

OMB APPROVAL	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

1. Name and Address of Reporting Person* <u>Binkley Megan</u> (Last) (First) (Middle) C/O ROOT, INC. 80 E RICH STREET, SUITE 500 (Street) COLUMBUS OH 43215 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>Root, Inc. [ROOT]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) Chief Accounting Officer
	3. Date of Earliest Transaction (Month/Day/Year) 10/30/2020	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)			4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price				
Common Stock ⁽¹⁾	10/30/2020		J		20,000	D	(1)	0	D		

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Class B Common Stock ⁽¹⁾⁽²⁾	(2)	10/30/2020		J		20,000		(2)	(2)	Class A Common Stock	20,000	\$0.00	20,000	D	
Stock Option (Right to Buy)	\$2.4	10/30/2020		J		20,000		(3)	04/17/2029	Common Stock ⁽¹⁾	20,000	\$0.00	0	D	
Stock Option (Right to Buy)	\$2.4	10/30/2020		J		20,000		(3)	04/17/2029	Class B Common Stock ⁽¹⁾⁽²⁾	20,000	\$0.00	20,000	D	
Stock Option (Right to Buy)	\$8.09	10/30/2020		J		10,000		(4)	08/28/2030	Common Stock ⁽¹⁾	10,000	\$0.00	0	D	
Stock Option (Right to Buy)	\$8.09	10/30/2020		J		10,000		(4)	08/28/2030	Class B Common Stock ⁽¹⁾⁽²⁾	10,000	\$0.00	10,000	D	

Explanation of Responses:

- Immediately prior to the completion of the Issuer's initial public offering, each share of Common Stock was reclassified into one share of Class B Common Stock in an exempt transaction pursuant to Rule 16b-7.
- Each share of Class B Common Stock is convertible into one share of Class A Common Stock at the option of the holder and has no expiration date.
- The shares subject to the option are immediately exercisable. One-fourth of the shares subject to the option award vested on April 18, 2020, and thereafter one-fourty-eighth of the shares subject to the option award vest monthly, subject to the Reporting Person's continuous service through each such vesting date.
- The shares subject to the option are immediately exercisable. One-fourth of the shares subject to the option award shall vest on August 29, 2021, and thereafter one-fourty-eighth of the shares subject to the option award vest monthly, subject to the Reporting Person's continuous service through each such vesting date

Remarks:

/s/ Megan Binkley

11/03/2020

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.