



## Root Insurance Expands to Washington State, Completing Its West Coast Coverage

September 23, 2025

### Innovative, mobile-first car insurance now available to millions of drivers in the Evergreen State

COLUMBUS, Ohio, Sept. 23, 2025 (GLOBE NEWSWIRE) -- Root Insurance, a technology-driven personal car insurance carrier and subsidiary of Root, Inc. (NASDAQ: ROOT), has announced it is now available in the state of Washington, completing its West Coast footprint. By bringing its data-driven insurance pricing model to the state, Root now serves millions of drivers in Washington, Oregon, and California, reaching more than 78% of the U.S. population.

Root was built on a simple belief: car insurance should be based on how you drive, not who you are. By leveraging advanced mobile technology and data science, Root measures real driving behaviors to determine rates, placing driving performance and safe driving habits at the forefront of its pricing models. Through smartphone-based measurements, Root delivers a personalized, seamless, and fair insurance experience, helping safe drivers save significantly, with potential annual savings of up to \$1,200.

"With this expansion into Washington, we're giving drivers across the entire West Coast a new way to save," said Alex Timm, Co-Founder and CEO of Root. "Washington has a tech-forward culture, and we're excited to offer its drivers a more transparent and affordable way to get insurance, powered by proven technology."

Washington drivers can now get started in minutes through the Root mobile app or at [joinroot.com](https://joinroot.com). After signing up, drivers complete a test drive, during which the app measures behaviors like focused driving, smooth braking, and gentle turning. Safe drivers can unlock lower rates, choose flexible coverage options, and a fully digital customer experience where they can manage their entire insurance experience from quotes, claims, and policy changes, directly from their phone.

Root also partners with tech-forward companies and independent insurance agents, providing multiple convenient ways for Washingtonians to access its services. Root Insurance Company underwrites auto insurance in Washington. To see where Root is available nationwide, visit [joinroot.com/availability](https://joinroot.com/availability).

*\*Potential annual savings based on a survey of actual customers who purchased a new Root policy between February 2024 and February 2025 and reported savings; changes in coverage levels not evaluated. Potential savings will vary.*

### About Root, Inc.

Founded in 2015 and based in Columbus, Ohio, Root, Inc. (NASDAQ: ROOT) is the parent company of Root Insurance Company. Root is revolutionizing insurance through data science and technology to provide consumers a personalized, easy, and fair experience. The Root app has more than 15 million app downloads and has collected over 32 billion miles of driving data to inform its insurance offerings.

Root is headquartered in Columbus, Ohio, and offers auto insurance to drivers in Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Mexico, Nevada, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, Washington and Wisconsin. Root Insurance also offers renters insurance in Arkansas, Georgia, Kentucky, Missouri, Nevada, New Mexico, Ohio, Tennessee, and Utah. Auto insurance is underwritten by Root Insurance Company in Washington.

For more information, visit [root.com](https://root.com).

### Contacts

Media:  
[press@joinroot.com](mailto:press@joinroot.com)

### Forward-Looking Statements

This communication contains forward-looking statements within the meaning of federal securities laws regarding Root, Inc. These forward-looking statements relate to, among other things, expectations about our future business results and the success of our business in Washington. Such forward-looking statements are not guarantees of future performance and are subject to risks, uncertainties and other factors, some of which are beyond the company's control and are difficult to predict, including our ability to profitably acquire new customers in Washington. We have based our forward-looking statements on our current expectations, estimates and projections about our industry and our company. We caution that these statements are not guarantees of future performance and you should not rely unduly on them, as they involve risks, uncertainties and assumptions that we cannot predict and many of which are beyond our control. Accordingly, our actual results may differ materially from the future performance that we have expressed or forecast in our forward-looking statements. In accordance with "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995, we have included in Root's Form 10-K for the year ended Dec. 31, 2024, and other SEC filings, cautionary language identifying important factors, though not necessarily all such factors, that could cause future outcomes to differ materially from those set forth in the forward-looking statements. Copies of Root's Form 10-K and other SEC filings are available on the SEC's website, Root's website at [ir.joinroot.com/investor-relations](https://ir.joinroot.com/investor-relations) or by contacting Root's Investor Relations office.