



## InsurTech Startup Root Insurance Expanding its Revolutionary Platform Across the United States

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*Good drivers in Illinois, Utah, Oklahoma and Indiana can now get relief on rising auto insurance premiums, with some qualifying for discounts of up to 52 percent*

COLUMBUS, Ohio--([BUSINESS WIRE](#))--Root Insurance, the nation's first car insurance company powered entirely by mobile, has expanded its services to drivers in Illinois, Utah, Oklahoma and Indiana. In contrast to rising car insurance costs nationwide, drivers in these four states can now save up to 52 percent by using Root's data-driven approach, which bases rates primarily on individual driving behavior—not just demographics.

“Technology is transforming the automotive industry—and new semi-autonomous and autonomous features are making the road safer for everyone”

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Unlike traditional insurers, who solely rely on demographic data, such as age, credit score and zip code to calculate their rates, Root takes a more personalized approach. By leveraging mobile tools and data analysis to review drivers' driving behavior and complement existing personal data, Root can set individual rates that are ultimately fairer to drivers.

“Technology is making almost every aspect of our daily lives easier, but the insurance industry is still too far behind the tech curve,” said Root Co-founder and CEO Alex Timm. “We have access to real-time insights that can more accurately predict risk than ever before, providing good drivers with rates they deserve and helping them avoid paying for bad drivers' mistakes. This will help good drivers at a time when insurance rates are rising across the nation with no end in sight.”

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.

In addition to offering a unique insurance platform, Root recently became the first car insurance carrier to offer a [discount to drivers of self-driving cars](#), currently available to Tesla owners.

“Technology is transforming the automotive industry—and new semi-autonomous and autonomous features are making the road safer for everyone,” said Dan Manges, Chief Technology Officer. “Drivers who take advantage of this technology deserve better rates. We're excited to reward them.”

Root is available today to drivers in Ohio, Arizona, Illinois, Utah, Oklahoma and Indiana, and will be coming to more states soon. To join, [download the app](#) onto your iPhone or Android today and start driving.

About Root:

Root is the first insurance company founded on the principle of fundamental fairness. We create personalized products that give good drivers the protection they deserve.

At Root, we only insure good drivers, and that is why our rates are always fair. Unlike other insurance companies, we do not bundle good drivers with bad drivers. Instead, we use data science to find and reward good drivers with the best rates.

Root is headquartered in Columbus, Ohio and backed by the largest reinsurance company in the world. Get the rate you deserve at <http://www.joinroot.com>.

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