

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* Olsen Christopher			2. Issuer Name and Ticker or Trading Symbol Root, Inc. [ROOT]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner Officer (give title below) Other (specify below)		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 10/30/2020			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person		
C/O ROOT, INC. 80 E RICH STREET, SUITE 500			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street)	COLUMBUS	OH	43215					
(City)	(State)	(Zip)						

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	10/30/2020		C		51,178,410	A	(1)(2)(3)(4)	51,178,410	I	See footnote(5)
Common Stock	10/30/2020		C		2,024,456	A	(6)	2,024,456	I	See footnote(7)
Common Stock	10/30/2020		C		978,891	A	(6)	978,891	I	See footnote(8)
Common Stock	10/30/2020		C		28,683	A	(6)	28,683	I	See footnote(9)
Common Stock(10)	10/30/2020		J		51,178,410	D	(10)	0	I	See footnote(11)
Common Stock(10)	10/30/2020		J		2,024,456	D	(10)	0	I	See footnote(12)
Common Stock(10)	10/30/2020		J		978,891	D	(10)	0	I	See footnote(13)
Common Stock(10)	10/30/2020		J		28,683	D	(10)	0	I	See footnote(14)

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				
Series A-1 Preferred Stock(1)	(1)	10/30/2020		C			14,949,360	(1)	(1)	Common Stock	14,949,360	\$0.00	0	I	See footnote(11)
Series A-2 Preferred Stock(2)	(2)	10/30/2020		C			13,602,870	(2)	(2)	Common Stock	13,602,870	\$0.00	0	I	See footnote(11)
Series A-3 Preferred Stock(3)	(3)	10/30/2020		C			10,447,860	(3)	(3)	Common Stock	10,447,860	\$0.00	0	I	See footnote(11)
Series B Preferred Stock(4)	(4)	10/30/2020		C			12,178,320	(4)	(4)	Common Stock	12,178,320	\$0.00	0	I	See footnote(11)
Series E Preferred Stock(6)	(6)	10/30/2020		C			2,024,456	(6)	(6)	Common Stock	2,024,456	\$0.00	0	I	See footnote(12)
Series E Preferred Stock(6)	(6)	10/30/2020		C			978,891	(6)	(6)	Common Stock	978,891	\$0.00	0	I	See footnote(13)
Series E Preferred Stock(6)	(6)	10/30/2020		C			28,683	(6)	(6)	Common Stock	28,683	\$0.00	0	I	See footnote(14)
Class B Common Stock(10)(15)	(15)	10/30/2020		J		51,178,410		(15)	(15)	Class A Common Stock	51,178,410	\$0.00	51,178,410	I	See footnote(5)
Class B Common Stock(10)(15)	(15)	10/30/2020		J		2,024,456		(15)	(15)	Class A Common Stock	2,024,456	\$0.00	2,024,456	I	See footnote(7)
Class B Common Stock(10)(15)	(15)	10/30/2020		J		978,891		(15)	(15)	Class A Common Stock	978,891	\$0.00	978,891	I	See footnote(8)

**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 ⁽¹⁰⁾⁽¹⁵⁾	(15)	10/30/2020		J		28,683		(15)	(15)	Class A Common Stock	28,683	\$0.00	28,683	I	See footnote ⁽⁹⁾

Explanation of Responses:

- The Series A-1 Preferred Stock automatically converted into Common Stock on a 1:1 basis immediately prior to the completion of the Issuer's initial public offering and had no expiration date.
- The Series A-2 Preferred Stock automatically converted into Common Stock on a 1:1 basis immediately prior to the completion of the Issuer's initial public offering and had no expiration date.
- The Series A-3 Preferred Stock automatically converted into Common Stock on a 1:1 basis immediately prior to the completion of the Issuer's initial public offering and had no expiration date.
- The Series B Preferred Stock automatically converted into Common Stock on a 1:1 basis immediately prior to the completion of the Issuer's initial public offering and had no expiration date.
- Shares are held of record by DC I Investment LLC ("DC I Investment"). Christopher Olsen is the Managing Director of DC I Investment and has sole voting and dispositive power with respect to the shares held of record by DC I Investment.
- The Series E Preferred Stock automatically converted into Common Stock on a 1:1 basis immediately prior to the completion of the Issuer's initial public offering and had no expiration date.
- Shares are held of record by Drive Capital Overdrive Fund I, L.P. ("Overdrive I"). Drive Capital Overdrive Fund I (GP), LLC ("Overdrive GP I") is the General Partner of Overdrive I. Christopher Olsen ("Olsen") and Mark Kvamme ("Kvamme") are the managing members of Overdrive GP I and share voting and dispositive power with respect to the shares held of record by Overdrive I. Overdrive GP I, Olsen and Kvamme disclaim beneficial ownership of such shares except to the extent of their pecuniary interests therein.
- Shares are held of record by Drive Capital Overdrive Fund I (TE), L.P. ("Overdrive TE I"). Drive Capital Overdrive Fund I (GP), LLC ("Overdrive GP I") is the General Partner of Overdrive TE I. Christopher Olsen ("Olsen") and Mark Kvamme ("Kvamme") are the managing members of Overdrive GP I and share voting and dispositive power with respect to the shares held of record by Overdrive TE I. Overdrive GP I, Olsen and Kvamme disclaim beneficial ownership of such shares except to the extent of their pecuniary interests therein.
- Shares are held of record by Drive Capital Overdrive Ignition Fund I, L.P. ("Overdrive Ignition I"). Drive Capital Overdrive Fund I (GP), LLC ("Overdrive GP I") is the General Partner of Overdrive Ignition I. Christopher Olsen ("Olsen") and Mark Kvamme ("Kvamme") are the managing members of Overdrive GP I and share voting and dispositive power with respect to the shares held of record by Overdrive Ignition I. Overdrive GP I, Olsen and Kvamme disclaim beneficial ownership of such shares except to the extent of their pecuniary interests therein.
- Immediately prior to the completion of the Issuer's initial public offering and following the conversion of each series of the Issuer's convertible preferred stock into Common Stock, each share of Common Stock was reclassified into one share of Class B Common Stock in an exempt transaction pursuant to Rule 16b-7.
- The shares were held of record by DC I Investment.
- The shares were held of record by Overdrive Fund I.
- The shares were held of record by Overdrive TE I.
- The shares were held of record by Overdrive Ignition I.
- 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.

Remarks:

This Form 4 is one of two Form 4s filed on the date hereof in respect of these transactions. The Designated Filer for the other Form 4 is Drive Capital Overdrive Fund I, L.P.

/s/ Megan Binkley, Attorney-in-fact 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.

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