Root Insurance Launches Wyoming Car Insurance, Expanding National Coverage to 38 States

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Wyoming drivers can now purchase Root car insurance in minutes as the technology company continues its expansion across the United States

COLUMBUS, Ohio, Oct. 21, 2026 (GLOBE NEWSWIRE) -- Root, Inc. (NASDAQ: ROOT), the leading technology company in car insurance, today announced that Root Insurance is now available in Wyoming, expanding its auto insurance availability to 38 states representing 81% of the U.S. population. The launch of Root Insurance in Wyoming advances the company toward its goal of providing coverage across the contiguous United States by the end of 2027.

Wyoming drivers can now get a Root car insurance quote, customize their coverage, and purchase a policy in just minutes, and manage their policy directly in the Root app. Root uses technology and data science to more precisely understand and price risk while creating a simple, digital insurance experience for customers.

"Launching in Wyoming brings us another step closer to making Root available to drivers across the country," said Alex Timm, Root Founder and CEO. "We've built a technology and data science platform that allows us to enter new markets efficiently and give more consumers access to a personalized, easy insurance experience. Wyoming drivers can now get a quote and purchase coverage whenever they're ready, making it possible to get insured and on the road the same day. We're excited to bring that experience to more drivers as we continue expanding nationwide."

Root car insurance is now available in Wyoming
Wyoming drivers can now shop for, purchase, and manage Root auto insurance digitally. Root offers Wyoming customers the ability to:

- **Get a Root insurance quote and purchase coverage in minutes:** Wyoming drivers can get a quote and purchase a policy online in just minutes.
- **Customize their auto insurance coverage:** Customers can select from available coverage limits and deductibles to find a policy that fits their individual needs.
- **Manage their policy digitally:** Root customers can access insurance documents, make policy changes, and start a claim through the Root mobile app.
- **Access Root through multiple channels:** Root offers insurance directly to consumers and through a growing network of independent insurance agents and distribution partners.

Root offers personal auto insurance in Wyoming, including liability, comprehensive, and collision coverage, subject to eligibility and availability.

Car insurance coverage options available in Wyoming

Root offers Wyoming drivers a range of car insurance coverage options to meet their needs and protect them on the road. Available coverages include:

- **Liability Coverage:** Helps pay for injuries and property damage you cause to others in an accident.
- **Collision Coverage:** Helps pay to repair or replace your vehicle if it's damaged in a collision, regardless of fault.
- **Comprehensive Coverage:** Helps cover damage to your vehicle from events outside of collisions, including theft, vandalism, severe weather, and falling objects.

Wyoming drivers can customize their policies by selecting available coverage options, limits, and deductibles that fit their needs and budgets. Coverage options are subject to eligibility and availability.

Root expands car insurance availability to 38 states
Wyoming is the 38th state where Root offers auto insurance, following the company's expansion into New Jersey in July 2026. With this latest launch, Root now offers car insurance in states representing 81% of the U.S. population and continues working toward its goal of expanding across the contiguous United States by the end of 2027.

Root was founded in 2015 in Columbus, Ohio, with a focus on using technology, data science, and driving behavior to improve how car insurance is priced and experienced. Its technology platform supports efficient geographic expansion and allows Root to reach customers through its direct-to-consumer channel, independent insurance agents, and distribution partners.

How to get Root car insurance in Wyoming

Wyoming drivers can get a quote and purchase coverage through the Root mobile app or by visiting the Wyoming car insurance page. Drivers can

also start a quote online.

No test drive is required to purchase a Root policy in Wyoming. Eligible drivers can get a quote, select their coverage, and purchase insurance immediately through Root's digital experience.

Coverage, discounts, and eligibility may vary. Root auto insurance in Wyoming is underwritten by Root Property & Casualty Insurance Company.

Frequently Asked Questions About Root Insurance in Wyoming

Is Root Insurance available in Wyoming?
Yes. Root Insurance is now available in Wyoming. Wyoming is the 38th state where Root offers car insurance, expanding its availability to states representing 81% of the U.S. population.

Can I get Root car insurance immediately in Wyoming?
Yes. Wyoming drivers can get a Root car insurance quote and purchase coverage immediately, without completing a test drive or waiting for a driving evaluation. Eligible drivers can purchase a policy online in just minutes.

Does Root Insurance require a test drive?
No. Root Insurance does not require a test drive to purchase car insurance. Drivers can get a quote online, customize their coverage, and purchase a policy right away.

How much can you save with Root Insurance in Wyoming?
Safe drivers who switch to Root Insurance can save up to $1,300 annually, subject to driving behaviors and chosen coverage levels.*

**Potential annual savings based on survey of actual customers who purchased a new Root policy in active markets between February 2025 - February 2026 and reported savings; changes in coverage levels not evaluated. Potential savings will vary.*

What types of car insurance coverage does Root offer in Wyoming?
Root offers personal auto insurance in Wyoming, including liability, comprehensive, and collision coverage, subject to eligibility and availability. Drivers can explore available coverage options at Root's Wyoming car insurance page.

How can I get a Root car insurance quote in Wyoming?
Wyoming drivers can get a quote and purchase coverage through the Root mobile app or by visiting the Wyoming car insurance page. Drivers can also start a quote online.

Can I buy and manage my Root car insurance online?
Yes. Root provides a digital insurance experience that allows customers to purchase and manage policies, access insurance documents, make policy changes, and start a claim through the Root mobile app.

Is Root Insurance available through independent insurance agents in Wyoming?
Root's availability through independent insurance agents in Wyoming is subject to confirmation. Agents interested in selling Root Insurance can apply, begin the process and get appointed in as little as 24 hours.

How many states does Root Insurance operate in?
Root now offers auto insurance in 38 states, including Wyoming, representing 81% of the U.S. population. The company plans to expand across the contiguous United States by the end of 2027.

Where is Root Insurance available?
Root offers car insurance in 38 states, including Wyoming. Consumers can check availability in their state and explore coverage options online.

About Root, Inc.
Root Insurance is a technology company revolutionizing car insurance through data science and automation. Founded in 2015 and based in Columbus, Ohio, Root, Inc. (NASDAQ: ROOT) is the parent company of Root Insurance Company. The Root app has reached more than 18 million downloads and has analyzed more than 37 billion miles of driving data to deliver personalized, easy, and fair pricing. Root is available in 38 states and offers auto insurance to consumers across the United States through its direct-to-consumer channel, independent insurance agents, and distribution partners.

For more information, visit root.com.

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Root Inc, Forward-Looking Statements
This press release contains forward-looking statements within the meaning of federal securities laws regarding Root, Inc. These forward-looking statements relate to, among other things, expectations about our future business results, the success of our business in Wyoming, and our ability to complete our expansion into the contiguous U.S. by year-end 2027. Such forward-looking statements are not guarantees of future performance and are subject to risks, uncertainties, and other factors, some of which are beyond the company's control and are difficult to predict. We have based our forward-looking statements on our current expectations, estimates, and projections about our industry and our company. We caution that these statements are not guarantees of future performance and you should not rely unduly on them, as they involve risks, uncertainties, and assumptions that we cannot predict. Accordingly, our actual results may differ materially from the future performance that we have expressed or forecast. In accordance with “safe harbor” provisions of the Private Securities Litigation Reform Act of 1995, we have included in Root's Form 10-K for the year ended Dec. 31, 2025, and other SEC filings, cautionary language identifying important factors that could cause future outcomes to differ materially from those set forth in the forward-looking statements. Copies of Root's Form 10-K and other SEC filings are available on the SEC's website, Root's website at ir.joinroot.com/investor-relations, or by contacting Root's Investor Relations office.