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Safety Two-Year Vision

Tech Shareout Day, Oct. 25

Uber

How do we get there

We know and trust every rider and driver on the platform.

Drivers are regularly background and self-checked, and riders have a robust identity profile.

We always find you the safest match possible.

And we provide options to let you choose the ride you prefer.

Riders and drivers feel Uber is committed to their safety.

Because they are aware of and trust all the measures Uber has in place to keep them safe.

Every ride is recorded for safety purposes.

Video and audio recording can enable safer driving, deter bad behavior and provide evidence when it is needed.

We proactively provide help when we detect something is wrong.

And when things go wrong, we go above and beyond to respond with empathy and care.

Couriers, eaters, bikers, scooters and freight drivers all feel the same.

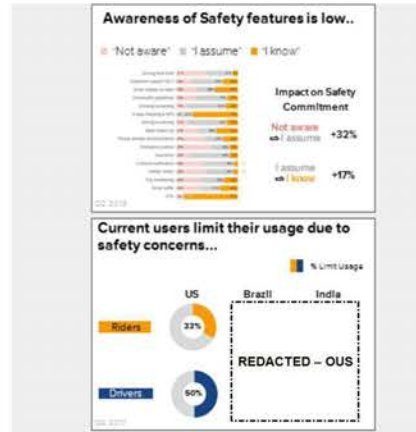
Our safety practices extend and scale to all lines of business.

Find a balance between employment risk and helping our drivers drive safely

Safety awareness is a big challenge.

Many riders and drivers are not aware of the safety measures Uber provides.

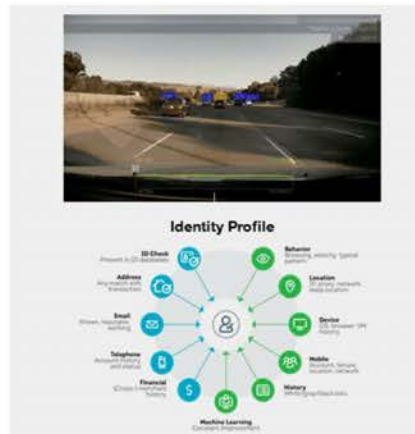
- We can combat this with awareness campaigns as well as more in-product interaction with safety functionality.
- Whether this is in driver onboarding, accomplished with tooltips, etc.



Take a stance on collecting user data.

We respect your privacy, but use this information to strengthen the safety of the platform.

- Dashcam and/or audio recordings to track distraction, deter bad behavior, and provide evidence when needed
- Collecting biometric / ID information from riders to confirm their identity before they get in a car



Gender products are controversial, but possible.

With product improvements:

- Rider gender verification through documents or biometric info
- Accounting for non-binary identities

And policy / legal advice:

- UX / market research on safety perception & reality & whether this is the right solution
- Updates to non-discrimination policy
- Ensure no negative impact to male riders & drivers
- Listening tour with women's/LGBTQ+minority advocacy groups & NGOs

LYFT: Offer Female Driver Option for Passengers!

Ride-sharing services such as Lyft and Uber need to offer passengers the option to request a female driver for enhanced personal safety.

14,346 signatures, NEW goal - We need 15,000!

Female Drivers Face Elevated Risks

Sexual Assault Incident Rate by Gender of Driver + Rider
US POP incidents occurring May 2017 - May 2018

	Female Drivers		Male Drivers	
	Female Rider	Male Rider	Female Rider	Male Rider
Rate of Sexual Assault (Per 1M Trips)	8.38	28.98	13.50	7.83
Num of Sexual Assaults	348	3114	3470	4014
Num of Trips	68M	30M	418M	308M

For female drivers, rate of sexual assault is **4x** when matched with male instead of female.

Notes: Only US POP trips and incidents occurring May 2017 - May 2018 with inferred gender data 95% coverage in average. Safety data source: Uber.

***FORMER CLIENT PROVIDED. IDENTIFY SITE OR ORIGINATE.

Reduce our insurance spend.

Improve efficiencies and prevent crashes.

- Reduce time for first notice of loss, offer in-app claims reporting, and integrate with carrier claims systems
- Strong driver deactivation policies, vehicle standards, driver training and feedback before deactivation



Find a balance with employment risk.

We can help our drivers be
better, if we can coach
them.

- Employment legal concerns prevent us from training and/or coaching our drivers.
- We have telematics information that can alert us to dangerous behavior and that we can act on.



2019 Safety Priorities

- **Awareness:** Increase awareness of and engagement with Safety Features through improved product design and marketing support
- **Dashcam Recording:** Enable safer driving and deter bad behavior by enabling video and (potentially) audio recording on-trip
- **Safer Matching:** Safety Risk-aware Dispatch rollout as well as expand Women-driving-Women beyond [REDACTED - OUS]
- **Reduce insurance costs:** Educate drivers on safe driving, Reduce crashes, and improve our claims processes end-to-end
- **Ride Check:** Detect irregularities on a trip (crash, anomalous situation) and reach out to provide help
- **Rider Identity:** Improve driver safety in cash markets by obtaining trusted identification (national ID, etc) from riders

UBER

Sachin Version - Oct 22 2019

Following slides are a copy + some
changes...

Safety Vision

Tech Share-out Day, Oct. 24

Uber



Our mission

To make Uber the safest and most trusted transportation choice, and support riders and drivers with empathy and care when things go wrong.

Safety Vision

Taking stock...

We have made progress this year

- Shipped new products for Riders and Drivers: Toolkit, SOS, Speed Alerts, etc.
- Closed some foundational gaps - including BGC reruns, new offense notification
- Created positive media buzz about safety on Uber
- Committed to issuing a transparency report
- Reduced accident rate in the US, and reduced insurance costs by a 2-3%

UBER

Safety Vision

Taking stock...

We have made progress this year

- Shipped new products for Riders and Drivers: Toolkit, SOS, Speed Alerts, etc.
- Closed some foundational gaps - including BGC reruns, continuous monitoring
- Created positive media buzz about safety on Uber
- Committed to issuing a transparency report
- Reduced accident rate in the US, and reduced insurance costs by a 2-3%

But there is still a lot of work to be done

- Awareness of our features is really low - including features we have had for a while
- Safety sentiment among riders and drivers is still not where we need it to be
- Drivers still don't trust Rider Identity in cash markets (and impacts supply hours)
- Potentially detectable situations go completely undetected
- Still lots of your word vs. their word after incidents leading to lack of resolution
- Insurance costs are still very high and rising

UBER

Safety Vision

Competition will not stand still.

China's largest ride-hailing company is now recording in-car audio during passenger trips

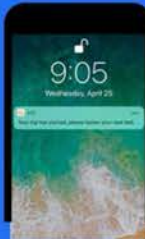
Female ride-hailing apps grow in Brazil on safety concerns

OLA ROLLS OUT AI-BASED REAL-TIME TRACKING SYSTEM FOR THE SAFETY OF PASSENGERS

Risky driving zones and cash opt-out



Seat Belt alerts



Safety Vision

2019 vision: Six ideas

Riders and drivers feel Uber is committed to their safety.

Because they are aware of and trust all the measures Uber has in place to help keep them safe.

We find you a safer match.

And we provide options to let you choose the ride you prefer.

We know and trust every rider and driver on the platform.

Drivers are regularly background and selfie-checked, and riders have a robust identity profile.

Every ride can be recorded for safety purposes.

Video and audio recording can enable safer driving, deter bad behavior and provide evidence when it is needed.

We proactively provide help when we detect something is wrong.

And when things go wrong, we go above and beyond to respond with empathy and care.

We minimize our insurance costs.

Promote safer driving, reduce crashes and handle claims efficiently.

Find a balance between employment risk and helping our drivers drive safely

Slide 15

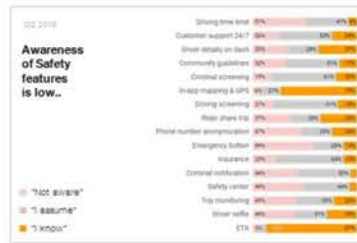
- 1 +sachin.kansal@uber.com the vision for every trip request going through a safety check/SDM.. can it bubble up to this? potentially expanding it to beyond cash.. that is a mature product and more likely to scale.
Assigned to sachin.kansal@uber.com
Akankshu Dhawan, 10/23/2018
- 1 Beyond focusing on insurance savings, we also want to add optional add-on protection products and services (see slide 26) and start putting in place rails to make that happen
Deleted user, 10/24/2018

Safety Vision #1

Make users aware of our safety features.

Awareness boosts sentiment, sentiment boosts favorability and usage

- Highlight safety features and info in the app experience
- Safety information for new drivers (esp female)
- Awareness campaigns and Safety embedded in lifecycle messages
- Tooltips pointing to functionality that has not been used



Safety: Vision #2

Record every trip to improve safety

Capture video and audio during a trip to deter bad behavior, capture evidence in case of wrongdoing and promote safe driving.

How

- Experiment in Florida this year, and then scale it further
- Driver responsible for buying the camera and owns and controls it
- Uber gets metadata and video data in case of incident
- Audio - potentially do it when rider or drivers presses SOS
- Partner with 3rd party hardware vendors

Potential Challenges for Scaling

- Cameras are expensive - may not be able to subsidize outside US
- Privacy issues
- Employment legal issues
- Who controls the video and audio data?
- Can either party turn off video capture?



Safety Vision

Record every trip to improve safety.

Capture video and/or audio during a trip to deter bad behavior, capture evidence in case of wrongdoing and promote safe driving.

How

- Dashcam pilot in Florida this year, and then scale it further
- Driver responsible for buying the camera and owns and controls it
- Uber gets metadata and video data in case of incident
- Audio - potentially do it when rider or drivers presses SOS
- Partner with 3rd party hardware vendors

Challenges

- **Video:** Cameras are expensive - may not be able to subsidize outside US
- **Audio:** Privacy-limited, but feasible without new hardware
- Privacy issues
- Employment legal issues
- Who controls the video and audio data?
- Can either party turn off video capture?



Safety: Vision #3

Gender-aware products: controversial but effective?

How:

- Driving preference for female drivers, who prefer to pick up female riders
- Gender-aware dispatch chooses the optimal match for safety
- Female riders requesting female drivers

Challenges:

- Operational:
 - Identifying user gender
 - Bounce trips
 - Bad actors
 - Marketplace: impact to male earnings & ETAs
- Legal and policy:
 - Non-discrimination policy, TNC discrimination statutes
 - Non-binary gender identification
 - Third party advocate's criticisms of segregated services
 - Global applicability

LYFT: Offer Female Driver Option for Passengers!

Ride-sharing services such as Lyft and Uber need to offer passengers the option to request a female driver for enhanced personal safety.

14,346 signatures. NEW goal - We need 15,000!

For female drivers, rate of sexual assault is >4x when matched with male instead of female riders

- If we create a world of men and women - what happens to women - what happens to men?
- Are you comfortable with Uber making changes to dispatch to protect women's safety?
- Do we want to give drivers the option to choose one gender over another?

Akankshu stat on SM reduction

Safety Vision #3

Gender-aware products: complex but potentially effective

How:

- 'Female riders preferred', an opt-in feature for female drivers
- Safety Risk Assessed Dispatch (S-RAD) would use several features to find riders and drivers a safer match.

Challenges:

Operational:

- Identifying rider gender accurately
- Bounce trips
- Bad actors
- Impact to earnings & ETAs among certain groups

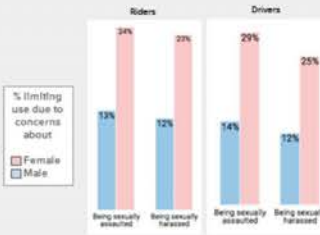
Legal and policy:

- Non-discrimination policy, discrimination statuses
- Non-binary gender identification
- Third party criticism of segregated services
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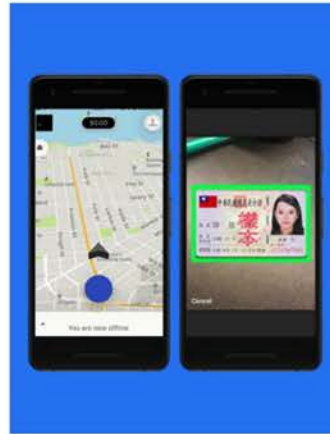
Akankshu stat on SM reduction

Safety Vision

We know who's driving and who's riding.

Our users expect us to know who we are allowing on the platform, and hold us accountable for quality of those individuals.

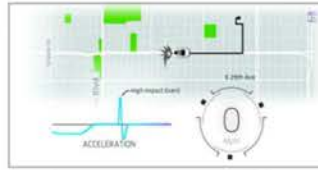
- Validate identity of every driver, rider, courier, restaurant
- Ask for govt ID and validate with picture if needed
- Incentivize them to share more information than less
- 100% of drivers go through AutoID at every go online
- Give users visibility into what information will be stored and shared with other party
- Bounce trips need to be handled much better - for rider, AH and driver experience



Legal / privacy challenges

Bounce trips

We will detect irregular trips and reach out to provide help



Give users peace of mind that Uber always has my back, and will 'figure out' if something is amiss

- Crashes
- Route deviations
- Long stops
- Midway drop-off
- Dangerous driving situations

Intervene depending on situation

- Call the users
- Send a text with help menu
- Voice of God from the driver's phone

Personalize!



Challenges: false positives (+Scott - litigation challenges), potential costs

Safety Vision

We will detect irregular trips and reach out to provide help.

Uber knows if something is amiss

- Crashes
- Route deviations
- Long stops
- Midway drop-off
- Dangerous driving situations

Intervene depending on situation

- Call the users
- Send a text with help menu
- Voice of God from the driver's phone

Challenges

- False positives



Challenges: false positives (+Scott - litigation challenges), potential costs

Safety Vision

Prevent crashes & reduce insurance costs.

Prevent:

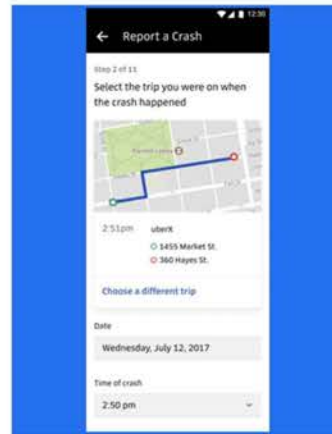
- Enforce driver deactivation based on dangerous behavior
- Introduce training and feedback throughout lifecycle
- Enable safer routing in navigation, e.g. no left turns
- Double-down on "Eyes on the Road" with phone mounting prompts, voice control, dashcam
- Build awareness of vulnerable road users, e.g. bike lane alerts

Reduce:

- Launch in-app claims reporting
- Integrate deeper with carriers' claims systems, e.g. trip data sharing, and optimize for better resolution outcomes
- Integrate with safety features such as crash detection
- Use telematics & rich trip data for claims investigations and triage
- Improve operational tools and workflows

Challenges:

- Employment law restricts ability to train and coach drivers



Challenge: employment law

Visual: crash

Other ideas...

- Bluetooth safety button for Drivers
- Community Guidelines acceptance & adherence
- Wrong Uber alerts
- Telematics-based driving score
- Lorem ipsum
- Lorem ipsum

UBER

Telematics score,

Slide 25

- 1 +rebecca.payne@uber.com here we will list some of the other ideas that are not in the top 6
Sachin Kansal, 10/23/2018
- 2 Added slide 29 with marketplace (add-on protection products and services)
Deleted user, 10/23/2018

Safety Vision

Prove to Drivers that Uber is committed to protecting them, their families, and their livelihood

Offer "add-on" protection with portfolio of products and services (insurance marketplace)

- Additional products, paid by Uber (e.g. high LTV) and paid by drivers
- Loss of income protection, health / injury / disability protection, cell phone & property damage, road assistance, maternity / paternity etc. where feasible
- Flexible and dynamic insurance pricing to overcome entry barrier and encourage safe driving (e.g. discounts on the insurance premium based on the evolving rating)
- Rider insurance products in the future

Challenges:

- Employment law considerations (per locale)
- Internal commitment
- Dependency on partners



Users:

- *Don't have insurance (Want a recommendation from Uber)*
- *Don't know what type of insurance to get*
- *Don't know if my insurance qualifies (Policy minimums)*
- *Only want to buy insurance if I qualify because it's expensive (Catch 22)*
- *Have insurance, but it is under a friend/family member's name*
- *Have insurance, but it works for all vehicles so it doesn't have vehicle info*
- *Don't know what the document looks like*
- *Don't know why we need since Uber provides insurance*

Slide 26

- 1 +sachin.kansal@uber.com letting you decide whether or not to pull this in
Rebecca Payne, 10/24/2018

- 3 While we will be focusing first on "table stakes" (crash experience, savings etc..) as highest priority, we do want to start taking steps in 2019 toward additional protection products to build loyalty and increase longevity of the users on the platform (and longer term, if we choose to, to become additional revenue stream.) If we do not do this in 2019 and punt to 2020, there is a risk that we will be left behind. We are hearing from drivers that they do need additional insurance options (and these are not easy to obtain at low price point and convenience to them today - we can help)
Deleted user, 10/24/2018

Thank you

To be deleted

UBER

Safety Vision

Reduce our Insurance spend

Improve efficiencies and prevent crashes.

How:

- Reduce time for first notice of loss, offer in-app claims reporting, and integrate with carrier claims systems
- Strong driver deactivation policies, vehicle standards, driver training and feedback before deactivation

Challenges:

- Employment law restricts our ability to coach and train drivers



Challenge: employment law

Slide 29

- 2 +jolanta@uber.com
Rebecca Payne, 10/23/2018
- 4 See the next slide (slide 21) - WIP
Deleted user, 10/23/2018
- 2 +rebecca.payne@uber.com we need our top ideas listed here for reducing insurance spend..did we get that from Jolanta?
Sachin Kansal, 10/23/2018
- 5 BTW - I might split into two slides for now: 1) speed/quality of reporting and resolution and 2) prevention

(Preventive measures (before) and intervention (after))
Deleted user, 10/23/2018

Safety Vision

Reduce Insurance Spend

(direct claim severity spend and OpEx)

Resolve post-accident issues quickly, efficiently, and effectively.*

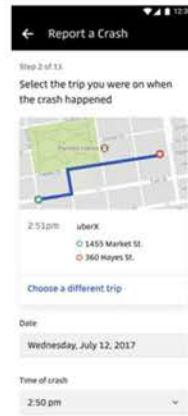
How:

- Launch in-app claims reporting
- Integrate deeper with carriers' claims systems, e.g. trip data sharing, and optimize for better resolution outcomes
- Integrate with safety features such as crash detection
- Use telematics and rich trip data for claims investigations and triage
- Improve operational tools and workflows

Challenges:

- Telematics: access to data, broad coverage of data (likely limited to beacon trips)
- Dependency on carriers

*Reduce reporting time and increase data quality for first notice of loss (FNOL)



Challenge: employment law

6

The next two slides, we can always combine into one slide:

- Preventive measures (before) and intervention (after) for savings

Deleted user, 10/23/2018

Safety Vision

Prevent Insurance Spend

Introduce measures to proactively prevent crashes

How:

- Enforce driver deactivation policies based of **dangerous driving patterns**
- Introduce **driver training** and behavioral feedback throughout lifecycle
- Enable **safer routing** in navigation, e.g. left turns
- Double-down on **"Eyes on the Road"** with phone mounting prompts, voice control, dashcam
- Build **awareness of vulnerable road users**, e.g. bike lanes alerts / dutch reach education
- ePUDD

Challenges:

- Employment law restricts our ability to coach and train drivers



Challenge: employment law