



Rooted in fairness.

Insurance is hard

The consumer has no real control, the sales process is cumbersome and calculating rates is a mysterious process. Rarely does anyone have an awesome experience. And it's expensive.



The insurance industry is broken

The insurance industry is massive and insurance companies are still set up in an intermediated old school way of doing business.

The insurance industry is broken

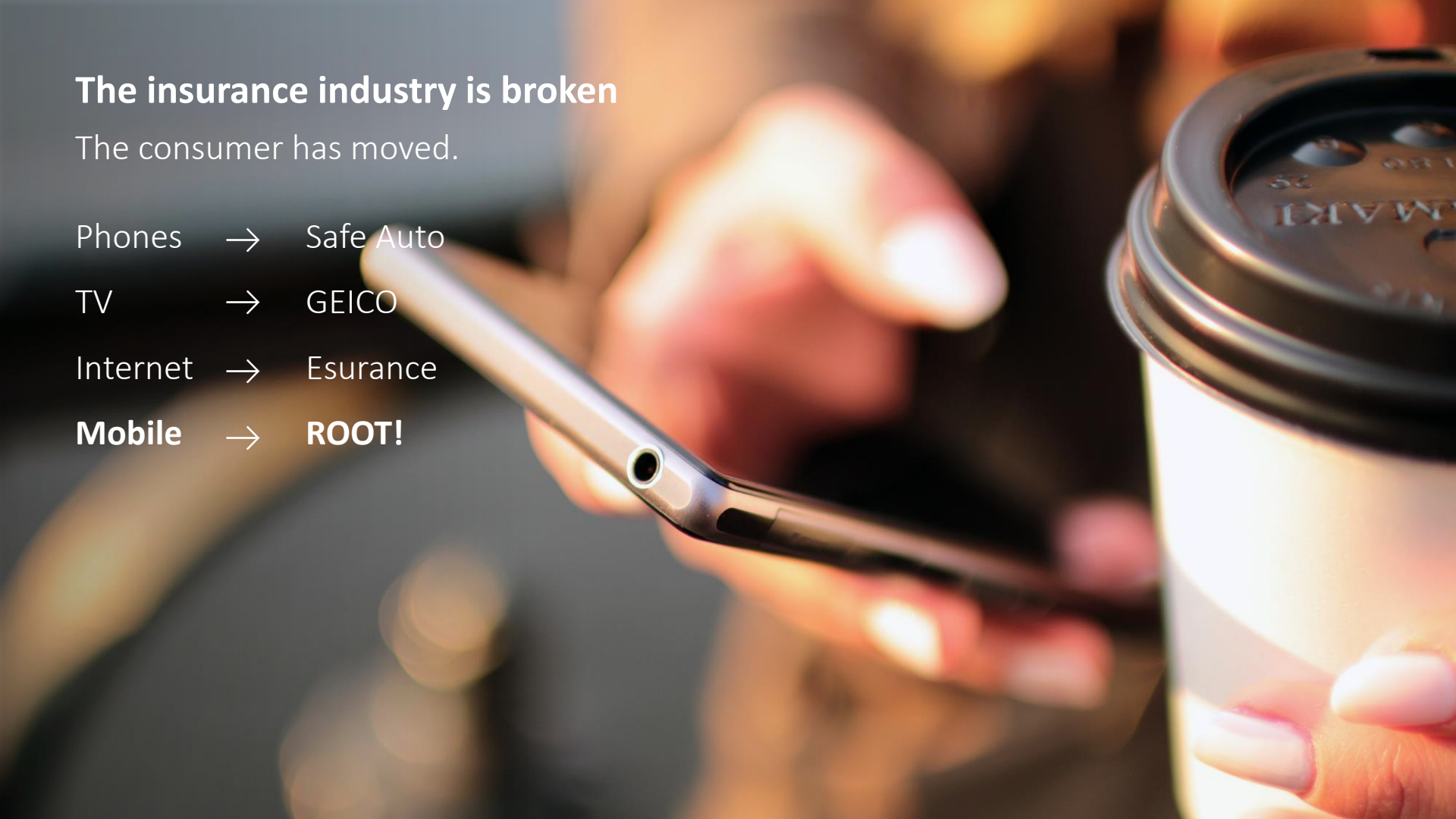
The consumer has moved.

Phones → Safe Auto

TV → GEICO

Internet → Esurance

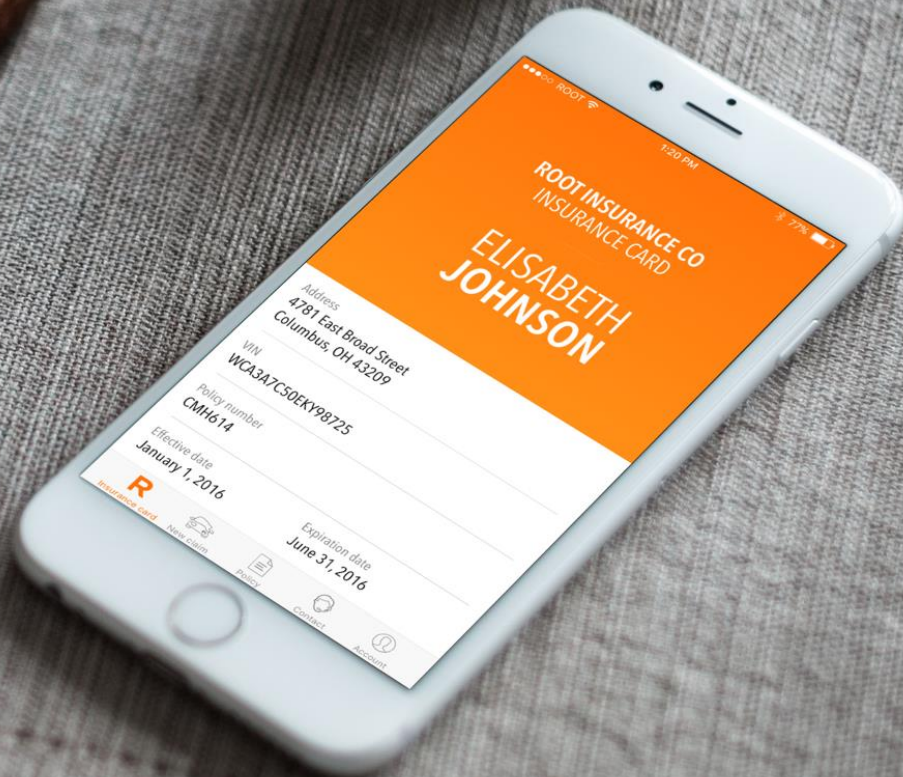
Mobile → ROOT!



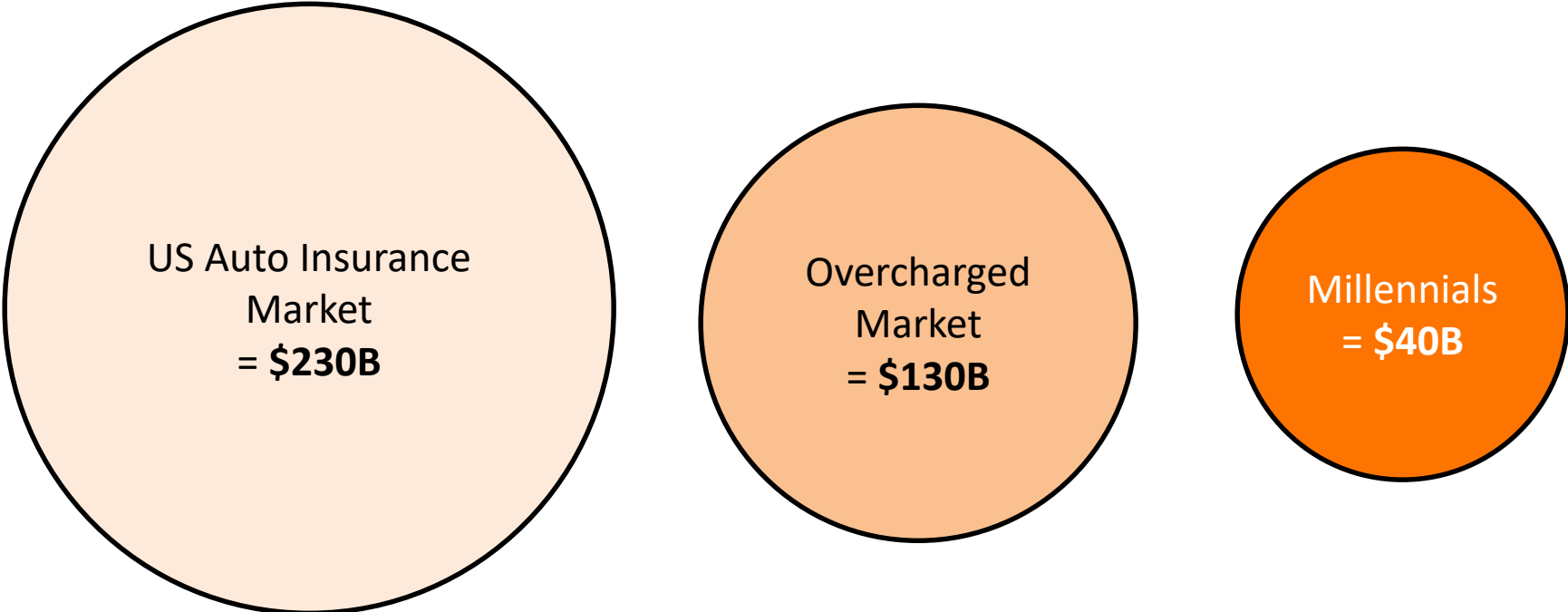
Mobile only, meeting
customers where they are

Get rates based on your
actual driving data

It takes seconds to get
your actual price and buy
your policy



The US auto insurance market is one of the nation's largest industries



US Auto Insurance
Market
= **\$230B**

Overcharged
Market
= **\$130B**

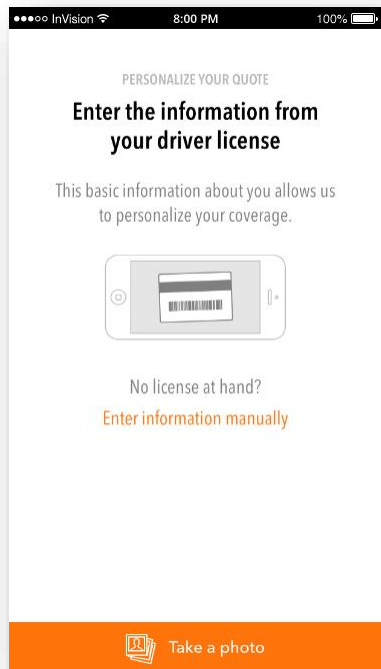
Millennials
= **\$40B**

**Customer
downloads
Root app to
calculate car
insurance rate
in three easy
steps**

1

**Provides basic
information**

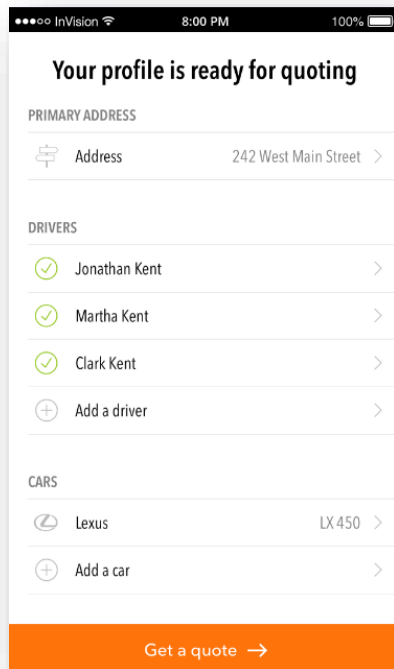
*Customer instantly loads
information by scanning
license...*



2

**Chooses who and what
to cover**

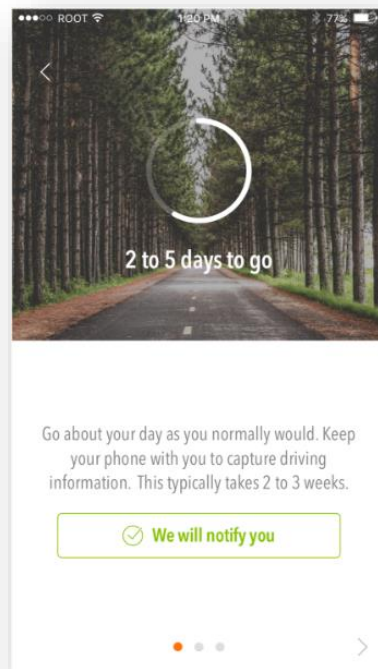
*...then selects vehicles
and drivers to insure...*



3

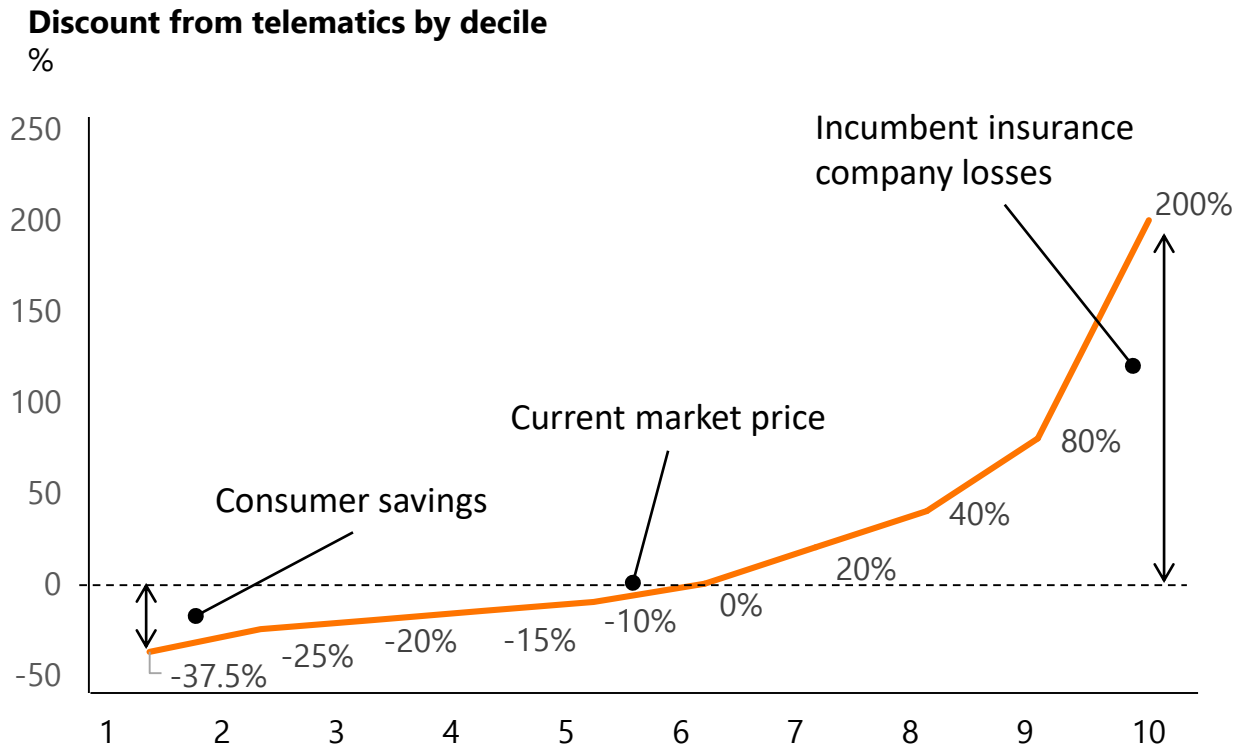
**Optimizes rate through
driving**

*...then drives safely for 2-
3 weeks to get the best
rate*



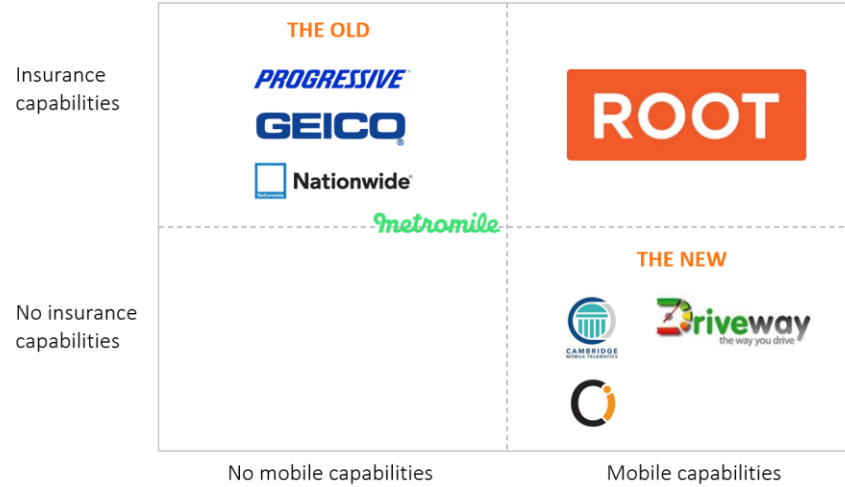
**Root prices beat
traditional carriers
60% of the time—
creating a better price**

Large carriers base prices on averages across all drivers. Through better data, Root can identify just the good drivers and give them the price they deserve

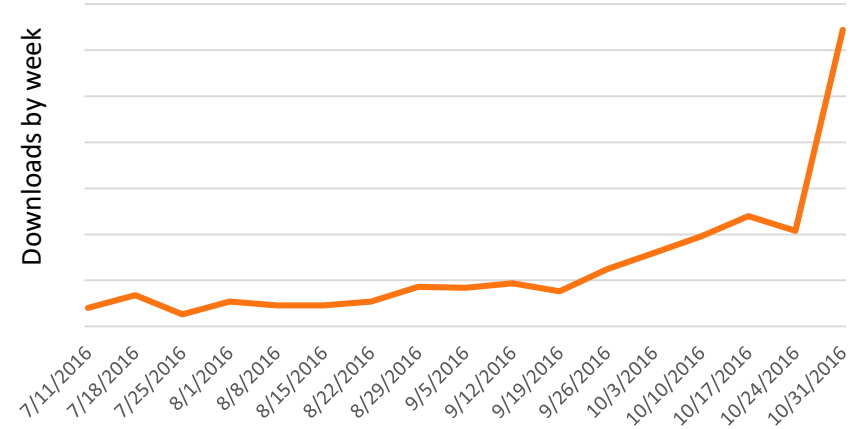


Why should I join Root?

Telematics is the future



Company growth provides unique opportunities



Internship Opportunities

This Year:

- Assist in developing strategic business planning
 - State by state expansion
 - Competitive positioning
- Create tools for testing new rate developments
- Hands-on learning with R and other statistical computing languages and environments

Next Year:

- Ratemaking for new state roll-out
 - Providing actuarial analysis using market data
 - Creating exhibits for rate filings
- Develop processes for streamlining and automating reporting and analysis

Send resumes to cori@joinroot.com