

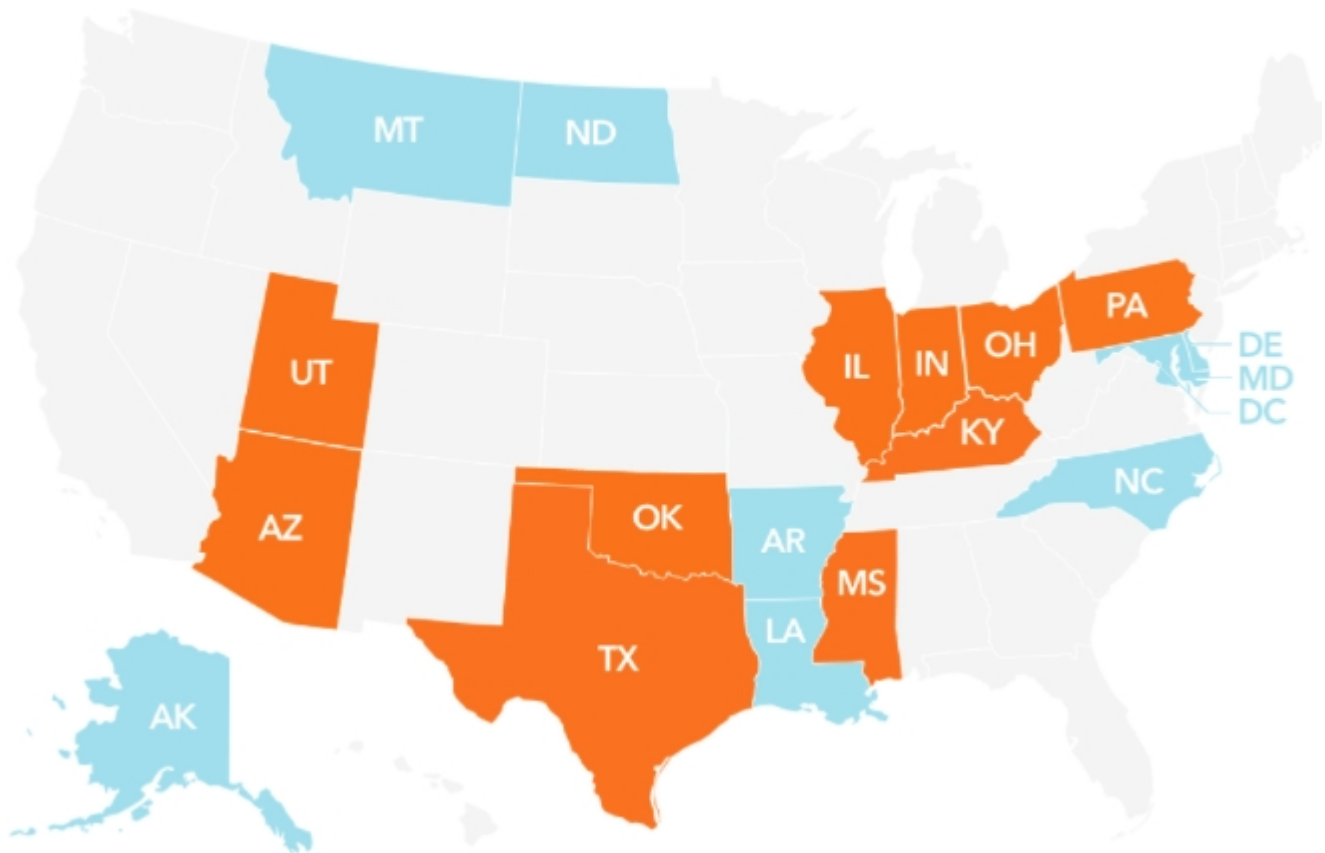


## InsurTech Startup Root Insurance Kicks off 2018 with Rapid Expansion

January 23, 2018

*Root continues nationwide growth by expanding availability to drivers in Pennsylvania, Texas, Kentucky and Mississippi*

### Where we are and will be soon



COLUMBUS, Ohio--([BUSINESS WIRE](#))--Root Insurance, the nation's only car insurance company that operates entirely via mobile technology, has added availability in four new states since October. The company now offers insurance to nearly 30 million more drivers across Pennsylvania, Texas, Kentucky and Mississippi. Drivers in ten total states are eligible to download the Root app and save up to 52 percent on their premiums.

“Because our insurance system is built on cutting-edge technology, it's fast, agile and scales efficiently. We're in an excellent position to bring fair insurance to all good drivers.”

[Tweet this](#)

Root Insurance sets rates based primarily on actual driving behavior, using variables that drivers control to give fair and accurate auto insurance rates. Since Root's launch in Ohio, the insurtech startup has experienced continued growth, expanding to nine additional states, including Arizona, Indiana, Utah, Illinois, Oklahoma, Pennsylvania, Texas, Kentucky, and Mississippi. In the coming months, Root plans to roll out in at least four additional states (Louisiana, North Dakota, Arkansas, Maryland).

“We designed Root to grow nationwide,” said Root Co-founder and CEO Alex Timm. “Because our insurance system is built on cutting-edge technology, it's fast, agile and scales efficiently. We're in an excellent position to bring fair insurance to all good drivers.”

Root is the nation's first carrier to leverage mobile technology and data analysis to base rates primarily on how individuals drive. While most traditional insurers calculate rates by categorizing drivers into demographic risk pools, Root takes a more personalized approach by using mobile technology to accurately understand

which drivers are least likely to be involved in road incidents. Root offers discounts for safe driving behavior and was also the first company to provide a [discount](#) for drivers using cars with automated driving features.

"We're embracing technology and preparing for the future of the road," said Dan Manges, Co-founder and Chief Technology Officer. "Our customers report saving an average of \$784 annually through Root. Using mobile tools and data analysis, we can reward good drivers who have been keeping our roads safe."

To join Root, customers download Root's [iOS](#) or [Android](#) app and drive for two to three weeks. Their driving behavior is then analyzed through a proprietary rating engine, which measures activity, such as acceleration, braking, turns and mileage. This process enables Root to understand the individual risk of each driver. Good drivers then receive their quote and manage their policy entirely through Root's smartphone app.

Root is available today to drivers in Ohio, Arizona, Illinois, Utah, Oklahoma, Indiana, Pennsylvania, Texas, Kentucky and Mississippi and will continue nationwide expansion in 2018.

To enroll, [download the app](#) onto your iPhone or Android today and start driving.

#### **About Root:**

Root Insurance is the nation's first licensed insurance carrier powered entirely by mobile and founded on the principle of fundamental fairness. We offer personalized car insurance that gives good drivers the rates they deserve, managed seamlessly through a mobile app.

At Root, we use smartphone technology and data science to understand actual driving behavior, the primary factor in determining our auto insurance rates.

Root is headquartered in Columbus, Ohio and backed by the largest reinsurance company in the world. Currently, Root is available to drivers in Ohio, Illinois, Indiana, Arizona, Utah, Oklahoma, Pennsylvania, Texas, Louisiana and Kentucky, and will be coming to more states soon. For more information, visit [@joinroot](#), <http://www.joinroot.com>, and get the rate you deserve by downloading the [app](#).

#### **Contacts**

Root Insurance  
Cristol Rippe, 866-980-9431  
VP, Marketing  
[press@joinroot.com](mailto:press@joinroot.com)  
or  
Edelman  
Christina Dello Buono, 212-704-8272  
Public Relations  
[christina.dellobuono@edelman.com](mailto:christina.dellobuono@edelman.com)

Never publish [dirty HTML code](#) and double check your content before publishing articles on the web!