

OMB APPROVAL	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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

1. Name and Address of Reporting Person* <u>Malka Meyer</u> <hr/> (Last) (First) (Middle) <u>C/O RIBBIT CAPITAL</u> <u>364 UNIVERSITY AVE.</u> <hr/> (Street) <u>PALO ALTO CA 94301</u> <hr/> (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 <input checked="" type="checkbox"/> 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>05/02/2024</u>	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) Form filed by One Reporting Person <input checked="" type="checkbox"/> Form filed by More than One Reporting Person
Rule 10b5-1(c) Transaction Indication <input type="checkbox"/> Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.		

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			
Class A Common Stock	05/02/2024		C ⁽¹⁾		13,300	A	(1)	56,407 ⁽¹⁾	I	By Funds ⁽²⁾
Class A Common Stock	05/02/2024		S		2,646 ⁽³⁾	D	\$59.3671 ⁽³⁾	53,761 ⁽³⁾	I	By Funds ⁽²⁾
Class A Common Stock	05/02/2024		S		3,596 ⁽⁴⁾	D	\$60.1409 ⁽⁴⁾	50,165 ⁽⁴⁾	I	By Funds ⁽²⁾
Class A Common Stock	05/02/2024		S		6,658 ⁽⁵⁾	D	\$61.1657 ⁽⁵⁾	43,507 ⁽⁵⁾	I	By Funds ⁽²⁾
Class A Common Stock	05/02/2024		S		400 ⁽⁶⁾	D	\$62.935 ⁽⁶⁾	43,107 ⁽⁶⁾	I	By Funds ⁽²⁾

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
Class B Common Stock	(1)	05/02/2024		C ⁽¹⁾			13,300	(7)	(7)	Class A Common Stock	13,300	\$0.00	1,860,720 ⁽⁸⁾	I	By Funds ⁽²⁾

1. Name and Address of Reporting Person* <u>Malka Meyer</u> <hr/> (Last) (First) (Middle) <u>C/O RIBBIT CAPITAL</u> <u>364 UNIVERSITY AVE.</u> <hr/> (Street) <u>PALO ALTO CA 94301</u> <hr/> (City) (State) (Zip)
1. Name and Address of Reporting Person* <u>Ribbit Capital IV, L.P.</u> <hr/> (Last) (First) (Middle) <u>C/O RIBBIT CAPITAL</u> <u>364 UNIVERSITY AVE.</u> <hr/> (City) (State) (Zip)

(Street)	PALO ALTO	CA	94301
(City)	(State)	(Zip)	

Explanation of Responses:

1. Represents 13,300 shares converted by Ribbit Capital IV, L.P. ("Fund IV"), for itself and as nominee for Ribbit Founder Fund IV, L.P. ("FF IV"), from Class B Common Stock into Class A Common Stock on a one-for-one basis for no consideration. Following the reported transaction, 13,300 shares of Class A Common Stock are owned by Fund IV, for itself and as nominee for FF IV, and 43,107 shares of Class A Common Stock are owned by Bullfrog Capital, L.P. ("Bullfrog"), for itself and as nominee for Bullfrog Founder Fund, L.P. ("Bullfrog FF").
2. Shares are owned of record by (i) Fund IV, for itself and as nominee for FF IV, (ii) Bullfrog, for itself and as nominee for Bullfrog FF, and (iii) RT-E Ribbit Opportunity IV, LLC ("Ribbit RT-E"). Meyer Malka is the sole director of Ribbit Capital GP IV, Ltd., which is the general partner of the general partner of Fund IV and FF IV and the general partner of the managing member of RT-E, and is the sole director of Bullfrog Capital GP, Ltd., which is the general partner of the general partner of each of Bullfrog and Bullfrog FF. Each of the Reporting Persons disclaims beneficial ownership of such shares for purposes of Section 16 except to the extent of his or its pecuniary interest therein, if any, and this report shall not be deemed an admission that any of the Reporting Persons is a beneficial owner of such shares for purposes of Section 16 or for any other purpose.
3. Represents 2,646 shares of Class A Common Stock sold by Fund IV, for itself and as nominee for FF IV. The price reported in Column 4 is a weighted average price. The shares were purchased in multiple transactions at prices ranging from \$59.00 to \$59.855, inclusive. The Reporting Persons undertake to provide to the Issuer, any security holder of the Issuer or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price at which the transactions were effected. Following the reported transaction, 10,654 shares of Class A Common Stock are owned by Fund IV, for itself and as nominee for FF IV, and 43,107 shares of Class A Common Stock are owned by Bullfrog, for itself and as nominee for Bullfrog FF.
4. Represents 3,596 shares of Class A Common Stock sold by Fund IV, for itself and as nominee for FF IV. The price reported in Column 4 is a weighted average price. The shares were purchased in multiple transactions at prices ranging from \$60.00 to \$60.58, inclusive. The Reporting Persons undertake to provide to the Issuer, any security holder of the Issuer or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price at which the transactions were effected. Following the reported transaction, 7,058 shares of Class A Common Stock are owned by Fund IV, for itself and as nominee for FF IV, and 43,107 shares of Class A Common Stock are owned by Bullfrog, for itself and as nominee for Bullfrog FF.
5. Represents 6,658 shares of Class A Common Stock sold by Fund IV, for itself and as nominee for FF IV. The price reported in Column 4 is a weighted average price. The shares were purchased in multiple transactions at prices ranging from \$61.00 to \$61.745, inclusive. The Reporting Persons undertake to provide to the Issuer, any security holder of the Issuer or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price at which the transactions were effected. Following the reported transaction, 400 shares of Class A Common Stock are owned by Fund IV, for itself and as nominee for FF IV, and 43,107 shares of Class A Common Stock are owned by Bullfrog, for itself and as nominee for Bullfrog FF.
6. Represents 400 shares of Class A Common Stock sold by Fund IV, for itself and as nominee for FF IV. The price reported in Column 4 is a weighted average price. The shares were purchased in multiple transactions at prices ranging from \$62.80 to \$63.025, inclusive. The Reporting Persons undertake to provide to the Issuer, any security holder of the Issuer or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price at which the transactions were effected. Following the reported transaction, no shares of Class A Common Stock are owned by Fund IV, for itself and as nominee for FF IV, and 43,107 shares of Class A Common Stock are owned by Bullfrog, for itself and as nominee for Bullfrog FF.
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.
8. Following the reported transaction, 1,624,896 shares of Class B Common Stock are owned by Fund IV, for itself and as nominee for FF IV, and 235,824 shares of Class B Common Stock are held by Ribbit RT-E.

/s/ Meyer Malka 05/06/2024

/s/ Meyer Malka, sole director
of Ribbit Capital GP IV, Ltd.,
the general partner of the 05/06/2024
general partner of Ribbit
Capital IV, L.P.

** 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.