0	1,030	0	0	4.000	4.243	FA	7,067	20,800	08/30/2023	02/28/2030	530,400
0019999999. Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)				3,815,810	3,850,000	3,852,763	3,816,407	0	5,903	0	0	XXX	XXX	XXX	52,038	113,344	XXX	XXX	3,916,469
419791-YX-0	HAWAII ST	SD	1.C FE	842,312	805,000	847,134	827,757	0	(4,938)	0	0	5.530	4.760	FA	18,549	44,517	11/16/2022	02/01/2030	827,258
463777-8H-8	IRVING	SD	1.A FE	365,972	425,000	398,263	387,608	0	9,084	0	0	1.930	4.540	MS	2,415	12,304	07/14/2023	09/15/2028	429,101
68607L-XO-5	OREGON	SD	1.B FE	177,234	149,012	151,427	151,586	0	(5,311)	0	0	5.892	2.235	JD	732	8,780	03/27/2019	06/01/2027	123,535
68607L-XO-5	OREGON		1.B FE	75,489	63,468	64,497	65,780	0	(1,573)	0	0	5.892	3.236	JD	312	3,740	03/27/2019	06/01/2027	118,388
774221-FU-4	ROCKVILLE MD	SD	1.A FE	1,063,750	1,000,000	996,870	1,004,231	0	(10,066)	0	0	3.000	1.970	JD	2,500	30,000	10/07/2019	06/01/2026	1,015,000
93974E-YE-0	WASHINGTON STATE	SD	1.B FE	707,158	725,000	721,600	716,686	0	3,003	0	0	3.400	3.971	FA	10,271	24,650	09/08/2022	08/01/2028	737,325
969887-8M-3	WILLIAMSON CNTY TEX	SD	1.A FE	242,619	300,000	265,419	257,106	0	7,259	0	0	1.486	4.656	FA	1,684	6,687	12/13/2023	02/15/2031	302,229
97705M-ZD-0	WISCONSIN ST	SD	1.A	150,000	150,000	147,264	150,000	0	0	0	0	2.141	2.141	MN	535	3,212	10/02/2019	05/15/2026	151,606
97705M-ZM-0	WISCONSIN ST	SD	1.B FE	150,000	150,000	147,420	150,000	0	0	0	0	2.141	2.141	MN	535	3,212	10/02/2019	05/01/2027	151,606
0049999999. Subtotal - issuer credit obligations - municipal bonds - general obligations (direct and guaranteed)				3,774,533	3,767,480	3,739,894	3,710,753	0	(2,541)	0	0	XXX	XXX	XXX	37,532	137,100	XXX	XXX	3,856,048
051595-BY-1	AURORA COLO WTR REV	SD	1.B FE	629,376	800,000	722,744	678,555	0	22,829	0	0	1.548	5.324	FA	5,160	12,384	10/05/2023	08/01/2030	806,192
249182-PN-0	DENVER COLO CITY & CNTY ARPT REV	SD	1.D FE	713,536	800,000	786,624	780,493	0	21,538	0	0	1.572	4.464	MN	1,607	12,576	09/23/2022	11/15/2026	806,288
68607V-4M-4	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE	SD	1.A FE	250,000	250,000	251,798	250,000	0	0	0	0	4.046	4.046	AO	2,529	10,115	04/26/2023	04/01/2028	255,058
882134-PH-2	BOARD OF REGENTS TEXAS A & M UNIVERSITY	SD	1.A FE	555,000	555,000	552,342	555,000	0	0	0	0	2.356	2.355	MN	1,671	13,076	07/25/2019	05/15/2026	561,538
927781-VI-1	VIRGINIA COLLEGE BLDG AUTH VA EDL FACS R	SD	1.B FE	724,878	700,000	717,731	716,646	0	(3,105)	0	0	5.500	4.923	MS	12,833	57,750	03/21/2023	09/01/2030	719,250
0059999999. Subtotal - issuer credit obligations - municipal bonds - special revenue				2,872,790	3,105,000	3,031,238	2,980,694	0	41,262	0	0	XXX	XXX	XXX	23,800	105,901	XXX	XXX	3,148,325
025816-DY-2	AMERICAN EXPRESS CO		1.F FE	751,589	750,000	773,065	751,325	0	(264)	0	0	5.085	5.037	JJ	15,997	19,069	01/29/2025	01/30/2031	0
04685A-3E-9	ATHENE GLOBAL FUNDING		1.E FE	337,416	400,000	353,716	346,027	0	7,828	0	0	2.646	5.406	AO	2,558	10,584	11/22/2024	10/04/2031	405,292
055451-BJ-6	BHP BILLITON FINANCE (USA) LTD		1.F FE	349,801	350,000	361,119	349,831	0	31	0	0	5.000	5.013	FA	6,319	8,750	02/18/2025	02/21/2030	358,750
06418G-AO-0	BANK OF NOVA SCOTIA		1.F FE	499,990	500,000	515,137	500,010	0	20	0	0	5.130	5.132	FA	9,761	13,538	01/30/2025	02/14/2031	506,413
071813-CL-1	BAXTER INTERNATIONAL INC		2.C FE	156,075	174,000	169,790	168,969	0	4,425	0	0	1.915	4.683	FA	1,388	3,332	12/08/2022	02/01/2027	175,666
114259-AV-6	BROOKLYN UNION GAS CO		2.A FE	475,000	475,000	477,841	475,000	0	0	0	0	4.632	4.632	FA	8,923	22,002	08/02/2022	08/05/2027	486,001
136385-AX-9	CANADIAN NATURAL RESOURCES LTD		2.A FE	398,612	400,000	398,910	393,043	0	4,627	0	0	3.850	5.141	JD	1,283	15,400	09/13/2022	06/01/2027	407,700
13645R-BE-3	CANADIAN PACIFIC RAILWAY CO		2.A FE	372,856	400,000	392,190	393,917	0	6,420	0	0	1.750	3.449	JD	564	7,000	07/29/2022	12/02/2026	403,500
373334-KY-6	GEORGIA POWER CO		1.G FE	748,218	750,000	762,005	748,680	0	427	0	0	4.550	4.597	MS	10,048	26,542	12/03/2024	03/15/2030	767,063
403949-AR-1	HF SINCLAIR CORP		2.C FE	348,835	350,000	361,681	348,987	0	153	0	0	5.750	5.817	JJ	9,280	9,615	01/08/2025	01/15/2031	360,063
46647P-EV-4	JPMORGAN CHASE & CO		1.E FE	800,000	800,000	826,875	800,000	0	0	0	0	5.140	5.140	JJ	17,933	20,560	01/16/2025	01/24/2031	0
548661-DP-9	LOWE'S COMPANIES INC		2.A FE	377,316	400,000	395,567	392,625	0	5,239	0	0	3.100	4.538	MN	1,998	12,400	12/08/2022	05/03/2027	406,200
58933Y-BD-6	MERCK & CO INC		1.E FE	616,122	650,000	623,669	623,669	0	8,387	0	0	1.900	3.359	JD	720	12,350	07/29/2022	02/10/2028	656,175
58933Y-BD-6	MERCK & CO INC	SD	1.E FE	137,567	150,000	142,253	143,927	0	1,935	0	0	1.900	3.358	JD	166	2,850	07/29/2022	12/10/2028	151,425
61748U-AE-2	MORGAN STANLEY		1.E FE	750,000	750,000	773,615	750,000	0	0	0	0	5.230	5.230	JJ	18,087	18,959	01/16/2025	01/15/2031	0
66815L-2D-0	NORTHWESTERN MUTUAL GLOBAL FUNDING		1.B FE	327,393	380,000	360,500	353,571	0	10,095	0	0	1.700	4.785	JD	538	6,460	04/19/2023	06/01/2028	383,230
66815L-2D-0	NORTHWESTERN MUTUAL GLOBAL FUNDING	SD	1.B FE	51,694	60,000	56,921	55,828	0	1,593	0	0	1.700	4.784	JD	85	1,020	04/19/2023	06/01/2028	60,510
771196-CE-0	ROCHE HOLDINGS INC		1.C FE	785,000	785,000	793,725	785,000	0	0	0	0	5.265	5.265	MN	5,511	41,330	11/06/2023	11/13/2026	805,665
87264A-BD-6	T-MOBILE USA INC		2.A FE	380,996	400,000	398,743	393,957	0	4,448	0	0	3.750	4.979	AO	3,167	15,000	12/08/2022	04/15/2027	407,500

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 1 - SECTION 1**

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

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest			Dates		20		
								9	10	11	12	13	14	15	16	17		18	19
CUSIP Identification	Description	Re-stricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity
874054-AJ-8	TAKE-TWO INTERACTIVE SOFTWARE INC		2.B FE	399,780	400,000	400,875	399,980	0	81	0	0	5.000	5.021	MS	5,167	20,000	04/10/2023	03/28/2026	410,000
89236T-LE-3	TOYOTA MOTOR CREDIT CORP		1.E FE	747,983	750,000	794,378	748,513	0	258	0	0	5.550	5.597	MN	4,741	41,625	11/15/2023	11/20/2030	770,813
904764-BU-0	UNILEVER CAPITAL CORP		1.E FE	199,466	200,000	201,700	199,704	0	173	0	0	4.250	4.346	FA	3,282	8,500	08/07/2024	08/12/2027	204,250
96337R-AB-8	WHISTLER PIPELINE LLC		2.C FE	411,640	400,000	415,122	409,752	0	(1,436)	0	0	5.700	5.192	MS	5,763	26,283	08/27/2024	09/30/2031	0
0089999999. Subtotal - issuer credit obligations - corporate bonds (unaffiliated)				10,383,345	10,674,000	10,742,158	10,532,317	0	54,439	0	0	XXX	XXX	XXX	133,279	363,169	XXX	XXX	8,126,214
477143-AH-4	JBLU AA - ABS		2.C FE	130,703	148,950	133,622	135,190	0	1,490	0	0	2.750	4.852	MN	523	4,096	08/01/2022	11/15/2033	89,591
78403D-BD-1	SBATOW 2024-1 1C - ABS		1.F FE	500,000	500,000	503,117	500,000	0	0	0	0	4.831	4.831	MON	1,074	24,088	09/10/2024	10/15/2054	501,879
0129999999. Subtotal - issuer credit obligations - single entity backed obligations (unaffiliated)				630,703	648,950	636,739	635,190	0	1,490	0	0	XXX	XXX	XXX	1,597	28,184	XXX	XXX	591,470
0489999999. Total - issuer credit obligations (unaffiliated)				21,477,181	22,045,429	22,002,791	21,675,360	0	100,554	0	0	XXX	XXX	XXX	248,246	747,697	XXX	XXX	19,638,526
0499999999. Total - issuer credit obligations (affiliated)				0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0
0509999999 - Total - issuer credit obligations				21,477,181	22,045,429	22,002,791	21,675,360	0	100,554	0	0	XXX	XXX	XXX	248,246	747,697	XXX	XXX	19,638,526

1. Line Number Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 1A 1A ..\$ ..... 6,420,352 1B ..\$ ..... 2,888,651 1C ..\$ ..... 1,612,757 1D ..\$ ..... 780,493 1E ..\$ ..... 3,611,839 1F ..\$ ..... 2,101,166 1G ..\$ ..... 748,680  
 1B 2A ..\$ ..... 2,048,543 2B ..\$ ..... 399,980 2C ..\$ ..... 1,062,898  
 1C 3A ..\$ ..... 0 3B ..\$ ..... 0 3C ..\$ ..... 0  
 1D 4A ..\$ ..... 0 4B ..\$ ..... 0 4C ..\$ ..... 0  
 1E 5A ..\$ ..... 0 5B ..\$ ..... 0 5C ..\$ ..... 0  
 1F 6 ..\$ ..... 0

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 1 - SECTION 2**

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

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest			Dates		20	21		
								9	10	11	12	13	14	15	16	17			18	19
CUSIP Identification	Description	Re-restricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity	Origination Ballon Payment %
313206-EB-2	FH SB8230 - RMBS		1.A	294,052	292,317	296,347	293,853	0	(75)	0	0	5.000	4.777	MON	1,218	14,616	04/20/2023	05/01/2038	411	
3136AY-LD-3	FNR 2017-80 DH - CMO/RMBS		1.A	294,083	303,604	296,007	296,647	0	522	0	0	3.000	3.711	MON	759	9,108	07/11/2023	01/25/2046	177	
31418E-LD-0	FN MA4823 - RMBS		1.A	535,835	547,207	548,195	537,833	0	378	0	0	4.500	4.928	MON	2,052	24,624	09/27/2022	10/01/2037	1,846	
1039999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - not/partially guaranteed (not exempt from RBC)				1,123,970	1,143,128	1,140,548	1,128,333	0	825	0	0	XXX	XXX	XXX	4,029	48,348	XXX	XXX	2,435	XXX
3137BP-W2-1	FHMS K-055 A2 - CMBS		1.A FE	704,216	716,589	713,881	714,698	0	3,083	0	0	2.673	3.157	MON	1,596	19,154	07/29/2022	03/25/2026	291,472	
3138LE-KX-8	FN AN2109 - CMBS/RMBS		1.A	336,711	350,000	346,820	345,149	0	7,341	0	0	2.470	4.694	MON	744	8,765	11/05/2024	07/01/2026	350,720	
1049999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency commercial mortgage-backed securities - not/partially guaranteed (not exempt from RBC)				1,040,927	1,066,589	1,060,501	1,059,847	0	10,424	0	0	XXX	XXX	XXX	2,341	27,919	XXX	XXX	642,192	XXX
16159P-AG-4	CHASE 2023-1 A4 - RMBS		1.A FE	320,782	325,286	329,344	321,826	0	332	0	0	6.000	6.502	MON	1,626	19,517	09/14/2023	06/25/2054	2,041	
36270X-AZ-7	GSMB 2023-PJ4 A15 - RMBS		1.A FE	271,526	275,373	278,709	272,416	0	65	0	0	6.000	6.552	MON	1,377	16,522	08/18/2023	01/26/2054	675	
465986-AK-3	JPMIT 2310 A6 - CMO/RMBS		1.A FE	116,696	118,341	118,481	117,131	0	226	0	0	6.000	6.681	MON	592	7,100	11/17/2023	05/26/2054	2,765	
46647E-AA-9	JPMIT 163 1A1 - CMO/RMBS		1.A FE	362,847	402,046	372,152	366,506	0	1,492	0	0	3.377	5.461	MON	1,131	13,599	06/28/2023	10/25/2046	775	
46647S-BY-5	JPMIT 2017-3 2A2 - CMO/RMBS		1.A FE	65,165	65,833	57,700	64,892	0	28	0	0	2.500	2.827	MON	137	1,645	11/13/2019	08/26/2047	799	
46656Q-BL-5	JPMIT 234 2A2 - CMO/RMBS		1.A FE	280,050	284,315	287,369	280,175	0	50	0	0	5.500	5.969	MON	1,303	15,637	06/28/2023	11/25/2053	141	
46658T-AA-2	JPMIT 2412 A2 - RMBS		1.A FE	360,869	360,756	367,191	360,520	0	(467)	0	0	6.000	6.090	MON	1,804	21,645	12/17/2024	06/25/2055	13	
81743B-AA-5	SEMT 2024-4 A1 - RMBS		1.A FE	318,740	318,640	324,101	318,437	0	2	0	0	6.000	6.097	MON	1,593	19,118	07/31/2024	05/26/2054	82	
81743J-AK-6	SEMT 2023-4 A10 - CMO/RMBS		1.A FE	86,489	88,185	88,134	87,002	0	273	0	0	6.000	7.004	MON	441	5,278	10/17/2023	11/25/2053	1,391	
97651L-AC-5	WIN 154 A3 - RMBS		1.A FE	434,115	475,173	446,415	438,780	0	2,678	0	0	3.500	5.465	MON	1,386	16,631	01/31/2024	06/20/2045	1,722	
1059999999. Subtotal - asset-backed securities - financial asset-backed securities (unaffiliated)				2,617,278	2,713,949	2,669,596	2,627,685	0	4,679	0	0	XXX	XXX	XXX	11,390	136,695	XXX	XXX	10,404	XXX
05493M-AE-4	BBCMS 2021-C11 A4 - CMBS		1.A FE	592,430	700,000	629,734	608,989	0	16,042	0	0	2.043	5.186	MON	1,192	14,301	12/18/2024	09/15/2054	18,472	
05555F-AC-8	BBCMS 2024-5C27 A3 - CMBS		1.A FE	521,270	500,000	525,334	515,138	0	(4,372)	0	0	6.014	5.082	MON	2,506	30,070	07/31/2024	07/17/2057	99,828	
05555P-AC-6	BBCMS 2024-5C29 A3 - CMBS		1.A FE	283,240	275,000	282,629	280,822	0	(1,423)	0	0	5.208	4.625	MON	1,194	14,322	09/16/2024	09/17/2057	168,839	
05592V-AA-2	BPR 2024-PMDIV A - CMBS		1.A FE	299,996	300,000	306,969	299,957	0	488	0	0	5.358	5.405	MON	1,340	16,074	10/28/2024	11/07/2041	300,733	
081915-AB-6	BMARK 2024-V12 A3 - CMBS		1.A FE	515,000	500,000	523,089	512,002	0	(3,003)	0	0	5.738	5.040	MON	2,391	28,692	12/17/2024	12/17/2057	129,804	
09660W-AU-5	BMO 2024-5C7 A3 - CMBS		1.A FE	355,348	345,000	358,270	352,462	0	(1,748)	0	0	5.566	4.990	MON	1,600	19,202	10/17/2024	11/16/2057	346,600	
17291E-AW-1	CGOMT 2016-P6 A5 - CMBS		1.A FE	240,596	250,000	245,705	245,501	0	4,713	0	0	3.720	5.833	MON	775	9,300	12/13/2024	12/10/2049	250,775	
17326F-AD-9	CGOMT 2017-C4 A4 - CMBS		1.A FE	481,719	500,000	493,271	488,297	0	6,254	0	0	3.471	4.914	MON	1,446	17,355	12/11/2024	10/17/2050	360,255	
50245X-AA-5	LV 2024-SHOW A - CMBS		1.A FE	400,000	400,000	406,015	399,030	0	233	0	0	5.274	5.305	MON	1,758	20,701	09/27/2024	10/10/2041	401,702	
78419C-AC-8	SGCMS 2016-C5 A3 - CMBS		1.A FE	594,121	612,792	611,131	610,305	0	17,152	0	0	2.779	19,262	MON	1,419	17,029	10/18/2024	10/13/2048	10,578	
1079999999. Subtotal - asset-backed securities - financial asset-backed securities (unaffiliated)				4,283,718	4,382,792	4,382,149	4,312,502	0	34,336	0	0	XXX	XXX	XXX	15,620	187,046	XXX	XXX	2,087,586	XXX
02008D-AC-3	ALLYA 2022-3 A3 - ABS		1.A FE	32,440	32,281	32,305	32,293	0	(37)	0	0	5.070	4.755	MON	73	1,637	03/28/2023	04/15/2027	7,337	
14318M-AD-1	CARMX 2022-3 A3 - ABS		1.A FE	43,223	44,175	44,174	44,142	0	371	0	0	3.970	5.844	MON	78	1,754	11/28/2023	04/15/2027	1,479	
17305E-GE-9	CCOIT 2017-A6 A6 - ABS		1.A FE	793,125	800,000	806,697	800,999	0	(662)	0	0	4.635	4.976	MON	1,751	41,630	08/02/2022	05/14/2029	803,346	
344930-AD-4	FORDO 2023-B A3 - ABS		1.A FE	0	0	0	0	0	0	0	0	5.230	4.874	MON	2,242	0	12/20/2023	05/15/2028	0	
36269K-AA-3	GIREV 2024-1 A - ABS		1.A FE	804,844	800,000	822,998	803,610	0	(835)	0	0	4.980	4.909	MON	2,213	39,840	07/25/2024	12/11/2036	478	
43283G-AA-0	HGVY 2022-2 A - ABS		1.A FE	80,031	80,045	79,806	80,035	0	1	0	0	4.300	4.345	MON	57	3,442	08/01/2022	01/26/2037	1,186	
50168B-AC-2	LADAR 233 A3 - ABS		1.A FE	0	0	0	0	0	0	0	0	6.120	6.120	MON	288	0	08/16/2023	09/15/2027	1,186	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 1 - SECTION 2**

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

1	2	3	4	5	6	7	8	Change in Book/Adjusted Carrying Value				Interest				Dates		20	21	
								9	10	11	12	13	14	15	16	17	18			19
CUSIP Identification	Description	Re-stricted Asset Code	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Par Value	Fair Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Stated Rate of	Effective Rate of	When Paid	Interest Income Due & Accrued	Interest Received During Year	Acquired	Stated Contractual Maturity Date	Payment Due at Maturity	Origin-ation Ballon Pay-ment %
58769F-AC-9	MBART 2023-2 A3 - ABS		1.A FE	0	0	0	0	0	0	0	0	5.950	4.802	MON	2,889	0	12/20/2023	11/15/2028	0	
65480J-AC-4	NAROT 2022-B A3 - ABS		1.A FE	103,020	103,938	104,047	103,722	0	265	0	0	4.460	5.197	MON	206	4,636	12/20/2023	05/17/2027	8,357	
80287D-AC-1	SDART 2023-6 A3 - ABS		1.A FE	193,475	193,476	194,072	193,476	0	0	0	0	5.930	6.003	MON	510	11,473	11/14/2023	07/17/2028	4,895	
1119999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - other financial asset-backed securities - self-liquidating (unaffiliated)			2,050,158	2,053,916	2,083,800	2,058,278	0	(896)	0	0	XXX	XXX	XXX	10,307	104,411	XXX	XXX	827,078	XXX
1209999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating			11,116,052	11,360,373	11,336,593	11,186,645	0	49,367	0	0	XXX	XXX	XXX	43,687	504,420	XXX	XXX	3,569,694	XXX
1409999999	Subtotal - asset-backed securities - financial asset-backed securities - not self-liquidating			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0	XXX
88167Q-AD-8	TESLA 2023-B A4 - ABS		1.A FE	162,049	162,065	162,214	162,052	0	(6)	0	0	6.220	6.905	MON	308	10,080	09/20/2023	03/22/2027	162,905	0.0
1519999999	Subtotal - asset-backed securities - non-financial asset-backed securities - practical expedient - lease-backed securities - practical expedient (unaffiliated)			162,049	162,065	162,214	162,052	0	(6)	0	0	XXX	XXX	XXX	308	10,080	XXX	XXX	162,905	XXX
023940-AA-7	AEE 2024-A A1 - ABS		1.A FE	510,590	510,648	513,924	510,713	0	118	0	0	4.850	4.848	A0	6,192	19,332	12/10/2024	10/01/2041	721,163	1.0
1539999999	Subtotal - asset-backed securities - non-financial asset-backed securities - practical expedient - other non-financial asset-backed securities - practical expedient (unaffiliated)			510,590	510,648	513,924	510,713	0	118	0	0	XXX	XXX	XXX	6,192	19,332	XXX	XXX	721,163	XXX
1609999999	Subtotal - asset-backed securities - non-financial asset-backed securities - practical expedient			672,639	672,713	676,138	672,766	0	112	0	0	XXX	XXX	XXX	6,500	29,412	XXX	XXX	884,068	XXX
1809999999	Subtotal - asset-backed securities - non-financial asset-backed securities - full analysis			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0	XXX
1889999999	Total - asset-backed securities (unaffiliated)			11,788,691	12,033,087	12,012,731	11,859,411	0	49,480	0	0	XXX	XXX	XXX	50,187	533,832	XXX	XXX	4,453,762	XXX
1899999999	Total - asset-backed securities (affiliated)			0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX	0	XXX
1909999999	Total - asset-backed securities			11,788,691	12,033,087	12,012,731	11,859,411	0	49,480	0	0	XXX	XXX	XXX	50,187	533,832	XXX	XXX	4,453,762	XXX
2009999999	Total long term bonds - issuer credit obligations and asset-backed securities			33,265,872	34,078,516	34,015,522	33,534,771	0	150,033	0	0	XXX	XXX	XXX	298,433	1,281,529	XXX	XXX	24,092,288	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A	1B	1C	1D	1E	1F	1G
1A	11,859,411	0	0	0	0	0	0
1B	0	0	0	0	0	0	0
1C	0	0	0	0	0	0	0
1D	0	0	0	0	0	0	0
1E	0	0	0	0	0	0	0
1F	0	0	0	0	0	0	0

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned

**N O N E**

Schedule D - Part 2 - Section 2 - Common Stocks Owned

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 3**

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
025816-DY-2	AMERICAN EXPRESS CO	01/29/2025	BARCLAYS CAPITAL		751,589	750,000	0
055451-BJ-6	BHP BILLITON FINANCE (USA) LTD	02/16/2025	MERRILL LYNCH FIXED INCOME		349,801	350,000	0
064186-AQ-0	BANK OF NOVA SCOTIA	01/30/2025	SCOTIA CAPITAL		499,990	500,000	0
403949-AR-1	HF SINCLAIR CORP	01/08/2025	MERRILL LYNCH FIXED INCOME		348,835	350,000	0
46647P-EV-4	JPMORGAN CHASE & CO	01/16/2025	JP MORGAN SECURITIES INC.		800,000	800,000	0
61748U-AE-2	MORGAN STANLEY	01/16/2025	MORGAN STANLEY & CO LLC		750,000	750,000	0
0089999999	Subtotal - issuer credit obligations - corporate bonds (unaffiliated)				3,500,214	3,500,000	0
0489999999	Total - issuer credit obligations (unaffiliated)				3,500,214	3,500,000	0
0499999999	Total - issuer credit obligations (affiliated)				0	0	0
0509999997	Total - issuer credit obligations - Part 3				3,500,214	3,500,000	0
0509999998	Total - issuer credit obligations - Part 5				2,677,080	2,680,000	0
0509999999	Total - issuer credit obligations				6,177,294	6,180,000	0
3137BS-6F-5	FHMS K-507 A2 - CMBS	01/01/2025	Reclassification		984,700	1,000,000	0
1049999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency commercial mortgage-backed securities - not/partially guaranteed (not exempt from RBC)				984,700	1,000,000	0
1889999999	Total - asset-backed securities (unaffiliated)				984,700	1,000,000	0
1899999999	Total - asset-backed securities (affiliated)				0	0	0
1909999997	Total - asset-backed securities - Part 3				984,700	1,000,000	0
1909999998	Total - asset-backed securities - Part 5				1,099,932	1,100,000	0
1909999999	Total - asset-backed securities				2,084,633	2,100,000	0
2009999999	Total - issuer credit obligations and asset-backed securities				8,261,926	8,280,000	0
4509999997	Total - preferred stocks - Part 3				0	XXX	0
4509999998	Total - preferred stocks - Part 5					XXX	
4509999999	Total - preferred stocks				0	XXX	0
5989999997	Total - common stocks - Part 3				0	XXX	0
5989999998	Total - common stocks - Part 5					XXX	
5989999999	Total - common stocks				0	XXX	0
5999999999	Total - preferred and common stocks				0	XXX	0
6009999999	Totals				8,261,926	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20
									10	11	12	13	14						
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (10+11-12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
912828-4V-9	UNITED STATES TREASURY	10/15/2025	TRANSFER		966,259	1,000,000	955,706	957,528	0	8,731	0	8,731	0	966,259	0	0	0	33,516	08/15/2028
91282C-EU-1	UNITED STATES TREASURY	06/15/2025	Maturity @ 100.00		1,000,000	1,000,000	989,456	988,247	0	1,753	0	1,753	0	1,000,000	0	0	0	14,375	06/15/2025
91282C-GP-0	UNITED STATES TREASURY	10/15/2025	TRANSFER		996,968	1,000,000	995,785	996,007	0	962	0	962	0	996,968	0	0	0	44,972	02/29/2028
<b>0019999999. Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)</b>					<b>2,963,227</b>	<b>3,000,000</b>	<b>2,940,948</b>	<b>2,951,781</b>	<b>0</b>	<b>11,446</b>	<b>0</b>	<b>11,446</b>	<b>0</b>	<b>2,963,227</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>92,863</b>	<b>XXX</b>
486063-ZT-0	KATY TEX INDPT SCH DIST	02/15/2025	Maturity @ 100.00		470,000	470,000	470,000	470,000	0	0	0	0	0	470,000	0	0	0	5,038	02/15/2025
655967-YV-5	NORFOLK VA	10/01/2025	Maturity @ 100.00		295,000	295,000	295,000	295,000	0	0	0	0	0	295,000	0	0	0	6,284	10/01/2025
68607L-XQ-5	OREGON	06/01/2025	Paydown		90,883	90,883	108,096	95,917	0	(5,034)	0	(5,034)	0	90,883	0	0	0	2,677	06/01/2027
774285-7M-6	ROCKWALL TEX INDPT SCH DIST	02/15/2025	Maturity @ 100.00		350,000	350,000	383,009	350,822	0	(822)	0	(822)	0	350,000	0	0	0	7,000	02/15/2025
<b>0049999999. Subtotal - issuer credit obligations - municipal bonds - general obligations (direct and guaranteed)</b>					<b>1,205,883</b>	<b>1,205,883</b>	<b>1,256,104</b>	<b>1,211,739</b>	<b>0</b>	<b>(5,856)</b>	<b>0</b>	<b>(5,856)</b>	<b>0</b>	<b>1,205,883</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20,999</b>	<b>XXX</b>
67919P-PS-6	OKLAHOMA ST WTR RES BRD REVOLVING FD REV	04/01/2025	Maturity @ 100.00		500,000	500,000	500,000	500,000	0	0	0	0	0	500,000	0	0	0	4,990	04/01/2025
<b>0059999999. Subtotal - issuer credit obligations - municipal bonds - special revenue</b>					<b>500,000</b>	<b>500,000</b>	<b>500,000</b>	<b>500,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>500,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,990</b>	<b>XXX</b>
00774M-BJ-3	AERCAP IRELAND CAPITAL DAC	10/15/2025	TRANSFER		386,877	390,000	385,394	386,199	0	678	0	678	0	386,877	0	0	0	24,642	01/19/2029
023135-CP-9	AMAZON.COM INC	10/15/2025	TRANSFER		606,059	600,000	612,576	608,256	0	(2,196)	0	(2,196)	0	606,059	0	0	0	23,812	12/01/2027
026874-DQ-7	AMERICAN INTERNATIONAL GROUP INC	06/30/2025	Maturity @ 100.00		267,000	267,000	257,973	265,398	0	1,602	0	1,602	0	267,000	0	0	0	3,338	06/30/2025
03040W-AQ-8	AMERICAN WATER CAPITAL CORP	10/15/2025	TRANSFER		385,305	400,000	384,260	379,560	0	5,745	0	5,745	0	385,305	0	0	0	13,242	09/01/2027
031162-CQ-1	AMGEN INC	10/15/2025	TRANSFER		195,153	200,000	189,110	193,409	0	1,744	0	1,744	0	195,153	0	0	0	6,098	11/02/2027
031162-CV-0	AMGEN INC	02/21/2025	Maturity @ 100.00		215,000	215,000	214,561	214,987	0	13	0	13	0	215,000	0	0	0	2,043	02/21/2025
037833-DP-2	APPLE INC	10/15/2025	TRANSFER		700,862	750,000	667,095	691,885	0	8,976	0	8,976	0	700,862	0	0	0	18,508	09/11/2029
04316J-AL-3	ARTHUR J. GALLAGHER & CO.	10/15/2025	TRANSFER		499,665	500,000	499,610	499,612	0	53	0	53	0	499,665	0	0	0	19,939	12/15/2029
05583J-AG-7	BPOE SA	01/14/2025	Maturity @ 100.00		500,000	500,000	499,698	499,998	0	2	0	2	0	500,000	0	0	0	5,938	01/14/2025
071813-CL-1	BAXTER INTERNATIONAL INC	12/08/2025	Direct		213,934	226,000	202,717	213,718	0	5,367	0	5,367	0	219,085	0	(5,151)	(5,151)	5,855	02/01/2027
125523-AG-5	CIGNA GROUP	11/15/2025	Maturity @ 100.00		500,000	500,000	549,770	506,629	0	(6,629)	0	(6,629)	0	500,000	0	0	0	20,625	11/15/2025
125720-AG-0	CME GROUP INC	03/15/2025	Maturity @ 100.00		1,000,000	1,000,000	1,054,180	1,000,000	0	0	0	0	0	1,000,000	0	0	0	15,000	03/15/2025
127387-AN-8	CADENCE DESIGN SYSTEMS INC	10/15/2025	TRANSFER		400,404	400,000	400,507	400,478	0	(74)	0	(74)	0	400,404	0	0	0	18,872	09/10/2029
15189X-BD-9	CENTERPOINT ENERGY HOUSTON ELECTRIC LLC	10/15/2025	TRANSFER		499,784	500,000	499,634	499,730	0	54	0	54	0	499,784	0	0	0	27,011	10/10/2028
171239-AL-0	CHUBB INA HOLDINGS LLC	10/15/2025	TRANSFER		749,376	750,000	749,280	749,279	0	97	0	97	0	749,376	0	0	0	42,141	08/15/2029
172967-LS-8	CITIGROUP INC	10/15/2025	TRANSFER		383,012	400,000	369,208	379,008	0	4,004	0	4,004	0	383,012	0	0	0	13,611	10/27/2028
174610-BF-1	CITIZENS FINANCIAL GROUP INC	10/15/2025	TRANSFER		125,000	125,000	125,000	125,000	0	0	0	0	0	125,000	0	0	0	8,964	01/23/2030
207597-EM-3	CONNECTICUT LIGHT AND POWER CO	12/01/2025	Maturity @ 100.00		750,000	750,000	674,558	727,622	0	22,378	0	22,378	0	750,000	0	0	0	5,625	12/01/2025
210518-DS-2	CONSUMERS ENERGY CO	10/15/2025	TRANSFER		759,340	760,000	758,586	759,138	0	202	0	202	0	759,340	0	0	0	39,659	03/01/2028
22535W-AK-3	CREDIT AGRICOLE SA	10/15/2025	TRANSFER		400,000	400,000	400,000	400,000	0	0	0	0	0	400,000	0	0	0	26,971	01/10/2030
26884T-AV-4	ERAC USA FINANCE LLC	10/15/2025	TRANSFER		598,475	600,000	597,774	598,040	0	435	0	435	0	598,475	0	0	0	26,373	05/01/2028
28449W-AQ-0	EQUITABLE FINANCIAL LIFE GLOBAL FUNDING	10/15/2025	TRANSFER		549,672	550,000	549,357	549,572	0	99	0	99	0	549,672	0	0	0	33,472	03/03/2028
302520-AC-5	FNB CORP	08/25/2025	Maturity @ 100.00		325,000	325,000	325,117	325,021	0	(21)	0	(21)	0	325,000	0	0	0	16,738	08/25/2025
30303M-BL-9	META PLATFORMS INC	10/15/2025	TRANSFER		414,950	415,000	414,900	414,936	0	14	0	14	0	414,950	0	0	0	17,499	05/15/2028
341081-GN-1	FLORIDA POWER & LIGHT CO	10/15/2025	TRANSFER		249,910	250,000	249,835	249,884	0	26	0	26	0	249,910	0	0	0	10,083	05/15/2028
36267V-AD-5	GE HEALTHCARE TECHNOLOGIES INC	10/15/2025	Call @ 100.00		390,000	390,000	389,138	389,741	0	233	0	233	0	389,975	0	25	25	20,020	11/15/2025
413875-AR-6	L3HARRIS TECHNOLOGIES INC	04/27/2025	Maturity @ 100.00		500,000	500,000	541,915	500,630	0	(630)	0	(630)	0	500,000	0	0	0	9,580	04/27/2025
42824C-BT-5	HEWLETT PACKARD ENTERPRISE CO	10/15/2025	TRANSFER		499,583	500,000	499,470	499,502	0	81	0	81	0	499,583	0	0	0	23,951	10/15/2029
49327M-3E-2	KEYBANK NA	08/08/2025	Maturity @ 100.00		800,000	800,000	789,200	797,642	0	2,358	0	2,358	0	800,000	0	0	0	33,200	08/08/2025
571676-AT-2	MARS INC	10/15/2025	TRANSFER		484,817	485,000	484,656	484,764	0	53	0	53	0	484,817	0	0	0	32,795	04/20/2028
59217G-FC-8	METROPOLITAN LIFE GLOBAL FUNDING I	08/25/2025	Maturity @ 100.00		525,000	525,000	524,795	524,954	0	46	0	46	0	525,000	0	0	0	21,263	08/25/2025
641062-BB-9	NESTLE HOLDINGS INC	10/15/2025	TRANSFER		629,824	630,000	629,559	629,757	0	67	0	67	0	629,824	0	0	0	26,998	10/01/2027
65473P-AN-5	NISOURCE INC	10/15/2025	TRANSFER		149,856	150,000	149,744	149,813	0	42	0	42	0	149,856	0	0	0	8,203	03/30/2028
666807-BM-3	NORTROP GRUMMAN CORP	01/15/2025	Maturity @ 100.00		400,000	400,000	396,656	399,947	0	53	0	53	0	400,000	0	0	0	5,860	01/15/2025
67077M-BA-5	NUTRIEN LTD	10/15/2025	TRANSFER		249,766	250,000	249,550	249,697	0	69	0	69	0	249,766	0	0	0	12,863	03/27/2028
682680-CB-7	ONEOK INC	10/15/2025	TRANSFER		400,634	400,000	400,968	400,883	0	(248)	0	(248)	0	400,634	0	0	0	17,992	09/24/2027
6944PL-2Z-1	PACIFIC LIFE GLOBAL FUNDING II	10/15/2025	TRANSFER		484,542	485,000	484,321	484,441	0	101	0	101	0	484,542	0	0	0	29,970	01/11/2029
716973-AC-6	PFIZER INVESTMENT ENTERPRISES PTE LTD	10/15/2025	TRANSFER		499,992	500,000	499,979	499,987	0	4	0	4	0	499,992	0	0	0	20,149	05/19/2028
74368C-BZ-6	PROTECTIVE LIFE GLOBAL FUNDING	10/15/2025	TRANSFER		801,949	800,000	802,992	802,704	0	(756)	0	(756)	0	801,949	0	0	0	37,763	09/13/2027
760759-AT-7	REPUBLIC SERVICES INC	10/15/2025	TRANSFER		393,572	400,000	387,312	391,762	0	1,809	0	1,809	0	393,572	0	0	0	14,483	05/15/2028
775109-DE-8	ROGERS COMMUNICATIONS INC	10/15/2025	TRANSFER		369,271	370,000	368,942	369,115	0	155	0	155	0	369,271	0	0	0	21,583	02/15/2029
83007C-AD-4	SOUTH BOW USA INFRASTRUCTURE HOLDINGS LL	10/15/2025	TRANSFER		390,022	390,000	389,973	389,999	0	34	0	34	0	390					

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	
									10	11	12	13	14							
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (10+11-12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	
907818-EY-0	UNION PACIFIC CORP	10/15/2025	TRANSFER		748,289	750,000	746,640	747,860	0	429	0	429	0	748,289	0	0	0	32,505	09/10/2028	
95000U-3E-1	WELLS FARGO & CO	10/15/2025	TRANSFER		400,000	400,000	400,000	400,000	0	0	0	0	0	400,000	0	0	0	27,251	07/25/2029	
98419M-AM-2	XYLEM INC	10/15/2025	TRANSFER		379,169	400,000	372,457		0	6,712	0	6,712	0	379,169	0	0	0	9,425	01/30/2028	
98978V-AU-7	ZOETIS INC	08/28/2025	Call @ 100.10		220,213	220,000	219,839	219,951	0	37	0	37	0	219,988	0	226	226	9,372	11/14/2025	
0089999999	Subtotal - issuer credit obligations - corporate bonds (unaffiliated)				23,364,381	23,483,000	23,409,990	23,322,280	0	47,013	0	47,013	0	23,369,281	0	(4,900)	(4,900)	954,891	XXX	
00908P-AA-5	AIR CANADA PASS THROUGH CERTIFICATES SER	10/15/2025	Various		474,228	498,816	467,989	468,662	0	5,566	0	5,566	0	474,228	0	0	0	19,968	07/15/2031	
02376U-AA-3	AMERICAN AIRLINES 2016-1 PASS THROUGH TR	10/15/2025	Various		300,219	309,705	295,037	296,467	0	3,752	0	3,752	0	300,219	0	0	0	13,416	07/15/2029	
477143-AH-4	JBLU AA - ABS	11/15/2025	Paydown		10,096	10,096	8,859	9,062	0	1,034	0	1,034	0	10,096	0	0	0	208	11/15/2033	
0129999999	Subtotal - issuer credit obligations - single entity backed obligations (unaffiliated)				784,543	818,617	771,886	774,192	0	10,351	0	10,351	0	784,543	0	0	0	33,592	XXX	
0489999999	Total - issuer credit obligations (unaffiliated)				28,818,034	29,007,499	28,878,928	28,759,991	0	62,953	0	62,953	0	28,822,934	0	(4,900)	(4,900)	1,107,335	XXX	
0499999999	Total - issuer credit obligations (affiliated)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0509999997	Total - issuer credit obligations - Part 4				28,818,034	29,007,499	28,878,928	28,759,991	0	62,953	0	62,953	0	28,822,934	0	(4,900)	(4,900)	1,107,335	XXX	
0509999998	Total - issuer credit obligations - Part 5				2,677,424	2,680,000	2,677,080	0	0	344	0	344	0	2,677,424	0	0	0	93,506	XXX	
0509999999	Total - issuer credit obligations				31,495,458	31,687,499	31,556,008	28,759,991	0	63,297	0	63,297	0	31,500,358	0	(4,900)	(4,900)	1,200,842	XXX	
31320E-EB-2	FH SB8230 - RMBS	12/01/2025	Paydown		75,329	75,329	75,776	75,745	0	(415)	0	(415)	0	75,329	0	0	0	2,047	05/01/2038	
3136AY-LD-3	FNR 2017-80 DH - CMO/RMBS	12/01/2025	Paydown		56,710	56,710	54,932	55,313	0	1,397	0	1,397	0	56,710	0	0	0	1,079	01/25/2046	
31418D-AJ-8	FN MA4424 - RMBS	10/15/2025	Various		1,051,860	1,103,039	1,031,687	1,033,684	0	18,176	0	18,176	0	1,051,860	0	0	0	13,195	09/01/2031	
31418E-LD-0	FN MA4823 - RMBS	12/01/2025	Paydown		115,156	115,156	112,762	113,103	0	2,052	0	2,052	0	115,156	0	0	0	2,868	10/01/2037	
1039999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - not/partially guaranteed (not exempt from RBC)				1,299,055	1,350,235	1,275,157	1,277,845	0	21,210	0	21,210	0	1,299,055	0	0	0	19,190	XXX	
3132XG-W2-8	FH W2464 - CMB/RMBS	10/15/2025	TRANSFER		729,949	750,000	719,297	725,448	0	4,501	0	4,501	0	729,949	0	0	0	31,270	07/01/2028	
3136AY-7L-1	FNA 2018-M1 A2 - CMB	10/15/2025	Various		631,649	642,140	626,688	627,815	0	3,834	0	3,834	0	631,649	0	0	0	16,722	12/25/2027	
3136B4-KB-3	FNA 2019-M5 A2 - CMB	10/15/2025	Various		904,017	934,495	895,838	897,206	0	6,811	0	6,811	0	904,017	0	0	0	26,556	02/25/2029	
3136BC-7H-7	FNA 2020-M53 A2 - CMB	10/15/2025	TRANSFER		836,255	1,000,000	816,719	820,200	0	16,055	0	16,055	0	836,255	0	0	0	14,915	11/25/2032	
3137BH-KJ-1	FHMS K-045 A2 - CMB	01/28/2025	Paydown		381,494	381,492	375,770	381,492	0	1	0	1	0	381,494	0	0	0	961	01/25/2025	
3137BP-W2-1	FHMS K-055 A2 - CMB	12/01/2025	Paydown		77,903	77,903	76,558	77,362	0	541	0	541	0	77,903	0	0	0	1,503	03/25/2026	
3137BS-6F-5	FHMS K-S07 A2 - CMB	09/26/2025	Paydown		1,000,000	1,000,000	982,891	0	0	15,300	0	15,300	0	1,000,000	0	0	0	20,513	09/25/2025	
3137F4-D4-1	FHMS K-074 A2 - CMB	10/15/2025	TRANSFER		703,453	700,000	710,281	705,200	0	(1,747)	0	(1,747)	0	703,453	0	0	0	21,980	01/25/2028	
3137FC-JK-1	FHMS K-070 A2 - CMB	10/15/2025	TRANSFER		733,221	750,000	717,422	727,591	0	5,630	0	5,630	0	733,221	0	0	0	21,607	11/25/2027	
3137FG-6X-8	FHMS K-077 A2 - CMB	10/15/2025	TRANSFER		724,203	725,000	725,368	724,514	0	(311)	0	(311)	0	724,203	0	0	0	24,346	05/25/2028	
3137FG-ZT-5	FHMS K-079 A2 - CMB	10/15/2025	TRANSFER		741,602	750,000	736,641	739,833	0	1,769	0	1,769	0	741,602	0	0	0	25,683	06/25/2028	
3137FK-ZZ-2	FHMS K-088 A2 - CMB	10/15/2025	TRANSFER		733,600	750,000	724,336	730,304	0	3,296	0	3,296	0	733,600	0	0	0	24,139	01/25/2029	
3137FL-6P-4	FHMS K-089 A2 - CMB	10/15/2025	TRANSFER		684,208	700,000	674,406	681,045	0	3,163	0	3,163	0	684,208	0	0	0	21,754	01/25/2029	
3137HA-CX-2	FHMS K-505 A2 - CMB	10/15/2025	TRANSFER		753,175	750,000	757,491	754,748	0	(1,573)	0	(1,573)	0	753,175	0	0	0	31,524	06/25/2028	
3138LK-ZZ-6	FN AN7060 - CMB/RMBS	10/15/2025	TRANSFER		1,052,813	1,100,000	1,014,516	1,035,230	0	17,583	0	17,583	0	1,052,813	0	0	0	28,470	10/01/2027	
3140LJ-ZM-1	FN BS7947 - CMB/RMBS	10/15/2025	TRANSFER		788,689	800,000	780,406	785,649	0	3,040	0	3,040	0	788,689	0	0	0	32,153	03/01/2028	
1049999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency commercial mortgage-backed securities - not/partially guaranteed (not exempt from RBC)				11,476,231	11,811,031	11,334,628	10,413,638	0	77,893	0	77,893	0	11,476,231	0	0	0	344,096	XXX	
12647M-AM-7	CSMC 2013-6 1A1 - CMO/RMBS	10/15/2025	Various		204,965	211,003	195,178	200,236	0	4,729	0	4,729	0	204,965	0	0	0	4,058	07/25/2028	
12650U-AU-5	CSMLT 2015-3 2A7 - CMO/RMBS	10/15/2025	Various		259,375	273,056	249,846	254,378	0	4,997	0	4,997	0	259,375	0	0	0	6,465	10/25/2030	
16159P-AG-4	CHASE 2023-1 A4 - RMBS	12/01/2025	Paydown		103,238	103,238	101,809	102,034	0	1,203	0	1,203	0	103,238	0	0	0	3,997	06/25/2054	
36270X-AZ-7	GSMB 2023-PJ4 A15 - RMBS	12/01/2025	Paydown		95,823	95,823	94,484	94,771	0	1,052	0	1,052	0	95,823	0	0	0	3,503	01/26/2054	
465986-AK-3	JPMIT 2310 A6 - CMO/RMBS	12/01/2025	Paydown		178,657	178,657	176,173	176,489	0	2,168	0	2,168	0	178,657	0	0	0	5,984	05/25/2054	
46647E-AA-9	JPMIT 163 1A1 - CMO/RMBS	12/01/2025	Paydown		53,388	53,388	48,183	48,471	0	4,918	0	4,918	0	53,388	0	0	0	908	10/25/2046	
46647S-BY-5	JPMIT 2017-3 2A2 - CMO/RMBS	12/01/2025	Paydown		14,539	14,539	14,391	14,325	0	214	0	214	0	14,539	0	0	0	168	08/26/2047	
46656Q-BL-5	JPMIT 234 2A2 - CMO/RMBS	12/01/2025	Paydown		43,583	43,583	42,929	42,941	0	642	0	642	0	43,583	0	0	0	1,434	11/25/2053	
46658T-AA-2	JPMIT 2412 A2 - RMBS	12/01/2025	Paydown		139,244	139,244	139,288	139,333	0	(89)	0	(89)	0	139,244	0	0	0	5,067	06/25/2055	
81743B-AA-5	SEMT 2024-4 A1 - RMBS	12/01/2025	Paydown		125,608	125,608	125,647	125,526	0	81	0	81	0	125,608	0	0	0	4,878	05/25/2054	
81743J-AK-6	SEMT 2023-4 A10 - CMO/RMBS	12/01/2025	Paydown		217,333	217,333	213,152	213,745	0	3,588	0	3,588	0	217,333	0	0	0	8,164	11/25/2053	
82281E-BR-7	SCOT 161 2A3 - CMO/RMBS	10/15/2025	Various		330,702	325,571	331,370	332,266	0	(1,564)	0	(1,564)	0	330,702	0	0	0	7,999	10/25/2031	
97651L-AC-5	WIN 154 A3 - RMBS	12/01/2025	Paydown		28,245	28,245	25,804	25,922	0	2,322	0	2,322	0	28,245	0	0	0	402	06/20/2045	
1059999999	Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - non-agency residential mortgage-backed securities (unaffiliated)				1,794,700	1,809,287	1,758,253	1,770,438	0	24,262	0	24,262	0	1,794,700	0	0	0	53,027	XXX	

E15.1

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	
									10	11	12	13	14							
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (10+11-12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	
36258P-AA-5	GSMS 20UPT A - CMBS	.02/13/2025	Paydown		1,000,000	1,000,000	1,029,990	1,011,807	0	(11,807)	0	(11,807)	0	1,000,000	0	0	0	4,585	.02/11/2037	
78419C-AC-8	SGMS 2016-C5 A3 - CMBS	.12/01/2025	Paydown		89,619	89,619	86,888	86,747	0	2,872	0	2,872	0	89,619	0	0	0	1,806	.10/13/2048	
87264J-AA-4	TMSQ 2014-1500 A - CMBS	.10/15/2025	TRANSFER		709,542	700,000	736,094	713,180	0	(3,631)	0	(3,631)	0	709,548	0	0	0	22,468	.10/10/2036	
94989H-AM-2	WFCM 2015-NXS1 A4 - CMBS	.01/17/2025	Paydown		137,370	137,370	131,987	137,124	0	246	0	246	0	137,370	0	0	0	329	.05/15/2048	
95003T-AS-2	WFCM 24MGP A12 - CMBS	.12/15/2025	Paydown		500,000	500,000	498,750	498,089	0	1,911	0	1,911	0	500,000	0	0	0	319	.08/15/2041	
<b>1079999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - non-agency commercial mortgage-backed securities (unaffiliated)</b>					<b>2,436,531</b>	<b>2,426,988</b>	<b>2,483,709</b>	<b>2,446,946</b>	<b>0</b>	<b>(10,409)</b>	<b>0</b>	<b>(10,409)</b>	<b>0</b>	<b>2,436,537</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>58,304</b>	<b>XXX</b>	
00115B-AA-5	AEPCT 191 A1 - ABS	.02/04/2025	Paydown		97,743	97,743	97,888	97,748	0	(5)	0	(5)	0	97,743	0	0	0	1,005	.02/01/2027	
02008D-AC-3	ALLYA 2022-3 A3 - ABS	.12/15/2025	Paydown		270,796	270,796	272,129	271,210	0	(415)	0	(415)	0	270,796	0	0	0	6,945	.04/15/2027	
02008M-AD-1	ALLYA 2022-2 A4 - ABS	.10/15/2025	TRANSFER		799,998	800,000	799,991	799,996	0	2	0	2	0	799,998	0	0	0	32,467	.04/17/2028	
02582J-JV-3	AMXCA 2022-3 A - ABS	.08/15/2025	Var ious		800,000	800,000	777,281	794,830	0	5,171	0	5,171	0	800,000	0	0	0	20,000	.08/16/2027	
03067B-AD-1	AMCAR 2023-1 A3 - ABS	.10/15/2025	Var ious		750,337	750,000	753,750	752,068	0	(1,731)	0	(1,731)	0	750,337	0	0	0	28,686	.11/18/2027	
05522R-DF-2	BACCT 2022-2 A - ABS	.10/15/2025	TRANSFER		800,000	800,000	800,122	800,122	0	0	0	0	0	800,000	0	0	0	33,333	.04/17/2028	
12664Q-AD-6	CNH 2023-A A4 - ABS	.10/15/2025	TRANSFER		401,950	400,000	402,688	402,556	0	(606)	0	(606)	0	401,950	0	0	0	15,900	.10/15/2030	
14318M-AD-1	CARIX 2022-3 A3 - ABS	.12/15/2025	Paydown		275,762	275,762	269,816	273,240	0	2,523	0	2,523	0	275,762	0	0	0	5,694	.04/15/2027	
161571-HS-6	CHAIT 2022-1 A - ABS	.09/15/2025	Var ious		1,000,000	1,000,000	999,833	999,959	0	41	0	41	0	1,000,000	0	0	0	29,775	.09/15/2027	
17331K-AB-5	CITZN 2023-1 A2A - ABS	.03/17/2025	Paydown		107,758	107,758	107,754	107,758	0	0	0	0	0	107,758	0	0	0	942	.07/15/2026	
18978G-AE-4	CNH 2024-C A4 - ABS	.10/15/2025	TRANSFER		564,944	565,000	564,930	564,933	0	11	0	11	0	564,944	0	0	0	19,398	.03/15/2032	
254683-CW-3	DOENT 2022-3 A - ABS	.07/16/2025	Paydown		800,000	800,000	799,901	799,981	0	19	0	19	0	800,000	0	0	0	16,613	.07/15/2027	
344930-AD-4	FORDO 2023-B A3 - ABS	.10/15/2025	Var ious		701,107	700,000	705,797	703,115	0	(2,007)	0	(2,007)	0	701,107	0	0	0	26,083	.05/15/2028	
34532J-AA-2	FORDR 2020-REV2 A - ABS	.10/17/2025	Paydown		450,000	450,000	428,643	435,899	0	14,101	0	14,101	0	450,000	0	0	0	3,975	.04/15/2033	
361886-DD-4	GFOR 244 A1 - ABS	.10/15/2025	TRANSFER		499,885	500,000	499,863	499,865	0	20	0	20	0	499,885	0	0	0	19,708	.11/15/2029	
43283G-AA-0	HGVT 2022-2 A - ABS	.12/25/2025	Paydown		41,991	41,991	41,983	41,984	0	6	0	6	0	41,991	0	0	0	920	.01/26/2037	
47800R-AE-3	JDOT 2024 A4 - ABS	.10/15/2025	TRANSFER		499,945	500,000	499,912	499,928	0	17	0	17	0	499,945	0	0	0	20,458	.02/18/2031	
50168B-AC-2	LADAR 233 A3 - ABS	.10/15/2025	Var ious		481,705	481,705	481,681	481,698	0	6	0	6	0	481,705	0	0	0	13,098	.09/15/2027	
54627R-AR-1	LASGOV 23 A1 - ABS	.10/15/2025	Var ious		525,266	528,189	523,815	524,605	0	355	0	355	0	524,961	0	305	305	22,509	.06/01/2031	
58769F-AC-9	MBART 2023-2 A3 - ABS	.10/15/2025	Var ious		704,900	700,000	719,359	711,538	0	(6,639)	0	(6,639)	0	704,900	0	0	0	30,645	.11/15/2027	
65480J-AC-4	NAROT 2022-B A3 - ABS	.12/15/2025	Paydown		271,004	271,004	268,612	269,752	0	1,252	0	1,252	0	271,004	0	0	0	6,186	.05/17/2027	
68785A-AD-7	OSCAR 2021-1 A4 - ABS	.10/15/2025	Var ious		353,958	354,878	329,981	343,630	0	10,328	0	10,328	0	353,958	0	0	0	1,791	.04/10/2028	
706874-AC-8	PNFED 2022-A A3 - ABS	.02/18/2025	Paydown		56,035	56,035	56,027	56,035	0	0	0	0	0	56,035	0	0	0	275	.04/15/2026	
80287D-AC-1	SDART 2023-6 A3 - ABS	.12/15/2025	Paydown		356,524	356,524	356,523	356,523	0	1	0	1	0	356,524	0	0	0	15,674	.07/17/2028	
87166P-AL-5	SYNIT 2023-2 A - ABS	.10/15/2025	TRANSFER		756,584	750,000	767,109	761,552	0	(4,968)	0	(4,968)	0	756,584	0	0	0	35,875	.10/15/2029	
88164A-AC-8	TSET 2024-1 A3 - ABS	.10/15/2025	TRANSFER		199,910	200,000	199,903	199,904	0	6	0	6	0	199,910	0	0	0	8,670	.06/21/2050	
89231W-AA-1	TALNT 2023-1 A - ABS	.10/15/2025	TRANSFER		803,098	800,000	804,375	803,931	0	(832)	0	(832)	0	803,098	0	0	0	31,771	.06/25/2036	
90327V-AC-2	USAOT 2024-A A3 - ABS	.10/15/2025	TRANSFER		502,111	500,000	503,613	503,383	0	(1,272)	0	(1,272)	0	502,111	0	0	0	20,958	.03/15/2029	
92348K-BG-7	VZMT 2023-1 A - ABS	.10/15/2025	TRANSFER		498,763	500,000	496,250	497,647	0	1,116	0	1,116	0	498,763	0	0	0	18,397	.01/22/2029	
92808V-AB-8	VIRPFS 2024 A2 - ABS	.10/15/2025	TRANSFER		500,050	500,000	499,983	500,060	0	(10)	0	(10)	0	500,050	0	0	0	23,301	.05/01/2033	
981464-HU-7	WFMIT 2024-B A - ABS	.10/15/2025	TRANSFER		899,791	900,000	899,684	899,704	0	87	0	87	0	899,791	0	0	0	34,650	.05/15/2031	
<b>1119999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - other financial asset-backed securities - self-liquidating (unaffiliated)</b>					<b>15,771,916</b>	<b>15,757,385</b>	<b>15,728,941</b>	<b>15,755,155</b>	<b>0</b>	<b>16,457</b>	<b>0</b>	<b>16,457</b>	<b>0</b>	<b>15,771,611</b>	<b>0</b>	<b>305</b>	<b>305</b>	<b>545,702</b>	<b>XXX</b>	
05377R-EH-3	AESOP 211 A - ABS	.10/15/2025	TRANSFER		389,573	400,000	347,219	377,211	0	12,362	0	12,362	0	389,573	0	0	0	4,523	.08/20/2027	
055979-AC-2	BIMILT 2023-2 A3 - ABS	.10/27/2025	Paydown		654,618	654,618	663,031	657,177	0	(2,559)	0	(2,559)	0	654,618	0	0	0	16,761	.09/25/2026	
42806M-AE-9	HERTZ 2021-2 A - ABS	.10/15/2025	TRANSFER		384,788	400,000	345,234	373,237	0	11,551	0	11,551	0	384,788	0	0	0	5,413	.12/27/2027	
88167Q-AD-8	TESLA 2023-B A4 - ABS	.12/22/2025	Paydown		322,935	322,935	322,904	322,922	0	13	0	13	0	322,935	0	0	0	19,594	.03/22/2027	
<b>1519999999. Subtotal - asset-backed securities - non-financial asset-backed securities - practical expedient - lease-backed securities - practical expedient (unaffiliated)</b>					<b>1,751,915</b>	<b>1,777,553</b>	<b>1,678,388</b>	<b>1,730,547</b>	<b>0</b>	<b>21,367</b>	<b>0</b>	<b>21,367</b>	<b>0</b>	<b>1,751,914</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>46,291</b>	<b>XXX</b>	
023940-AA-7	AEE 2024-A A1 - ABS	.10/01/2025	Paydown		19,352	19,352	19,349	19,350	0	2	0	2	0	19,352	0	0	0	733	.10/01/2041	
<b>1539999999. Subtotal - asset-backed securities - non-financial asset-backed securities - practical expedient - other non-financial asset-backed securities - practical expedient (unaffiliated)</b>					<b>19,352</b>	<b>19,352</b>	<b>19,349</b>	<b>19,350</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>19,352</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>733</b>	<b>XXX</b>	
<b>1889999999. Total - asset-backed securities (unaffiliated)</b>					<b>34,549,699</b>	<b>34,951,831</b>	<b>34,278,426</b>	<b>33,413,918</b>	<b>0</b>	<b>150,782</b>	<b>0</b>	<b>150,782</b>	<b>0</b>	<b>34,549,400</b>	<b>0</b>	<b>305</b>	<b>305</b>	<b>1,067,343</b>	<b>XXX</b>	
<b>1899999999. Total - asset-backed securities (affiliated)</b>					<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>
<b>1909999997. Total - asset-backed securities - Part 4</b>					<b>34,549,699</b>	<b>34,951,831</b>	<b>34,278,426</b>	<b>33,413,918</b>	<b>0</b>	<b>150,782</b>	<b>0</b>	<b>150,782</b>	<b>0</b>	<b>34,549,400</b>	<b>0</b>	<b>305</b>	<b>305</b>	<b>1,067,343</b>	<b>XXX</b>	
<b>1909999998. Total - asset-backed securities - Part 5</b>					<b>1,099,953</b>	<b>1,100,000</b>	<b>1,099,932</b>	<b>1,099,932</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>1,099,953</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>33,120</b>	<b>XXX</b>	
<b>1909999999. Total - asset-backed securities</b>					<b>35,649,652</b>	<b>36,051,831</b>	<b>35,378,358</b>	<b>33,413,918</b>	<b>0</b>	<b>150,803</b>	<b>0</b>	<b>150,803</b>	<b>0</b>	<b>35,649,353</b>	<b>0</b>	<b>305</b>	<b>305</b>	<b>1,100,462</b>	<b>XXX</b>	

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 4**

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

1 CUSIP Identi- fication	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Con- sideration	7 Par Value	8 Actual Cost	9 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					15 Book/ Adjusted Carrying Value at Disposal Date	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Bond Interest/ Stock Dividends Received During Year	20 Stated Con- tractual Maturity Date
									10 Unrealized Valuation Increase/ (Decrease)	11 Current Year's (Amor- tization)/ Accretion	12 Current Year's Other- Than- Temporary Impairment Recognized	13 Total Change in Book/ Adjusted Carrying Value (10+11-12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
2009999999. Total - issuer credit obligations and asset-backed securities					67,145,110	67,739,330	66,934,366	62,173,909	0	214,100	0	214,100	0	67,149,711	0	(4,595)	(4,595)	2,301,304	XXX
4509999997. Total - preferred stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998. Total - preferred stocks - Part 5						XXX		0											XXX
4509999999. Total - preferred stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997. Total - common stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999998. Total - common stocks - Part 5						XXX		0											XXX
5989999999. Total - common stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999. Total - preferred and common stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999 - Totals					67,145,110	XXX	66,934,366	62,173,909	0	214,100	0	214,100	0	67,149,711	0	(4,595)	(4,595)	2,301,304	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE D - PART 5**

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	
										11	12	13	14	15						
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends	
05634W-AA-0	BACARDI MARTINI BV	01/14/2025	MERRILL LYNCH FIXED INCOME	10/15/2025	TRANSFER	300,000	299,454	299,524	299,524	0	70	0	70	0	0	0	0	11,840	0	
38141G-C3-6	GOLDMAN SACHS GROUP INC	01/21/2025	GOLDMAN SACHS & CO. INC.	10/15/2025	TRANSFER	500,000	500,000	500,000	500,000	0	0	0	0	0	0	0	0	18,586	0	
427866-BL-1	HERSHEY CO	02/19/2025	JP MORGAN SECURITIES INC.	10/15/2025	TRANSFER	1,000,000	998,240	998,444	998,444	0	204	0	204	0	0	0	0	30,479	0	
44920U-AX-6	HYUNDAI CAPITAL SERVICES INC	01/14/2025	Various	10/15/2025	TRANSFER	480,000	480,090	480,069	480,069	0	(21)	0	(21)	0	0	0	0	18,410	0	
91913Y-BF-6	VALERO ENERGY CORP	02/04/2025	CITIBANK, N.A.	10/15/2025	TRANSFER	400,000	399,296	399,388	399,388	0	92	0	92	0	0	0	0	14,191	0	
008999999. Subtotal - issuer credit obligations - corporate bonds (unaffiliated)						2,680,000	2,677,080	2,677,424	2,677,424	0	344	0	344	0	0	0	0	93,506	0	
048999999. Total - issuer credit obligations (unaffiliated)						2,680,000	2,677,080	2,677,424	2,677,424	0	344	0	344	0	0	0	0	0	93,506	0
049999999. Total - issuer credit obligations (affiliated)						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
050999998. Total - issuer credit obligations						2,680,000	2,677,080	2,677,424	2,677,424	0	344	0	344	0	0	0	0	0	93,506	0
872974-AA-8	TMUST 2025-1 A - ABS	02/19/2025	BARCLAYS CAPITAL	10/15/2025	TRANSFER	600,000	599,939	599,958	599,958	0	20	0	20	0	0	0	0	18,012	0	
111999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - other financial asset-backed securities - self-liquidating (unaffiliated)						600,000	599,939	599,958	599,958	0	20	0	20	0	0	0	0	0	18,012	0
89239N-AD-7	TLOT 2025-A A3 - ABS	02/20/2025	BNP SECURITIES	10/15/2025	TRANSFER	500,000	499,993	499,995	499,995	0	2	0	2	0	0	0	0	15,108	0	
151999999. Subtotal - asset-backed securities - non-financial asset-backed securities - practical expedient - lease-backed securities - practical expedient (unaffiliated)						500,000	499,993	499,995	499,995	0	2	0	2	0	0	0	0	0	15,108	0
188999999. Total - asset-backed securities (unaffiliated)						1,100,000	1,099,932	1,099,953	1,099,953	0	21	0	21	0	0	0	0	0	33,120	0
189999999. Total - asset-backed securities (affiliated)						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190999998. Total - asset-backed securities						1,100,000	1,099,932	1,099,953	1,099,953	0	21	0	21	0	0	0	0	0	33,120	0
200999999. Total - issuer credit obligations and asset-backed securities						3,780,000	3,777,012	3,777,377	3,777,377	0	365	0	365	0	0	0	0	0	126,626	0
450999998. Total - preferred stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
598999998. Total - common stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
599999999. Total - preferred and common stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
600999999 - Totals							3,777,012	3,777,377	3,777,377	0	365	0	365	0	0	0	0	0	126,626	0

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

**NONE**

Schedule D - Part 6 - Section 2

**NONE**

Schedule DA - Part 1 - Short-Term Investments Owned

**NONE**

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

**NONE**

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

**NONE**

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

**NONE**

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

**NONE**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of  
Current Year

**NONE**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**NONE**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company  
**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Re- stricted Asset Code	4 Date Acquired	5 Stated Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0489999999. Total - issuer credit obligations (unaffiliated)						0	0	0
0499999999. Total - issuer credit obligations (affiliated)						0	0	0
0509999999. Total - issuer credit obligations						0	0	0
31607A-70-3	FIDELITY IMM:GOVT INSTL		12/30/2025	3.650		16,712,970	51,291	173,102
31846V-20-3	FIRST AMER:GVT OBLG Y	SD	12/10/2024	3.380		9,462	27	368
316175-10-8	FIDELITY IMM:GOVT I		12/31/2025	3.690		5,038,842	(46,872)	643,962
61747C-70-7	MORG STAN I LQ:GV I		12/31/2025	3.710		4,041,231	(65,327)	648,431
857492-70-6	SS INST INV:US GV MM PRM		12/31/2025	3.750		8,233,406	23,855	32,736
94975P-40-5	ALLSPRING:GOVT MM I		12/31/2025	3.650		4,042,070	15,475	42,070
8309999999. Subtotal - all other money market mutual funds						38,078,981	(21,552)	1,540,670
8589999999. Total cash equivalents (unaffiliated)						38,078,981	(21,552)	1,540,670
8599999999. Total cash equivalents (affiliated)						0	0	0
8609999999 - Total cash equivalents						38,078,981	(21,552)	1,540,670

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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Root Insurance Company

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL		0	0	0	0
2. Alaska	AK		0	0	0	0
3. Arizona	AZ		0	0	0	0
4. Arkansas	AR	ICO	124,532	126,338	0	0
5. California	CA		0	0	0	0
6. Colorado	CO	0 Property/Casualty	810,485	802,381	0	0
7. Connecticut	CT		0	0	0	0
8. Delaware	DE		0	0	0	0
9. District of Columbia	DC		0	0	0	0
10. Florida	FL	0 Property/Casualty	553,282	544,743	0	0
11. Georgia	GA		0	0	0	0
12. Hawaii	HI		0	0	0	0
13. Idaho	ID		0	0	0	0
14. Illinois	IL		0	0	0	0
15. Indiana	IN		0	0	0	0
16. Iowa	IA		0	0	0	0
17. Kansas	KS		0	0	0	0
18. Kentucky	KY		0	0	0	0
19. Louisiana	LA		0	0	0	0
20. Maine	ME		0	0	0	0
21. Maryland	MD		0	0	0	0
22. Massachusetts	MA		0	0	0	0
23. Michigan	MI		0	0	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE		0	0	0	0
29. Nevada	NV	ICO Property/Casualty	224,601	227,408	0	0
30. New Hampshire	NH		0	0	0	0
31. New Jersey	NJ		0	0	0	0
32. New Mexico	NM	ICO Deposit for the Benefit of All Policyholders	349,239	353,746	0	0
33. New York	NY		0	0	0	0
34. North Carolina	NC	ICO	315,566	320,366	0	0
35. North Dakota	ND		0	0	0	0
36. Ohio	OH	ICO	2,756,600	2,825,757	0	0
37. Oklahoma	OK		0	0	0	0
38. Oregon	OR		0	0	0	0
39. Pennsylvania	PA		0	0	0	0
40. Rhode Island	RI		0	0	0	0
41. South Carolina	SC	0 Property/Casualty	3,266,374	3,287,048	0	0
42. South Dakota	SD		0	0	0	0
43. Tennessee	TN		0	0	0	0
44. Texas	TX		0	0	0	0
45. Utah	UT		0	0	0	0
46. Vermont	VT		0	0	0	0
47. Virginia	VA	0 Property/Casualty	515,222	526,622	81,006	81,006
48. Washington	WA	ICO Benefit of All Policyholders	68,640	67,301	0	0
49. West Virginia	WV		0	0	0	0
50. Wisconsin	WI		0	0	0	0
51. Wyoming	WY		0	0	0	0
52. American Samoa	AS		0	0	0	0
53. Guam	GU		0	0	0	0
54. Puerto Rico	PR		0	0	0	0
55. U.S. Virgin Islands	VI		0	0	0	0
56. Northern Mariana Islands	MP		0	0	0	0
57. Canada	CAN		0	0	0	0
58. Aggregate alien and other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	8,984,542	9,081,710	81,006	81,006
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0