



## Root CEO Alex Timm: AI Agents and the Evolving Future of Auto Insurance

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**In a new op-ed, Timm shares how always on AI shopping could challenge brand loyalty, give drivers more power to compare prices, and change how insurers compete**

COLUMBUS, Ohio, Oct. 29, 2026 (GLOBE NEWSWIRE) -- Root, Inc. (NASDAQ: ROOT), the leading technology company in car insurance, shared [an editorial](#) by [Alex Timm, Founder and CEO of Root Insurance](#). In the editorial, Timm states the importance of insurance companies preparing for the new frontier of agentic commerce.

The rapid adoption of AI agents could fundamentally transform the auto insurance industry by enabling consumers to effortlessly automate the comparison shopping process. This technological leap shifts market power away from expensive brand marketing campaigns and toward carriers equipped with advanced risk-pricing algorithms and seamless API integrations.

Timm emphasizes that agentic commerce could accelerate industry change, meaning that massive spend on brand awareness could no longer be as critical for success. Timm highlights the fact that "AI agents don't value sports sponsorships, arena logos, or catchy jingles; they value the best price and coverage for each individual consumer."

Insurance carriers will now have to compete more heavily on sophisticated pricing models, he states: "As AI agents drive pure price shopping, the ultimate winners should be the carriers that can identify and price risk. Success in this new era doesn't just mean offering the lowest price for every driver. The strategic advantage will be advanced segmentation and pricing."

For customers, agentic technology creates a powerful tool that can automate shopping across many categories, including insurance. As a result, customers can continuously shop for the best prices and coverage for their demographic, location, car type, and driving record. "AI makes a task that would be improbable for a human—quoting with every insurance company possible—simple and automated," Timm states.

Meta's AI agent Muse topped 10.9 million downloads since its Sept. 8 launch and reached an estimated 2.5 million daily active users [1]. Timm reasons that as agentic commerce platforms drive this shift, forward-thinking carriers that embrace this technology will be better positioned to meet customer needs. He believes companies that can adapt quickly and accurately price risk will be rewarded, and that Root is well prepared for the transition.

The editorial was published on October 28, 2026, in Digital Insurance. Read the full op-ed [here](#).

### About Root, Inc.

Root Insurance is a technology company revolutionizing car insurance through data science and automation. Founded in 2015 and based in Columbus, Ohio, Root, Inc. (NASDAQ: ROOT) is the parent company of Root Insurance Company. The Root app has reached more than 18 million downloads and has analyzed close to 38 billion miles of driving data to deliver personalized, easy, and fair pricing. Root is available in 38 states and offers auto insurance to consumers across the United States through its direct-to-consumer channel, independent insurance agents, and distribution partners.

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 our future technological developments, our ability to successfully implement and utilize new technologies, and the anticipated impact of these technologies on our future business results and customer experience. 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 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.

[1] "Meta's Muse AI agent hits 10.9 million downloads as ChatGPT slides 25%." *Yahoo Finance*, 20 Oct. 2026, [finance.yahoo.com/markets/article/metamuse-ai-agent-hits-109-million-downloads-as-chatgpt-slides-25-153532560.html](https://finance.yahoo.com/markets/article/metamuse-ai-agent-hits-109-million-downloads-as-chatgpt-slides-25-153532560.html)