



Root Insurance and Kikoff to Deliver Integrated Car Insurance Experience in New Partnership

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Kikoff's users now have access to convenient, transparent quotes directly within the app

COLUMBUS, Ohio--([BUSINESS WIRE](#))--Root Insurance, a technology-driven personal car insurance carrier and subsidiary of Root, Inc. (NASDAQ: ROOT), and Kikoff, a personal finance platform that expands access to credit and financial services, today announced a new partnership that brings Root's insurance quoting and purchase experience directly into the Kikoff platform.

Kikoff users can now get instant, personalized car insurance quotes from Root directly within the Kikoff app through a seamless, integrated experience. Root's technology delivers competitive, data-driven pricing for Kikoff members, paired with a mobile-first experience designed to make exploring coverage simple and intuitive. Kikoff's financially engaged customers can easily understand pricing, see potential savings before purchasing, and confidently access affordable car insurance from Root.

"We're eager to help Kikoff customers find real savings on a necessary expense to support and improve their long-term financial wellness," said Jason Shapiro, Senior Vice President of Business Development at Root. "Kikoff's mission to provide fair, simple pathways to help customers reach their financial goals aligns closely with Root's commitment to offering affordable insurance through modern, data-driven models. We saw this collaboration as a perfect fit."

The integration with Root builds on Kikoff's insurance capabilities by introducing dynamic, personalized pricing and a seamless quote-to-purchase experience that goes beyond rate discovery and comparison. Kikoff members can easily select coverage options with affordable pricing, empowering them to make confident financial decisions and realize meaningful savings.

"We're proud to be working with Root to make car insurance more accessible and affordable for Kikoff's users, who are focused on building great credit," said Cynthia Chen, CEO and Founder of Kikoff. "This partnership is another powerful step in our commitment to helping people achieve greater financial security by expanding access to more affordable financial opportunities, and we're confident Root's unique pricing model will be of significant benefit to safe drivers using our platform."

Kikoff users can get started with Root in seconds through the Kikoff mobile app to unlock lower rates, flexible coverage options, and a fully digital customer experience. From quotes and policy changes to claims management, customers can manage their entire insurance journey directly from their phone.

To see where Root is available nationwide, visit root.com/availability.

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 nearly 17 million app downloads and has collected more than 34 billion miles of driving data to inform its insurance offerings.

For more information, visit root.com.

About Kikoff

Kikoff is a personal finance platform on a mission to make financial security accessible to everyone. Through simple, radically affordable products powered by technology and AI, Kikoff helps people build credit, lower debt, and move toward lasting financial stability. To date, more than four million people have increased their credit scores by over 240 million points. Kikoff's growing suite of products also helps users reduce debt, save money, access liquidity, and unlock greater financial opportunity.

Learn more at [Kikoff.com](https://kikoff.com) or by downloading the [Kikoff app](#).

Forward-Looking Statements

This press release 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 partnerships. 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 and retain new customers through the partnerships. 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 or by contacting Root's Investor Relations office.

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