



Root Insurance Rewards Safe Drivers with New Pricing Incentive to Curb Distracted Driving

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Customers who steer clear of cell phone use while on the roads can save an additional 10 percent

COLUMBUS, Ohio--([BUSINESS WIRE](#))--As distracted driving increasingly causes more auto accidents, Root Insurance, the nation's only auto insurance company to incorporate individual driving behavior into every quote, announced today that new customers who are not distracted drivers will be rewarded with savings. With the revised pricing model, drivers who avoid mobile device use while driving can save up to an additional 10 percent on their insurance quote.

“With more than a year of testing under our belts, the technology has come a long way and will continue to evolve. We collect millions of data points every second, so we’ve learned a lot about driving behavior and have been able to refine our model accordingly”

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we’ve learned a lot about driving behavior and have been able to refine our model accordingly,” said Joe Plattenburg, Root Director of Telematics Data Science.

Root is passionate about encouraging safe driving habits for all drivers, and the decision to include distracted driving in all pricing decisions¹ comes at a time when national attention is directed at the perils of phone use while driving. According to the National Safety Council, more than 40,000 people were killed on America's roadways as a result of being distracted by technology behind the wheel.

Read our latest blog on how to avoid distracted driving [here](#).

About Root:

Root Insurance is the nation's first licensed insurance carrier powered entirely by mobile and founded on the principle that car insurance rates should be based on how you drive, not who you are. Through smartphone technology and data science, Root measures driving behavior, and uses it as the primary factor in determining rates. The result is personalized car insurance for good drivers, better rates, and a seamless mobile app experience.

Root is headquartered in Columbus, Ohio and is backed by some of the largest reinsurance companies in the world, including Munich Re and Odyssey Re. Currently, Root is available to drivers in Arizona, Arkansas, Delaware, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Mississippi, Missouri, Montana, Nebraska, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Texas and Utah, and will be coming to more states soon. For more information, visit <https://www.joinroot.com> and get the rate you deserve by [downloading the app](#).

¹ All pricing decisions where allowed by regulators

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“According to our recent [Root for Safety study](#), 80 percent of American drivers admitted to using a mobile device while driving – an absolutely terrifying majority,” said Alex Timm, Root Co-Founder and CEO. “If this incentive for drivers to stay focused behind the wheel helps even just a few drivers avoid accidents, then we are steps closer to making our roads safer.”

Root's platform operates through a first-of-its-kind mobile app that uses smartphone technology and data science to understand actual driving behavior. In addition to leveraging sensors and telematics data in a smartphone, the latest iteration of the Root app can recognize unusual phone patterns such as when and how frequently someone is engaging with their smartphone while driving.

In 2017, Root began testing ways to track texting-while-driving by using the gyroscope and accelerometer within the mobile phone to identify any unusual vibration patterns that were indicative of significant cell phone use while driving. As part of its expansion program, the company began incorporating the insights into its underwriting algorithm. Since then, Root has tracked more than 1.3 billion total trips, which ensures even more accurate detection of how often people text and drive or use their phones during the initial test drive period.

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