



Root Insurance Extends Relationship with CCC to Digitize First-Party Casualty

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Expanded relationship enables Root Insurance to connect APD claims data and insights to casualty claims processing, driving forward their vision for straight-through processing

CHICAGO--(BUSINESS WIRE)--Feb. 16, 2023-- [CCC Intelligent Solutions Inc.](#) (CCC), a leading SaaS platform powering the P&C insurance economy, today announced Root Insurance will extend the use of CCC technology to include its first-party casualty solution. With the addition of CCC® First-Party Casualty, Root can now manage auto physical damage and first- and third-party casualty claims through a single digital workflow, powered by CCC.

The CCC First-Party Casualty solution digitizes bill intake, review, and reimbursement recommendations. Uniquely, it leverages accident data and insights to help insurers digitally review medical bills for accuracy and appropriateness of charges and treatments.

"As a digital-first insurer, it is essential for Root to leverage data and technology to inform decisions and deliver seamless experiences," said Mark LeMaster, chief claims and customer service officer for Root. "By working with CCC we can do both across the life of a claim, spanning auto physical damage, first- and third-party casualty and subrogation claims. CCC's network, technology, and AI are coming together in a way that will enable us to deliver on our policyholders' expectations for straight-through claims experiences."

CCC Casualty includes both first- and third-party solutions for insurers. CCC's First-Party Casualty solution applies a configurable rules engine to process claims data quickly and segment payment-ready bills from those that require manual review. CCC modernizes existing chaotic, paper-burdened systems with a comprehensive, configurable experience to help insurers make timely, consistent payments across bill types. Analytics dashboards provide access to industry trends and benchmarks. CCC's Third-Party Casualty solution applies AI and biomechanical analysis to injury causation and bill review, increasing accuracy and reducing time, labor and cost associated with the third-party casualty claims process.

"We are excited to continue to support Root's vision for smart, digital claims management," said Mike Silva, chief commercial and customer success officer, CCC. "Connecting the auto-physical damage and casualty claims processes will help Root gain greater insights to achieve better claims efficiency and better outcomes."

Learn more about [CCC Casualty solutions](#).

About Root Insurance

Founded in 2015 and based in Columbus, Ohio, Root, Inc. (NASDAQ: ROOT) is the parent company of Root Insurance Company. Root is revolutionizing insurance through data science and technology to provide consumers a personalized, easy, and fair experience. The Root app has close to 11 million app downloads and has collected more than 18 billion miles of driving data to inform their insurance offerings.

For further information on Root, please visit [root.com](#), or connect with us on [Instagram](#), [Twitter](#), [YouTube](#), and [TikTok](#).

Root is headquartered in Columbus, Ohio, with renters insurance available in Arkansas, Georgia, Kentucky, Missouri, Nevada, Ohio, Tennessee, and Utah, and auto insurance currently available to drivers in Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Mississippi, Missouri, Montana, Nebraska, New Mexico, Nevada, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, and Wisconsin. Auto insurance is underwritten by Root Property and Casualty Insurance Company in some states and also by Redpoint County Mutual Insurance Company in Texas.

About CCC

CCC Intelligent Solutions Inc. (CCC), a subsidiary of CCC Intelligent Solutions Holdings Inc. (NASDAQ: CCCS), is a leading SaaS platform for the multi-trillion-dollar P&C insurance economy powering operations for insurers, repairers, automakers, part suppliers, lenders, and more. CCC cloud technology connects more than 30,000 businesses digitizing mission-critical workflows, commerce, and customer experiences. A trusted leader in AI, IoT, customer experience, network and workflow management, CCC delivers innovations that keep people's lives moving forward when it matters most. Learn more about CCC at [www.cccis.com](#).

Special Note Regarding Forward-Looking Statements

This press release contains forward-looking statements that are based on beliefs and assumptions and on information currently available. In some cases, you can identify forward-looking statements by the following words: "may," "will," "could," "would," "should," "expect," "intend," "plan," "anticipate," "believe," "estimate," "predict," "project," "potential," "continue," "ongoing" or the negative of these terms or other comparable terminology, although not all forward-looking statements contain these words. These statements involve risks, uncertainties and other factors that may cause actual results, levels of activity, performance or achievements to be materially different from the information expressed or implied by these forward-looking statements. Forward-looking statements in this press release include, but are not limited to, statements regarding future use and performance of CCC's digital and casualty solutions. Such differences may be material. We cannot assure you that the forward-looking statements in this press release will prove to be accurate. These forward-looking statements are subject to a number of risks and uncertainties, including, among others, competition, including technological advances and new products marketed by competitors; changes to applicable laws and regulations and other risks and uncertainties, including those included under the header "Risk Factors" in most recently filed Form 10-K by CCC with the Securities and Exchange Commission ("SEC") on March 1, 2022, which can be obtained, without charge, at the SEC's website ([www.sec.gov](#)). The forward-looking statements

in this press release represent our views as of the date of this press release. We anticipate that subsequent events and developments will cause our views to change. However, while we may elect to update these forward-looking statements at some point in the future, we have no current intention of doing so except to the extent required by applicable law. You should, therefore, not rely on these forward-looking statements as representing our views as of any date subsequent to the date of this press release.

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