Instruction 1(b).

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Washington, | D.C. 20549 |
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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

| OMB APPROVAL | | | | | | | | | |
|--------------------------|-------|--|--|--|--|--|--|--|--|
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| Estimated average burden | | | | | | | | | |
| hours per response | : 0.5 | | | | | | | | |

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

| Name and Address of Reporting Person* Binkley Megan | | | | | | 2. Issuer Name and Ticker or Trading Symbol Root, Inc. [ROOT] | | | | | | | | | ck all app | licable) | ng Pe | rson(s) to Is 10% O Other (| wner |
|---|--|---------------------------|--------------|--------------|---|---|---|---|------------------|--|---------------------|--|-------------------------|---------------------------|---|---|---|--|---------------------------------------|
| (Last) C/O ROO | OT, INC. | erst) (1 ET, SUITE 500 | Middle) | | 3. Date of Earliest Transaction (Month/Day/Year) 08/01/2022 | | | | | | | | | , y | below | below) below) Chief Accounting Officer | | | |
| (Street) COLUM (City) | BUS O | H 4 | 3215 Zip) | | | | | | | | | | | 6. Inc | ividual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | |
| | | Table | I - No | n-Deriva | tive S | Secu | rities | Acq | uired, | Dis | posed of | , or E | Bene | ficial | ly Own | ed | | | |
| 1. Title of Security (Instr. 3) 2. Transact Date (Month/Day) | | | | y/Year) Exec | | Deemed ecution Date, ny onth/Day/Year) | | 3. Transaction Code (Instr. 8) 4. Securitie Disposed (5) 5) | | es Acqı Of (D) (I | uired (Instr. 3 | A) or s, 4 and | Benefic | ies ially Following | Forn (D) c | wnership n: Direct or Indirect nstr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | | |
| | | | | | | | | | Code | v | Amount | (A) (D) | or F | rice | Transaction(s) (Instr. 3 and 4) | | | | (111041. 4) |
| Class A Common Stock 08/01/ | | | | | 2022 | | F | | 503(1) | D \$ | | \$1. <mark>05</mark> | 139,541 | | | 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) | ative Conversion Date Execution Date, ity or Exercise (Month/Day/Year) if any | | | | 4. Transaction Code (Instr. 8) | | of Deriv Secu Acqu (A) o Disp of (D | r osed) r. 3, 4 | Expirati | ate Exercisable and iration Date nth/Day/Year) | | 7. Title and Amount of Securities Underlying Derivative Security (Ins 3 and 4) | | str. | . Price of erivative ecurity nstr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4) | y | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | Beneficial Ownership (Instr. 4) |
| | | | | | Code | v | (A) | (D) | Date Exercisa | able | Expiration Date | Title | or Num of Shar | | | | | | |

Explanation of Responses:

1. These shares of common stock were withheld by the Issuer to satisfy tax withholding obligations associated with the vesting of restricted stock units.

Remarks:

/s/ Jodi Baker, Attorney-in-

fact

** Signature of Reporting Person Date

08/03/2022

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.