



## Arizona Adopts Root Insurance Following Successful Ohio Launch

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[Root](#), the first insurance company founded on the principle of fundamental fairness, today expanded to Arizona after a highly successful launch in Ohio. Effective immediately, Arizona drivers can download Root's [iOS](#) or [Android](#) app and take a test drive to determine a personalized rate. Root's unique insurance model—using mobile data to personalize rates and only insuring good drivers—has proven to be a game-changer in Ohio, and the expansion to Arizona will increase the company's potential reach by 60 percent.

"Expanding west gives more drivers access to a better car insurance model and better rates overall," said Root CEO and co-founder Alex Timm. "Arizona is a natural fit for us as a business. The state embraces innovation in the auto industry, welcoming important technological advances that will ultimately transform our lives. There's a reason that Uber and Waymo are testing self-driving car services in Arizona! It's a state that looks to the future. Root is entirely reimagining how car insurance works and we're proud to join the list of innovative companies operating here."

Root is the nation's first entirely mobile-based car insurance company. Their data-driven approach ensures drivers receive a quote based primarily on how they actually drive, rather than solely on demographic data (as is the practice of most traditional insurers). To join, users download an app and take a test drive. Upon completion of the test drive, Root's proprietary rating engine generates a personalized quote based on the individual risk of the driver. Since Root doesn't insure bad drivers, good drivers can save up to 52%.

"In preparing for Root's arrival in Arizona, we did a lot of research to understand the state's driving dynamic," said Dan Manges, chief technology officer, "Arizona has a high crash rate—in 2015, there were 20% more fatal crashes per capita in Arizona compared to the rest of the US—but, to us, that just means there are a lot of good Arizonan drivers picking up the insurance tab for bad ones. That's not right and we want to provide a fairer alternative. Since our pricing model is designed to reward good drivers, we think it will be great addition to the insurance market in Arizona."

In addition to its unique pricing model, Root made waves throughout the insurance industry in March by announcing it would be the first car insurer to offer a [discount for self-driving cars](#) because of their decreased crash risk. The discount is currently available to Tesla owners, but the company plans to extend it to owners of other autonomous vehicles in the future. With today's expansion, Root becomes the first insurance carrier to offer such a discount to Arizona drivers.

To join Root, drivers simply download the app and take a test drive, which takes approximately two to three weeks, depending on how much they drive. Once complete, Root provides a quote and allows customers to transfer their policy, all through their mobile phone.

Root is available today to good drivers in Ohio and Arizona, and will be coming to more states soon. To learn more and sign up for updates on Root's availability, please visit <http://www.joinroot.com>.

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. We are an official carrier licensed by the Ohio and Arizona Departments of Insurance. We are backed by the largest reinsurance company in the world, and we're a member of both the Ohio Insurance Guaranty Association and the Arizona Property and Casualty Insurance Guaranty Fund.

Get the rate you deserve at <http://www.joinroot.com>.