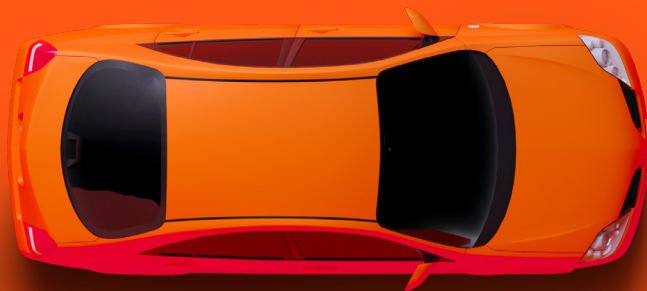


2019 **Focused Driving** Report



Root Insurance Co

Hi.

We're Root, and we're shifting the conversation on distracted driving. We created this report to share our exclusive data from 2018 on focused driving.

Distracted driving continues to be a leading cause of accidents and a giant hurdle for road safety. Using fear tactics to address the problem hasn't worked. That's why Root has elevated our attention to *focused driving* by using our first-of-its-kind data to educate and reward safe-driving behaviors.

We invite you to explore our findings, analyze and deliberate on the *whys* behind the data, and consider what it takes to change habitual behavior. How can we all benefit from addressing this issue with a different lens?

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Get to Know Root

Root Insurance is the nation's first licensed insurance carrier powered entirely by mobile technology and founded on the principle that car insurance rates should be based on how you drive, not who you are.

Root's #1 factor in auto insurance pricing is an individual's driving score.

The Root app measures day-to-day driving behaviors like braking, turning, safe hours, and overall consistency—in addition to focused driving. Users download the app and drive as they normally would for a few weeks. Good drivers receive a personalized rate based primarily on how they drive.

Root's Commitment to Safer Roads

Root is the first and only company to accurately measure distracted driving behavior.

Through smartphone technology and the Root app, our data empowers us to reward good driving behavior and honor our commitment to improving safety on the roads.

With the Root Focused Driving Discount, drivers who avoid using their phones behind the wheel save up to an additional 10%.

Since driving safety is a core pillar in Root's business objectives, we initiated the *2018 Root for Safety* study where we found that 80% of American drivers admitted to using a mobile device while driving. That survey led us to create this Focused Driving Report. Now, we can take a deeper, more extensive look.



A New Approach to Driving Data

Until now, most of the shared knowledge about distracted driving has come from surveys and crash statistics only. Now, with our data from mobile technology in the Root app, we know the real habits of phone use behind the wheel.

Using existing technology in smartphones like the gyroscope and accelerometer, the Root app can identify any unusual vibration patterns that indicate significant cell phone use while driving. This specific data is the focus of our report.

All data in this analysis is obtained from drivers in 22 states who participated in the Root Insurance test drive in 2018 for at least 30 miles and whose demographic information was either pulled from a driver's license scan or manually input.

This report includes data that does NOT reflect how Root prices an individual's auto insurance policy.

Throughout this report, we use  to designate a distracted driving event—a moment when unusual phone activity is detected from a driver's smartphone sensors while the car is in motion. The higher the  number, the more distracted the driver. The lower the number, the more focused the driver.

With this data, we acknowledge the enormous room for improvement in driving safety, and we celebrate the successes of those who are most focused.

\$30,119,801

Member savings from switching to Root

2018 was a big savings year for Root members who switched insurance carriers.

1,205,091,107

Total miles analyzed in 2018

The average
driver is
distracted for
8% of the miles
they drive.

100 Miles

DDE

Distracted Driving Events (per 100 Miles)

Drivers
use their
phones
17 times
every
100 miles.

Most & Least Focused Drivers by Urbanicity

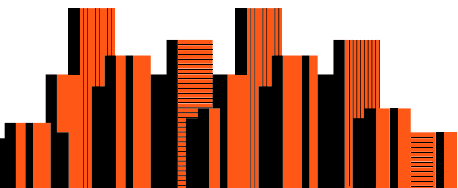
Census data determines categorization by population



DDE 15 **Rural area**
👤 <2,500



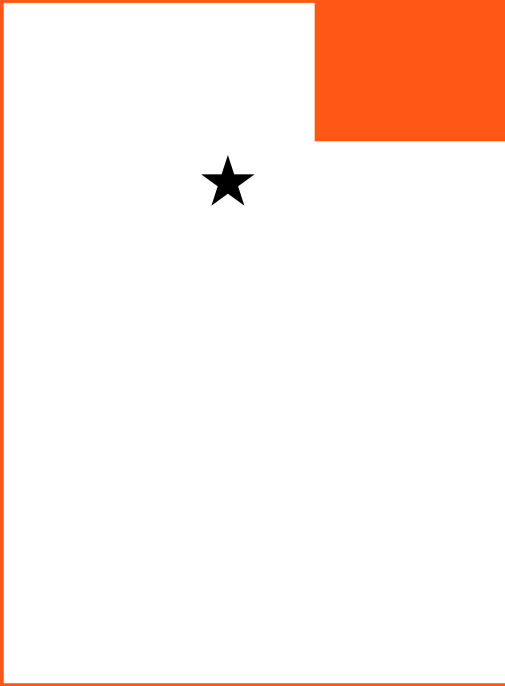
DDE 16 **Urban Cluster**
👤 2,500-49,999



DDE 18 **Urban Area**
👤 50,000+

DDE *Distracted Driving Events (per 100 Miles)*

Utah leads the nation in focused driving.

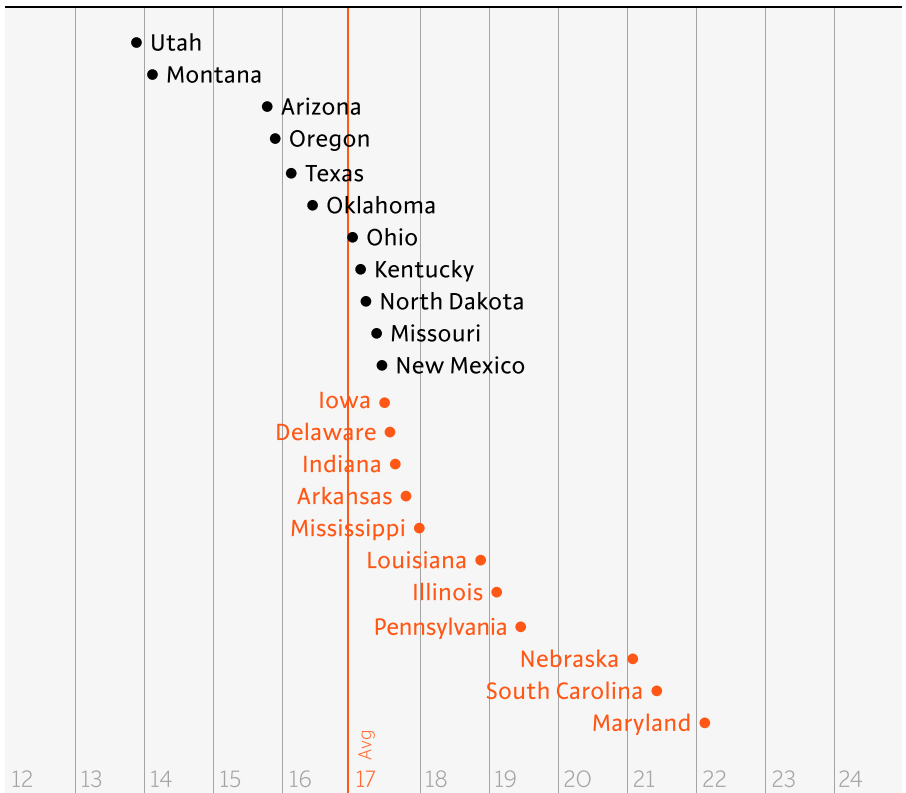




Maryland ranks last in focused-driving states.

Most & Least Focused Drivers by State

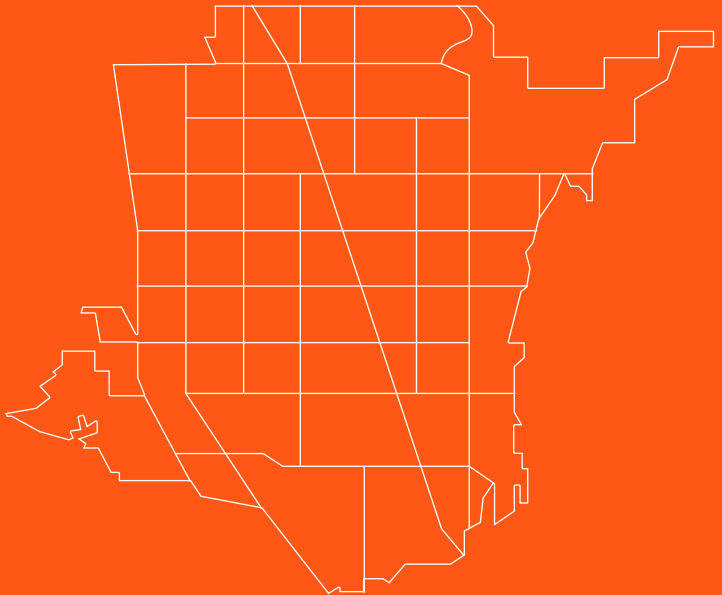
Most Focused



Distracted Driving Events (per 100 miles)

Least Focused

Orem, UT earns most focused-driving city title.

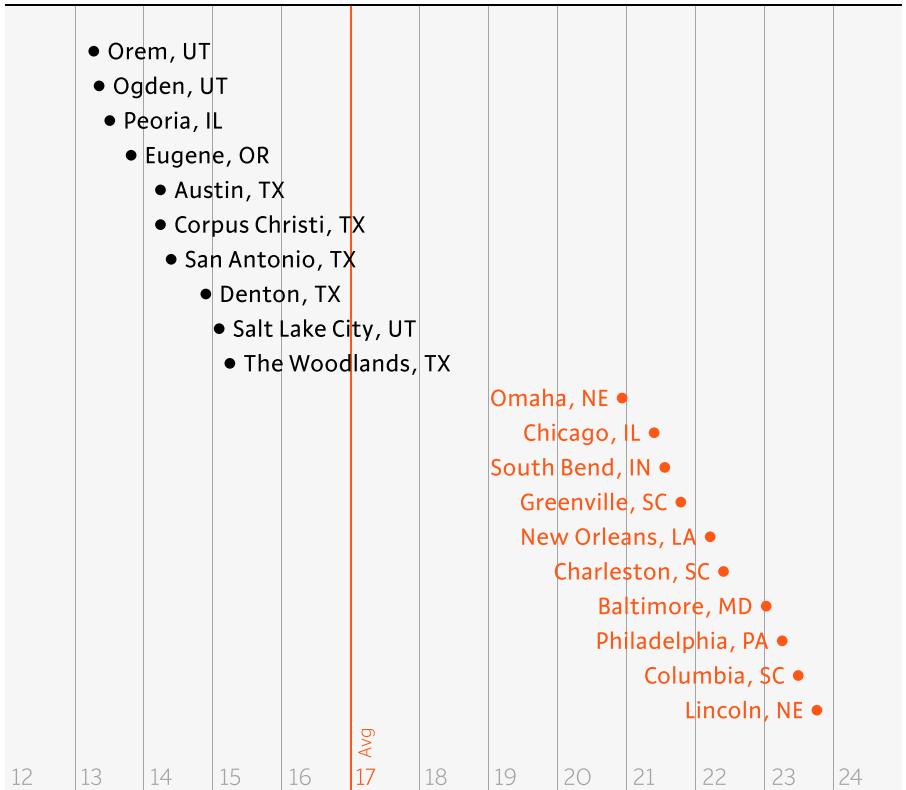




Lincoln, NE takes last place in focused-driving cities.

Most & Least Focused Drivers by City

Most Focused



Distracted Driving Events (per 100 miles)

Least Focused



**Drivers ages
18-24 use their
phones **20 times**
every 100 miles.**

**Boomers use
their phones
45% less while
driving than
Gen Zers.**

Most & Least Focused Drivers by Generation

Generation



Distracted Driving Events (per 100 Miles)

Silent
<1945

 8

Boomers
1946-1964

 11

Gen X
1965-1980

 15

Millennials
1981-1996

 18

Gen Z
1997+

 20



Female drivers are slightly better than male drivers at turning, consistency, and driving during safe hours. However, female drivers use their phones 19% more often than male drivers.



Some states allow a sex designation of 'X' on driver's licenses; those drivers are 6% more focused than male drivers and 21% more focused than female drivers.

Most & Least Focused Drivers by Sex

Based on legal sex on driver's license

Sex



Distracted Driving Events (per 100 Miles)

X



15

M



16

F



19



Most & Least Focused Drivers by Marital Status

 *Distracted Driving Events (per 100 Miles)*

Married

 15



Single

 18



Most & Least Focused Drivers by Car Make



**Saab drivers are
27% more focused
than Infiniti drivers.**



Most Focused

Saab
Smart
Subaru
Tesla
Fiat
Isuzu
Mini
Porsche
Mazda
Ram

Least Focused

Mercury
Saturn
Buick
Pontiac
Lexus
Mercedes-Benz
Land Rover
Cadillac
Acura
Infiniti

Root's Commitment Continues

At Root, we believe in
the power of data.

It fuels the actions we take and empowers safer driving. We are continuing our commitment to making roads safer through sharing the data we gather, advocating for driving safety, and investing in programs like *Ride with Root* and *Lyft on Us*, where we provide free rides and credits on select holidays. Our innovative safe-driving programs will increase with our continued growth.

We are just as dedicated to celebrating the people and places who are committed to focused driving. And we'll continue to reward the best drivers with the best rates.

Root's Commitment to Privacy

Data privacy is extremely important to Root.

All data is collected from drivers who enabled app permissions for Root to measure their driving. We're committed to protecting individual driver information and do not sell user data. [Learn more](#) about our commitment to data privacy here.

Methodology

This report is based on an analysis of 1,205,091,107 miles driven by people who participated in the Root Insurance test drive in 2018. To be included, each user must have driven for at least 30 miles and provided demographic information from their driver's license. Only the 22 states where Root was actively selling insurance in 2018 are included in this analysis. These states include Arizona, Arkansas, Delaware, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Mississippi, Missouri, Montana, Nebraska, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Texas, and Utah.

All data shared in this report is based on the arithmetic mean for drivers in each specific category. To ensure data integrity, detailed statistics have a sample size of at least 100 drivers. City data was limited to metro populations of at least 250,000.

A distracted driving event is defined as unusual phone activity from the user's phone, measured via smartphone sensors, while the car is in motion. Data points are limited to trips when the Root algorithm has identified the user as the driver.

We know data can tell a good story. This report is meant to share stories we think can shift the conversation on distracted driving, with a lens of rewarding focused driving. *Data is included that does NOT reflect how Root Insurance prices an individual's auto insurance policy.*

Distracted Driving Events (per 100 miles) by City

City



Aberdeen, MD	19.3	Champaign, IL	16.3	Fort Smith, AR	19.3
Abilene, TX	14.5	Charleston, SC	22.6	Fort Wayne, IN	18.0
Ada, OK	15.7	Chicago, IL	21.4	Frankfort, KY	15.0
Akron, OH	16.7	Chillicothe, OH	17.5	Franklin, KY	14.5
Alamogordo, NM	15.5	Cincinnati, OH	17.8	Frederick, MD	16.3
Albany, OR	15.3	Claremore, OK	16.0	Gainesville, TX	13.3
Albuquerque, NM	18.1	Clarksville, TN	16.9	Galveston, TX	15.7
Alexandria, LA	20.1	Cleburne, TX	14.8	Georgetown, KY	15.4
Allentown, PA	19.1	Cleveland, OH	19.8	Granbury, TX	14.1
Alliance, OH	18.2	Clovis, NM	15.6	Grand Forks, ND	15.2
Alton, IL	14.4	College Station, TX	15.5	Grants Pass, OR	14.7
Altoona, PA	17.2	Columbia, MO	18.9	Great Falls, MT	14.4
Amarillo, TX	16.6	Columbia, SC	23.5	Greenville, SC	21.9
Ames, IA	16.4	Columbus, IN	14.0	Greenville, TX	13.2
Anderson, IN	16.4	Columbus, OH	16.4	Gulfport, MS	18.1
Ardmore, OK	16.3	Conroe, TX	15.3	Hagerstown, MD	17.2
Ashtabula, OH	16.8	Conway, AR	19.4	Hammond, LA	17.0
Athens, OH	14.9	Coos Bay, OR	11.7	Hanover, PA	17.0
Atlanta, GA	19.5	Corpus Christi, TX	14.3	Harlingen, TX	16.3
Austin, TX	14.3	Corvallis, OR	14.3	Harrisburg, PA	15.9
Avondale, AZ	16.5	Cottonwood, AZ	15.8	Hattiesburg, MS	17.9
Baltimore, MD	23.1	Dallas, TX	16.5	Hazleton, PA	19.5
Bardstown, KY	17.7	Danville, IL	14.9	Heber, UT	12.5
Bartlesville, OK	15.2	Danville, KY	16.2	Helena, MT	11.6
Bastrop, TX	12.0	Davenport, IA	17.7	Hobbs, NM	17.7
Baton Rouge, LA	18.7	Dayton, OH	16.4	Hopkinsville, KY	18.8
Beaumont, TX	15.1	Decatur, IL	17.5	Hot Springs, AR	18.0
Bend, OR	18.8	DeKalb, IL	14.7	Houma, LA	17.7
Berea, KY	14.5	Denton, TX	15.0	Houston, TX	18.5
Billings, MT	15.9	Denver, CO	18.7	Huntington, WV	17.1
Bismarck, ND	16.6	Des Moines, IA	17.2	Huntsville, TX	15.1
Bloomington, IL	15.2	Dover, DE	16.6	Hurricane, UT	8.8
Bloomington, IN	17.9	Dubuque, IA	19.4	Indianapolis, IN	18.5
Bowling Green, KY	18.1	Eagle Pass, TX	17.2	Iowa City, IA	20.2
Bowling Green, OH	12.5	East Stroudsburg, PA	14.6	Jackson, MS	19.1
Bozeman, MT	14.9	El Paso, TX	15.7	Jefferson City, MO	15.8
Branson, MO	15.0	Elizabethtown, KY	15.0	Johnstown, PA	16.2
Brownsville, TX	18.8	Elkhart, IN	17.5	Jonesboro, AR	19.7
Brownwood, TX	16.1	Enid, OK	18.5	Joplin, MO	17.0
Buckeye, AZ	14.2	Erie, PA	17.6	Kalispell, MT	15.5
Bullhead City, AZ	14.8	Eugene, OR	13.9	Kankakee, IL	14.7
Butte-Silver Bow, MT	14.3	Evansville, IN	17.7	Kansas City, KS	18.1
Canton, OH	17.3	Fargo, ND	17.8	Kerrville, TX	15.5
Cape Girardeau, MO	18.3	Farmington, MO	13.9	Kilgore, TX	12.2
Carbondale, IL	15.6	Farmington, NM	17.1	Killeen, TX	15.4
Carlsbad, NM	17.4	Fayetteville, MO	17.0	Kingman, AZ	12.0
Carthage, MO	15.5	Findlay, OH	14.0	Kingsville, TX	14.4
Casa Grande, AZ	16.4	Flagstaff, AZ	13.9	Klamath Falls, OR	14.6
Cedar City, UT	11.0	Florence, SC	25.6	Kokomo, IN	17.7
Cedar Rapids, IA	17.9	Forney, TX	16.1	Lafayette, IN	16.8
Chambersburg, PA	15.9	Fort Leonard Wood, MO	15.6	Lafayette, LA	19.8

Distracted Driving Events (per 100 miles) by City

City



Lake Charles, LA	18.3	Muskogee, OK	16.8	Searcy, AR	17.0
Lake Havasu City, AZ	15.3	Myrtle Beach, SC	21.4	Seguin, TX	15.2
Lake Jackson, TX	17.5	Nacogdoches, TX	15.0	Shawnee, OK	14.7
Lancaster, OH	19.0	New Castle, PA	18.9	Shelbyville, KY	17.4
Lancaster, PA	17.2	New Orleans, LA	22.3	Sherman, TX	13.9
Laredo, TX	18.1	New Philadelphia, OH	15.4	Shreveport, LA	16.7
Las Cruces, NM	18.8	Newark, OH	14.4	Sierra Vista, AZ	13.9
Lawrenceburg, KY	14.1	Nicholasville, KY	18.8	Sioux City, IA	20.3
Lawton, OK	17.5	Nogales, AZ	17.3	Slidell, LA	17.9
Lebanon, PA	17.4	Norman, OK	16.4	Somerset, KY	16.4
Lee's Summit, MO	18.6	Odessa, TX	17.6	South Bend, IN	21.6
Lexington Park, MD	15.8	Ogden, UT	13.4	Spartanburg, SC	21.8
Lexington, KY	19.0	Oklahoma City, OK	17.0	Springfield, IL	15.3
Lima, OH	19.7	Omaha, NE	21.0	Springfield, MO	18.0
Lincoln, NE	23.7	Owensboro, KY	19.5	Springfield, OH	17.6
Little Rock, AR	19.2	Oxford, MS	19.8	St. George, UT	13.0
Logan, UT	11.8	Paducah, KY	17.3	St. Joseph, MO	18.3
London, KY	14.5	Paragould, AR	18.0	St. Louis, MO	18.7
Longview, TX	16.2	Paris, TX	15.4	Starkville, MS	17.5
Lorain, OH	18.4	Pascagoula, MS	17.6	State College, PA	15.1
Los Lunas, NM	16.5	Peoria, IL	13.5	Stillwater, OK	17.7
Louisville, KY	18.7	Philadelphia, PA	23.3	Tempe, TX	13.9
Lubbock, TX	15.6	Phoenix, AZ	16.1	Terre Haute, IN	17.3
Lufkin, TX	15.5	Pine Bluff, AR	19.8	Texarkana, AR	17.0
Madisonville, KY	18.5	Pittsburgh, PA	19.3	Texas City, TX	16.2
Mandeville, LA	16.6	Poplar Bluff, MO	19.6	Toledo, OH	18.1
Mansfield, OH	15.3	Port Arthur, TX	17.0	Tooele, UT	12.6
Maricopa, AZ	15.1	Portland, OR	18.7	Tucson, AZ	16.5
Marion, IN	16.3	Portsmouth, OH	14.5	Tulsa, OK	17.0
Marion, OH	16.8	Pottstown, PA	17.5	Tupelo, MS	19.1
Marshall, TX	16.5	Pottsville, PA	14.5	Tyler, TX	16.9
Marysville, OH	14.2	Prescott Valley, AZ	14.5	Uniontown, PA	15.8
McAllen, TX	19.1	Provo, UT	13.3	Versailles, KY	18.5
McKinney, TX	14.8	Reading, PA	17.8	Victoria, TX	16.2
McMinnville, OR	17.1	Redmond, OR	12.0	Waco, TX	16.4
Medford, OR	14.0	Richmond, IN	18.5	Waldorf, MD	20.8
Memphis, TN	18.5	Richmond, KY	15.8	Warrensburg, MO	18.6
Michigan City, MI	17.9	Rockford, IL	17.3	Warsaw, IN	13.7
Middletown, DE	16.0	Roseburg, OR	12.0	Waterloo, IA	20.4
Middletown, OH	16.3	Roswell, NM	21.1	Weatherford, TX	14.7
Midland, TX	15.3	Round Lake Beach, IL	15.3	Weirton, WV	15.6
Millford, DE	16.0	Sahuarita, AZ	11.0	Westminster, MD	17.0
Mineral Wells, TX	14.1	Salem, OR	14.7	Wichita Falls, TX	14.2
Missoula, MT	14.0	Salisbury, MD	19.9	Williamsport, PA	14.0
Monessen, PA	15.3	Salt Lake City, UT	15.2	Winchester, KY	17.5
Monroe, LA	17.7	San Angelo, TX	15.1	Wooster, OH	13.2
Morgan City, LA	18.3	San Antonio, TX	14.4	York, PA	18.0
Mount Pocono, PA	15.0	San Marcos, TX	14.1	Youngstown, OH	17.9
Mount Sterling, KY	15.1	Sandusky, OH	16.5	Yuma, AZ	15.0
Muncie, IN	19.7	Santa Fe, NM	17.8	Zanesville, OH	15.4
Murray, KY	16.1	Scranton, PA	17.7		