Root Launches Behavior-Based Car Insurance in New Jersey, Expanding Footprint to 37 States

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The leading insurtech brings its mobile-first experience and data-driven pricing to millions of New Jersey drivers, pushing national coverage past 80% of the U.S. population

COLUMBUS, Ohio, July 22, 2026 (GLOBE NEWSWIRE) -- Root (NASDAQ: ROOT), the leading technology company in car insurance, today announced the launch of its mobile-first, behavior-based car insurance in New Jersey, marking its 37th state. This expansion allows Root to reach over 80% of the U.S. population as the company advances toward its goal of providing nationwide coverage in the contiguous U.S. by 2027.

By leveraging advanced mobile telematics, Root eliminates traditional friction in the insurance buying journey and rewards safe drivers in New Jersey. With more than 6.6 million eligible drivers in the state, motorists have the potential to save up to $1,300 annually.*

- Expanded Footprint: Root Insurance is now available in 37 U.S. states, collectively representing over 80% of the total U.S. population.
- Behavior-Based Pricing: Rates are calculated primarily on actual driving performance, such as focused driving, smooth braking, and gentle turns.
- Significant Consumer Savings: Safe drivers in New Jersey can unlock potential annual savings of up to $1,300.*
- Seamless Digital Experience: Driver onboarding, customized coverage selection, policy management, and claims routing are handled entirely through Root's mobile application.

"Expanding to New Jersey is a massive milestone in our state expansion strategy as we accelerate toward our goal of coverage in the contiguous U.S. by 2027," said Alex Timm, Founder and CEO of Root. "By entering the Garden State, we're expanding our reach to a market historically characterized by limited consumer choice. Our ability to scale our behavioral pricing model demonstrates the efficiency of our technology and positions us to capture more market share."

How Root Insurance Works for New Jersey Drivers

- Download and Onboarding: Drivers download the Root mobile app and sign up in minutes via the app or at joinroot.com.
- The Test Drive: The smartphone's sensors automatically measure real-time driving behaviors, analyzing individual risk signals to inform pricing.
- Personalized Quote: Safe driving habits are rewarded with lower rates, customizable coverage options, and a completely digital policy management experience.

Frequently Asked Questions

Is Root Insurance available in New Jersey?
Yes. Root offers its behavior-based auto insurance to drivers across New Jersey, bringing its availability to 37 U.S. states. To see where Root is available nationwide, visit joinroot.com/availability.

How does Root Insurance determine rates for New Jersey drivers?
Root uses data science and mobile technology to measure actual driving behavior. Rates are personalized based on driving performance metrics, including focused driving, smooth braking, and gentle turning habits.

How much can you save with Root Insurance in New Jersey?
Safe drivers who switch to Root Insurance can save up to $1,300 annually, depending on their test-drive results and chosen coverage levels.*

**Potential annual savings* based on survey of actual customers who purchased a new Root policy between February 2025 - February 2026 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 mobile app has reached more than 17 million downloads and has analyzed more than 36 billion miles of driving data to deliver fair, telematics-based pricing.

For more information, visit root.com.

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, New Jersey, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, 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 Property & Casualty in New Jersey.

For more information, visit root.com.

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Root Inc, 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, the success of our business in New Jersey, and our ability to complete our expansion into the contiguous U.S. by year-end 2027. 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. 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. Accordingly, our actual results may differ materially from the future performance that we have expressed or forecast. 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 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.