



Baby Boomers Are 2.2 Times More Likely Than Gen Z to Say Car Insurance Fails Safe Drivers, Root Report Finds

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Survey of U.S. drivers finds near-universal demand for behavior-based pricing, and reveals the drivers who feel most shortchanged

COLUMBUS, Ohio, April 21, 2026 (GLOBE NEWSWIRE) -- When a safe driver with decades of accident-free driving opens a renewal bill and sees their rate unchanged or higher, that's not an anomaly. According to a new national survey from Root (NASDAQ: ROOT), the leading technology company in car insurance, it's consistent with respondents' views of a pricing system that relies more on group-based factors than individual driving behavior. Root's "The Future of Car Insurance: A Consumer Demand Report," released today, surveyed and collected responses from 1,000 licensed U.S. drivers and found that frustration with traditional insurance pricing runs deepest among those who have the most to show for their driving record.

Baby Boomers, the generation with the longest driving records, are 2.2 times more likely than Millennial and Gen Z drivers to view the current risk pooling system as unfair, according to respondents. This is an inversion of the conventional assumption that younger, higher-premium drivers are the most aggrieved. The culprit is a pricing model that relies on demographic factors like age, occupation, education, and credit scores, which means decades of safe driving may not move the needle on what anyone pays.

Other key findings from the report, based on the drivers polled, include the following:

- 95% of drivers want their insurance rates based on their actual driving habits, rather than demographic proxies.
- 77% of drivers say car insurance pricing is outdated compared to today's auto technology, as car ownership costs climb.
- Root's proprietary data shows safe drivers who switch to behavior-based pricing save up to 28% on their premiums.

"A driver with 30 years of clean records is being priced against averages that have nothing to do with how they drive. We believe that is a structural failure," said Alex Timm, Founder and CEO of Root. "Root was built on the premise that your rate should reflect your behavior behind the wheel. This data underscores that the American driver, regardless of age or location, is ready to adopt a more fair model that finally aligns pricing with behavior."

The findings suggest widespread demand among respondents for a modernized insurance model, revealing that the majority of drivers feel their premiums are outdated, too expensive, and systematically unfair. By embracing a modern, personalized model powered by telematics, insurers may address this fairness gap while offering substantial financial relief. This approach could transform insurance from an opaque financial burden to an empowering tool that rewards individual performance.

Read the full report at joinroot.com/reports. To see where Root is available nationwide, visit joinroot.com/availability.

Methodology of The Future of Car Insurance: A Consumer Demand Report

The report combines a survey of approximately 1,000 licensed U.S. drivers with Root Insurance's proprietary internal data to analyze potential relationships between driver behavior and insurance pricing. The survey was conducted in September 2025 in partnership with Pollfish. Respondents were composed of U.S. adults aged 18 and older. By integrating attitudinal insights from the survey on car insurance pricing with driving behavior data, we believe this methodology helps inform our understanding of trends shaping modern auto insurance.

Respondents for this survey were selected from among those who have agreed to participate in online surveys. The data has been weighted to approximate the composition of the adult population. Because the sample is based on those who agreed to participate in our panel, no estimates of theoretical sampling error can be calculated. Propensity score weighting was also used to adjust for respondents' propensity to be online. As a result, the findings may not be fully representative of all U.S. drivers.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error, which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. Any calculated margins of error are theoretical and apply only to idealized random samples with full response rates, which are not present here.

Data Privacy

Data privacy is extremely important to Root. All data used in this survey was collected with the permission of drivers who enabled app permissions for Root to measure their driving. Root handles all data in accordance with its Privacy Policy, available at www.joinroot.com/privacy.

About Root, Inc.

Root is revolutionizing insurance through data science and technology to provide consumers a personalized, easy, and fair experience. Since launching in 2015, the Root app has more than 17 million downloads and has collected almost 36 billion miles of driving data to inform its insurance offerings. Root, Inc. (NASDAQ: ROOT) is the parent company of Root Insurance Company.

For more information, visit root.com.

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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 consumer sentiments and our future business results. 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, 2025, 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.