Root Insurance Co

2020 Focused Driving Report

Distracted driving continues to be a leading cause of accidents and remains a major barrier to road safety.

Last year, Root introduced the first-ever **Focused Driving Report** to analyze exclusive driving data about focus behind the wheel.

In this updated 2020 Focused Driving Report, we share our latest findings and invite you to explore the data and consider ways to mitigate unsafe driving behaviors—to help make the roads a safer place for all of us.

2019 Focused Driving Report

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Contents

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

About Root

Root Insurance is the nation's first licensed car 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.

With Root, your actual driving behavior is the #1 factor in what you pay for car insurance.

How it works

The Root app analyzes data from your smartphone's sensors to measure day-to-day driving behaviors like smooth braking and turning, safe driving hours, overall route consistency, and focused driving. Users simply download the app and drive how they normally would for a few weeks and, if they're a good driver, receive a personalized rate based primarily on their driving.

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

How Does Root Measure Driving Behavior?

In the past, shared knowledge about distracted driving was only available through surveys and crash statistics. But Root has changed that. Now, using real-world data from mobile technology in the Root app, we can more clearly identify and measure phone use behind the wheel.

Using smartphone technology like gyroscopes and accelerometers, the Root app can detect any unusual movement or vibration patterns that would indicate a driver's cell phone use while the car is in motion. That specific data is the focus of this report.

About the data in this report

All data in this analysis are obtained from drivers in 28 states who drove with the Root app 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.

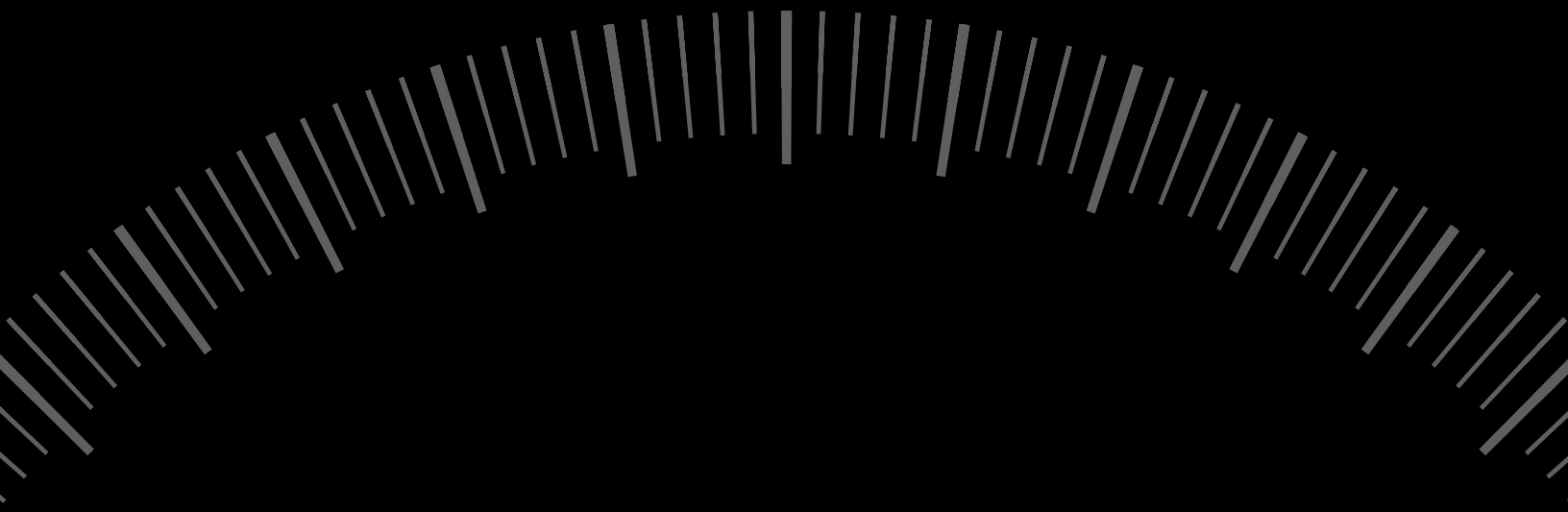
DDE

Distracted Driving Events
(per 100 miles)

Throughout this report, we use DDE 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 DDE number, the more distracted the driver. The lower the number, the more focused the driver.

Total Miles Analyzed

Root customers drove more than **4.7 billion miles** in 2019—up from 1.2 billion miles in 2018. That's enough road to wrap around the equator 190,017 times.



4,731,611,710

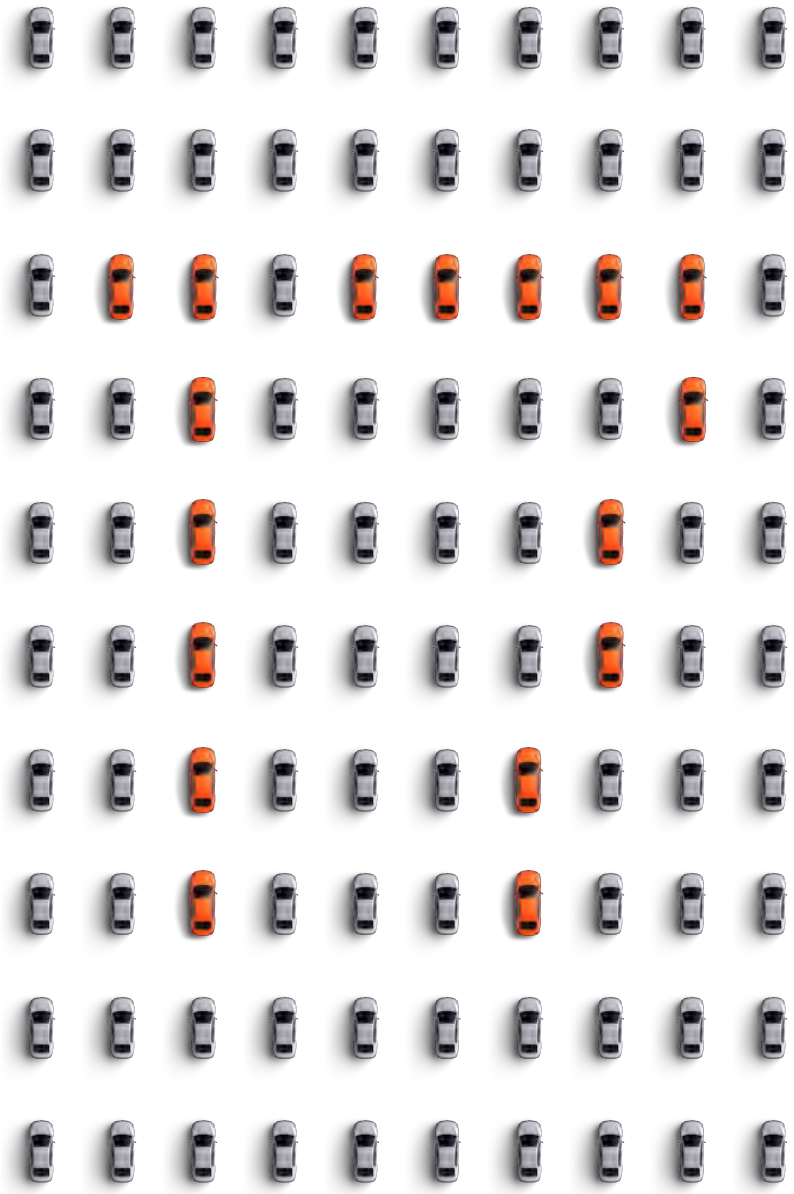
Total Miles Analyzed

↑ Up 3.5B miles from last year

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Average Distracted Driving Events

In 2019, the average driver used their phone **17 times every 100 miles**—a slight increase from 2018.



17.39 DDE
per driver

↑ .39 from last year

DDE **Distracted Driving Events** (per 100 miles)

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Geography

A State of Focus

It's no surprise the scenic route might make it a little easier to ignore the phone while driving. **Montana** climbed from the #2 spot last year to claim this year's title of most focused-driving state.

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Most Focused Drivers by State

Montana drivers lead the nation in focused driving, picking up their phones an average of 10 fewer times every 100 miles than drivers in **Virginia.**

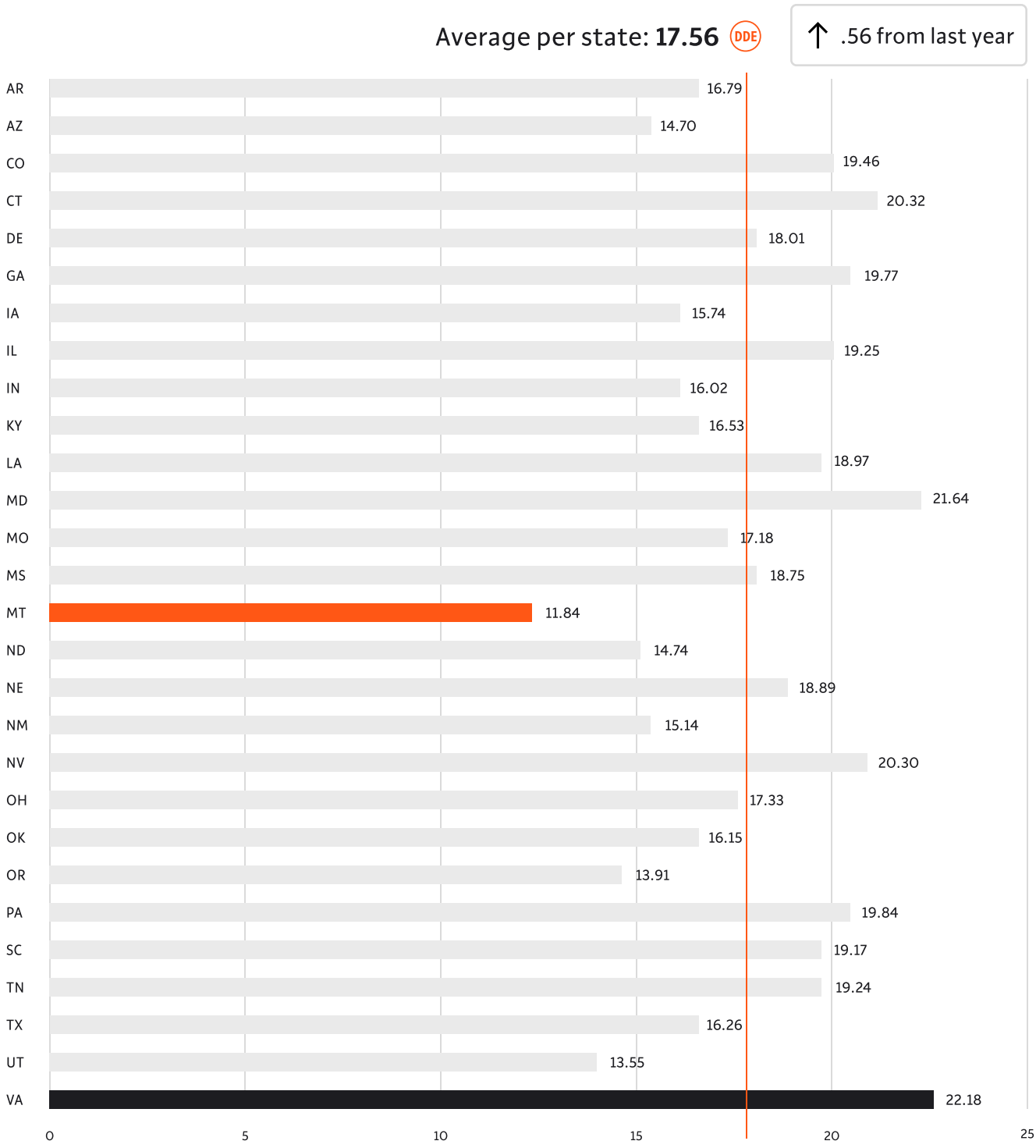
MOST FOCUSED	DDE
1. Montana	**11.84**
2. Utah	13.55
3. Oregon	13.91
4. Arizona	14.70
5. North Dakota	14.74
6. New Mexico	15.14
7. Iowa	15.74
8. Indiana	16.02
9. Oklahoma	16.15
10. Texas	16.26

MOST DISTRACTED	
26. Connecticut	20.32
27. Maryland	21.64
28. Virginia	22.18

DDE **Distracted Driving Events** (per 100 miles)

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Most Focused Drivers by State (continued)



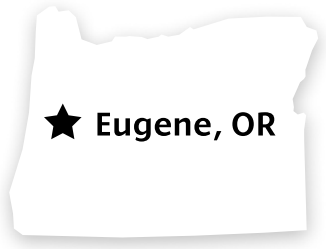
DDE **Distracted Driving Events** (per 100 miles)

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Most Focused Drivers by Metro Area

Among census areas with at least 1,000 drivers and a population of at least 250,000, **Eugene, OR** earns the title of most focused metro area—with drivers picking up their phones 12 fewer times every 100 miles than those in the **Philadelphia, PA—NJ—DE—MD** metro area.

12.29 DDE



MOST FOCUSED	DDE
1. Eugene, OR	**12.29**
2. Ogden—Layton, UT	12.95
3. Provo—Orem, UT	13.05
4. Austin, TX	13.86
5. San Antonio, TX	14.62

24.34 DDE

MOST DISTRACTED	
74. Bridgeport–Stamford, CT–NY	22.63
75. Richmond, VA	23.29
76. Baltimore, MD	23.38
77. Virginia Beach, VA	24.07
78. Philadelphia, PA—NJ—DE—MD	24.34

DDE **Distracted Driving Events** (per 100 miles)

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Most Focused Drivers by Metro Area (continued)

METRO AREA	DDE
1. Eugene, OR	12.29
2. Ogden—Layton, UT	12.95
3. Provo—Orem, UT	13.05
4. Austin, TX	13.86
5. San Antonio, TX	14.62
6. Salt Lake City—West Valley City, UT	14.71
7. Corpus Christi, TX	14.77
8. Conroe—The Woodlands, TX	15.04
9. Phoenix—Mesa, AZ	15.13
10. Denton—Lewisville, TX	15.32
11. Tucson, AZ	15.60
12. Fayetteville—Springdale—Rogers, AR—MO	15.72
13. Des Moines, IA	15.74
14. Lubbock, TX	15.87
15. El Paso, TX—NM	15.93
16. Albuquerque, NM	16.01
17. Lancaster, PA	16.41
18. Dallas—Fort Worth—Arlington, TX	16.50
19. Tulsa, OK	16.58
20. Columbus, OH	16.65
21. Evansville, IN—KY	16.67
22. Portland, OR—WA	16.68
23. Springfield, MO	16.71
24. Harrisburg, PA	16.90
25. Davenport, IA—IL	17.02
26. Dayton, OH	17.02

METRO AREA	DDE
27. Indianapolis, IN	17.11
28. Canton, OH	17.17
29. Fort Wayne, IN	17.18
30. Scranton, PA	17.31
31. Oklahoma City, OK	17.40
32. Youngstown, OH—PA	17.54
33. Fort Collins, CO	17.56
34. Akron, OH	17.63
35. Shreveport, LA	17.77
36. Chattanooga, TN—GA	17.78
37. York, PA	17.87
38. Kansas City, MO—KS	17.90
39. Little Rock, AR	18.04
40. Cincinnati, OH—KY—IN	18.21
41. McAllen, TX	18.34
42. South Bend, IN—MI	18.38
43. Louisville/Jefferson County, KY—IN	18.44
44. Toledo, OH—MI	18.49
45. Houston, TX	18.90
46. Hartford, CT	18.99
47. St. Louis, MO—IL	19.13
48. Baton Rouge, LA	19.16
49. Colorado Springs, CO	19.23
50. Allentown, PA—NJ	19.44
51. Omaha, NE—IA	19.57
52. Augusta-Richmond County, GA—SC	19.66

DDE **Distracted Driving Events** (per 100 miles)

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Most Focused Drivers by Metro Area (continued)

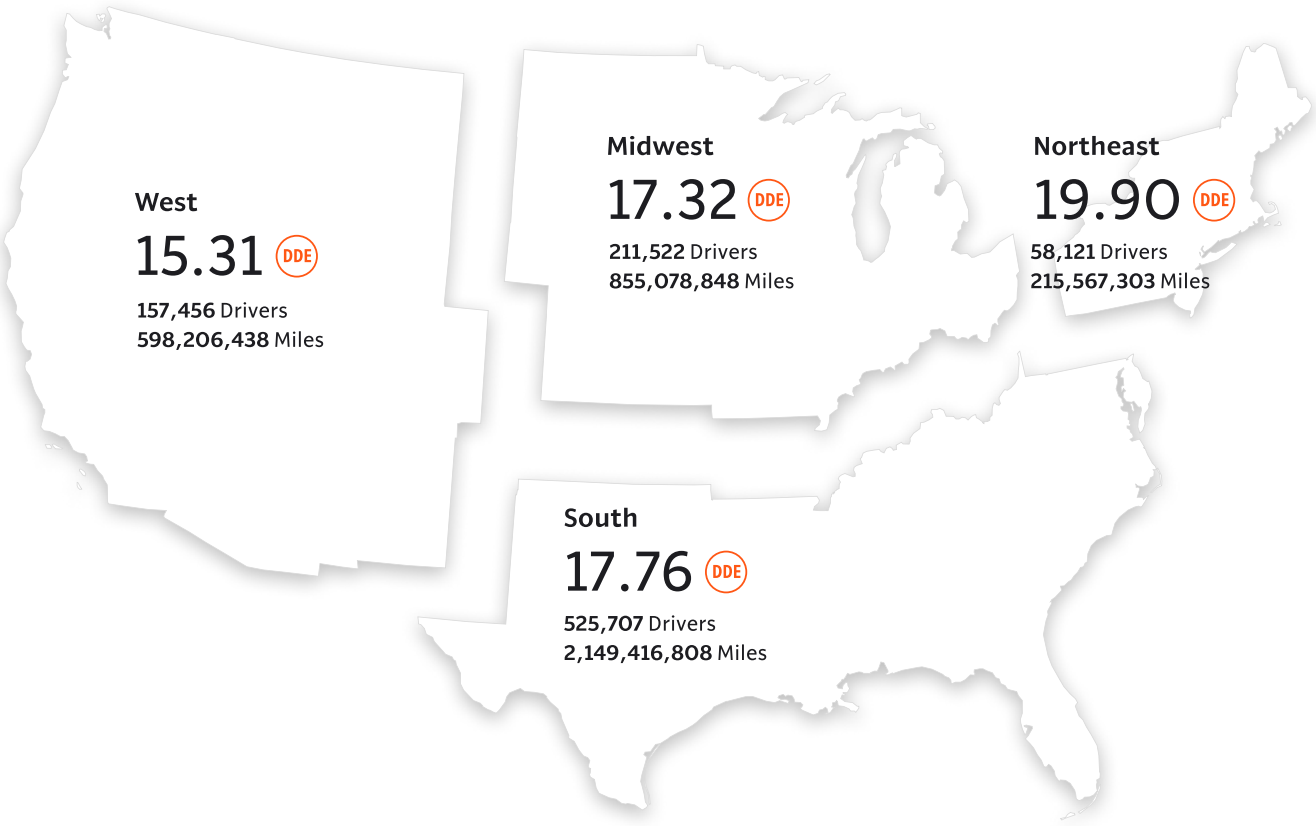
METRO AREA	DDE
53. Greenville, SC	19.68
54. Reading, PA	19.76
55. Jackson, MS	19.83
56. Lafayette, LA	19.83
57. Columbia, SC	19.83
58. Pittsburgh, PA	19.91
59. Savannah, GA	19.99
60. Lexington-Fayette, KY	20.19
61. Lincoln, NE	20.52
62. Charleston—North Charleston, SC	20.54
63. Cleveland, OH	20.59
64. Nashville-Davidson, TN	20.85
65. Atlanta, GA	20.86
66. Denver—Aurora, CO	20.86
67. Columbus, GA—AL	21.00
68. Las Vegas—Henderson, NV	21.27
69. Memphis, TN—MS—AR	21.41
70. Chicago, IL—IN	21.67
71. New Orleans, LA	21.98
72. New Haven, CT	22.33
73. Washington, DC—VA—MD	22.61
74. Bridgeport—Stamford, CT—NY	22.63
75. Richmond, VA	23.29
76. Baltimore, MD	23.38
77. Virginia Beach, VA	24.07
78. Philadelphia, PA—NJ—DE—MD	24.34

DDE **Distracted Driving Events** (per 100 miles)

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Most Focused Drivers by Geographic Region

Drivers out West had fewer distracted driving events than those in any other census region. The size of the blue circles correspond to the number of drivers measured in each region. While the Northeast region was composed of the fewest drivers measured, it led the nation in distracted driving events.



DDE **Distracted Driving Events** (per 100 miles)

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Demographics

A Personal Focus

For the second year running, drivers from the Silent Generation showed the most focus while driving, followed closely by Boomers—who are quickly closing the gap.

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Most Focused Drivers by Age

While drivers from the Silent Generation continue to lead other age groups in focused driving, their average DDE increased by 26% from last year. Boomers are once again a close second, using their phones 51% less than Gen Z drivers.

Silent Generation
≤1945
10.06 DDE ↑ 2.06 from 2018

Boomers
1946–1964
10.63 DDE ↓ .37 from 2018

Gen X
1965–1980
13.96 DDE ↓ 1.04 from 2018

Millennials
1981–1996
17.93 DDE ↓ .07 from 2018

Gen Z
1997+
21.85 DDE ↑ 1.85 from 2018

DDE **Distracted Driving Events** (per 100 miles)

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Most Focused Drivers by Marital Status

Married drivers continue to outpace their single counterparts in focus behind the wheel.

Single

18.58 DDE

↑ .58 from last year

Married

14.39 DDE

↓ .61 from last year

DDE **Distracted Driving Events** (per 100 miles)

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Most Focused Drivers by Name

Need a safe ride home? Ask Debra. Or Deborah. Out of everyone who took the Root test drive this year, customers named Debra or Deborah had the fewest distracted driving events.

MOST FOCUSED	DDE
1. Debra	**11.65**
2. Deborah	12.31
3. Susan	12.36
4. Linda	12.59
5. Kathleen	12.97
6. Tammy	13.01
7. Gary	13.18
8. Todd	13.24
9. Donna	13.30
10. Douglas	13.33

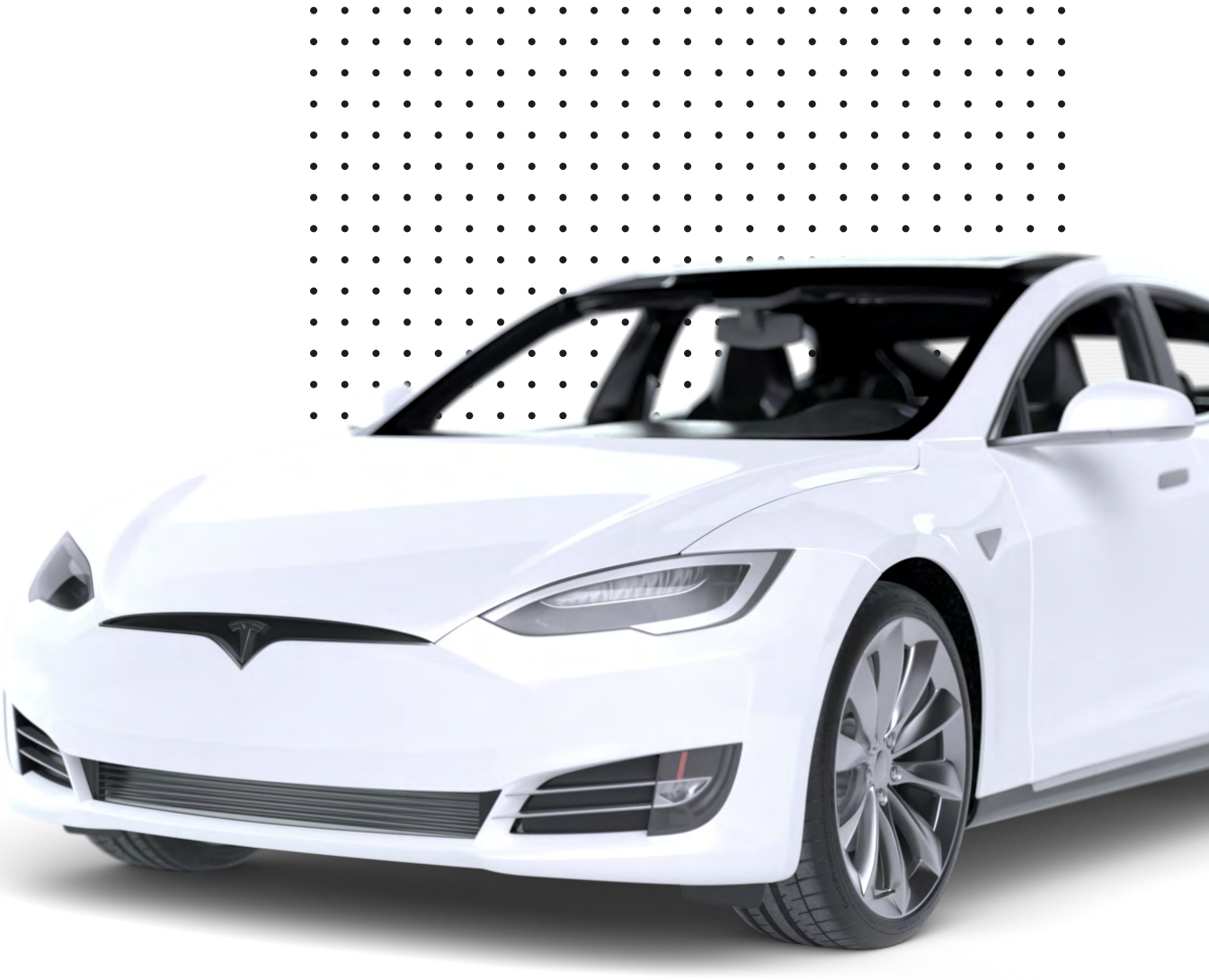
DDE **Distracted Driving Events** (per 100 miles)

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Car Make

Under the Hood

Think autonomous vehicles might lead to less-focused drivers behind the wheel? Think again. **Tesla** drivers led the pack this year in focused driving.



This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Most Focused Drivers by Car Make

When it comes to car make, Tesla drivers took the lead, using their phones an average of 40% less than Infiniti drivers.

1. Tesla	23. Saab
2. Mini	24. Chevrolet
3. Alfa Romeo	25. Pontiac
4. Smart	26. Mitsubishi
5. Subaru	27. Honda
6. Isuzu	28. Jaguar
7. Porsche	29. Kia
8. Ram	30. Audi
9. Plymouth	31. Lincoln
10. Fiat	32. Saturn
11. Volvo	33. Chrysler
12. Scion	34. Mercury
13. Hummer	35. Buick
14. Suzuki	36. Hyundai
15. GMC	37. Lexus
16. Ford	38. Cadillac
17. Mazda	39. Land Rover
18. Oldsmobile	40. BMW
19. Jeep	41. Nissan
20. Volkswagen	42. Mercedes-Benz
21. Toyota	43. Acura
22. Dodge	44. Infiniti

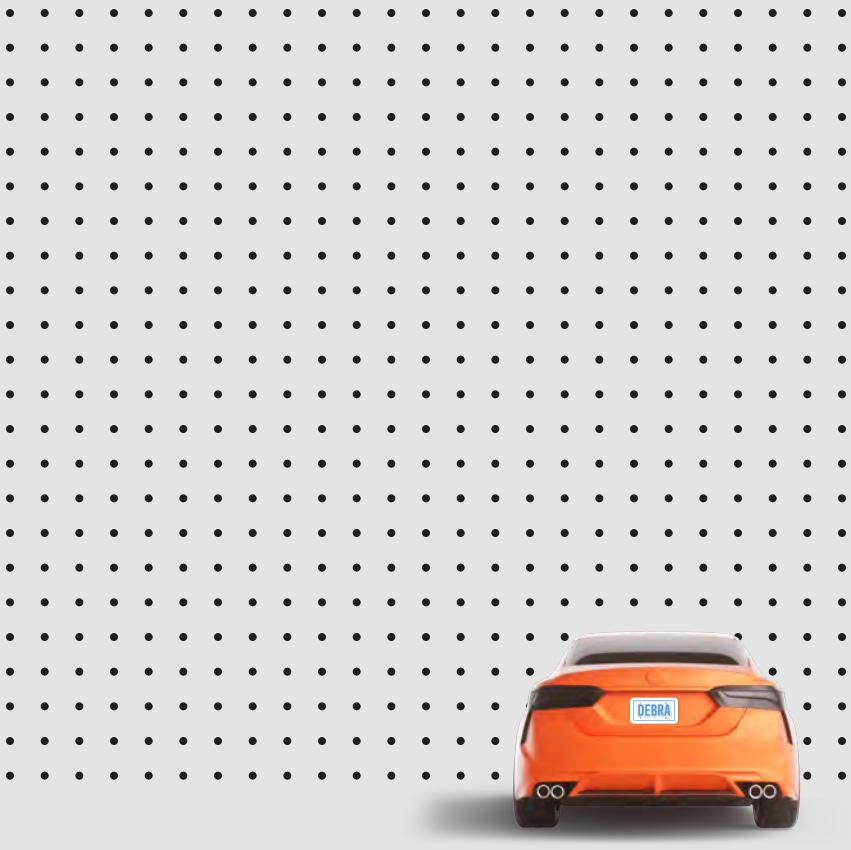
This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Our Commitment Continues

At Root, we believe in the power of data.

It fuels the actions we take and empowers safer driving—and we're committed to making roads safer by sharing the data we gather and advocating for driving safety.

We're just as dedicated to our customers who are committed to focused driving, and we'll continue to celebrate them by rewarding the best drivers with the best rates. Because when the roads become a little safer, everyone wins.



This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Privacy

Data privacy is extremely important to Root.

All data are 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.

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.

Methodology

This report is based on an analysis of 4,731,611,710 miles driven by people who completed the Root test drive in 2019. To be included, each user must have driven for at least 30 miles and provided demographic information from their driver's license. Only the 28 states where Root was actively selling insurance in 2019 are included in this analysis. These states include Arizona, Arkansas, Colorado, Connecticut, Delaware, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, and Virginia.

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.

Root Insurance Co

www.joinroot.com/focused-driving-survey-2020

This report includes data that does not reflect how Root prices an individual's auto insurance policy. Data based on an average.