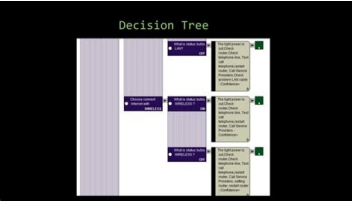
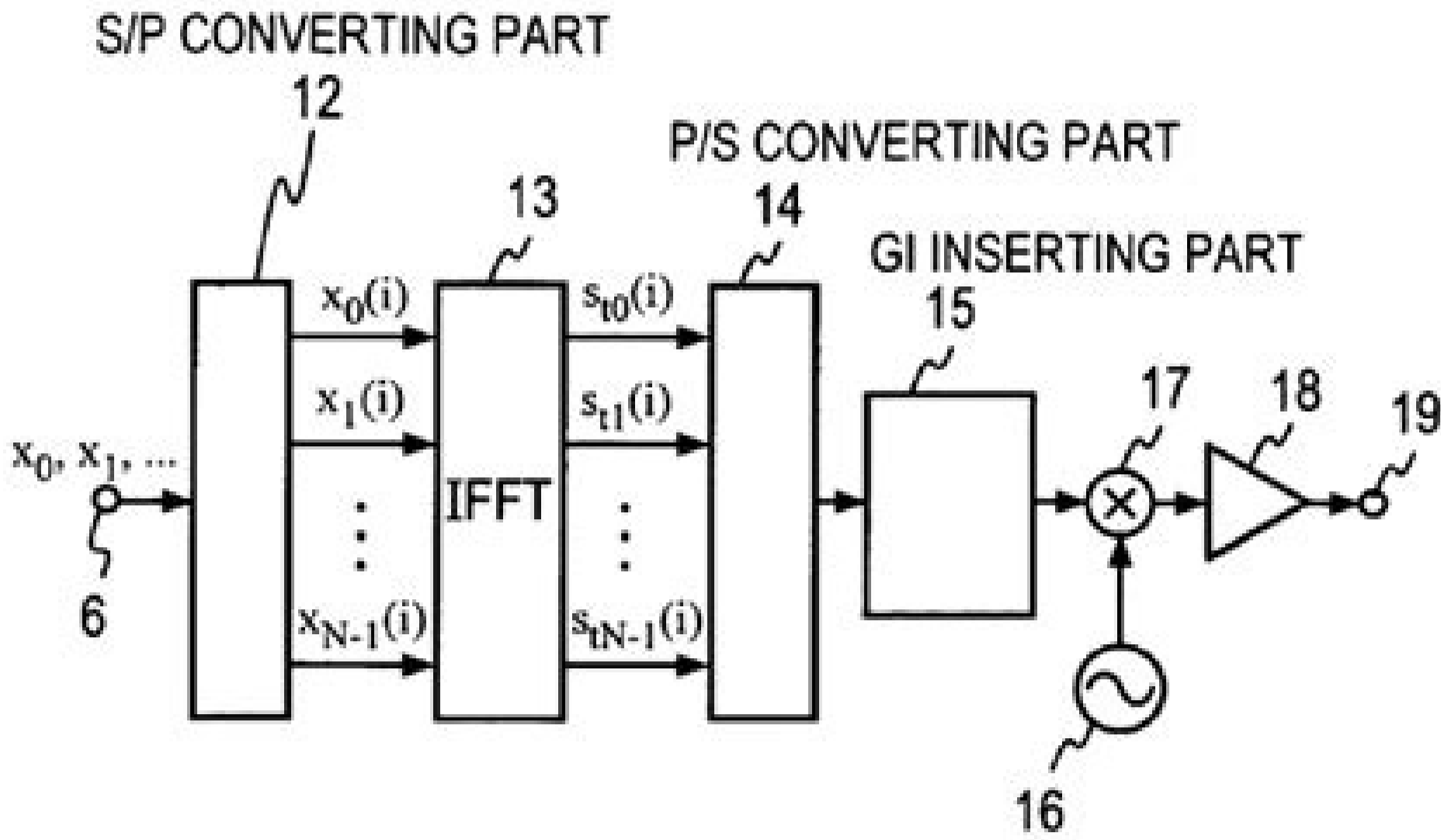
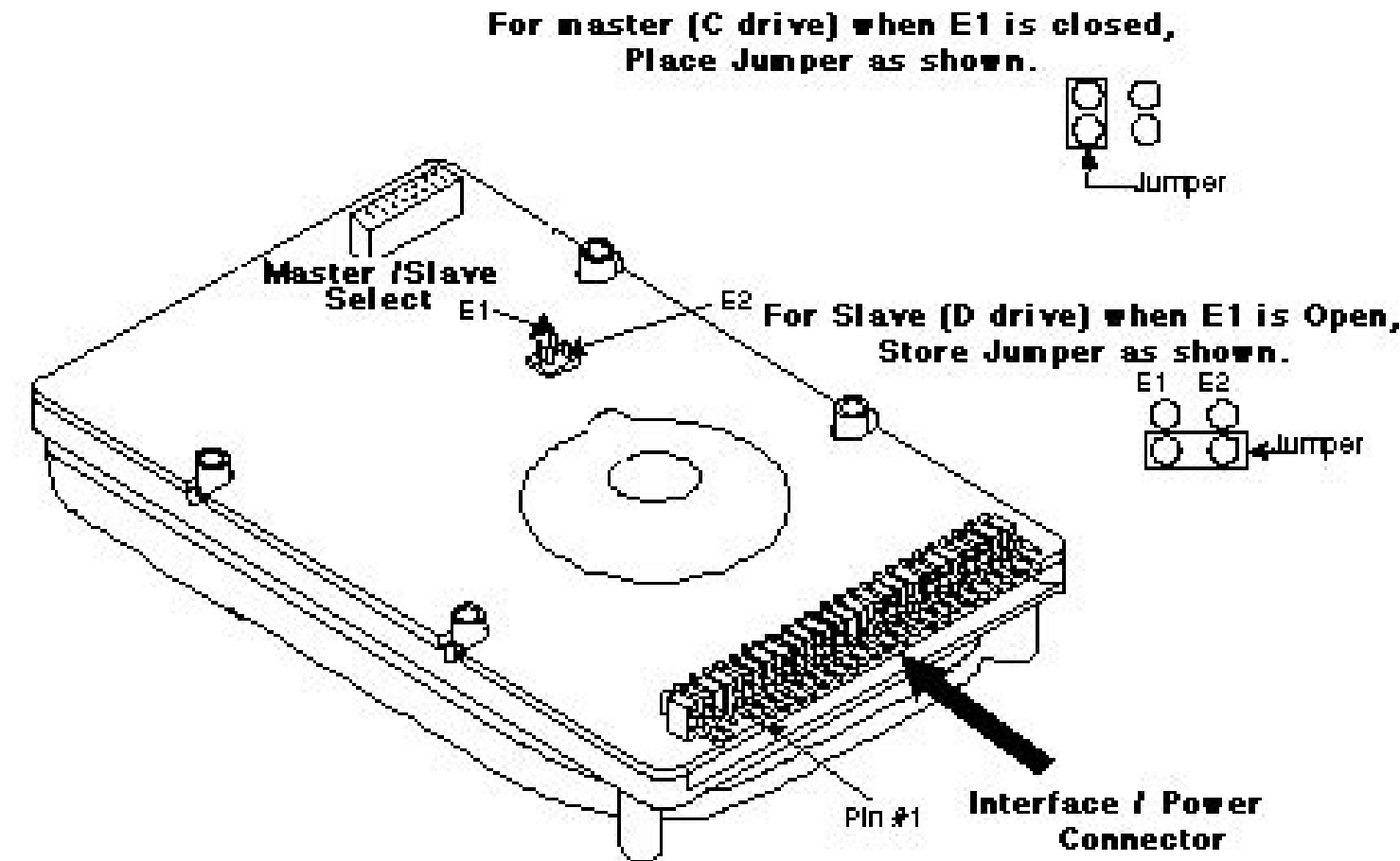


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Root offers auto insurance rates that can be improved with good driving, but its customer service reputation is lacking. Reviews by productAuto insuranceHome insuranceRenters insurance Root can offer better rates for good drivers and a solid user experience on its app. However, you may encounter customer service issues, and you won't be able to get specialized coverages. Cheaper rates as driving improves Solid mobile experience Higher-risk drivers, such as teens or those with an accident history Drivers who value smooth, reliable customer service Anyone in need of specialized coverage, like gap or rideshare insurance Fast quotes, as the test drive process takes a few weeks Root Insurance's biggest strength is the ability to lower rates with good driving. Its biggest drawbacks are its claims process and limited coverage options. If getting a cheap quote is your top priority and you're a safe driver, Root is a good option for car insurance. A usage-based company, Root uses a mobile app to monitor your driving during a test-drive period and tailors your car insurance rates based on your performance. Other major car insurance companies offer usage-based programs as an add-on discount, but Root bases its entire business model on this telematics monitoring technology. This personalized approach means there is no average rate and no way to estimate how much a Root car insurance policy costs without the test drive. The company advertises customers can save up to \$900 annually. Getting an auto insurance policy from Root could help reduce your rates if you're part of a demographic that insurers typically consider high-risk, such as teens and drivers with low credit scores. Unless you're using a telematics program, most insurance companies will use demographic data to set your rates. So even if you're a safe driver, you'll pay high premiums just because you belong to a certain demographic. By contrast, Root calculates rates based primarily on how a driver performs while the app monitors their behavior. Demographic data and credit scores do factor in, but not nearly as much as they do with standard car insurance companies. In fact, Root denies insurance to drivers who score poorly during the test drive. This keeps rates low for the pool of drivers who do qualify. Additionally, the company has promised to eliminate the use of credit scores from its pricing model by 2025 so safe drivers are not overly penalized for factors beyond their control. Yet these cheap car insurance premiums do come with drawbacks: Root has a below-average customer service reputation, with customers filing twice as many complaints as similar companies. The complaints with the National Association of Insurance Commissioners (NAIC) are primarily for claim delays, sudden drops in coverage or raised rates. Bottom line: If sharing your location data and buying car insurance from a newer company don't worry you, you may want to consider Root. Root offers safe drivers the potential to earn cheap rates. All other drivers, including those in need of specialized coverage, should search for a cheaper car insurance company. Find Cheap Auto Insurance Quotes in Your Area Root rewards good drivers with cheaper rates. Drivers download the Root Insurance app and create an account, and the app monitors their driving during a test-drive period and scores it based on the following factors: Braking habits Turning habits Safe phone usage Driving during safe hours If the Root Insurance app is installed on your phone and you've turned on location permissions, it will always track your driving; you do not need to log in to the app or the website for it to work. Thanks to machine-learning algorithms, the app also knows if you're driving, biking or riding as a passenger in a plane, subway or car, so Root will not factor these trips into your driving score. Users can check their scores on the Root app to see how the company is assessing their performance. It takes about three weeks to complete the test drive and get a free Root auto insurance quote. If you decide to cancel your old insurance policy and join Root, you can use the app to request that Root inform your old insurer on your behalf. Root also offers a program called RootReady, which allows drivers with certain kinds of cars to use already-collected driving data in place of a test drive. GM cars bought after 2015 already compile information on driving habits, which can be used to set a rate with Root's telematics. You can add other drivers to your Root policy via the app as well. They're not required to take the test drive, but Root encourages them to do so. Without the test drive, Root must rely on standard demographic and location data to set rates and cannot offer the other drivers discounts for their safe driving. Root Insurance payments Root policies last for six months, and drivers have the option either to make their entire car insurance payment at once or to pay in monthly installments. Payments are made via the app, and policyholders can use either a credit card or Apple Pay. The app also contains your proof of insurance, though the company will mail you a separate insurance card as well. If you decide to pay in monthly installments, you will select a payment date in the app. You can also change your frequency of payments between monthly and full term in the app. Root rate increases After six months, your Root insurance premium may increase for the next policy term. While the main factor that sets your rate is your driving, other factors do play a role and could cause your rate to go up. Those factors may include: Drivers listed on your policy Cars listed on your policy Your driving record including tickets or accidents Major storms, like hurricanes or hailstorms Accident rates near you Car values near you Root also adjusts premiums based on how accurate its predictions of its own costs were during a given six-month period. Rates increase when the revenue from premiums is lower than the cost of paying out claims; rates decrease when the revenue from premiums is greater than the cost of paying out claims. All insurance companies can raise their rates based on risks and profits, but many drivers don't expect it from a telematics company that promises your rate is mostly based on how you drive, not external factors. Some customers have complained of skyrocketing rates after the first policy term, so you should be aware that the rate you're quoted after completing the test drive or at any 6-month renewal could increase significantly — even if there are no changes on your end as the driver. Shoppers should also note that Root tracks your data after the test drive. The company says after the test drive, it will no longer use the score to rate you. The company's privacy policy implies you can also change your permissions about sharing data after the test-drive period. Root auto insurance claims After an accident, Root policyholders can file a

claim and request roadside assistance via the app. Provide as much information as you can and upload photographs if possible. Root will reach to you after and determine the next steps. If you'd prefer to speak with a Root claims expert, you can call 866-980-9431 during business hours. You can also file an auto insurance claim on the company's website or 24/7 via the company's dedicated phone number, but you will likely only be able to access a Root claims expert during business hours. Root offers a relatively limited number of auto insurance coverages, so drivers who need specialized coverages will want to try another company. Root distinguishes itself from major national insurers by including roadside assistance with all of its insurance policies. This is a nice bonus, as most companies charge extra for roadside assistance. Over the course of a six-month policy term, Root will cover up to three services (such as a flat tire or jump-start service) that cost less than \$100 each. Root also distinguishes itself from other insurers with its ridesharing rental reimbursement option. Many companies offer a rental reimbursement add-on that covers the cost of a rental car while your own car is in the shop receiving repairs for a covered accident. In this situation, Root allows drivers to apply that daily allotment in rideshare credits rather than for a rental car if they wish. However, Root policyholders must make do with limited coverage options. While many other auto insurance companies offer products such as gap and rideshare insurance to drivers, Root does not. In addition to basic collision and comprehensive coverage, the only optional coverage that Root policyholders can add to their policy is rental car reimbursement coverage. Similarly, while many insurance companies offer uninsured motorist property damage coverage to drivers in all states where they operate, Root only offers this coverage in select states. Drivers in need of SR-22 car insurance can get this coverage documentation from Root. Many states require drivers who have lost their license to submit an SR-22 document, which demonstrates that the driver has sufficient liability coverage in place, before reinstating their license. The insurance policy that the SR-22 document refers to is often called "SR-22 insurance." Root policyholders can file for an SR-22 in the app. Root does not offer additional auto insurance discounts. Instead, the company automatically factors into your initial quote any relevant information that would get you a discount at another insurer. This spares you the trouble of inquiring after additional savings and allows Root to keep its rates affordable. Find Cheap Auto Insurance Quotes in Your Area Root also offers homeowners insurance, but it is only available to auto insurance policyholders and only available in certain states. The company gives homeowners a discount on their home insurance premiums for bundling car and home insurance. Coverages to protect your home in addition to standard homeowners insurance coverages such as dwelling coverage, liability coverage and loss of use coverage. Root offers the following insurance coverages to protect your home: You do not need to have Root car insurance to purchase renters insurance, and the company offers competitive rates — starting at \$6 a month. Root renters insurance is available to anyone — not just to Root car insurance customers. However, Root offers a 5% discount on your renters quote if you bundle your renters insurance with your auto insurance. Unlike other renters insurance companies, Root doesn't allow you to specify particular dollar amounts of coverage up front. Instead, you must choose between three different tiers of coverage — base, essential and premier — and only after you purchase the policy can you adjust your coverage levels. Root renters insurance includes the following standard renters insurance coverages: Personal property coverage Personal liability coverage Loss of use coverage Medical expenses for others As a young company founded in 2015, Root Insurance is only available in certain states. Car insuranceAL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MD, MO, MS, MT, ND, NE, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, WI, WVHomeowners insuranceAZ, CO, CT, DE, GA, IL, IA, KY, MO, NE, NV, OH, OK, OR, PA, TN, TX, UTRenters insuranceAZ, AR, GA, KY, MO, OH, TN, NV, UT Although the Root app has a high rating in both the Google and Apple app stores, the rate of customer complaints about the company is twice as high as average. NAIC complaints218AM Best financial strengthN/AN/AGoogle Play3.53.5Apple App Store4.74.7 If the ability to earn cheap rates and a strong user experience are important to you, you'd be hard-pressed to find a better company than Root. Root offers a strong mobile experience, allowing customers to manage their policy with a few taps and swipes. More than 33,000 reviewers have rated the app in Google Play, with an average rating of 3.5 out of 5. Apple App Store ratings are even higher: More than 54,000 reviews have generated an average rating of 4.7 out of 5. Root's customer service reputation, on the other hand, leaves much to be desired. The company has not been reviewed in a national consumer survey, but its customers file complaints to the National Association of Insurance Commissioners (NAIC) at a high rate. Adjusted for its number of customers, Root receives twice as many complaints than the national median for auto insurance. The most common type of complaint is over delays in claim handling, indicating customers may be having trouble being reimbursed quickly when they submit a claim. The next most common complaints are for rate hikes or having coverage dropped. Root had an extremely high home insurance complaint index in 2020, but the company only had 1 complaint. Root only started offering home insurance that year, meaning it had a tiny fraction of the market and a small number of policyholders. For that reason, a single complaint produced that high rate. The company had 0 complaints in 2021. Root is a good insurance option for those looking to lower rates with better driving. The company does have some customer service issues and will cancel a policy after a bad test-driving period. Root Insurance tracks a customer's driving for several weeks and bases much of their rate on their performance. This means the company puts less weight on factors such as age and credit score. You can cancel Root Insurance by going through the phone app or the company's website. Root is a legitimate insurance company offering auto, home and renters coverage. The company collected \$616 million in insurance premiums in 2020. Late in that year, it raised \$724.4 million from its initial public offering. Sources:

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