



Root claims

Innovate. Execute. Disrupt.

Why does digital transformation of insurance make sense?

In auto insurance, we use **data** to do three things:

Predict the future

We predict risk to price the product.

Assess fault

We decide who was at fault.

Determine value

We assess the value of damage.

Why is Root best positioned to deliver digital transformation of claims?

We're a **tech** company that sells insurance.



Our app

We're in our customers' pockets with full control of the experience and data collection.



Our platforms

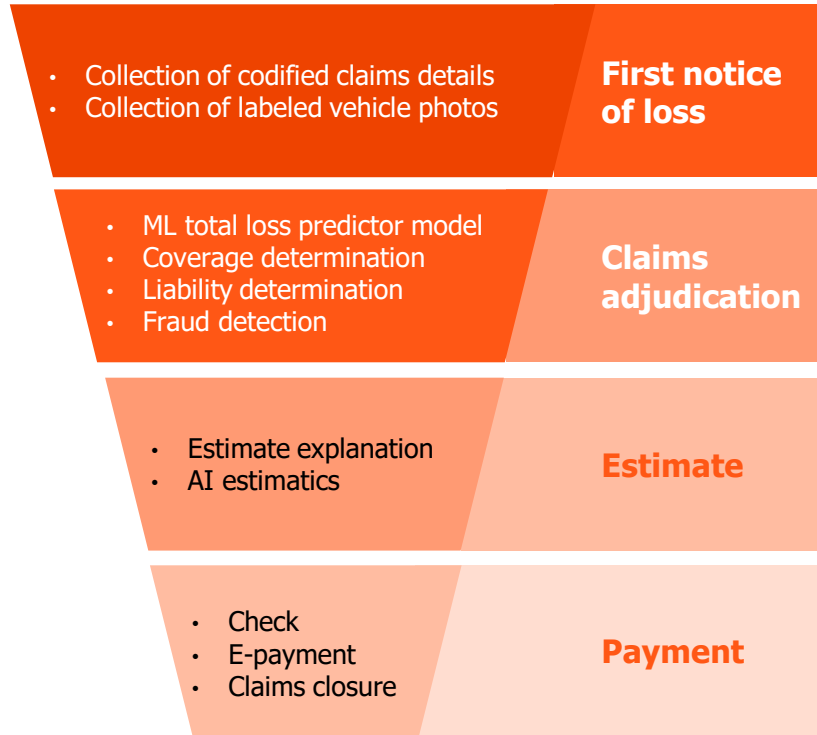
We've developed our own administrative platforms, customized for our needs and designed for innovation.



Our data science

We're leveraging the data collected through our app and platforms.

Autonomous claims experience



Putting the pieces together

We've built the key precursors, and we're working on AI-prepared full estimates.

What's next

- Targeting first-party material damage in the first iteration

Systematic fraud detection

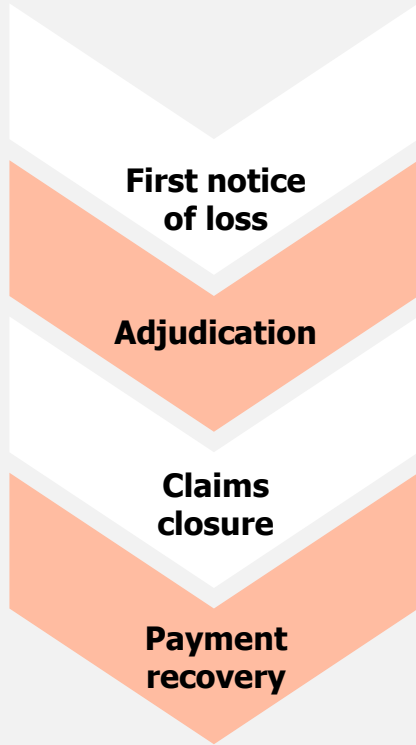
Current state

- We're leveraging rich data sources, automated flags, and predictive models to systematically identify fraud
- Through telematics tooling developed in-house, our SIU team has increased Root's impact rate

What's next

- Root's investments in technology advancing, expanding the application of, and automating claims telematics processes could further revolutionize how fraud is identified
- Compliment fraud-focused telematics efforts by developing ML models that have the potential to identify fraudulent activity the industry is currently blind to





AI-powered subrogation

Digital transformation

We're unlocking our data from a static state to develop actionable insights that drive better and faster subrogation recovery.

What's next

- Integrating Root telematics to enrich the data and recovery quality
- Carrier collaboration then becomes a real possibility

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