

Root Insurance has expanded its availability to 20 million additional drivers in Alabama and Florida, marking its presence in the 33rd and 34th states, and now reaching 76% of the U.S. population. Root Insurance utilizes a mobile-first approach, leveraging data from drivers' smartphones to assess driving behavior, with driving scores being the primary factor in determining insurance quotes, rather than demographic factors like education or occupation. The Root app allows drivers to manage their insurance, select coverages, and file claims quickly. New users can sign up in under a minute and will undergo a test drive period, typically lasting several weeks, during which their driving habits are monitored to establish their scores. Root Insurance aims to provide a fair and affordable car insurance experience, emphasizing a personalized approach through technology and data science. The company is headquartered in Columbus, Ohio, and offers auto insurance in multiple states, with coverage underwritten by Root Property and Casualty Insurance Company.